

# Financial Resilience Index

Measuring What Truly Matters

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



Security



Foundation



Progress

# The Traditional Approach Falls Short

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## 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

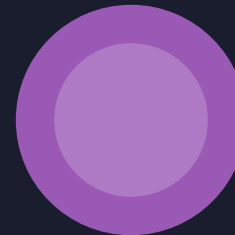
The Financial Resilience Index measures your financial health across three interconnected dimensions



**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

NEW

## 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

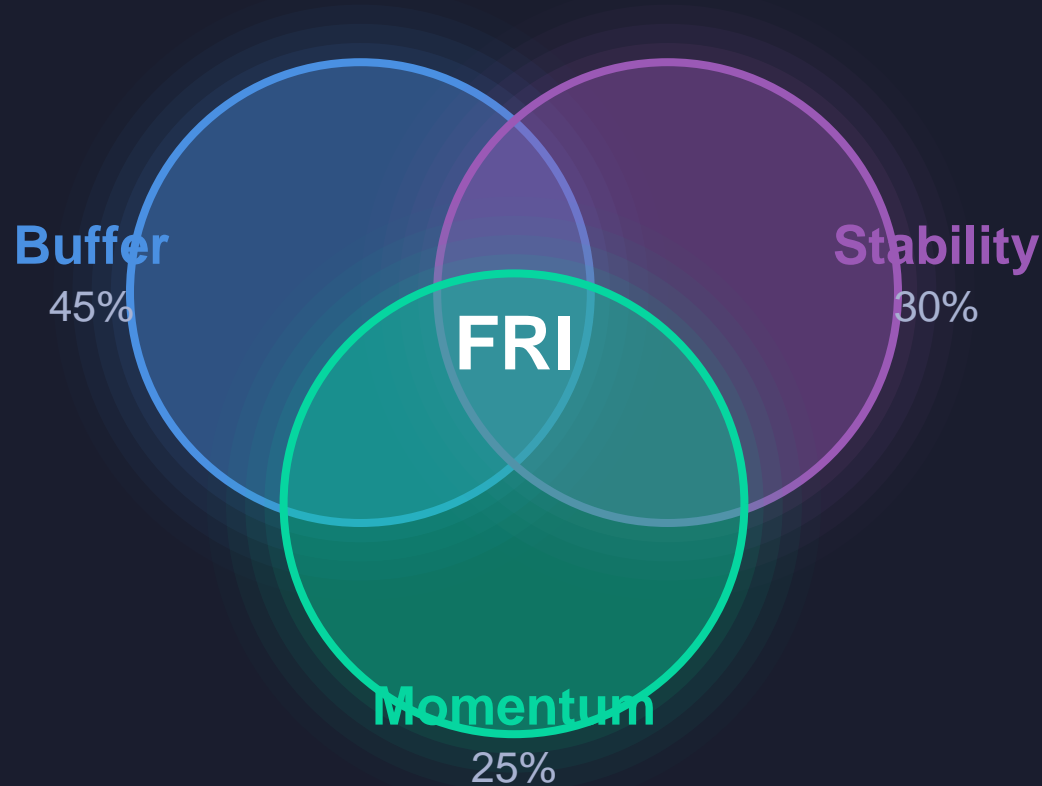
Debt rising

#### Weak Momentum

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

# Three Dimensions, One Complete Picture

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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

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1

## Transaction-Based Reality

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

2

## Multi-Dimensional View

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

3

## Forward-Looking Intelligence

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

4

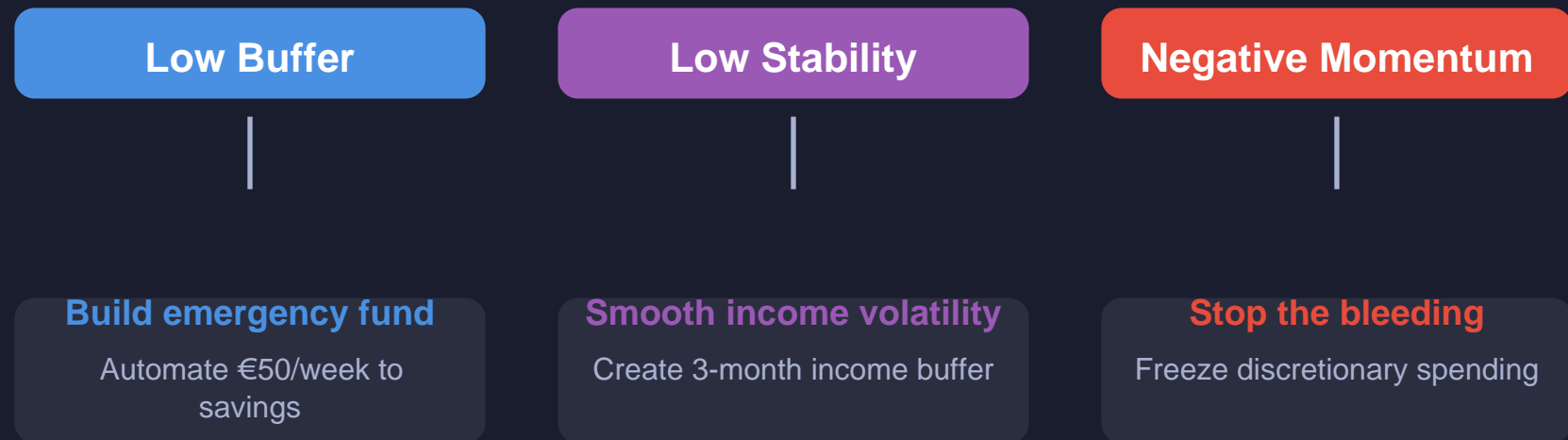
## Transparent & Actionable

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

# The Impact: Personalized Financial Coaching

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



**Right Diagnosis → Right Treatment → Real Results**

# Financial Resilience Index

A Complete Picture of Financial Health

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## 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**