



Building the leading ecosystem for family finance and education.

culah supports parents in guiding their children to understand, manage and value money from an early age.

Hey culah! How much money do I have?

Hi Lucie! You've got 125 euros and 65 cents to spend.

I'd like the Santa Cruz Screaming Hand skateboard!

Awesome pick, Lucie! Want me to help you save up for it?



Financial Education has failed ...



Most adults don't understand money.

70 % of adults say they don't understand financial products.

Financial education stuck in the past.

Curricula in most EU countries haven't been updated in over 20 years – schools still teach economics as theory, not practice.

The result: a growing financial divide.

Private wealth and literacy gaps are widening. Without early financial skills, families face long-term disadvantages – from poor saving habits to rising debt.

Parents are the key – but lack the tools.



Parents shape lifelong money behavior.

Children form their financial mindset by age 7 – mainly influenced by parents.

Yet only 17 % of parents talk regularly about money.

Most feel insecure, lack structure or fear conflicts.

The result: financial stress at home.

Rising living costs, consumption pressure and complex digital offers make money a constant source of tension.

Financial Literacy is becoming the next global wealth revolution.

“Rising financial responsibility fuels the global push for financial education.”

\$500 Billion+

annual global productivity loss due to poor financial literacy

50+ Nations

worldwide have implemented national financial literacy strategies

13-20 % CAGR

across global EdTech, FinTech and Family Finance markets.

Transforming financial literacy into part of family life

culah develops intelligent, family-centric solutions that enable parents to live their financial values and guide their children towards lifelong stability and confidence.

By transforming everyday money decisions into meaningful learning moments, culah turns families into the foundation of a financially literate society.



Turning confusion into confidence and clarity

TODAY:

Fragmented, inconsistent,
overwhelming

Friends

others

Family Talk

School

Social Media

Experience

children experience money everywhere
but without structure or guidance



WITH CULAH:

One connected system
for family finance

Allowance Framework

Smart Budget & Overview

Saving Goals

AI Buddy



The full power of financial understanding

culah connects everyday actions, family conversations, and smart technology into one ecosystem for lifelong financial growth.

Family Productivity

Transforming family money management into confidence and collaboration

Structure & Clarity

Parents and children share one space for allowance, spending and saving.

Learning by Doing

Every decision becomes a small, guided lesson in value and priorities.

Positive Habits

AI-driven nudges create awareness and healthy financial routines.

Shared Responsibility

Families align goals, reduce conflict and build trust through transparency.

APP Service

Delivering the intelligent infrastructure for financial learning at home.

AI Engine

Understands behavior, detects patterns and provides tailored guidance.

Education Layer

Translates financial activity into age-appropriate learning content.

culah Graph

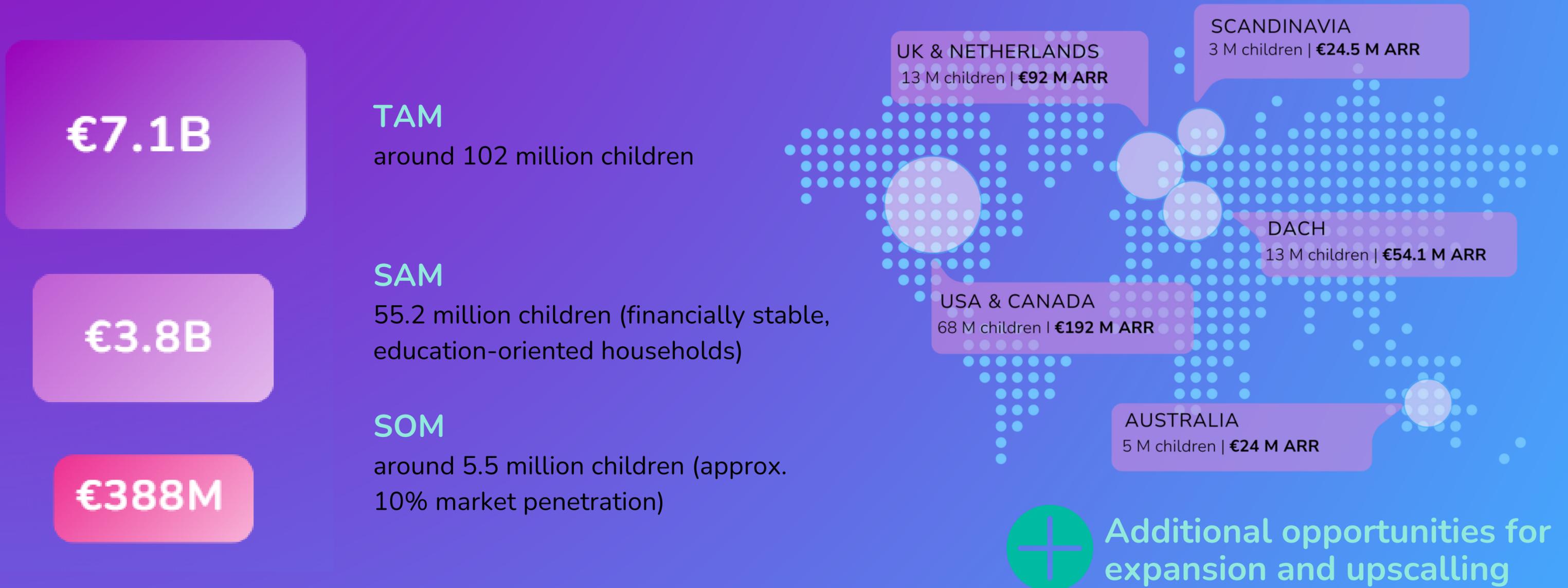
Maps financial actions, goals and reflections across family members.

Data & Insights

Aggregated analytics show how families build financial confidence.

High-Value Market Opportunity

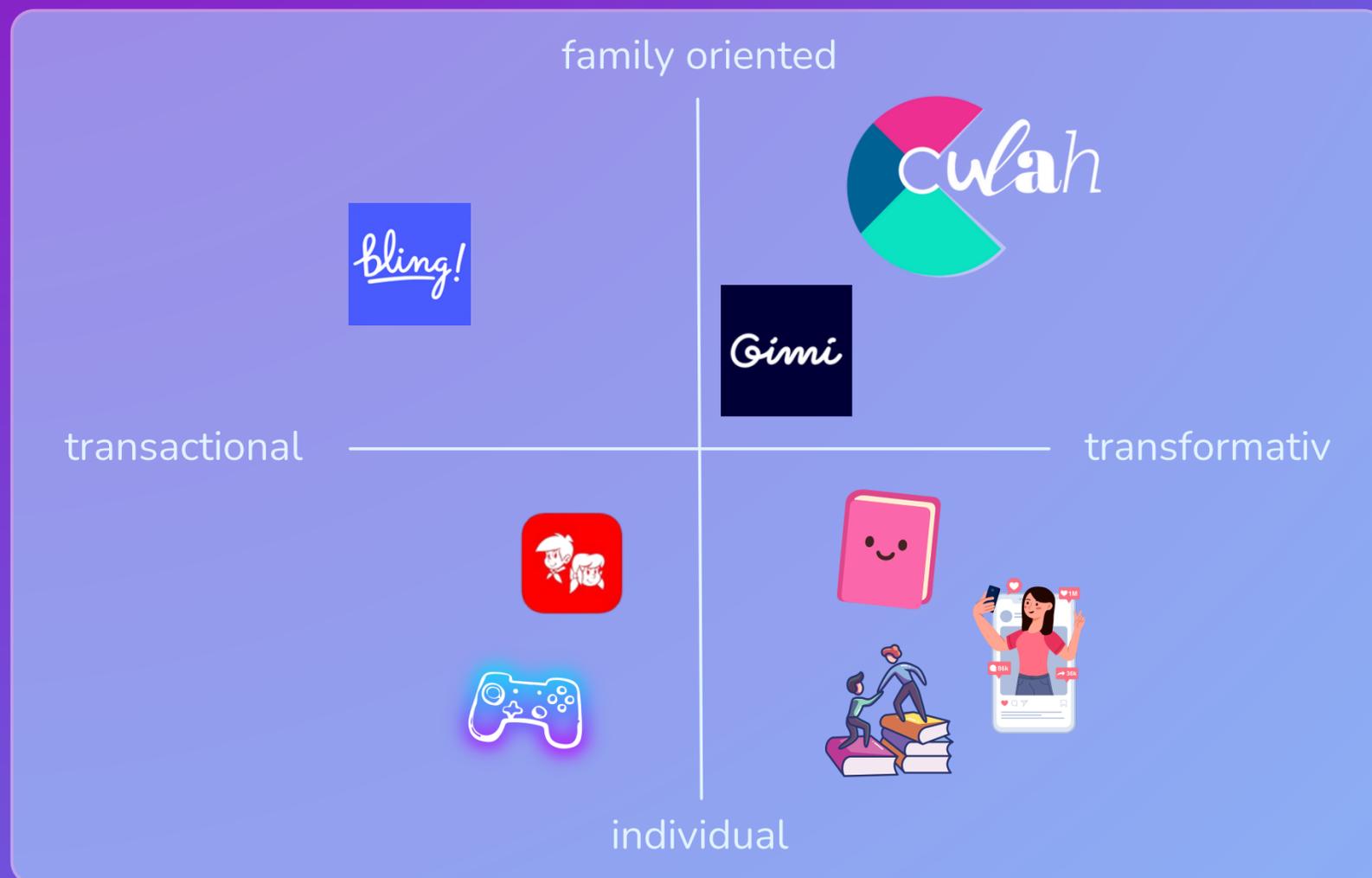
starting with the culah App, a subscription-based model addressing a €388M ARR obtainable market within a €7B global opportunity for family finance and education.



 Additional opportunities for expansion and upscaling

culah bridges what others separate: family, learning, and money.

The first independent, trust-based ecosystem for family finance education.



Competitive Landscape

The family finance and education space is fragmented across FinTech, EdTech, and FamTech – with no independent, trust-based player connecting them.

FinTech players transactional, bank-linked, upselling focus.

EdTech players combine finance with general learning topics

Gaming apps playful, no real-life link

Gov initiatives regional, non-scalable

Coaches & influencers adult-focused, fragmented

From validation to market launch



An experienced founding team combining business, design & tech expertise
...and parents creating solutions for families from real-life experience.



Sabrina Haas
CEO & Vision Keeper



Christian Vornehm
CMO Brand & UX



Pierre-Andre Reiners
CTO & AI Integration

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Join us in shaping the future of family finance.

We're raising a €500K pre-seed round to accelerate launch and growth.

Growth & Validation

Market testing, retention analytics, new market exploration through strategic partnerships.

Team & Talent

Retaining high-performing core team. Key hires in tech, education & finance

Why invest?

Perfect timing

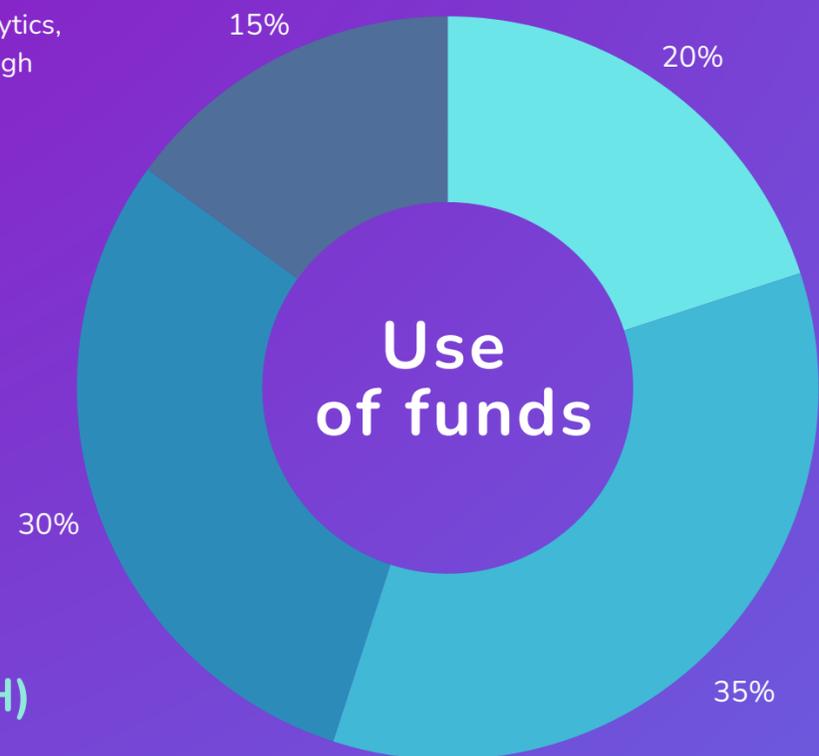
Growing demand for family finance education. No scalable, mass-market solution yet.

Ready to scale

Validated concept, strong waitlist, key partnerships.

Scalable model

Recurring revenue via subscriptions — supported by a strong product pipeline.



Market Entry & Marketing (DACH)

Launch campaigns, influencer partnerships, PR, community growth

Product Development

Feature expansion, scalability & product diversification..

€500 K

Pre-Seed Round

12 - 18 months

Runway

+ 10K active user

by 12/2026

+ 1.5 M ARR

by 2027

Want to talk?

[Reach out >](#)

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