

Gen Alpha Is Growing Up With Money Apps but Without Money Skills. BusyKid and Zogo Are Trying to Fix That.

Scottsdale, AZ - Kids today can tap into a phone, move money, and make purchases in seconds, often before they fully understand what it means to earn it.

That disconnect is becoming harder to ignore. Financial tools have evolved quickly, but financial understanding has not kept pace. Many young people lack confidence managing money, and even fewer have real experience making financial decisions.

BusyKid and Zogo are approaching the problem differently.

Instead of adding more tools or more content, the companies are aligning around a simple idea: financial literacy is built through two distinct systems. One is experiential, learning by doing. The other is conceptual, learning by understanding.

Most platforms focus on one or the other. BusyKid and Zogo are combining both.

BusyKid, a multimillion dollar, award-winning platform that enables kids to earn, save, invest, share and manage money through real-life experiences, and Zogo, a leading gamified financial education provider for financial institutions, announced a strategic partnership today designed to bring these two systems together in a single, connected experience.

BusyKid represents the “doing” side. Kids earn money through chores, manage allowances, and make real spending, investing and giving decisions. Zogo represents the “knowing” side, delivering short, interactive lessons that teach financial concepts in a format designed to hold attention.

Individually, each approach is valuable. Together, they create a feedback loop where learning and action reinforce each other.

“Kids don’t learn money by sitting through lectures. They learn by doing,” said Gregg Murset, CFP®, founder and CEO of BusyKid. “But ‘doing’ alone is not enough. When kids understand why they’re making decisions, that’s when real habits start to form.”

This model reflects a broader shift in how younger generations engage with money. Gen Alpha is growing up in a fully digital environment, where money is fast, invisible, and easy to use. That makes behavior, not just knowledge, the defining factor.

“At Zogo, we’ve always believed financial education should be engaging and practical,” said Ben Brooks, President of Zogo. “What’s been missing is the connection between learning and action. When you bring those together, the experience becomes much more impactful.”

For financial institutions, the partnership offers a more complete approach to engaging younger customers, one that focuses not just on education, but on building real financial behaviors early.

For families, it creates a clearer path to teaching kids how money actually works by connecting everyday decisions with real understanding.

More broadly, the collaboration points to a shift in financial education itself, from isolated tools to integrated systems.

BusyKid and Zogo are not just combining products. They are building a more complete model for how financial literacy develops, one that balances knowledge with experience.

About BusyKid

BusyKid is an award-winning financial platform that helps kids learn how to earn, save, spend, and manage money through real-life experiences. The company partners with financial institutions to provide youth banking solutions designed to build lifelong financial habits.

About Zogo

Zogo is a gamified financial education platform that helps financial institutions across the United States teach financial literacy through short, interactive lessons and rewards. Serving more than 200 organizations, Zogo integrates seamlessly into existing platforms or offers a standalone app experience to turn education into actionable outcomes. Zogo’s mission is to empower individuals to take control of their financial future by delivering education that is engaging, accessible, and effective for the next generation. To learn more, [book a demo](#) today.