

HAL's Profitability

- I Have Built a Successful Practice Doing What HAL Will Do

I Charge 60 to 120 Dollars an Hour.

The Monthly Subscription Cost for HAL Is 8 Dollars a Month.

Elasticity and Price Modeling: Same Service → Lower Price → More Users

- There's a Proven Market for Financial Applications

The Number of Personal Financial App Users Is in the Tens of Millions

HAL Will Capture the Existing Market (See below the paper: The Differences between HAL and Other Financial Applications.)

HAL Will Expand the Current Market (See below the paper: Personal Financial Management.)

Personal Financial Apps Demonstrate Valuation

- Additional Revenue Sources Include

Data Mining

Merchant Service Fees