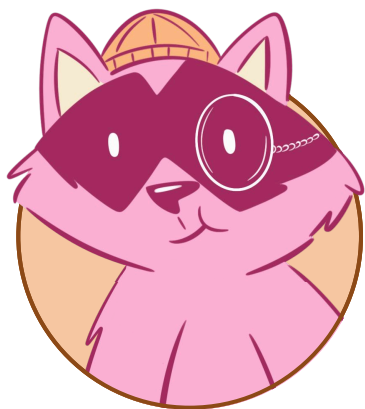


The Raccoon



Financial superpower

Resourcefulness

Untapped financial potential

Diversification

Ideal collaborator

The Squirrel

About

You evaluate purchases based on cost-effectiveness. You're a master at finding bargains that make your money go further. Coming up with creative solutions to seek out discounts and bargains with limited resources is easy for you.

You're resourceful in finding innovative ways to save money and you definitely know where to get the coupon for your friend's next big purchase.

Big 5 personality traits

Conscientiousness

High



You're strategic and disciplined in financial management and financial decision making. You go the extra mile to get the best deal.

Neuroticism

Low



You remain positive and unstressed, even when it comes to financial spending. Black Friday shopping is a breeze for you.

Extraversion

Moderate



You don't necessarily love or hate being social. But you definitely prefer social interactions that help you find the best deals and practice thriftiness.

Agreeableness

Moderate



You balance cooperation with others with a focus on maximizing value.

Openness to experience

High



You're driven by creativity in finding new deals and maximizing value.

Your personalized financial wellness toolkit



Make any day payday Earned wage access

Use it to cover any unexpected expenses while you try and experiment with longer-term or quality investments.



Financial education

Increase your understanding of investment opportunities that lead to long-term value and financial security.



Budgeting tools

Connect to ZayZoon's budgeting tools to set reminders to make sure you adhere to a budget that allows for long-term investment. And, long-term financial goals like retirement.

Growing your financial skills



Focus on long-term investment

You already know how to make the most of a dollar. Now, you can focus on balancing bargains with long-term value. Explore various investment opportunities that align with your thrifty approach.

Investment options may not offer the instant gratification of a good deal, but have the same (or an even bigger) impact on your bank account long term.

Consider investing in higher-quality, longer-term investments that can provide better returns.

Motivating long-term financial goals

Find a long-term financial goal that motivates you. Whether it's buying a house or car, taking that trip, or creating an investment portfolio that will make money for you, find what will keep you motivated to make long-term investments and leave a picture of it somewhere that you'll see daily.

This can help guide your spending and saving decisions, and help you decide where to opt for quality over the deal option that works for you.

Allow yourself some flexibility in spending to enjoy life's pleasures that aren't necessarily on sale without feeling guilty (The Spender can help you with this one).

About ZayZoon

With ZayZoon, payday finally comes with the push of a button. ZayZoon's earned wage access allows employees to receive a portion of their already earned pay before pay day. The platform also offers financial educational resources and tools to guide employees to reaching their financial goals.

74 percent of employees who use ZayZoon report less financial stress and employers who offer ZayZoon boast a 29 percent reduction in turnover.