

Financial Resilience Index

Measuring What Truly Matters

Not just where you are financially,
but where you're heading



Security



Foundation



Progress

The Traditional Approach Falls Short

Static Snapshots

Credit scores and account balances tell you where you are today, but nothing about your trajectory

Black Boxes

Proprietary algorithms that nobody understands—leaving you guessing about what actually matters

Survey Fatigue

Subjective questionnaires that depend on how you feel today, not objective financial reality

A Better Way

The Financial Resilience Index measures your financial health across three interconnected dimensions



Momentum

Your Direction

FRI

Score 0-100



Stability

Your Foundation



Buffer

Your Safety Net



Buffer: Your Safety Net

45% of your resilience score

Think of it as your financial airbag

How many months could you survive if income stopped today?

We compare your liquid assets to your essential monthly expenses

The Buffer Scale

Vulnerable

< 1 month

Building

1-3 months

Secure

3-6 months

Research shows: 6 months of expenses is the sweet spot—beyond that, returns diminish



Stability: Your Foundation

30% of your resilience score

The predictability of your income stream

Can you count on your income, or does it swing wildly month to month?

We analyze 6 months of income patterns to measure volatility

Stable Income



Salaried Worker

High Stability Score

Variable Income



Gig Economy Worker

Lower Stability Score

Without income stability, even a strong buffer can erode quickly



Momentum: Your Direction

25% of your resilience score • The game-changer



The missing piece no one else measures

Are things getting better or worse? It's not enough to know where you are—you need to know your trajectory.

We track 3-month trends in your emergency fund and debt levels

Same Score, Different Stories

Rising Trajectory

Buffer growing

Debt decreasing

Strong Momentum

Falling Trajectory

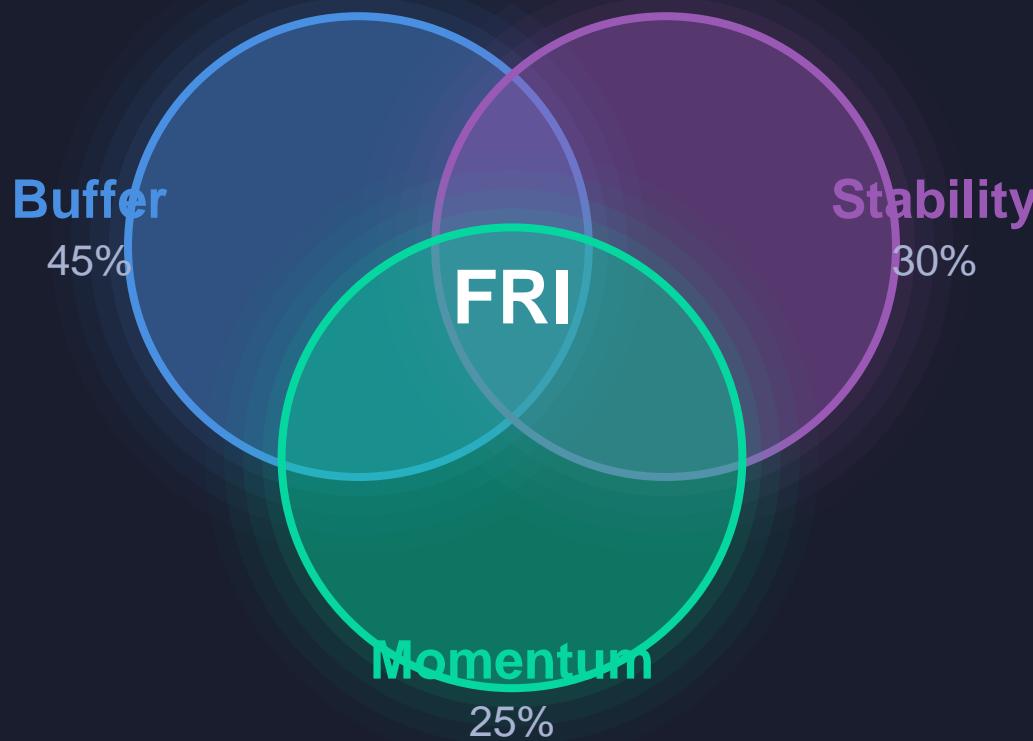
Buffer shrinking

Debt rising

Weak Momentum

This is what makes FRI unique: We catch problems before they become crises

Three Dimensions, One Complete Picture



Each dimension tells part of the story.

Together, they reveal your true financial resilience.

Why This Matters: A Real Scenario

Meet Maria and Alex. Both have €3,000 in savings. Same amount, right?

Maria

€3,000 in savings
€2,000 steady salary
€1,000 monthly expenses
Savings growing slowly

Buffer: 50 (3 months)
Stability: 95 (very steady)
Momentum: 65 (improving)

FRI Score: 66

Alex

€3,000 in savings
€800-3,200 gig income
€1,000 monthly expenses
Debt slowly increasing

Buffer: 50 (3 months)
Stability: 55 (volatile)
Momentum: 40 (declining)

FRI Score: 49

Maria needs encouragement. Alex needs intervention—now.

Same savings, completely different coaching strategies

What Makes FRI Different

Transaction-Based Reality

1

No surveys. No guessing. We analyze actual banking data—what you earn, spend, and save.

Multi-Dimensional View

2

Not a single score that hides the story. Three dimensions that reveal exactly what needs attention.

Forward-Looking Intelligence

3

The only index that captures momentum. Early warning system that catches problems before crisis hits.

Transparent & Actionable

4

No black boxes. You understand the score, and more importantly, you know what to do about it.

The Impact: Personalized Financial Coaching

Generic advice tells everyone to 'save more'. FRI-powered coaching identifies what you actually need.

Low Buffer

Low Stability

Negative Momentum

Build emergency fund

Automate €50/week to savings

Smooth income volatility

Create 3-month income buffer

Stop the bleeding

Freeze discretionary spending

Right Diagnosis → Right Treatment → Real Results

Financial Resilience Index

A Complete Picture of Financial Health



Buffer (45%)

Your financial safety net—how many months you can survive



Stability (30%)

Your income foundation—how predictable your cash flow is



Momentum (25%)

Your financial direction—whether you're rising or falling

Why It Matters

- Transaction-based measurement means no surveys, just reality
- Multi-dimensional view reveals the real problem, not just symptoms
- Momentum tracking catches issues before they become crises

Not just measuring resilience—building it