

WELCOME TO

HappyMoney[®]



WELCOME TO **HAPPY MONEY**

Or more accurately, Welcome to Payoff
Doing Business as Happy Money!

Hello, new employee. We're excited to have you.

First days can be nerve-racking. So much info.
So many first impressions. So many names you
already forgot. What if you say you're Team Dean
and everyone else is Team Jess? What if that dated
reference meant nothing to you?

Luckily, you've got this Welcome Packet to help you
navigate the ins and outs of Happy Money and to tell
you that was a dated reference from *Gilmore Girls*.

Let's get started!



A Brief and Incomplete History of Happy Money: A Story in Colons

The year: 2009. The man: Scott Saunders. The problem: Millions of Americans are struggling with money. The solution: Payoff.

The initial product: Payoff builds an app that rewards you for hitting savings goals with badges and cash. The dilemma: Not enough direct impact on people's overall finances. The solution: Build a loan.

The new product: Payoff creates a loan designed as a simpler way to say goodbye to credit card debt and start saving sooner. The dilemma: Some, but not enough positive spending behavior change. The solution: Build an app.

The new second product: Enter Joy – a mobile app that uses robot Money Coaches, designed around your psychology, to help you spend happier, build your savings and just generally be happier. The dilemma: Joy doesn't neatly fit together with Payoff. The solution: Build a "new" company.

The "new" company: Introducing Happy Money, the only financial company that combines psychology and money to help people live happier lives. The products: Payoff® Loan, Joy and Happy Money Score (our credit decision algorithm). The dilemma: Telling new employees the story of Happy Money. The solution: *A Brief and Incomplete History of Happy Money: A Story in Colons.*



WE CHANGE HOW PEOPLE THINK ABOUT AND USE MONEY.

OUR MISSION

Happy Money is the only financial company that combines psychology and money to help people live happier lives.

OUR PURPOSE

We believe in long-term relationships, meeting people at every stage of their financial life and maximizing their happiness along the way. What other financial products miss are the people. While they're focused solely on the numbers, we're focused on the intersection between a person's psychology and how they make financial decisions.

WHO WE ARE

Our team of research and clinical psychologists, data scientists, neuroscientists, designers, technology experts and financial services professionals, along with partners of the Happy Money Movement, work together to provide three primary experiences: Payoff, Joy and the Happy Money Score.



HAPPY MONEY. HAPPIER LIFE.

Happy Money is made with **love**, **trust** and **hustle**.

LOVE.
TRUST.
HUSTLE.

No, it's not the title to a early 2000's rap album, it's the mantra of Happy Money!

LOVE – To care for

TRUST – To believe in

HUSTLE – To push forward



HOW TO LOVE, TRUST AND HUSTLE

DEMONSTRATE RESPECT

What to do – Show you care.

What not to do – Fake respect or concern.

TALK STRAIGHT AND BE TRANSPARENT

What to do – Tell the truth. Be open and authentic.

What not to do – Deceive, hide or cover up information. Have hidden agendas.

APOLOGIZE AND FORGIVE

What to do – Admit when you're wrong. Say sorry. Forgive.

What not to do – Rationalize your mistakes. Hold grudges.

PUT OTHERS BEFORE YOURSELF

What to do – Give credit to others. Foster happiness for our Members.

What not to do – Take unearned credit. Create happiness only for yourself.

DELIVER RESULTS AND BE ACCOUNTABLE

What to do – Take responsibility. Do your work. Don't make excuses.

What not to do – Pass blame. Fail to deliver. Pointing fingers.

TAKE ACTION AND GET BETTER EVERY DAY

What to do – Learn constantly. Act quickly. Take feedback.

What not to do – Be complacent. Learn without doing.

CLARIFY EXPECTATIONS AND KNOWING THE “WHY”

What to do – Discuss expectations early. Understand the purpose.

What not to do – Work without clear goals.



Our Products

Payoff[®]

Payoff offers loans as a simpler way to say goodbye to both credit card debt and student loan debt and start saving sooner.

Joy

Joy is a mobile app that uses robot Money Coaches, designed around each person's psychology, to help people spend happier and build their savings.

Score

Happy Money Score incorporates a person's psychology and motivation to make credit decisions and financial recommendations that are more human.



YOUR FIRST DAY

So it's your first day, huh?
Here's what you'll need to know.

WHAT TO WEAR

Happy Money Productive Casual™ — Wear anything you want within reason. As long as it allows you to be productive, comfortable, collaborative and clothed, you're good.

Occasionally, we do have important guests come into the office. When that happens, dress a bit more **Happy Money Business Casual™**, but most days you'll see the normal attire of a generic startup tech company.

WHAT TO BRING

Yourself, clothed.

Also you'll need proof you are who we believe you to be and not some type of clone, doppelganger or evil twin. To prove you're you by completing I9, **remember to bring your work authorization doc**. That means your passport, Permanent Resident Card, Alien Registration Receipt Card, Employment Authorization Document Card or any other doc listed [here](#).

WHAT YOU'LL DO

- **MEET YOUR BUDDY(IES)**

When you show up for your first day, you'll get a Happy Buddy or two. They're here to answer any questions you have and to check in on you now and again, make sure things are going well.

- **TAKE A TOUR**

Your Buddy(ies) will give you a tour of the office. It's a rip roaring good time. So strap in! You'll meet people! See not one but TWO kitchens! Learn deep, personal truths about yourself! Walk past the bathrooms! And more!



WHAT YOU'LL DO CONT.

- **MEET YOUR COWORKERS**

You'll meet a lot of them on the tour. We'd make some cliched joke here about how there's a quiz about their names at the end, but it wouldn't be a joke. There is, in fact, a quiz. And you have to take it in front of the whole company. And if you score under 83%... wait, this was just a recurring nightmare of ours. There's no quiz. Just say hi. They're all nice, interesting and smart people, just like you.

- **FILL OUT PAPERWORK**

Like any other company, you'll fill out all the normal, exciting paperwork on your first day at Happy Money. And as if it was possible, the day will only get more exciting from here.

- **TRINET WALKTHROUGH**

TriNet runs all of our payroll and benefits. To make sure you get paid and collect those benefits, you'll need to set up a TriNet account. Luckily, one of our People Partners will help you set it up and explain how to manage your account.

- **BUILDING SAFETY TOUR**

We're on the 8th floor, in a state notorious for earthquakes and fires. And with The Rock never being around when **you** need him, it's up to us to keep ourselves safe. But worry not, new Happy Money employee! You'll know the fastest and safest routes out of the building thanks to our intrepid (FNAME "Better Than The Rock" LNAME).

- **TAKE THE FPQ**

If you haven't taken it already, you'll take the Financial Personality Quiz. Its name does most of the explaining for itself. We use it all over the place at Happy Money to help us better understand and connect with our Members.

- **GO TO LUNCH**

Your Happy Money Buddy(ies), plus whoever from your team can make it, will take you to lunch. It's free, so order the Kobe lobster steak foie gras caviar truffles. But don't tell them the Welcome Packet told you.

- **UNIQUE THINGS FOR YOUR JOB**

The rest of your day is filled with... Well, ummmmmmm... So, yeah. This will be different for everyone. So talk to your manager.



EVERY OTHER DAY

Your first day has come and gone.
Now what?

PAHKIN' YA CAH

Like Monopoly®, Happy Money has free parking. Unlike Monopoly®, Happy Money won't ruin all your friendships.

Using your state-of-the-art (for 1997) parking transponder, you can park here 24/7. The transponders only work at the parking structure for our building, 3200 Park Center Drive, and you'll need it to both enter and exit.

If you need to leave your car overnight, there's a form (ask Cat for it). Email it to csr_pacificarts@aceparking.com or walk it to the parking attendant in the basement of the building, Suite 30. You can leave your car for up to a week, and you need to turn in your form before 5pm on the day you'd like to leave your car.

The door to the basement is one of those fancy hidden-in-the-wall doors. The door faces the north entrance of the building (the one with the road). Just look for a handle and you're golden.

HELPFUL SAFETY TIP

Don't leave bags or valuables visible in your car during the day or at night or at dusk or at dawn or really, anytime. Here's a rhyme to help you remember:

Before I leave, stick my stuff in the trunk
Or it might get taken by some stupid punk



A Happy arMoney Marches on Its Stomach

DRINKS

Happy Money has its own custom coffee bar. There are a number of coffee aficionados here. So if you love coffee, you'll smile a latte.

Feel free to ask Danica for a quick tutorial of our pour-over coffee bar. It's really specific if you've never done it before. If we're out of coffee, please don't riot.

For the non-coffee fanatics, tea is in the upper cupboards of both kitchens. You'll find sodas, Red Bull, LaCroix and more in the clear refrigerator. Water comes out of the refrigerators, faucets and water cooler.

SNACKS

To help maintain healthy blood sugar and energy levels throughout the day, we have a (somewhat) healthy snack and fruit selection. If you love apples, you'll go bananas.

CBT

On Thursdays, Team Experience hosts Craft Beer Thursday. If that name isn't a dead give away, we drink fancy craft beers, wine and/or mixed drinks, play games, eat food and chat with our coworkers. All are invited, no matter if you drink or not. But if you love beer, you'll be very hoppy.

FOOD TRUCKS

One Wednesday a month, the building brings in a few food trucks to satisfy not only the Happy Money hunger but that of the rest of the building. You can usually find them parked in front of the north entrance (the same entrance the hidden door to the basement faces). If you love food cooked in mobile kitchens, you'll go Audi your mind.

FARMERS MARKET

On Fridays, there's a farmer's market (of sorts) out in the courtyard. Local eateries show up and give out free samples. You can also pay for more of their food if you're so inclined. If you love farm-to-table, you'll be hap-pea.



OFF-CAMPUS EATERIES

For all the rest of the meals, our little nook of Costa Mesa has a solid number of food options. Here are a few to get you started:

- **CHIPOTLE**
3705 South Bristol, Costa Mesa, CA 92626
- **STARBUCKS & QUIZNOS**
545 Anton Blvd, Costa Mesa, CA 92626
- **BOUDIN SF, Z'TEJAS, CORNER BAKERY, COFFEE BEAN AND MORE**
South Coast Plaza
- **ZPIZZA, NIKI NIKI SUSHI, JERSEY MIKE'S & PANERA BREAD**
3941 South Bristol, Costa Mesa, CA 92626
- **PIZZA ORTICA**
650 Anton Blvd, Costa Mesa, 92626
- **NATIVE FOODS, TACO ASYLUM, RAMEN ZETTON & MILK AND HONEY**
The Camp: 2937 Bristol St, Costa Mesa, 92626
- **HALAL GUYS & NORTSHORE POKE**
3033 Bristol St, Costa Mesa, CA 92626
- **SPECIALTY'S CAFÉ**
3210 Park Center Drive (literally downstairs/next door)



Office Space: The Daily Frontier

You should get a handy map of the office and its many breakout rooms when you start. If you didn't ask about the secret waterslide earlier, here's another chance. In general, meetings happen in the conference rooms and group meetings (more than two people) have priority access to them.

HOW TO BOOK A CONFERENCE ROOM: A CAUTIONARY TALE

Go to "Google Calendar" → Click "Other Calendars" (select the drop down) → Browse "Interesting Calendars" → Click "More" → Click "Resources for HappyMoney.com" → Subscribe to "Conference Rooms"

GOOD MEETING RULES OF THUMB

- Make sure to book rooms in advance for large meetings or ones requiring media hookups.
- When inviting people to meetings, it helps to add both a meeting description and a room to your invite.
- The rooms with media hookups (Serendipity, Cloud Nine, Celebration & Bliss) are in high demand, so please check the calendar before starting your meeting/phone call.
- If you do not need media, please try using another conference room. (We hear Joyful is beautiful this time of year!)
- Make sure to look at the availability of a room before stepping into one for an impromptu meeting or phone call.
- The calendar is also where you'll show when you're going to be out of office.



DON'T POSTPONE OR DIAL TONE, FIND YOUR OWN ALONE PHONE ZONE

If you need to make a call and feel you'll disturb others, please use the telephone rooms or smaller breakout rooms in either Engineering or Member Experience. We also live in Southern California. Listen to the wise words of Sheryl Crow and "soak up the sun." Outside is always a nice place to make a phone call.

I FEEL THE EARTH MOVE UNDER MY FEET

In case of a fire, earthquake or any other type of emergency, use the stairs. In case a fire miraculously gives us all the ability to fly, still use the stairs. The windows don't open.

IT'S LIKE LIVING IN A BOND MOVIE. A JAMES BOND MOVIE.

To take the stairs or elevator up to the office, you'll need a tap card. You'll need an updated tap card to get into Engineering and Member Experience (or just knock, the walls are glass). This is for safety and compliance. Don't lose this card.



Keeping it Clean

THE KITCHEN

We use balloons (read: cards shaped like balloons) to indicate if the dishes in the dishwasher are clean, dirty, or in the process of being cleaned. Read then act accordingly.

- **HOW TO ACT ACCORDINGLY**

Please clean off stains and food stuck on dishes before loading them into the dishwasher. So far there is no office dog to lick plates clean, so you'll have to do it yourself.

- **HOW TO DO IT YOURSELF**

If the dishwasher is full, please run it (instructions are above the sink). If the dishwasher is running, please clean off stains/stuck on food and either hand wash or put upside down in the sink.

THE REFRIGERATORS

Please be mindful of food you put in the fridge and take it out before the end of the week. "Best By" dates, while not hard cutoffs, aren't arbitrary, so a cleaning spree happens every Friday. Food that looks old gets thrown away. Leave your dish, it's rubbish.

YOUR DESK

As you probably noticed, all the desks are out in the open for everyone to see. Keeping your desk tidy is highly smiled upon. That doesn't mean you can't make your desk your own, though.

THE CONFERENCE ROOMS

Chairs pushed in, tables free of loose papers/trash/markers/cups and straightened pillows are very much appreciated. Those who continually refuse will be made to attend cotillion. Not really, but come on. You're, by definition, an adult. Clean up after yourself.



The Building Where You Spend The Majority of Your Waking Hours

BUILDING HOURS

You can get into the building during normal business hours: 8am to 6pm, Monday through Friday. On weekends, relax, take a nap and by all means, try not to come into the office. If you really need to, you'll need to use your security badge to access the lobby and elevator. If you have any difficulty please call building security – (714) 327-6603 – and they can come to your rescue 24/7.

Also, stop for a second before you head in on the weekend and ask yourself, “Did all hammocks and WiFi just blink out of existence?” If no, maybe work from home. If yes, we have bigger problems.

BUILDING EVENTS

Our building hosts many events and activities for us the rest of their tenets. They include twice-weekly yoga (Monday and Wednesday from noon to 1pm), monthly food trucks and many other interesting and/or fun events. Keep an eye on your email.

In the basement, behind the secret door is a game area. They've got ping pong, foosball, a TV and more. You can head down there for a break if the office is too officey and outside is too outsidey.

They also offer an internal dry cleaning service (*The Cleaning Locker*), a car washing service and if you have one, chargers for your electric car.

FYI HVAC

So you know, outside normal business hours, HVAC (a little heat and a lot of air conditioning) will not be available unless Happy Money makes a special request. Dress accordingly.



The Happy Moffice: An American Workplace

THE WRITING ON THE WALLS

Many of the walls have whiteboard paint (identified by their texture and telltale shimmer). Use them. Write all over the walls without your parents yelling at you. Always check the wall's dry-erase ability before scribbling all over it, or you may be sent to your room without dessert.

Make sure to write your name, "SAVE," and the save-till date next to your writings. Before you erase something, ask around quickly and check. If no one says anything, wipe it, wipe it good.

THE VISITOR POLICY

If you're expecting a visitor, please let Team Experience (tx@happymoney.com) know beforehand. That way someone will let them up, and they won't be stuck in the main entrance getting asked if they're "So-and-so McMystery" by every Jimmy Johns delivery person.

SUPPLIES. YOU NEED UM. WE GOT UM. PRICED TO MOVE. (THEY'RE FREE.)

You can find them in three locations:

1. WALL OF CABINETS ACROSS FROM THE CONE OF SILENCE

Extra paper, post-its, pens, pencils, markers, Happy Money notes, envelopes, stapler, scissors, batteries

2. KITCHENETTE DRAWERS

Extra paper, post-its, pens

3. THE RECEPTION DESK

Everything else

Things like staplers, scissors and tape are typically shared throughout the office, so it's helpful if they're returned when you're done with them.

If you need extra supplies, ask Cat!



HERE'S THE MAIL. IT NEVER FAILS

- **SENDING**

If you need to send a letter or package, you can find FedEx, UPS and USPS dropoff boxes in the basement.

- **RECEIVING**

If you're receiving a package at the office because you don't trust the security of stoops, someone will drop it off at your desk. **WARNING:** Weekend dropoffs usually don't work because... Well, no one's here. Because weekend.

WINNING LUNCH FOR THE OFFICE (I.E. BUSINESS CARDS)

If you need business cards for networking or lunch winning purposes, request them from your manager. If they say, "Yes" then send an email to the Design Team (design@happy money), and you'll be analog networking in no time.

BLOCKING OUT THE NOISE WITH THE FUNK

Many folks in the office use headphones to get some quiet work time. Feel free to bring your own. While there may be an occasional object hurled across the room to get someone's attention, it's generally recommended you use Slack instead.



Slack Because Talking Spreads Germs

Slack is our internal messaging service. We use it to communicate more quickly than with email and more quietly than with our mouths. You'll get an invitation to Happy Money Slack in your inbox.

You can use Slack to talk to one person (Direct Messages) or a whole group (Direct Message Multiple People) or a group about a specific subject (Channels).

IN CHANNELS:

- @<name> is how you draw specific attention to your chat from one person
- @all gets everyone's attention

With so many options, make a habit of being available on Slack and in the #general channel during business hours. If you won't be, let someone know or just Slack @all.

If you ever have questions about or problems with Slack, hurl something across the room to get someone's attention and ask them.



What Actually is Wifi? And Other Unanswerable Questions

WIFI? BECAUSE FI

The internet in the Happy Money office is wireless because it's not 2004. If you're having issues, email ops@happymoney.com. Unless the WiFi is out. Then go home.

You're already set up on the office WiFi (Name: HappyMoney and/or HappyMoneyCorporate) when you get your computer. But more on that later.

If you want to connect your phone to the WiFi, here's what you do:

WIFI

1. Get the password from Ops.
2. Connect to the HappyMoneyBYOD network.
3. Start saving data.



Happy MonEmail, Google Drive and Printers, Oh My

HAPPY MONEMAIL

Your Happy Money Emails will be your first initial and the entirety of your last name (e.g. fristinitiallastname@happymoney.com). Please don't prank email Francis Irstinitiallastname. He is very busy but was kind enough to let us use his email for this example.

GOOGLE DRIVE

We use Google Drive for both document and spreadsheet collaboration, and Google also manages our company calendar. Your username is your full email.

NOTE: Your first password is temporary. You'll need to update it and save it in LastPass. "What's LastPass?" Please hold all questions until the end of the packet.

DON'T PHONE IN YOUR EMAILS. GET YOUR EMAILS IN YOUR PHONE.

If you want to connect your phone to the WiFi and to your work email, here's what you do.

EMAIL ON IOS

1. Download the Gmail app.
2. Log into your Happy Money email.
3. A notification will be sent to Ops that lets them approve your phone and gives them the power to wipe it if you lose it.
4. They'll approve you.
5. Proceed to have your phone constantly buzzing.



EMAIL ON ANDROID

1. Log into your Happy Money email using whichever of the Google-based email services Android offers that you like.
2. A notification will be sent to Ops that lets them approve your phone and gives them the power to wipe it if you lose it.
3. They'll approve you.
4. Proceed to have your phone constantly buzzing.

IF A PRINTER RUNS OUT OF TONER IN A FOREST, DOES THE BEEP ANNOY THE TREES TOO?

At last count, there are three printers in the office. They are pre-installed on your computer. Please ask Ops if you're having printer issues.

- Ricoh Aficio MP C2800 (by The Cone of Silence)
- Xerox WorkCentre 7556 (in the kitchen by the putting green)
- Xerox Phaser 6600DN (in The Happiness Zone and for Member Services use only)



Some of The Super Fun Paper Work

HAPPY MONEY LAPTOP POLICY

You'll get a hard copy of the laptop policy to read and sign when filling out all that glorious paperwork for Happy Money. Please read the policy and sub-policies carefully. Failure to do this will result in no repercussions, just crippling FOMO when everyone else is talking about their favorite parts of the laptop policy tomorrow.

KEEPING YOUR INFO SECURE

You'll get a hard copy of the Happy Money security agreement to read and sign. As with the laptop policy, please read all the policies carefully. This one is even more watercooler-worthy.



Okay, Time for Okta

Okta, what is it? The name of a killer whale? A weird abbreviation for SpoOKTAcular? Surprisingly, it's neither of those. It's what Happy Money uses to manage passwords.

Everyone gets their own Okta account. With it, you'll use one password to sign into Gmail, Box, Confluence and more. Some people call it a "single sign-on." Those people are us. We call it that.

Okta also gives you some added security by using two-factor authentication, which means to log in, you'll need your phone. Okta sends a notification to your phone and if you accept it, you can log in.

The Ops Team will run you through downloading the app and the browser extension. If you don't have a smartphone, the Welcome Packet is unsure how you use Okta without a smartphone, but good for you. Way to stay off the grid.

Make sure you read our password policy. But as a quick summary, all your passwords are strong, random and never written on Post-It® notes.

Bad Passwords: guest1234 or badpassword

Good Passwords: 6ooD&Pa5sW0r6S or F5^hwRD-2NkcZ!



Now The Ball(oon)'s in Your Court

We hope you've enjoyed this little introduction to Happy Money and our culture. This packet, while great, isn't the best way to understand who we are and what we're doing here. Go and talk to all your new coworkers. To reiterate, they're all great. But more importantly, you're great and we're so excited for you to get started.

WELCOME TO HAPPY MONEY