Izea Worldwide, Inc.

IZEA

Nasdaq; other; SIC 7310, Services-Advertising; CIK 0001495231

C/D

on the C/D boundary of 335 graded peers in other

rank 209 of 335; percentile 62.3; sampling error 2.6 points; lower is stronger

A B C D E

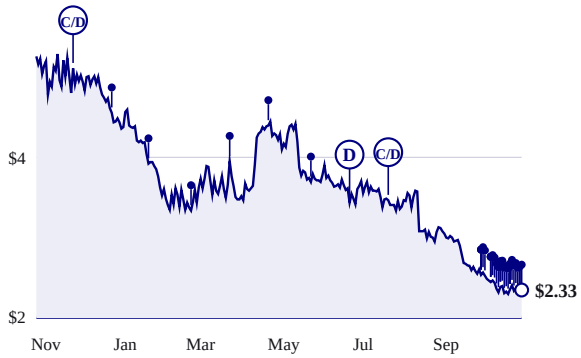
C/D, the tortoise



Scoreboard

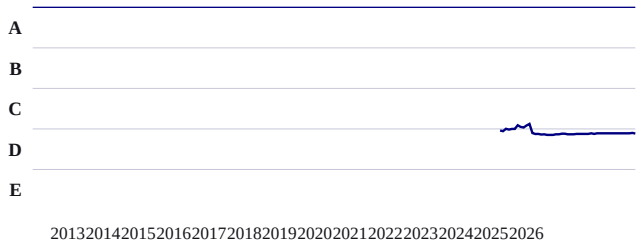
Profitability	C/D percentile 61.3
Solvency	A percentile 9.9
Growth and financing	E percentile 84.3
Reliability	0.83 AUC filers with $12.5M to $120M assets; 95% interval 0.79 to 0.86; 201 events, 2020 to 2025
Peer failure rate	1.07% a year Item 1.03 bankruptcies, same asset band, 2012 to 2025
Size band	$12.5M to $120M assets total assets $57.5M
Standard universe	inside revenue above $1M and assets above $10M
Warnings	none triggered; fortress balance sheet not computable: distress
Inputs computable	8 of 14
Graded from	filings received through Mar 17, 2026 225 days before the rescan; latest periodic filing 10-Q received Aug 11, 2026
Last close	$2.36 2026-10-27; market equity $41.1M; no price enters the letter

Share price, twelve months to the rescan



Split-adjusted close. Each lollipop is a rescan and carries the letter held then.

Letter at every rescan, 2012 to 2026



Sector percentile at each rescan, stronger toward the top; facts filed by each date only.

Business, in the company's words

opening of Item 1 of the 10-K received Mar 17, 2026

Our mission is to make creator economy solutions for marketers. We offer solutions that range from creator agency services to creator technologies to a marketplace that connects marketers with creators. By fostering these connections, we light up the creator economy with IZEAs - social-first content, made by creators, that are culturally relevant and move at the speed of culture. IZEA Worldwide, Inc. (together with its wholly-owned subsidiaries, "IZEA" or the "Company") is a Nevada corporation that was founded in February 2006 under the name PayPerPost, Inc. and became a public company in May 2011.

The fourteen inputs

lower percentile is stronger; sleeves and inputs within a sleeve carry equal weight

Input	Value	Peer median	Percentile, 0 to 100	Pct	Peers	Period end
Profitability, sleeve percentile 61.3						
Gross profitability	26.1%	27.0%		47.2	287	2025-12-31
Return on invested capital	not computable	10.0%				
pretax income must exceed the validity floor and imply a 0%-100% tax rate						

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Accruals ratio	(4.0%)	(5.8%)	63.5	503	2025-12-31
Gross margin stability, five years	4.9 pts	2.2 pts	73.0	205	2025-12-31
Solvency, sleeve percentile 9.9					
Twelve-month failure probability	not computable	0.04%			
latest liabilities, cash plus short-term investments, book equity, and shares are required					
Altman Z double-prime	5.18	2.05	14.3	385	2025-12-31
Net debt to EBITDA	not computable	2.52x			
EBITDA must exceed $100,000					
Interest coverage	not computable	2.45x			
interest expense must exceed $100,000					
Current ratio	6.44x	1.33x	5.5	507	2025-12-31
Growth and financing, sleeve percentile 84.3					
Revenue growth, three-year compound	(8.7%)	5.1%	88.2	400	2025-12-31
Free cash flow growth, three-year compound	not computable	8.8%			
current FCF must be positive and base FCF must exceed $100,000					
Reinvestment rate	not computable	11.6%			
pretax income must exceed the validity floor and imply a 0%-100% tax rate					
Asset growth, three years	(12.5%)	4.2%	91.3	437	2025-12-31
Net share issuance, one year	2.5%	(0.5%)	73.3	353	2026-03-12

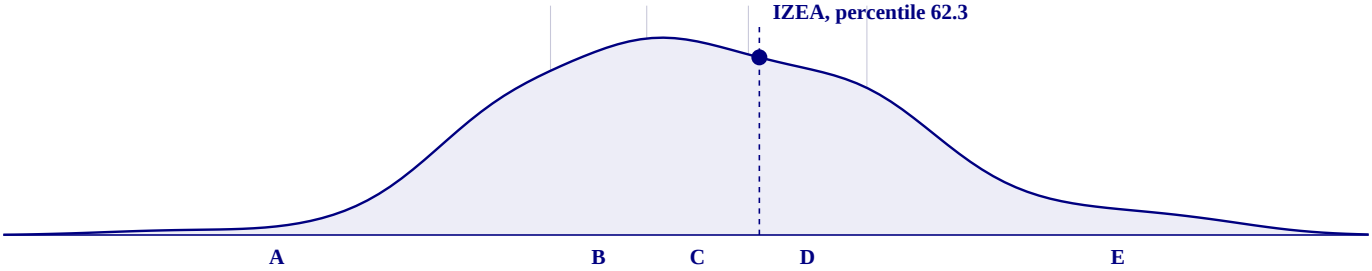
Warnings

1 of 7 checks triggered; none of them enters the letter

Check	Measured
Fortress balance sheet	cash minus debt is 50,877,744 USD; Altman Z is not used

Among 335 peers

other; letters are fifths of this list



Composite score of every graded peer, smoothed; vertical rules are the letter band edges; stronger to the left.

Rank	Company	Percentile	Letter	Warnings
204	Waste Connections, Inc. (WCN)	60.8	C/D	
205	Cbiz, Inc. (CBZ)	61.1	C/D	
206	Iqvia Holdings Inc. (IQV)	61.4	C/D	
207	United Parcel Service Inc. (UPS)	61.7	C/D	
208	HF Sinclair Corp. (DINO)	62.0	C/D	
209	Izea Worldwide, Inc. (IZEA)	62.3	C/D	fortress balance sheet
210	TransUnion (TRU)	62.6	C/D	
211	Corpay, Inc. (CPAY)	62.9	D	
212	DHI Group, Inc. (DHX)	63.2	D	
213	Bright Horizons Family Solutions Inc. (BFAM)	63.5	D	
214	Marriott International Inc. (MAR)	63.8	D	

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What the price implies

at the 2026-10-27 close; none of these enters the grade

Measure	Value	Peer median	Percentile
Twelve-month price change, skipping the latest month	(18.3%)	2.0%	30
Distance from 52-week high	(56.0%)	(25.4%)	17
EBIT to enterprise value	not computable	4.3%	
Free cash flow yield	5.9%	4.1%	64
Book value to price	1.17	0.34	90
Sales to price	0.77	0.71	54
Composite equity issuance, five years	16.4%	(8.9%)	82
Relative strength against the sector, log excess return	(0.35)	(0.13)	30

Diagnostics

shown on every report; none enters the grade

Measure	Value
Piotroski F-score 8 of 9, period end 2025-12-31	
Return on assets above zero	pass
Operating cash flow above zero	pass
Return on assets improved	pass
Operating cash flow exceeds net income	pass
Long-term leverage fell	pass
Current ratio improved	pass
No new shares issued	fail
Gross margin improved	pass
Asset turnover improved	pass
Cash, filings, liquidity	
Cash and equivalents	$46.6M
Operating cash flow, four quarters	-$1.5M
Months of runway	361.8
Days since last periodic filing	78 (10-Q received Aug 11, 2026)
Median daily dollar volume, 63 sessions	$101,164

Sources

every fact behind the inputs; each row links to its filing index on sec.gov

#	Concept	XBRL tag	Value	Period end	Received	Form	Accession
1	revenue	us-gaap:RevenueFromContractWithCustomerExcludingA...	$31.2M	2025-12-31	2026-03-17	10-K	26-000010
2	cost of revenue	us-gaap:CostOfRevenue	$16.2M	2025-12-31	2026-03-17	10-K	26-000010
3	assets	us-gaap:Assets	$57.5M	2025-12-31	2026-03-17	10-K	26-000010
4	operating income	us-gaap:OperatingIncomeLoss	-$1.9M	2025-12-31	2026-03-17	10-K	26-000010
5	pretax income	us-gaap:IncomeLossFromContinuingOperationsBeforeInc...	$42,326	2025-12-31	2026-03-17	10-K	26-000010
6	income tax	us-gaap:IncomeTaxExpenseBenefit	$0	2025-12-31	2026-03-17	10-K	26-000010
7	total debt	us-gaap:LongTermDebt	$9,106	2025-12-31	2026-03-17	10-K	26-000010
8	book equity	us-gaap:StockholdersEquity	$48.9M	2025-12-31	2026-03-17	10-K	26-000010
9	cash	us-gaap:CashAndCashEquivalentsAtCarryingValue	$50.9M	2025-12-31	2026-03-17	10-K	26-000010
10	total debt	us-gaap:LongTermDebt	$63,420	2024-12-31	2026-03-17	10-K	26-000010
11	book equity	us-gaap:StockholdersEquity	$48.8M	2024-12-31	2026-03-17	10-K	26-000010
12	cash	us-gaap:CashAndCashEquivalentsAtCarryingValue	$44.6M	2024-12-31	2026-03-17	10-K	26-000010
13	net income	us-gaap:NetIncomeLoss	$42,326	2025-12-31	2026-03-17	10-K	26-000010
14	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	$2.4M	2025-12-31	2026-03-17	10-K	26-000010
15	assets	us-gaap:Assets	$62.2M	2024-12-31	2026-03-17	10-K	26-000010
16	revenue	us-gaap:RevenueFromContractWithCustomerExcludingA...	$35.9M	2024-12-31	2026-03-17	10-K	26-000010
17	cost of revenue	us-gaap:CostOfRevenue	$21.2M	2024-12-31	2026-03-17	10-K	26-000010
18	revenue	us-gaap:RevenueFromContractWithCustomerExcludingA...	$36.2M	2023-12-31	2025-04-11	10-K/A	25-000076

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19	cost of revenue	us-gaap:CostOfRevenue	$21.6M	2023-12-31	2025-04-11	10-K/A	25-000076
20	revenue	us-gaap:RevenueFromContractWithCustomerExcludingA...	$41.1M	2022-12-31	2024-04-01	10-K	24-000046
21	cost of revenue	us-gaap:CostOfRevenue	$24.7M	2022-12-31	2024-04-01	10-K	24-000046
22	revenue	us-gaap:RevenueFromContractWithCustomerExcludingA...	$30.0M	2021-12-31	2023-03-31	10-K	23-000040
23	cost of revenue	us-gaap:CostOfRevenue	$14.5M	2021-12-31	2023-03-31	10-K	23-000040
24	current assets	us-gaap:AssetsCurrent	$55.1M	2025-12-31	2026-03-17	10-K	26-000010
25	current liabilities	us-gaap:LiabilitiesCurrent	$8.6M	2025-12-31	2026-03-17	10-K	26-000010
26	retained earnings	us-gaap:RetainedEarningsAccumulatedDeficit	-$104.3M	2025-12-31	2026-03-17	10-K	26-000010
27	liabilities	us-gaap:Liabilities	$8.6M	2025-12-31	2026-03-17	10-K	26-000010
28	depreciation amortization	us-gaap:DepreciationDepletionAndAmortization	$636,386	2025-12-31	2026-03-17	10-K	26-000010
29	operating income	us-gaap:OperatingIncomeLoss	-$9.9M	2023-12-31	2025-04-11	10-K/A	25-000076
30	interest expense	us-gaap:InterestExpense	$8,226	2023-12-31	2024-04-01	10-K	24-000046
31	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	$56,683	2025-12-31	2026-03-17	10-K	26-000010
32	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	-$11.5M	2024-12-31	2026-03-17	10-K	26-000010
33	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	$74,985	2024-12-31	2026-03-17	10-K	26-000010
34	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	-$4.8M	2023-12-31	2025-04-11	10-K/A	25-000076
35	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	$131,722	2023-12-31	2025-04-11	10-K/A	25-000076
36	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	-$3.1M	2022-12-31	2024-04-01	10-K	24-000046
37	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	$79,006	2022-12-31	2024-04-01	10-K	24-000046
38	current assets	us-gaap:AssetsCurrent	$60.0M	2024-12-31	2026-03-17	10-K	26-000010
39	current liabilities	us-gaap:LiabilitiesCurrent	$13.4M	2024-12-31	2026-03-17	10-K	26-000010
40	assets	us-gaap:Assets	$79.4M	2023-12-31	2025-04-11	10-K/A	25-000076
41	assets	us-gaap:Assets	$85.7M	2022-12-31	2024-04-01	10-K	24-000046
42	shares outstanding	dei:EntityCommonStockSharesOutstanding	17,336,121	2026-03-12	2026-03-17	10-K	26-000010
43	shares outstanding	dei:EntityCommonStockSharesOutstanding	16,914,522	2025-03-25	2025-04-11	10-K/A	25-000076

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