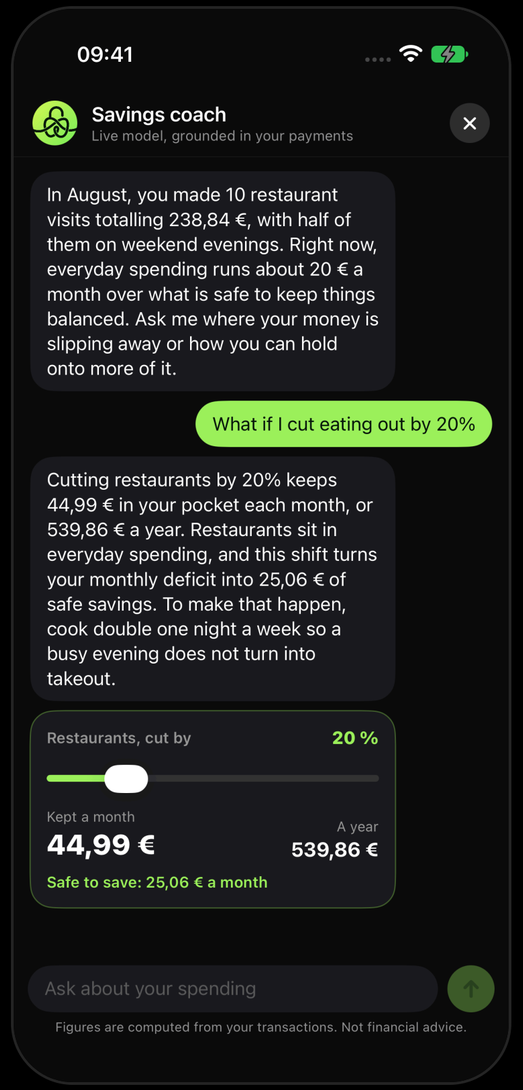
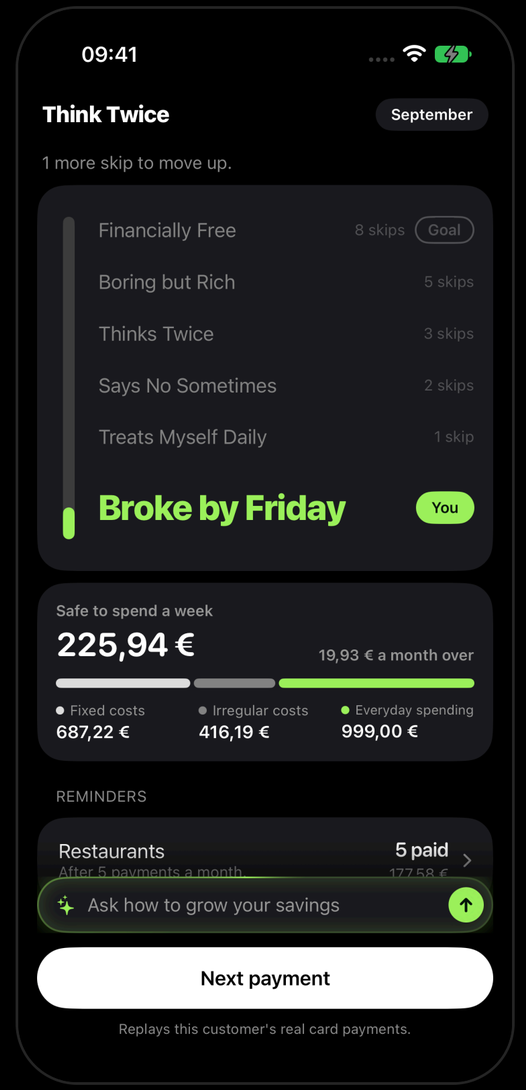
Think Twice

Broke by Friday?
Not this month.

Your money talks back. And it has opinions about your lunch.





PROBLEM

It's not the rent. It's the iced caramel frappa-latte-macchiato. 8× this month.

EUROPE

30%

of people in the EU cannot face an unexpected expense.

Eurostat, EU-SILC 2024

FINLAND

1 in 4

households could not cover a surprise bill of about 1 200 € without borrowing.

Statistics Finland, 2021

HOW IT ADDS UP

2 866 €

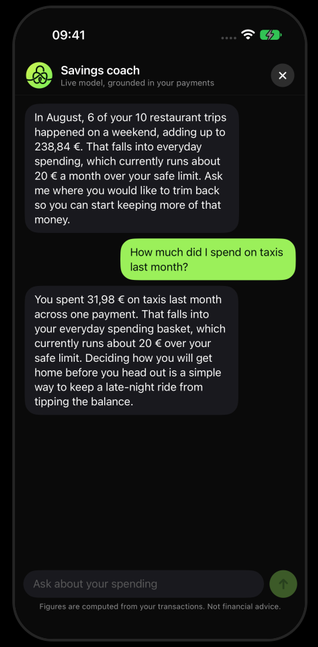
a year. Death by ten restaurant payments a month.

One customer in S-Bank's synthetic dataset: 238,84 € × 12

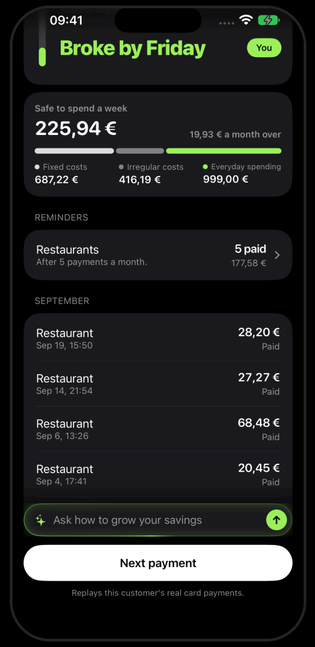
Synthetic challenge data, customer CUST00849. The coffee is a joke. The 2 866 € is not.

DEMONSTRATION

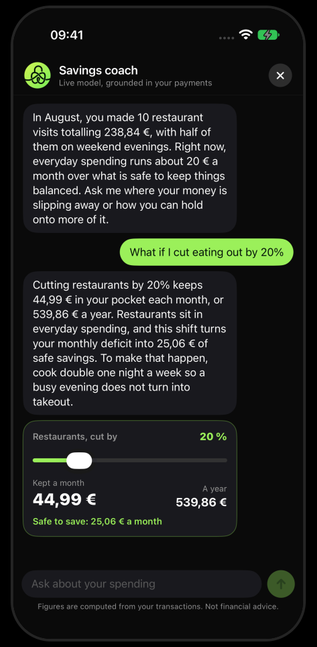
Ask. Understand. Act.



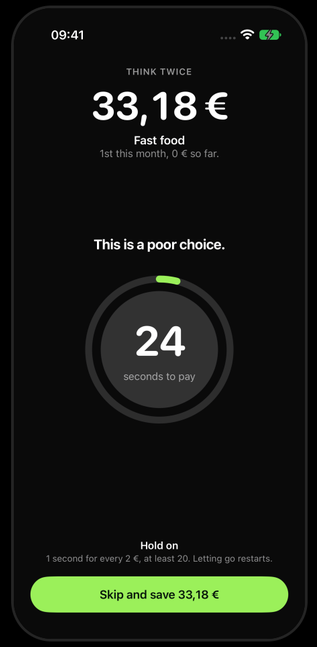
1. Ask your money



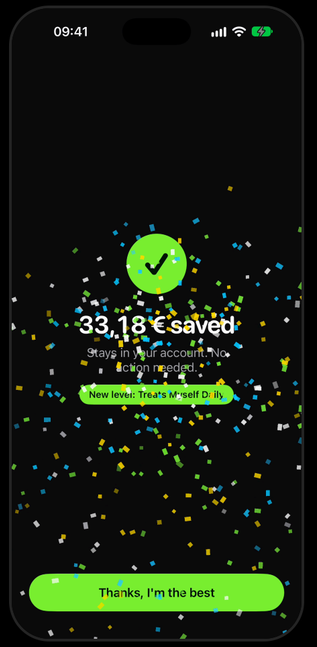
2. Three baskets



3. Drag a what-if



4. Get heckled at the till



5. Skip, keep the money

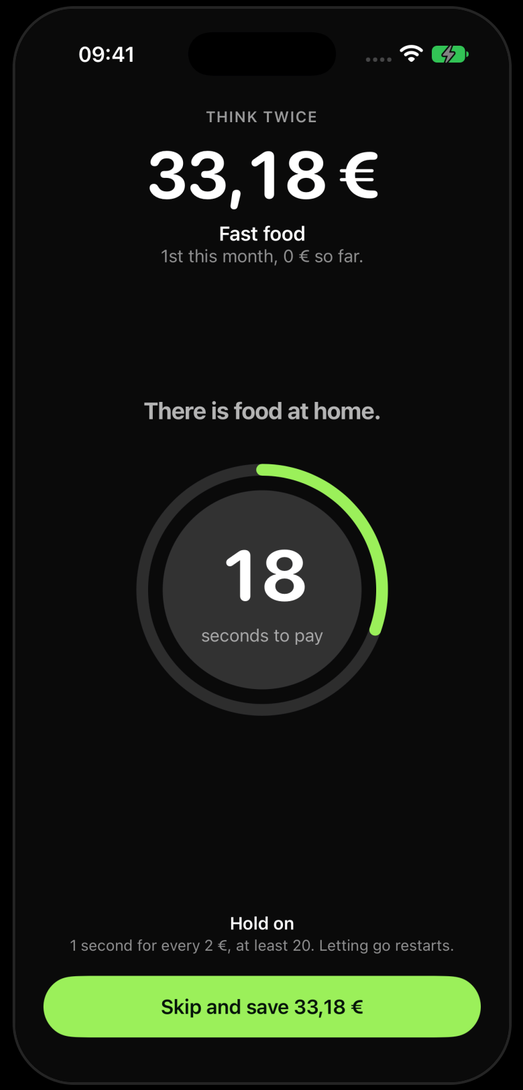
Screenshots from the running app, iPhone simulator. Try it at thinktwice.pgf.lv

WHY SO CHEEKY

A report is easy to ignore.

“There is food at home” isn't.

- The reminder comes at the till, when it still matters
- Still paying? Hold the button while the app heckles you
- Or skip. Each skip is a step from "Broke by Friday" to "Financially Free"

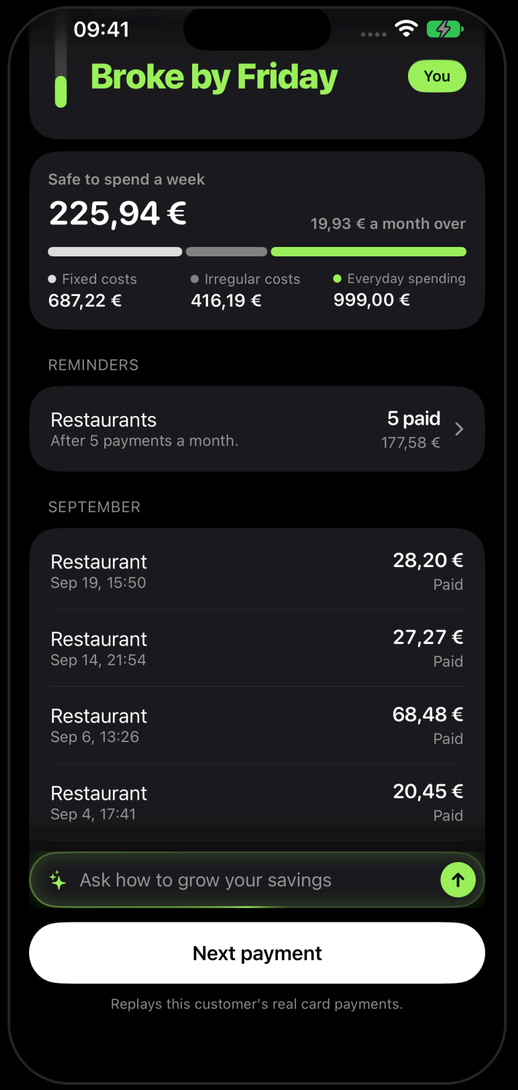


A design choice. Not yet tested with users.

ENGINEERING

Code does the maths.
The model talks.

- Every figure computed from 593 transactions. The jokes never touch the maths
- 22 unit tests pass on the money logic
- Still answers when the model is offline



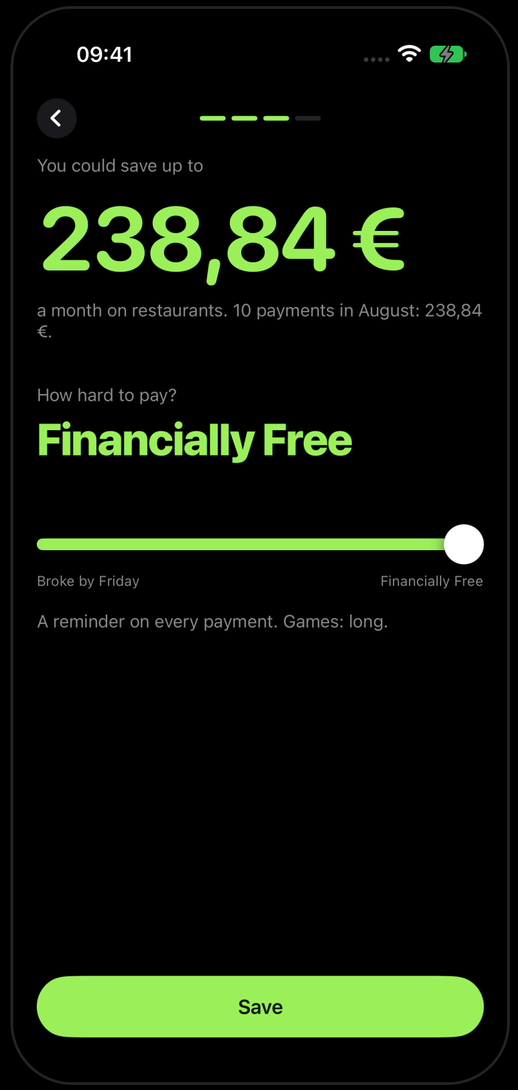
Native SwiftUI, about 2 600 lines · model tested: Google Gemini

FIT

Set up in a minute.
Built for S-mobiili.

1. **Connect your bank.** You approve on the bank's own page
2. **Choose how strict.** One slider, with last month's saving
3. **Add the card.** Past your limit, payments on it bring a reminder

3,5 million S-Bank customers. Designed for iPhone and Android; the prototype runs on iPhone.



Customer figure from S-Bank's challenge brief. Not part of S-mobiili today.

Think Twice

Talk with your money. Then keep it.

- Runs today: coach, baskets, what-if, reminders and games
- Simulated: bank and card. One synthetic customer
- Next: Finnish, with Finnish jokes. A benchmark. A real card



Try it: thinktwice.pgf.lv

The working demo and the 50-second film are on the page