

Dear Investor,

I'm John Crosser, Founder & CEO of ASPIRE Financial Wellness. I'm excited to share our vision and the progress we've made empowering Canadians to build lifelong financial resilience.

Enclosed, you'll find a summary of our business, investment opportunity, and growth plan. I would welcome the chance to connect with you directly and discuss how we can partner to make a meaningful impact.

Best regards,

John Crosser

Founder & CEO, ASPIRE Financial Wellness

john@aspireall.ca | 403-651-9006



ASPiRE Financial Wellness - Investor Opportunity

Empowering Canadians to Build Financial Resilience

About Us:

ASPiRE Financial Wellness delivers interactive financial education and coaching to Canadians aged 14-100. Our hybrid platform blends knowledge, skills, and behavior change to help users make confident money decisions, now and for life.

Why Invest in ASPiRE?

- Proven Track Record: Successful pilots with schools, youth groups, and adults.
- Scalable Model: Ready for national and international expansion (licensing, B2B, B2C).
- Innovative Approach: Gamified, AI-powered learning and engagement incentives.
- Founder Commitment: \$600,000 personally invested; 15+ years of curriculum and delivery experience.

Current Opportunity

- Seeking: \$1.2M CAD to fuel AI development, platform expansion, and key team growth.
- Use of Funds: Technology, sales, marketing, and strategic partnerships.

Let's Connect

Interested in learning more or joining our mission to build Canada's financial future?

Contact:

John Crosser, Founder & CEO

john@aspireall.ca

403-651-9006

www.aspireall.ca

Request our full investor deck or set up a call to discuss this opportunity.



ASPIRE

FINANCIAL WELLNESS

**Empowering Canadians with financial education
from ages 14 to 100**

Presented by John Crosser, Founder & CEO

john@aspireall.ca | www.AspireAll.ca

The Heart

“At Aspire Financial Wellness, we believe money is more than math — it’s meaning. It’s about building legacies, not just budgets.”

Money is a tool to:

- **Strengthen families through shared goals, generosity, and security**
- **Build safer communities by reducing stress, dependency, and isolation**
- **Empower individuals to dream, create, and lead with confidence**
- **Support others through giving, collaboration, and entrepreneurship**
- **Create a happier life by aligning money with purpose, values, and joy**

The Challenge

- **42% of Canadians** say money is their greatest source of stress — ahead of health, relationships, or work. Source: FP Canada Financial Stress Index, 2025
- **Households lose \$1,000–\$5,000/year** to mismanagement. Source: Aspire pilot data + StatsCan + CPA Canada
- **Lack** of engaging, age-appropriate financial education. Source: OECD PISA Financial Literacy Report, 2022
- **Employers lose billions** to productivity loss from financial stress. Source: Financial Consumer Agency of Canada & Manulife Financial Wellness Study
- 41% of working **Canadians report financial stress**, linked to inflation, housing, and emergencies. Source: Financial Wellness Lab of Canada, 2025
- **Youth still graduate** without practical money skills like budgeting, credit, or taxes. Source: OECD PISA Financial Literacy Report, 2022

The Solution

- **Knowledge + Skill + Behavior Change**
- **Gamified + Digital & Printable + Life-Stage Learning**
- **Tailored Modules by Life Stage**
- **Built for Individuals, Families & Employers**
- **Retention Through AI + Incentives + Relevance**



How it Works

- **AI-Supported + Self-Directed learning journey**
- **Gamified learning: grouped leaderboard, milestone incentives**
- **Personalized Pathways: start at any level, move at own pace**
- **Age-spanning curriculum: from foundational to legacy**
- **Household model: multigenerational learning and higher retention**

The Team

John Crosser – Founder & CEO

- **Former educator & financial advisor**
- **Curriculum architect, product visionary**
- **Instructor at SAIT (financial wellness & entrepreneurship)**

Current Support (Contract Roles)

- **Instructional Design & UX Advisors**
- **Web Development (Moodle customization)**

Leadership Continuity

- **Succession plan in place—Aspire can scale with or without the founder.**
- **Core systems and strategy are fully documented for long-term growth.**

Proof of Concept

- **500+ pilot learners across youth, adults, and families**
- **5 years running Rotary Club youth financial wellness camps**
- **SAIT delivery: financial wellness & entrepreneurship for trades, including Indigenous learners**
- **Ages 21–50 engaged in real-world adult education**
- **Positive feedback from schools, families, and employer-aligned programs**
- **\$600,000+ direct founder investment, platform live and ready to scale**

Market Opportunity



- **TAM: 30M Canadians needing financial education**
- **SAM: 15–17M Canadians facing financial stress**
- **SOM: 100,000 users in 5 years (~0.7% of SAM)**
- **Global expansion planned (U.S. entry in Year 3)**

Competitive Landscape

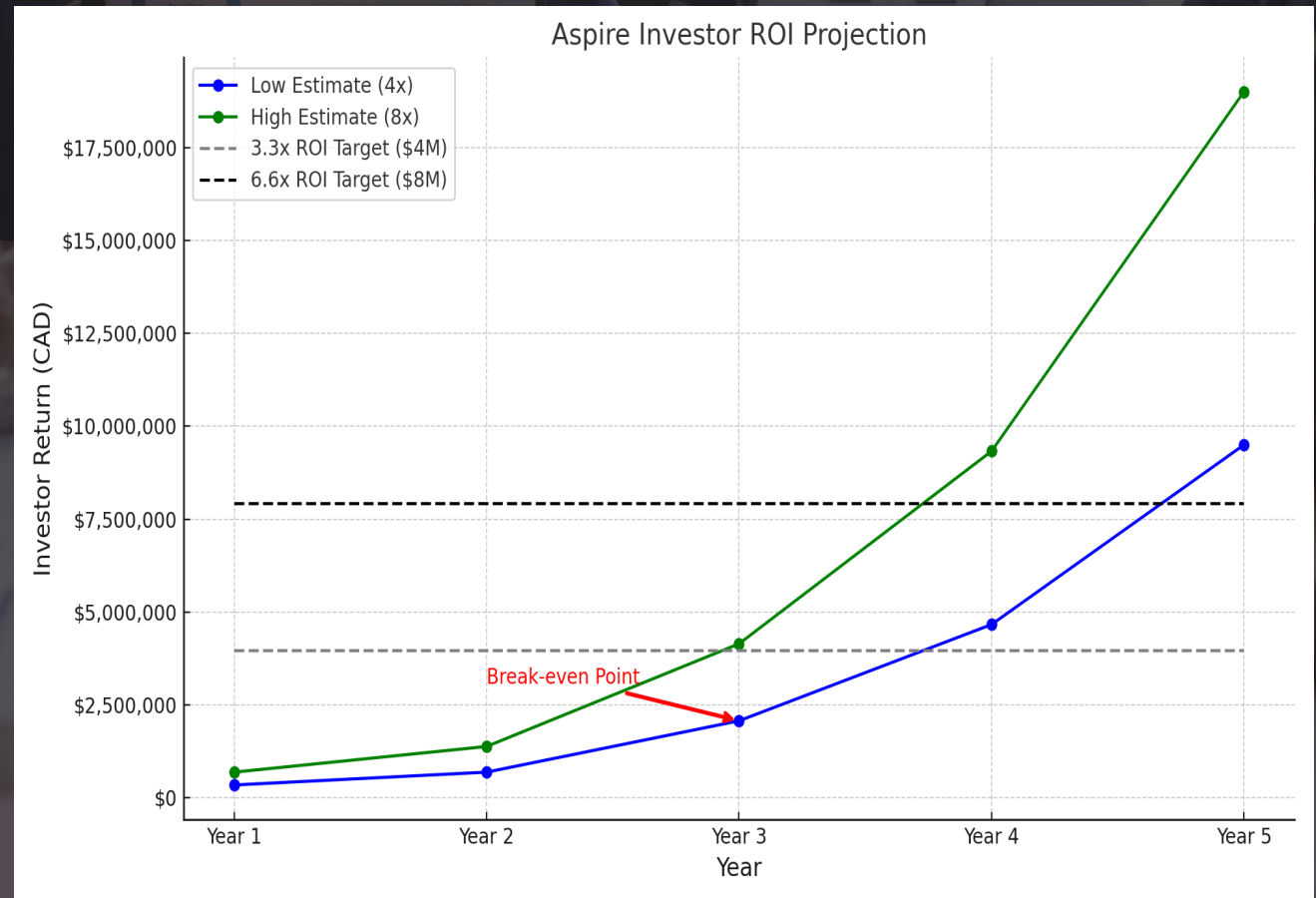


Provider	Content Quality	Gamification	AI Personalization	Household Access	Completion Incentive	Entrepreneurship
Aspire Financial Wellness	5	4	4	5	5	5
Enriched Academy	4	2	1	1	1	3
Credit Counselling	1	1	1	1	1	1
Everfi	3	2	1	1	1	3
Money Mentors	2	1	1	1	1	1
Junior Achievement	3	2	1	1	1	3

Financial Projections

5-Year New User Acquisition Plan

- **Year 1: 2,000** new users
- **Year 2: 4,000** new users
- **Year 3: 12,000** new users
- **Year 4: 27,000** new users
- **Year 5: 55,000** new users
(revenue: \$10.4M \$216/user)



Healthy retention via gamification, personalization, and household pricing

The Go-To Market

- **Focus:** Employers, schools, and nonprofits seeking real-world financial education
- **Approach:** National campaign + testimonials + prize-based engagement
- **Sales:** B2B outreach, partnerships, and word-of-mouth champions
- **Model:** Group pricing, AI personalization, and 10% reinvested in user incentives



The Ask

We're seeking \$1.2M CAD in exchange for equity.

Use of Funds:

- **AI-powered personalization & platform development (game-based learning)**
- **Key team hires: Sales, Marketing, and Tech/AI**
- **National growth campaign**
- **Operational infrastructure to support scale**

Traunch Investments:

- **Year 1: \$600,000**
Supports product readiness, team onboarding, and initial launch activities.
- **Year 2: \$400,000**
Drives national growth campaigns, sales expansion, and early AI integration.
- **Year 3: \$200,000**
Completes AI feature roll-out, accelerates user growth, and reaches break-even.

Call to Action

Join us in scaling a movement — one that turns financial stress into confidence, and knowledge into legacy.

- **Schedule a follow-up**
- **Access our Data Room**
- **Let's talk about how your support helps 100,000+ Canadians**
- **Contact: john@aspireall.ca | 403-651-9006 | www.AspireAll.ca**

