Building for the people most finance apps ignore.

Ta Vie Finance is a consumer financial wellness product I founded, shipped, and operated. It serves people who don't fit traditional budgeting tools: users overwhelmed by data-dense apps, users with inconsistent income who can't set fixed budgets, and users who associate the word *budgeting* itself with judgment. What follows is the strategic thinking behind the product: the opportunity I saw, the calls I made, and what the early data is telling me.

Same day	38%	$0 acquisition
From premium launch to first paying subscriber (May 2026)	Daily-active to total-user ratio, several times the consumer-app norm	Growth to date is fully organic, by design

THE OPPORTUNITY

The major budgeting apps, including Mint, YNAB, Rocket Money, and Copilot, are built for users who already think in spreadsheets. They optimize for completeness: every transaction categorized, every dollar accounted for, every category tracked against a fixed monthly target.

That structure leaves a large segment of people behind: those overwhelmed by data-dense interfaces, those with attention and executive function challenges that make traditional budgeting feel impossible, and those with variable or inconsistent income who can't set a fixed budget because their income itself isn't fixed. The category has been telling these users they don't need a budgeting app. What they need is a different kind of money tool entirely.

This was the opening. Not a feature gap in existing apps, but a positioning gap in the whole category.

THE STRATEGIC BETS I MADE

> **1 · Reposition away from "budgeting" entirely**
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> An early conversation with a non-user shifted the framing of the entire product. She told me she didn't believe in budgets because they were "bad vibes," and that her income wasn't steady enough to budget against anyway. That single sentence revealed the category's real problem: *the word itself was the barrier.* I made the call to separate the product from budgeting as a category. Ta Vie answers a different question: **how much do I actually have left to spend right now?** Everything ladders to that.
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> **2 · Build the MVP around the simplest version of the answer**
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> Before building, I went to target users and asked how they currently tracked their finances. Most weren't tracking at all. Those who used patchwork systems: notes apps, Excel, mental math, screenshot histories. The MVP focused on a single core experience: a clear, immediate view of available spend. From there, I layered features for more advanced users (multi-month budgeting, expense export, multiple budget tiers) without compromising the simple onboarding for the primary segment.
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> **3 · Package the free tier as the on-ramp, price premium for trust**

Two packaging calls work together here. The core experience, knowing what you have left to spend, is free: that's the habit-forming feature, and the free tier exists to build the habit, not as a giveaway. Convenience features are premium. Pricing premium at $6.99/month was equally deliberate. As a new company, the priority was lowering the barrier to trying the product, not maximizing per-user revenue. At $6.99, a curious user can test the app without it feeling like a financial commitment, which matters in a category where users are already skeptical of being asked to pay. The pricing has room to grow alongside trust and feature depth as the product matures.

4 · Design the onboarding around the friction users actually have

Most budgeting apps require users to set up budgets before they can do anything. That requirement is itself the reason many users abandon. Ta Vie's onboarding is a few screens, and users can *skip budget setup entirely* if they just want to track expenses first. The product accommodates the user who isn't ready to commit to structure on day one and gives them a reason to stay long enough to grow into it.

5 · Build the retention thesis into every decision

The retention hypothesis: once a user crosses ~30 days in a finance app, switching costs make migration to another tool irrational. Day-30 retention is the product's north star metric. Every design, copy, and feature decision is built around getting the user to that threshold, which also means it resolves internal debates: the option that best serves day 30 wins. The product's job in month one isn't to impress; it's to be useful enough that the user keeps coming back without thinking about it.

6 · Sequence retention proof before acquisition spend

Growth to date is fully organic, and that's deliberate. Spending on acquisition before retention is validated means paying to fill a funnel that might leak. The current phase is the test: if organic users form the habit, the retention thesis holds and acquisition spend becomes a multiplier instead of a gamble. The early data below is that test running.

WHAT THE EARLY DATA IS SHOWING

At three months post-launch, with no paid acquisition and no active promotion, the early signal is consistent with the retention thesis. **38% of total users are daily active.** First paying subscriber landed the same day premium launched. The app is converting organic users into engaged habit-formers, which is the early indicator the strategy was built to surface.

I run internal analytics across activation, retention, and feature usage. Continuous user feedback feeds a steady iteration cycle, refining the experience for the primary segment while expanding capability for advanced users.

WHAT I'D DO DIFFERENTLY & WHAT'S NEXT

The biggest learning has been on positioning: leaning harder, sooner, into the *not a budgeting app* framing. Early messaging stayed too close to the category I was trying to separate from. The next phase is sharper positioning in marketing, deeper feature development for the variable-income user, an annual pricing tier once retention data validates the thesis, and the first deliberate acquisition experiments once it does.