

# Kikoff

## Our Mission

Kikoff is on a mission to build radically affordable financial tools to help consumers achieve financial security.



**Cynthia Chen**  
Kikoff CEO & Founder

## Our Story

Kikoff was founded in 2019 with a goal that sounds simple but isn't: make it easier to build credit. Credit plays a major role in our lives, from getting approved for a credit card to buying a home.

But here's the catch: it's easiest to build credit when you already have it. Our founder, Cynthia Chen, experienced that challenge firsthand as a first-generation immigrant. So she set out to change it.

Kikoff's Credit Account is a low-cost, effective way to start building credit from scratch. Kikoff has since expanded our offering to include AI Debt Negotiation, rent reporting, identity protection, and more—features designed to support long-term financial health. Today, over a million people have used Kikoff to build stronger credit and unlock what's next.

### Featured in

**Bloomberg**

**BUSINESS INSIDER**

**nerdwallet.**

**CNBC**

**TechCrunch**

**ConsumerAffairs**

## Our Impact

**1MM+**  
active users

**80M+**  
points boosted<sup>1</sup>

**\$5M**  
in debt savings

**30K+**  
mortgages opened  
after a Kikoff credit  
account opened

**433K+**  
autoloans opened  
after a Kikoff credit  
account opened

\*Impact numbers as of May 2025

### Our Investors

**Lightspeed**

**Sagard | Portage Ventures**

**GGVCAPITAL**

**CORE INNOVATION CAPITAL**

**F<sup>3</sup> Female Founders Fund**

**COATUE**

**foundation capital**

**SC30 INC.**

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1. The total of 80 million points increased represents the total combined credit score (VantageScore 3.0) points gained across all Kikoff users between Jan-2019 & July-2025. Individual results may vary.