

KATE HAO



Kate Hao is the Founder and CEO of Happy Mango. She founded Happy Mango to bring greater transparency to credit reporting. With better information, Kate believes that credit markets can be made to work better for both borrowers and lenders.

Kate was previously the Treasurer of the broker-dealer subsidiary of Morgan Stanley, where she worked for over 12 years across various functions. While working as a bond trader during the 2008 crisis, she recognized the limitations of existing consumer credit reporting systems, which provided information about a problem only after the problem has occurred. Her training in fundamental financial analysis enabled her to develop a forward-looking consumer credit assessment algorithm that lay the foundation of the Happy Mango Score computation. Her executive experience in managing large teams and complex projects ultimately led to her decision to bring her idea forward and form Happy Mango.

She earned an MBA from Harvard Business School and a BA in Accounting from Albion College. She is a Chartered Financial Analyst (CFA), Certified Public Accountant (CPA), and Financial Risk Manager (FRM). Outside of work she enjoys date nights with her husband and play time with her three children.

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