

Meet Nine Innovative Companies Helping Americans Achieve Financial Health



Albert



» **Albert** is a mobile app that improves financial health with practical, actionable financial recommendations. Albert partners with hand-picked financial institutions — like banks, lenders, and investment firms — to seamlessly integrate their services within Albert’s app experience. www.meetalbert.com

» **Bee** is a fintech startup built on the principle that all Americans deserve convenient, high quality retail financial services. Bee partners with CFSB to offer mobile-first alternatives to checking and savings accounts, and uses pop-up kiosks and street teams to sign up customers in-person in the neighborhoods where they live and work. www.beecard.us

» **EARN** is a national nonprofit leveraging technology to solve America’s savings crisis. Built on EARN’s decade of savings research and experience, the EARN Starter Savings Program helps low-income families kick-start a lasting habit of saving and break the cycle of financial instability. EARN’s mobile-first, online savings platform integrates proven savings models into a range of initiatives, enabling anyone, anywhere to build an emergency fund and develop the skills to manage their financial futures. www.earn.org

» **EarnUp** is a consumer-first platform that intelligently automates loan payments and identifies earning opportunities for the 200 million indebted Americans. EarnUp puts a few dollars aside for loans when consumers can afford it — then allocates funds the way that gets consumers out of debt fastest. www.earnup.com

» **eCreditHero**. 80 percent of credit reports contain an error. For the 108 million Americans whose credit score prevents access to quality credit, the process to repair these errors can be intimidating and overwhelming. eCreditHero helps consumers fix their credit for free. We help qualify the unqualified and unleash large untapped markets for financial services. www.ecredithero.com

» **Everlance** is an app that allows freelancers to automatically track their business miles and expenses. Everlance leverages this data to help freelancers make better financial decisions. www.everlance.com

» **Remedy** protects people from medical bill errors and overcharges, saving the average family over \$1,000 per year. Acting on behalf of the patient, Remedy intercepts every bill, resolves any errors directly with providers, and makes it easy for patients to pay the correct balance online. www.tryremedy.com

» **Scratch** is a modern-day loan servicer that delivers a borrower-first experience by leveraging technology to significantly improve consumers’ ability to understand, manage, and repay their loans while helping transform the servicing ecosystem for both borrowers and lenders. www.scratch.fi

» **WiseBanyan** is the world’s first free financial advisor. WiseBanyan builds and manages tailored investment plans to help clients reach financial milestones such as retirement, creating a rainy day fund, or purchasing a home. Simply link a bank account, and WiseBanyan’s end-to-end infrastructure automates the achievement of their financial goals. www.wisebanyan.com

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