



# MEDIA KIT



AFIRE *fi*®

Making money wellness a fun, stylish and more feminine experience to reduce financial stress and create space for proactive decisions.



## Money is a pillar of our well-being.

People spend more of their waking time working than anything else, earning money to live for today and prepare for the future. Yet, with all the time and effort put into careers, the inefficiency and ineffectiveness of how most manage their finances negatively offset the time and effort they put into their careers.

**Managing finances goes beyond investing, budgeting, or income; most people don't see or don't bother to look at the big picture.**

AfireFi bridges the gap.



The AFIREfi platform combines interactive learning with spending patterns, savings, and investment possibilities.

Founded in 2019 by financial services industry veteran Patricia Whittaker, AFIREfi provides tools for making financial decisions, tracking financial progress, and helping people better understand the relationship between habits and financial wellness.



- design centric
- financial education leading into practical application
- easy weekly and monthly financial habits
- oriented around discovering personal goals as drivers for good financial decisions
- personal growth tools
- multiple layers of support



# Key Features

Dreaming

Expense tracking

Income – Expense Relationship

Investment options & risks

Debt tracking

Network

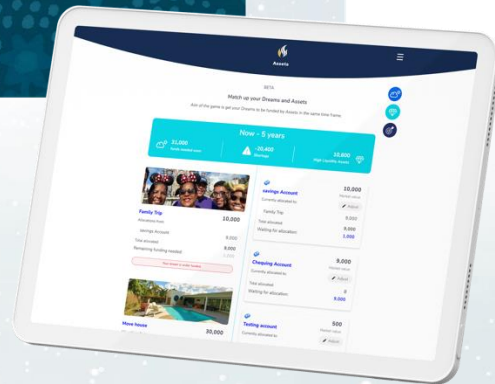
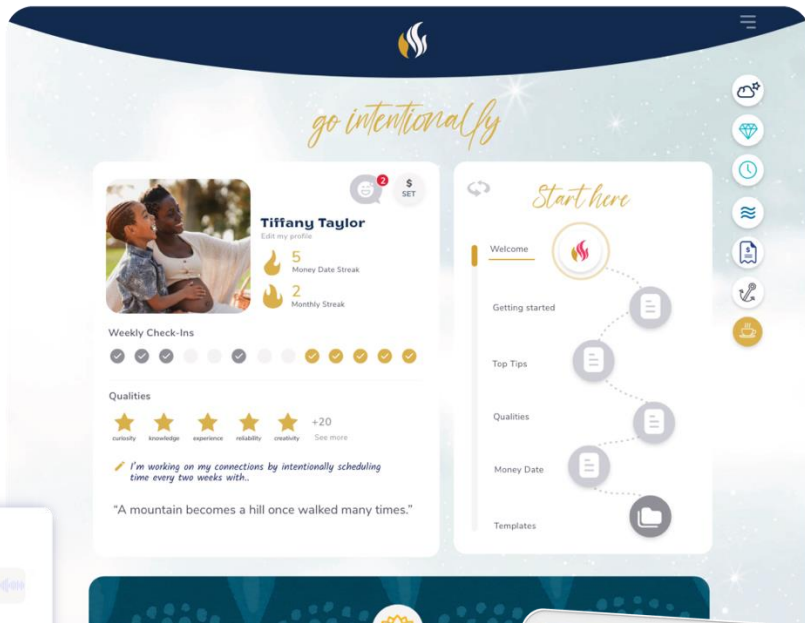
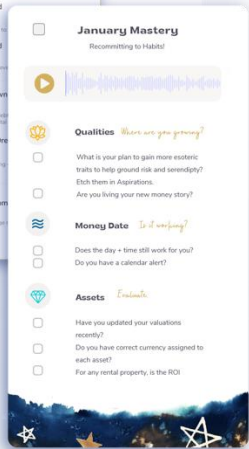
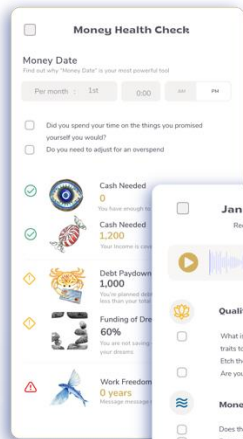
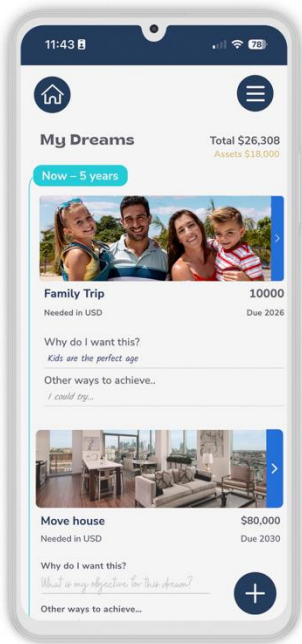
Financial literacy

50/30/20 budgeting system

Human support

Monthly routines

“Time+Money= Joy” method





## Where did AFIREfi come from?

The idea evolved from an acute need among Millennials and Gen Z for a financial roadmap.

From young people I know, friends and workmates with children in this age group, I learned that many very bright, hardworking people knew little about managing their finances.







# What does AFIREfi do differently to all the other budgeting and financial apps on the market?

Knowledge alone isn't necessarily power.  
Money is more than spending, savings, or returns on investment.

AfireFi is an interactive program that illustrates the long-term impact of daily financial choices.

The program combines information, positive reinforcement, real-life examples to support financial wellness. It's designed for users who have grown up with enjoyable screen time as part of their daily existence.





# AfireFi fills the gap left between Bank/Budget apps & Robo Invest/Wealth managers

AfireFi understands our goal are not simply to accumulate money,  
but to achieve security, calm and happiness for ourselves and our households.



# Multimedia Assets



PODCAST TRAILER ►



## Offering Suite

### AFIREFI LIBRARY PASS

Videos, audio and templates designed to equip you with the knowledge and tools for mastering your time and money

**\$20/month**

### AFIREFI SELF DRIVE

For those who crave flexibility and have a DIY mind.

- Financial Planning Platform
- One Touch Guide + Tips
- Monthly Guidance
- The 'Explore More' Library
- Human Support
- 3 group accountability calls/year
- 14 Day Money Back Guarantee
- Upgrade Anytime

**\$248/year**

### AFIREFI FIRST CLASS

Limited Availability-  
Applications now open

- Financial Planning Platform
- One Touch Guide + Tips
- Monthly Guidance
- The 'Explore More' Library
- Human Support
- Three 1:1 accountability calls per year
- 14 Day Money Back Guarantee
- Upgrade Anytime

**\$897/year**



# Free Offerings

## NEWSLETTER

AFIRE *fi*  
WISDOMWARRIORS

August

August is a break from financial maintenance in AFIRE. As this month winds down, we share these thoughts for you as September begins to roll over on its belly.

Honest Abe once said something about discipline being the choice between what you want now and what you want most.

Building healthy financial habits is like trying to get in shape. You don't get from couch potato to marathon runner overnight.

Be kind to yourself. If you fall off the wagon, *don't* yourself off and hop back on. Intention plus consistency pave the way.

Here's to making money moves that would make Abe proud.

**August Spotlight**

- ✓ How have you improved discipline this year (if any)?
- ✓ What wins and setbacks can you share with your community?
- ✓ What are 3 practical things you intend to move closer to a dream?

Visit [Discipline](#) in your AFIRE dashboard for the complete August checklist.

**Weekly Money Dates**  
Enjoy one event during your August Routine

[Join the Fun!](#)

*"Your net worth to the world is usually determined by what remains after your bad habits are subtracted from your good ones."*

## PODCAST

⏪ + Follow ⋮

**Time + Money = Joy**  
AFIREfi

▶ Latest Episode

Taking WTF financial issues of the world today and turning them into digestible bits and action points to take in your precious life.

Investing · Updated Weekly

## Episodes

08/03/2023

### The Dirty Habit of Debt

WTF moments of money can definitely include mischief with Debt. It's not all bad but it needs

## BLOG

AFIRE *fi* OUR STORY MATTERS LIBRARY SIGN UP [APP LOGIN](#)

Jul 18 · 1 min read

## Teaching Financial Wellness to Teens

Reducing summer stress...

I'm giving my 12-year-old a cash spending budget for clothes and fun this summer.

**Benefits:**

- It ends arguments because it shifts the decision making to her
- Gives her a sense of freedom
- Gives her accountability
- Starts her on her way to lifelong financial wellness
- Lets her interact with the cashiers and do math on the fly

**Here's how it works:**

1. I have an annual budget for her clothes and fun
2. I split it in three: Jan-April, May-Aug, Sept-Oct
3. I give her a list of things she normally buys
4. I help her spread her cash across her list for a general budget
5. I hold back the cash for necessities
6. Give her a bit of cash at a time

It's not perfect but it cut down on petty arguments and has given her some agency in her life—that's a win/win for me.

**"Children have never been very good at listening to their elders, but they have never failed to imitate them."**

—JAMES BALDWIN, American writer and civil rights activist

As always, please email me if you need an email at [www@afirefi.com](mailto:www@afirefi.com) we'll be happy to help!

# Previous Press

AMERICAN  
ADVERTISING  
AWARDS  
CARIBBEAN REGION



## Wall Street Veteran Launches Company to Provide Financial Wellness:

### **AFIREfi Provides a Holistic Roadmap App for Managing Investments and Spending**

AFIREfi, a company dedicated to the financial wellness of individuals, families, and employees, has officially launched its services. [READ >](#)



Business Wire

## Making money goals helps employees achieve financial wellness

Financial platform AfireFi is using AI to help employees make a financial plan: AI-powered questions and live help assist them in connecting the "why" behind their money goals, which encourages the short and long-term money habits they need to achieve them. [READ >](#)



Employee Benefit News



# Fact Sheet

- Financial Worry = Stress

There is a significantly positive association between financial worries and psychological distress among U.S. adults.

([National Institute of Health](#), 2018)

- Mental health Impact

47 percent of U.S. adults said money has a negative impact on their mental health.

([Bankrate](#), March 2024)

- Earnings Peak at 44 for women

Women reach their peak earnings at the age of 44, earning on average \$66,700

([Payscale](#), 2019)

- Women control 40% of Wealth

Globally women control 40% of the world's wealth (and growing!) but only 35% of women feel confident in managing their finances.

([Bank of America](#), 2022)



## Compared to men, women have...

- Less saved for retirement ([US Census Bureau](#), 2022)
- More student loan debt ([American Association of University of Women, Deeper in Debt NSA Reports](#), 2021)
- Higher healthcare costs ([Deloitte](#), 2021)
- More career interruptions ([Pew Research](#), 2013)
- Less access to investment opportunities ([N26 Bank Survey](#), 2022)
- Less financial education ([TIAA Institute Reports](#), 2022)

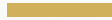




“Money is part of your well being. You have two choices. Be controlled by money or be proactive in managing it.”



“Money is easy - it's knowing what you need that can be the hard part.”



“The no 1 mistake people make with their money - not starting.”

– PATRICIA WHITTAKER, AFIREFI FOUNDER



## Patricia Whittaker, Founder



Patricia Whittaker is a seasoned financial services professional who spent 20 as an institutional trader in New York and London. From her perch on and off the trading floor, she witnessed how people and the markets reacted and rebounded from the World Trade Center attack, wars, the housing crash-fueled economic meltdown, and the global pandemic.

The experience inspired her to assess and examine how she navigated her personal financial journey. Deconstructing how goals, knowledge, and discipline helped along her path, she started AFIREfi with a clear mission to help young people benefit from her experience through a medium that works for them: an App.

Patricia graduated from NYU's Stern School of Business with a Finance/International Business degree. She worked on the international equity market trading floor of Cazenove, UBS, Donaldson Lufkin Jenrette, Credit Suisse, and Lazard Frères in direct contact with the firm's Trading and Corporate finance departments. Since leaving the markets, she has maintained her portfolio of securities and property.

I feel so much lighter,  
laying everything out and  
confronting it!

FANNY, ATTORNEY

I now feel so intentional with my  
spending, saving and investments.

JOHNNY - BIZ OWNER

I love the design, the ease  
and simplicity. I wish I  
had started sooner.

KATHY - MEDICAL STUDENT

Financial confidence. Two  
words I never thought I would  
be able to say together.

CATHERINE - SOCIAL MEDIA  
MANAGER

I learned about myself, my  
desires, and what my habits  
mean.

TRISH - EQUESTRIAN

AfireFi was not a 'quick fix'. It  
helped me make a better plan,  
held me accountable and gave  
me good daily habits.

PATRICIA - FOUNDER AFIREFI



[aa-FIRE-f(eye)]

## LINKS

[afirefi.com](https://afirefi.com)

[Time Money Joy](#) (podcast)

[Money Matters](#) (blog)

[Vector/High Res Logo](#)

## CONTACT

### For media enquires:

Chris Cosentino  
CozComm PR & Marketing

[chris@cozcomm.com](mailto:chris@cozcomm.com)

917-519-6300

[hello@afirefi.com](mailto:hello@afirefi.com)

## SOCIAL

