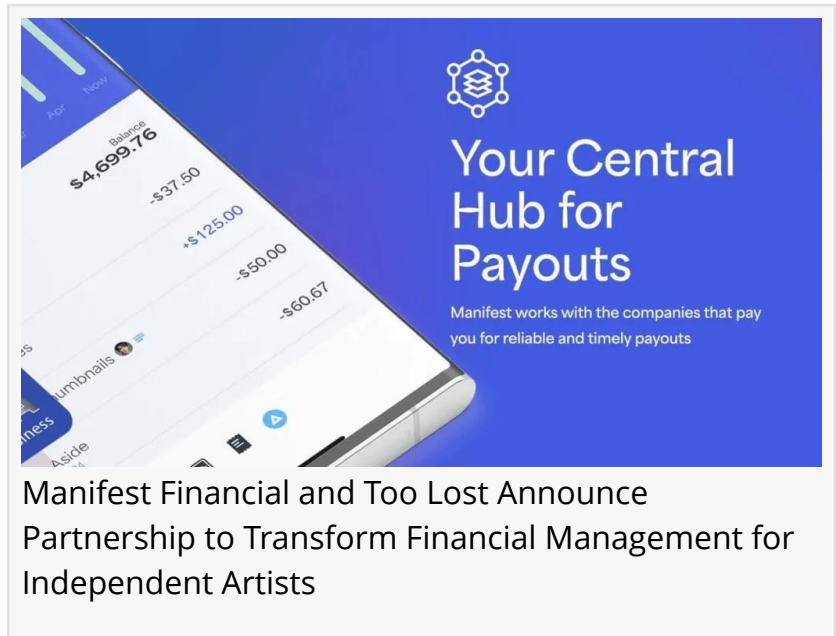


Manifest Financial and Too Lost Announce Partnership to Transform Financial Management for Independent Artists

Too Lost has partnered with Manifest Financial to offer financial tools for indie artists, addressing payment gaps, royalty delays, and limited banking support.

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[Manifest Financial](#) has entered into a strategic partnership with [Too Lost](#), a leading music distribution platform and technology stack, to deliver tailored financial solutions for independent artists and digital creators. This collaboration aims to address persistent industry challenges such as fragmented payments, delayed royalties, and the lack of banking services designed for artists' unpredictable income streams.



Through direct integration with Too Lost, Manifest's platform enables artists to monitor royalties, merchandise sales, and collaboration payouts in one streamlined dashboard—significantly reducing administrative workload. The platform also accelerates payments by leveraging direct deposits and automated peer-to-peer transfers, helping artists avoid traditional banking delays.

“

Partnering with Manifest aligns perfectly with our mission—giving creators seamless access to smarter business banking solutions, faster payments, and financial tools designed for their careers.”

Gregory Hirschhorn, Co-Founder & CEO of Too Lost

Additional features such as expense categorization and a 'Save for Taxes' tool empowers users to stay organized and financially prepared without disrupting their creative process. As the creator economy rapidly expands, with projections to reach \$500 billion by 2027, Manifest Financial is positioned to address the unique needs of

creators that conventional banking often overlooks.

“Creators face unique challenges that don’t fit conventional banking categories,” Michael Cavallaro, Co-Founder & CEO of Manifest Financial said. “That’s why we built Manifest Financial, to bridge this gap and provide the tailored financial services that the creator economy desperately needs.”

“This collaboration is about providing artists the financial freedom to focus on what they do best—creating inspiring music to move their community,” added Gregory Hirschhorn, Co-Founder & CEO of Too Lost.

Artists already using Manifest report greater clarity and control over their finances. Grammy-nominated producer and singer-songwriter Hannah Cottrell (Saint Sinner) noted that Manifest helps her organize royalties from multiple sources, manage everyday expenses, and streamline her business operations as an independent artist.

Manifest Financial is available on iOS and Android and is designed for anyone with diverse income streams—not just artists and musicians.

About Manifest Financial

Manifest Financial is a financial management platform built for the creator economy. It was co-founded by Michael Cavallaro and Manny Alvarez. Combining decades of experience in fintech, banking, and regulatory expertise, Manifest delivers financial solutions tailored to the needs of creators—helping them operate like businesses while focusing on their craft.

About Too Lost

Too Lost is a global music distribution platform serving over 300,000 independent artists and labels. Founded by Gregory Hirschhorn, Too Lost provides direct distribution to more than 450 digital service providers (DSPs) worldwide, empowering artists with tools for royalty tracking, payment splitting, and copyright protection—all without taking ownership of their music.

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