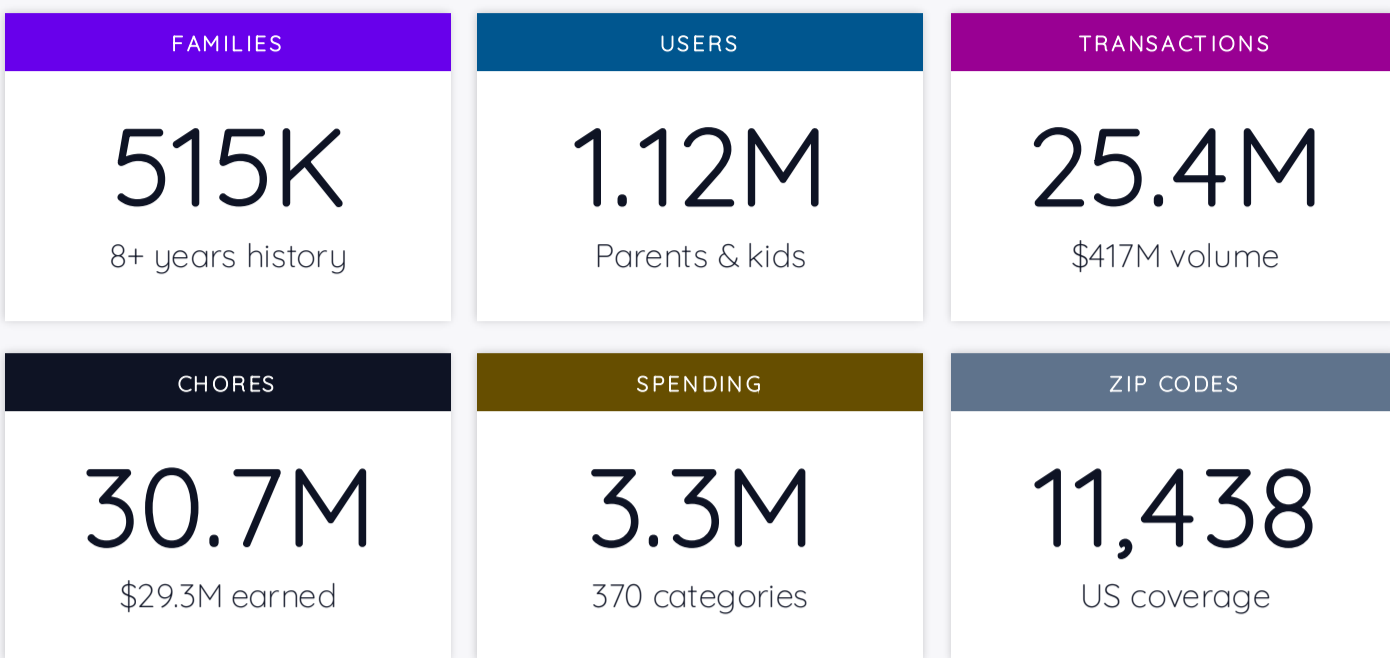


Data catalog

Youth Financial Behavior Intelligence • 515K Families • 2017–2025

Dataset overview



VALUE PROPOSITION

Comprehensive dataset capturing **8+ years** of authentic youth financial behavior from 515K families. Includes 25.4M transactions (\$417M), 30.7M chores (\$29.3M earned), and 3.3M spending signals across 370 merchant categories in 11,438 US communities.

Data tables

| | | |
|---|--|---|
| FAMILIES Demographics, location, account status, subscription tiers, banking integration, and engagement metrics. 22,275 active paid subscribers. | USERS Roles, demographics, financial allocations (spend/save/share/invest), account balances, stock holdings, and charity preferences. | TRANSACTIONS 46 transaction types including bonuses, allowances, card loads, stock purchases, charity donations. Avg: \$16.39. |
| CHORES Chore assignments, completion tracking, pricing, payment schedules. \$29.3M earned at avg \$0.95 per chore. | SPENDING SIGNALS 370 merchant categories across 6 age bands and 11,438 ZIP codes. \$47.2M tracked, avg \$14.24 per transaction. | BANKING EVENTS Real-time webhooks from Galileo banking API, card transactions, account updates, and system audit trail. |

Strategic insights



Transaction patterns

History/Spending dominates at **47.1%** of all transactions (12M records). Bonuses average \$34.36 vs \$11.51 for chore earnings, showing parental supplementation is 3x higher.



Teen spending power

Ages 16-18 drive **42.5%** of all spending volume (1.4M transactions). Combined with 13-15 year olds, teens represent 77% of total youth spending activity.



Engagement model

30.7M chores completed earning \$29.3M demonstrates sustained engagement. Average chore worth \$0.95 creates consistent micro-earning behavior patterns.



Premium adoption

22,275 active paid subscribers from 515K families (4.3%) indicates premium feature adoption. Subscription renewals show strong retention signals.



Card load behavior

2M card loads totaling **\$35.5M** at \$17.75 average shows regular funding patterns. Represents 8.5% of total transaction value across the platform.



Geographic distribution

11,438 US ZIP codes with spending data provides nationwide coverage. Enables granular market segmentation and regional behavior analysis.

High-value youth purchases

| AGE BAND | MERCHANT | AMOUNT | CATEGORY | LOCATION |
|----------|--------------------|------------|--------------------|---------------------|
| 16-18 | Best buy | \$1,511.35 | Electronics | Fort Worth, TX |
| 13-15 | RPW Karts LLC | \$1,499.00 | Specialty retail | Emerson, GA |
| 16-18 | Step.com | \$1,400.00 | Financial services | California |
| 13-15 | WDW tickets | \$1,309.11 | Amusement parks | Lake Buena Visa, FL |
| 19+ | Lenovo US | \$1,209.90 | Computers | North Carolina |
| 13-15 | Southwest airlines | \$1,181.88 | Airlines | Texas |
| 16-18 | Apple iTunes | \$1,178.81 | Digital content | California |

Sample represents high-value transactions across age bands, showcasing youth spending on electronics, entertainment, travel, and specialty items.

DATASET SPECIFICATIONS

TIME PERIOD
Jan 2017 – Oct 2025 (8+ years)

GEOGRAPHY
11,438 US ZIP codes

VOLUME
61M+ records

FORMAT
Apache Iceberg tables with full schema evolution

QUALITY
Anonymized, production-grade, referentially integrated

About BusyKid

BusyKid is the leading youth-first fintech platform enabling real-world financial literacy through chores, saving, spending, and investing tools for families. Our data reflects real, parent-approved financial behaviors from thousands of households nationwide. Learn more at [BusyKid.com](https://www.busykid.com)