

PARENT GUIDE

Everything your family can do with Kiddie Kredit

Chores, Bamboo Bucks, rewards and the Kredit Score,
explained for grown-ups, with words to share with your kids.



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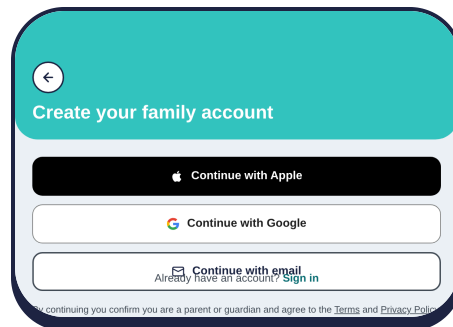
Getting started

Setting up takes about five minutes. You create your account, add your children, and pick a few first chores. Everything can be changed later.

Create your account

Kiddie Kredit is for parents and guardians. Children never make their own account. They use the app through yours, in child mode.

- 1 **Open the app and tap [Get started](#)**
The three welcome cards explain the idea. You can tap Skip at any time.
- 2 **Pick how to sign in**
Tap [Continue with Apple](#) or [Continue with Google](#), or use your email and a password of 8 or more characters.
- 3 **Confirm you are a parent or guardian**
Continuing means you agree to the Terms and Privacy Policy.



Create your family account with Apple, Google or email.

Already have an account? Tap I already have an account on the first screen. If you signed up with Apple or Google before, use that same button again.

Signed up with email and a password? Confirm your email before you add a child. We send a 6-digit code to your address, and you type it on Confirm your email. Apple and Google accounts are already confirmed.

Set up your family

The first step is **Your family**. It asks for three things.

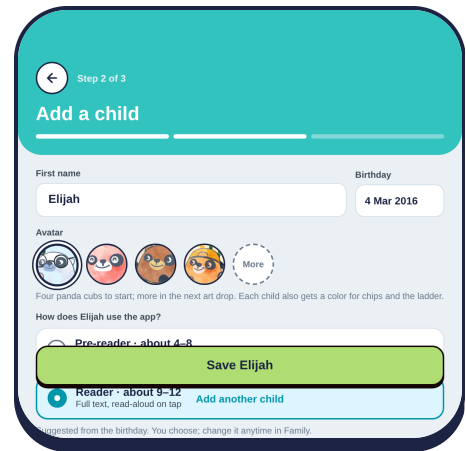
- **Family name**, like The Patels.
- **Your name (kids see this)**. This is what your children call you, like Mom or Dad.
- **Family timezone**. It comes from your phone. The day closes at midnight here, and weeks run Monday to Sunday.

You also choose **Auto-approve at bedtime**. It starts on. Chores you haven't reviewed by midnight count as done, so a busy evening never costs your child. Chapter 3 explains it.

Tap [Next: add a child](#) when you're done.

Add a child

- 1 Type their first name**
Only the first name is needed.
- 2 Add their birthday**
It sets their age group and the day they graduate to Kredit Quest at 13. Clubs never see it.
- 3 Pick an avatar**
There are eight pandas to choose from. Your child can pick a different panda later.
- 4 Choose how they use the app**
This is their reading level. We suggest one from the birthday, and you decide.
- 5 Save**
Tap **Save Elijah** (it shows your child's name), or Add another child.



Add a child: name, birthday, avatar and reading level.

Cub or Panda: the reading level

Every child uses one of two levels. To change it later, open the child's page and tap Reading level. Changing it never changes the score.

LEVEL	FOR	WHAT THEY SEE
Cub	Pre-readers, about 4 to 8	Big pictures and few words. Every screen reads itself aloud.
Panda	Readers, about 9 to 12	Full words. A speaker button reads any line aloud on tap.

The level also sets two starting choices. Panda children start with chore contracts and the borrow line on. Cub children start with both off. You can switch either one yourself, and then it stays as you set it. On the Reading level screen, each one says "follows the level" or "set by you".

A score starts at zero. A new child shows the Building badge until they have done 40 chores on time. That is normal. Chapter 6 explains why.

IN REAL CREDIT

Nobody is born with a credit score. Young adults start with a thin file, and a score builds as they show they can pay on time.

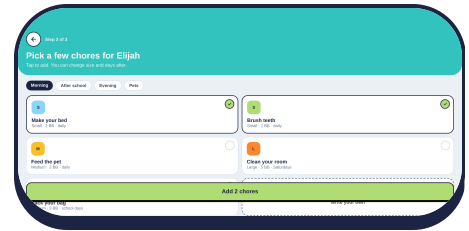
SAY THIS TO YOUR KID

"Your score starts small, like everyone's. Every chore you finish on time helps it grow."

Pick starter chores

The last setup step offers chores from our starter library. Browse them with the Morning, After school, Evening and Pets chips. Each one comes with a size, a schedule and a category already set.

- 1 Tap the chores you want**
You can change size and days after.
- 2 Or tap Write your own**
to make one from scratch.
- 3 Tap the add button**
It counts what you picked, like **Add 2 chores**.



Starter chores. Tap to add, change them later.

You can also tap I'll do this later. Chapter 2 shows how to make and change chores.

Invite a co-parent

Another grown-up can join your family, which Kiddie Kredit calls your village. Co-parents are equal. They get the same controls you have: approve, add chores and rewards, give an Oops, manage kids.

- 1 Open Family and tap Invite**
under Parents.
- 2 Check your village's name**
The first time, we show the name your invite will use. Tap **Looks right** or fix it.
- 3 Add their email and what the kids call them**
Then tap **Add a grown-up**.
- 4 They accept**
The email asks them to get the app, sign in with that address and join your village. Invites last 30 days.

One grown-up is free. Two or more grown-ups need Family Plus. So does a third child. Every family that signs up before the end of 2026 gets a free year of Family Plus. Chapter 11 covers plans.

Set your parent PIN

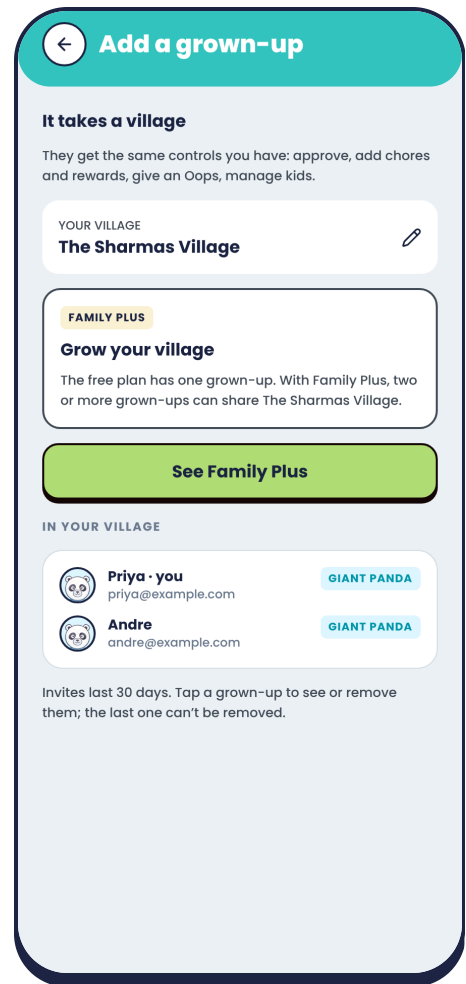
Your PIN is how you get back to your own screens after your child uses your phone. You choose 4 numbers. You set it the first time you switch to child mode, and you can change it in Family under Parent PIN.

The server checks the PIN, not the phone. After five wrong tries it locks for 15 minutes and the parents get an email. Face ID never replaces it, because Face ID can't tell whose face it saw.

Keep it from your kids. A child who knows the PIN can get into parent mode. Chapter 8 covers child mode in full.

Language

Kiddie Kredit speaks English and Spanish. Each grown-up picks their own, and it starts in your phone's language. Change yours in Family under Language. A child's language is set by a grown-up in that child's settings, and read-aloud follows it.



It takes a village: add a grown-up by email.

Chores

Chores are the heart of Kiddie Kredit. Each one pays Bamboo Bucks when you approve it, and doing it on time grows your child's Kredit Score.

Make or change a chore

Open the Chores tab and tap the plus, or tap any chore to change it. You can set:

- **The name and a picture.** Cub children see the picture, so pick one they'll know.
- **Category.** One of six kinds. We fill it in from the name.
- **Size and Bamboo Bucks.** S pays 1, M pays 3 and L pays 5. Custom lets you pick any whole number from 1 to 20.
- **How often.** Once, Daily, Weekly or Custom days.
- **Due by.** The time it should be done. It's optional.
- **Starts** and **Who.** One child or several.
- **Who approves.** Me, or Auto to let it approve at midnight with the rest.
- **Ask for a photo.** See "Photo proof" below.

Tap **Save chore**. Editing a chore keeps its history and its age.

SAY THIS TO YOUR KID

"Bigger jobs pay more Bucks. Doing them when you said you would is what grows your score."

The six chore categories

New in 3.1. Every chore has exactly one category. They feed the chore mix part of the score, and give Cub children a picture for each kind of chore.

Making a chore. The category comes first and is filled in for you.

CATEGORY	COVERS	FOR EXAMPLE
Self-care	Things a kid does for themselves	Brush teeth, make bed, clean their room
Household	Shared indoor spaces and family stuff	Dishes, laundry, take out trash
Outdoor	Yard, car and outside spaces	Rake leaves, wash car
Pets & plants	Caring for living things	Feed the dog, water plants
Helping others	Helping a specific person	Help a sibling with homework
Learning	Practice and study habits	Read 20 minutes, practice piano

When a chore fits two, pick its main purpose. Walking the dog is Pets & plants, not Outdoor.

We suggest a category from the chore's name, in English or Spanish. Tap Change to pick another. If nothing matches, the row shows Household with a yellow outline and asks you to pick one. A guess never stops you saving. The chore saves with it, and Check categories lists it so you can confirm it later.

After the update. Your existing chores get a suggested category. The first time you open 3.1, Check categories lists them for each child, with the ones marked Not sure first. Tap the check to confirm one, or tap **Confirm all**. You can change them any time in Family settings under Chore categories. Suggestions count for the score until you confirm, so no one's mix drops to zero.

IN REAL CREDIT

Lenders like to see that you can handle different kinds of credit, like a card and a car loan. That is called credit mix.

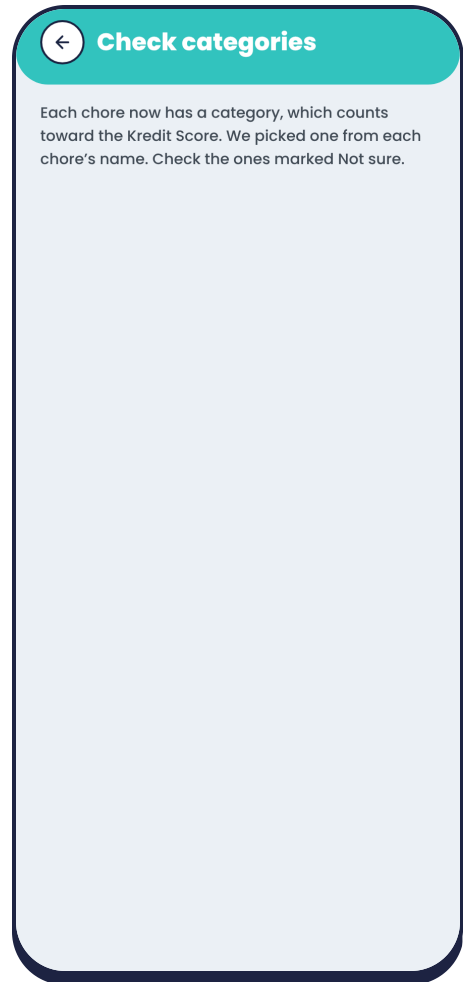
SAY THIS TO YOUR KID

"Doing different kinds of chores shows you can handle a lot. That helps your score too."

Four kinds is plenty. A kind counts when your child has a regular chore in it and does at least 80% of them on time over 30 days. Four or more kinds earn full marks for mix.

On time, late and missed

This is the rule that matters most for the score. It is measured from when your child marks the chore done, not from when you approve it.



Check categories, once after the update.

YOUR CHILD MARKS IT DONE

By the due time

Later the same day

Not by midnight

IT COUNTS AS

On time

Late

Missed

A chore with no due time is on time whenever it's done that day. A chore can't be done on a later day. A late chore still counts for half.

IN REAL CREDIT

Payment history is the biggest part of a real credit score. Lenders note whether each bill was paid on time, late, or not at all.

SAY THIS TO YOUR KID

"When a chore is due at 6:30, finishing by 6:30 is a promise kept. Later still counts, but on time counts most."

Excuse a missed chore

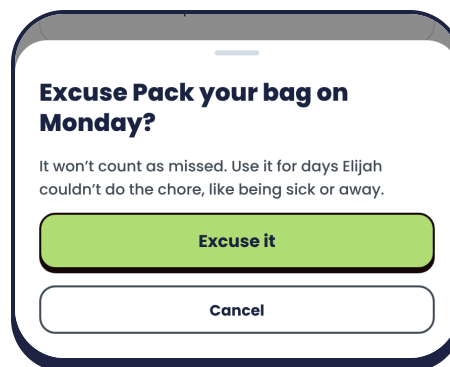
Was your child sick or away? You can excuse a chore they missed, so it doesn't count against their score.

- 1 Open your child's page**
Tap Family, then your child. Their history is under What makes the score.
- 2 Find the missed chore**
This week and last week are listed. Missed chores show Excuse.
- 3 Tap **Excuse**, then **Excuse it****
The chore now reads Excused, and the score is worked out again at once.

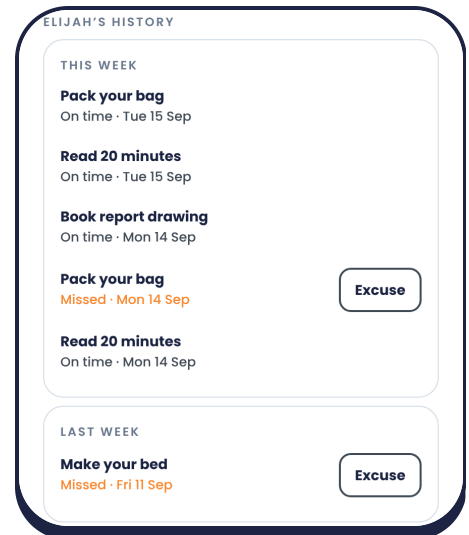
Only a missed chore can be excused. A late chore already counts for half, so it stays as it is. Excusing is for days your child couldn't do the chore, not for days they forgot.

IN REAL CREDIT

If a hospital stay or a disaster made you miss a payment, you can ask the lender to remove the late mark. It's called a goodwill request, and the lender doesn't have to say yes.



Excusing a missed chore.



Your child's history on their page, with Excuse beside each missed chore.

SAY THIS TO YOUR KID

"You were sick on Tuesday, so piano doesn't count against you. When you're well, it's back to normal."

Pause a chore

Open the chore and turn on Paused. It stops being scheduled and keeps its history. Nothing is deleted. Paused chores sit under Paused on the Chores tab.

Pause a chore instead of letting it go missed, for a holiday or a season. A chore your child kept up well before you paused it keeps helping their score for 26 weeks.

IN REAL CREDIT

Closing an old card you always paid on time doesn't erase that good record. It stays on your report for years.

Photo proof

New in 3.1. A chore can ask for a before photo and an after photo of the chore area. Photo proof is off until you turn it on for that child.

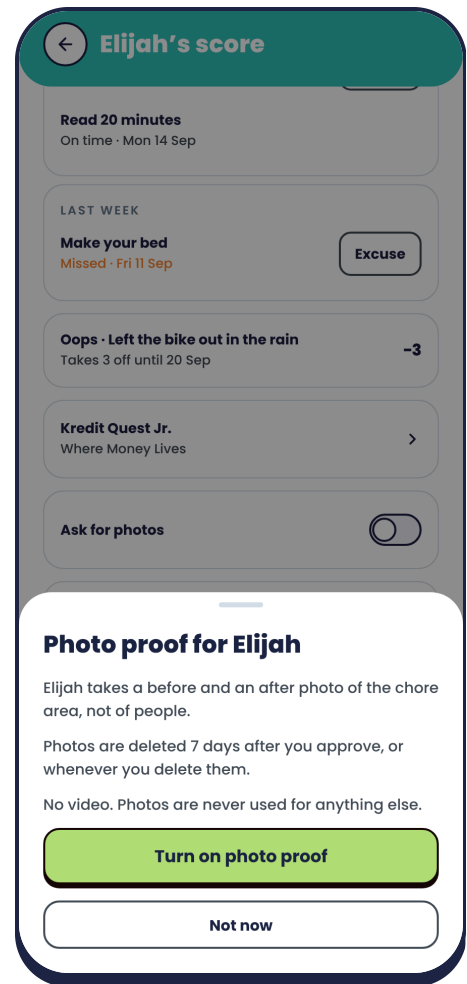
- 1 Open your child's chores and turn on Ask for photos**
A short notice explains what is collected.
- 2 Tap **Turn on photo proof****
Until you do, the camera isn't offered to that child.
- 3 Turn on Ask for a photo on any chore**
The same notice opens there if you haven't opted in yet.

What to know about photos:

- Photos are of the chore area, not of people. The camera reminds your child to point at the chore.
- There is no video, anywhere in the app.
- Photos are deleted 7 days after you approve, or whenever you delete them.
- Photos are never used for anything else.
- A photo never changes the score. Only your approval does.
- Your child's camera shows only on a chore that asks for a photo.
- A photo never blocks Done. If your child finishes without one, the chore still comes to you, and you can send it back.

To stop, turn Ask for photos off and tap **Turn off and delete**. That child's photos are deleted at once, including ones still waiting for you.

Other photo timings. A sent-back chore's photos go 7 days after you send it back. A photo nobody reviews goes 30 days after it was taken.



Turning on photo proof for one child.

Chore contracts

New in 3.1. Your child offers to take on a chore and names what they'd earn. You agree, change it or say not this time. Nothing is binding until you both agree on the same terms.

Contracts start on for Panda children and off for Cub children. Change it in the child's settings under Chore contracts.

- 1 Your child sends an offer**
They pick the chore, its category, Daily or Custom days, a due time, and 1 to 20 Bamboo Bucks. Every grown-up gets a notification.
- 2 You answer**
Tap **Accept**, **Change it** or **Not this time**. With two grown-ups, the first answer stands.
- 3 If you change it**
Adjust the terms and tap **Send changes**. Each change shows in yellow, with the old value struck through. The offer says who changed it, like "Mom changed it".
- 4 Your child answers**
They can accept, change it back or say no thanks.
- 5 It's a chore now**
Once you both accept the same terms, it runs like any other chore.

Rules that keep it fair:

- There are at most 3 changes: you, your child, then you. Your third change is final, and your child can only accept or say no.
- An offer nobody answers in 72 hours expires. Your child can offer it again straight away.
- Each child can have up to 3 open offers.
- Every offer shows how much one miss would lower the score, "about" a number of points, before anyone accepts.
- Your child can see every step in How it was agreed.

Sharing one phone? A screen asks your child to hand you the phone. Tap the button with your name, then enter your PIN with your answer. This stops a child accepting their own offer. On your own phone, no PIN is needed.

← **Elijah's offer**

PROPOSED 15 SEP, 3:02 PM

Chore **Walk the dog after school**

Category **Pets & plants**

How often **School days**

Due by **5:00 pm**

You'd earn **5 Bamboo Bucks**

☑ A miss would lower Elijah's score about 3 points.

Accept **Change it** **Not this time**

Answer by Fri 18 Sep, 3:02 pm

Answering your child's offer.

Ending one. Only a grown-up can end a contract. Open it and tap **End it**. Ending pauses the chore and keeps its history. It doesn't change the score. Your child can tap Ask to end it, and the contract then shows that they asked.

A Cub child offers by picking a starter chore's picture and can only accept or say no thanks.

IN REAL CREDIT

A loan or card comes with terms: how much, when it's due, and what happens if you miss. You read them first, and you can walk away before you sign.

SAY THIS TO YOUR KID

"An offer is a deal. Before you say yes, check what you'll earn and what happens if you miss."

Approving chores

When your child taps Done, the chore waits for you. Approving pays their Bamboo Bucks and counts toward their score.

Approve a chore in one tap

- 1 **Open To approve**
Tap the approvals card on Home, or the notification. Each waiting chore shows who did it and when.
- 2 **Check the photos, if there are any**
Chores with photo proof show Before and After. Tap either to see them larger.
- 3 **Tap **Approve****
The Bucks land in your child's wallet straight away.
- 4 **Approving everything?**
Tap **Approve all** at the top.

Approving late doesn't hurt. On time is measured from when your child marked it done, not from when you approve.

IN REAL CREDIT

A payment made by its due date counts as on time, even if the lender takes a day to process it.

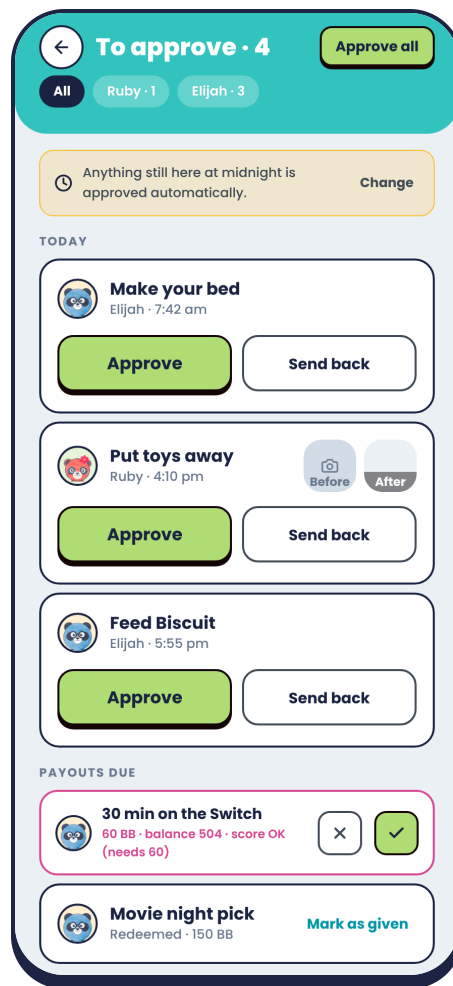
Send a chore back

Not quite done? Tap **Send back**. Pick the reason your child will see: **Try again**, **Not finished** or **Wrong day**. You can add a short line of your own, like "The bowl needs fresh water too." Then tap **Send back**.

Your child can do it again today. It only counts as missed if it isn't redone by midnight. If they redo it before the due time, it is still on time.

SAY THIS TO YOUR KID

"Not yet. Here's what's left. Finish it today and it still counts."



The To approve queue, with photos and payouts due.

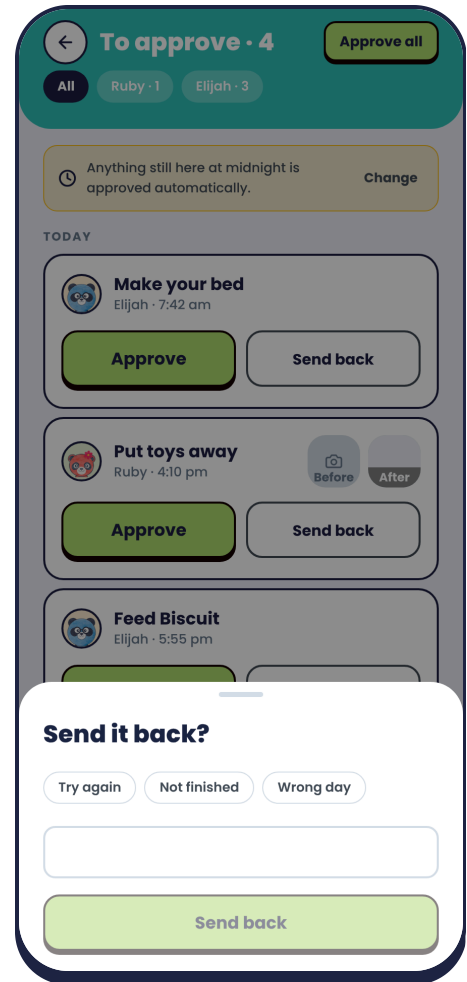
Payouts due

Under the chores, Payouts due lists what your child is waiting for. A request to borrow shows **Review**. A reward your child has redeemed shows **Mark as given**: tap it once you've handed it over. Chapters 4 and 5 cover both.

Auto-approve at midnight

With auto-approve on, anything still waiting at midnight is approved automatically. It starts on, and you can change it in Family under Auto-approve at midnight.

Want to check a chore yourself every time? Set its Who approves to Me. It then waits for you, even at midnight. With auto-approve off, chores wait for you and we remind you daily.



Sending back. Your child sees the reason.

Approve from the lock screen

New in 3.1. When your child marks a chore done, you get a notification for that chore with **Approve** and **Send back**. Notifications are grouped by child.

- Both buttons ask you to unlock your phone first. A child holding your locked phone can't approve their own chore.
- Tapping either opens the app with it already done. You don't go to the queue.
- Send back then asks for the reason.



Approve or send back without opening the queue.

On a tablet

On a wide iPad, the To approve queue shows beside Home. Chapter 12, iPhone Duo and tablets, covers the details.

The inbox

The Inbox holds a row for every notification: chores waiting, wishes, club approvals, the weekly report, streaks and badges. Unread rows have a dot. Tap a row to go straight to it, or tap Mark all read.

Most parents learn this too. You don't need to know credit to coach it. The lines in this guide and the tips in the Money Meeting give you the words, and you learn alongside your child.

Bamboo Bucks and rewards

Chores pay Bamboo Bucks. Your child saves them, spends them on rewards you set, and learns that good things are worth waiting for.

Earning Bamboo Bucks

Every chore has a size. A Small chore pays 1 Bamboo Buck, a Medium pays 3 and a Large pays 5. You can also set your own amount, from 1 to 20.

The Bucks land when you approve the chore, not when your child taps Done. That way the pay always follows a job you have checked.

IN REAL CREDIT

A paycheck works the same way. You do the work, someone checks it, and then you get paid.

SAY THIS TO YOUR KID

"Bamboo Bucks are your pay for a job well done. When I check it, they're yours."

The wallet

Your child's wallet shows their balance, their savings goal and a history of how they got there. Each row says what happened and who approved it.

Kids never see dollars. There is one exception: if you have set a Bamboo Bucks rate, the wallet shows one line with what the balance is worth, like "10 Bamboo Bucks is \$1".

One savings goal

Each child can have one savings goal, such as a Lego set or a bike. You choose the three named choices your children see in Family, under Savings goals, and Other is always there for anything else. Your child picks the goal.

Bucks saved in a goal are protected. They can't be spent by accident. To spend them, your child takes them out on purpose, and that choice is the lesson.

IN REAL CREDIT

Saving is a great habit, but it does not change a real credit score. That is why saving shows in your child's habits row, not in their score.

SAY THIS TO YOUR KID

"Money in your goal is safe. If you want to use it, you have to decide to take it out."

Creating rewards

Rewards are what Bamboo Bucks buy. In the Rewards tab, tap plus and pick a type: Screen time, Money, Event, Item or Custom. Give it a name and a price in Bamboo Bucks, choose which children can get it, then tap **Save reward**.

You can add a score gate under **Needs a score of**. Your child still sees the reward, greyed out, with the number they need. You can also limit how often a reward can be redeemed, such as once a week.

IN REAL CREDIT

Some things in grown-up life need a good score first, like a better loan or an apartment. A score gate is a small version of that.

SAY THIS TO YOUR KID

"This one unlocks when your score reaches 80. Keep doing your chores on time and you'll get there."

Reward requests

When your child asks for a reward, its Bamboo Bucks go on hold right away. They can't be spent twice while they wait for you.

- **You approve:** the Bucks are taken from the wallet.
- **You say no:** the Bucks go back. You add a short reason your child will see.
- **Nobody answers in 7 days:** the request ends and the Bucks go back.

IN REAL CREDIT

When you pay by card at a hotel or a gas pump, the money is often held first and only taken when the sale is final. A reward request works the same way.

The screenshot shows the 'New reward' interface. At the top, there's a back arrow and the title 'New reward'. Below this, the 'Type' section has buttons for 'Screen time', 'Money' (selected), 'Event', 'Item', and 'Custom'. A 'Name' field is below. The 'Costs' and 'Worth' fields are next to each other. A note states 'Your rate is 10 BB = \$1. Change it in Family.' The 'Needs a score of' section has a toggle switch. The 'How you pay' section has 'Offline' and 'Tracked' (selected) buttons. The 'Limit' section has buttons for 'No limit', 'Once a day', 'Once a week', 'Once a month', 'Once a year', and 'Just once'. The 'For' section shows three child icons: Ruby, Elijah, and Maya. At the bottom is a large green 'Save reward' button.

New reward: a price in Bamboo Bucks and an optional score gate.

SAY THIS TO YOUR KID

"Your Bucks are waiting safely until I say yes. If I say no, they come straight back."

The Rewards fund and gift cards

Some rewards cost real money, like a gift card or cash in hand. Those live in the Rewards fund, which only grown-ups see.

The fund is your own record. Kiddie Kredit never holds or moves your money. Tap **Set aside more** to note money you have set aside yourself.

1 Your child asks

for a gift card reward with their Bamboo Bucks.

2 You approve

with **Approve · you buy the card**. The Bucks leave their wallet and the card goes on your To buy list.

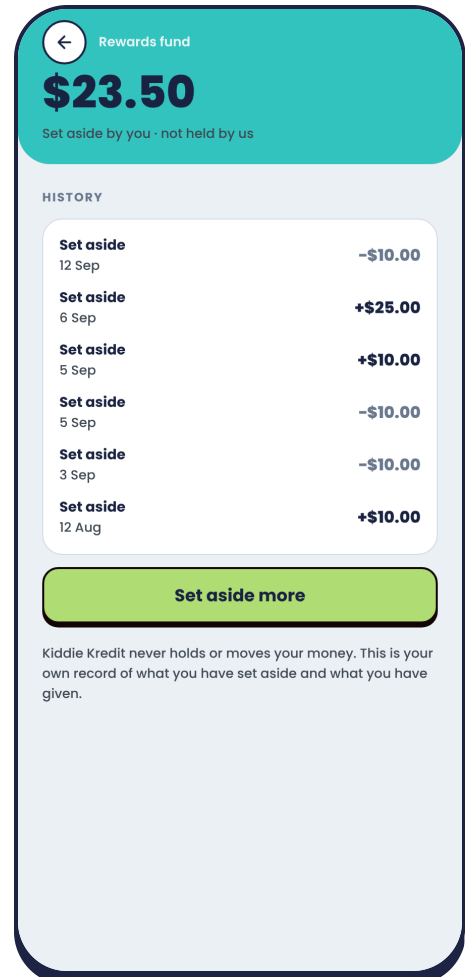
3 You buy the card

however you like and give it to your child.

4 Tap Mark as given

on the Rewards fund, like **Mark as given · \$10.00**. The fund goes down by that amount.

A gift card's price in Bamboo Bucks comes from your family's rate. Set the rate in Family, under **Bamboo Bucks rate**: how many Bamboo Bucks equal \$1. Changing it does not change anyone's balance.



The Rewards fund: your own record of money set aside.

IN REAL CREDIT

Bamboo Bucks are like points, and the rate is like an exchange rate. Your child only ever deals in points. The dollars stay with you.

SAY THIS TO YOUR KID

"You pay with Bamboo Bucks. I take care of the real money part."

Wishes

A wish is how your child asks for something that isn't a reward yet. Each child holds 3 wishes.

- Making a wish uses it up, whether you grant it or not.
- Only you can give a wish back. Open the child's money settings and tap **Give One Back**. Giving one back doesn't change the score.
- Before each wish, your child confirms: "This uses 1 of your 3 wishes and dips your score a little." A Cub hears a shorter line: "This uses one wish. Your score dips."
- Each wish dips the score by about 1 point, and the dip fades over 28 days. Your child sees the day their score is back to full.
- If your child takes a wish off their list, it still counts until its dip fades. It stays on their list marked You took it off, so they can see why their score dipped.
- Asking for a listed reward, borrowing for one, or proposing a chore contract is never a wish.

Wishes show at the top of the Rewards tab. Tap one to answer.

Add as Reward opens a new reward with the name filled in.

Not This Time shows on your child's list too, so the two of you can talk about it.

At the launch of version 3.1, every child starts with 3 wishes. Wishes already open stay on the list and don't count against the 3 or dip the score.

IN REAL CREDIT

Every time you apply for new credit, the lender checks your file. That check is called a hard inquiry. It lowers your score a little for a while, so it pays to ask only when it matters.

SAY THIS TO YOUR KID

"You have 3 wishes. Each one lowers your score a little for a few weeks, so save them for what you really want."



Your child's wishes: each one shows its dip and the day it's back to full.

Borrowing NEW

The borrow line lets your child get a reward a little early and pay it back with future chores. It is their first credit card, with Bamboo Bucks instead of dollars.

What the borrow line is

The borrow line works like a credit card. Your child borrows Bamboo Bucks ahead of their chores to get a listed reward sooner, then pays them back. There is no interest.

What your child has and what they owe are kept apart and shown side by side, never added together. Their wallet shows **YOU HAVE** and **YOU OWE**, with the pay-back date.

IN REAL CREDIT

A credit card lets you buy now and pay later. The money you owe is separate from the money you have, and you have to pay it back by a due date.

SAY THIS TO YOUR KID

"Borrowing lets you get it now. But those Bucks aren't yours yet. Your next chores pay them back."

Opening a line

Each child has their own line. Open the child's page, then their money settings. Turn on **Let Elijah borrow ahead** (with your child's name) and set the limit.

- **Panda children** are offered a line by default.
- **Cub children** have no line unless you turn it on. Turning it on opens it in one step.

We suggest a limit of 3 weeks of your child's typical earnings. A typical week is their average over the last 4 weeks. If your child has no history yet, you set the limit yourself. Tap **Change** to change it any time. The line under the limit says so, like "About 3 weeks of Elijah's chores, from the last 4 weeks."

A line can open only when every device in your family has Kiddie Kredit 3.1 or later. If one doesn't, update it first.

IN REAL CREDIT

A bank sets your first credit limit from what you earn. A sensible limit is one you can pay back without strain.

SAY THIS TO YOUR KID

"You can borrow up to this much. It's about three weeks of your chores, so you can always pay it back."

Borrowing for a reward

Your child can borrow only for a listed reward paid in Bamboo Bucks. Gift cards can't be borrowed for. Borrowing for a money reward is a **cash advance**. It costs a one-time fee of 10% of the gap, rounded up, and at least 2 Bucks. The fee is added to what your child owes and counts against the limit. The sheet warns your child, shows the fee and suggests up to two rewards they can get now. Its main button is **Not Now**, with **Borrow 16 Anyway** beside it. A Cub can't take a cash advance and is shown other rewards instead.

- 1 Your child picks a reward**
that costs more than they have. The app uses everything they can spend and asks to borrow only the gap.
- 2 They ask to borrow.**
Nothing is borrowed yet. The request shows what they would owe and the pay-back date.
- 3 You decide.**
Approve and lend 16 borrows and redeems in one step. **Not this time** borrows nothing.

Bucks saved in a goal stay put. They are not spent first, and they don't count as what your child can spend. A borrow can never go over what is left on the line.

IN REAL CREDIT

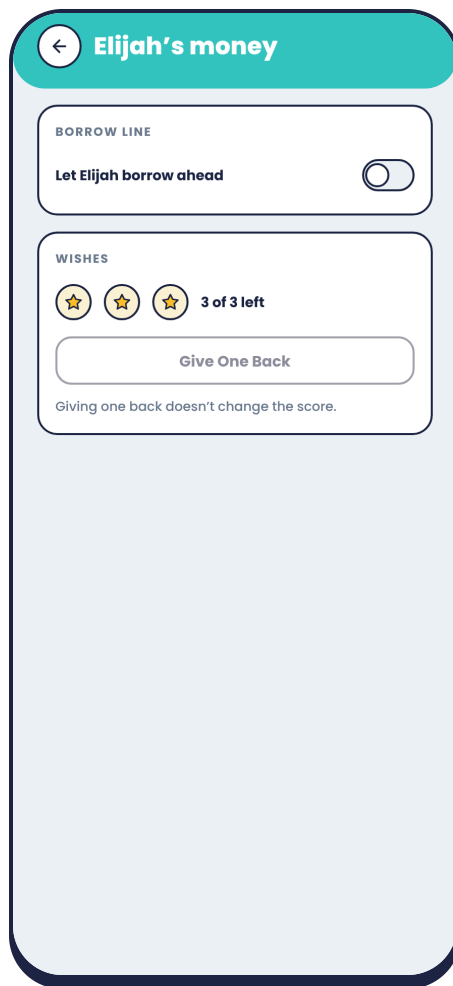
A credit card has a limit. Once you reach it, the card stops working until you pay some back.

SAY THIS TO YOUR KID

"Borrowing is a promise. When I say yes, you're promising to pay it back by the date."

Paying it back

The whole balance has one due date: 14 days after the first borrow. Borrowing more before then doesn't move the date. Once the balance is back to zero, the next borrow starts a new 14 days.



A child's money settings: the line, its limit and their wishes.

New chore earnings pay the balance first, like autopay. Your child can also pay back by hand with **Pay Back Now** in their wallet.

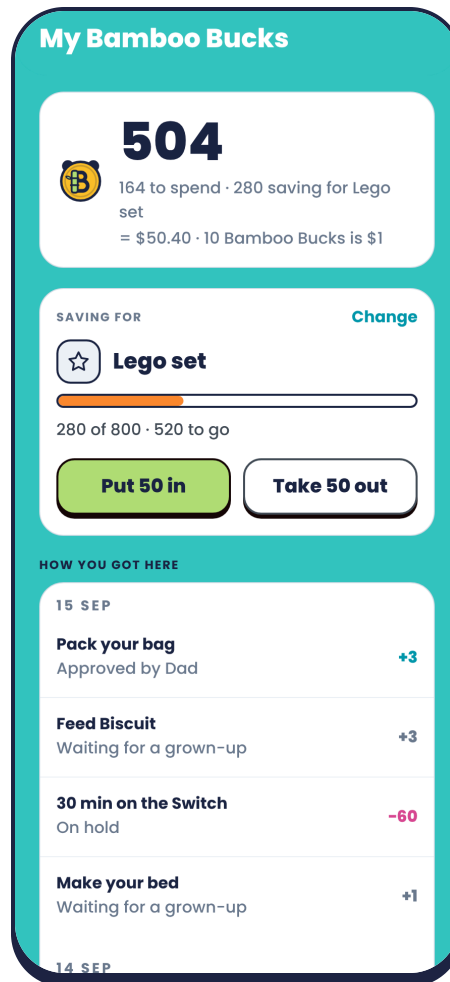
On time, late and missed

- **On time:** the whole balance is paid by the end of the due day.
- **Late:** it is paid the next day.
- **Missed:** it is still owed after that.

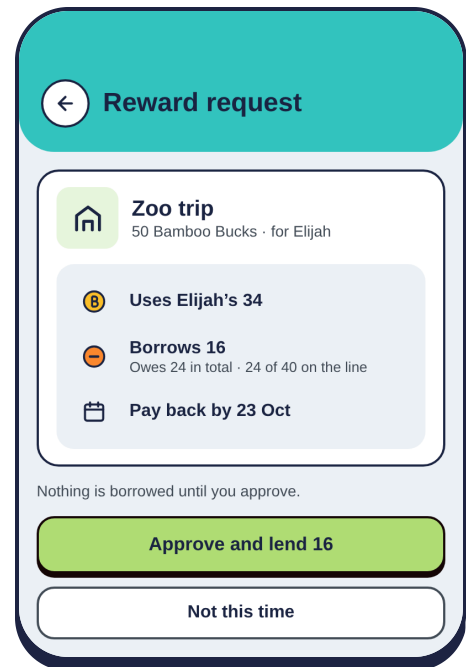
A missed balance doesn't disappear. It rolls into a new 14-day period, and each miss counts again. On time helps the score. Late and missed lower it. Chapter 6 explains how.

IN REAL CREDIT

Paying on time is the biggest part of a real credit score. A late payment hurts, and a missed one hurts more and stays on your record.



Your child's wallet: what they have and what they owe, side by side.



A reward request with a borrow plan, for you to approve.

SAY THIS TO YOUR KID

"Paying back on time is what makes people trust you to borrow again."

Limits and closing

You can lower the limit, even below what your child owes. The app warns you first, with your own numbers: **Keep 40** keeps the limit and **Lower to 5** lowers it. If you lower it, nothing more can be borrowed until the balance is paid back below the new limit, and the score dips until then.

A line can close only at zero. Tap **Close the line** once your child owes nothing.

IN REAL CREDIT

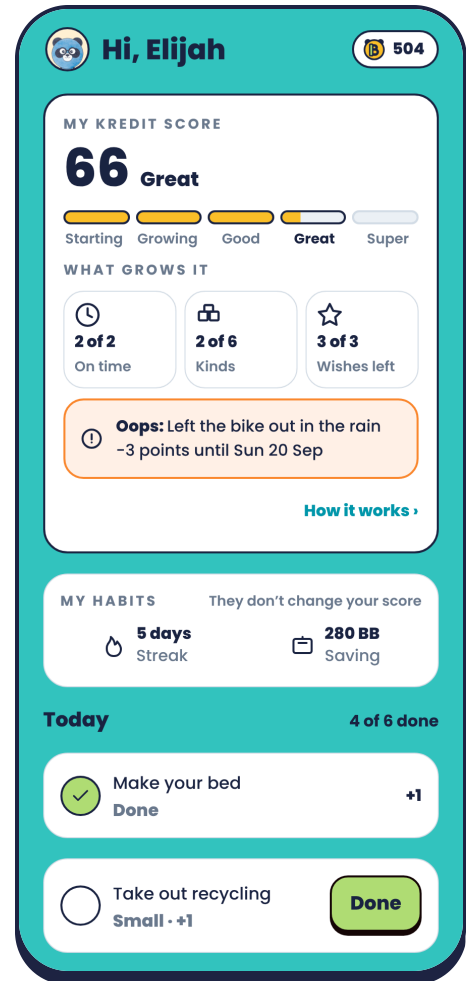
A lender can lower your limit. If you owe more than the new limit, it looks like you have maxed out the card.

SAY THIS TO YOUR KID

"I've made your limit smaller for now. Pay back what you owe and we'll talk about it again."

The Kredit Score NEW

A number from 0 to 100 that grows as your child keeps their word. In version 3.1 it works like a grown-up credit score, so the habits they build here are the ones that count later.



Your child's score card: the band, the Building badge, what grows it and an Oops.

Five bands

BAND	SCORE
Starting	0 to 19
Growing	20 to 39
Good	40 to 59
Great	60 to 79
Super	80 to 100

Your child sees a number from their first approved chore, even if it is 0. The score updates every time something happens, and again each night. It can climb fast. A child who does every chore on time can reach Super within weeks, because early excitement matters.

The Building badge

A new child wears the Building badge until they have done 40 chores on time. A late chore counts as half. Until then, the score grows in step with that count, so it starts near 0 and reaches full strength at 40. The card shows how far along they are, like "Building · 31 of 40".

IN REAL CREDIT

Someone new to credit has little history, so lenders hold back until they have seen a record. A score grows as the record does.

SAY THIS TO YOUR KID

"You're building your score. Every chore you finish on time gets you closer to 40."

What grows the score

Five parts make up the score. Here they are, biggest first.

- 1 Chore history**
Doing chores on time. This is the biggest part. On time means done by the due time. Later the same day is late. Not done by midnight is missed. Repayment dates on the borrow line count here too.
- 2 Bamboo Bucks use**
Borrowing a little and paying it back on time. Borrowing close to the limit lowers it. Spending Bucks your child earned never counts.

3**Chore age**

Keeping chores going week after week. An open borrow line counts too.

4**Chore mix**

Doing well at different kinds of chores: Self-care, Household, Outdoor, Pets & plants, Helping others and Learning.

5**Reward wishes**

Each wish dips the score a little, and the dip fades over 28 days.

IN REAL CREDIT

Lenders look at the same five things: paying on time, how much of your limit you use, how long you have had credit, the kinds of credit you handle, and how often you ask for new credit.

SAY THIS TO YOUR KID

"Your score is how much people can count on you. Every chore you finish on time makes it grow."

The thin-file rule

A child with no borrow line has no record of paying anything back yet. So the Bamboo Bucks part sits at a middle level. It is not low, but it is not top marks either.

It moves up only once your child borrows and pays back on time. It reads its usual levels only while their most recent pay-back date in the last 90 days was on time. With no pay-back date in the last 90 days, or if the most recent one was late or missed, it goes back to the middle until they borrow and pay on time again. A missed date also counts against chore history.

Cub and Panda children follow the same rule.

IN REAL CREDIT

Someone who has never borrowed has a thin file. Lenders can't tell yet whether they will pay back. A missed payment sends you back to proving yourself, and on-time payments are how you rebuild.

SAY THIS TO YOUR KID

"Never borrowing doesn't prove anything yet. Borrowing a little and paying it back on time shows you can be trusted."

The habits row

Your child's streak and their savings sit in a separate row called **MY HABITS**, which says "They don't change your score." Both are good habits, but they are not part of the score.

IN REAL CREDIT

Real credit scores don't count savings at all. Saving matters for your life, not for your score.

SAY THIS TO YOUR KID

"Your streak and your savings are great habits. They're about you, not your score."

Oops

An Oops is a small, temporary drop with a reason your child will read. On Give an Oops you choose:

- **Who** gets it, and **what happened**: pick a reason or write your own.
- **Points off**, from 1 to 15.
- **For how long**: 1, 2, 4 or 8 weeks.
- **A Bamboo Bucks fee**, if you want one, from 1 to 20.

Then tap **Give the Oops**.

The points come off in full for the weeks you chose, then come back on their own. Your child sees the reason, the points and the day they come back. The score never goes below 0.

The fee comes only from Bucks your child can spend. It never touches Bucks on hold for a reward, saved in a goal, or owed on the borrow line. If they have less than the fee, it stops at zero.

Changed your mind? Any grown-up can undo an Oops within 2 minutes, points and Bucks both. After that the fee stays, but you can end the Oops early or edit it from the Oops history.

IN REAL CREDIT

An account sent to collections is a mark on your record for a while. An Oops is a gentle version: a clear reason, then a fresh start.

Give an Oops: a reason, the points and how long.

SAY THIS TO YOUR KID

"This Oops is for leaving your bike in the rain. It's only for two weeks, and then the points come back."

Talk it through. Kids do best when the Oops is explained in person before it shows up on their screen.

"Your score works differently now"

The first time you open the app after the new score starts, you see a short message, once: **The Kredit Score works a little differently now.** Tap **Got it**, or **See how it works** to read more. Your children see their own short message too.

Every child's score was worked out again with the new rules, so some moved a little. Most will dip a bit at first. The change comes from the new rules, not from anything your family did.

Three things cause it:

- Without a borrow line, the Bamboo Bucks part now starts in the middle, not at the top.
- Quest Jr. adventures now lift the score only a little, and only a low score. Chapter 10 explains.
- The score now counts chore mix and wishes.

Reward score gates keep their numbers. If a child slips just under a gate, a few on-time chores usually bring them back.

SAY THIS TO YOUR KID

"The app changed how scores work, so yours moved a little. Keep doing your chores on time and it will grow."

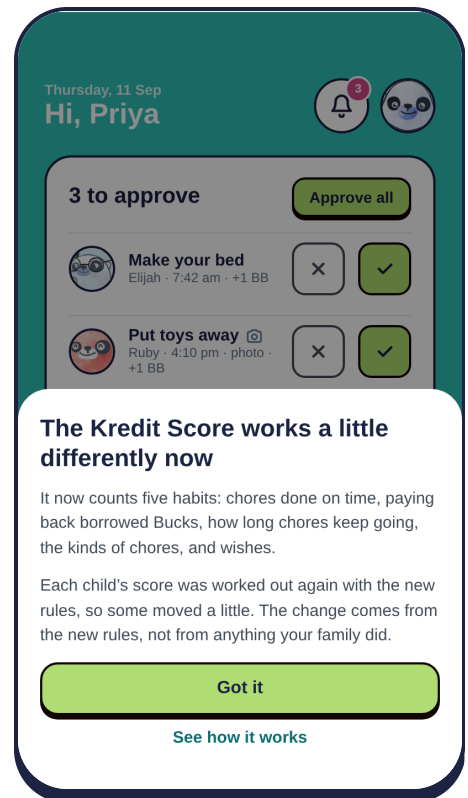
The score detail and How it works

Tap a child in Family to open their page. It shows the number, the band, how it has moved over time, any active Oops, and **What makes the score**: the five parts, biggest first, each with its own number out of 100 and one line about what moves it. Below that is your child's history, where you can excuse a missed chore (chapter 2).

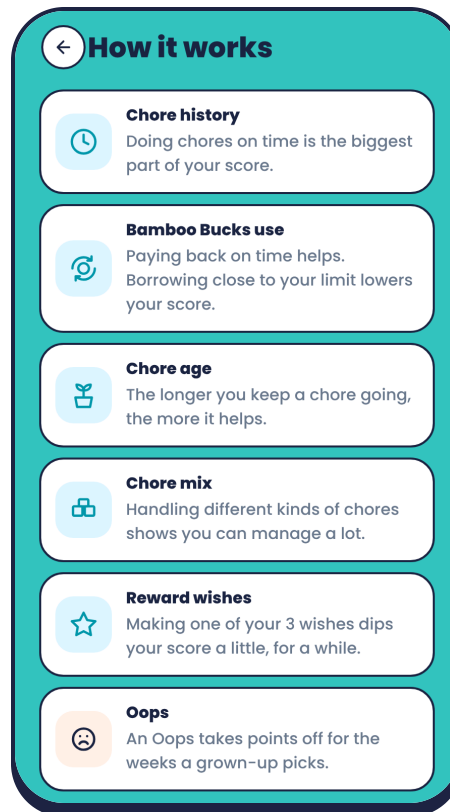
Tap **How it works** beside it to open **How the score works**. It explains each part for a grown-up, and next to each one, the part of a real credit score it matches. If your child hasn't paid anything back on time yet, Bamboo Bucks use says so: it stays in the middle until they do.

Your child has their own How it works screen. It explains each part of the score in their words, and a Cub hears each one read aloud.

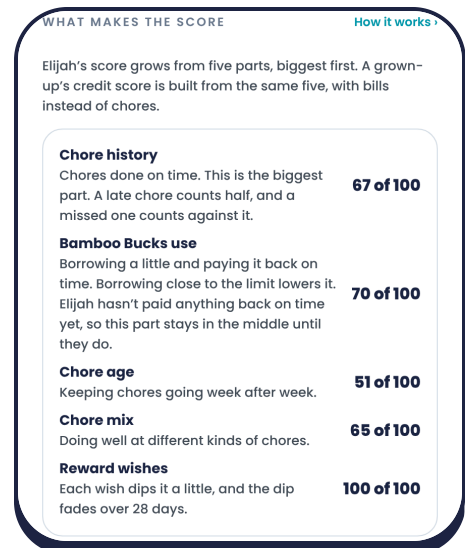
This is practice, not a real credit score. It never leaves your family or reaches a credit bureau.



The one-time message after the update.



How it works, as a Panda reads it.



What makes the score, on your child's page.

The Money Meeting NEW

Once a week, sit down with your child for about 10 minutes. You look at the score together, cheer the wins, talk about the misses and plan next week.

Why a weekly meeting

Most of what Kiddie Kredit teaches happens in small moments: a chore done on time, a reward saved for, an Oops. The Money Meeting gathers the week's moments in one place, with you beside your child. It runs in your app, on your phone or tablet, and takes about 10 minutes.

It is also where the best teaching happens. Each step below has a line you can say. You do not need to know much about credit to use them. Many grown-ups learn it right alongside their kids.

The first way in

Your first Money Meeting starts from a card on your Home, above Your kids. It says Try a Money Meeting. Tap **Start** to begin, or **Not now** to leave it for later. Not now hides the card on that phone for 7 days, but never on meeting day or while a meeting can be picked up.

Nothing is scheduled and no reminder is sent until a grown-up has opened the Money Meeting once. After your first meeting, the card says This week's Money Meeting. It shows on meeting day, and while a meeting you started can still be picked up.

Set your meeting time

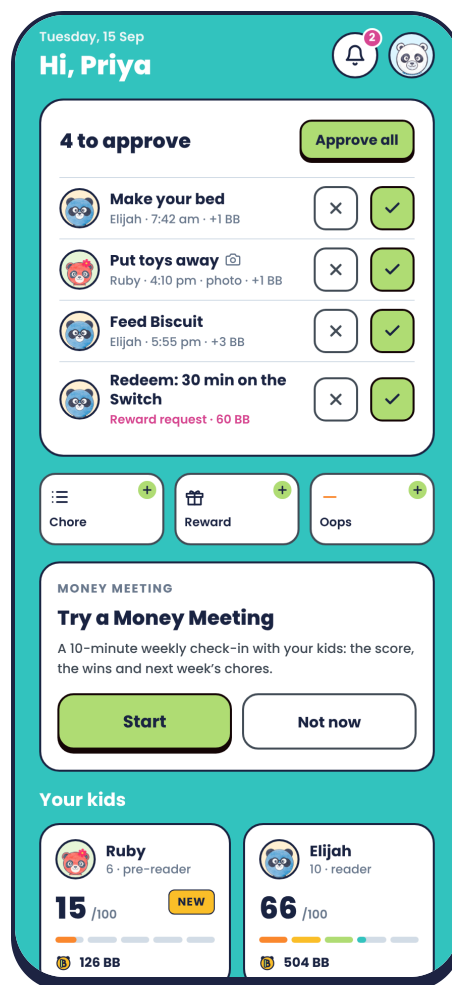
The meeting is set for Sundays at 6 pm, in your family's time zone. To pick another day or time, tap Change beside it on the first step.

On meeting day you get a reminder on your phone, Money Meeting time, with your children's names. It is skipped if your family already finished a meeting that week. You can turn it off with Reminders in Your notifications.

The seven steps

1 Start

Tap **Start Money Meeting**. Sit with your child so you can both see the screen.



The Money Meeting card on your Home, before your first meeting

2

Your score

The score this week, how much it changed since last week, and what moved it most, in words your child understands.

3

Wins

Chores done, days in a row and any new badge. Each one gets a little celebration.

4

Misses

Chores that were late or missed, and about how many points they took off.

5

Rewards

Rewards you have said yes to since your last finished meeting, but not yet handed over. At a first meeting, it lists those from the last 14 days. Tick each one you have handed over, then tap **Confirm payouts**.

6

Next week

Change a chore, pause one, or tap Add a chore. Only your family's own chores show here. A club's chores are the club's to change. If your child has sent you a chore contract offer, you can answer it here too.

7

Your goal

Your child picks one goal for next week. Tap

Finish meeting to save it.

Use **Back** and **Next** to move between steps.

Step 2: the score

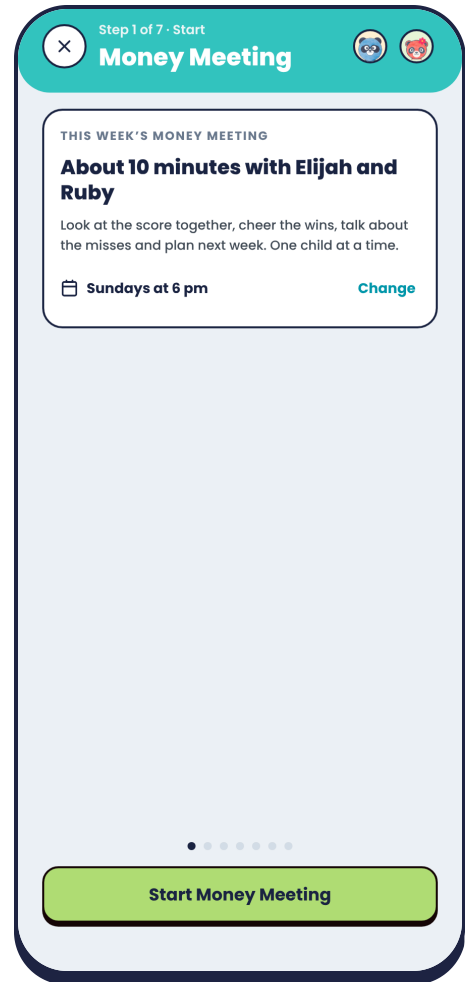
In your child's first week there is nothing to compare yet, so the step says so. What moved most shows once your child has a full week of daily scores.

IN REAL CREDIT

A credit score also moves week to week. Lenders care less about one number than about which way it is heading and why.

SAY THIS TO YOUR KID

"Your score went up because you did your chores on time. Let's see what moved it most."



Step 1: start the meeting

Step 3: wins

Let the celebration land. Read the numbers out loud and let your child enjoy them.

SAY THIS TO YOUR KID

"Five days in a row! That is what people mean when they say you are someone they can count on."

Step 4: misses, without shame

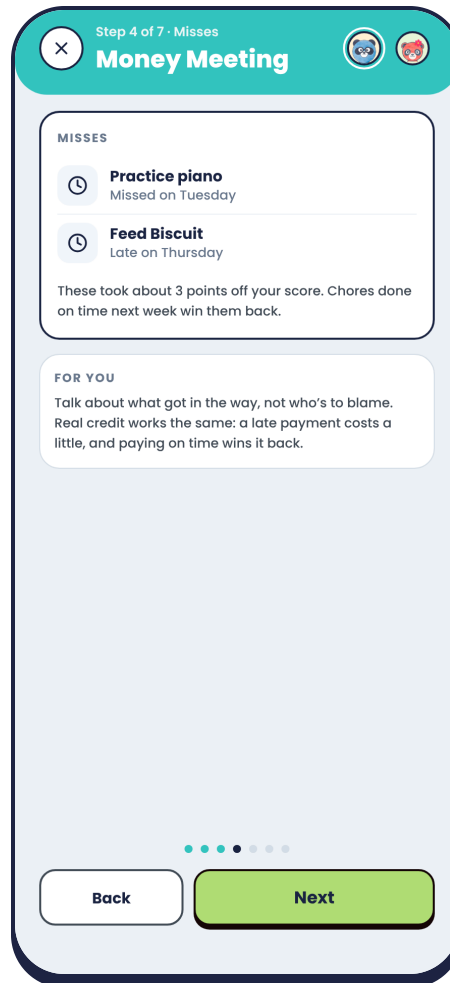
Misses are shown plainly and never as blame. The step says about how many points the late and missed chores took off. That number compares the score now with what it would have been if those chores had been on time. Chores done on time next week win them back.

IN REAL CREDIT

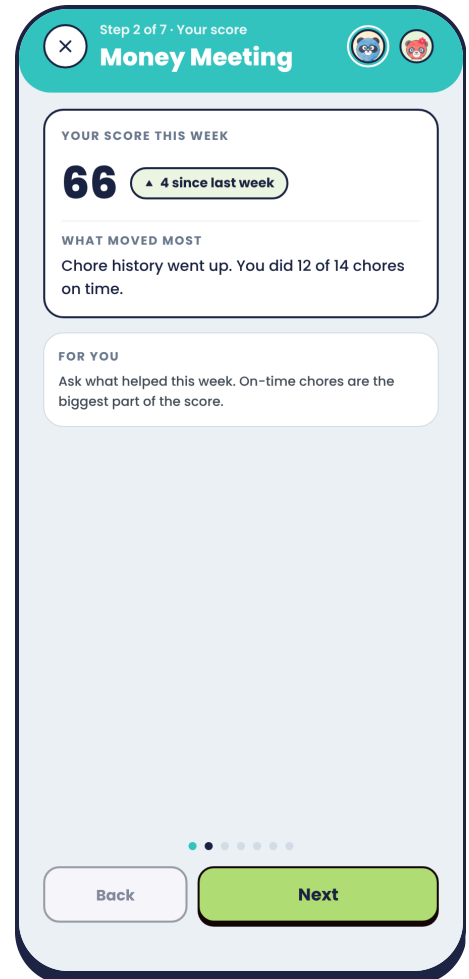
A late payment lowers a real credit score too. The good news is the same: paying on time from now on is how the score recovers.

SAY THIS TO YOUR KID

"Feeding Biscuit was late on Thursday. It happens. What could help you remember next week?"



Step 4: misses, said plainly



Step 2: the score, the change and what moved most

Step 5: rewards

SAY THIS TO YOUR KID

"You earned this with your Bamboo Bucks. A promise kept on both sides."

Step 6: next week

SAY THIS TO YOUR KID

"Is there a chore that feels too hard right now, or one you are ready to add?"

Step 7: one goal

Your child picks one of three goals: every chore on time, save some Bamboo Bucks toward their savings goal, or earn a named badge. The savings choice only appears when your child has a savings goal, and it never asks more than a typical week's earnings. At the next meeting, the app checks whether the goal was met.

IN REAL CREDIT

Grown-ups set money goals the same way: one clear target, small enough to reach, checked again later.

SAY THIS TO YOUR KID

"Which one do you want to go for this week? You choose."

More than one child

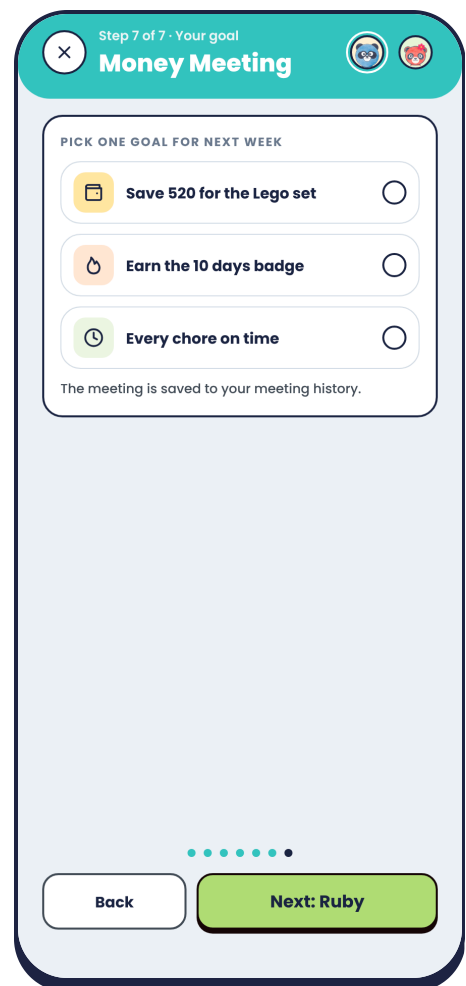
The meeting covers one child at a time in a single session. Tap a child's picture at the top to switch. A child you skip is saved as not done that week.

Stopping part-way

If you stop in the middle, your progress is saved. For 48 hours the meeting offers to pick up where you left off. Turning or resizing your phone or tablet keeps the step you are on.

Meeting history

Each finished meeting is saved to your meeting history: the date, the score before and after, the chores you reviewed, the



Step 7: your child picks one goal

payouts and the goal. On a tablet, past meetings and their goals show beside the meeting.

For Cub children

For a Cub, every step reads itself aloud, with pictures in place of words. The speaker button repeats it any time.

Child mode and devices

Your child can use Kiddie Kredit on your phone, or on a device of their own. Either way, they only ever see their own side.

Switch to child mode on your phone

- 1 Open Family**
 Tap Switch to child mode. If you have not set a parent PIN yet, you are asked to set one first. It is your way back.
- 2 Pick who is using it**
 The screen asks Who's using this device? Tap your child's name.
- 3 Hand it over**
 You are signed out on this device, and the app opens on your child's Home.

Child mode is a lock, not just a look. Your child's session can only see and do things for that one child. The server checks this, not the phone.

Who's here and brothers and sisters

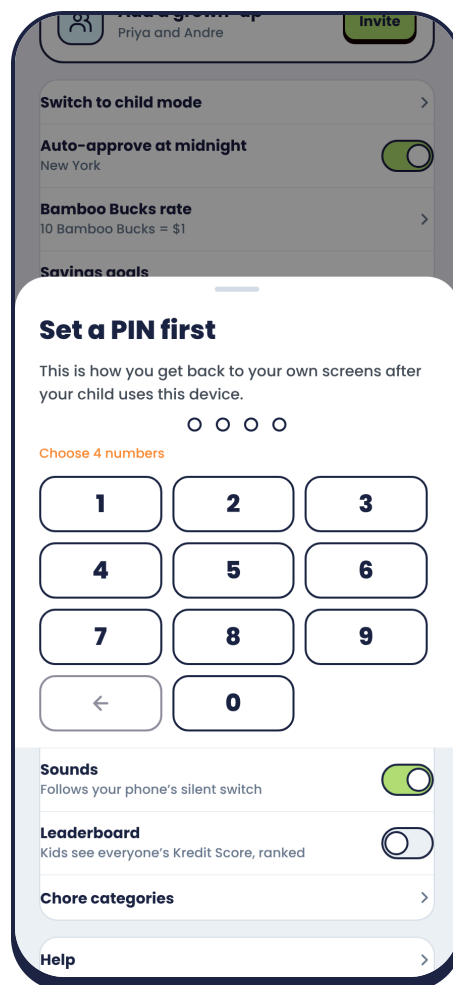
When child mode opens, Who's here? shows each child. Kids can switch between each other freely. They cannot approve, edit, or see anything of yours, and they cannot see a sibling's things.

On a shared phone, you can give a child a picture code so a sibling cannot tap in as them. Open the child's page, tap Picture code and pick 3 pictures together. From then on, Who's here asks for those three, in order. The app never reads the pictures aloud, so nobody learns a code by listening.

Back to your side

To come back, tap I'm a grown-up on Who's here and enter your parent PIN. Face ID is never used here. It cannot tell whose face it saw, and on a shared phone your child's face may be set up too. The PIN is the real lock.

If someone enters a wrong PIN five times, the PIN pad locks for 15 minutes and every grown-up gets an email. Forgot your PIN? Tap Forgot? and we email every grown-up a six-digit code. It works once, for 15 minutes.



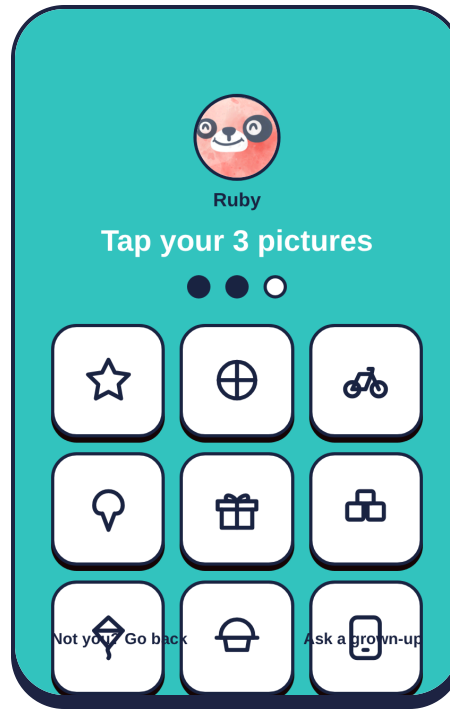
Switch to child mode

A child's own device

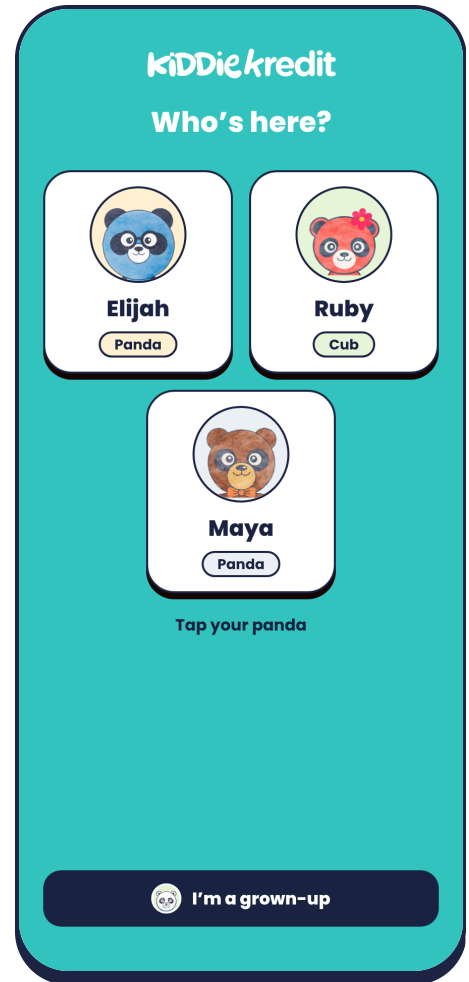
A child can have Kiddie Kredit on their own iPhone, iPad or Android device. You never sign in on it. A child's own device works on the free plan.

- 1 On your phone**
Open your child's page, then Devices, then Set up another device. A six-digit code and a QR code appear. The code works for 10 minutes, once.
- 2 On your child's device**
Install Kiddie Kredit and scan the QR code with the camera, or type the code.
- 3 Done**
The device opens straight to your child, with no Who's here and no sign-in.

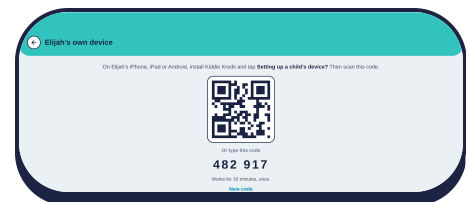
Each child can have up to 3 devices. To take one away, open your child's page, then Devices, and remove it. It signs out straight away.



A picture code, after tapping a name



Who's here? on a shared phone



Set up a child's own device

What your child can and cannot do

YOUR CHILD CAN

YOUR CHILD CANNOT

Tap Done on a chore

Approve a chore

See their score, Bamboo Bucks and badges

Change chores, rewards or settings

Ask for a reward or make a wish

See your Rewards fund

Set a savings goal

See a brother's or sister's things

Play Quest Jr. money lessons

Leave child mode without your PIN

Read aloud for Cub children

Cub screens read themselves aloud. Home reads itself on the first open of the day, then again only when something has changed. The speaker button replays it any time. Your child can pick the voice under Who reads to me.

Family Voice. With Family Plus, a grown-up can record five short lines, about 30 seconds, and Kiddie Kredit reads lessons and instructions to your kids in that voice. It never reads anything typed, and never an Oops. Up to three voices per family. Find it under Family Voice in Family.

Screen Time

Chores first, then screen time. Pick apps on your child's iPhone or iPad that pause at a set time, until you approve the day's chores.

What it does

You choose apps on your child's own iPhone or iPad. They pause at the time you choose, on the days you choose. When you approve that day's chores, they unlock. At midnight everything unlocks and the next day starts fresh.

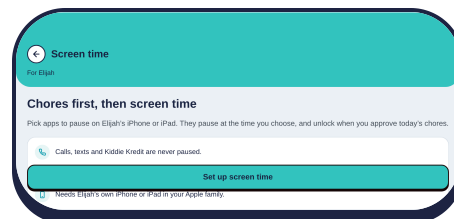
Calls, texts and Kiddie Kredit are never paused.

A few details:

- Only chores you set at home count. Club tasks do not.
- A chore that approves itself at midnight counts once it is marked done.
- A chore you send back keeps the lock on until it is redone and approved.
- A day with no chores has no lock.
- After setup, the lock first starts at the next start time, never in the middle of an evening.

What you need

- **Family Plus.** A free family sees a Family Plus label on the Screen time row.
- **Your child's own iPhone or iPad,** set up as their device in Kiddie Kredit (see chapter 8).
- **Apple Family Sharing,** with your child signed in on that device with a child Apple account in your Apple family. This is Apple's own rule.



Screen time, on your phone

Screen Time works on iPhone and iPad only. On Android the Screen time row does not appear.

Set it up

- 1 On your phone**
 Open Screen time for your child and tap **Set up screen time**.
- 2 On your child's device**
 Open Kiddie Kredit. Home shows A grown-up is setting up screen time. Tap it and enter your parent PIN.

- 3 Apple family**
The checklist confirms the device is in your Apple family. If it is not, tap How to add a child for Apple's guide.
- 4 Allow Kiddie Kredit**
Apple asks for your Apple ID password.
- 5 Pick apps to pause**
Apple's own picker opens with Games, Social and Entertainment ticked. You can change them.
- 6 Turn on notifications**
So screen time comes back as soon as you approve the chores.
- 7 Choose when**
Pick a start time and the days.
- 8 Turn it on**
Tap **Turn on the lock**.

The whole checklist takes about 3 minutes. Each step ticks off as you go, so you can stop and come back.

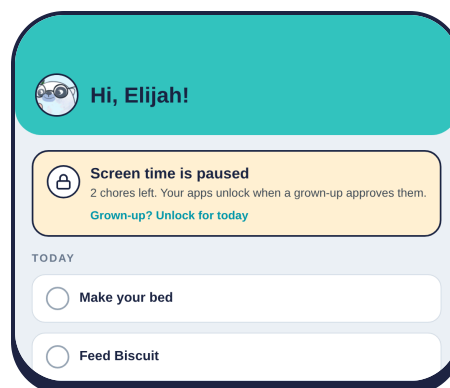
The shield

When a paused app is opened, your child sees Chores first! over it, with how many chores are left. They can tap See my chores, or Ask a grown-up, which sends you a notification. Fifteen minutes before the start time, their device gives a heads-up.

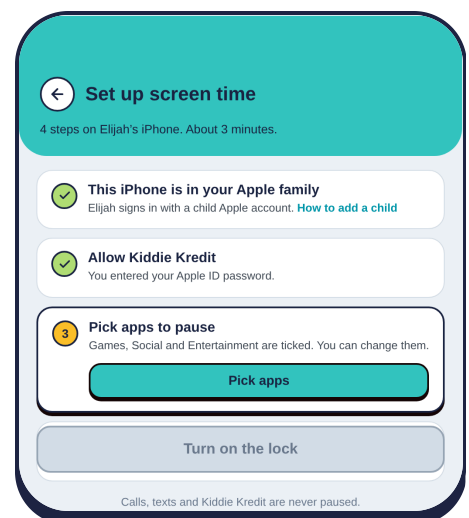
Unlock for today, Pause for a week

The Screen time card on your child's page shows what is happening today. From there:

- **Approve chores** when they are done and waiting for you. The apps unlock.
- **Unlock for today** lets the apps open today, chores or not.
- **Pause for a week** turns the lock off for seven days. Tap **End pause** to bring it back sooner.
- You can also change the apps, the time and the days, or turn it off.



Home while screen time is paused



The setup checklist on your child's device

Any grown-up in your family can do these. When you unlock, your child's device shows Screen time is back!

If Family Plus ends. The lock turns itself off, so a child's device is never stuck. It comes back on if you subscribe again.

Privacy

Which apps you pick stays on your child's device. Apple keeps that choice there. Kiddie Kredit never sees which apps are paused, which apps are on the device, or how your child uses it. Our server knows only your time and days, and whether today's chores are approved.

SAY THIS TO YOUR KID

"Chores first, then screen time. When you finish and I check them, your games come back."

Clubs, Quest Jr. and graduation

Clubs can give your kids activities alongside yours. Quest Jr. teaches money in short lessons. At 13, your child graduates.

Join a club with a code

Clubs, schools and programs can give your kids chores and rewards in Kiddie Kredit. Ask the club for its code.

- 1 Open Family**
Tap Join an organization.
- 2 Enter the code**
Codes are eight characters and expire after 90 days. The club's name appears as you type.
- 3 Tap Continue**
Then choose which of your children join.

A club can also invite your family by email. In that case you tick a box to show you understand what the club can do before you agree.

Consent, one child at a time

You agree for each child separately. A child you do not add stays invisible to the club. We keep a record of each consent, and you can leave any time from Family.

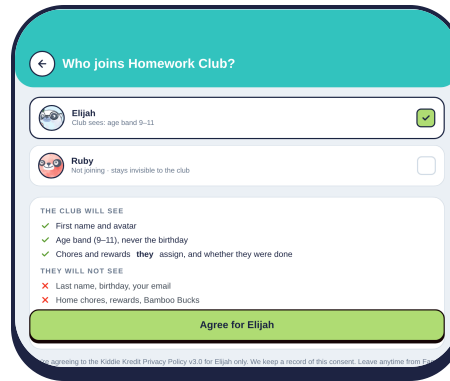
What the club can see

THE CLUB SEES	THE CLUB NEVER SEES
First name and avatar	Last name or birthday
Age band, like 9 to 11	Your email or anything about you
The tasks it assigned, and whether they were done	Chores you set at home
The score band, only if you share it	The score number, Bamboo Bucks, rewards or savings
	Chore photos, wishes or messages
	Anything about your other children

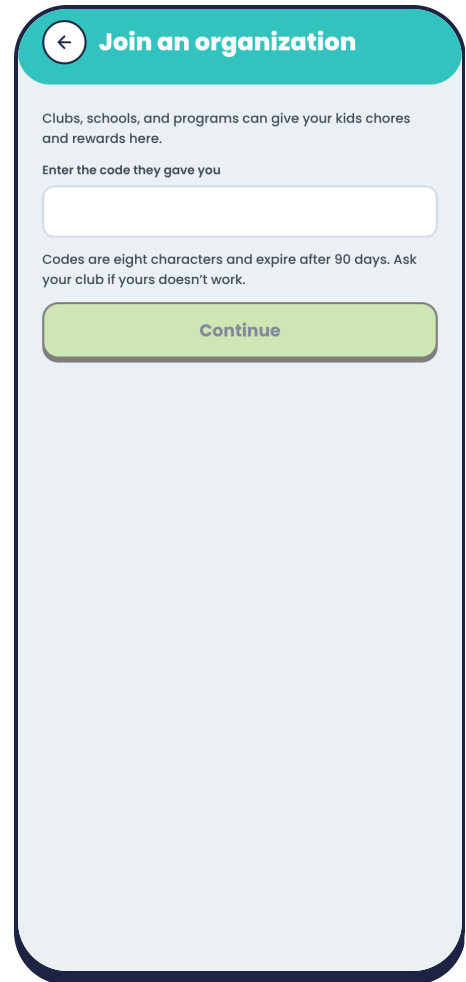
Sharing the score band is off by default. Turn it on or off for each club on the club's page. To see exactly what a club sees about a child, open the club and tap See what we shared.

Club tasks in the chore list

Club tasks show up in your child's chore list with the club's badge. The club picks each task's category. Clubs never give Bamboo Bucks, but they can offer their own rewards. To leave, open the club in Family and tap Leave this organization.



Consent, per child



Join with a code

Quest Jr. money lessons

Quest Jr. is the Bamboo Trail, in the Quest tab of child mode. Each adventure is a set of short missions. Some are stories where your child makes a choice and sees what happens. Some are quick picture quizzes. Wrong answers come back later, without any red. Finishing an adventure earns a badge and unlocks the next one. Cub children get one big picture and a Play button, and everything is read aloud.

Adventures earn badges, not Bamboo Bucks. Under the new score, each adventure your child finishes adds 1 point, at most 2 at a time, and each point fades after 30 days. This only helps while the score is below 40, and it never lifts a child into the next band.

SAY THIS TO YOUR KID

"What would you do if you were Kai? Save for the scooter, or buy the candy now?"

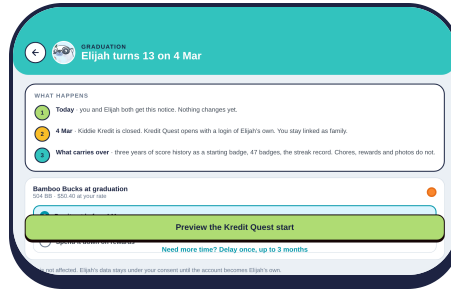
Graduation at 13

Kiddie Kredit is for children up to 12. On your child's 13th birthday, they graduate.

- **30 days and 7 days before**, you and your child each get a notice.
- **Bamboo Bucks**: choose to pay them out before the day, or let your child spend them down on rewards.
- **Need more time?** You can move graduation day once, by up to 3 months.
- **On the day**, your child's Kiddie Kredit becomes a record you can look back on. It no longer takes chores or rewards. Your other children are not affected.

Moving on to Kredit Quest

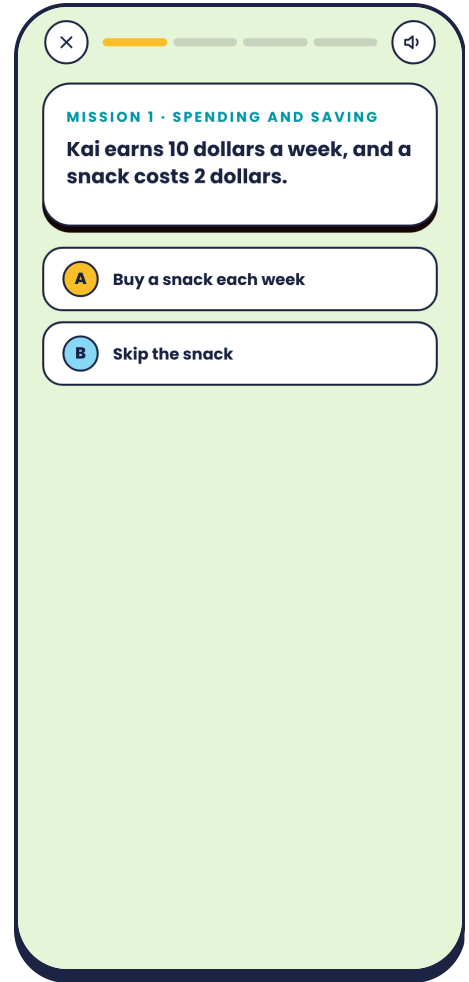
Kredit Quest is Kredit Academy's free app for teens. In this version, your child's graduation screen has a Get Kredit Quest button that opens the app store. Your child signs up there on their own. Nothing from Kiddie Kredit is sent to Kredit Quest.



The graduation notice, 30 days out

SAY THIS TO YOUR KID

"You are growing up. Kredit Quest is the next step, with real money lessons for teens."



A story mission

Family Plus, privacy and help

Free covers two children and one grown-up, always. Family Plus adds room for the whole family. Here is how it works, what we keep, and where to get help.

What Family Plus adds

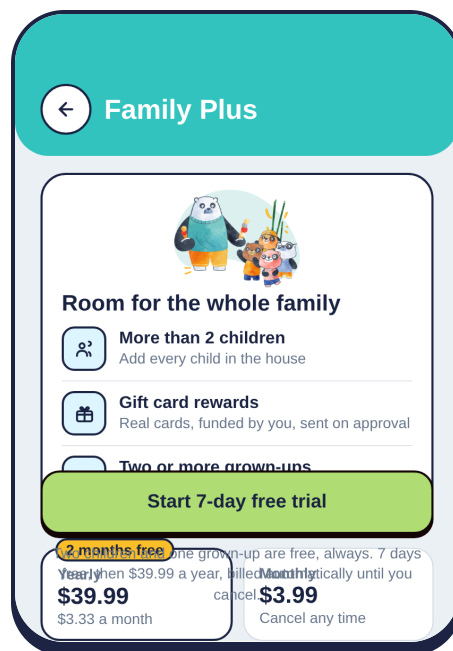
- Up to 6 children
- Two or more grown-ups, with equal rights. Any of them can approve.
- Gift card rewards: you buy the card, and your Rewards fund keeps the record (chapter 4)
- Family Voice: kids hear lessons in your voice
- Screen Time on iPhone and iPad

Price and trial

Family Plus is \$3.99 a month or \$39.99 a year, with a 7-day free trial. Tap **Start 7-day free trial**. You buy it through the App Store or Google Play, and you manage or cancel it there. Prices in other countries come from the store.

Every family that signs up before the end of 2026 gets a free year of Family Plus. Nothing to enter: it applies itself when you finish setting up. Settings shows it as Free year · on us. We email you 30 days before it ends.

If Family Plus ends. Nothing is deleted. A family within the free limits keeps working and loses gift card rewards. A family with more than 2 children chooses which 2 carry on, and the others see a friendly pause screen.



Family Plus, from Settings

The weekly report and Monday email

At the end of every Sunday, in your family's time zone, the week closes and the weekly report is written. It has one card per child: the score, chores done, Bamboo Bucks earned and spent, what moved the score, and a tip for the week.

The same report arrives by email on Monday morning.

Notifications

Each grown-up sets their own under Email and notifications in Family. One grown-up switching something off never silences another.

- **Weekly report** The weekly email.

- **Reminders** Streaks, chores and wishes that need you, and the Money Meeting reminder.
- **News** New features, occasionally.

PIN codes and account emails always send. Those are not settings. A reward request from your child also always reaches you.

Your child's privacy

- **Photos are off** until you turn them on for each child. There is never any video.
- **Photos are deleted 7 days** after a chore is approved or sent back. A photo still waiting for you is deleted 30 days after it was taken.
- **Kids' photos and content are never used** for analytics or to train any AI model.
- **No addresses, no contacts, no location.**

Find more under Privacy & data in Family.

Delete a child or your account

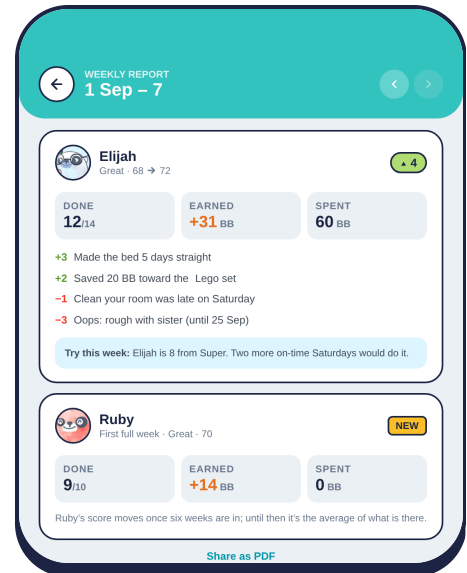
To delete one child, open Privacy & data and choose Delete a child. You see exactly what will go and type the child's first name to confirm. The child disappears from the app straight away. You have 7 days to undo it, then it is permanent. Your other children are untouched.

To delete your family account, open Family and tap Delete family account. Type DELETE, tick the box and tap **Delete everything**. Everything is hidden at once. For 7 days you can bring your family back by signing in. After that it is gone for good.

We keep only what the law requires: gift card orders and Rewards fund records, with your child's name removed.

Getting help

Open Family and tap Help for answers to common questions. Tap **User guides** there to open these guides, in English and Spanish, at kiddiekredit.com/guides. Still stuck? Tap **Email us** to write to support@kreditacademy.com.



The weekly report

Delete Elijah

Elijah · 10

In your family since Mar 2025

THIS REMOVES

The score and its whole history

A 5-day streak and 7 badges

564 Bamboo Bucks and the savings goal

Every message sent

The consent record with Boys & Girls Club of Decatur

Elijah disappears from the app right away.

For 7 days it can still be brought back. After that it is deleted for good.

We are required to keep gift card orders and rewards-fund records, with Elijah's name removed. Our payment provider keeps its own record.

Ruby, Maya and the rest of your family are untouched.

Type **Elijah** to confirm.

Child's first name

Delete Elijah

Keep Elijah

Delete a child, confirm

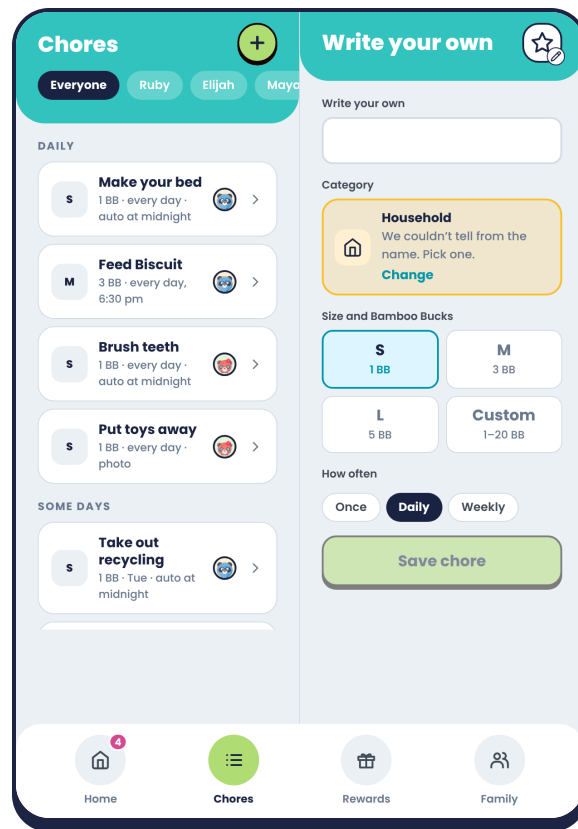
iPhone Duo and tablets NEW

On a big screen, Kiddie Kredit opens up into two screens side by side: what you are looking at on the left, what you opened on the right.

Two screens side by side

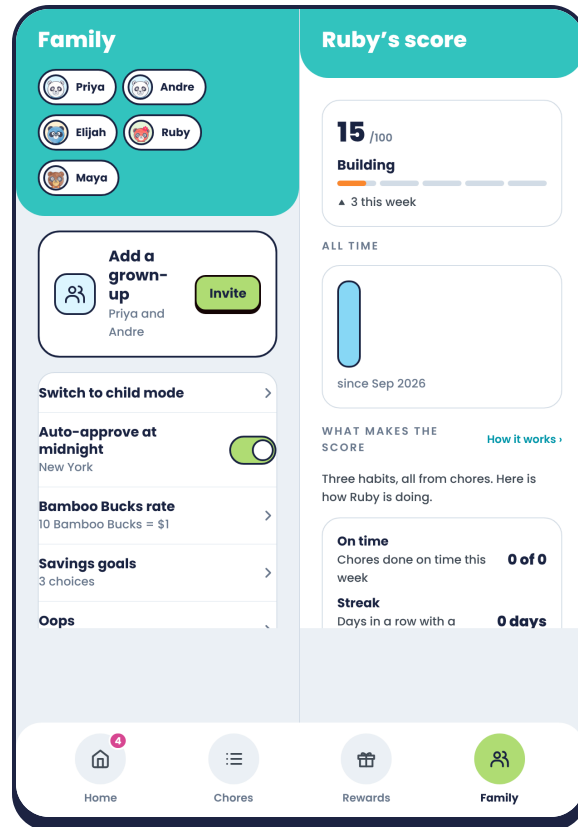
When the iPhone Duo is open, the app draws two panes, one on each side of the fold. Nothing is ever drawn on the fold itself.

The same two panes appear on an iPad held upright, and on any screen about that size.



Chores on an open iPhone Duo: the list on the left, a chore on the right

- **Home:** Home on the left. The chores and rewards waiting for you on the right, so you can approve without leaving Home.
- **Chores:** your chores on the left. Tap one and it opens on the right. Until you tap one, the right side is ready for a new chore. When you save, the chore stays open.
- **Rewards:** your rewards on the left. The Rewards fund on the right, until you tap a reward or the plus. Then that reward opens there. When you save, the fund comes back.
- **Family:** your family's settings on the left. A child's page on the right, starting with your eldest. Tap another child's name to switch.



Family: your settings on the left, a child's page on the right

Folded like a book

Hold the Duo half open, like a book, and the two panes stay the same: one on each side of the fold. Folding and unfolding never loses your place, and anything you are typing stays where it is.

The Money Meeting on the Duo

Open, or folded like a book, the meeting splits in two. Your child's side, with their score and the step you are on, fills the left on turquoise. Your side, with the agenda, the step's words and the buttons, is on the right. Hand your child the left, keep the right.

Stand the Duo on a table, half open like a small laptop, and the meeting uses tabletop: your child's view on the upper half, facing them, and your controls on the lower half.

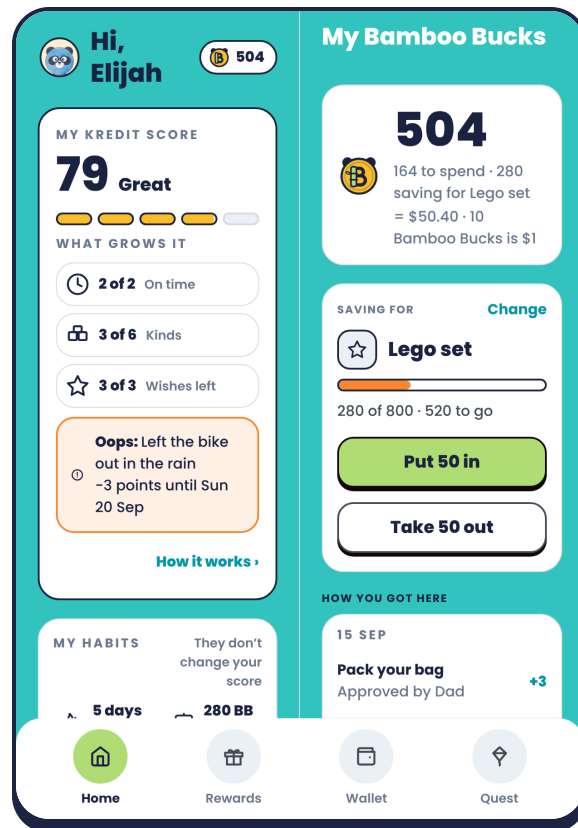
One meeting, any screen. The steps are the same on every phone and tablet. The Duo only changes where they sit.

Child mode on a big screen

When you hand an open Duo or an upright iPad to your child:

- A **Panda** sees Home beside their wallet: their Bamboo Bucks and their saving, next to today's chores. Their rewards also sit beside the wallet.

- A **Cub** sees Home beside their rewards, so they can see what their Bucks buy.



A Panda's Home beside the wallet on an open iPhone Duo

Going back to your side still needs your PIN, on every screen.

The outside screen

Closed, the Duo's outside screen works like any phone. Everything in this guide works there the same way.

What you need

- Version 3.1.0 of Kiddie Kredit or later, from the App Store.
- Two panes need a screen at least about 600 points wide, such as the Duo's inside screen or an iPad held upright. A wider iPad on its side uses the tablet layout, with the side rail.
- Every feature works on every phone and tablet. The Duo only changes the layout, never what the app can do.