

## HAL Is a New Idea

HAL is **not** similar to Quicken, Mint, or any other personal financial app.

The idea has never been done before now.

- HAL and the user communicate with each other by talking or typing.
- HAL digitizes personal financial management services, similar to what I provide.
- HAL provides accounting and investment information.
- HAL incorporates transactional capabilities.

The ability to make purchases fosters the usage of HAL multiple times a day.

Subsequently, HAL will become an integral part of a person's day-to-day life.