

The logo for SPENDiD is displayed in white, bold, uppercase letters. The letter 'i' is stylized with a small human figure icon above it. The logo is centered within a light teal circle that is partially overlapping a larger, semi-transparent teal circle behind it. The background of the slide is a dark blue gradient.

# Simple Predictive Budgeting & Financial Decision Guidance

The Financial Wellness Benefit Your Employees Want And Need **NOW** More Than Ever

- **Easy To Understand Scoring Metrics**
- **Fun Peer Comparisons**
- **Personalized Resources For Improvement**

**Your  
company has  
a problem...**

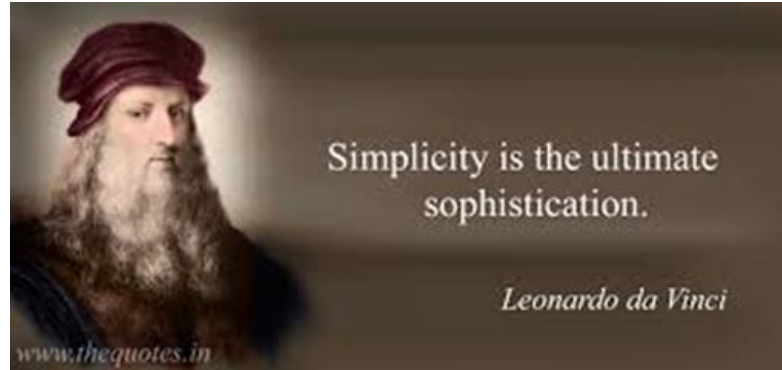
**Employees  
living  
paycheck to  
paycheck**



You can choose  
from numerous  
costly and  
complex  
solutions to help  
your employees  
achieve greater  
financial peace of  
mind



What do you  
think  
Leonardo  
would  
recommend?



Simplicity  
wins every  
time

Simplification drives culture, and culture in turn drives employee engagement, better customer relations, and higher productivity.



**What do  
younger  
employees  
expect from  
their  
employer?**

- **Much more than a paycheck**
- **Empathy for their personal life issues**
- **Work-life balance**
- **Help toward achieving personal goals & dreams**

Which  
creative  
benefits must  
employers  
offer to  
remain  
competitive  
with younger  
employees?

Health Insurance and a 401(k) are already table-stakes. Younger workers also want...

- A menu of options to fit their needs
- Their employer to be an expert resource for their financial well-being
- Effective near-term solutions

What will  
offering  
**SPENDiD**  
mean for  
employees  
and their  
employer?

Employee

- Clear, understandable cash-flow perspective
- Confidence to take needed action(s)
- Improved savings outcomes

Employer

- Happier, more loyal and productive workforce
- Culture of overall employee wellness
- Higher 401(k) participation helping boost plan compliance
- More on-time retirements



**With only  
these simple,  
confidential  
inputs by the  
employee...**

- **Income**
- **# of people in household**
- **Age of head of household**
- **Zip code**
- **Rent or Own**
- **Major fixed monthly expenses**

...in just  
seconds  
SPENDiD  
offers

- Predictive cash-flow health scores indicating relative stress level
- Personalized budget...Fully categorized, customizable & printable
- Spending deviation vs peers
- Simple “What-if?” scenario planning for decision making at life’s milestones
- PEACE OF MIND due to simple, clear cash flow perspective based on facts, not feelings

## How does SPENDiD do it?

- Unimpeachable data sources of demographically validated spending behavior
- “Done for you” approach to budget creation
- Simple personalization of app experience
- Easy to understand cash-flow health scoring
- Tips on how to improve
- Simple to use and effective regardless of financial literacy level

## Why does SPENDiD do it?

- Financial literacy training alone has had virtually zero impact on spending and saving behavior nationwide.\*
- SPENDiD amplifies the effectiveness of financial literacy training on downstream financial outcomes for employees and their families.

\* [psychologytoday.com 10/28/2019](https://psychologytoday.com/10/28/2019)

Please [click](#) and watch this 90-second [video](#) for a fun explanation of part of SPENDiD's capability.

SPENDiD helps you empower employees who need it most with..

- Clear perspective of their household cash flow
- Ability to create a personalized valid budget in minutes
- Confidence to take needed action to lower their financial stress

## Simple Pricing Per Employee

### MONTHLY

**\$4.00**

### ANNUALLY

**\$40.00** (*less than \$.02/hour per FTE*)

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**SPENDiD**

Simple...Addictive  
Cash Flow Perspective  
& Automated  
Budgeting

[Schedule](#) a Discovery Call

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*“Knowing yourself is the beginning of all wisdom.” - Aristotle*