

MONEY > RETIREMENT

The U.S. Retirement System Will Fail Most Future Retirees

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Sep 22, 2024, 08:25am EDT

Will Social Security be your only lifeline in retirement? 30% of people say yes.

Almost a third of Americans will rely solely on Social Security and not on any retirement savings

Pension crises 'will start to bite' over next decade, WEF risk report finds

Türkiye'de 34 milyondan fazla kişi bireysel kredi kullanıyor, bu sayıya kredi kartı sahipleri de dahil

Financial Education Needs to be Re-invented

You struggle with inflation, debt, and a broken retirement system. Your child will face worse with less support and more complexity.

Near 70% of Turkish parents cannot answer “[How do I teach my child about finance?](#)”

Pioneering the Re-invention of Financial Education

A gamified and personalized platform where teens aged 12–18 build digital financial literacy by turning learning into action through real-world investing.



Bite-sized, level-based lessons mapped to OECD financial-literacy goals



Virtual simulation seeded with Gems; trade precious metals & TEFAS* funds at live shadow prices



AI powered Chatbot builds personalized learning paths with gamification

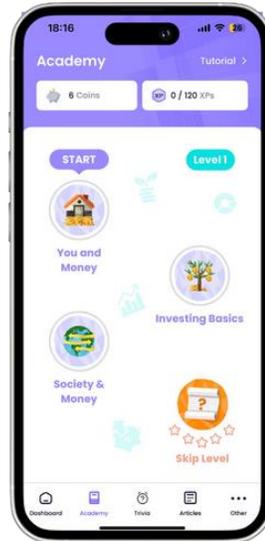


Micro-transactions dopamine hits

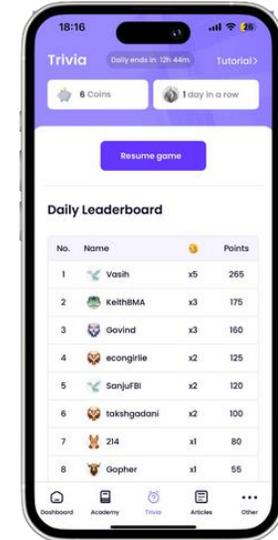


Use Case

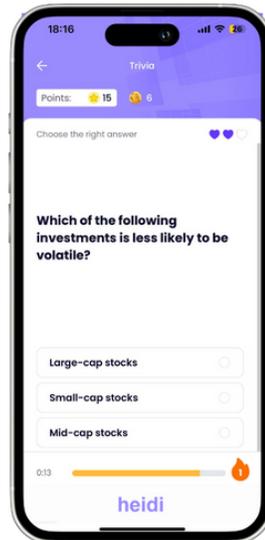
Gamified learning hub
Beginner → Advanced



Daily ranking system
→ encourages user engagement
through friendly competition



Interactive quiz feature
→ reinforces financial
knowledge



Visual roadmap
→ progress from financial novice
to confident investor



heidi

180m financially educated children worldwide by 2035

The United Nations estimates that 1.8 billion children worldwide are enrolled in K–12 education. Heidi aims to capture 10% of this global market by 2035.

Republic of Türkiye, as of Apr 25' (LTM)*

60x

Investors btw
0-14 years old

6.7x

Under 18
BES Participation

\$13B

**Digitally Connected
Youth Market (12-18)**

\$1B

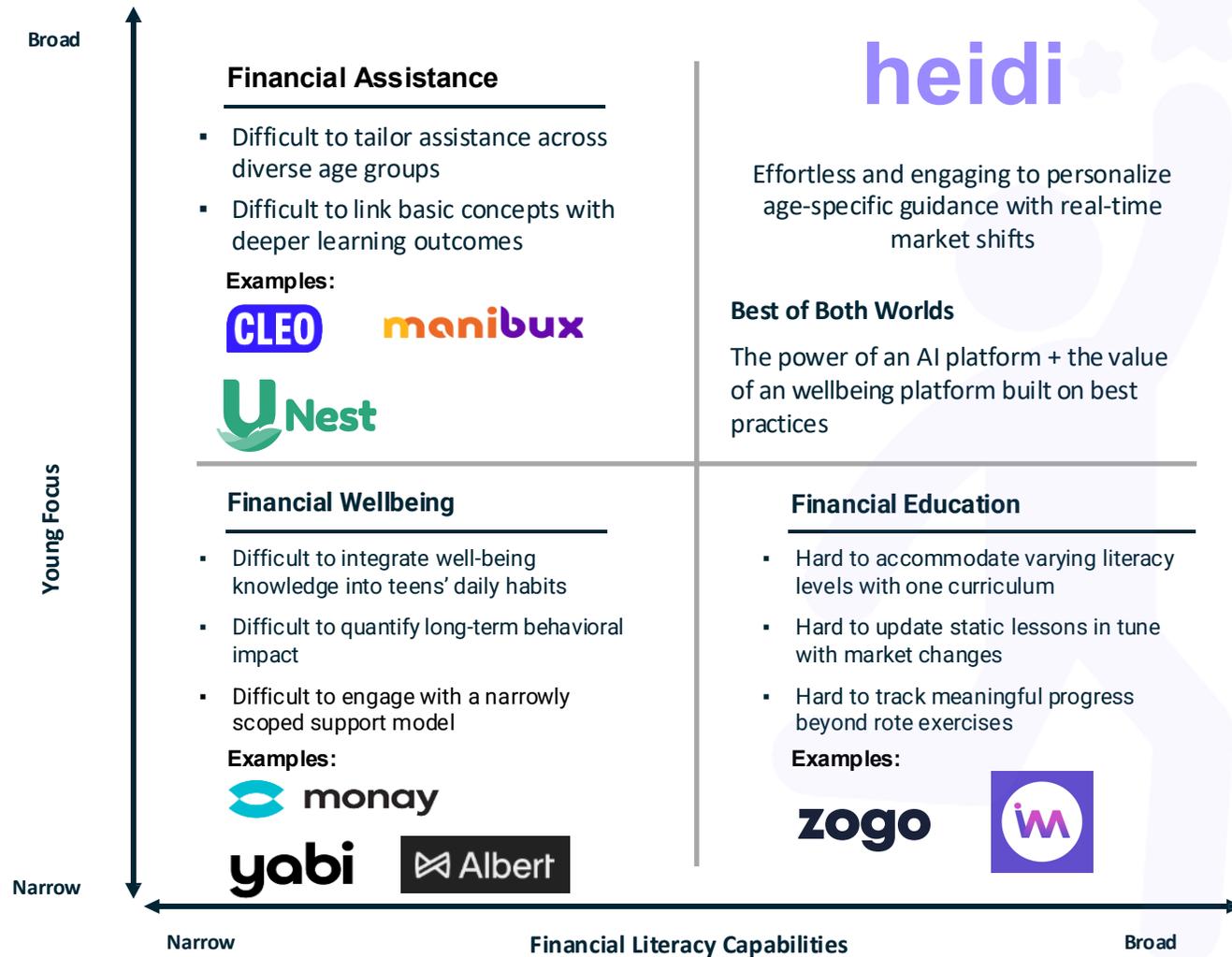
**Internet Accessed Youth
in EMEA (12-18)**

\$95M

**Serviceable Obtainable
Market**

* Source: VAP, official government data platform of Merkezi Kayit Kurulusu, obtained to fetch last twelve months growth compared one year before. All the metrics are rounded for illustrative purposes.

Competitor Landscape



How Heidi Wins

- ✓ **Learner-Centric Lesson Structure**
Money Path 2.0 delivers five-minute, level-based modules tied to OECD goals, so you master one concept before moving on.
- ✓ **Personalized AI Coaching**
HeiBot Insight Chat analyzes every mistake, answers “why did my budget blow up?” and guides you to the perfect next lesson.
- ✓ **Real-World Application Mission**
Monthly quests (Plan a \$2,000 weekend or select an ESG fund) end in shareable posters, so learning turns into action.
- ✓ **Parental Peace of Mind**
Guardian Dashboard sends weekly push notifications and emails summarizing skills gained and missions completed keeping parents confident and supportive.

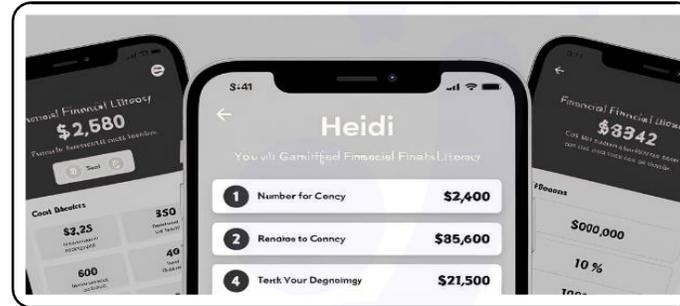
3 Candidates for GTM



Direct-to-Teen (B2C, Mobile-First)

12–18 through a gamified, experience that makes learning about money fun and social.

Completing challenges, competing on leaderboards, and unlocking real-life investment.



School & NGO Partnerships (B2B)

Free classroom dashboard + certified curriculum mapped to MoNE learning outcomes; no ads.



Banks & Telco Partnerships (B2B)

Partnering with banks, lifestyle brands and educational institutions. Enabling co-branded campaigns, in-app challenges, and reward-based learning experiences that drive user acquisition and brand visibility.

Financing and Roadmap

	Phase I - June 2025	Phase II - 2026	Phase III - 2027
Exp. Funding & Objective	Pre Seed: \$500K MVP Launch & User Testing	Seed: \$1.5M Growth & Future Expansion	Series A: \$3M Global Market Entry
Product Development	AI Chatbot MVP Investment Simulator Basic Gamification	Full Parental Approval System Live Portfolio Tracking Enhanced Content	Multilingual Support Monetized Content & Partner Tools
GTM	School Pilots Parent & Student Beta Users	B2B School Collaborations	MENA Expansion B2B / Banks & Telco Partnerships
Fund Distribution	Product: 80% Operations: 10% Marketing: 10%	Product: 50% Operations: 10% Marketing: 40%	Product: 40% Operations: 10% Marketing: 50%

Business Model

The Future of Financial Education for Young Minds

SUBSCRIPTION MODEL (B2C)

\$0 / month

Free

\$4.99 / month

Premium

VALUE CREATION

- Gamified Lessons
- Adaptive AI Tutor (Free Offerings)
- Real-World Missions
- Social Leaderboards
- Credential Badges (Premium Offerings)

SEGMENTS & PAIN POINTS & BENEFITS

Young Minds (12-19)	Crave social status among peers	Platform experience
Parents	Want their kids to learn real-life money skills	Game-style micro-lessons that attractive for kids

GROWTH FACTORS



ISLER
Kitabevleri



Team: Combined 4+ years of Friendship



Multi-disciplinary experience in developing products and Fintech

Emir Sinan Altıntop

Business Development



Product experience with 20+ launches

Alperen Turan

Product Management



SWE with 2 developed applications in Fintech and Wellbeing

Serhat Merak

Software Development



Questions?

The Future of Financial Education for Young Minds

