Izea Worldwide, Inc.

IZEA

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

C/D

on the C/D boundary of 315 graded peers in other

rank 194 of 315; percentile 61.5; sampling error 2.7 points; lower is stronger

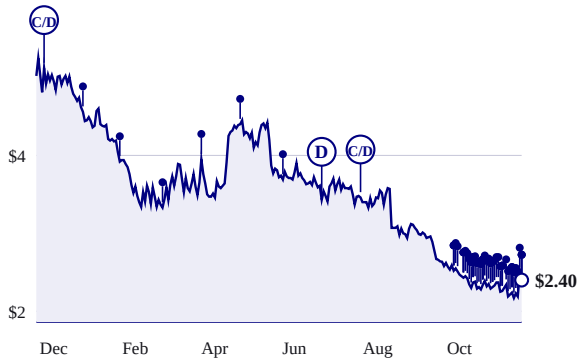


C/D, the tortoise



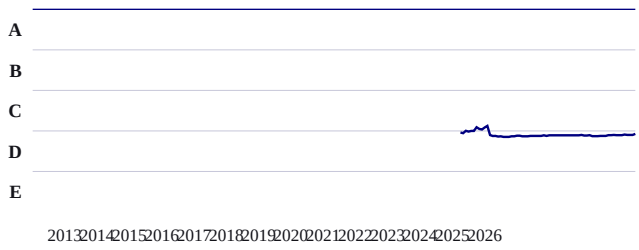
Scoreboard	
Profitability	C/D percentile 61.9
Solvency	A percentile 10.2
Growth and financing	E percentile 84.1
Reliability	0.83 AUC filers with $12.5M to $120M assets; 95% interval 0.79 to 0.86; 201 events, 2020 to 2025
Peer failure rate	1.07% a year Item 1.03 bankruptcies, same asset band, 2012 to 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 13
Graded from	filings received through Mar 17, 2026 245 days before the rescan; latest periodic filing 10-Q received Nov 12, 2026
Last close	$2.42 2026-11-16; market equity $41.8M; 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 thirteen 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 61.9						
Gross profitability	26.1%	26.9%		47.3	265	2025-12-31
Return on invested capital	not computable	10.1%				
pretax income must exceed the validity floor and imply a 0%-100% tax rate						

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Accruals ratio	(4.0%)	(5.8%)	64.6	458	2025-12-31
Gross margin stability, five years	4.9 pts	2.1 pts	73.7	195	2025-12-31
Solvency, sleeve percentile 10.2					
Altman Z double-prime	5.18	2.06	14.9	357	2025-12-31
Net debt to EBITDA	not computable	2.37x			
EBITDA must exceed $100,000					
Interest coverage	not computable	2.93x			
interest expense must exceed $100,000					
Current ratio	6.44x	1.32x	5.4	462	2025-12-31
Growth and financing, sleeve percentile 84.1					
Revenue growth, three-year compound	(8.7%)	5.1%	87.5	377	2025-12-31
Free cash flow growth, three-year compound	not computable	8.9%			
current FCF must be positive and base FCF must exceed $100,000					
Reinvestment rate	not computable	12.4%			
pretax income must exceed the validity floor and imply a 0%-100% tax rate					
Asset growth, three years	(12.5%)	4.1%	91.5	402	2025-12-31
Net share issuance, one year	2.5%	(0.6%)	73.2	352	2026-03-12

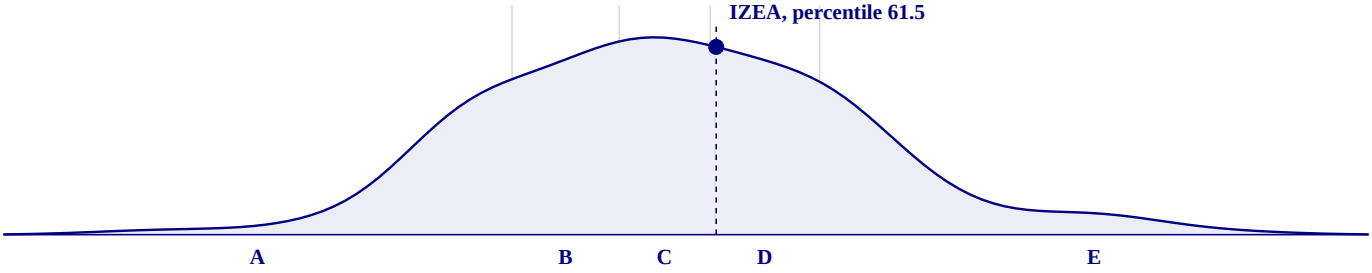
Warnings

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 315 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
189	Xponential Fitness, Inc. (XPOF)	59.9	C/D	
190	Concrete Pumping Holdings, Inc. (BBCP)	60.2	C/D	
191	Full House Resorts Inc. (FLL)	60.5	C/D	
192	International Seaways, Inc. (INSW)	60.8	C/D	
193	TransUnion (TRU)	61.1	C/D	
194	Izea Worldwide, Inc. (IZEA)	61.5	C/D	fortress balance sheet
195	Western Union Co. (WU)	61.8	C/D	
196	Dorian LPG Ltd. (LPG)	62.1	C/D	
197	Caesars Entertainment, Inc. (CZR)	62.4	C/D	
198	United Parcel Service Inc. (UPS)	62.7	D	
199	Waste Connections, Inc. (WCN)	63.1	D	

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What the price implies

at the 2026-11-16 close; none of these enters the grade

Measure	Value	Peer median	Percentile
Twelve-month price change, skipping the latest month	(51.3%)	(0.7%)	10
Distance from 52-week high	(54.3%)	(23.6%)	19
EBIT to enterprise value	not computable	4.4%	
Free cash flow yield	5.7%	4.2%	62
Book value to price	1.12	0.36	88
Sales to price	0.75	0.71	54
Composite equity issuance, five years	15.7%	(9.4%)	81
Relative strength against the sector, log excess return	(0.84)	(0.13)	10
Twelve-month failure probability, CHS model	not computable	0.03%	

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	$46.4M
Operating cash flow, four quarters	-$1.6M
Months of runway	348.2
Days since last periodic filing	5 (10-Q received Nov 12, 2026)
Median daily dollar volume, 63 sessions	$74,631

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

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18	revenue	us-gaap:RevenueFromContractWithCustomerExcludingA...	$36.2M	2023-12-31	2025-04-11	10-K/A	25-000076
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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