MONEYPOP

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MoneyPOP brings money and behavior together for beauty professionals

A finance app built for income that arrives client by client.

MoneyPOP is a behavioral finance app for beauty professionals with irregular income, including hairstylists, barbers, nail technicians, and estheticians. It brings income, tips, business costs, and money-related moods into one place so beauty pros can think, feel and behave better with their money.

THE POP FRAMEWORK

MoneyPOP runs on three steps the company calls the POP framework: Patterns, Opportunities, and Plan. It is the company's answer to surface-level financial language such as "budget better" or "get your finances in order."

> **Patterns.** What someone actually does with money. Income, tips, chair rent, and the mood attached to each money moment sit in one place until the repeating behavior shows up, the no-show that turns into a delivery order, the slow week that turns into online shopping.

> **Opportunities.** What the pattern reveals. A service priced below its real cost, margin lost to booth rent, a tax set-aside that was never made. MoneyPOP names these in dollars rather than general advice.

> **Plan.** The next step. One specific move for the week ahead, with a cash flow forecast to check it against, so the insight becomes a decision instead of another dashboard that gets ignored.

HOW THAT SHOWS UP DAY TO DAY

Think: know what came in, what chair rent and backbar took, and what is actually left after card fees and taxes. **Feel:** every money moment carries a mood, so the stress of an irregular week becomes visible instead of something carried alone. **Behave:** once the pattern shows up, the change gets specific. Stress-spending after a no-show client becomes something you can see coming.

MEET THE FOUNDER

MoneyPOP was created by Janell Borrero, MBA, MAFM, EA, the founder of SHEfo®, The Female CFO, and MoneyPOP, a financial wellness app for beauty entrepreneurs. With an MBA, a Master's in Accounting and Financial Management, and a PhD in Business Psychology in progress, she brings financial expertise and psychological insight to her work with women business owners.

Her path there was anything but conventional. Janell survived an attempted murder at 13 and has been on her own since she was 16. She started her business with a laptop at her dining room table and grew it into a company earning multiple six figures without outside funding. Now on her way to seven figures, she is committed to helping other women grow.

After years of working with women entrepreneurs, Janell saw the same gap again and again: many talented business owners needed more than bookkeeping or reports. They needed help understanding what their numbers meant, recognizing what was affecting their financial decisions, and knowing what to do next.

Janell created MoneyPOP because she believes a lack of money should not prevent entrepreneurs from accessing the guidance and resources they need to reach the next level. Many beauty pros can't afford her one-on-one guidance, so MoneyPOP puts it inside the app.

RECENT COVERAGE

> *"The cost of guidance shouldn't be what keeps a woman from building a financially healthy business."*
>
> Janell Borrero, in a StarterStudio founder feature: "StarterStudio Alumna Janell Borrero Is Making Financial Guidance More Accessible for Women Entrepreneurs." The feature traces her journey from SHEfo® to MoneyPOP and the resilience behind it. Read it at starterstudio.org.

> *"My job is to keep them going and make sure that they don't quit their entrepreneurship because of what's happening in the economy."*
>
> Janell Borrero, in Issue Number One: "New entrepreneurs aren't backing down, even as economic anxiety grows." The story cites Janell on how beauty pros weather economic uncertainty and why she keeps advising them to hold on. Read it at issuenumberone.journalism.cuny.edu.

Visitors can explore free tools at moneypop.ai/calculators, read practical guides at moneypop.ai/blog, take the two-minute money quiz at moneypop.ai/quiz, or find the app for iPhone and Android at moneypop.ai/download.

ABOUT MONEYPOP

MoneyPOP is a woman- and Latina-founded behavioral finance app for beauty and service professionals. It helps them think, feel and behave better with their money by connecting everyday business numbers with the emotional and behavioral patterns behind money decisions, working through its POP framework of Patterns, Opportunities, and Plan. It was founded by Janell Borrero, MBA, MAFM, EA, who also founded SHEfo® and The Female CFO.

PRESS INQUIRIES

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