
KIDDIE KREDIT



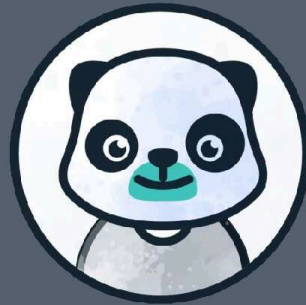
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Problem



- 1 2 out of 3 Americans can't pass a basic financial literacy test. Thus, their children have historically inherited bad debt. ([Fortune.com](https://www.fortune.com))
- 2 Bad credit is EXPENSIVE. An average auto loan for someone with a 750+ FICO score is 3.23% vs 11.35% for someone with a score below 600. ([Forbes.com](https://www.forbes.com))
- 3 4 out of 10 Americans don't even understand how their credit score was determined. ([CNBC.com](https://www.cnbc.com))

Our Solution



We focus on TEACHING CREDIT. Bad credit scores can take OVER 10 YEARS to recover from.

Credit, when leveraged properly, can be a tool to generate wealth which takes steps towards economic equality for those disadvantaged.

How It Works

Our app is designed to educate young children about credit through activity completion and reward redemption



A mobile app experience teaching financial literacy for all.



1

Download **KIDDIEkredit**

Download the FREE "KIDDIEkredit" app via the App Store or Google Play Store.



2

Register

Register your account and setup your family unit.

You can easily switch to child mode by tapping on the account manager icon.

Your children can easily navigate the app and manage their chores!



3

Assign Tasks

Enroll your tasks for your children to complete and reward your kids with "bamboo bucks" they can redeem for rewards!



4

Kid's Complete Tasks

Encourage kids to do complete tasks and reward them. Using the app they can mark activities as done as their completed!

As a parent, you can review and either approve or deny their request.



5

Reward Discipline

How well your children complete their tasks will determine their credit score.

The higher their score, the more bamboo bucks they will earn.

Get it
www.kiddiekredit.com
 for more details

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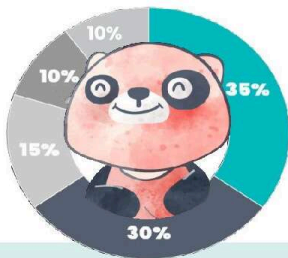
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KIDDIEkredit Financial Literacy for Kids



KIDDIEkredit

What's A "Kredit" Score








FICO Score

300-850

How Does Each Aspect Relate?

Kiddie Kredit Score

0-100

	Payment History	A missed task is like a missed payment	Task History
	Utilization	A child must save at least 10% of their weekly rewards (Bamboo Bucks) to not get penalized for utilization	Reward Redemption
	Age of Accounts	The longer you've had a task the better it is for your score	Age of Assigned Tasks
	Total Accounts	The more tasks you have the better it is for your score	Total Tasks
	Inquiries	Each time a child asks to redeem a reward with their points it's like an inquiry	Reward Requests

Team





Evan Leaphart
FOUNDER & CEO

Youth mentor, serial entrepreneur, co-founder of Black Men Talk Tech





Mike Gross
COO & I-HEAD OF EDUCATION

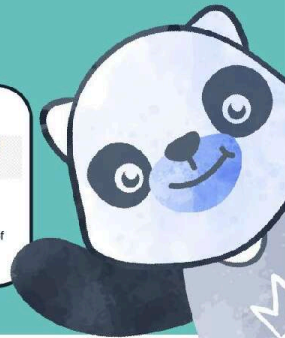
Personal speaker with 15+ years experience teaching financial literacy to youth





Vic Moreno
CTO

Lead engineer at AWS with a Masters of Science in Finance






John D Saunders
DESIGN & CONTENT LEAD

Founder of 5Four Digital and, creator of BlackWalist.org and BlackIllustrations.com





Michael DeGori
HEAD OF PRODUCT

UI expert and multi talented full stack developer with a background in business





Natasha Valley
HEAD OF BRAND STRATEGY

Brand strategist with 10+ years experience working with athletes and entertainers





Anika Jackson
DIRECTOR OF COMMUNITY

Founder of Anika PR, a PR agency focused on projects that empower communities

Advisors



Monique Idlett
ADVISOR

Co-Star, Undercover Billionaire
Managing Partner, Reign VC



Eric Reis
ADVISOR

Author, The Lean Startup
CEO, LTSE



Josh Shaw
ADVISOR

Founder, Student Advantage



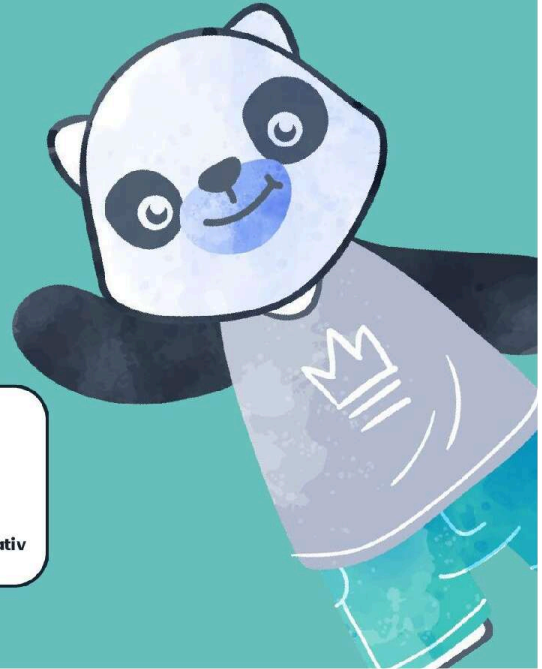
Chris Bergman
ADVISOR

Founder, ChoreMonster

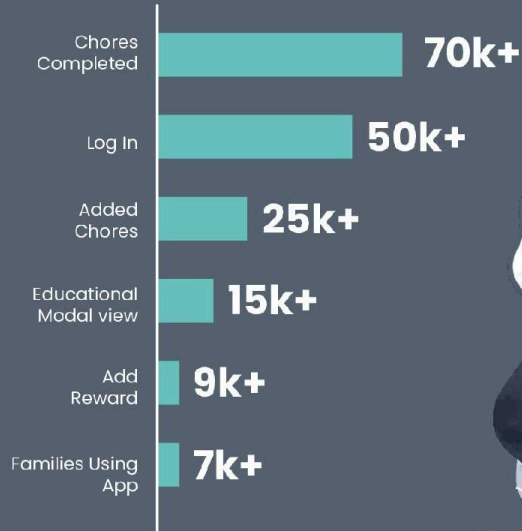


Amanda Slavin
ADVISOR

Co-Founder, CatalystCreativ



Traction



Recent Press

“The Financial Literacy App Teaching Kids About Credit”

—Forbes

Forbes

EQUIFAX

P Product Hunt

South Florida
BUSINESS
JOURNAL

Bankrate

The Miami Herald

Entrepreneur
MAGAZINE

NOW
THIS

한국일보
THE KOREA TIMES

CNBC

REFRESH
MIAMI
“THE PLACE” “HOT” TRENDS

blackwallet
FINANCIAL LITERACY FOR BUDGET-FRIENDLY

KIDDIEkredit

2021 Pitch Competition Wins



MIT Fintech
Audience Choice \$10k



Black Futures Pitch
Winner, 1st Place, \$10k



TechCrunch City
Winner, 1st Place, Press



NBA PlayerCon
Winner, 1st Place, \$5k



Fintech Frontier
Winner, 3rd Place, \$15k



First Founders
Winner, 1st Place, \$7k



HBCU VC
Winner, 1st Place, \$10k



Discover Bank
Winner, 1st Place, \$15k



AARP Hack Wealth
Top 8 Finalist



Our Competitive Advantage



First to Market

First chore tracking app that is specifically focused on **teaching about credit**. Other chore tracking apps focus on concepts of saving and investing. This allows for further collaboration opportunities with those focusing in those spaces.



Credit Bureau Partnership

Having **Equifax as a partner** and client gives us credibility by having the backing of one of the three major credit bureaus. We are working together on bringing the Builds Credit model to additional cities, product enhancements and other distribution opportunities.



Proprietary Technology

Our **web interface** for organizations gives the ability to directly interact with the family activity board. This allows financial institutions the ability to add a reward such as redeeming rewards for actual money to open an account or schools the ability to add a task like "do homework."



Educational Content

100+ Hours of content specifically focused on teaching credit broken down into different age groups. The content we have built meets **FIVE of the National Financial Literacy Standards**.

Partnerships



Business Model: B2B2C



Annual User Licenses

Pricing Varies

based off of AUM (financial institutions), revenues (non-profits), district size (schools)



Product Recommendations

PPC

charge for placement, clicks and conversion



Educational Content

Standalone Content

Home Schooling
After School
School

Coming soon...

Kredit
ACADEMY

DISCOVER

The platform being built in stealth that provides access to a credit card using the world's first learning based approval process.



Pre Seed Round




\$100k
Marketing


\$50k
Legal & Accounting


\$450k
Operational & Partnerships




\$575k
Development


\$325k
Salaries

*Revenues generated will be invested into sales and marketing expenses
KIDDIEkredit

Thank You!

kiDDiecredit

Email Inquiries

evan@kiddiecredit.com



Phone Inquiries

305-458-2528



Can you vouch for John Doe?

John has applied to raise funding for Company Name on Wefunder and provided your name as a personal reference.

| *Quote goes here*

Wefunder has raised hundreds of millions for startups that later went on to raise over \$5 billion in follow-on funding from venture capitalists.

Can you vouch for John?

VOUCH FOR JOHN

LEARN MORE

About Wefunder

We help anyone invest as little as \$100 in the startups they believe in. We're also a Public Benefit Corporation with a mission to keep the American dream alive. We aim to help 20,000 founders get off the ground by 2029.

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