

Defensive Publication – Youth Capital Accounts (YCA) v1.2

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Status: Public disclosure to establish prior art under Australian law (Patents Act 1990 s7 and Schedule 1 – any publicly available document counts).

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Abstract

This document discloses a complete government-seeded custodial investment and financial literacy system for minors and participating adults. The system integrates myGov/myID identity binding, dedicated CHESS HINs, tiered tokenised parental freeze controls with abuse prevention, exploit-resistant mandatory onboarding, a one-off adult participation window, hash-chained immutable audit logging, and a certification mark for compliant operators.

Key Features

1. Account Structure

Dedicated CHESS HIN per participant (see Corporations Act 2001 Part 7.8 client money rules)

Participant-only trade authority (guardian cannot trade or withdraw)

Client-money trust accounts under Part 7.8 Corporations Act

Independent AFSL custodian

2. Parental Freeze Mechanism (minors only)

The freeze system is intentionally sparse and tiered to serve as a structured teaching tool for consequence, risk management, and long-term decision-making, not as a parental leash. Freezes are rate-limited via semiannual tokens so they remain rare, memorable, and educational:

- Tier-0 Cool-off (24h instant): Max 2 per half-year per child.

- Tier-1 Safeguard (72h): Max 2 per half-year per child. Requires short justification + micro-module completed by both guardian and child.

- Tier-2 Protective Hold (7-14d): Evidence-based only (e.g. pump-and-dump, fraud flags).

Requires statutory-style declaration + independent reviewer approval within 48h.

Abuse of any tier triggers automatic 90-day suspension of freeze privileges.

3. Onboarding & Education

Intentional paced onboarding with anti-skip mechanics, micro-quizzes, consequence logs, and background security tasks to ensure genuine engagement (exploit-resistant onboarding gating).

Core curriculum covers market fundamentals, volatility, delayed gratification, risk sizing and behavioural biases.

Monthly/weekly in-school collaboration sessions integrated with the platform, supported by hash-chained immutable audit logging (for audit-log pattern and immutability).

4. Incentives & Seeding

- Universal \$1,000 seeding for all 13–17 year olds in Year 1, followed by recurring \$1,000 seeding for each new 13-year-old cohort annually
- One-off \$500 incentivised onboarding for 18–20 year olds in Year 1 only, conditional on completing full onboarding and core modules. Unclaimed funds revert to the program coffer / Consolidated Revenue at end of Year 1.
- One-off \$250 incentivised onboarding for 21+ in Year 1 only, conditional on completing full onboarding and core modules. Unclaimed funds revert to the program coffer / Consolidated Revenue at end of Year 1.
- Voluntary goodwill contributions accepted (no equity, no branding, no influence)

5. Governance

YCA-Compliant certification mark (annual independent audit required)
Dedicated maintenance & support team budgeted at \leq \$80 million per annum

Claims of Novelty

The combination of myGov/myID-bound participant-only authority, tiered tokenised parental freeze with abuse penalties and independent review, exploit-resistant onboarding gating, hash-chained immutable audit log, and the one-off adult conditional seeding window.

IP Status

This disclosure is made to place the described system and its core technical mechanisms into the public domain as prior art. Copyright is asserted in the expression of this document.

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