About Waypoint Budget

Short description

Waypoint Budget is a Canadian budgeting app for couples and households. It syncs with 10,000+ banks in Canada and the US, sorts every transaction automatically, and shows what is safe to spend. Built in Calgary by Florencia Chomski and Ahmad Jamal.

Full boilerplate

Waypoint Budget is a budgeting app built in Calgary for people who want a clear picture of their money without a spreadsheet. It connects to 10,000+ banks across Canada and the US, categorizes transactions automatically, and shares one budget across a household. Members follow spending, subscriptions, goals and net worth on web, iOS and Android. Co-founders Florencia Chomski and Ahmad Jamal launched it on the web in November 2025 after building it for themselves, incorporated Waypoint Budget Inc. in Alberta in February 2026, and shipped the iOS and Android apps in June 2026. More than 14,000 people have joined since.

Fast facts

What it is	A budgeting app for couples and households, made in Calgary, Alberta.
Launched	On the web in November 2025. iOS and Android apps in June 2026.
Company	Waypoint Budget Inc., incorporated in Alberta in February 2026.
Founders	Florencia Chomski (marketing and design) and Ahmad Jamal (development and support).
Members	14,000+ as of November 2026, almost entirely by word of mouth.
Banks	10,000+ in Canada and the US, through Plaid and Flinks.
Platforms	Web, iOS, Android.
Pricing	Free to start; a subscription (Plus or Pro) for bank sync and the rest. No ads, no selling data.
Awards	Top 10 Startup and the Alumni's Choice Award, Platform Calgary Launch Party, Calgary Innovation Week 2026.
Website	waypointbudget.com • press page at waypointbudget.com/press
Contact	press@waypointbudget.com (Florencia or Jamal, within 24 hours)

Six things we'd want in any story

1. **Made by two people who needed it.** We were developers earning decent salaries and still living paycheque to paycheque. We built Waypoint Budget for ourselves first.
2. **Canadian first.** Prices in dollars that make sense here, TFSAs and RRSPs understood, and 10,000+ banks in Canada and the US.
3. **Everything in one place.** Budget, transactions, subscriptions, goals, net worth and a calendar of what's due.
4. **Built for two.** One budget shared across a household, each person's accounts and income side by side.
5. **No ads, no selling data.** Members pay a subscription. That's the whole business model.
6. **Shaped by members.** Ideas and votes on a public board decide what we build next.

Our story, in brief

The wake-up call

One afternoon in a Calgary cafe, with pen and paper, we wrote down every goal for the next ten years, then every expense. Our card balances had crept up and the wedding was further off than we thought. Seeing it all in one place was sobering, and it worked. Paper was not going to last, so we opened our laptops.

Building it together

Jamal builds the product and answers support. Florencia leads design and marketing. Within about two months we had a working budget app for ourselves, built to work the way people think about money: simple categories, clear visuals, no financial jargon.

Where it is going

Waypoint Budget has grown to thousands of members almost entirely by word of mouth. Members shape what we build next on a public feedback board, where they post ideas and vote for the ones they want most. We believe something simple: when you can see where your money goes, progress gets easier.

The long version is at **waypointbudget.com/story**.

Founders

Florencia Chomski • Co-founder, marketing and design

UBC computer science grad who taught kids to code in Kelowna, then worked at startups in web development, 3D animation, design, social and sales. She designs Waypoint Budget and runs marketing.
linkedin.com/in/florenciachomski

Ahmad Jamal • Co-founder, development and support

Builds Waypoint Budget and answers its support inbox, so bug reports land with the person who can fix them. Before this he built the web platforms at FreshGrade and Fresh Tracks Canada.
linkedin.com/in/ahmadjamal

Photo: founders-florencia-chomski-ahmad-jamal.jpg (Platform Calgary, October 2026). Use as is, with credit "Platform Calgary" if your style requires one.

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