

KIDS GUIDE · PANDA

Your Kiddie Kredit guide

How chores, Bamboo Bucks and your Kredit Score work, and how to make them grow.



What's inside

1	My chores	2
2	My Bamboo Bucks	3
3	My Kredit Score NEW	4
4	My wishes NEW	6
5	Borrowing NEW	7
6	Chore contracts NEW	8
7	Quest Jr. and grown-ups	9
8	Money Meeting NEW	10
9	My devices NEW	11

My chores

Do your chores and tap Done. Chores from home pay Bamboo Bucks once a grown-up approves them.



Tap Done when it's done

A grown-up approves it.



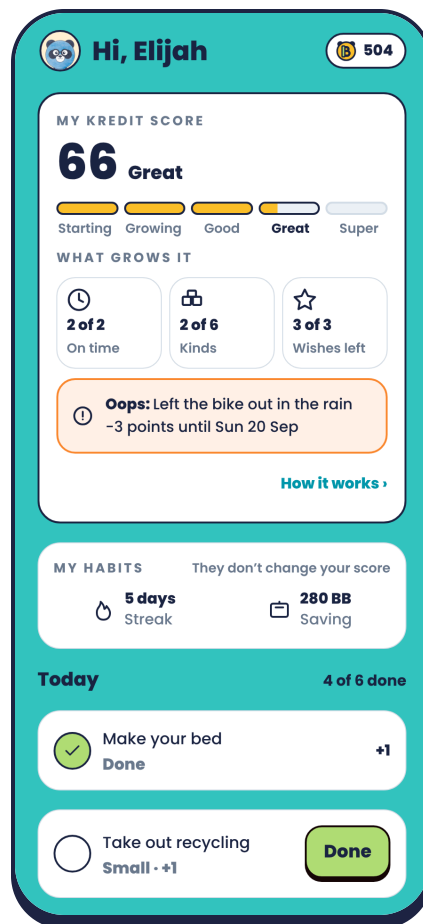
On time counts most

Done by the due time.

Done by the due time is on time. Done later that day is late. Not done by midnight is missed.

If a chore asks for photos, take one before you start and one when it's done. Point at the chore, not at yourself.

A task from your club has the club's badge. It counts toward your score, but it pays no Bamboo Bucks.



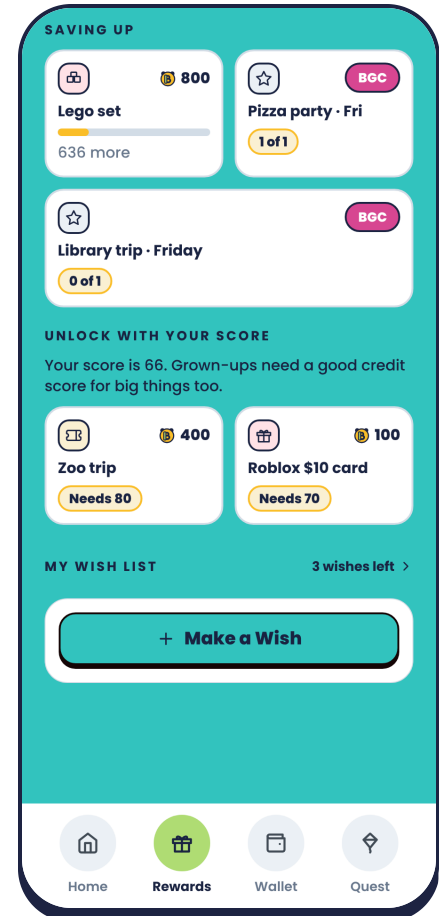
Home: your score card, then today's chores.

My Bamboo Bucks

Spend Bamboo Bucks on rewards, or save them for something big.

Tap **Get it** on a reward. You get a code, and your Bucks wait on hold until a grown-up confirms. A code works once, for 7 days. For a club reward, show the code to the club staff. Bucks in your savings goal stay there until you take them out.

If your family set a dollar rate, your savings goal shows one line like "about \$5". It is the only place you see dollars.

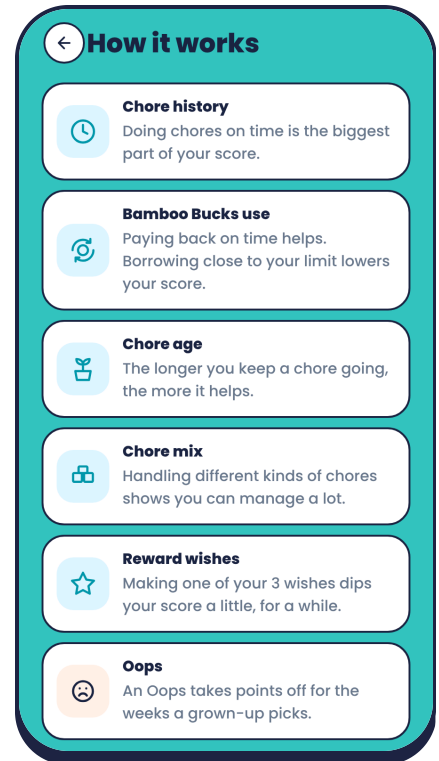


Rewards: some unlock with your score.

My Kredit Score NEW

A number from 0 to 100 that shows how much people can count on you. It works like a grown-up's credit score.

Before a bank lends a grown-up money, it checks their credit score. Yours works the same way, with chores instead of bills.



How it works, from How it works › on your score card.

PART	HOW IT WORKS	IN GROWN-UP CREDIT
Chore history	Doing chores on time is the biggest part of your score.	Paying bills on time matters most.
Bamboo Bucks use	Paying back on time helps. Borrowing close to your limit lowers your score.	Paying back what you borrow.
Chore age	The longer you keep a chore going, the more it helps.	A long record.
Chore mix	Handling different kinds of chores shows you can manage a lot.	Different kinds of credit.
Reward wishes	Making one of your 3 wishes dips your score a little, for a while.	Asking for new credit.
Oops	An Oops takes points off for the weeks a grown-up picks.	A mark on your record for a while.

The bands are Starting, Growing, Good, Great and Super. The **Building** badge stays until you have done 40 chores on time (a late one counts half). Your streak and savings sit under **My habits**: great habits that don't change your score.

An Oops

An Oops says what happened, like leaving the bike out. Everyone gets one sometimes. It takes points off for the weeks a grown-up picks, and they come back on the day it shows. Bamboo Bucks it took don't come back.

My wishes NEW

A wish asks for something that isn't a reward yet. You have 3.

Tap **Make a Wish**. You'll see: "This uses 1 of your 3 wishes and dips your score a little." Each wish takes about 1 point off your score. It is used up whether the answer is yes or not this time, and the dip is gone after 28 days. Only a grown-up can give a wish back.

Changed your mind? Tap the wish, then **Take It Off**. It shows "You took it off" and still counts for a while, then drops off. A grown-up's credit check stays too, even when they walk away from the loan.

Rewards on the list, borrowing and chore offers never use a wish. Grown-ups' scores dip when they ask for new credit, too.



Wishes, and when your score is back to full.

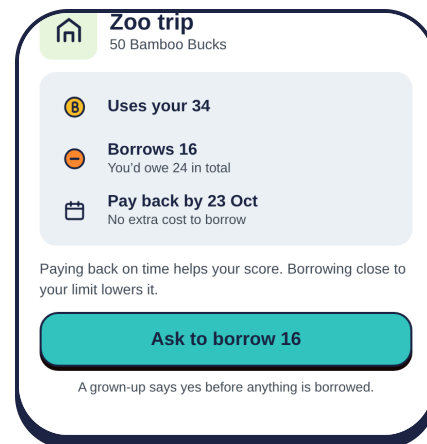
Borrowing NEW

Borrow Bamboo Bucks to get a reward sooner, then pay them back on time.

If your grown-up opened a borrow line, tap a reward that costs more than you have. You'll see what you'd borrow and the day to pay back. Tap **Ask to Borrow 4**. The number is what you'd borrow. Nothing is borrowed until a grown-up says yes.

- 1 Pay back within 14 days**
The date is on your Wallet.
- 2 Your next chores pay it back first**
Or tap **Pay Back Now**.

- 3 No extra cost, except for money**
You pay back only what you borrowed. Borrowing for a money reward is a cash advance: it costs extra Bucks, so try another reward first.



Borrowing for a reward that costs more than you have.

Paying back on time helps your score more than never borrowing. Missing the date counts like a missed chore.

Chore contracts NEW

Offer a chore and what you'd earn. When you both agree, it's a deal.

- 1 **Propose a chore**
Pick how often, the due time and what you'd earn: 1 to 20 Bamboo Bucks.
- 2 **Send it**
Tap **Send offer**. A grown-up can say yes, change it or say not this time.
- 3 **Answer a change**
Tap **Accept**, **Change it** or **No thanks**.

There can be 3 changes in all. After the third change, you can only accept or say no thanks. An offer with no answer ends after 72 hours. Each offer shows what one miss would cost, like "about 2 points". Grown-ups read a contract before they sign, too.

Want to stop a contract? Open it and tap **Ask to end it**. A grown-up decides. Ending it doesn't change your score.

Your offer

Mom changed it Change 1 of 3

2 CHANGES
You'd earn 5 → 3
Due by 5:00 pm → 5:30 pm

A GROWN-UP'S OFFER

Chore	Walk the dog after school	
Category	Pets & plants	
How often	School days	
Due by	5:30 pm	5:00 pm
You'd earn	3 Bamboo Bucks	5

✓ If you miss it once, your score drops about 3 points.

Accept Change it No thanks

Answer by Fri 18 Sep, 4:10 pm

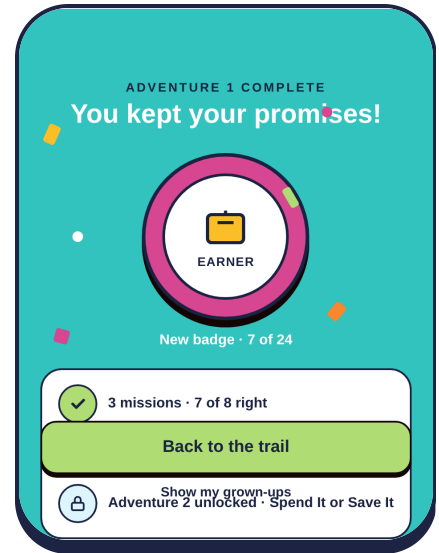
A changed offer, with the changes in yellow.

Quest Jr. and grown-ups

Money missions, and getting a grown-up.

Quest Jr. missions are short stories and quizzes about money. Finish an adventure to earn a badge. Missions don't pay Bamboo Bucks. If your score is below 40, each adventure you finish adds 1 point, 2 at most. Each point lasts 30 days, and it never moves you up a band.

When a grown-up needs the phone back, they tap **I'm a grown-up** and type their PIN.



The end of an adventure: a new badge.

Money Meeting NEW

Once a week, you and a grown-up look back at your week and plan the next one. It takes about 10 minutes.

The meeting has 7 steps, one kid at a time. Three of them are about your week:

- 1 Your score**
Your score this week, how much it moved since last week, and what moved it most.
- 2 Wins**
Chores done, days in a row and any new badge.
- 3 Misses**
Chores that were late or missed, and about how many points they took off.
Chores done on time next week win them back.

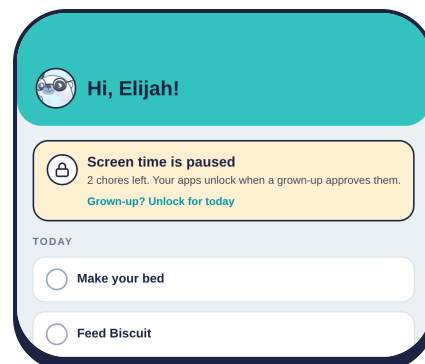
Then you look at rewards, plan next week's chores, and you pick one goal for next week.

My devices NEW

Screen time, your own device and big screens.

Screen time

Your family may pause some apps on your own iPhone or iPad until your chores are done. It needs Family Plus. A paused app shows **Chores first!** and how many chores are left. Tap See my chores, or Ask a grown-up. Your Home shows **Screen time is paused**. When a grown-up approves today's chores, your apps come back. Calls, texts and Kiddie Kredit never pause, and at midnight everything opens again.



Home while screen time is paused.

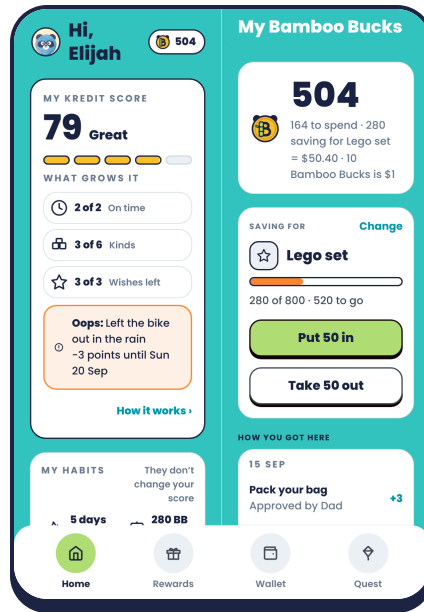
Your own device

A grown-up can set up Kiddie Kredit on your own iPhone, iPad or Android. It opens straight to you. If it says "This device was removed.", ask a grown-up to set it up again.

If you see **Back soon!** with your panda, Kiddie Kredit is paused for you for now. Nothing is lost: your score, Bucks and badges are kept.

On a big screen

On an open iPhone Duo, or an iPad held upright, Home shows beside your Wallet. Rewards shows beside your Wallet too.



Home and the wallet side by side on an open iPhone Duo