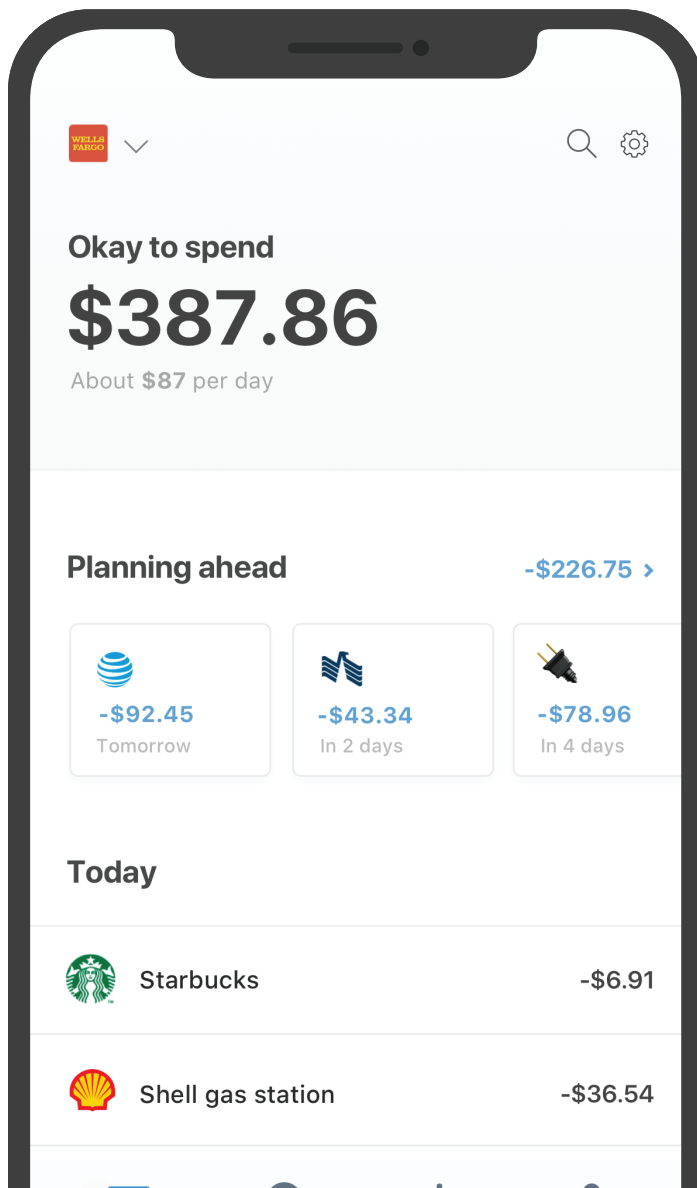


Okay to Spend

A number that's better than a bank balance, because it takes the whole picture into account.

www.even.com



Employees are twice as likely to spend three hours or more at work dealing with financial matters.¹

It's too easy to accidentally spend money needed for bills

Bank account balances are an unreliable indicator of how much money it's actually okay to spend. A balance shows how much money an employee currently has, but it fails to incorporate upcoming expenses that need to be covered before the next payday.

A more reliable number for making decisions

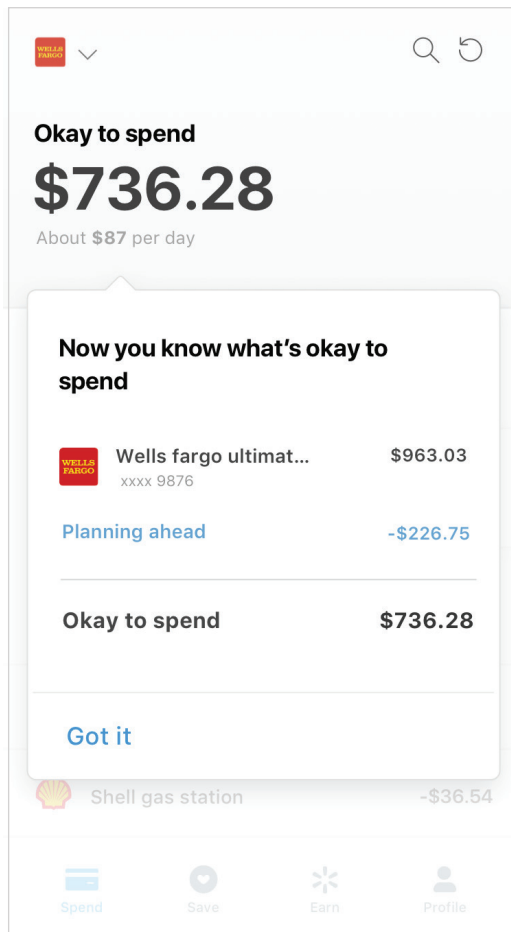
Even's Okay to Spend feature takes the total dollar amount of upcoming bills, as calculated by Instant Budgeting, and subtracts it from the employee's bank balance. Without doing any calculations by hand, employees have instant

¹ PricewaterhouseCoopers, Employee Financial Wellness Survey, 2017 Results (2017).



“I wish we could come up with something to show you a breakdown of what bills you have coming up, then at the end, show, ‘This is your ending budget.’ That way you’d know what you have to spend.”

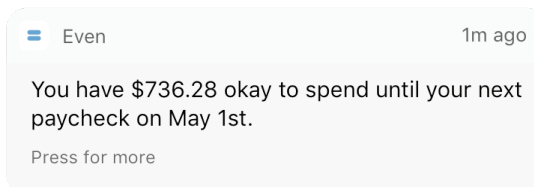
Associate, Walmart
Sioux City IA



Always up to date and available

Since Even is connected to employees' bank accounts, the app has clear insight into current bank balance and upcoming bills, making the Okay to Spend number accurate at all times.

It's shown on the home screen of the app, so employees can get reliable data for spending decisions at any time.



The app also sends an Okay to Spend notification to the employee every morning, so they can plan their purchases wisely.