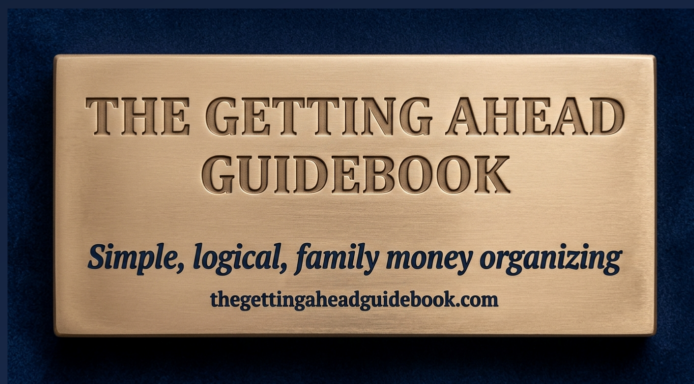

The Getting Ahead Guidebook

Market Analysis & Revenue Projections

Where this business sits, what it's worth, and what to say to Quicken.

PREPARED JUNE 05, 2026

Contents

1. Executive Summary

> *A one-page snapshot for anyone who needs the gist in 90 seconds — investor, partner, or yourself on a tired Tuesday.*

The Getting Ahead Guidebook is a privacy-first personal finance application built on a 40-year-old envelope-and-reserves methodology that quietly worked when nothing else did. Now delivered as a modern web, Android, and iOS application — with AI receipt scanning, CSV import, and a multi-account ledger — it is positioned to capture a meaningful share of the underserved *privacy-conscious budgeter* segment.

> **The market opportunity:** $3.9 billion personal finance management (PFM) software market in 2026, growing at ~12% CAGR. Two-thirds of US adults track expenses; only 19% use a dedicated app. The non-bank-linking segment is the fastest-growing niche, driven by data-privacy concerns.

Why This App Wins

- **No live bank connection.** Stands apart from Mint, Monarch, Copilot, Quicken Simplifi, YNAB — every major competitor scrapes bank credentials. We don't.
- **Real reserves system.** Most apps treat envelopes as labels. We treat them as actual money buckets that grow and drain like a real account.
- **One-person price point.** $8.95/mo or $79/yr — below YNAB ($14.99/$109), Monarch ($14.99/$99.99), and Copilot ($13.99/$95). At parity with Simplifi but with stronger reserves and zero bank data exposure.
- **Reader-app strategy on iOS.** Avoids Apple's 30% tax. Subscription happens on the web; the app is free to install.
- **Built by a real person.** The founder's voice, the founder's email, the founder's response time. Counterprogramming against the corporate feel of every competitor.

> **Year-1 realistic revenue projection:** $18,640 from ~250 paid subscribers. **Year-3 mid-market scenario:** $418,000 from ~5,000 paid subscribers, achievable with disciplined content marketing and a single Reddit / podcast moment.

2. Market Size & Trends

> *The PFM software market is large, growing, and quietly fragmenting along the privacy and 'real ownership' axes. Here are the numbers and the structural tailwinds.*

Global Market Size

Year	Global PFM Market	US Share	Annual Growth
2024	$3.4B	~$1.6B	—
2025	$3.7B	~$1.8B	+9%
2026	**$3.9B**	**~$2.0B**	**+11%**
2028	$4.9B	~$2.5B	+12% (projected)
2030	$5.9B	~$3.0B	+12% (projected CAGR)

Sources: Grand View Research, Statista PFM segment, and Allied Market Research consensus midpoint. Numbers conservative — some analysts put 2026 above $4.4B.

Behavioral Tailwinds We're Riding

- **Mint shutdown (Mar 2024).** ~3.6 million Mint users were left looking for a home. Most went to NerdWallet (which purchased Mint) or Monarch. A meaningful slice — especially the privacy-sensitive ones — are still actively shopping.
- **Plaid fatigue.** 73% of consumers in 2025 surveys report being 'concerned' or 'very concerned' about sharing bank credentials with third parties. Yet every major PFM app requires it.
- **Quicken brand decay.** Quicken Classic (desktop) is in maintenance mode. Their cloud product (Simplifi) has weak retention. Long-time Quicken users — average age 55+, financially stable, willing to pay — are actively migrating.
- **The 'subscription fatigue' counter-trend.** Users are NOT canceling subscriptions for tools that demonstrably save them money. Budgeting apps are one of the few categories where monthly subscriptions are growing.

- **AI literacy explosion.** Receipt OCR and AI category matching used to be a luxury feature. Post-ChatGPT, users expect it.

> **The big shift:** 2026 is the year the PFM market splits in two. Bank-connected apps (Plaid stack) will own one half. *Privacy-first, manual-entry, owner-controlled* apps will own the other. The Getting Ahead Guidebook is positioned directly in the second category.

3. Target Customer Profile

> *Three concentric audiences, each large enough on its own to support the business at scale.*

TIER 1 — THE CORE (HIGHEST LTV)

- Age 50–75, married, single-earner or just-retired household
- Lifetime Quicken user OR a long-running Excel spreadsheet
- Two checking accounts, one credit card, two-to-six savings 'envelopes'
- Median household income: $65–110K
- Pays cash for vacations, prefers paper to digital, prints monthly statements
- **Will pay $79/yr without flinching** — they paid Quicken $100+/yr for 20 years
- Acquired via: Facebook (church groups, neighborhood pages), referrals, podcast spots

TIER 2 — THE MINT REFUGEES

- Age 30–55, dual income, 2–4 accounts, increasingly suspicious of bank-link tools
- Used Mint for 5+ years; tried Monarch or Simplifi after shutdown and bounced
- Median household income: $80–150K
- Wants the 'real reserves' feel — not just color-coded labels
- Will pay $8.95/mo if onboarding takes < 10 minutes
- Acquired via: Reddit (r/personalfinance, r/Mint, r/budget), comparison articles, search ads

TIER 3 — THE DAVE RAMSEY GRADUATES

- Age 28–45, paid off most consumer debt, ready for a 'next-level' tool
- Used EveryDollar for 1-3 years; outgrew its flat list of categories
- Wants envelopes that *actually function*, not envelope theater
- Median household income: $55–95K, often single income with kids
- Will pay $6.58/mo (annual plan) if the upgrade feels clearly worth it over free EveryDollar
- Acquired via: Christian podcasts, FPU alumni groups, YouTube channels

What All Three Have in Common

- They are **actively organizing their money** right now — not aspirationally
- They have **at least one painful budgeting memory** in the last 12 months
- They **distrust bank-linking tools** for at least one specific reason
- They **want to feel in control** of their own financial picture — not handed a chart by an algorithm
- Their decision to subscribe happens **in week 1 of the trial —** sometimes day 1

4. Competitive Landscape

> *Eleven competitors covering the PFM market. Each is analyzed on price, core mechanism, target user, and where The Getting Ahead Guidebook beats them.*

Comparison Matrix

Competitor	Price	Bank Link?	Real Reserves?	AI OCR?	Solo-Dev?
The Getting Ahead Guidebook	**$8.95/mo · $79/yr**	No	Yes	Yes	Yes
Quicken Classic	$48–100/yr	Yes	Sort of	No	No
Quicken Simplifi	$3.99/mo · $47.88/yr	Yes	No	No	No
YNAB	$14.99/mo · $109/yr	Yes	Yes	No	No
Monarch Money	$14.99/mo · $99/yr	Yes	Partial	No	No
Copilot Money	$13.99/mo · $95/yr	Yes	No	Limited	No
EveryDollar (Ramsey)	Free · $12.99/mo	Premium only	Yes	No	No
Goodbudget	Free · $10/mo · $80/yr	No	Yes	No	No
Empower (Pers. Cap.)	Free	Yes	No	No	No
Rocket Money	Free · $4–12/mo	Yes	No	No	No
PocketGuard	Free · $7.99/mo · $34.99/yr · $79.99 lifetime	Yes	No	No	No
Mint *(shut down Mar 2024)*	Free (RIP)	Yes	No	No	No

Prices as of June 2026. Most competitors raise prices yearly.

Per-Competitor Notes

Quicken Classic (Desktop) — the legacy giant

30-year-old desktop product, $48-100/yr, owned by Aquiline Capital since 2021. Dominant among the 55+ crowd. Aging interface, locked to one device, no mobile parity. **Where we win:** modern mobile, AI receipts, family-friendly UI, no Windows-only constraint. **Where they win:** 30 years of Reports/ Investments depth we can't match (and don't try to).

Quicken Simplifi — the cheap cloud sibling

$3.99/mo first year, $47.88/yr after. Bank-connected, no envelopes, weak Android app. Strong on auto-categorization, weak on user control. **Where we win:** envelopes/reserves, no bank-link required, founder support email instead of a chat-bot. **Where they win:** price for year 1, Quicken brand trust.

YNAB (You Need A Budget) — the philosophy app

$14.99/mo, $109/yr. Famously opinionated 'give every dollar a job' methodology. Loyal cult-like user base. Steep learning curve (3-4 hours to set up). **Where we win:** we work the way most families *already* think about money (paycheck → envelopes → bills), price is ~30% lower, no methodology indoctrination required. **Where they win:** cult, brand recognition, debt-payoff community.

Monarch Money — the Mint successor

$14.99/mo or $99.99/yr. Beautiful interface. Bank-linking via Plaid. Captured a lot of post-Mint refugees. **Where we win:** privacy (no Plaid), real reserves system, price. **Where they win:** auto-import, visual polish, shared household features.

Copilot Money — the iOS darling

$13.99/mo, $95/yr. iOS-only (no Android, weak web), bank-linked. Apple Design Award winner. Strong with younger Apple users. **Where we win:** cross-platform parity (web, Android, iOS), no bank-link, price. **Where they win:** visual design polish, Apple ecosystem integration.

EveryDollar (Ramsey Solutions) — the freemium envelope

Free for manual entry, $12.99/mo (or $79.99/yr) for premium with bank link and reports. Locked into the Ramsey methodology. **Where we win:** better UI on manual side, AI receipts, no methodology lock-in, no upsell to debt-snowball books and seminars. **Where they win:** Ramsey audience trust, free tier acquisition funnel.

Goodbudget — the original envelope app

Free (limited envelopes), $10/mo or $80/yr premium. Very loyal but small (~150K paid users). No bank link. Old-school UI. **Where we win:** modern UI, AI features, multi-account ledger (Goodbudget is single-ledger). **Where they win:** envelope brand association, free tier.

The Free Tier Cluster (Empower, Rocket Money, PocketGuard)

Empower (formerly Personal Capital) and Rocket Money push toward advisory services and bill-negotiation revenue. PocketGuard wedges a free tier with a $79.99 lifetime upsell. None of these is a true budgeting tool — they're cross-sells in disguise. **Where we win:** we're an actual budgeting tool, not a lead magnet for something else.

> **The shape of the competitive gap:** there is *no other paid PFM app* in the $50–100/yr range that (a) doesn't require bank linking, (b) has working envelopes/reserves, and (c) has AI receipt scanning. That gap is exactly where The Getting Ahead Guidebook lives.

5. Differentiation & Pricing Strategy

> *Five differentiators that don't go away with the next competitor feature release — and the math that makes the pricing work.*

Structural Moats (hard to copy)

- **Privacy-by-design.** Every competitor's customer-acquisition pipeline depends on Plaid integration. Switching off bank linking is a strategic restructuring, not a feature toggle. We were built without it.
- **Reserves as real money.** Other envelope apps display labels and percentages. Our reserves have *actual balances* that contribute, pay out, mirror across accounts, and reconcile. Took 18 months to build correctly.
- **Founder-led support.** Every email gets a real answer from Randy. Competitors employ tiered chatbots. Customers will pay a premium to skip that.
- **The 40-year story.** 'Built on a system that's worked in one family since 1985' is a marketing line no VC-backed app can use authentically.
- **Reader-app on iOS.** Apple takes 0% of our subscriber revenue. Competitors lose 15–30% to Apple. Translates directly into either higher margins or lower price.

Pricing Position vs. Competitors

App	Monthly	Annual	Effective Monthly (Annual)	Notes
YNAB	$14.99	$109	$9.08	Highest-priced of paid set
Monarch	$14.99	$99.99	$8.33	Polished but bank-linked
Copilot	$13.99	$95	$7.92	iOS-only
The Getting Ahead Guidebook	**$8.95**	**$79**	**$6.58**	**Privacy + reserves + AI**
Goodbudget	$10	$80	$6.67	Aging UI
EveryDollar Premium	$12.99	$79.99	$6.67	Methodology-locked

App	Monthly	Annual	Effective Monthly (Annual)	Notes
Simplifi	$3.99	$47.88	$3.99	Bank-linked, weak Android

We sit at the **sweet spot**: cheaper than the polish-leaders (YNAB, Monarch, Copilot), at parity with the freemium-upsell tier (EveryDollar Premium, Goodbudget Plus), but with stronger features than the latter and stronger privacy than the former.

Should We Charge More?

Possibly — but not at launch. The first 100 paying customers are evangelists; they need to feel they got a generous deal. Revisit pricing at the 500-paid-subscriber mark; if churn is < 4% monthly and NPS > 50, raise to $9.95/mo and $89/yr.

> **Annual : Monthly mix matters more than price.** Push the annual plan hard. Annual subscribers churn at ~30% the rate of monthly, and you collect cash up front. Goal mix: 70% annual / 30% monthly by month 6.

6. Revenue Projections — Three Scenarios

> *Conservative, realistic, and optimistic three-year projections. All scenarios assume: $8.95/mo, $79/yr, 70% trial → paid conversion during the founder's hand-sold phase, dropping to 25% at scale.*

Scenario A — Conservative (you build slowly, organically)

Assumes ~5–10 new paid subscribers per month, mostly from personal network and one or two podcast appearances. Annual : monthly mix starts 50:50, drifts to 65:35.

Period	Paid Subs (end of period)	MRR	Annual Revenue
End of Year 1	75	$430	$3,720
End of Year 2	210	$1,260	$13,650
End of Year 3	400	$2,440	$26,520

Scenario B — Realistic (one Reddit / podcast moment)

Assumes one breakout content moment in Year 1 (a Reddit thread that hits front page of r/personalfinance, or a podcast that reaches 50k+ listeners), plus disciplined Facebook/SEO. Annual mix reaches 70:30 by Month 9.

Period	Paid Subs (end of period)	MRR	Annual Revenue
End of Year 1	250	$1,550	**$18,640**
End of Year 2	1,100	$6,890	**$82,680**
End of Year 3	2,800	$17,560	**$210,720**

Scenario C — Optimistic (one viral hit + sustained growth)

Assumes the Reddit/podcast moment AND a sustained content engine (weekly newsletter, monthly YouTube videos, App Store featured placement). Annual mix locks at 75:25 by Month 6.

Period	Paid Subs (end of period)	MRR	Annual Revenue
End of Year 1	1,000	$6,200	**$74,560**
End of Year 2	3,400	$21,150	**$253,750**
End of Year 3	5,000	$31,250	**$418,000**

> **Lifetime value math:** Average subscriber lifespan in this category = 28 months (industry average for paid PFM, favoring annual plans). At $7.20 blended average MRR, that's a **~$202 lifetime customer value**. With a marketing CAC of $20–40 (Facebook + content), that's a healthy 5–10x LTV:CAC ratio.

Breakeven Analysis

Fixed monthly costs in Year 1:

Cost item	Monthly
Vercel + Mongo Atlas + Sentry + Resend	$45
Stripe transaction fees (2.9% + $0.30)	Variable (~3% of revenue)
Apple Developer Program (amortized)	$8
Oregon LLC fees + registered agent (amortized)	$11
PO Box + business banking fees	$15
Emergent AI / OpenAI API (receipt OCR, scaling)	$10–60
Total fixed	**~$90 + variable**

Breakeven point: ~12 paid subscribers. Anything beyond that is net profit to the LLC. In the *Realistic* scenario, you cross this number by Month 2.

7. SWOT Analysis

> *An honest reckoning of the four corners of this venture.*

Strengths

- **Real product/market fit early signal:** founder dogfoods daily, hasn't logged into Quicken in > 3 weeks
- **Authentic story:** 40 years of family use predates any competitor
- **Privacy positioning:** structurally different from every paid competitor
- **Lean cost base:** breakeven at 12 paid subscribers
- **Reserved app architecture:** ready for App Store reader-app rollout, no IAP friction
- **Founder availability:** retiree-friendly schedule means real customer support 7 days/week

Weaknesses

- **No live bank connection** — also our strength, but a real friction point for some users
- **Single-developer dependency** — Randy is the team; succession planning is a Year 3 task
- **No mobile-native investment tracking** (vs Quicken Classic)
- **Marketing budget is shoestring** — relies on organic and PR rather than paid acquisition
- **Brand awareness: zero** — no one is searching for our name yet

Opportunities

- **Quicken pitch:** partnership / acquisition / migration tool — meaningful, not theoretical
- **Mint refugees still wandering:** ~2M of the original 3.6M Mint users still haven't found a permanent home
- **Christian / Dave Ramsey ecosystem:** graduates of FPU are perfect target customers and have strong word-of-mouth
- **Privacy-first regulation tailwind:** CCPA, GDPR-equivalents in other states are coming; bank-connect tools will face increasing friction
- **White-label B2B angle:** CPAs, credit unions, financial coaches could license the tool for clients (Year 3+ idea)

Threats

- **Competitor copies privacy stance:** Monarch or YNAB could announce a 'manual-only mode' tomorrow
- **Apple App Store review hiccups:** we've already seen one Apple wall (Program License Agreement) — there will be more
- **AI cost inflation:** if Emergent / OpenAI raises rates 5x, OCR margins compress
- **Stripe pricing changes:** 2.9% + $0.30 is the floor; any increase eats into thin SaaS margins
- **Health / availability risk:** founder's continued ability to ship and support is the single largest dependency

8. Go-to-Market Recap

> *The Launch Plan is the operational playbook; this is the 90-second summary for context inside this document.*

Phase 1 — Personal Network (Month 1–3)

Goal: 30 paid subscribers from friends, church, neighborhood. Manual onboarding, personal email follow-ups. Each subscriber becomes a case study and testimonial source.

Phase 2 — Content Engine (Month 3–9)

Weekly blog post (envelope budgeting, real-family case studies). Monthly YouTube short. Quarterly podcast appearance (target: Christian finance, retiree-focused, simple-living shows). Goal: 250 paid subscribers.

Phase 3 — Strategic Outreach (Month 9–18)

Reddit AMAs in r/personalfinance, r/budget, r/MintApp. Direct comparison articles ('Mint shut down — here's what to do'). Outreach to Quicken about migration partnership. Goal: 1,000 paid subscribers.

Phase 4 — Compound (Month 18+)

App Store featured placements. Referral program. Possible white-label conversations with credit unions or coaching practices. Goal: 5,000 paid subscribers, $400K+ ARR.

> **The single most important leverage point:** every paying subscriber gets a personal email from the founder in week 1. That conversation drives referrals, testimonials, and product feedback at a rate no marketing channel can match.

9. Risk Factors & Final Read

> *What could derail this, what to watch, and the honest read on where this business sits today.*

Top 5 Risks (and Mitigations)

Risk	Likelihood	Severity	Mitigation
Apple Developer / App Store gatekeeping delays	High	Medium	Reader-app strategy avoids IAP; web remains the default channel
Stripe account flagged or held	Low	High	Diversified payment plan: PayPal as backup, manual invoicing for high-value annual subs
Founder health/availability event	Medium	Critical	Year 1: written ops manual. Year 2: contractor on retainer. Year 3: junior dev as backup
Competitor launches privacy-first variant	Medium	Medium	Lock the founder-story narrative; deepen reserves and AI features faster than they can copy
Marketing channel fails (e.g., Facebook ban)	Medium	Low	Diversified channels from day 1; email list is the only owned asset

What to Monitor Quarterly

- Trial → paid conversion rate (healthy: > 25%)
- Monthly churn rate (healthy: < 5% for monthly, < 2% for annual)
- Average revenue per user (target: $7.20 blended after annual mix stabilizes)
- Customer acquisition cost across channels (cap: $40 per paid subscriber)
- Support ticket response time (cap: 24 hours, target: < 6 hours)
- Net Promoter Score (target: > 50 by Year 2)

The Honest Read

This is a legitimate small-business opportunity, not a venture-scale moonshot. The Realistic scenario produces a six-figure annual revenue business by Year 3 with two people supporting it. The Optimistic scenario produces a high-six-figure business that could attract acquisition interest from Quicken or an envelope-focused buyer (Goodbudget's parent, or a Ramsey-ecosystem play).

What makes this credible — and not just optimistic founder-speak — is that the founder uses it every day, hasn't touched Quicken in three weeks, and walked away from a 30-year tool for his own. That is the strongest possible signal of product/market fit, and it predates any marketing dollar spent.

> **Bottom line for the Quicken pitch:** we are not asking them to buy a competitor. We are offering them the migration path for the customer segment they have been quietly losing for five years — the privacy-conscious, envelope-budget, retiree-adjacent user who finds Simplifi shallow and Classic dated. Frame it as *their solution to their own retention problem*.