A *fundamentally* new way to manage *personal finances.*

Budgets are *stuck.*

THE PROBLEM

01

/ 03

Real spending *never fits neatly* into categories.

People do not spend in fixed monthly buckets; timing, amounts, and priorities keep changing.

02

/ 03

THE PROBLEM

One surprise *breaks the plan.*

An unexpected bill or purchase can make the whole plan wrong.

03
/ 03

THE PROBLEM

The budget *goes stale fast.*

Once income, bills, or spending changes, the budget no longer reflects reality.

Runrate focuses *only* on what's ahead.

01

/ 03

WHY RUNRATE WORKS

Reveals future *account balances.*

Based on recurring income and expenses and one-off transactions.

02

/ 03

WHY RUNRATE WORKS

Moves with *real life spending.*

Runrate updates the projected balance as income, bills, and spending change.

WHY RUNRATE WORKS

03

/ 03

Financial clarity *at a glance.*

One live timeline shows whether the days, weeks, or months ahead still work.

AI turns Runrate into *a financial planning partner.*

Runrate will use AI to make budgeting automatic: importing activity, updating balances, matching transactions, and modeling possible futures to suggest better paths forward.

"Can I afford a *$2,000 laptop* next month?"

Our AI chatbot will walk the user through the decision: clarifying what they want to test, building the scenario, comparing possible outcomes, and explaining the tradeoffs before they make a change.

PROACTIVE PLANNING

AI will identify problems *before they happen*

NEEDS ATTENTION

Future balance check

We see a potential shortfall on Aug 6, 2026. Your projected balance reaches $1,420.00, below your $2000.00 safety level.

AUG 4, 2026

Largest upcoming decrease

Kitchen Renovation Deposit, Annual Home Insurance, & Contractor Permit Fee contribute to a -$41,750.00 net change on Aug 4, 2026, leaving a projected balance of $3,200.00.

Plaid → OpenAI → Runrate

Plaid supplies the signal.
AI updates the future.

Bank activity arrives automatically, and AI uses it to match planned transactions, clear completed ones, and surface exceptions for review, all before the user wakes up.

Businesses have long used the term *run rate* for projections based on current performance.

We're bringing that same forward-looking logic to *personal finance.*

We're defining *Runrate* for consumers

and building the first product around it.

PROVEN DEMAND

Budgeting apps have reached *millions.*

ROCKET MONEY	YNAB	MONARCH
10M+	Millions	60K+
members	of people helped	reviews · 4.9 rating

THE COMPETITION

Different products, but their budgets all *start with categories.*

Rocket Money

Custom budgets and categories

YNAB

Give every dollar a job

Monarch

Category or Flex monthly budgets

ONLY

12% of Americans *stay on budget.*

The CFPB found that budgeting and tracking spending are often overwhelming or too much of a hassle.

THE OPPORTUNITY

The big opportunity is reaching everyone traditional budgeting *leaves behind.*

Many people fail to create or maintain a budget because category-based budgeting is too difficult or time-consuming. Runrate addresses that massive gap head-on.

Budgeting apps can add *forecasting.*

They can't make it *the whole product* without changing what they are.

The focus *is the product.*

We're redefining budgeting as understanding what comes next.

CUSTOMER PROOF

Customers already *describe the category* for us.

Five-star App Store reviews

“Now I can tell exactly how much money I’ll have at any given date in the future.”

“I was using a projection spreadsheet until now.”

“I cannot live without this app.”

A NEW CONSUMER QUESTION

Do you know your *Runrate?*

It's budgeting for real life—when the house is chaotic and everything is running late. Just look at your Runrate to see if what's ahead still works. If it doesn't, quickly move things around in the app until you find a version of the future that makes sense.

Seeing forward becomes *a daily habit.*

39–44

SESSIONS PER SUBSCRIBER PER MONTH
MARCH–MAY 2026

PostHog · 39–44 sessions per subscribed user per month · Mar–May 2026

79%

of launch-quarter paid users are *still active.*

ACTIVE PAID USERS

90%

of active paid users have more than *one year of tenure.*

603

median days subscribed among *active paid users.*

People are using Runrate *worldwide.*

Before we've systematically pursued international growth.

70+

country/region locale codes

Runrate already *speaks their language.*

The product is translated into many languages.

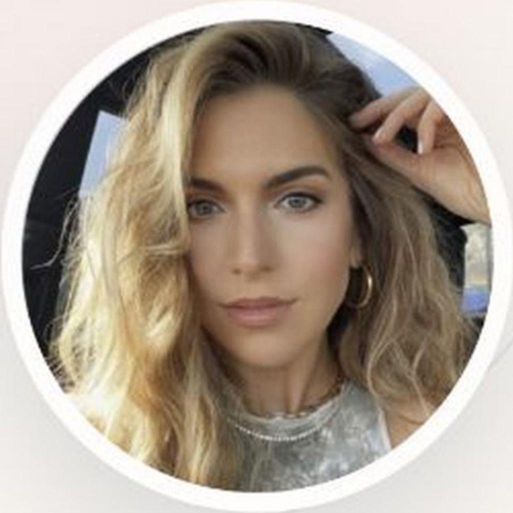
38

languages

The Team

We know how to build—and how to reach people.

Brian Delaney
FOUNDER + BUILDER



Nichole Ciotti
CREATOR + DISTRIBUTION

THE BUILDER

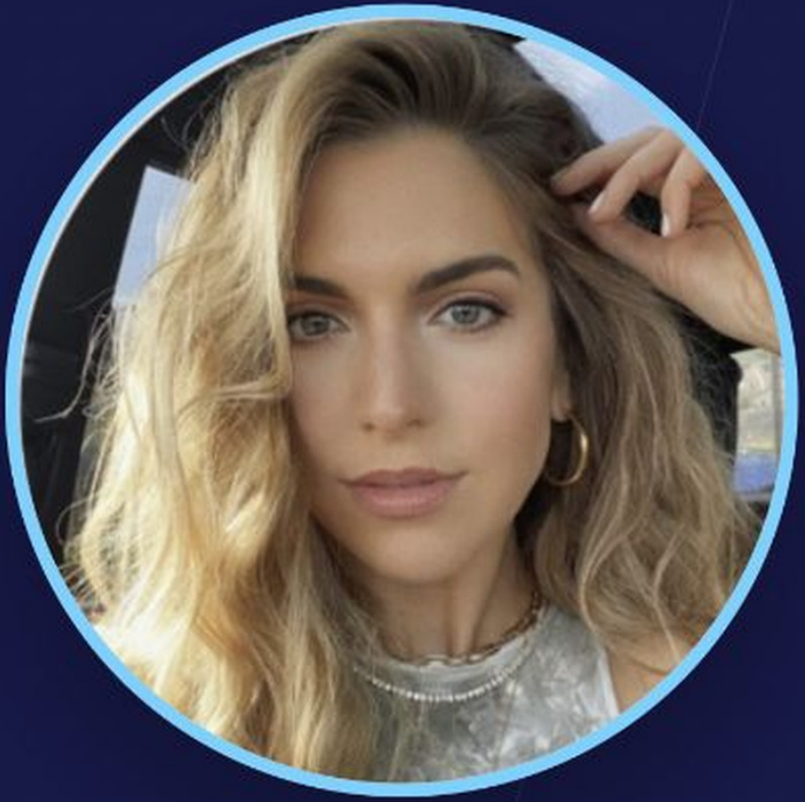
Brian makes complicated products *feel simple.*

Brian is a product designer and full-stack developer with 15+ years building consumer apps. His deep UX background helps him turn complex systems into products that feel clear, intuitive, and easy to use. He built every layer of Runrate—from the web and iOS apps to the forecasting engine, backend, subscriptions, analytics, and infrastructure—using AI every day to do the work of a much larger team.

THE CREATOR

Nichole knows how to *earn attention.*

She built an audience of 4M+ followers across Instagram, TikTok, and YouTube—learning firsthand what makes people stop, watch, share, and come back.



FOUNDER-MARKET FIT

The first version of Runrate *was an Excel spreadsheet built with macros* to predict our future balances.

BRIAN + NICHOLE

The spreadsheet worked great, but it was a lot to manage. So Brian built a prototype iPhone app for the two of us. It worked so well that we released it on the App Store for other people to benefit from. People who found it loved it. Some told us it saved their marriage or changed their life. Since then, Runrate has evolved into a full-featured web and iOS app with cult-like users—and it's ready to scale to the masses.

WE'VE DONE THIS BEFORE

Before Runrate, we built *Storyluxe* to 4M+ downloads.

1B+ views across *creator videos.*

We understand content marketing—what gets attention and how social platforms distribute it.

DISTRIBUTION

People love Runrate. Now we need more people *to find us.*

REAL IMPACT

“It changed *my life.*”

After only a month, one customer told us that the financial clarity had ended the arguments that were distancing him from his wife.

THE IMPACT SPREADS

"Myself and other family members would be *lost without* your Runrate app."

She says the product helped her family get out of financial problems. Now she recommends it to younger relatives to help them understand and manage their money.

THE PLAN

Now we turn attention into *retained Runrate users.*

01

Make setup effortless.

02

Teach people to check their Runrate.

03

Scale what brings in people who stay.

THE RAISE

We’re raising $1.5M to make Runrate the next *everyday money habit.*

This round is about improving a product people already love, reaching more people, and building on our strong early retention.

LET'S BUILD THIS

Runrate will change how *millions understand their money.*

Help us make it happen.

brian@myrunrate.com →