



Pebble

College Access Drives Mobility, But Savings Tools Remain Invisible

450% Increase!

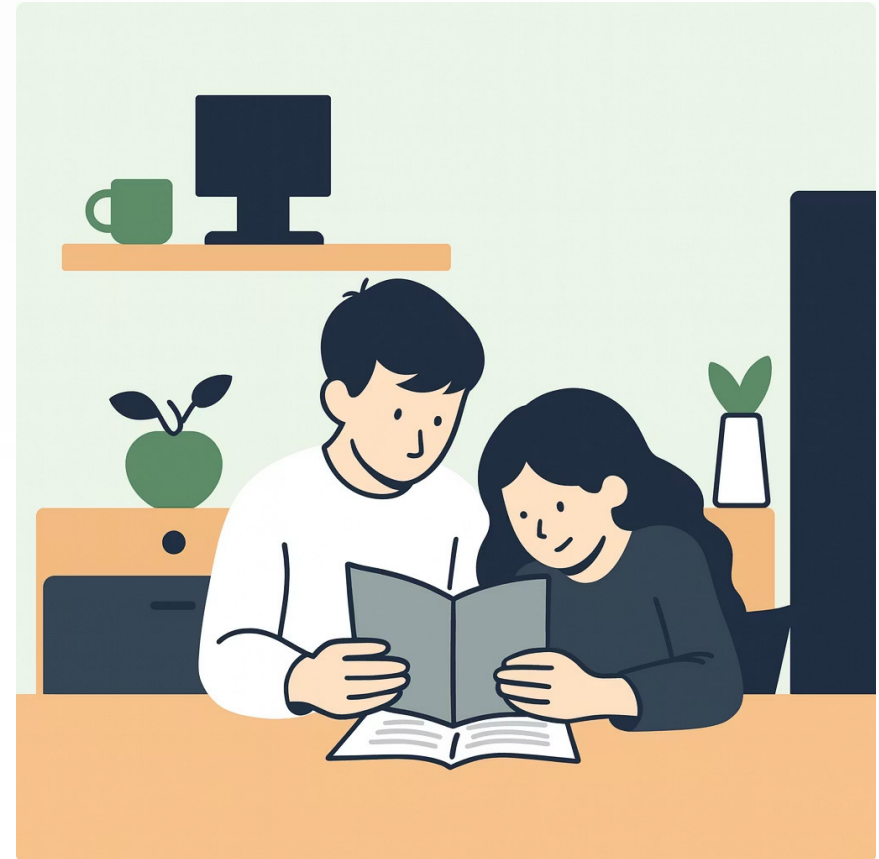
Chances of child from bottom income bracket to move to top income bracket.

85%!

Percentage of adults without a college degree cite costs as a major reason for not enrolling.

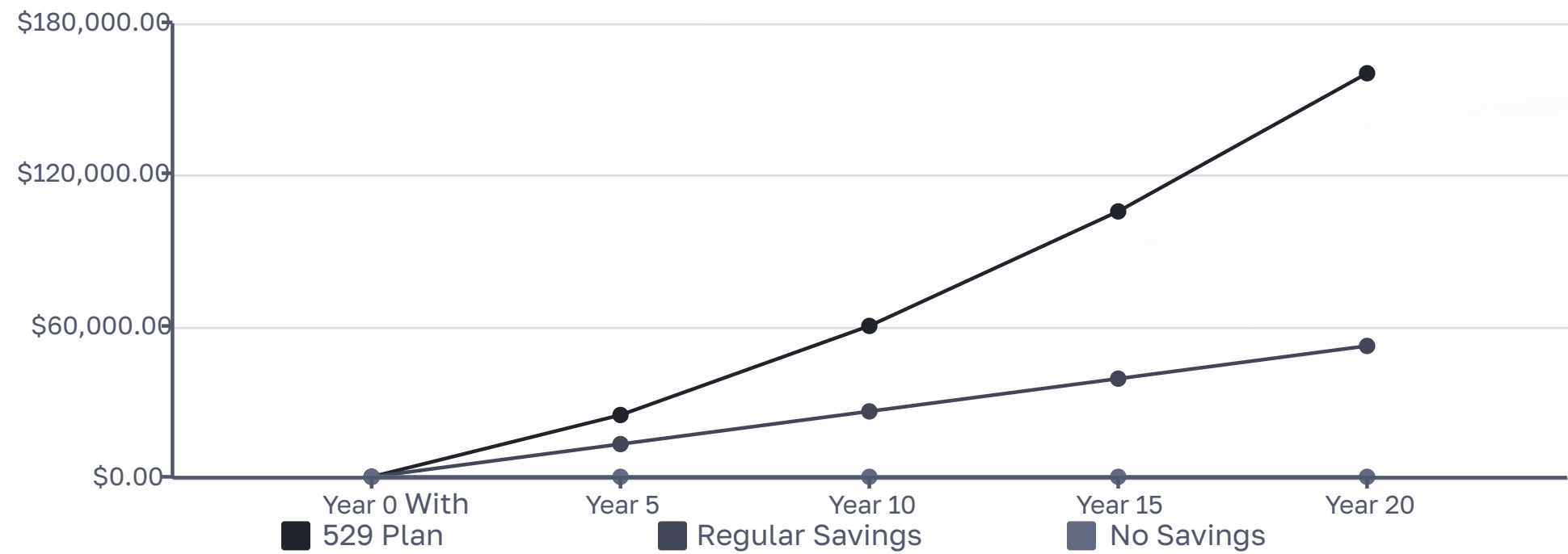
The Main Tool: 529 Plan

- Huge tax benefits!
- Compounded savings growth!
- Avoiding student loans!



The Power of 529 Plans: Exponential Growth

A modest contribution of **\$50 per week** can lead to a significant difference in college savings over two decades.



If you invest 529: **\$160,000**
No 529: **\$52,000**
No savings: **\$0**



529 Plans Sound Great& But No One Uses Them

3%

National Usage Rate

72%

Awareness Gap

70%

Income Concentration

Let's Look at the Families That Use 529s!

41 respondents, predominantly affluent parents residing in Needham, MA.

Key Findings

93% Already Save

Already save for their child's education.

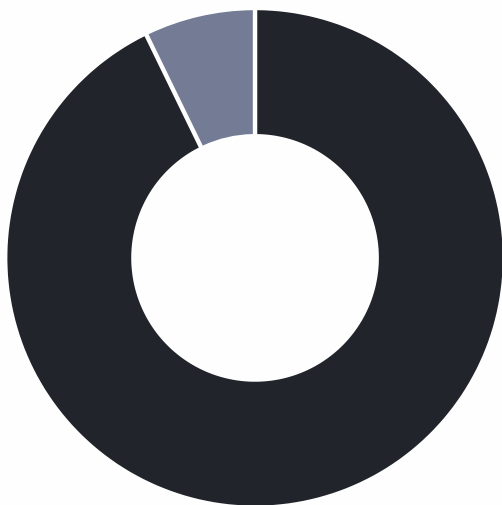
100% Awareness of 529s

Have heard of 529 college savings plans.

4.4/5 Importance Rating

Average importance rating for college education.

Survey Insights:



■ Have a 529 Plan ■ Do Not Have a 529 Plan



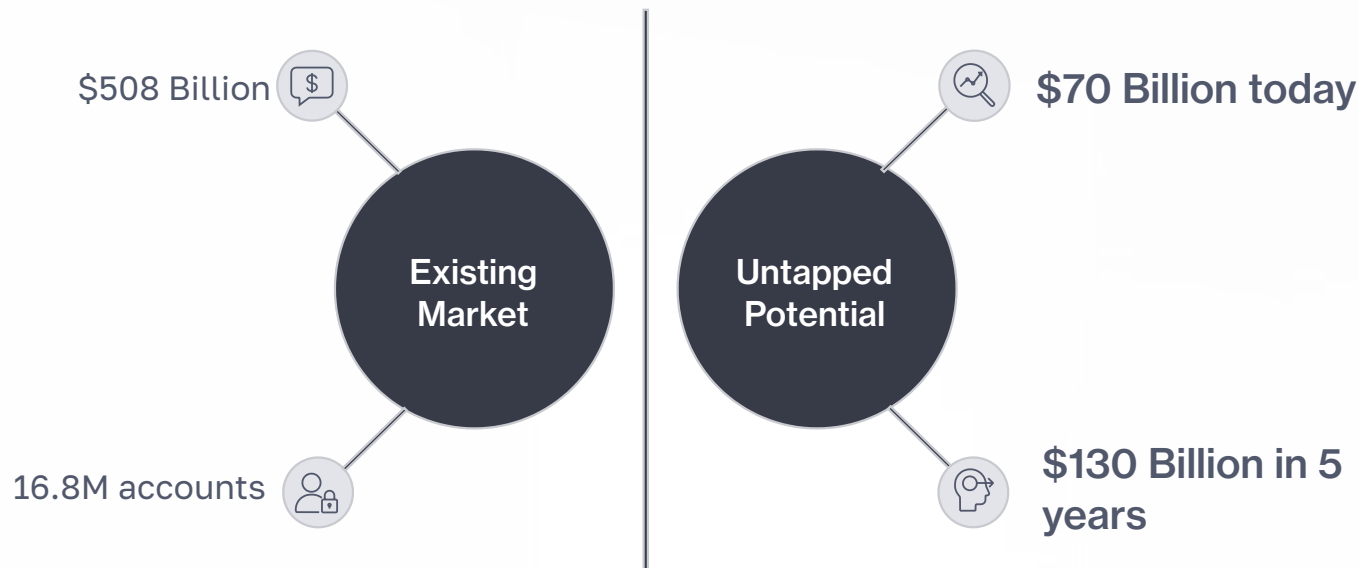
■ Aware of 529 Plans ■ Unaware of 529 Plans

❏ Gaining reputability lies in accessing this affluent parent population, seeing consistent and higher levels of savings, and expanding marketing and access to target lower-income communities!

Need More Market Research on Target Lower-Income Populations

Market Sizing: Unlocking the \$130 Billion Opportunity

With only ~3% of U.S. families participating, there are around ~35 million households that have children in the relevant age range.



A college savings tool with a huge impact but a lack of widespread usage = Huge market opportunity

Our Solution:

Simple Onboarding

Effortless Micro-Savings

Multiple Contributors

MVP



Our Value Proposition

Pivoting to B2B: Enhancing Accessibility Through Employers



Initial B2C Focus

Initial approach centers on direct user acquisition, offering a simplified platform to individual families.



Strategic B2B Shift

Partner with employers to offer college savings as a benefits package. Vastly increases reach through ADP.



Seamless Payroll Integration

Central to our B2B model is seamless payroll integration, capitalizing on effective 401k strategies.

Our Values, Our Impact: Driving Change



SDG 4: Quality Education

We believe every child deserves access to higher education.



SDG 10: Reduced Inequalities

Our venture is dedicated to bridging the socio-economic gap. We actively work to reduce wealth disparities and promote intergenerational mobility.

Measuring Our Success

We are committed to tracking tangible impact through key metrics:

- **Account Adoption:** Number of new 529 accounts opened.
- **Contribution Rates:** Average and median contribution amounts per family.
- **Employer Engagement:** Number of employers partnering with us and employee participation rates.
- **Future College Enrollment:** Long-term tracking of college enrollment rates among children whose families utilize Pebble.

Our Core Values

Our values are the bedrock of our mission:

Accessibility

Breaking down financial barriers to education for all.

Empowerment

Equipping families with tools for financial security.

Invest in Impact, Invest in Pebble!

Our vision delivers not only significant financial opportunity but also profound social good!



Educational Equity

College education is a powerful engine for social mobility, and we want to democratize this fundamental pathway!



Scalable Profit Model

Our B2B strategy targets a \$130 billion untapped market through employer partnerships.



Driving Positive Change

Democratizing access to 529 plans = reduce in student debt, foster economic equality, and align with UN Sustainable Development Goals!

Our Team:



Cooper McCann

Co-founder. 3+ years in Investment Management and Finance at JPM and BoA, current economics student at Harvard.



Angel Wan

Co-founder. Current psychology and economics student. Previous experience in partnerships, sales, and tech marketing.



Maria Quispe

Co-founder. Architect. Experience in community development, social infrastructure, and strategic project planning. MA in Urban Design student at Harvard.

Our Valued Advisor



Professor Fábio Prado

24 years of experience as an education and investment entrepreneur in both Brazil and Paraguay. Also a member of the Boards of National and International Associations. Participated in scientific research and organized more than 150 International Congresses.

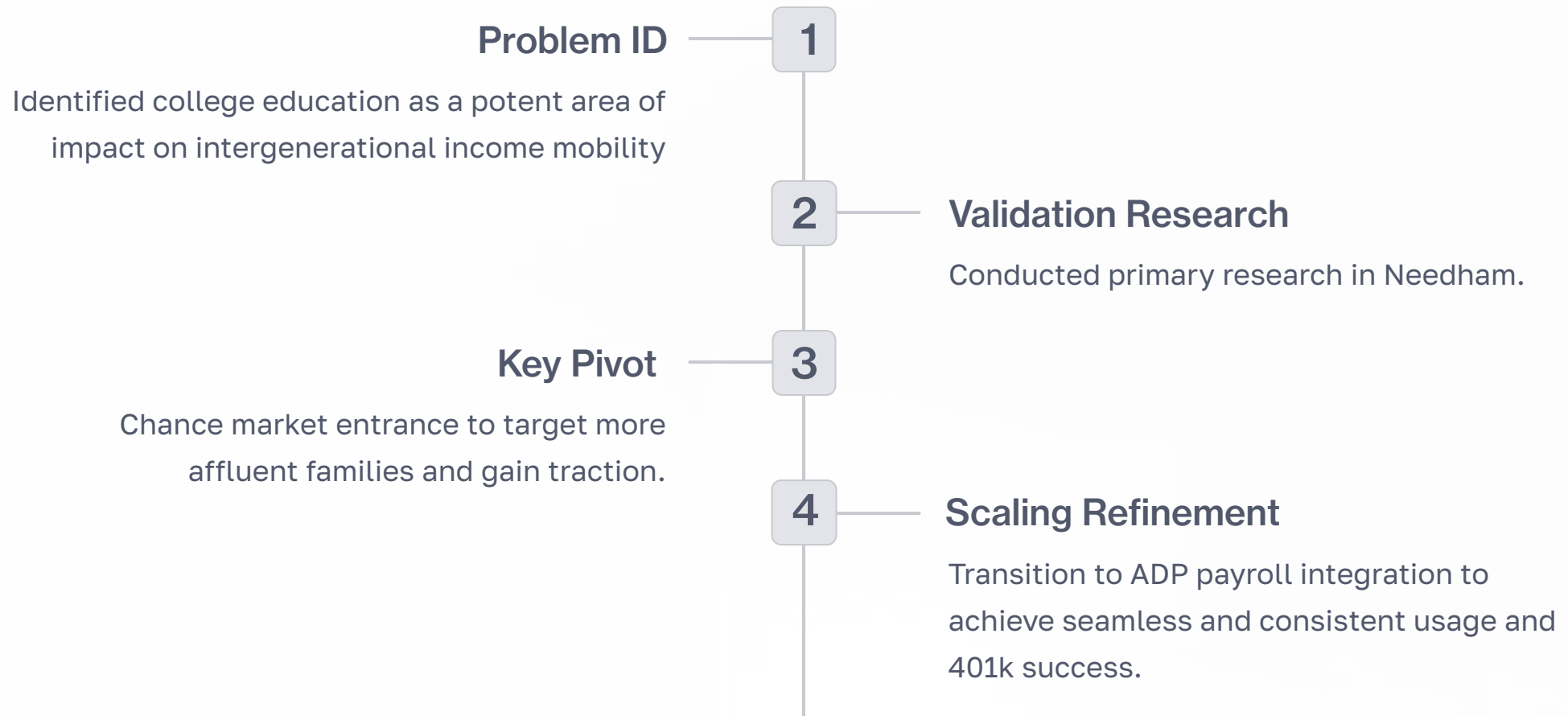


Dr. Jean-Jacques Degroof

MIT Sloan School of Management, then as a post-doctoral fellow at the MIT Industrial Performance Center (IPC) and as a BCG Fellow at the Mossavar-Rahmani Center for Business and Government at the John F. Kennedy School of Government.

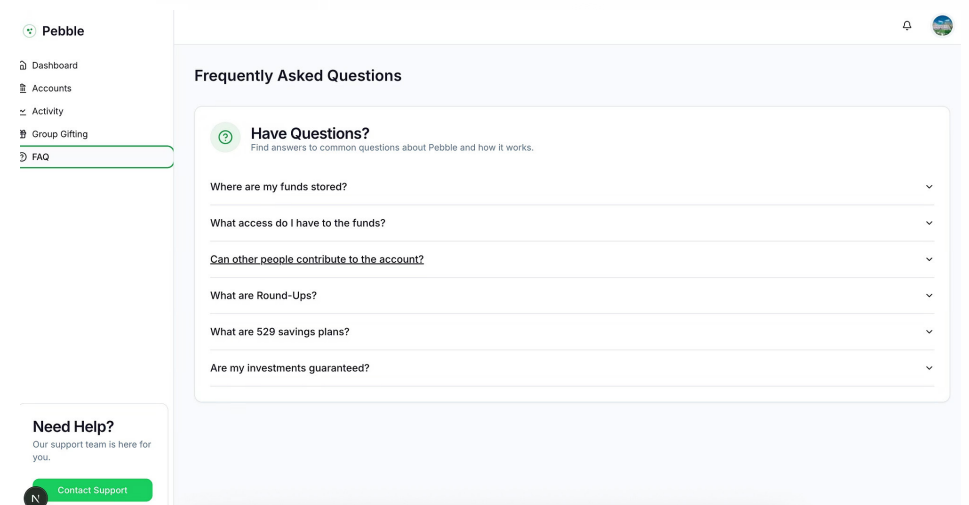
Our Journey: Iteration & Learning

From Insight to Action



MVP:

- Created FAQ page to inspire financial literacy and learning after MVP feedback
- Enhanced homepage and added AI recommendation feature
- Generally smoothing of onboarding and visuals



Appendix

Navigating the College Savings Ecosystem

We've analyzed key players in the 529 and micro-savings space to understand the current market and identify opportunities for differentiation.



Backer

A mobile app simplifying 529 plan setup, inviting family and friends to contribute, and fostering a "team" approach to saving. Highly accessible with a low fee model.



UNest

Designed to help parents set up 529 plans and automate contributions. Focuses on making college savings simple and accessible for lower/middle-income families. Also supports UTMA.



ReadySave 529

A traditional 529 app from Ascensus for managing accounts, viewing balances, setting up recurring contributions, and inviting family/friends to give. Supports easy, regular contributions.



NextGen 529

A 529 plan supporting not only four-year college but also tradeschools and online courses. Its "Connect" account targets streamlined saving for first-time or lower-income savers.

Understanding these diverse offerings helps us refine Pebble's unique value proposition in the evolving college savings market.

Tiered Fee System: Sustainable Growth Model

Designed to minimize initial user friction and ensure longterm viability.



Tier 1: \$0-25 Weekly Contributions

A minimal fee of **2¢ per dollar** to support early user engagement and platform costs for small contributions.



Tier 2: \$25-50 Weekly Contributions

Reduced to **1¢ per dollar**, encouraging users to increase their savings while keeping fees low and attractive.



Tier 3: \$50+ Weekly Contributions

Contributions at this level are **completely free**, rewarding consistent saving and fostering long-term user loyalty.

This tiered approach balances broad accessibility for users making smaller, initial contributions with a clear path towards platform sustainability as users grow their savings habits. It aims to reduce the "burn rate" associated with acquiring new users by gradually introducing a fair, value-aligned fee structure.