

# The Bull



Financial superpower

Boldness

Untapped financial potential

Risk management

Ideal collaborator

The Beaver

## About

You love the thrill of high-risk investments and are always on the lookout for the next big investment opportunity. Your adventurous spirit makes financial ventures exciting. You actively seek out high-reward opportunities and approach financial decisions with confidence.

You most likely know more about the best products or the stock market than most of your friends.

You're willing to spend on innovative products or services that promise high returns. You're open to trying new products and services, often as an early adopter.

## Big 5 personality traits



### Conscientiousness

Moderate



You have enough organization skills and thoughtfulness to pursue high-risk ventures without being overly reckless.

### Neuroticism

Low



You remain calm and confident even in most high-risk ventures.

### Extraversion

High



Your sociability and confidence in taking financial risks are key traits that allow you to feel comfortable taking high-risk investments and encouraging others to do the same.

### Agreeableness

Moderate



You balance cooperation with a self-focused approach.

### Openness to experience

High



Your high openness to experience drives you to explore new financial opportunities and embrace high-risk investments.



## Growing your financial skills

### Your personalized financial wellness toolkit



#### Make any day payday

##### Earned wage access

Use it to cover any short-term or unexpected expenses in case you spend a bit too much on long-term investments.



#### Financial education

Increase your education on how to implement risk management into your spending and investment behavior.



#### Budgeting tools

Connect to ZayZoon's budgeting tools to set reminders to make sure you adhere to a budget that allows for an emergency fund and a buffer for short-term needs.

### Strategic financial planning & milestones

Develop a strategic financial plan that includes both high-risk and stable investments. Finding deals can leave more room for investments in the future (be sure to ask The Raccoon about this).

A balanced portfolio can help you ensure you reach your financial goals, all while leaving room for your bold investments with high-return.

Find short-term financial milestones that motivate you, whether it's creating an emergency fund, increasing your savings, or finally taking that vacation. Once you determine what will keep you motivated to make short-term and low-risk investments, leave a picture or reminder of it somewhere that you'll see it daily.

This can help guide your spending and saving decisions. And, help you decide where opting for different kinds of investments makes sense for you.

### Motivating long-term financial goals

**Liquidity:** Ensuring you have cash flow and savings to meet short-term needs

**Insurance:** Purchasing policies to protect against specific risks, like property damage, liability, or loss of income.

**Contingency planning:** Developing plans to manage unexpected expenses, just in case a long-term investment doesn't pan out as you intended

### 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.**