



FINTRO AI FOSTER

A complete financial literacy course for young people in and beyond foster care, ages 13 to 26. It runs in a web browser, it is built for a phone first, and it is grounded in one idea: what matters is not what you earn, it is what you keep.

BUILT FOR THE STUDENT YOU ACTUALLY HAVE

- **Nothing to install, nothing to buy.** A link and an access code. It works the same on a phone, a laptop or a library computer.
- **Progress follows the person, not the device.** Start a unit at work, finish it at home, and it is the same record.
- **Three ways into every lesson.** Read it, step through it one screen at a time, or have it read aloud. Reading level is not the thing that stops someone.

BUILT FOR THE PROGRAM RUNNING IT

- **A staff view of the cohort.** Who is moving, who has passed what, and who has stopped, while there is still time to reach them.
- **One code per organization.** The same code opens the course and the dashboard, and it only ever shows your own learners.
- **Measured before and after.** A tiered check-in sets each learner's starting line, so growth is a number rather than an impression.



Meet Trinity, and let her read it aloud

Trinity is the tutor inside the app. She answers a student at the moment they are stuck, in their own words, and she will read any lesson aloud like an audiobook at a speed they set. Following the words while hearing them is what keeps a student in the lesson rather than skipping it.

15

Units, of which 14 are graded and one is a bonus

7

Calculators, usable inside a lesson or on their own

70%

To pass a unit exam, with unlimited retakes

13 to 26

The ages the material is written for



Fifteen units, in order

Units unlock one at a time, so nobody skips to the end and nobody gets lost. Fourteen are graded and make up the course. The fifteenth is a bonus on matched savings programs.

1	What Is Money & Why It Matters	2	Goals & Your Money Plan	3	Your Income & Your First Paycheck
4	Needs vs. Wants & the 50/30/20 Budget	5	Saving First & Banking Basics	6	The True Dollar Scoreboard
7	Credit, Interest & the Golden Rule of Money	8	Saving for Your Asset Goal	9	Renting Your First Place
10	Cars & Big Purchases Without the Traps	11	Paying for School & Training	12	Growing Money: Investing & Compound Growth
13	Self-Advocacy & Your Consumer Rights	14	Protect Your Money & Build Your Legacy	15	Your Matched Savings Playbook BONUS

HOW A UNIT IS PASSED

- **Fifty questions, ten to a page.** Thirty five correct to pass, which is 70 percent.
- **Retakes are unlimited, and the questions change.** A student who fails does not re-sit the same paper. They get a fresh draw from a much larger bank, so passing means learning it rather than remembering the order of the answers.

WHAT COMPLETION MEANS

- **A certificate on the fourteen graded units.** The bonus unit is there for the student who wants it and is never required.
- **Nothing is timed.** A cohort can run to a term, a summer or a student's own pace.



Seven calculators, and what you keep private

The calculators sit inside the lessons and stand on their own, so a student can come back to one a year later when the question has stopped being hypothetical.

Budget Builder

A 50/30/20 tracker for building a personal budget.

Student Loans

Standard, income based and PSLF side by side: payment, interest, true cost.

Credit Tools

The minimum payment trap calculator, and a credit score explorer.

True Cost of Car

Payment, insurance, gas and maintenance, so the real monthly number is visible.

Rent vs. Buy

Mortgage, PMI, taxes and insurance against comparable rent.

Investing & Career

Compound growth, starting early against starting late, and the 401k match.

Life After College

What a salary negotiation is actually worth, mapped against personal goals.

PRIVACY, IN PLAIN WORDS

- **A student gives a first name and an email address.** Nothing else. No date of birth, no address, no government identifier, no financial information.
- **Progress is stored against an identifier derived from the email address.** The address itself is not written into that record.
- **FINTRO does not sell learner data and does not advertise to learners.**



What you can measure

The same check-in runs at the start and at the end, tagged to six outcomes. That is what turns a course into something you can put in front of a board.

Self-advocacy & consumer rights	Confidence to manage & plan	Vision & values-based goals
Prioritize spending & budgeting	Saving for goals & assets	Money skills: paycheck, credit, fraud

The six are the Annie E. Casey 8 Keys, carried through the check-in: four questions per outcome, across five levels from Starting Out to Mastery.

WHAT THE PROGRAM SEES

- **Enrolment, who is active, which units are being passed,** and where learners are stalling.
- **Growth, before and after.** The same outcomes measured twice, so the gain is a figure you can report.
- **Scoped to your organization.** A staff member sees your learners and no one else's.

WHAT IT DOES NOT

- **It is not a grade book for the whole student.** The point is to reach someone while they are drifting rather than to find out at the end of term that they never came back.
- **It is not identifying.** No date of birth, no address, no government identifier, and nothing financial.