

Where learning builds *credit.*

Meet CAFE founders Evan Leaphart and Mike Gross, who are building the first credit card that rewards users for what they learn, not just what they spend, helping community banks and credit unions deliver financial education and safe credit-building to LMI customers and the next generation.



Evan Leaphart & Mike Gross

CEO and COO, Kredit Academy

SWIPE →

FROM PERSONAL TRAP TO PUBLIC SOLUTION

Built where credit *broke them first.*

Founder **Evan Leaphart** got into credit card debt at 18 because nobody had ever taught him how credit worked. That experience became Kiddie Kredit, the chore-tracking app that teaches children how credit works, then grew into Kredit Academy, the Gen Z evolution. Evan also co-founded Black Men Talk Tech and in 2019 received a key to the City of Miami for his community efforts.

COO **Mike Gross**, Evan's best friend, brings 15+ years of financial literacy curriculum development. Together they won the world's largest startup competition (\$1M from 43North plus audience choice), closed a \$1.4M preseed backed by NBA pros Dwyane Wade and Baron Davis, and partnered with Discover on the Kredit Card.

CAFE alum

\$1.4M preseed + \$1M 43North

Discover card partner

M&T Bank strategic partner

Featured on Bloomberg + CNBC

Three stages. One *credit journey*.

Kredit Academy is a white-label credit-building platform delivered to small and mid-sized community banks and credit unions as a **member benefit**. A staged product suite meets users where they are, from age 7 to first real credit line, with rewards that pay them for what they learn.

01

AGES 7+

Kiddie Kredit

A chore-based simulated credit environment that introduces children and families to how credit actually works, before it can hurt them.

02

TEENS + YOUNG
ADULTS

Kredit Quest

Gamified financial literacy with real-world lessons. Users earn rewards based on what they learn, building habits before they ever swipe.

03

DISCOVER
PARTNERSHIP

The Kredit Card

A secured card with deposits parked in a high-yield savings account, returned with interest when the user graduates to unsecured credit.

TRUSTED BY COMMUNITY INSTITUTIONS

"We are committed to starting financial education at an early age, especially understanding credit. Kredit Academy is the only platform that we found doing this."

Blanche Jackson, President · Stepping Stones Community Federal Credit Union

Strategic partners: M&T Bank, Edward Jones, Chicago Urban League. Clients include Dade County Federal Credit Union.



We will be the world's first credit card for the next generation that places an emphasis on **education.** Rewards are issued not just based on how much you spend, but **how much you learn in the process.**

— **Evan Leaphart** · Founder & CEO, Kredit Academy

Teaching the next generation before the *trap closes*.

LMI families and credit-invisible Gen Z consumers learn about credit the way Evan did: by getting burned. Kredit Academy gives small and mid-sized FIs an **education-first credit-building product** they can offer as a safe on-ramp, before the first hard inquiry, the first late fee, the first lasting score hit.

US CREDIT CARD DEBT

\$1T+

A historic high in American consumer debt. The cost of a system that never taught people how credit actually works.

CREDIT CHALLENGED

90M+

adult Americans are credit challenged or credit invisible, locked out of affordable products and wealth-building.

GEN Z SPEND

\$500B+

projected Gen Z spending power, the most diverse generation in US history, entering credit with the least preparation.

DIRECT CRA ALIGNMENT

Helps community financial institutions earn **Community Reinvestment Act credit** through financial education, secured credit-building products, and member benefits delivered to LMI households, credit-invisible young adults, and the underserved populations CRA is built to reach.

30 fintechs. One *scaling* network.

Through CAFE, Kredit Academy connected with community banks, credit unions, financial educators, and industry leaders accelerating their path to delivering rewards-driven credit education and safe credit-building to LMI households and the next generation.

CAFE PARTNERS

ABA American Bankers
Association

AFC American Fintech Council

WSFS CARES Foundation

SBDC Small Business
Development Center

M&T M&T Bank

CRB Foundation @ Cross River

Help CAFE scale the next cohort.

Every dollar fuels founders building financial equity for LMI communities. CAFE supported activity qualifies for CRA community development consideration.

