

## FamFi - Founder's Story

Tom and Natalie Giannulli are parents of two children—one in high school and one entering college—living the same reality experienced by millions of families: teenagers stepping into financial independence without the tools or habits to manage money confidently. Despite their very different professional backgrounds, both Tom and Natalie shared a simple frustration: teaching kids real-world budgeting shouldn't be this hard.

Tom, an engineer and medical doctor, has founded multiple companies in the healthcare software industry. He has spent his career building technology that improves decision-making, simplifies complexity, and supports people in moments when clarity matters most. Natalie, a former Warner Bros. executive turned full-time mom, brings a deep understanding of storytelling, user experience, and what truly engages people—especially young adults.

Yet at home, when it came to helping their own teens understand budgeting, spending awareness, and basic financial habits, even they struggled. Conversations about money felt abstract. Spreadsheet tracking fell flat. Most “kid money apps” felt too juvenile, and adult personal finance tools were far too complicated. What they needed—what every parent they spoke with needed—was a shared family platform: something teens would actually use and something parents could trust.

But the market was empty. No app offered the combination of parent oversight, student engagement, real spending insights, and practical skill-building that modern families needed. So, Tom and Natalie decided to build it, with guidance from several experts, including Greg Kaplan, a top college admissions strategist, attorney, and Wharton graduate.

They created FamFi, a purpose-built financial app designed specifically for teens, college students, and their parents. FamFi gives families visibility into spending patterns, teaches kids how to navigate real-world budgeting, and replaces guesswork with clear, data-driven insights. For parents, it's a long-missing tool. For teens, it's a modern, intuitive, and empowering financial starter kit.

What began as a solution for their own family quickly evolved into something far bigger—addressing a universal problem shared by households everywhere. Tom and Natalie believe that financial literacy isn't learned in theory; it's learned through daily practice, real transactions, and guidance that feels natural rather than controlling. FamFi was built to make that possible.

Together, they're redefining how families prepare the next generation for financial independence—one transaction at a time.