

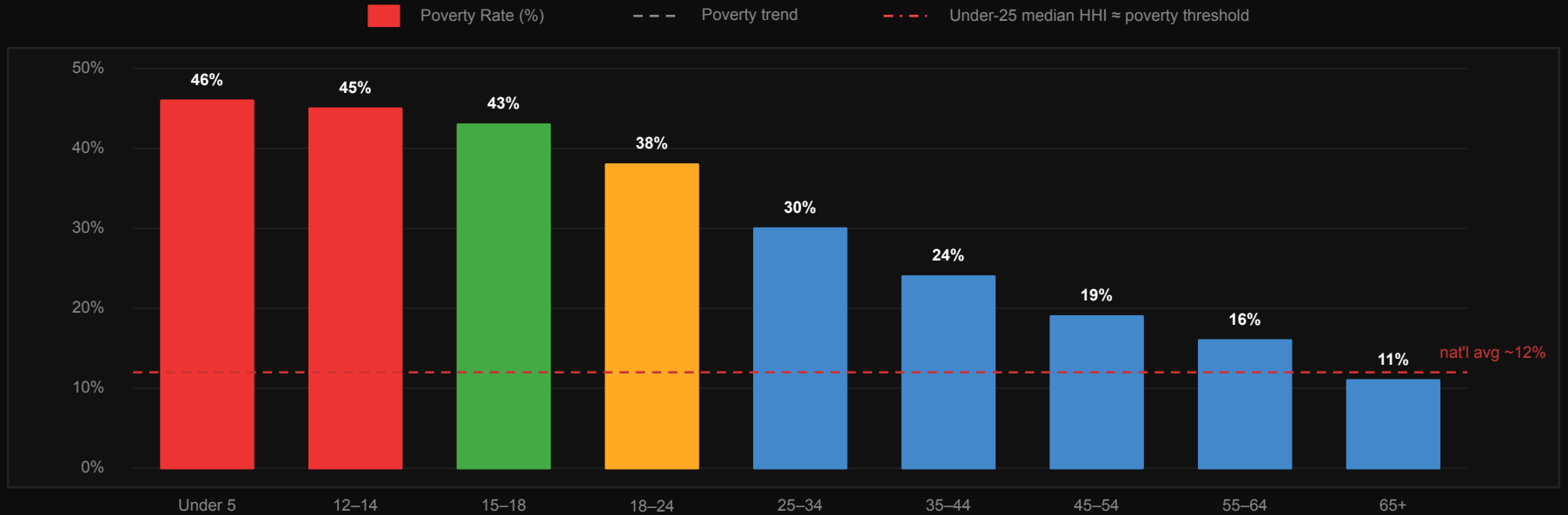
**TallyAI**

**Problem**

**Problem = Opportunity**

# More Than an App. A Financial Education Platform.

Poverty rate drops most sharply during & after high school years — but only with targeted support



Source: U.S. Census Bureau ACS 2023 1-Year Estimates; ACT Rochester; MCTP. Values interpolated from adjacent ranges.

## △ PRE-INTERVENTION (0-14)

46–44% poverty. Structural disadvantage is already embedded — under-resourced schools, housing instability, food insecurity.

## ★ HIGH SCHOOL WINDOW (15-18)

The last structured point before adulthood. Financial habits, college access decisions, and career trajectories are formed here. TallyAI targets this moment.

## → ADULT TRAJECTORY (18+)

Without intervention, young adults enter the workforce with no financial literacy. Under-25 median HHI is just \$35,750 — barely above the poverty line.

# Built From Personal Need



**MILITARY SERVICE**

Earning my first real income while serving — away from home, on my own for the first time.

**THE HABIT**

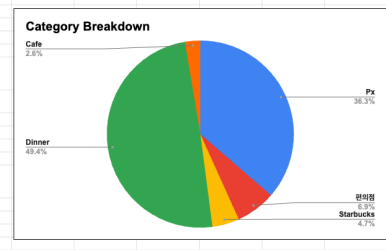
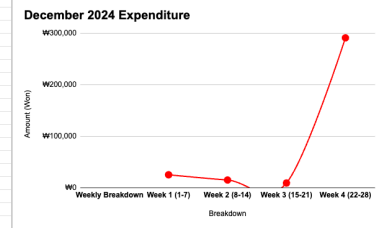
I tracked every single item I bought — not just totals — to minimize waste and build real spending discipline.

“Spend with intention. Every item, every time.”

## Example: Monthly Expenditure (December 2024)


Date	Context	Category	Add. Info.	Amount
12/3/2024	과테말라 블루세이드	Px	수량 3	₩11,280
12/3/2024	월드론 쿠키엔크림 (1), 부드러운 빵도이 (2)	Px	₩580 (1), 1,000 (2)	₩1,580
12/4/2024	부드러운 빵도이	Px	수량 2	₩2,000
12/5/2024	김치볶음탕치마 (1), 밀키스500ml (2), 압도척침치마오 (3)	편의점	₩1,600(1), 2,200(2), 3,000(3)	₩6,800
12/5/2024	초코칩쿠키 (1), 육개장사발면 (2)	편의점	₩1,500(1), 2,000(2)	₩3,500
12/8/2024	코카콜라 (1), 골드크리스티피자 베이컨파이버치즈 (2)	Px	₩690 (1), 5,180 (2)	₩5,870
12/8/2024	편집		₩1,600.00	₩1,600
12/9/2024	초코파이	편의점		₩2,850
12/10/2024	삼일호빵	편의점		₩2,310
12/13/2024	말기 골단지(1), 바리스타블스 별지럼 소콜라 모카(2)	Px	₩600(1), 1,370(2)	₩1,970
12/13/2024	핏넷 4쌍거	Px	₩400	₩400
12/15/2024	발도 황명왕두영(1), 황금밥알포코(2)	Px	₩890(1), 3,360(2)	₩4,250
12/21/2024	밀키스(1), 육개장사발면(2), 슈넬치킨(3)	Px	₩330(1), 510(2), 3,000(3)	₩3,840
12/21/2024	카라멜론	Px		₩1,070
12/23/2024	프랑글스양파맛(1), 밀키스(2)	Px	₩1,250(1), 330(2)	₩1,580
12/23/2024	프랑글스양파맛	Px		₩1,250
12/24/2024	모찌롤케미	Px	수량 2	₩3,840
12/25/2024	잠수부 용상보편(1), 크레마카피보로 플랜징요일 용일투품(2), AHC드라이브 라일이어크립기프트세(3), 아누야 아영초 77 진정 마스크(4)	Px	₩17,890(1), 5,270(2), 5,560(3), 10,800(4)	₩39,520
12/25/2024	메디칼 연염에프 누드 겔 마스크(1), 닥터지 로얄 스페셜 스페셜(2)	Px		₩33,400
12/25/2024	닥터지 로얄 블랙스네일 크림 기획			
12/26/2024	제주 그린 TEA			
12/26/2024	사골칼국수(1), 왕만두(2)			
12/27/2024	블랙 500ml(1), 옥덴디버(2), 공표8			
12/28/2024	사골순칼국수(1), 왕만두(2), 만두국(3)			
12/28/2024	민트 TEA			
12/28/2024	포시즌스호텔서울			
12/28/2024	포시즌스호텔서울			
12/28/2024	연립차			
12/29/2024	아메리카노			
12/29/2024	Chocolate&Coffee Molleux(1), Ve Charge(3)			

<b>Net Expenditure</b>	
Amount	₩339,890
<b>Breakdown</b>	
<b>Weekly Breakdown</b>	
Week 1 (1-7)	₩25,160 7.40%
Week 2 (8-14)	₩15,000 4.41%
Week 3 (15-21)	₩9,180 2.69%
Week 4 (22-28)	₩290,570 85.49%
<b>Category Breakdown</b>	
Px	₩123,530 36.34%
편의점	₩23,460 6.90%
Starbucks	₩15,900 4.68%
Dinner	₩168,000 49.43%
Cafe	₩9,000 2.65%



# Every App Knows **Where** You Spent. None Know **What** You Actually Bought.

Other apps show merchant names. TallyAI scans receipts to surface every item — so you know exactly what's driving your spending.

 EVERY OTHER APP

Merchant	Walgreens
Amount	\$29.82
Category	Healthcare (guessed)
Individual items purchased	Unknown
Impulse vs. necessity split	Unknown
Per-item category	Unknown
Behavioral insight	Unknown

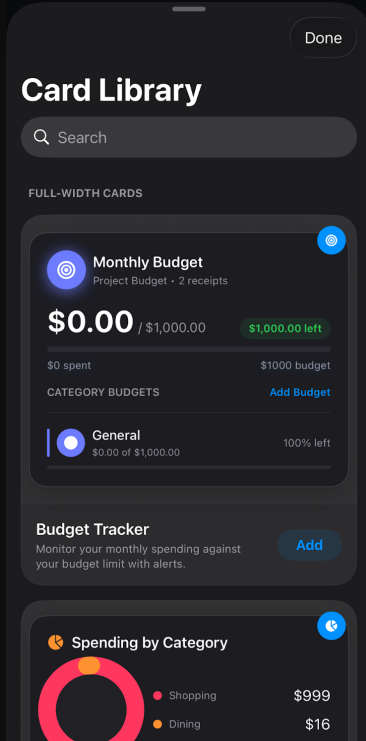
VS

 TALLYAI

<b>Walgreens</b>	<b>\$29.82</b>
Nov 6, 2025 · 3:02 PM · Scanned	
 <b>Advil Pain Reliever (50ct)</b>	\$17.83
Healthcare	
 <b>Red Bull Energy Drink ×2</b>	\$7.98
Dining — impulse	
 <b>Snickers Bar</b>	\$4.01
Dining — impulse	

# More Than an App. A Financial Education Platform.

TallyAI was built for independent users — but its real power is deploying it where financial habits are formed for the first time.



## Rochester is just the first.

Any school, program, or community org can deploy TallyAI as a financial literacy tool — with real spending data, not textbook examples.

## Schools & Programs



Students track real purchases, not hypothetical budgets. Financial education becomes lived experience.

## Community Organizations



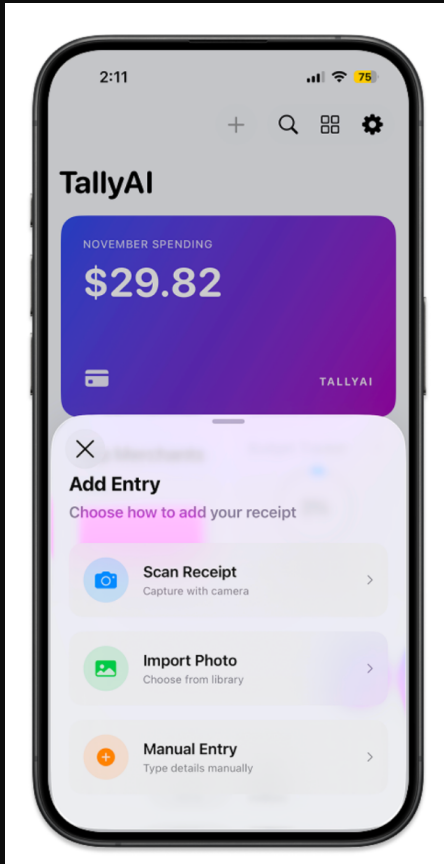
Partners like Project Level the Field can use spending data to design better, targeted interventions.

## Anonymized Policy Insights

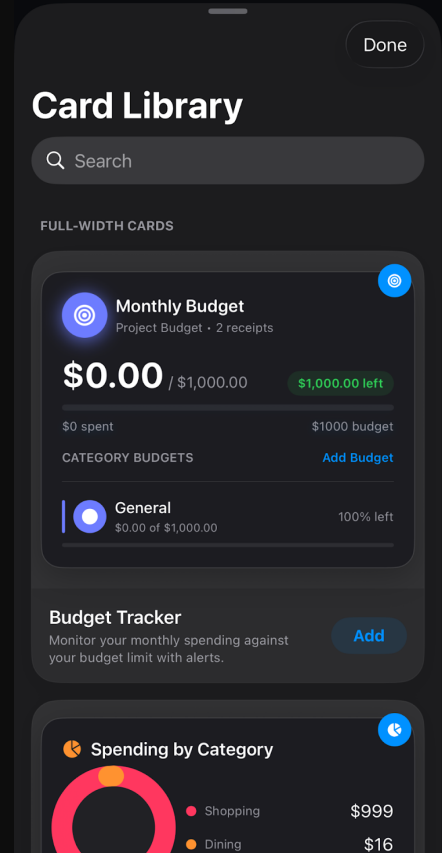
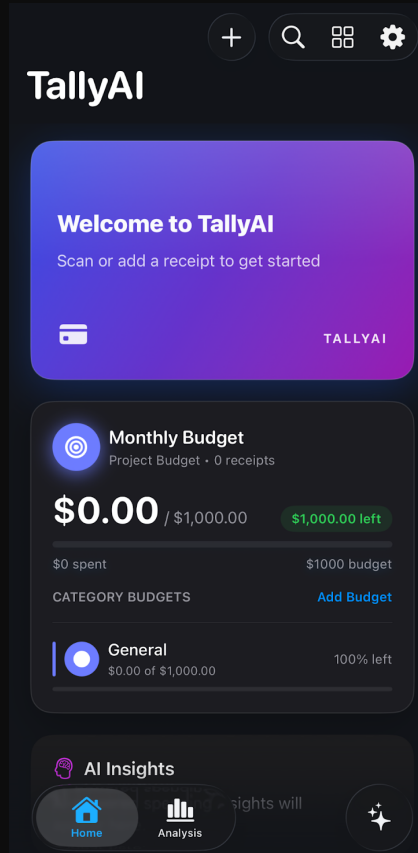


Aggregate spending patterns from low-income youth give funders and policymakers real data to act on.

# 01 Item-Level Receipt Parsing



# 04 Budget Tracking & Goals



# 03

# AI Behavioral Insights

## Analysis

### AI Summary

On-device

#### Top Spending Trends

This analysis highlights the top spending categories and their recent changes, providing insights into customer behavior and potential areas for improvement.

Based on the analysis, consider adjusting your marketing strategies to capitalize on trending categories and optimize your spending to maximize returns.

Powered by Tally AI

Refresh

### Export Report

3 receipts

Export



#### Spending Report

Tap to preview • Ask Tally to customize

this month · \$47.88



## Spending Report

### Spending Report

Generated: March 22, 2026 at 7:12 PM

#### Summary

- Total Spent: \$162.08
- Receipts: 3
- Top Categories: Other: \$162.08

#### Transactions

Date	Merchant	Category	Amount
3/22/26	Unknown	Other	\$87.96
3/22/26	Unknown	Other	\$21.08
3/9/26	Unknown	Other	\$53.04

Grand Total: \$162.08

### Ask Tally to refine this report

e.g. 'Summarize grocery...'

Tally can filter dates, summarize categories, or analyze specific trends in this PDF.

## TallyAI Chat

Hi, what can you help me with?

No problem at all. I'm here to assist with budgeting, tracking expenses, and organizing your finances. What specific challenges or questions do you have right now? For example, do you want to track groceries, savings, dining out, or entertainment? Or perhaps you'd like to set up a specific budget for a particular category?

Ask anything...



## TallyAI Chat

How should I budget 500 bucks for food this month?

Okay, here's a balanced approach for \$500 food budget this month:

### Food Budget Breakdown:

- \* **Meals:** Allocate around \$200-\$250 (this can vary based on your eating habits and preferences).
  - \* **Groceries:** 40-50% of the total (\$200-\$250)
  - \* **Dining Out:** 10-20% (if you're willing to eat out, aim for around \$100-\$150)
  - \* **Other:** Optional, like takeout or snacks

\* **Snacks:** Allocate around \$50-\$75 (for occasional treats).

**Total Food Budget:** \$250-\$350

### Tips:

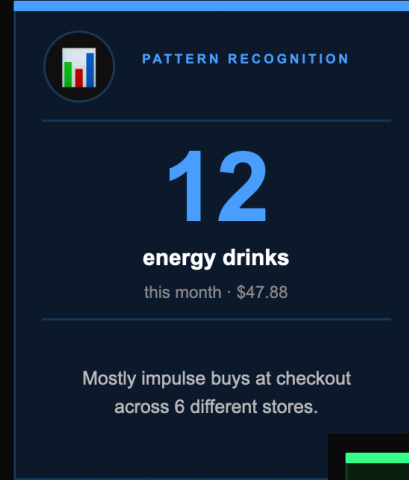
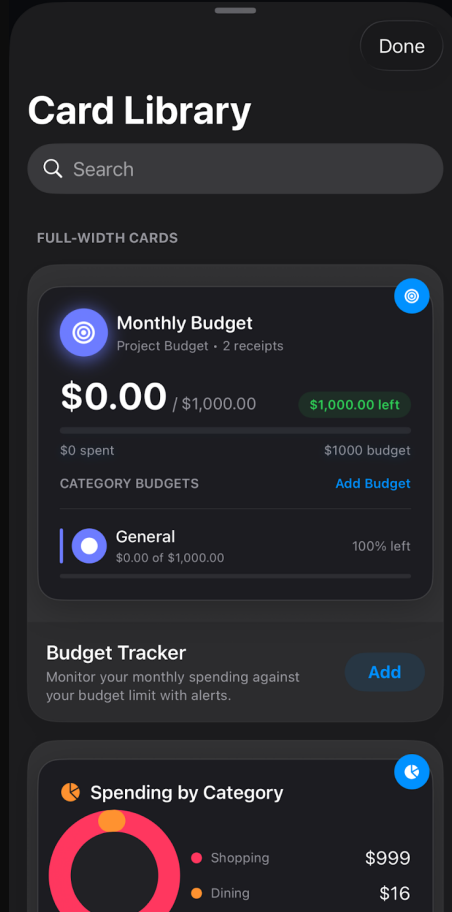
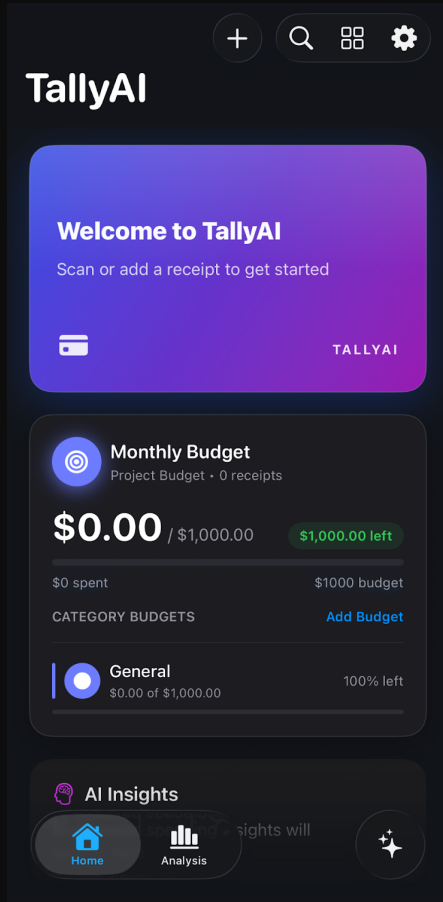
\* **Meal Planning:** Prepare in

was snacks & drinks

Ask anything...



\* **Eat Out Wisely:** Cook in bulk, buy groceries, and plan meals.



# What TallyAI **Actually** Does

Receipt scanning that reveals every item — enabling real behavior change, not just merchant-level guesses.

**01**

## Item-Level Receipt Parsing

Extracts every line item — name, price, quantity — via camera scan, photo import, or manual entry.

**02**

## Context-Aware Categorization

Each item gets its own category based on what it is, not where you bought it. Learns from your corrections.

**03**

## AI Behavioral Insights

Surfaces specific insights like 'making coffee at home twice a week saves you \$50' — not generic warnings.

**04**

## Budget Tracking & Goals

Set per-category spending limits. Visual progress rings show exactly how much of each budget remains.

**05**

## On-Device Privacy

Every receipt and insight lives only on your iPhone. No central server. Face ID / Touch ID protected.

**06**

## Search & Filter Everything

Find every receipt where you bought Advil. See all impulse purchases from the last 30 days. Instantly.

# The Only App That **Cannot Be Hacked**

Simple principle: data that doesn't exist on a server cannot be stolen from one.



## Servers

No TallyAI database exists



## Data Breaches

Architecturally impossible



# 100%

## On-Device

All AI & storage stays on your iPhone



## Local-Only Storage

- Encrypted SwiftData on your device
- Receipt images in sandboxed storage
- Zero data transmitted to TallyAI



## On-Device AI

- Apple Vision Framework for OCR
- MLX models via Apple Silicon
- No images or data sent to cloud



## Biometric Protection

- Face ID / Touch ID required to open
- Auto-locks after 5 min inactivity
- iCloud backup is end-to-end encrypted

# What No Other App Can Do

No competitor provides automatic item-level receipt parsing with intelligent per-item categorization. That's TallyAI's moat.

APP	ITEM-LEVEL	PER-ITEM CATS	RECEIPT SCAN	AI INSIGHTS	ON-DEVICE	CONSUMER UX
<b>TallyAI ★</b>	✓ Full	✓ Per item	✓ Full parse	✓ Granular	✓ Always	✓ Native iOS
Mint / Credit Karma	✗ Merchant only	✗ One per tx	✗ None	~ Basic alerts	✗ Cloud	✓ Yes
Chase Banking	✗ Merchant only	✗ One per tx	✗ None	✗ None	✗ Cloud	✓ Yes
YNAB	✗ Manual only	✗ One per tx	✗ None	~ Methodology	✗ Cloud	~ Manual heavy
Expensify	✗ Total only	✗ One per tx	~ Merchant+total	✗ None	✗ Cloud	✗ Business UX
TossBank	✗ Merchant only	✗ One per tx	✗ None	~ Basic	✗ Cloud	✓ Yes

# QNA

More Than an App. **A Financial Education Platform.**