

Credits Lifecycle - Vision Document

Introduction

Credits are not just a payment mechanic — they are the heartbeat of the Unlimits experience. They allow us to connect every feature, every habit, and every milestone into one unified system. Over time, credits will help users see the tangible value of their actions, customize their journey, and ultimately expand their transformation into the real world.

This document outlines the lifecycle of credits at Unlimits: what they are, how they evolve, and why we're introducing them in stages. It is a vision for how credits will become an essential part of the user journey, while also giving us a roadmap that grows alongside the product.

The User Journey with Credits

Imagine a user's first days in Unlimits. They're exploring, curious, and still finding their footing. At this stage, credits appear lightly in the background — a balance they notice, a nudge from the Advisor, a simple history log. The message is: *"This system exists, it's easy to use, and you're already part of it."*

As the user builds momentum, credits take on a new role. They become a way to **personalize** the journey: shaping the Advisor's voice, unlocking specialized guides, or making the experience feel uniquely theirs. Now credits feel less like a counter and more like a tool for self-expression.

Finally, once the user is fully engaged, credits expand beyond the app. They become the currency that opens doors to new experiences — real-world rewards, marketplaces, expert coaches, and events. Credits evolve from awareness → personalization → expansion, matching the user's own journey from **curiosity** → **commitment** → **advocacy**.

Why Progressive Disclosure?

We're introducing credits gradually and intentionally.

1. **Reduce complexity upfront** — At acquisition, users should not feel overwhelmed. Credits are present, but simple: you see them, you spend them, you can get more. Nothing extra to learn.
2. **Build anticipation and value over time** — By expanding the role of credits later, we ensure users *grow into the system*. The longer they stay, the more meaningful and powerful credits become.

This progressive disclosure helps us align user psychology with product growth. Users discover value in phases, rather than being hit with everything at once.

Goals by Phase

Phase 1 — Awareness (Acquisition)

Goal: Make credits visible, tangible, and easy to understand.

- Credits balance visible at all times in the UI.
- Notifications highlight balance usage. Potentially baked into the Advisor.
- Credits history page, like a bank statement.
- Referral program: earn credits by inviting friends.
- Group challenges: earn credits through participation.

Outcome for users: They know credits exist, see how they're consumed, and understand how to earn more.

Product goal: Support **acquisition** by making credits part of the first impression.

Phase 2 — Personalization (Retention)

Goal: Deepen engagement by letting users spend credits to make the experience their own.

- Customize the Advisor (voice, face, tone, environment).
- Unlock specialized Advisors for targeted needs (travel, coaching, academics, investment).

Outcome for users: Credits become personal — a way to shape the journey to their preferences.

Product goal: Drive **retention** by making Unlimits feel unique and irreplaceable for each user.

Phase 3 — Expansion (Growth)

Goal: Expand the value of credits beyond the app to fuel a wider ecosystem.

- Credits Marketplace with branded items.
- Redeem credits for discounts with external partners.
- Access human coaches for active dreams and challenges.
- Entry to in-person Unlimits events.

Outcome for users: Credits hold real-world value, connecting digital habits with tangible benefits.

Product goal: Enable **growth** by expanding the credit economy into ecosystems and communities.

Closing Thoughts

Credits are not an add-on. They are the thread that ties the Unlimits journey together.

- In **Awareness**, credits help users understand the system and feel confident.
- In **Personalization**, credits give users agency to craft their own unique experience.
- In **Expansion**, credits turn Unlimits into an ecosystem that bridges the digital and real worlds.

This staged evolution mirrors the transformation journey we want to guide our users through: from curiosity to commitment, from solo exploration to community belonging.

Credits are how we make that journey concrete. They will evolve alongside our product, and with every phase, they will reinforce our mission: to help people dream, manifest, and achieve.

This vision is a starting point — and like credits themselves, it will grow stronger as we learn, refine, and build together. Let's keep the conversation open.