



Robo Advisors, Savings Apps, and Students, Oh My!

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1.

ROBO ADVISORS





Robo Advisors

- » Computer program designed to help investors manage their own investments
 - » Typically collects information about client's financial situation and goals and uses the data to offer advice and/or automatically invest client assets
 - » Began to emerge in 2008 - Betterment
 - » Predicted to grow 68% annually to \$2 trillion by 2020
- 

ROBO ADVISOR

WHAT

AUTOMATED INVESTING



COMPUTER PROGRAM USED TO MANAGE ASSETS



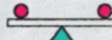
ROBO ADVISOR

VS.

FINANCIAL ADVISOR



UNBIASED



CUSTOMIZED

LOW FEES



EMOTIONAL SUPPORT

TAX EFFICIENCIES



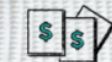
CONTROL

AUTOMATED



NOT JUST INVESTING

SMALL PORTFOLIOS ✓



COMPLEX NEEDS ✓



Robo Advisor Examples

Betterment

charles SCHWAB

 ELLEVEST

motif

 PERSONAL CAPITAL

 SIGFIG

 wealthfront

 Vanguard

Wealthsimple

 WiseBanyan






Why Robo Advisors?

Pros

- » Accessible
- » Less expensive
- » Easy to use
- » Works well with simple goals and basic investment strategies

Cons

- » Incomplete view of full financial position
 - » Little to no input on specific assets
 - » No emotional support
- 




2.

SAVINGS APPS





Savings Apps

- » Help users to save more money
 - ◇ Set savings goals
 - ◇ Round up purchases
 - ◇ Locate ways to reduce spending
 - » Connect to own account or a specific institution
- 



Savings App Examples



claritymoney

chime



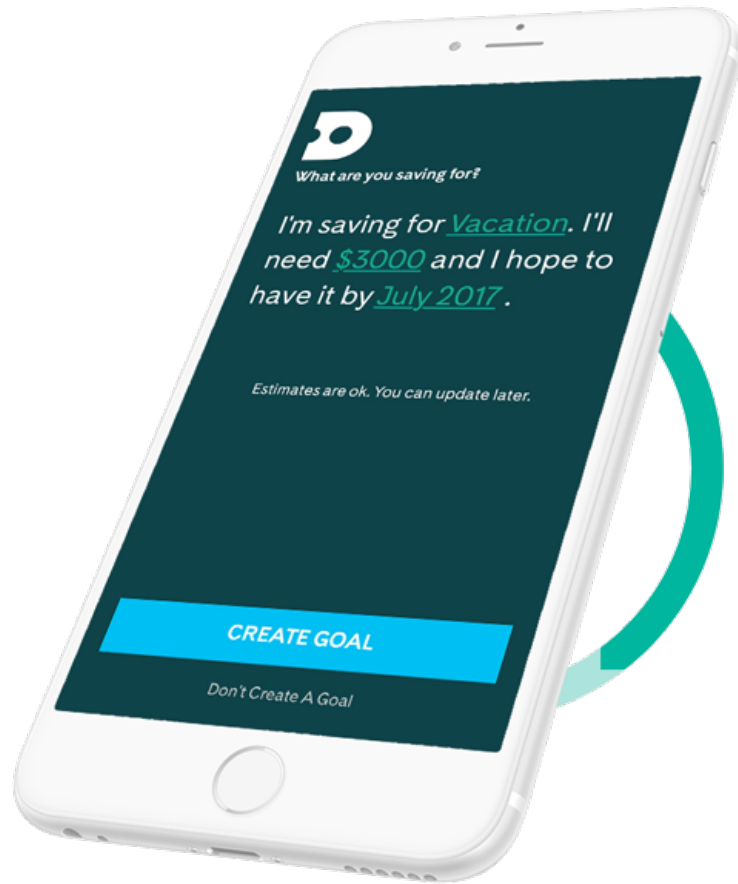
CAPITAL

STASH

DOBOT

R I Z E







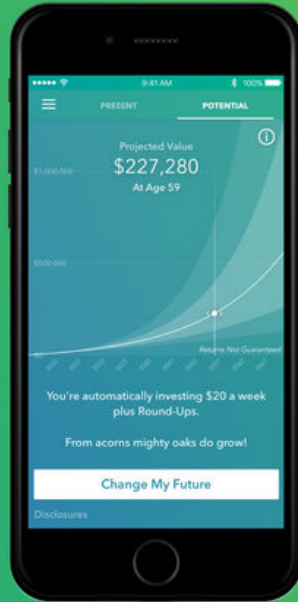
Start with spare change

Automatically invest spare change from every purchase.

\$3.60
Coffee

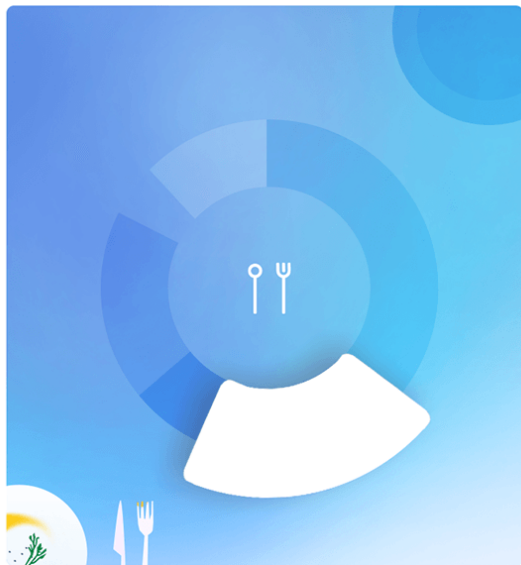


\$0.40
Invested



Last 30 Days

-\$2,325.⁰⁰



29%

Restaurants

\$674.²⁵

Anything you'd like to cancel?



Netflix

\$143.88/yr

Bill Pay - 1010
CA
Dec 30, 2016

Cancel

Dismiss



Spotify

\$120.00/yr

Cancel

Dismiss



Audible

\$275.40/yr

Cancel

Dismiss

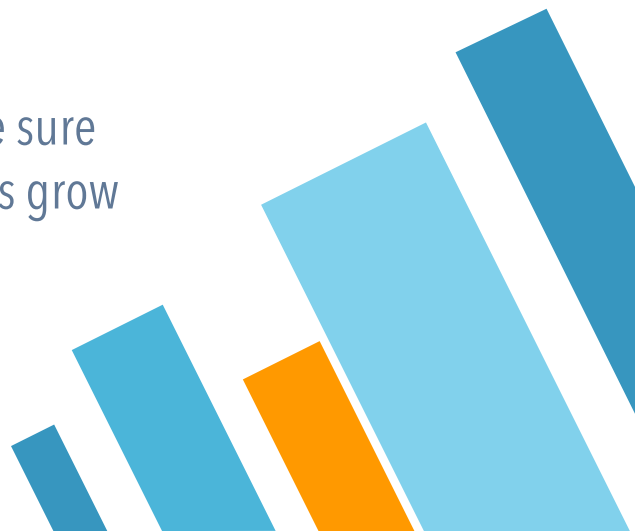


Why Savings Apps?

Pros

- » Promotes saving more often
- » Encourages saving small amounts
- » Easy to use

Cons

- » May need new account(s)
 - » Still need to make sure you let the savings grow
- 



3.

EDUCATING STUDENTS






**YOUR STUDENTS MAY
KNOW MORE ABOUT
THESE THAN YOU DO**





Opportunities with Students

- » Knowledge
 - ◇ What they are and how they work (demo videos)
 - ◇ Why people use them and traditional alternatives
 - » Critical Thinking
 - ◇ What to look for and how to compare
 - » Innovation
 - ◇ What would be even better?
- 



Questions?

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