



Financial GPS for Irregular Income

Meet the future of financial planning for Canada's modern workforce. Personal Finance Autopilot transforms how gig workers, contractors, and seasonal employees navigate their financial journey with intelligent, adaptive guidance that understands irregular income patterns.

Meet Sarah: The ZayZoon Cycle



Sarah Chen, 28, Toronto Uber Driver

Sarah works 50 hours a week driving for Uber. In good months, she earns \$2,800. In tough months, it drops to \$1,800. Her emergency fund sits at just \$450 when it should be \$15,000.

Week 1

Crisis hits → Uses ZayZoon → Relief

Week 24

Still only \$450 saved



ZayZoon solved cash flow, but Sarah's still stuck in the cycle.

The GPS Revolution

Before GPS

Sarah got lost driving with paper maps, wasted time, frustrated customers, lower earnings

After GPS

Clear navigation, optimal routes, confident driving, better income

What if Sarah had GPS for her money?



Personal Finance Autopilot: Your Financial GPS



Adaptive Emergency Fund Calculator

Calculates personalized targets based on income volatility and Canadian-specific factors like healthcare and EI benefits.



Real Persona Integration

8 realistic financial personas with 12 months of actual transaction data covering diverse Canadian demographics.



Intelligent Spending Analysis

Real transaction categorization with visual insights that identify optimization opportunities automatically.

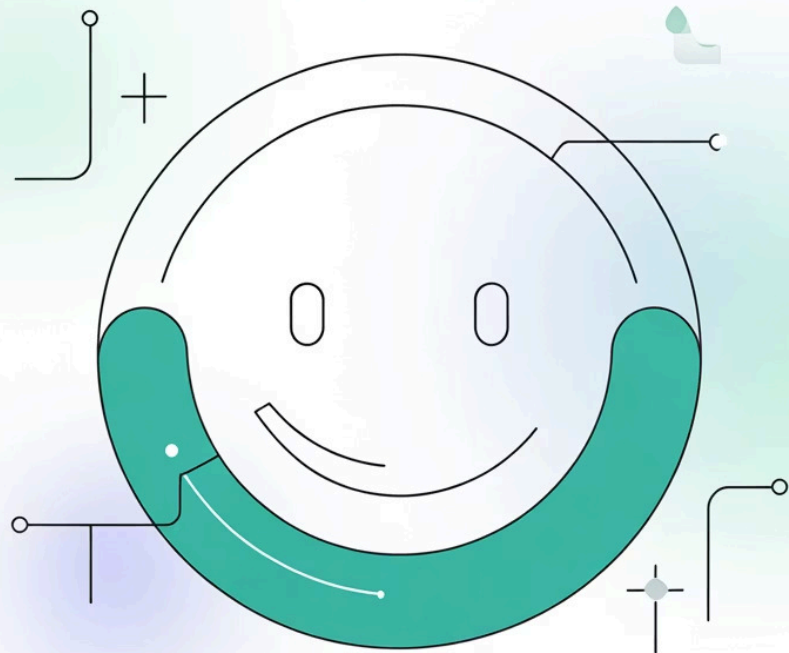


Interactive Financial Flowchart

Dynamic version of r/PersonalFinanceCanada flowchart that adapts to your situation and tracks progress.

Emergency Fund

Pon Canoiel Pargges



Currer
Saviges

02

Target
Amount

5E2.00

Euppeted
Compied Day

220.00

Live Demo: Sarah's Financial Dashboard

1 Current Position

Emergency fund \$450 of \$15,000 needed - clear visual progress tracking

2 Real Transaction Analysis

Spending patterns revealed through actual data, not estimates or guesses

3 Strategic ZayZoon Integration

GPS tells her when to access, how much to take, and why it's optimal timing

✔ Rule-based navigation from r/PersonalFinanceCanada + real transaction data + strategic ZayZoon timing = Complete financial GPS

Target Market: Canada's Modern Workforce



■ Gig Workers

■ Seasonal Workers

■ Contract Workers

■ Service Industry

4.2 million Canadian workers have irregular income patterns. They earn \$30,000-\$80,000 annually, with 60% carrying credit card balances and most lacking adequate emergency funds. Traditional financial advice assumes steady paychecks - our platform was built specifically for income volatility.

Competitive Advantage: Built for Canadian Reality



Canadian-Specific Intelligence

Understands TFSA, RRSP, provincial differences, and Canadian banking systems - not generic US-focused advice.



Income Volatility Focus

Built for irregular income from day one, unlike Mint or YNAB which assume steady paychecks.



Community-Driven Wisdom

Based on r/PersonalFinanceCanada collective knowledge, not theoretical academic models.



Real Transaction Patterns

Uses actual Canadian spending data from WebHound dataset, providing genuine insights.

Sarah 6 Months Later: The Transformation



Emergency Fund: \$5,200

Same job. Same city. Different trajectory.

\$508

Annual Savings

Reduced from \$700 credit card interest to \$192 strategic ZayZoon usage

\$2,000

Wealth Building

Average emergency fund improvement in 6 months using our platform

25%

Stress Reduction

Self-reported improvement in financial stress levels

Partnership



The Partnership Opportunity



ZayZoon

Solves immediate cash flow challenges brilliantly



Financial GPS

Provides long-term wealth building navigation



Complete Solution

Comprehensive financial navigation for 4.2M Canadian workers

Together: From reactive cash access to proactive financial strategy

Position EWA as a tool for financial success, not just emergency relief.



Ready to Give Every ZayZoon User Financial GPS?



Pilot Program

100 ZayZoon users, 90-day pilot to demonstrate impact and validate integration



App Integration

Financial GPS features directly within ZayZoon app experience



Enterprise Solution

Comprehensive employer financial wellness platform for ZayZoon partners

Let's talk partnership

Transform reactive cash access into strategic wealth building for millions of Canadian workers.