

Personal Financial Planning Engine

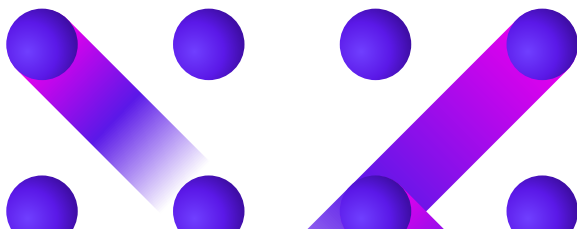
Empowering members with personalized guidance for smarter financial decisions

The Challenge

Many credit union members struggle with managing debt, saving for goals, or making informed financial decisions. Traditional financial education tools are often generic and fail to engage members on a personal level. Without tailored insights, members may feel unsupported — risking disengagement and financial stress.

The Solution

The Personal Financial Planning Engine delivers personalized financial wellness at scale. By leveraging data, behavioral insights, and contextual triggers, it provides tailored content, nudges, and actionable recommendations to help members improve their financial health — strengthening trust and deepening credit union relationships.



Key Features



Personalized Content Feeds:

Articles, videos, and tips based on member life stage, goals, and product usage.



Behavioral Nudges:

Smart prompts to encourage savings, reduce debt, or manage spending habits.



Goal-Based Planning:

Tools to set and track progress toward savings, loan repayment, or retirement goals.



Contextual Triggers:

Automated outreach based on life events (e.g., new job, loan maturity, account activity).



Cross-Sell Opportunities:

Aligns financial advice with relevant CU products



Omnichannel Delivery:

Accessible via mobile app, online banking, or direct member communications.



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Who Uses It

- **Members:** Get personalized, actionable guidance for everyday financial decisions.
- **Member Services / CX Teams:** Proactively engage members with relevant support.
- **Marketing Teams:** Deliver targeted campaigns aligned with member financial goals.
- **Executives:** Increase loyalty and member lifetime value by driving deeper engagement.

Technical Snapshot

- **Deployment:** Cloud SaaS, integrates with CU digital channels
- **Integrations:** Core systems, mobile/online banking platforms, CRMs
- **Data Sources:** Transaction data, member demographics, behavioral patterns
- **Security & Compliance:**
- **Scalability:** Supports personalized guidance for all member segments

Benefits

- **Increase member engagement** with relevant, personalized interactions
- **Boost financial wellness** through guided planning and nudges
- **Strengthen trust & loyalty** by positioning the CU as a lifelong financial partner
- **Drive product adoption** with advice that naturally connects to member needs

[Request a Demo](#)