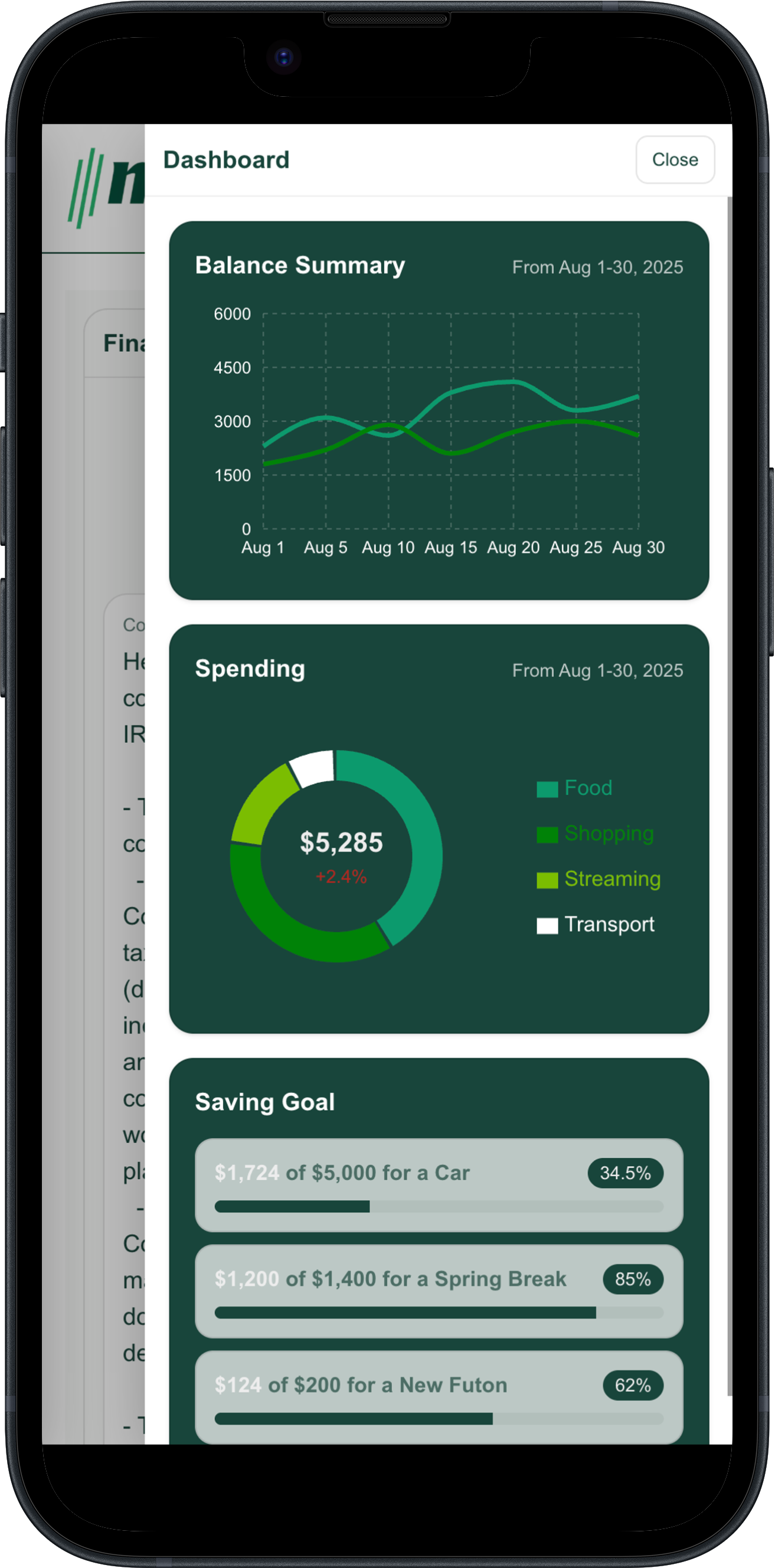
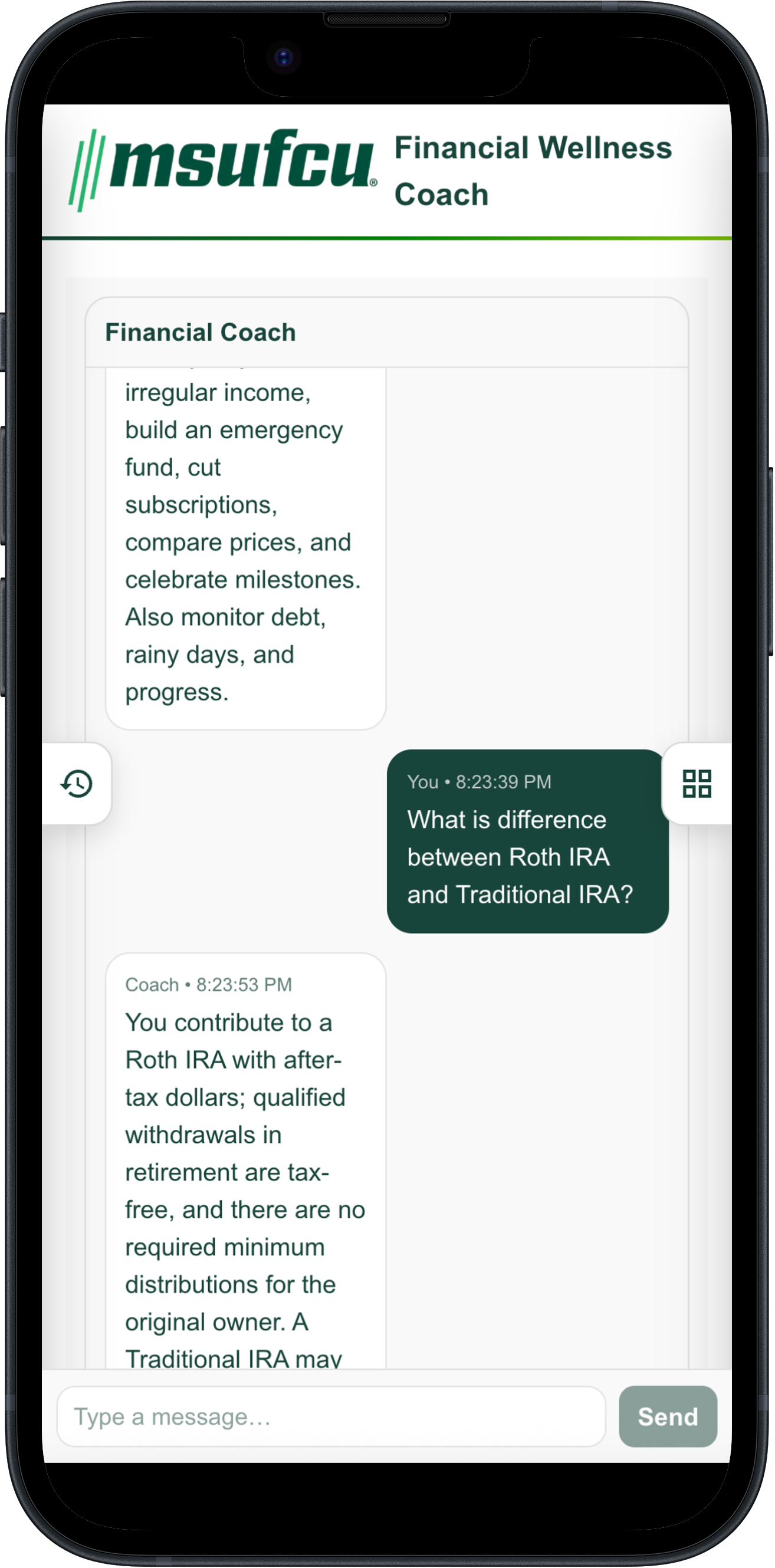
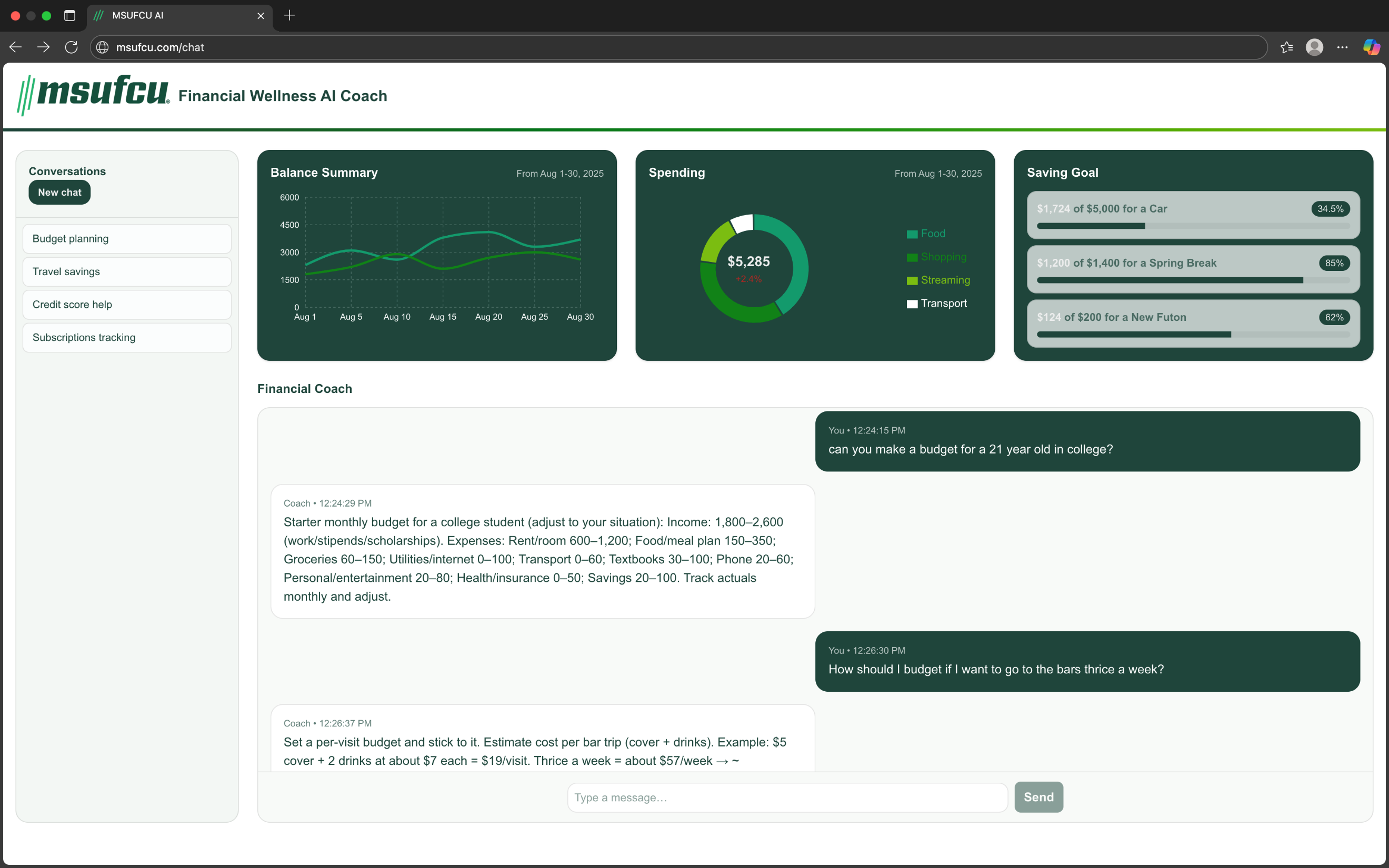
Design Day Booklet Team Page







PAGE N + 22



MSUFCU

Project Sponsors

Chris Bachelder

East Lansing, Michigan

April Clobes

East Lansing, Michigan

Filip Danielewicz

East Lansing, Michigan

Ben Maxim

East Lansing, Michigan

Meredith Nicholoff

East Lansing, Michigan

Michigan State University

Team Members (left to right)

Ronith Arum

Farmington Hills, Michigan

Grant Perlmuter

West Bloomfield, Michigan

Bruno Budelmann

Grand Rapids, Michigan

Rion Ando

Mitaka, Tokyo, Japan

Alexander Goluska

Okemos, Michigan

Anuj Jadhav

Mumbai, Maharashtra, India



MSU Federal Credit Union (MSUFCU) has been serving Michigan State University and the greater Lansing area since they were established in 1937. MSUFCU has a mission to help both local communities thrive and those beyond to reach financial freedom with 35 branch locations across the Midwest and over 367,000 members.

Currently, many young professionals, students, and financially vulnerable people manage money without clear guidance. They deal with paychecks, bills, and subscriptions, but budgeting effectively feels confusing, noisy, and the next best step isn’t obvious. Members find it hard to see patterns, set a plan, and build confidence, so MSUFCU is looking to provide a seamless assistant to help members see financial patterns, set a plan, and follow it with confidence.

Our AI-Powered Financial Wellness Coach turns everyday financial activity into clear personal guidance and support. Using plain language, the coach responds to members with high quality answers and helpful information. Members simply ask questions such as “How was my spending history this month?” and can receive spending breakdowns, set savings goals, and visualize their finances.

When members reach goal milestones with real-time tracking, the coach automatically notifies the member about the milestone and offers simple next steps to continue the momentum. If progress slows, the coach alerts the member with smaller steps, tips, and positive nudges to help them stay on track.

Our Financial Wellness Coach utilizes a front end built with React for web and mobile, and a back end built with Python, PostgreSQL, and Open AI API. A Model Context Protocol server is the middleware that securely connects the agent to simulated banking information.

CSE498 | 8:00 a.m. – Noon Computer Science and Engineering, Third Floor | 3200/3300 Hallway

MSU Federal Credit Union

AI-Powered Financial Wellness Coach