

TROUTWOOD APP

User Guide



Own your financial future.

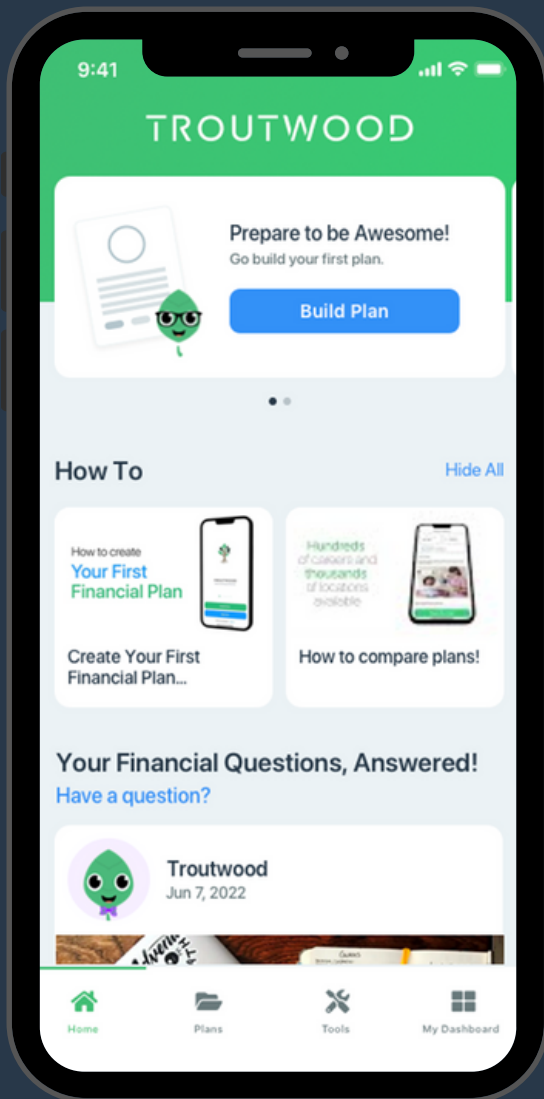


GUIDE OVERVIEW



HOW TO USE THE TROUTWOOD APP

This guide offers step-by-step instructions for how to build a financial plan using the Troutwood App.



Mission:

Troutwood was designed to help students explore their potential. By creating a simple, yet realistic, financial plan that models various decisions based on each student's dreams and aspirations, the app allows users to create multiple plans based on various life paths.

With Troutwood, students will see what their future retirement and beyond could look like based on smart financial decisions.

NAVIGATION

THE TROUTWOOD APP IS BROKEN DOWN INTO 4 MAIN COMPONENTS: [HOME](#), [PLANS](#), [TOOLS](#), [MY DASHBOARD](#)



HOME

The home screen offers shortcuts for the most popular tools, How-To videos for extra guidance, and links to blog posts about personal finance.



PLANS

The Plans tab is a playground for building, saving, and editing plans. The path to start building a plan starts here!



TOOLS

The Tools tab was built to encourage independent exploration and decision-making. There is a suite of financial calculators for things like buying a car or making student loan payments, as well as independent learning modules, a dictionary of finance terms, and more!



MY DASHBOARD

The Dashboard is the financial center for personalizing and implementing a financial plan.

*Account required



WELLNESS BADGES

BONUS: Part of the Dashboard, the wellness badges are the key to a healthy financial plan. Keep your 5 badges green. Achieve your financial goals.

*Account required



BUILD A PLAN

BUILD A PERSONALIZED FINANCIAL PLAN IN 3 EASY STEPS

Build Plan



Follow the blue "Build Plan" buttons to create your first financial plan.



Step 1. Profile

Fill out your profile

Enter profile data including age, years to invest, and location.



Step 2. Career

Choose a career path

There are over 900 careers to explore!



Step 3. Goal

Set your financial goal

Choose from a list of pre-defined investor profiles or input a custom goal.

PROFILE

ENTER PROFILE DATA



Enter your personal data or hypothetical data. You may want to input future circumstances rather than current ones - that's OK!

A smartphone mockup displaying a mobile application interface for entering profile data. The screen has a green header with a back arrow and a progress bar with four icons labeled 'Profile', 'Career', 'Goal', and 'Review'. The 'Profile' section includes input fields for 'Age' (22), 'Years you want to save or invest' (42), and 'City, State' (New York, NY). A blue tip box states: 'Your location plays a huge factor in reaching your financial goal, from your salary to your living essentials.' Below this is a toggle switch for 'Do you have or plan to have student loans?' which is currently turned off. A green 'Save' button is at the bottom.

Age

Enter the current age OR the age at which this plan would begin.

Ex. A 16-year-old may wait until they graduate college to begin following a financial plan.

Years to Invest

Identify the number of years to invest. This is a long-term commitment!

Location

Enter the current location or the location this plan will take place.

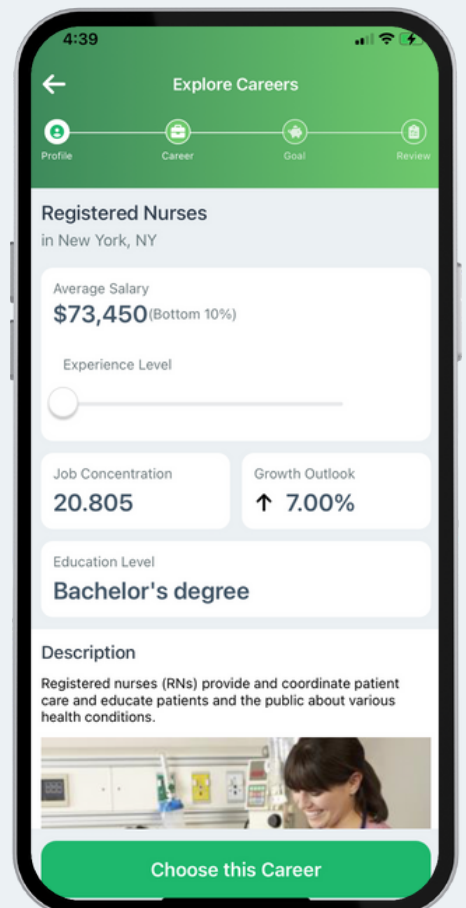
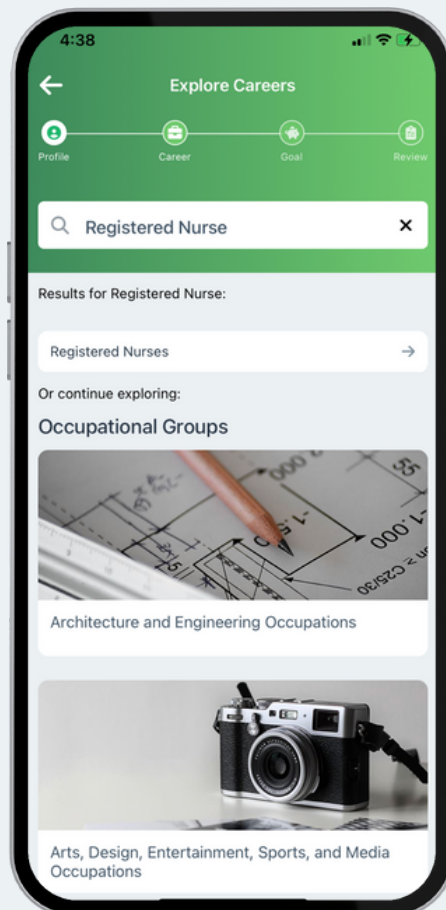
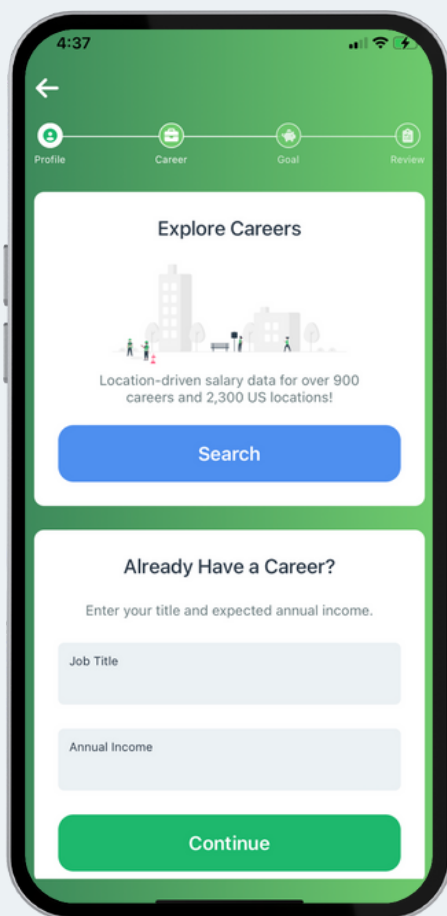
Student Loans

Enter current or anticipated student loans. Not sure of the total? Use the national average toggle.

CAREER

ENTER A CUSTOM JOB TITLE AND ANNUAL INCOME, OR
BROWSE OVER 900 CAREERS.

**With over 13.5 million unique data points,
there are near-infinite career/location combinations.**

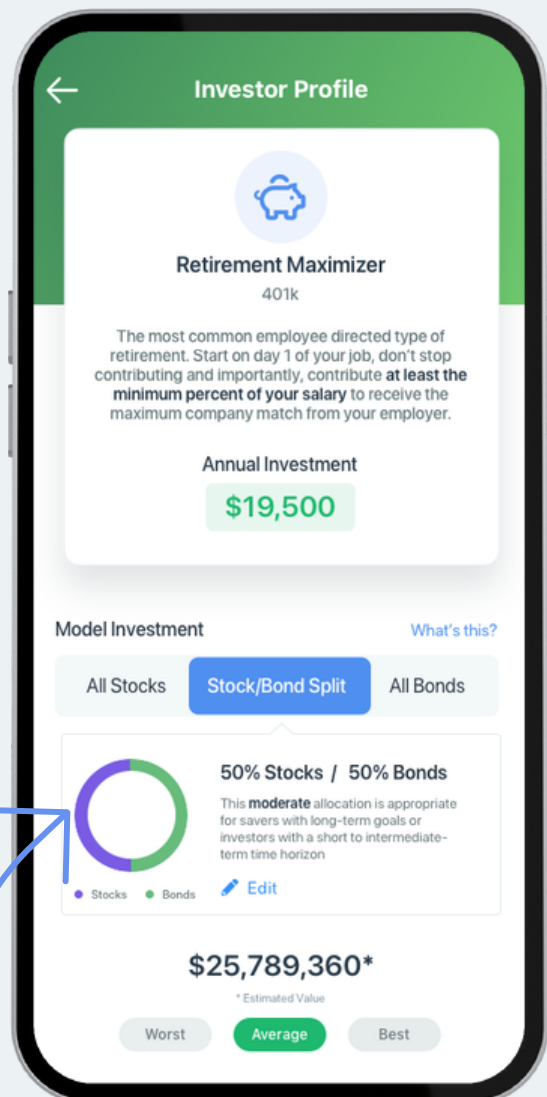
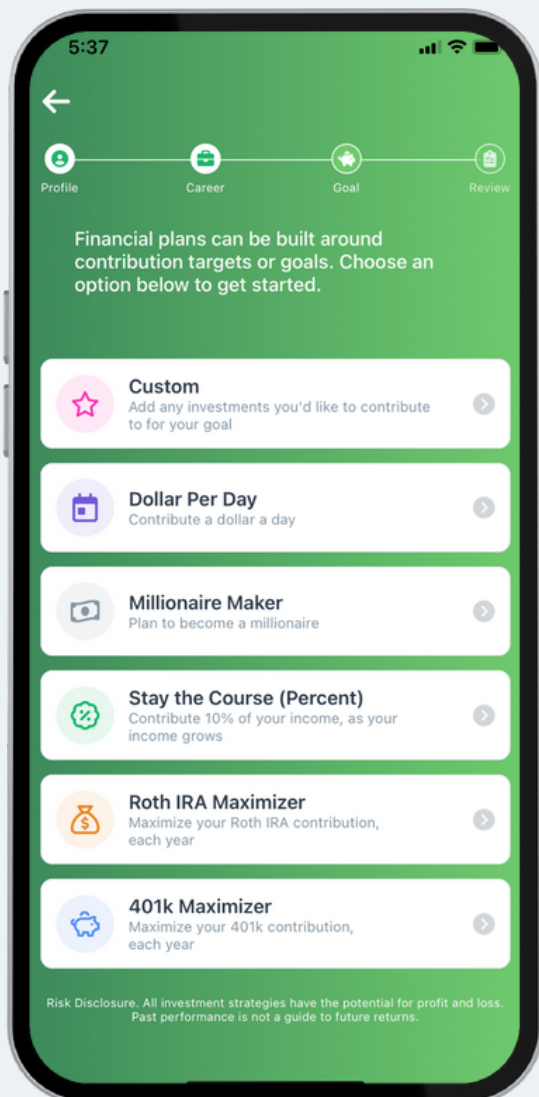


All of the career and income data (900 careers in 2,700+ locations) is sourced by the Bureau of Labor Statistics. It is not hypothetical; it is actual gross wage income reported in federal tax filings for the various careers.

GOAL

CHOOSE FROM A LIST OF PRE-DEFINED INVESTOR PROFILES OR INPUT A CUSTOM GOAL.

A Roth IRA is well suited for young investors with earned income and a low tax rate. It's also appropriate for investors that dislike uncertainty. The money in a Roth IRA is made with after-tax dollars, which means as it grows, it's your money - all of it!



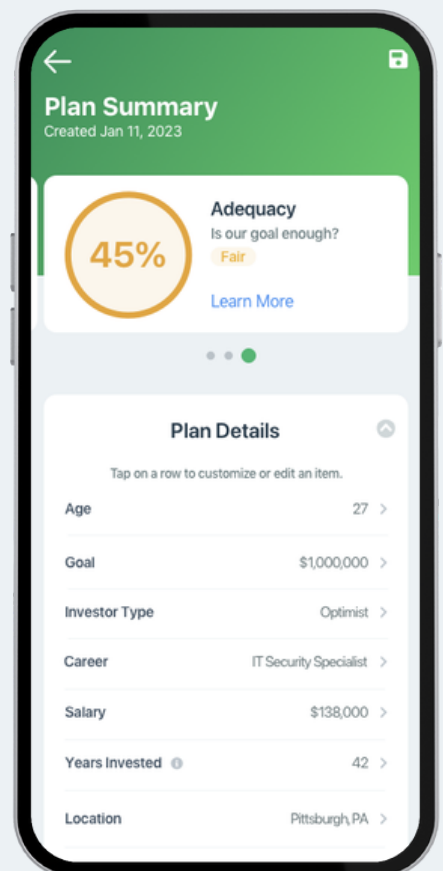
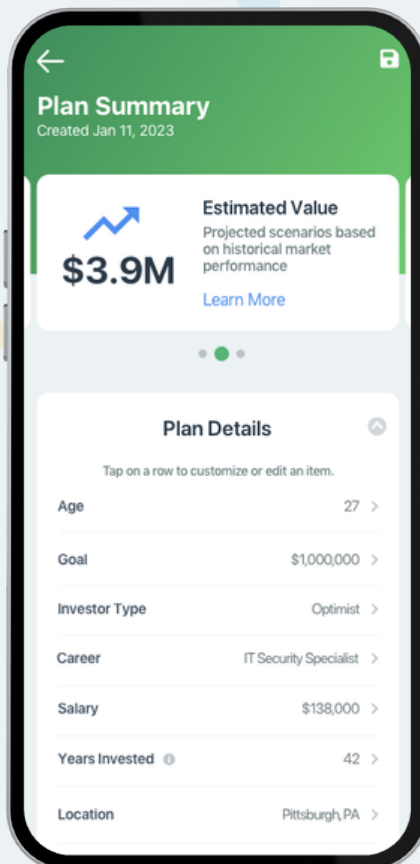
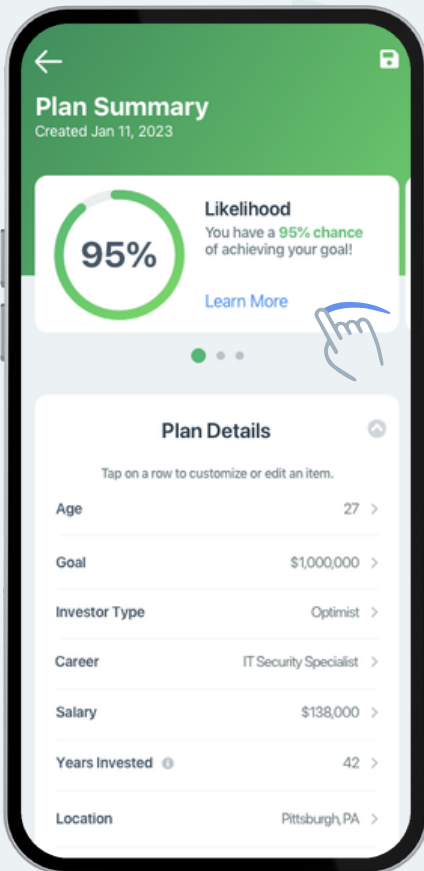
Model different investment allocations and discover how risk and reward affect long term goals.

PLAN SUMMARY

CONGRATULATIONS! A FINANCIAL PLAN IS SOMETHING TO CELEBRATE.

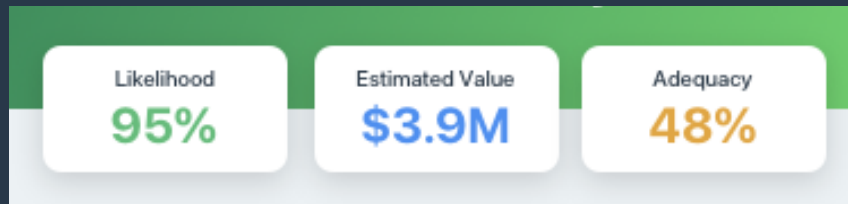


**Swipe to view key metrics:
Likelihood, Estimate Value, and Adequacy.**



PLAN SUMMARY

KEY METRICS BREAKDOWN



LIKELIHOOD

Answers the question: **Can I reach my goal?**

The likelihood of achieving this goal reflects the statistical probability of earning market returns based on the selected investment mix that meets or exceeds the level necessary to achieve your stated financial goal by the end of the plan horizon, given your 'My Save First Goal' savings amount.

ESTIMATED VALUE

Answers the question: **What is my goal?**

The estimated future value of your investments is based on your contributions and number of years you chose to invest.

ADEQUACY

Answers the question: **Is my goal enough?**

If you stick to your plan and hit your goal, this is how much of your income can be replaced after installing a spending policy*. The higher your score, the more of your income will be replaced.

*A spending policy helps guide your spending and the continued growth of your saving and investment dollars. By implementing a spending policy, you are taking an important step towards ensuring your savings last as long as needed.