



MISSION & PURPOSE

SPENDiD strives to spread financial peace of mind to the masses who dread, avoid, or abandon traditional budgeting processes. But SPENDiD is not another budgeting app. We believe simple budget awareness and validated perspective of a household's cash-flow health are absolute requirements before meaningful change can occur. Yes, that could be an automated "done for you" categorized budget (which SPENDiD offers), or it could be the simple realization of a specific action needed to get back on track. We believe the **best** way for SPENDiD to reach and help as many individuals or households as possible is through one (or more) of their most trusted relationships, that being their employer, college or university, bank, credit union or financial advisor.

Colleges & universities, employers, banks, credit unions, digital banking solutions plus most PFM applications and financial wellness platforms are ideally positioned to best serve the needs of end users by adopting SPENDiD's brilliantly simple [Web Application](#) or [REST API](#). Such clients can leverage SPENDiD's proprietary logic and one-of-a-kind curation of unimpeachable, unbiased spending data to reveal valuable insight into the relative cash-flow health of each end user, plus efficiently identify profitable marketing opportunities based on factual, user-permissioned personalized data (if such insights are of key interest to SPENDiD's client).

A "Powered by SPENDiD" platform can be an addictive engagement opportunity for an end-user to get instant feedback based on their simple demographics and key core expense inputs. This can also mean actionable marketing information flowing to the platform provider. Plus, published research has shown that higher deposit balances and lower financial stress levels are direct results of clear cash-flow awareness and validated spending perspective vs demographic peers. SPENDiD's benchmark approach makes that possible.

Across the 77 million U.S. households struggling to get by there is enormous opportunity for innovative adopters of SPENDiD to realize significant ROI due simply to net interest margin on higher cash balances. Further, SPENDiD's high engagement insights can reveal personalized cross-selling opportunities for the provider's most profitable products and services. The SPENDiD Web Application strengthens the bond between provider and end-user by offering addictive, gratifying engagement and an easy path to budget clarity, confidence, and financial peace of mind. By offering end users SPENDiD's unique capability to radically simplify what until now has been viewed as a dreaded task to be put off or avoided completely, **everybody wins**.

Craig Hill

CEO & Founder at SPENDiD
Mobile (205) 944-9678
Web www.spendid.io



Schedule a
Zoom Call

90-Second
Explainer Video

Demos