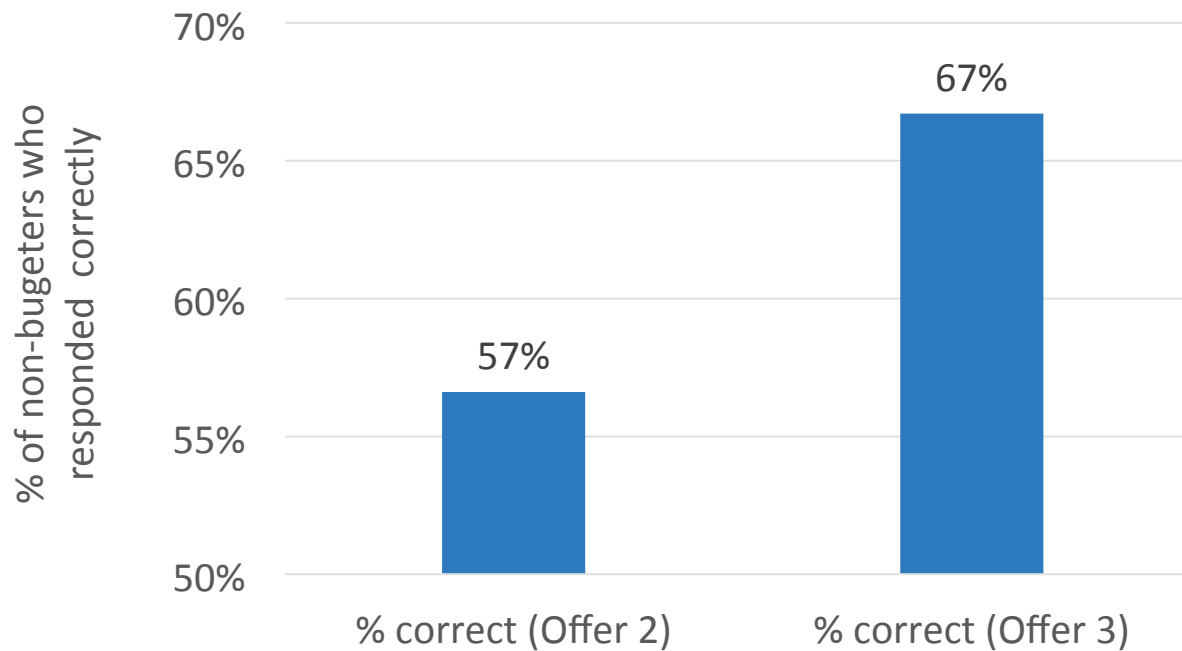


Preliminary Findings- Knowledge

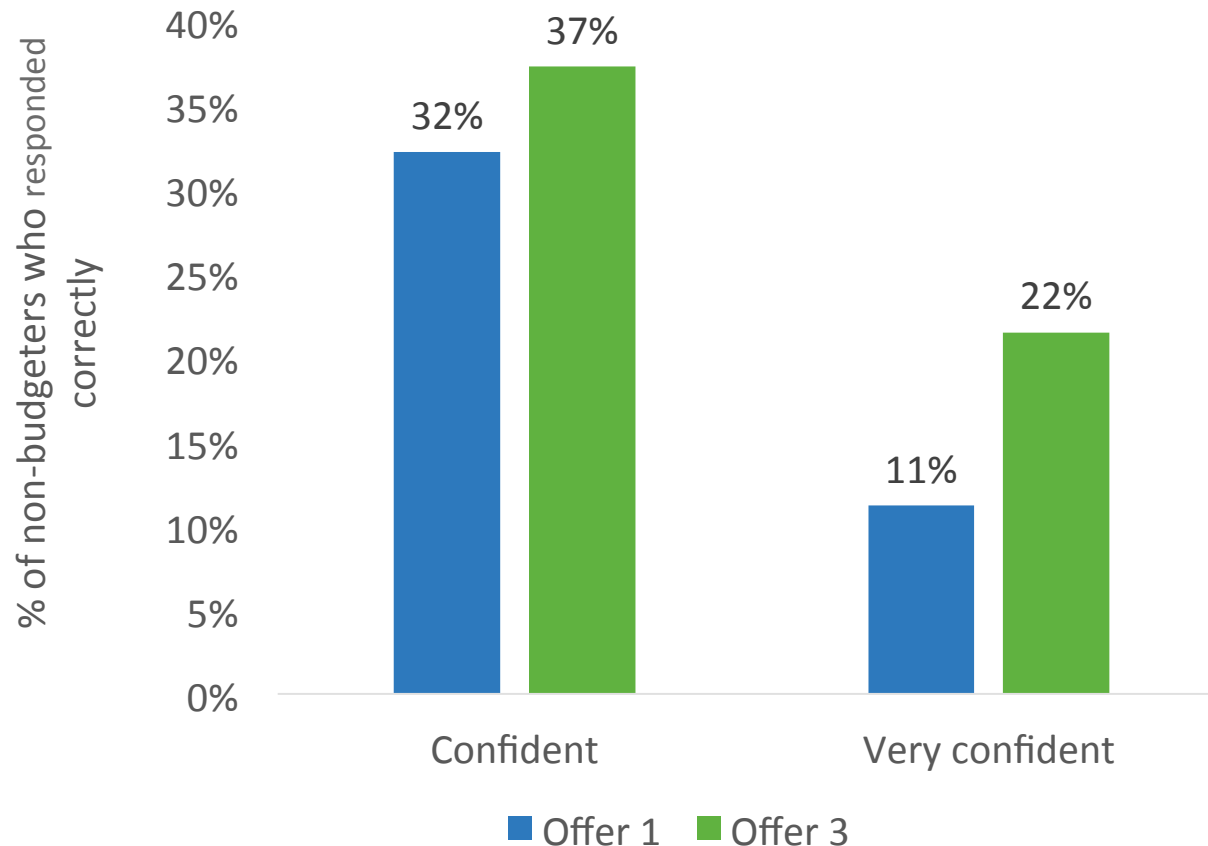
Carrot Rewards App – Improves knowledge of budgeting for non-budgeters



* These differences were found to be statistically significant at p value of less than 1% ($p < 0.01$)

Preliminary Findings- Confidence

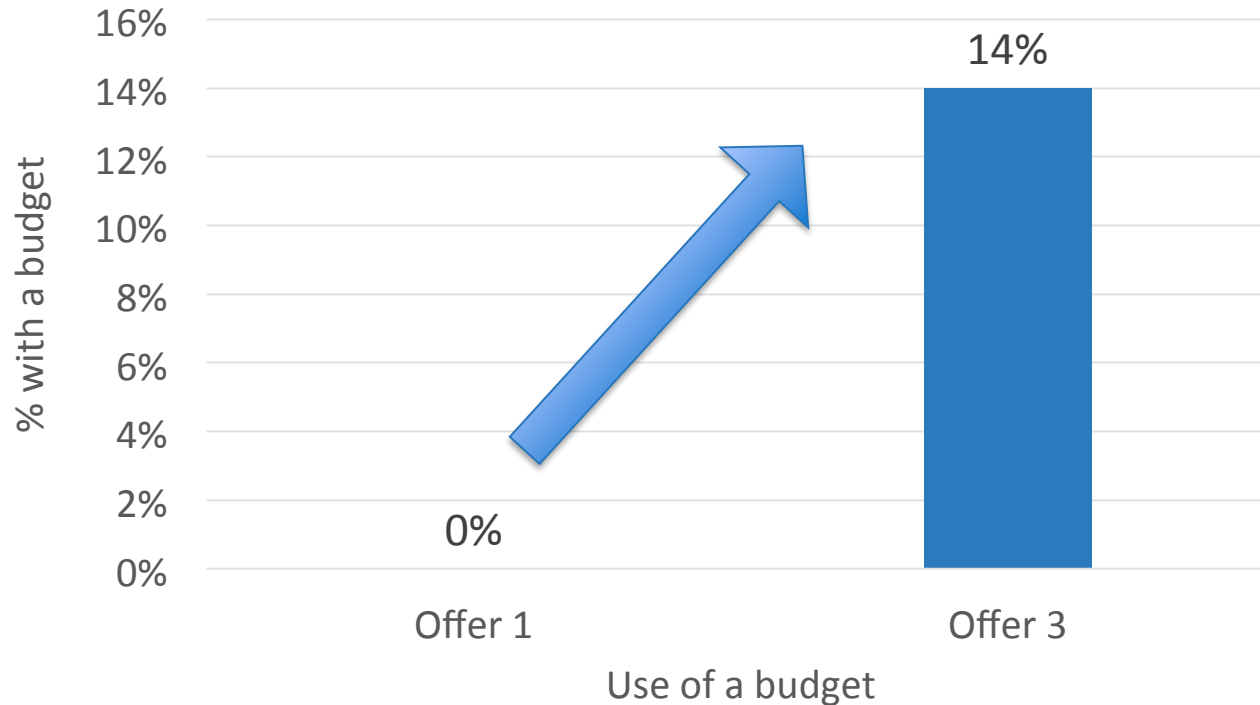
Carrot Rewards App – Improves confidence in budgeting among non-budgeters



* These differences were found to be statistically significant at p value of less than 1% ($p < 0.01$)

Preliminary Findings- Behaviour

Carrot Rewards App – Improves the use of budgeting for non-budgeters



* These differences were found to be statistically significant at p value of less than 1% ($p < 0.01$)