

A stock market for kids.

Real allowance, **real lessons.**

The parent guide: what it is, how the money works, what your kids will see, and how to get your family set up in ten minutes.



What Wealtheigh is

Wealtheigh is a practice stock market for kids, built by a parent for his daughter and shared with friends. Kids invest **the allowance they already have** in a realistic but **fictional** market: two dozen made-up companies (a new one joins most months) and one index fund, with prices that move around the clock, headlines that push them, a monthly report card for every company, dividends, interest on cash, and the occasional crash.

Nothing is dumbed down. Kids meet the real vocabulary (share, dividend, portfolio, diversify, index fund, compound interest), see real-feeling gains and losses, and work through a curriculum in three levels that grows with them. There is no age limit in either direction: a younger child can do the first level with you reading along, and anyone 13 or older starts at the third. The companies are pretend. The money, the habits, and the feelings are real.

24 + 1COMPANIES & AN INDEX
FUND, AND GROWING**30**

LESSONS IN 3 LEVELS

26

BADGES FOR GOOD HABITS

What kids learn, in order

- **What a share is** and why prices move (buyers, sellers, news, feelings).
- **Diversification:** don't put every egg in one basket — and why the index fund is the calmest thing on the board.
- **Patience and compounding:** dividends and interest arrive on their own; time does the heavy lifting.
- **Losing money:** it happens, it's survivable, and panic-selling is the one mistake that makes it permanent.
- For teens: index funds vs. picking, fees, dollar-cost averaging, valuation, taxes, and the real accounts available in Canada and the US.

The one thing to know before you start: the money is real. Your kid's account value is what you owe them. When the market is up, you owe more; when it's down, you owe less. That honesty is the point — and it's why deposits and withdrawals go through you.

Who it's for

Families who were invited by another Wealtheigh family. Each household has one family account, which a second parent can join with their own login, and as many kid profiles as you like. Kids don't need an email address — they log in with a family code and a 4-digit PIN.

How the money works



Deposits are real cash you're holding

When your kid hands you \$5 of allowance, they tap "Ask to add \$5" and you tap Approve. (You can also add it directly from their page.) It becomes cash in their account.



Account value = what you owe them

Cash plus the current value of their shares. It changes with the market all day. The dashboard shows it next to *money put in*, so the difference — their real gain or loss — is always one glance away.



Withdrawals are requests too

Only cash can be withdrawn (shares must be sold first). Approve it when you hand over the money. Every deposit, withdrawal, trade, dividend and interest payment is logged.



No fees, fractional shares

\$5 buys \$5 of any company, even one trading at \$60. Buys and sells happen instantly at the current price.



Interest on cash: 8% a year

Accrued daily, paid into cash in whole cents. On \$25 that's a penny every few days — visible, not dramatic.



Dividends, monthly

Most companies pay a dividend once a month on their own day (1.4% to 10% a year), and the Everything Fund passes on their average on the 28th. Real companies usually pay quarterly; the app is faster so kids can see it work.

A worked example

WHAT HAPPENED	CASH	SHARES	ACCOUNT VALUE	MONEY PUT IN	YOU OWE
Starting balance \$40	\$40.00	—	\$40.00	\$40.00	\$40.00
Buys \$15 of Pizza Planet, \$10 of the Everything Fund	\$15.00	\$25.00	\$40.00	\$40.00	\$40.00
Two weeks later, shares are up 8%	\$15.00	\$27.00	\$42.00	\$40.00	\$42.00
Allowance: asks to add \$5, you approve	\$20.00	\$27.00	\$47.00	\$45.00	\$47.00
A rough month: shares fall 15%	\$20.00	\$22.95	\$42.95	\$45.00	\$42.95
Asks to take out \$10 for a book; you approve and hand it over	\$10.00	\$22.95	\$32.95	\$35.00	\$32.95

"You owe" is simply the account value. Settle up whenever it suits your family — some do it on withdrawal only, some keep a running tally. If you switch on the optional parent match (page 9), what you add counts as money put in.

Currency. Each family picks CAD or USD once, at sign-up. It labels your family's cash; stock prices are the same for everyone. No exchange rates are involved.

Getting your family started

Parents (about 5 minutes)

- 1 Open the sign-up link you were sent (it has your invite code filled in), or go to <https://wealthygh.com/signup> and type the code.
- 2 Enter your name as the kids will see it ("Mom"), a family name ("The Smiths"), **CAD or USD**, email and password.
- 3 On your dashboard tap + **Add a kid**: first name, avatar, birth year (sets their lesson level), a **4-digit PIN** you choose, and their starting balance — real money they already have.
- 4 Find your **family code** (e.g. `the-smiths-4821`) on the kid's page or under Settings. That's their login.
- 5 Optional: Settings → **Generate parent invite code** lets a second parent join the same family with equal powers.

Kids (about 1 minute)

- 1 Go to <https://wealthygh.com/kid> on any phone, tablet or computer — or tap **Switch to kid** from a parent's phone.
- 2 Type the family code, tap their name, enter their PIN. The device remembers the family after the first time.
- 3 The first time, a short welcome lets them pick an avatar and a look. A five-step **Getting started** list then walks them through the intro, a first lesson, a first purchase and setting a goal.
- 4 On their own device: **Add to Home Screen** — the login page shows how. It then opens full-screen like an app, with its own icon.

Forgot something?

Kid's PIN: reset it from their page in your dashboard.

Your password: "Forgot your password?" on the login page emails you a reset link.

Where things live

PARENT DASHBOARD	WHAT IT'S FOR
Kids	Every kid's live account value vs. money put in, and when they last opened the app. Tap a kid for their portfolio, goal, this week's missions, last week's recap, money history, the match switch and login controls.
Requests	Deposits and withdrawals waiting for your approval, plus the history. A new request appears by itself while the page is open.
Market	The same companies, news and calendar your kids see (read-only — parents don't trade).
Leaderboard	All opted-in kids across families, ranked by growth. Your own family is highlighted.
Settings	Family code, invite codes, a link to this guide, family name, log out.

The kid's app, tab by tab

Five tabs along the bottom: Home, Market, Learn, Ranks and Me.



Home

Opens with *While you were away*: what the account did since their last visit, including what it earned on its own. Then the account value, a chart that can compare them with the Everything Fund, their goal, this week's missions, what they own, the next lesson and the latest headlines.



Market · Companies

Every company plus the Everything Fund, searchable and filterable by sector. Prices move on the screen every 30 seconds, with no refreshing. A company's page has its chart, what it does, how bumpy it is, its dividend and next report card, the news that moved it, and Buy / Sell.



Market · News

Market weather (how investors are feeling), what is coming up, and every headline, filterable by whole market, sector or company. Tap a headline to read the story. Green moved a price up; red moved it down.



Market · Calendar

The next two weeks: each company's monthly report card, dividend days with the kid's estimated payout, the next new company (sector and a teaser only) and the Sunday recap. Times are shown in the viewer's own time zone.



Learn

30 lessons in three levels, each a few minutes with animated visuals and a short quiz. Lessons unlock in order within a level, and every level is open to every kid.



Ranks

The cross-family leaderboard, ranked by growth: how much each dollar grew while it was in the account. Adding allowance never lowers a kid's rank and taking money out never raises it, so a \$40 account competes fairly with a \$400 one.



Me

Their goal, parent-match progress, habit counters (days without selling, weeks adding money), 26 badges, the money page (ask to add or take out), full history, and settings.



A goal

One thing to save for, with a progress bar and an honest "at your pace, about 14 weeks" that counts only money being added, never hoped-for market gains.



Weekly missions

Three small ones every Sunday: read three headlines, finish a lesson, go five days without selling. They reward looking, learning and waiting. None rewards trading more.



Weekly recap

Six quick cards each Sunday: the week's growth, what prices did, money that arrived by itself, the news, what they did, and one question to think about.



Two looks

Playful has the mascots and plain words. *Pro* is cleaner and uses the real terms (volatility, allocation, beta). Kids 13 and up start on Pro; anyone can switch in Settings.

How the market behaves

Prices are generated by a simulation designed to *feel* like a real market while staying fictional. Every 30 seconds, each company's price moves by a mix of its own random wiggle, a shared market mood (which drifts into multi-day sunny or gloomy stretches), and a gentle pull back toward a "fair value" that grows over time. Around 15 headlines a day — a product launch, a recall, a big new customer — jump a company, a sector or the whole market by a few percent, and part of that jump sticks. Once a month each company posts a **report card** at 4pm Eastern on its own day (the Calendar shows it in your local time): the price jumps or drops on the surprise, usually 3–8%, and stays there. A **new company** joins on the first Saturday of most months. Every couple of months, everything drops 8–12% at once, then recovers over the following weeks.

Deliberately turned up

Moves are about **three times** bigger than real markets, and long-run growth is about 30% a year instead of the real-world 7–10%, so a \$40 account shows meaningful movement. The *shape* of everything is realistic; the *speed* is not. The lessons say so explicitly.

What that means for \$40

A calm company moves about \$1 on a normal day; a rollercoaster one about \$5. A wild stock can swing 30–50% in a month. The Everything Fund — a slice of every company — is the steadiest thing on the board, which is the diversification lesson in action.

The bumpiness labels

Calm

±3–6% a day

Utilities, food, pet food, bandages. All pay dividends.

Bumpy

±6–8% a day

Toys, movies, theme parks, clothing, software.

Wild

±9–11% a day

Games, solar, scooters, airlines. No dividends.

Rollercoaster

±13% a day

Rockets and home robots. Pure growth bets.

A label is a promise about the *size* of the wiggles, not their direction. Calm companies grow slower and pay you to wait; rollercoasters can double or halve in a few months. The full list is on the next page — it's the same information the "About" box shows on every company's page in the app.

The companies

COMPANY	SECTOR	BUMPINESS	TYPICAL DAY	DIVIDEND / YR
 Clearwater Utility WATR	Energy & Water	Calm	±2.7%	10%
 Sunny Solar SOLR	Energy & Water	Wild	±9%	—
 Green Acres Farms FARM	Farms & Nature	Calm	±5.7%	6.8%
 Piggy Bank Co PIGG	Money	Calm	±5.4%	9.5%
 Frosty Scoops ICEE	Food & Drink	Bumpy	±7.5%	2.7%
 Lemon Squeeze LMND	Food & Drink	Calm	±5.4%	6.8%
 Pizza Planet PZZA	Food & Drink	Calm	±5.1%	8.1%
 Snackadoo SNAX	Food & Drink	Calm	±3.6%	8.1%
 Rainbow Bandz BNDZ	Health	Calm	±3.6%	8.1%
 Brix Builders BRIX	Homes & Building	Calm	±4.5%	8.1%
 Treehouse Homes HOME	Homes & Building	Bumpy	±6%	5.4%
 Happy Paws PAWS	Pets	Calm	±4.2%	8.1%
 Whisker Clinic VETZ	Pets	Calm	±5.7%	2.7%
 MegaMart MALL	Shops	Calm	±3.9%	6.8%
 Stitch & Sparkle STCH	Shops	Bumpy	±8.1%	2.7%
 Starlight Rockets STAR	Space	Rollercoaster	±13%	—
 Cloudberry CLDY	Technology	Bumpy	±6%	1.4%
 Pixel Pals PIXL	Technology	Wild	±9%	—
 RoboBuddy ROBO	Technology	Rollercoaster	±13%	—
 Moonbeam Studios MOVI	Toys & Fun	Bumpy	±7.8%	2.7%
 Sparkle Toys TOYZ	Toys & Fun	Bumpy	±7.2%	4.1%
 Wonder Parks PARK	Toys & Fun	Bumpy	±6.6%	5.4%
 SkyHop Airlines SKYY	Getting Around	Wild	±9.6%	—
 Zoomies Scooters ZOOM	Getting Around	Wild	±10.5%	—
 Wealtheigh Everything Fund WEAL	Funds	Calm	average of all	≈4.5% (their average)

"Typical day" is the usual size of a full day's move, up or down. Dividends are paid monthly at one-twelfth of the yearly rate. The market day rolls over at midnight Eastern. These are the companies the market opened with; new ones join over time and the app's Calendar teases the next.

The 30 lessons

Each level is hosted by a mascot and pitched at its reading level — but the ideas are the real ones. Birth year only picks the level a kid *starts* in; they can read ahead, or go back, any time.



Seedling

start here: up to 9

1. 💰 What Is Money For?
2. 🏢 What Is a Company?
3. 🍷 What Is a Share?
4. 📈 Why Prices Go Up and Down
5. 🛒 Buying and Selling
6. 🥚 Don't Put All Your Eggs in One Basket
7. 🌐 What's a Dividend?
8. ⌚ Time Is Your Superpower
9. ☁️ Losing Money Happens
10. 🌱 The Index Fund: A Little of Everything



Explorer

start here: 10–12

1. 🏭 Sectors: What Kinds of Companies Exist
2. ⚖️ Risk vs Reward
3. 📊 Reading a Price Chart
4. 📊 Average Cost, Profit & Loss, and % vs \$
5. 📊 Compound Interest, With Real Math
6. 📰 News and Feelings
7. 🐱 Pay Yourself First
8. 💎 What Makes a Company Worth More?
9. 📈 Inflation: Why Cash Under the Mattress Shrinks
10. 🎯 Set a Goal and a Plan



Pro

start here: 13+

1. 📈 Index Funds vs Picking Stocks
2. 📊 Dollar-Cost Averaging
3. 📊 Valuation Basics: P/E and What 'Expensive' Means
4. 📊 Fees and Expense Ratios
5. 🏠 Real Accounts for Teens and Families
6. 📊 Taxes on Gains, in Plain Language
7. 📈 Bonds, Cash, and the Risk Spectrum
8. 🧠 Your Brain vs Your Portfolio
9. 🌐 Diversification and Correlation
10. 📄 Build a Written Plan

The 26 badges

Saving

💰 Money In

📅 Allowance Pro

5 Fifty Club

100 Century Saver

🏠 Big Saver

🎯 Goal Getter

Trading

🛒 First Trade

📊 Cash Out

🥚 A Slice of Everything

🌈 Mixing It Up

🌈 Master Mixer

🐝 Busy Bee

Patience

⚡ Interest-ing

📅 Dividend Day

🐼 Patient Panda

👉 Steady Hands

📈 Ten Percent Club

🏆 Quarter Master

👉 Matched!

Learning

📖 Curious Mind

★ Perfect Score

🌱 Seedling Graduate

📊 Explorer Graduate

🎓 Pro Graduate

🌟 Perfect Week

🌟 Star Collector

Tips from the other side of the table

A weekly rhythm

- **Allowance day = deposit day.** Hand over the cash, they request it, you approve. Two taps; the habit is the lesson.
- **Sunday recap.** Watch the weekly recap together (yours is under "Last week's recap" on the kid's page). It ends on one question to ask them. For what's up or down and *why*, Market → News usually has the answer.
- **One lesson a week** is plenty. The quizzes explain the answer either way, so wrong is fine.

Questions that teach

- "If you had to keep only one company for five years, which one? Why?"
- "Pizza Planet is down 9% today. Did pizza get worse, or did people get nervous?"
- "Your fund barely moved on a crazy day. What's it doing that your rocket stock isn't?"
- "Your dividend was 27 cents. Where did that money come from?"

On a crash day

It will happen — by design, every couple of months — and the first one lands hard. Resist fixing it. Pull up the **Losing Money Happens** lesson (Seedling 9) or **News and Feelings** (Explorer 6), look at the all-time chart together, and let them decide. Most of the loss comes back over the following weeks; a kid who holds through one crash has learned the single most valuable thing the app can teach.

Things worth not doing

- Don't top up losses. The number being real is the whole engine.
- Don't rank your kids against each other at dinner. The leaderboard ranks by growth for a reason — and it can be switched off per kid.
- Don't push daily check-ins. The Activity strip on a kid's page shows when they last opened the app; a couple of times a week is a healthy habit for an investor.
- Don't trade for them. Parents can see everything but can't place trades; that's deliberate.

The parent match

Switch it on from a kid's page: 10¢, 25¢ or 50¢ for every \$1 left in for 90 days. Each deposit starts its own clock. If they withdraw, gains and unmatched money come out first; only dipping into matched dollars shrinks the match. It works like an employer plan, and the kid sees the countdown.

Privacy and safety

- **Invite-only.** Nobody gets in without a code from the family that runs it.
- **Kids have no email address or password** — just a family code and a PIN. Five wrong PINs lock the account for 15 minutes; a parent can reset it any time.
- **What other families can see:** on the leaderboard, a kid's first name, avatar, family name, account value, growth %, badge count and mission stars — if the kid is opted in (default on; one toggle to hide).
- **What they can't see:** holdings, trades, money history, goals, activity, PINs, anything about parents.
- **No ads, no in-app purchases, nothing to buy.** The only money is the allowance you already handle.
- **Data** is stored in Canada (Montreal region) and is used for nothing but running the app.
- **Deleting a kid** removes their account, holdings and history permanently (from their page in your dashboard).
- **It's a family project,** not a company. Questions go to the family that invited you.

Questions parents ask

Can my kid actually lose money?

Yes. Prices fall; the account value can drop below what they put in; you'd owe them less. That's real and intentional. Only invest allowance they don't need next week.

How much does it move?

Calm companies $\pm 3\%$ on a typical day, rollercoasters up to $\pm 13\%$. Roughly three times a real market. The fund is the calm choice.

Is it only for certain ages?

No. Birth year only picks the lesson level a kid starts in. Younger ones can do the first with you; teens start at Pro.

Do we have to refresh to see changes?

No. Prices, approvals and requests update on their own within seconds, on your screen and on theirs.

How will we hear about new features?

In the app: a "What's new" card shows up on your dashboard after an update.

Do prices move on weekends and at night?

Yes — 24/7, every 30 seconds. Real markets close; this one doesn't, so there's always something to look at.

Can two parents use one family?

Yes. Settings → Generate parent invite code; the second parent signs up with it and gets the same view and approval powers.

Where is "my" money?

With you. The app never holds funds — it keeps the ledger. The account value is simply what you owe your kid.

My kid forgot their PIN.

Their page in your dashboard → Reset PIN. It also clears a logout.

I added allowance and the leaderboard % didn't move. Why?

By design. The board ranks on how much each dollar grew while it was in the account, so deposits and withdrawals don't change a kid's rank.

Is any of this investment advice?

No. The companies are fictional and the Pro lessons on real accounts (TFSA, RESP, 529, Roth IRA...) are general information to talk through with a parent.

What devices?

Any modern browser on phone, tablet or computer. On phones it installs to the home screen and runs like an app.