

A child's first **real economy.**



HustleBoard is more than a chore app. It is a place where your children earn, save, borrow, invest, and spend real money, and you run the whole economy. You are their first employer, their first bank, their first lender, and their first stock market. It is the money you already give your children, turned into the best financial education they will ever get.

This is not extra money out of your pocket. It is the money you already give your kids, the allowance, the cash here and there, now tied to work they did and lessons they are learning. Same money. Better framing.

The four hats you wear

On HustleBoard, you play every role a child will one day meet out in the world, except here, the person on the other side of the desk loves them.

The Employer

You post gigs, set the pay, and approve the finished work with photo proof. Your child earns real money for real work.

The Credit Company

Your child can ask for a loan, and you decide whether to grant it and what interest to charge. They learn what borrowing really costs, before a credit card ever teaches them the hard way.

The Bank

You hold their money in savings, and you can match what they save, so they learn early that setting money aside pays off.

The Marketplace

You run a simulated stock market. Your child invests their earned money, and you pay the gains and apply the losses. Real risk, real reward, your money as the teacher.

How a child earns

01

Claim a mission

The child picks a gig off their board and does the work.

02

Prove it

They snap a photo of the finished work. No proof, no pay.

03

You approve

You review it and approve, and real money lands in their account.

04

They decide

Every dollar splits into Spend, Save, and Invest, their call on where it goes.

The Vault, where money learns to behave

Every dollar a child earns flows into the Vault and splits three ways: **Spend, Save, and Invest**. They see it, they feel it, and from the very first dollar they learn that money has jobs, some for now, some for later, and some whose whole purpose is to grow.

The marketplace is a real stock market, with real stakes.

This is the boldest lesson in HustleBoard, and the one parents need to understand most. The marketplace is a **simulated stock market of sixteen real companies** your child already knows, the brands behind the things around your house. Your child invests their own earned money into the stocks they choose, and the prices move like the real market.

When a stock goes up, you pay them the gain. When it goes down, they lose part of the money they earned. Not a pretend loss. A real one, out of their real balance. That sting, losing money they worked for, is the most valuable investing lesson a child can get, and it costs them a few dollars at ten years old instead of thousands at thirty. The market is simulated. The money, the risk, and the lesson are real. And it is your money doing the teaching.

You are not doing this alone

Add your **spouse or co-parent** so you both run the board together, approve missions, and stay on the same page. And bring in your **village**, grandparents, aunts, uncles, and mentors, the people who believe in your child. They can cheer your children on, send encouragement, and even pledge a reward for hitting a goal. When the whole family is in a child's corner, the lessons land harder and the wins feel bigger. Children also rank up as they earn, from Rookie to Legend, and streaks reward showing up day after day, so the work feels like a game while the lessons stay real.

Built to be safe

HustleBoard is designed to hold as little as possible. Your children do not create accounts or hand over personal information, no email and no phone number. They log in with a **family code and a PIN you control**, and that is all. And the money your child earns, saves, and invests lives in the app as a number that you honor, the real dollars never leave your hands. So there is very little information about your child in the system, and no real money on their side, which is exactly how we built it. Less to collect means less to protect, and that keeps your family safer.

A child who has earned, saved, borrowed, invested, won, and lost, all before they leave your house, walks into adulthood already fluent in the language of money. That is the whole point.

HustleBoard

Earn, save, borrow, invest, and spend, real money, with you running the economy.

Learn more.
hustleboard.org