Budget2Broker

PITCH DECK VISUALS

From budget to broker.

Personalized investing, powered by AI. A personal-finance platform that turns your financial history and goals into a plan, and teaches the investing basics behind it.

SAVINGS POTENTIAL · PER MONTH

$1,250

$4,200 income - $2,950 expenses

EXAMPLE PROFILE · ILLUSTRATIVE

Saumya Brahmbhatt · UMBC

Launch kit concept by Xpensiv, not affiliated

THE PROBLEM · FRAMING ONLY, NO MARKET STATISTICS CLAIMED

A budget shows where the money went. It does not say what to do next.

What a person has	
Income and expenses	Known
Savings, assets, loans	Known
Goals for 1, 5 and 10+ years	Known

What is missing	
A plan built from those numbers	Missing
The reason behind each step	Missing
Investing basics, in context	Missing

THE PRODUCT · EXAMPLE PROFILE, ILLUSTRATIVE VALUES

One planner, three screens.

History Goals Plan

Financial history

Monthly income	$3,900
Housing	$1,300
Food	$520
Student loan	5.5%

History Goals Plan

Financial goals

Short-term
Emergency fund

Medium-term
Home purchase

Long-term
Retirement

History Goals Plan

Your plan

SAVINGS	EMERGENCY
$1,250	2.4 mo

High Build your emergency fund

HOW IT WORKS

Four steps, in the order you would do them.

01

History

Income, expenses, assets, loans

02

Goals

Short, medium, long term, plus risk

03

Plan

Summary, strategy, 12-month actions

04

Broker

Learn the investing behind it

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THE PLAN

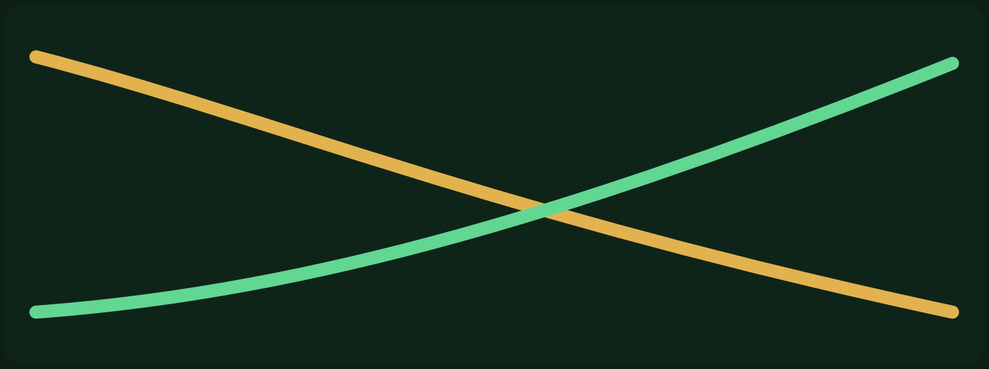
Numbers first, then the one thing to do next.

Financial summary

INCOME	EXPENSES	SAVINGS
$4,200	$2,950	$1,250
DEBT-TO-INCOME	**EMERGENCY**	**NET WORTH**
5%	2.4 mo	$18,400

High **Build your emergency fund.** Aim for 6 months.

Debt payoff vs investing



Illustrative curves. The planner compares paying debt first with investing first.

LEARNING

A plan only works if you know why.

Stock Market Explorer

What does P/E ratio actually tell me?

It compares a share price with earnings per share. On its own it does not say whether a stock is a good buy. Compare it with similar companies.

Stocks and ETFs

Bonds and cash

Retirement accounts

Risk and mix

A learning companion that explains the terms behind the plan. This concept shows sample answers.

FOUNDR DAY

Named in Foundr's 28 July 2026 showcase.

Foundr's line for the company: "Personalized investing, powered by AI." On 28 July 2026 Saumya Brahmbhatt shared that she received UMBC's Entrepreneurship Undergraduate Research Award to keep building Budget2Broker.

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TEAM

Built at hackUMBC 2025.

Saumya Brahmbhatt

Founder. University of Maryland, Baltimore County.

Original hackathon build

With Haley Patel, Atuh Fon and Parth Vaja, at hackUMBC 2025.

THE ASK

Review the launch kit.

A site. A deck. A 20-second film.

Suggested next step: review the concept with the founder, confirm the product story, and choose what to launch. No fundraising terms are claimed.

SOURCES AND ASSUMPTIONS

Built from the public project.

Product: github.com/Saumya812/hackUMBC25
Hackathon: devpost.com/software/budegt2broker

Foundr showcase and founder award: supplied KIT_TARGETS.md,
research dated 20 November 2026. Historical claims, not live traction.

All financial figures, allocations and curves are illustrative USD examples.
No customer, revenue, return, funding or partnership metrics are claimed.

This is a design concept. It does not connect accounts, trade, or call an AI API.