

# The Ostrich



Financial superpower  
Routine

Untapped financial potential  
Flexibility

Ideal collaborator  
The Bull

## About

You love a routine, and hey, so do we. You prefer familiar financial habits and stick to known brands and products, avoiding unfamiliar options. You're a cautious spender and your discretionary and non-essential spending is minimal.

You tend to shy away from updating your budget and making big financial decisions because they cause stress and anxiety. But your routine allows you to ensure your finances are never in a dangerous spot.

Your friends most likely call you before they make a big (and usually unnecessary) financial decision to talk some sense into them.

## Big 5 personality traits

### Conscientiousness

Low



You tend to struggle with organization and managing tasks and goals when it comes to finances.

### Neuroticism

High



You have high anxiety and stress when it comes to financial decision making.

### Extraversion

Low/Moderate



You have a tendency to avoid social situations that involve big financial decision-making. However, this does not necessarily mean you do not like socializing.

### Agreeableness

Moderate/High



You have some level of cooperation but personal concerns take priority.

### Openness to experience

Low



You tend to stick to a routine and familiar financial habits.

## Your personalized financial wellness toolkit



### Make any day payday

#### Earned wage access

Use it to cover any short-term or unexpected expenses to avoid financial stress, know you have a safety net when trying new financial habits.



### Financial education

Increase your financial confidence and learn about new investment opportunities and how to implement new spending habits into your routine.



### Budgeting tools

Connect to ZayZoon's budgeting tools to set reminders to make sure you adhere to a budget that allows for new spending habits and experiences.

## Growing your financial skills



### Stretch your financial goals

Your cautious nature helps you avoid high-risk financial decisions that could have a negative impact on your financial future.

But it can also hold you back from making more decisions that have great returns.

Find a plan that will help you update your financial goals and budgets to mitigate anxiety, such as regular budget reviews with a financial advisor at your bank. You can even chat with a friend to get started (ideally one who is The Bull or The Squirrel).

You love a routine when it comes to how you spend your money. Routine along with the right support system can also help you make new financial decisions and complete financial tasks, with low-stress.

### Financial literacy

The unknown is scary for anyone. Increasing your financial knowledge of investments, budgeting and financial concepts is a great way to build confidence and decrease financial stress. With this new knowledge, you can set small, achievable financial goals to gain a sense of control.



## 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.**