

Where money decisions meet *real* *life.*

Meet CAFE founders Nick Ashburn and Moraya Seeger DeGeare, who are combining psychology, neuroscience, and behavioral analytics to help NextGen households manage the complexity of modern financial life, so the institutions that serve them turn early relationships into clients for life.

**NM****Nick Ashburn & Moraya Seeger DeGeare***Founder & CEO and Chief Clinical Strategist, Calibrate*

SWIPE →

TWO DISCIPLINES, ONE BLIND SPOT

Built where money meets *emotion*.

Co-founders **Nick Ashburn** (Founder & CEO) and **Moraya Seeger DeGeare** (Chief Clinical Strategist) come from opposite sides of the trust gap. Nick was MD of Responsible Investing at PNC Bank, a Wharton Senior Director, and IDEO.org alum, watching firms struggle to engage NextGen clients.

Moraya is a Licensed Marriage and Family Therapist with 12+ years of private practice and ICEEFT-certified EFT credentials, formerly in-house expert at the Paired app. They have built out a six-person team including a Wall Street quant CTO, a 30-year fintech data scientist, and a federal change-management COO.

CAFE Fall 2025 cohort

Ex-PNC + Wharton + IDEO.org

LMFT + ICEEFT certified

6-person team

Built for the *complexity* of modern financial life.

Calibrate gives community banks, credit unions, RIAs, and therapists a **scalable, emotionally intelligent layer** for the HENRY generation (High Earner, Not Rich Yet), the 20M Americans making real money and facing real complexity for the first time. A four-stage hybrid product, DIY plus hand-off to a human.

01

GROWTH PROFILE

Assess

A 10-minute peer-reviewed psychometric assessment surfaces the emotional, behavioral, and relational wiring behind every money decision.

02

BUILD TRUST

Orient

Sub-clinical insights reframe patterns into a hyper-personalized narrative, without judgment, shortening time-to-value for the advisor.

03

TIMED SOLUTION

Navigate

AI-guided micro-interventions: emotional regulation, habit coaching, just-in-time education, calibrated to the person or household.

04

LIVE SIGNALS

Evolve

Physiological and financial data streams deepen the model over time, creating a flywheel toward predictive, proactive care.

VALIDATED SCIENCE

9 clusters

Behavioral money clusters under review with the *Journal of Behavioral & Experimental Finance*.

FIRM IMPACT

20-30% lift

in the adoption of financial solutions when firms stop guessing and start knowing.



The future of advice is **more human, not less.** When firms understand the behavioral and relational wiring behind a client's money, they **stop guessing and start knowing.**

 **Nick Ashburn** · Founder & CEO, Calibrate

The community institution *wealth-transfer moment.*

More than half of HENRYs bank at community banks and credit unions, but the average client age is 54 and aging. The institutions that engage them **before** they hit private-wealth AUM minimums own the relationship through the \$84T wealth transfer. Those that wait will be too late.

THE WEALTH TRANSFER

\$84T

shifting to Millennials and Gen Z over the next decade. The institution that serves them effectively today captures the assets tomorrow.

AT CALIBRATE INSTITUTIONS

\$60B

in HENRY wealth at risk of leaving community banks and credit unions, where 53% of HENRYs currently bank.

POPULATION

~20M

HENRYs ages 25-45, too early for private wealth management and too complex for what most firms offer today.

BROADER LMI APPLICATION

Calibrate's behavioral engine extends to **any client carrying emotional friction around money**, including LMI households where shame and distrust drive disengagement. The same psychometric layer that retains HENRYs also helps community institutions deepen relationships with the underserved populations CRA is built to reach.

30 fintechs. One *scaling* network.

Through CAFE, Calibrate connected with community banks, credit unions, behavioral health partners, and industry leaders accelerating their path to retaining NextGen clients through the wealth transfer, with applications across LMI households.

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.

