

AI Advisor: Features & Capabilities

24/7 Personal financial concierge empowers consumers and fosters lifelong connections

Adapts to diverse user needs to provide results that resonate.

Prioritizes tailored guidance based on immediate and long-term goals, such debt reduction, savings, or buying a home.



HOMEBUYER READINESS

- First time or declined
- Improve DTI & credit scores
- Down payment & closing costs savings automation



SAVINGS ENVELOPES

- Home purchase down payment
- Rainy day funds
- College, weddings, or other goals
- Retirement readiness



BUDGETING

- Develops and tracks budget
- Monitors financial health
- Suggests actions based on goals



EXPENSE ANALYSIS

- Analyzes spending patterns
- Identifies potential savings and improved financial habits



STRATEGIC DEBT GUIDANCE

- Suggests pay down strategies
- Directs to payoff automation resources



STUDENT LOAN STRATEGIES

- Locates current servicer
- Assesses program eligibility
- Offers paydown and payoff acceleration scenarios

EarnUp's AI powered, award winning platform integrates three suites for financial wellness, deposit & loan growth, and data & analytics to drive borrower engagement.



Engagement Platform

3+ Million people have used EarnUp's platform to pay down debt & build savings.

