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introduction the evolution of financial technology the rise of fintech a look at how financial technology has transformed personal finance introduction to credit karma founding mission and evolution from its inception to its acquisition by intuit chapter 1 credit karma s beginnings the founding story how credit karma was founded in 2007 by kenneth lin ryan graciano and nichole mustard the vision behind credit karma democratizing access to credit scores and financial tools initial struggles and breakthroughs early challenges and how credit karma overcame them chapter 2 the core features of credit karma free credit scores and reports how credit karma provides free credit scores from major bureaus like equifax and transunion credit monitoring and alerts how users can monitor their credit in real time personalized financial recommendations offering insights on credit cards loans and more based on users financial profiles tools for tax filing and planning the addition of turbotax integration for seamless tax preparation chapter 3 the business model behind credit karma how credit karma makes money revenue through targeted ads and financial product recommendations partnering with financial institutions working with banks

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