

The Teen Money AI Assistant Coach: Lumi

Powered by Commerzbank



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Teens, Finance & AI: A New Challenge

- **37% of Gen Z** can answer basic money questions correctly.
- **Only 41%** of teens verify financial advice they see online
- **Teen scams grows +30%** in the EU.
- Teens trust influencers more than banks or schools



What Teens Are Experiencing Today



Confusion



Misinformation



No Safe Space



Wrong Platforms

Meet Lumi: The Teen-First, No-Sales AI Educator

**Safe. Verified.
Teen-friendly.
No sales.**

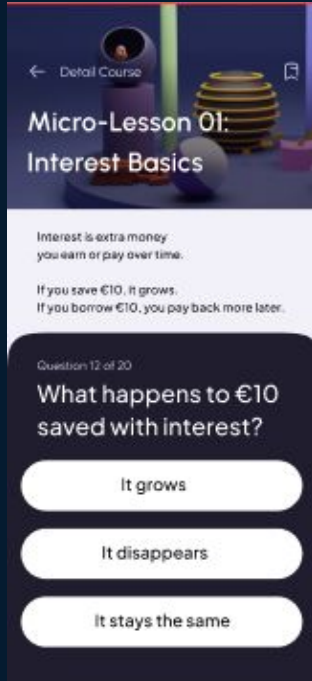
Micro-lessons, real-life simulations, rewards,
and scam/greenwashing protection.



A Simple Journey That Creates Real Learning

Learn

Quick, friendly
micro-lessons



A Simple Journey That Creates Real Learning



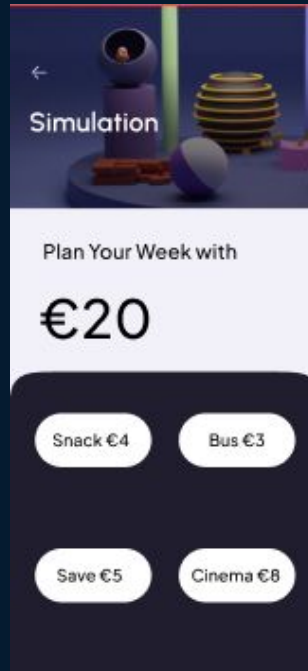
Learn

Quick, friendly
micro-lessons

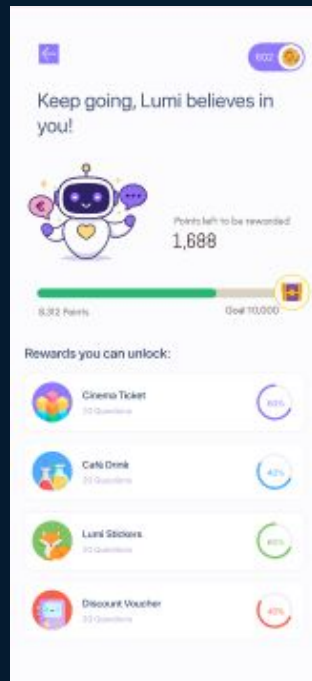


Try

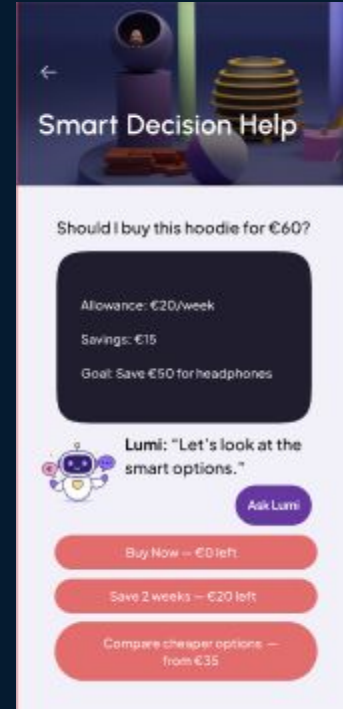
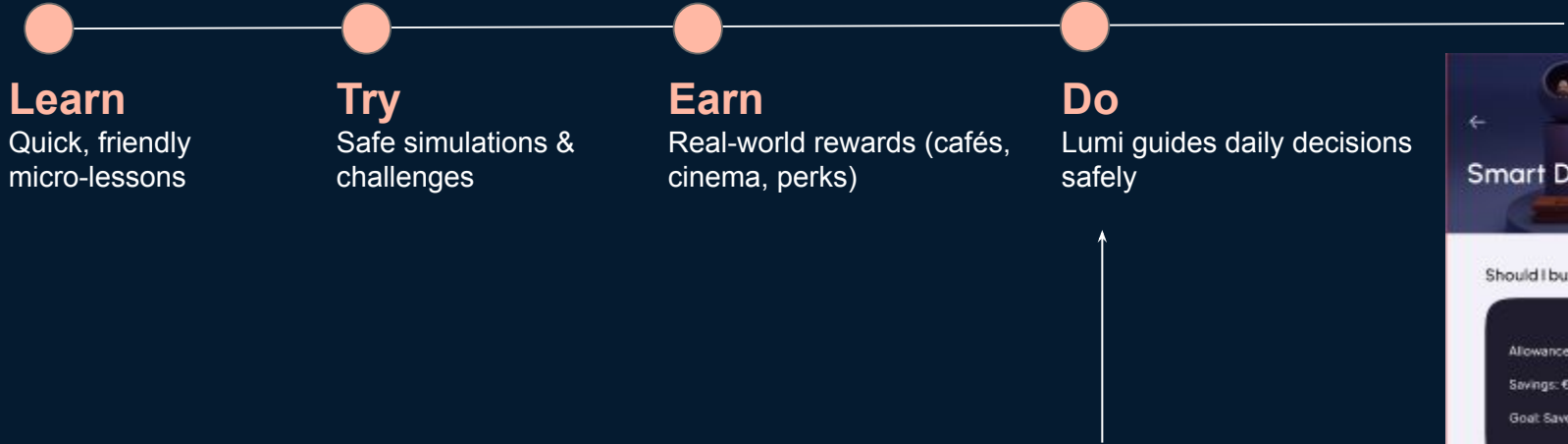
Safe simulations &
challenges



A Simple Journey That Creates Real Learning



A Simple Journey That Creates Real Learning



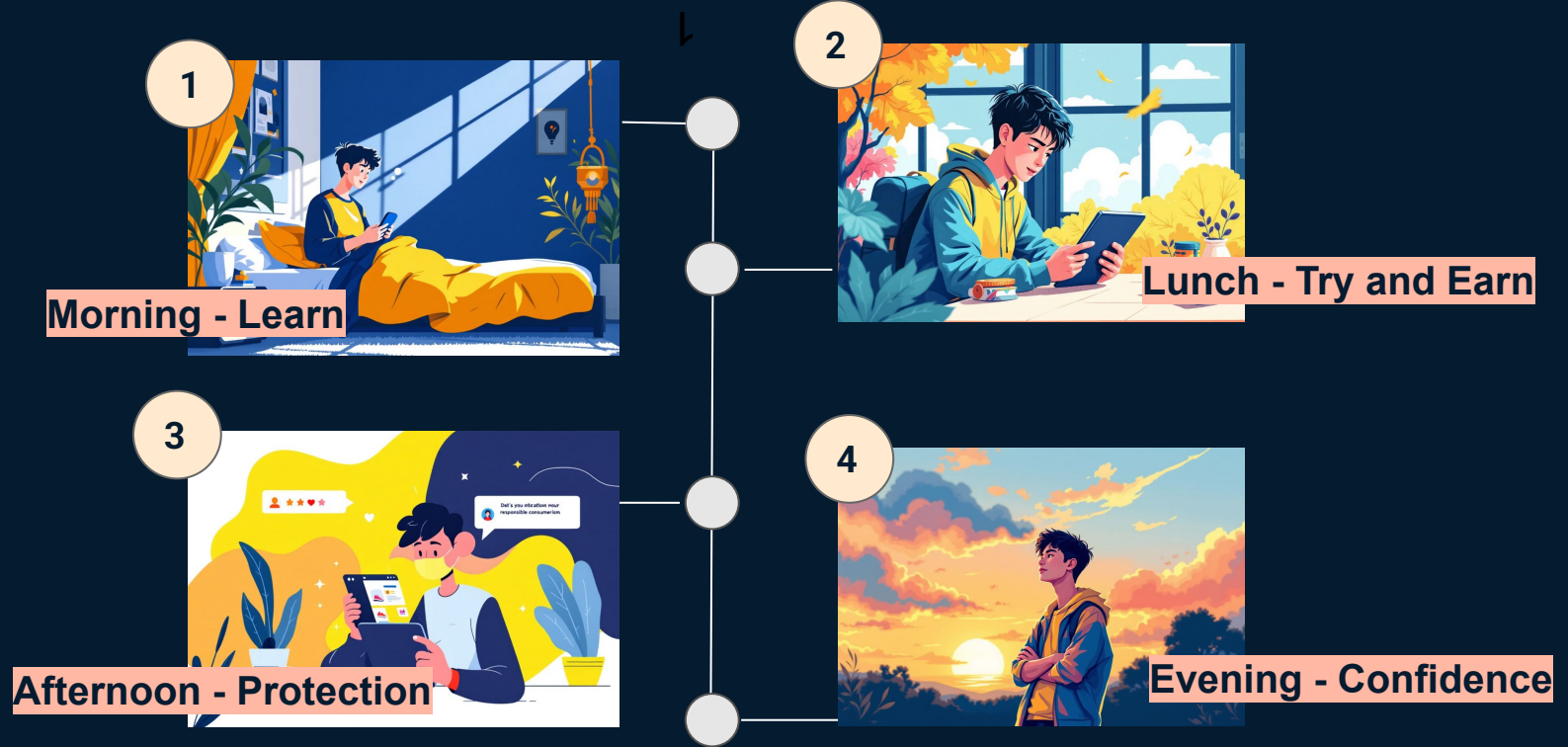
Advantages of using Lumi

 TikTok	 ChatGPT	 Lumi
High exposure to misleading finance content	Not designed for teen finance education	Verified, age-appropriate financial education
Low fact-checking by users	Risk of incorrect or fabricated answers	Scam & greenwashing awareness
Algorithm-driven, superficial content	No intrinsic learning progression	Structured learning progression
Not structured for progressive learning	No financial/banking context or regulation	Ethical, no-sales design

Sources: DayTrading.com via Benzinga (2025) — 70% of TikTok finance videos misleading; Nasdaq — Only 41% of TikTok users fact-check financial advice; arXiv — LLMs show hallucination risks in financial tasks.

A Day with Lumi

Empowering Leo, 14



Thank You !!