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PROBLEM STATEMENT

Student organizations face outdated, cash-based and inefficient fundraising systems that create burnout, limit access to funding, and make it harder for clubs to focus on community impact.

MARKET ANALYSIS

The main audience for this idea is registered student organizations, starting at schools like Texas State University. More specifically, it's student leaders, presidents, treasurers, and executive board members, because they're the ones actually dealing with funding, budgeting, and putting events together. These are busy people juggling classes, leadership, and sometimes jobs, so anything that wastes time or feels overly complicated becomes frustrating fast. On top of that, they're used to quick, digital tools like Cash App and Venmo, so their expectation is that things should be simple, fast, and easy to access. The issue is that university systems haven't really caught up to that.

There's also a secondary audience, which is university staff and budget committees. They're responsible for distributing funds, but they're often working with disorganized requests and limited visibility into which organizations actually need the most support. So while students are frustrated on one end, staff are overwhelmed on the other. Current solutions like GoFundMe and Snap! Raise helps with fundraising, but they don't really fit into the university system and usually take a cut, which isn't ideal for student orgs already working with limited money.

Looking at the bigger picture, this isn't just a Texas State problem. Universities across the country and even globally deal with similar issues. A lot of student organizations rely on manual

fundraising or inconsistent funding processes, and there's no real central place that connects everything. That's where the opportunity is. If we can create a system that brings together funding, transparency, and accessibility in one place, it has the potential to scale way beyond just one campus.

FINANCIAL PROJECTIONS

The main way this platform would make money is through university subscriptions. Schools would pay an annual fee to use the platform, somewhere in the range of \$5,000 to \$25,000 depending on their size and needs. This makes sense because universities are already spending money on student engagement tools, so this would just be a more efficient, all-in-one option.

On top of that, there could be a small transaction fee around 1–2%, on external donations or sponsorships. The goal would be to keep that lower than platforms like GoFundMe so it still feels student-friendly. There's also room for extra features, like advanced analytics or sponsorship matching, that schools could pay for if they want more functionality.

In terms of costs, the biggest upfront expense is building the platform. That could land somewhere between \$50,000 and \$150,000 depending on how complex it gets, especially with things like secure payments and user dashboards. After that, there are ongoing costs like hosting, maintenance, updates, and support.

Where this really works is in scalability. Once the platform is built, adding more schools doesn't drastically increase costs. So if we had 10 schools paying around \$10,000 a year, that's already \$100,000 in revenue. Scale that up to 50 schools, and now you're looking at around \$500,000

annually. Long term, if this expands nationally or even globally, the revenue and impact both grow pretty significantly

COMPETITION

As mentioned, financial technology platforms such as Bill.com and Givebutter are capable of services that our solution would require somehow or other. According to BILL's homepage, its platform can be used to pay bills, send invoices, manage expenses, control budgets, and access credit that businesses need to grow. BILL's strengths include its core features for payments, such as combined AP/AR, supporting multiple kinds of payments, vendor management, approval workflows, and mobile access, making it a sufficient bill-pay solution for many organizations.

Another one of BILL's strengths lie in the company's standing within the financial operations industry; it's a trusted partner of many U.S. financial institutions, accounting firms, and software providers. However, BILL isn't tailored to student organization workflows- it's designed for businesses, not campus-orgs. BILL does not specialize in things like student funding applications, campus approvals, event-based reimbursement, or organization portfolios, unlike our proposed solution. BILL's pricing can also be expensive, with plans starting from \$29-\$45 per user per month plus transaction fees.

On the other hand, Givebutter, a free fundraising and donor-CRM platform, excels at external revenue generation. Givebutter conveniently offers an all-in-one fundraising toolkit that includes modern donation forms, fundraising pages and events. The platform also includes integrated marketing and engagement through email, text, and direct mail tools, as well as a built-in donor customer relationship management system that tracks transaction and donor activity and generates reports. Some more of Givebutter's favorable aspects include its 0% platform fee, and

strong reputation which is upheld by its high rankings reported by G2's Winter 2026 Grids. As for Givebutter's weaknesses, it prioritizes fundraising, and a donor-centric data model, as opposed to an internal-funding-first and organization-portfolio centric approach, which our solution offers.

Our digital community hub emphasizes financial portfolios, campus-specific approval flows, and financial visibility.

POTENTIAL SOLUTIONS

A potential solution for this would be a digital community hub where organizations can apply for university money, showcase their impact, and connect with sponsors all in one place. It would act as a financial portfolio for student organizations. Similar to LinkedIn, it could highlight the work each organization does in order to streamline the application process and strengthen credibility.

Connecting the university directly to the club's portfolio would allow applications to be reviewed faster and with more context, making the process simpler and more effective for both parties. For clubs, there would be an immediate way to send applications for university-allocated funds. The platform could also include a transparency ledger so students can see how funds are distributed across campus, along with a sponsor match system connecting local San Marcos businesses directly with student organizations for digital-first partnerships.

Moving the business side of student organizations into an intentional digital ecosystem would not just improve fundraising but also protect student energy, increase equity, and give leaders more space to build community. To create this platform, resources would include app developers, secure payment processing, partnerships with the university, collaboration with Student

Government and Student Involvement and Engagement, and outreach to local San Marcos businesses for sponsorship opportunities. It could be promoted to students through student organization fairs, leadership workshops, orientation sessions, and links on the Student Involvement webpages.

Another option would be to create a centralized digital platform where clubs can apply for university funding, collect dues, accept donations, track fundraiser revenue, and monitor all funding sources in one place. It would allow students to apply for university grants through the app's portal. These applications would also contain the club's portfolio for a better chance of getting approved.

Applications and grants would then be reviewed and monitored by Student Government or Student Involvement staff through a University Admin Dashboard. The app would also include a section for organizations to collect dues from members, keeping all financial activity in the same location. In addition, clubs could have a public donation page that allows students to contribute money and support public fundraisers through the app.

This would help address the disconnect between current student payment habits and outdated fundraising methods, while also reducing the barriers and complexity around getting club funding and easing burnout for organization leaders. The resources necessary for this would include collaboration with the university, app developers, secure payment processing, and a mobile-friendly interface designed around student needs. The target audience could be reached through orientation materials, campus leadership workshops, Student Involvement pages, and by the finance app sponsoring club fairs or having its own booth.

MARKETING STRATEGIES

Our digital financially-focused student organization hub would have its own platforms, like a website and social media presence-such as an Instagram and perhaps a Tiktok account- that highlight our services, success stories, and prospective futures that can be achieved through the use of our service.

We would promote our personal platform to our target audience- which are college students, more specifically those who are already a part of university affiliated organizations, their potential sponsors, and their sponsors' customers- through pay-per-click advertising on search engines and social media. But in order to get our business off the ground we would utilize campus resources through our assumed contract with the university.

We would start by acquiring a promotional/informational post on Texas State's Student Involvement and Engagement's official instagram account, which has over 14,000 followers. In-person events, such as organization fairs, would serve as opportunities for our business to reach more students in a face-to-face fashion, where we would set up a booth and inform our target audience of our services. We would then promote our digital financially-focused student organization hub through Texas State students', and alumnas', emails. Our promotional emails would include information on our business, and how to set up an account for student organizations.

Our campaign would utilize the pathos appeal, highlighting our ability to give student orgs funding, in a convenient way that they have never experienced. They would no longer have to spend days organizing fundraisers that barely result in a positive net income. College students are busy as it is. By deducting the preparation and labor for ineffective fundraising, we would be

able to give them the advantage of allocating their time and effort into projects that they are truly passionate about and benefit their organization and community.

LIMITATIONS

While this does address an overlooked problem of students securing funding while using outdated and inefficient funding systems it still leaves some hurdles to jump, primarily navigating human behavioral challenges. Even if our platform is well designed and is a clear improvement on existing systems, students and organizations might be slow in adapting something new. A lot of student leaders already rely on tools they are familiar with in order to communicate and make payments, like Cash App or just using spreadsheets, due to how fast, intuitive, and already widely used. Introducing a new platform would mean asking people who are overwhelmed with school and work to learn something new, and if the onboarding process isn't really easy then they may avoid it altogether. This issue gets worse when you remember the high turnover rate within student organizations. Places where leadership changes yearly. Without consistent training or good onboarding, knowledge about how to use the platform could easily be lost, limiting long-term adoption for these student orgs.

Trust is another big human element, especially when money is involved. Students may feel fearful to donate through a new, university-affiliated system if they aren't sure where their money is going to or how it is being managed. Also organization leaders may worry about losing control over the funds, and university admins may wonder if a new platform can be compliant with the security standards required. Established platforms like GoFundMe have built lots of credibility over time, and recreating that level of credibility would take way too long. Without strong

transparency measures and being backed by a bigger company, skepticism might be the downfall before the platform even takes off.

There is also the issue of how it might seem like the app has too much of a workload . While the platform aims to reduce burnout by streamlining the funding processes, it could accidentally introduce new responsibilities. Tasks like maintaining a profile, updating impact amounts, or applying through a centralized system may feel like too much work to already busy students. If the platform is not clearly saving time or reducing effort, it would appear like just another system which is why people might go with the known name brands like go fund me.

Also the sponsor matching deal introduces a challenge. For the system to work both student organizations and local businesses need to be participating, but businesses will only act if they see value or a return on their investment, and student orgs will only use the feature if there are enough sponsors on the platform. Doing this would require constant outreach, and maintaining relationships with management, and creating incentives would be needed which adds another layer to the whole deal.

To wrap it up, the success of this app hinges on overcoming human behavior, the rules of the institution, the tech side of this platform and also making it scale fit everything. It's just difficult to implement, and also people are going to most likely just stick to the systems that they understand.

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