

The Octopus



Financial superpower
Enjoyment

Untapped financial potential
Strategic planning

Ideal collaborator
The Ostrich

About

You thrive on the thrill of the moment and love spending money to make the most of life. Your spontaneous nature makes life exciting. You frequently make impulse buys.

You seek enjoyment and fulfillment through purchases, often opting for experiences over material goods.

You prioritize social activities and whatever else brings you joy in life. We all need this friend in our lives!

You like spending money on your loved ones. Flexible budgeting suits you as you prefer not to be tied down by (or miss out on anything because of) strict budgets.

Big 5 personality traits

Conscientiousness

Low



You tend to focus less on financial planning and budgeting, and are driven by a good time.

Neuroticism

Low



You remain positive and unstressed, even with spontaneous spending that may make your essential spending challenging at times.

Extraversion

High



Your love for social interactions drives your spontaneous and experience-driven spending.

Agreeableness

High



Your friendliness, love of your friends and family, and generosity lead you to spend on social activities and fun experiences.

Openness to experience

High



You run this category! Your desire for new experiences drives your impulsive and fun-driven spending habits.

Your personalized financial wellness toolkit



Make any day payday Earned wage access

Use it to make sure you cover your essentials when cash flow is low. Or, you've spent a bit too much on spontaneous purchases, social and leisure activities.



Saving tools

Automate savings to ensure a portion of income is regularly set aside. This will also allow retirement planning and saving to become easier in the future (but focus on short-term savings first).



Budgeting tools

Connect to ZayZoon's budgeting tools to set reminders to make sure you adhere to a budget to balance enjoyment with financial health.

Growing your financial skills



Setting and sticking to a budget

Create a budget that balances enjoyment and financial health and try to stick to it. Your budget can and should include room for fun and occasional indulgences.

Remember, if your first budget doesn't work for you, it doesn't work for you. You can always go back to the drawing board to find the budget that does. Try, try and try again.

A great way to make sure you don't dip into your savings for exciting purchases: create a waiting period for non-essential purchases.

Set financial goals that motivate you

Worried about sticking to a budget? Find a financial goal that will personally motivate you to set money aside.

Whether it's buying a house or car, taking that trip, or creating an investment portfolio that will make money for you, set a goal to keep you focused but inspired to put money away regularly. Be creative about it! Leave a picture of it somewhere that you'll see daily. Write yourself a note of congratulations when you reach mini-goals within the main one.

And, remember, an emergency fund allows you to enjoy life without worrying about what will happen when unexpected expenses arise.

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.