



## **The Duolingo for Athlete Money Skills**

**We turn financial education into an addictive mobile game that athletes can't stop playing!**

# Meet Jaylen

**\$85K  
tax hit  
Year 1**



*UCLA quarterback Chase Griffin*

*"With my stipend, that was the first time I had that much money in my bank account...I wasn't as good with financial literacy as I thought."*

**78%**

of pro athletes face serious financial stress within 5 years

**\$23B**

NIL deals will flow through Gen-Z athletes by 2027

**1**

Injury can erase future earnings overnight!

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# Meet Benji: Your AI Financial Coach

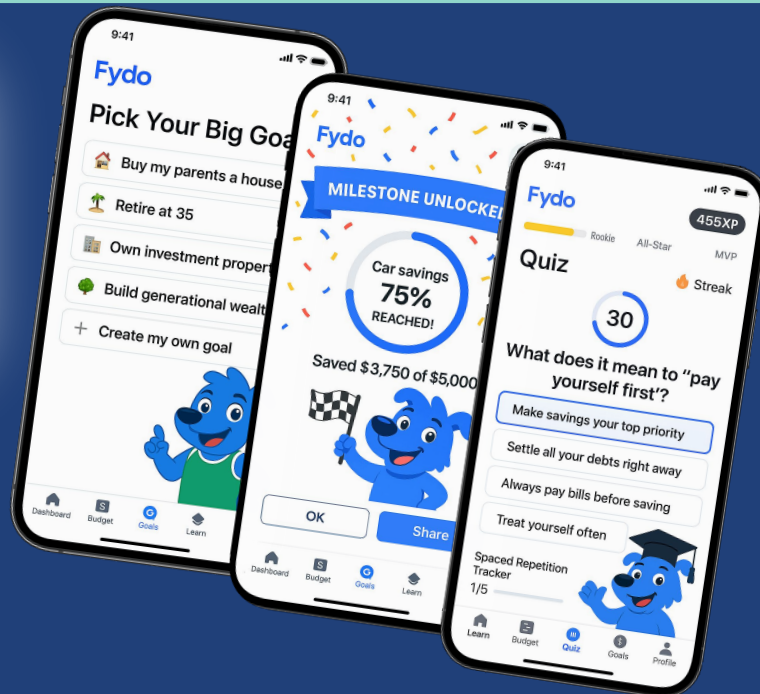


**Think Duolingo owl meets financial advisor**

**The Magic:** Athletes check Benji more than social media  
Benji creates pull through

**Daily 2-minute  
Challenges**

*"Your investment grew \$3  
during practice!"*



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# Why I'm The Right Leader for This

**I'm not guessing at this problem - I lived it. And I've built the solution.**

## **Brian Post**

**Lived the financial chaos that  
78% of pro players face**

**20+ years building companies,  
multiple exits (Belden,  
eFunds)**

**Self-funded Fydo to fully  
functional beta ( 29 screens  
builts)**

## **Advisors**

### **Rowan Richards**

Exec. Dir. A4CB  
Community Capital/Equity

### **Seth Dobbs**

Director, W3C  
Global Tech Standards

### **Andrew Bezaitis**

Co-Founder & CTO Apopleo  
AI + Media Strategy

### **Audrey Soglin**

Ret. Exec. Dir. Illinois Education  
Assoc.  
Aspen Fellow - Policy/Finance

### **Quentin 'Q' Williams**

Mental Performance Expert  
2 Sport Athlete/NIL

### **Edmund Post**

Dir. of Business Development  
Transaera  
Kellogg MBA - Biz Dev/Ops

# The 3 Power Systems That Create Daily Pull

**Result: 85% daily active usage vs 12% industry average**

We trigger three proven systems that create habit, learning, and identity formation.

## The Addiction Engine

*Behavioral triggers*  
+  
*Loss aversion mechanics*  
+  
*Social Proof*

## The Learning Accelerator

*2-3-5 framework*  
+  
*Athletic metaphors*  
+  
*Dual coding*

## The Identity Transformer

*From athlete →  
Financially elite athlete*

*Michelle Lee: "Fydo feels like training camp for my money."*

# Beta Results That Prove Demand

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## **Built complete app:**

29 screens  
8 core features

**100% self-funded to  
product readiness**

## **Early athlete testers:**

*"This should be  
mandatory."*

## **Engagement That Matters**

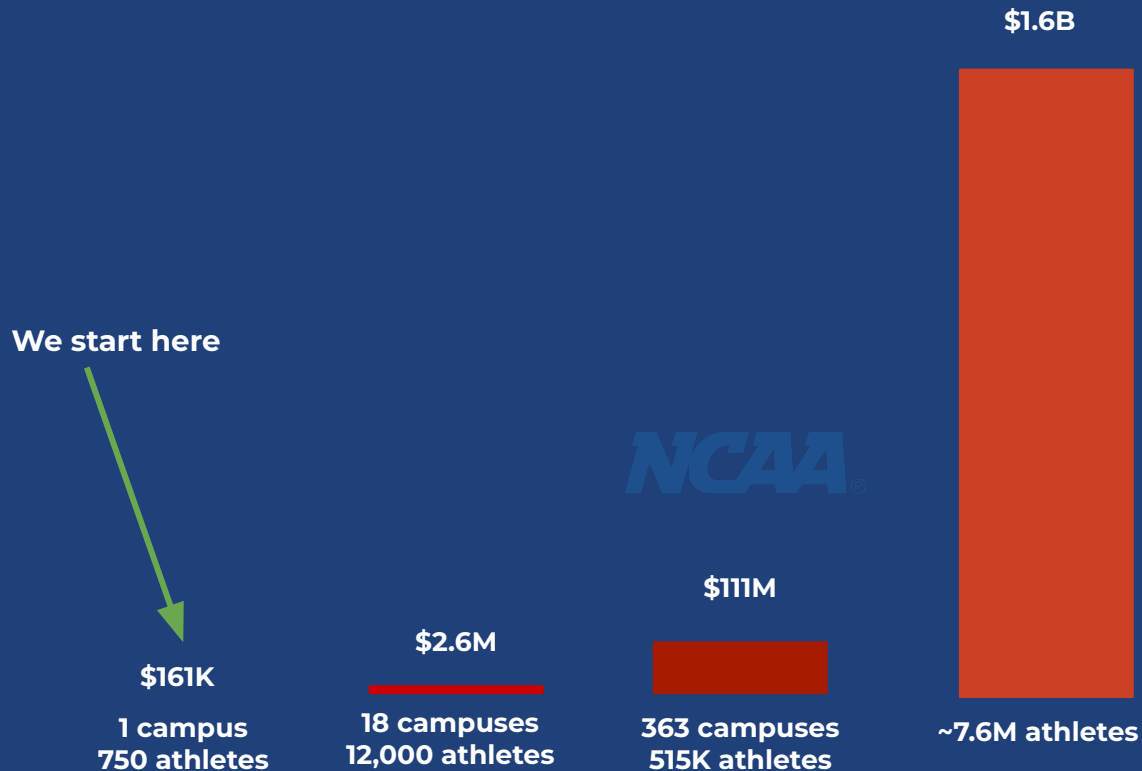
## **Athletes use it daily.**

(like instagram, not like  
banking apps)

**Complete financial  
challenges at 90%  
rates.**

**Refer teammates  
organically.**

# Market Size and Why Now



NCAA

Sources: NCAA 2025 participation report; internal pricing model.

## Why Now

**\$15B**

NIL market in 2025  
+25% YoY

**2021**

NCAA rule change  
unlocked athlete income

**Gen-Z**

Adopts fintech apps at 2x  
Millennial rate

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# The Switching Cost is in Their Brain

Psychological moats are 3x stronger than technical ones.

## Identity Lock-in

“Switching means losing who I’ve become.”

## Social Network

“My whole team is on Fydo, I can’t be the outlier.”

## Progress Addiction

“I’ve got a 47-day streak. Not breaking it now.”

## Data Advantage

“Benji knows me better than I do.”

**It’s not just an app - it’s their financial operating system.**



# Simple Business Model - Multiple Revenue Streams

## College

\$29/month  
(basic NIL tracking)

## Pro

\$99/month  
(AI coaching)

## Elite

\$299/month  
(advisors access)

## University License

\$150 - 300K a year\*

\*Often budgeted under health & wellness, not compliance

## Blended ARPU

~\$215 per athlete per year

## Gross Margin

78% SaaS

## CAC Payback

< 3 months (direct)  
< 12 months (license)

## LTV: CAC

> 5 x

**Projected Churn: < 5%**

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# The Ask: \$500K SAFE to Prove the Category

## 12-Month Runway to Hit Key Milestones

### Go-to-Market (40%)

- ✓ University Pilot Programs
- ✓ Athlete partnerships
- ✓ First 1,000 paying customers

### Team Expansion (40%)

- ✓ Full-stack Engineer
- ✓ Product Development Mgr
- ✓ Behavioral Scientist

### Product Enhancement (20%)

- ✓ AI refinement
- ✓ Integrations
- ✓ Compliance

## Seed Round Positioning

### Target

\$1M-2M at \$15M-25M  
valuation

### Timeline

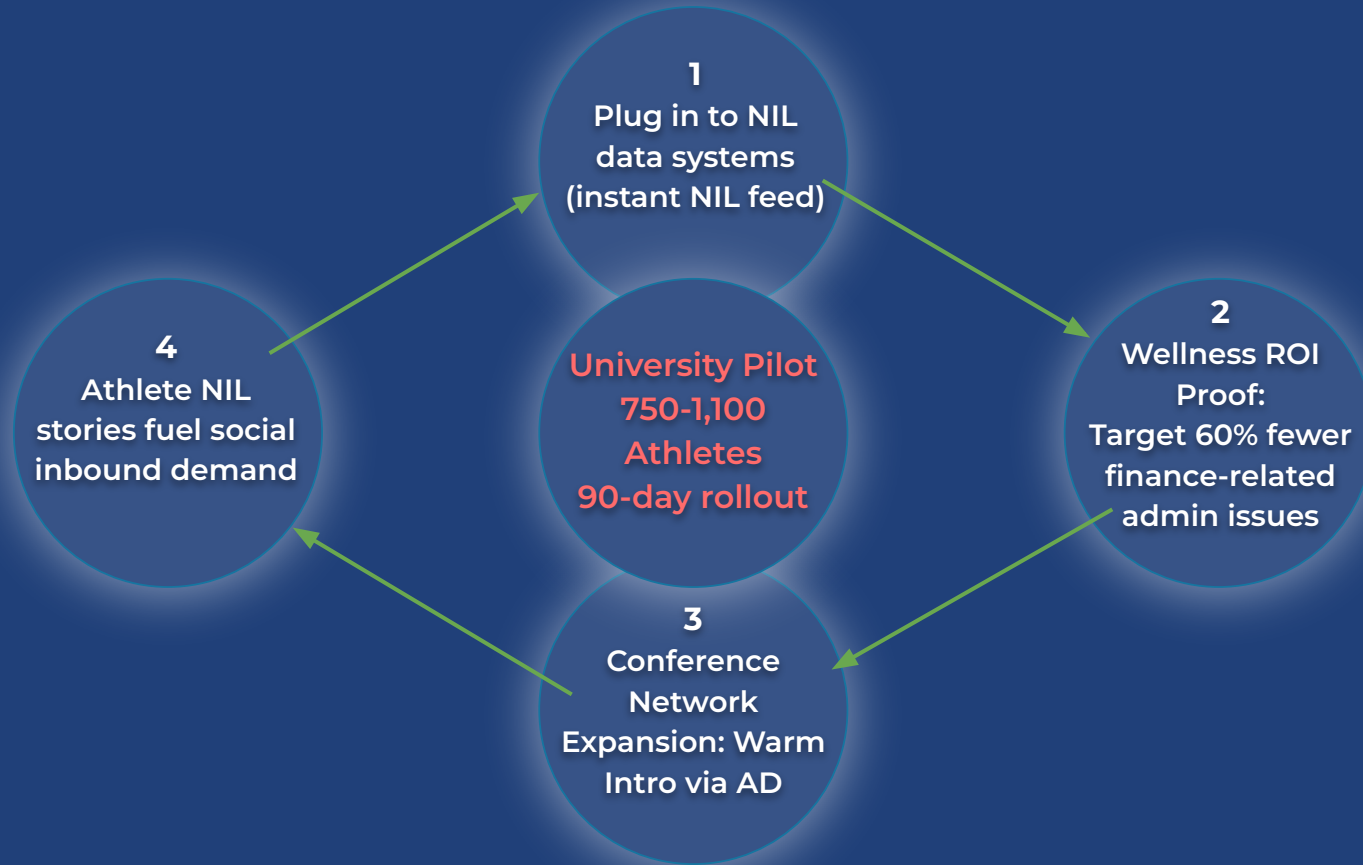
12-18 months with validated  
metrics

**4x+ value  
progression from  
current cap**

**First access to the category-defining athlete fintech platform**

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# Go-to-Market: University Pilot Flywheel



# Join The Movement

**We're not just building a business. We're preventing the next generation of athlete financial disasters.**

**The choice is binary:**

**Fund another generic financial  
app  
(20% engagement)**

**Or fund the solution athletes  
actually use (90% completion)**

**"We're not pushing financial literacy. We've built an experience so powerful it pulls athletes back daily, like training, but for their wallets."**

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## Ready to Transform Athlete Financial Wellness?

Brian Post, Founder and CEO [brian@fydo.ai](mailto:brian@fydo.ai) | (847) 372-7391

**Demo available immediately**

*See Benji in action and experience pull yourself*

# Appendix: The Fydo 3 Power Systems

The neuroscience, pedagogy, and identity mechanics that drive 85% daily usage

## The Addiction Engine

*Why athlete check Fydo more than instagram*

- Leverage behavioral economics + heuristics
- Uses loss aversion, social proof, streaks and FOMO
- 7:00 AM streak notifications, peer comparisons, AI-nudges rewards

*"You're 2 days from breaking your savings streak."*

Result: 85% DAU (Daily Active Usage)

## The Learning Accelerator

*How athlete master complex financial skills in 2-minute sessions*

- Cognitive load theory + elite pedagogy + situated learning
- Athletic metaphors + 2-3-5 framework (concept, quiz, real-world challenge)
- Microlearning, dual coding, spaced repetition

*"Savings is your off-season training, no gains without reps."*

Result: 90% lesson completion rates, 3x faster skill acquisition

## The Identity Transformer

*From athlete to financially elite athlete*

- Identity-first learning: "I *am* financially fit."
- Self-determination, transformative learning, values alignment
- Social comparison, badge progression, role modeling

*"I don't just budget, I compete financially.."*

Result: 80% of users sustain behaviors after 6 months

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# Behavioral Science Layering Inside Each Power System

Psychological Science	Fydo Implementation	Behavioral Outcome
Behavioral Economics	Loss aversion streaks, social proof	Habitual daily use
Cognitive Load Theory	2-minute max lesson format, visual/interactive	High retention, low dropout
Self-Determination Theory	Autonomy via user-set goals	Intrinsic motivation
Social Learning Theory	Peer leaderboards, “see what teammates do”	Organic team-level adoption
Emotional Intelligence (EI)	Pre/post emotional check-ins, money scripts	Stress resilience, better decisions
Transformative Learning	Identity-based prompts and reflection modules	Identity evolution → lasting behavior

“Fydo doesn’t just teach. It rewires identity, builds confidence, and makes financial performance feel like sport.”

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