



Your child needs you to open this. Now.

Did you know that Americans owe **\$1.48 trillion** in student debt? That's a *huge* number... 12 zeros.

Read how you can protect your children's future... *before* they get in over their head.

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How to Help Your Children Now and Avoid the Unforgiving Future Reality of Debt

This is a true story...

Amanda and I grew up together; she's my best friend. She's 43-years-old now and is a doctor-attorney who consults for a law firm. She's also a college professor. Amanda's always been smart, driven, and focused. But one afternoon, about a year ago, I noticed she looked exhausted. When I asked if she was okay, she started to cry. I was scared and thought, "This is bad."

Amanda said she hadn't had a full night's rest in more than three months. And she hadn't been able to eat. When we spoke she'd already been on anti-anxiety and depression meds for at least a year and a half. As she fought more tears, she told me: "This isn't easy... I owe almost \$200,000 in student loans. ***I just can't keep up anymore.***"

To heck with scared; I was speechless.

Amanda was so ashamed. I remember she put her head in her hands. "***I can't get ahead*** of my school debt. *What* am I going to do?" She spoke to the air asking how could she be so smart when she'd accumulated so much debt.

"This wasn't supposed to happen," she told me. "***As a college kid, I had no concept of what accruing debt meant.***"

And there it was...

Amanda is a well-educated, competent adult, but her lack of how money works – ***her lack of financial literacy*** – started *way* back.

And it got her into more trouble than she could handle.

Amanda is almost back on track now, but she had to get a lawyer and file for bankruptcy... something that will stay on her credit report for at least 7, maybe 10, years.

Dear Caring Parents,

Debt can be devastating. To see someone you love and care about living the kind of nightmare my friend... it's soul-wrenching.

You don't even want to imagine what happened to Amanda happening to your children. But the frightening reality is crippling debt can happen to anyone. It happens to more people than you might think AND at an age far younger than you might think, like 21.

There is some good news though...

There is something caring parents like you can do to prevent your children from suffering the unrelenting anxiety debt brings. And I'm here to tell you about it. But before I get to that let me tell you something now that is pretty remarkable and maybe reassuring:

There is **no requirement** that parents have to know anything about money to teach their children about it.

What you *do* need to know is how bad it is out there.

How Bad Is America's Lack of Financial Literacy?

Did you know that according to StudentLoanHero.com:

- Americans owe close to \$1.5 trillion in student debt.
- That's about \$620 billion more than *all* of America's credit card debt.
- And 11.2% of graduates are late in paying or have completely stopped.

Many reputable sources have spent a lot of time and effort looking at America's failure to learn about money:

- The Financial Educators Council
- Charles Schwab's Survey in *Parents & Money*
- *MSN Money*
- Douglas McCormick in the *Huffington Post*
- The National Foundation for Credit Counseling and
- The Center for Economic and Entrepreneurial Literacy Survey

There are more and what they found is an obvious, troubling concern:

- The Charles Schwab's survey, *Parents and Money*, reports only 34% of parents have taught their teenagers how to balance a checkbook. Even fewer have explained how credit card interest and fees work.
- The same survey found 93% of parents with teens report worrying their children might make **financial missteps** such as over-spending or living beyond their means.
- The Financial Educators Council, a premier company dedicated to promoting financial literacy, discovered a majority of college students say they pick up most of their personal financial education from **their parents...** but **less than half** said their parents make a consistent, conscientious effort to teach them. Despite this, about 70% of college students say their parents are their **main source** of information about finances.
- From the *Huffington Post's* article, "Financial Literacy: The Problem No One is Talking About," written by Douglass McCormack: A depressing 50% of American households have no savings. Now consider **parents' behavior toward money is the single biggest influence** on young people's financial habits. It's easy to understand how families keep replicating a cycle of financial insecurity.
- According to a Wells Fargo survey, more than half of the 22 – 37-year-olds in this country say **debt is their "biggest financial concern."**
- A survey sponsored by MSN.com and the National Foundation for Credit Counseling, revealed a disappointing 41% of young adults ages 18 – 21 don't pay their bills on time every month.
- Fifty-four percent of college students report they'd overdrawn their bank account and 81% underestimated **by a large margin** the amount of time it would take to pay off a credit card

balance. Both facts are reported in a survey conducted by the Center for Economic and Entrepreneurial Literacy.

These numbers should be all the motivation you need to teach your children about money. With the right help *you can*. You can keep their futures bright; keep their outlook optimistic; and keep their dreams secure.

And just as important, you can rest easy at night.

But if we do nothing to change what the experts have found, then it's *a virtual certainty* that we'll keep our children from reaching their potential.

These numbers should make you think. But there's a lot more to tell...

Debt Can Happen to Anyone, Anytime

I know your 10-year-old isn't in debt now. But that's not the concern. It's what *could* happen to your children as they get older that should worry you.

Financial literacy is no guarantee that they won't have money troubles. But not being financially literate *does* guarantee problems.

And they could be enormous ones.

The American Dream Project reports 40% of people will never gain a net worth of more than \$10,000. If that's all anyone had, they could be entirely wiped out with *one day* in a hospital. So little money is not only shocking; but also has some *serious consequences*.

It means 40% will either work their entire life, be supported by their family, or live off public assistance. Whatever the case, these folks will struggle with their finances.

This largely preventable situation will affect a great number of communities and businesses. For communities, the likelihood of these people needing public assistance is certain. And guess where that money is coming from.

And businesses?

Because money problems create massive stress and can encourage harmful coping behaviors (ever see *Mad Men*?) the companies these people work for will be less productive. And we know significant stress means medical costs will go up (and who needs more of that?).

For a minute, let's take this lack of financial literacy to the extreme.

We buy a lot of things. If we can't afford to buy what we used to, then the lack of spending will reduce the size of our country's economy. With the global economy being what it is, we can go even further. Imagine how much the entire world will be affected.

Crazy, isn't it?

Without a doubt, we all understand there are many circumstances that contribute to our personal financial situations. But given what the numbers say, the lack of financial know-how... *the absence of some of the most basic information about how money works...* is undeniably one.

But before I say another word, you need to hear me loud and clear:

You Are Not Alone and None of This Is Your Fault

How could it be your fault? I bet you didn't get any financial training or education when *you* were a child. Most adults didn't.

I'm sure your Mom did most if not all the shopping, cooking, and cleaning even if she had a job outside the home. Dad was undoubtedly equally busy at his job and probably as tired when he got home. No time for teaching financial literacy there.

Even now, ***most schools don't have a minimal, basic class about how to handle money.***

And please don't imagine you're the only one who may be short a bit of financial know-how. As recently as June 2017:

- Forty percent of adults ***gave themselves a C, D, or F*** on their knowledge of personal finance. Almost 80% believe they need financial advice regarding everyday decisions.
- Sixty percent of adults admit to having ***no budget***.
- More than half of Americans spend more than they make and have ***no savings*** for emergencies.
- ***Over one-third*** of Americans pay only the minimum credit card balance.
- The ***average*** family carries a credit card debt of \$15,000. Some lower. Some MUCH higher.
- Eight-five percent of Americans are ***concerned about being prepared for retirement***. Not surprising considering the median retirement account balance is \$3,000 for working-age households and a mere \$12,000 for households close to retirement.

And it might be funny if it wasn't so alarming... A little less than 69% of parents admit to feeling less able to give their teenager advice about investing than they do having the "sex talk" with them.

15 Minutes to a Worry-Free Future

If you are like most parents, you're burning the proverbial candle at both ends. I'm a mom with three children, so I know how it can get. But, as parents, your job is even more critical where money is concerned. It's up to you to ***make sure your children understand and use money responsibly because no one else will.***

Remember though, you're not alone. Help, good help, is waiting around the corner.

But before we make that turn, you need to do one important thing... *Pat yourself on the back!* You've done a great job raising your children.

How do I know? Because you're still reading this letter, which means you want to do as much as you can to give your children healthy, happy, safe, and secure lives. It's what caring parents do. And by now you know how important it is that your children be financially literate.

But even as much as you want to make certain your children never need to worry about paying their bills, you might hesitate. Maybe you're thinking "I don't know enough;" or "It'll be too hard;" or "It'll take too much time that I don't have." But teaching your children to be financially literate doesn't have to be any of those things.

In fact, when you have good help:

- What you don't know about money doesn't matter.
- It can be lots of fun and gratifying to work with children.
- Fifteen minutes is all it will take to teach them about money.

Every caring parent has 15 minutes for their child. And there is no better feeling, no better way, than to use those minutes to guarantee she'll be able to pay her way and avoid unnecessary debt as she grows older.

If you've got any other reasons to put off talking with your children about money, you need to put them aside. If you don't teach your children about money, you are setting them up for failure. It's that simple.

So, now that we agree about how important this is, and that there are no excuses, let's get started.

The Best Kept Secret to Financial Literacy: You've Got to Get Them When Their Young

First, let me introduce myself.

My name is Gabrielle King and I used to be a banking executive. *An excellent* banking executive.

As part of my job, day in and day out, I saw the destruction that happens to people's lives because they weren't financially literate. Too many were on the edge of, or had already fallen into, financial ruin. I saw their anguish. My heart broke every time. I would try to help but, for some, there was only so much I could do.

But I thought if I couldn't help these customers, then maybe I could help others. Surely, with my training, my experience, and my connections *I knew I could do something* to keep all these financial tragedies from happening again and again.

Why?

Because we know that overwhelming, unnecessary debt is preventable

I spoke with my friends at the bank – intelligent men and women who saw the same things I saw – and we agreed.

The problem started when these customers were young. If the people we were seeing had learned *when they were children* how to handle money... how to save it, spend it, and invest it... chances would be much better they wouldn't be seated across from my desk as adults, dejected and with nowhere to turn.

I did my research. I talked to a lot of financial experts to validate our hunch... and it was exactly right.

If we are to improve our lot as families and as a country, *we need to raise children to be financially literate and we need to start when they're young.* And every expert was adamant – we can't wait until tomorrow to do it.

So, I quit my job.

It was people identical to my friend Amanda (remember smart, diligent, go-getter Amanda?) and all those other people I would see at my bank that pushed me to find a solution. I needed to make sure what happened to them wouldn't happen to my children, your children, or anyone else's children.

I was determined to create a financial literacy program that would guarantee children **would understand and know how to use money responsibly now** so when they became adults, they'd be able to take care of themselves.

Once I quit my job, I worked to create a program that would help me do precisely that.

The result is something special.

With help, I invented a financial literacy program that is:

- Specially designed for children as young as 10 to as old as 18.
- Completely interactive from beginning to end.
- Super motivating. Children *want* to use it.
- Incredibly easy and fun to use. My daughter calls it "uber fun."
- Less expensive with more value than anything even remotely similar.

And today, right now, you can use this incomparable program to put your children on sound financial ground *before* they go out to start their own lives.

Announcing a Proven Program That Teaches Children to Understand and Use Money Responsibly

Budget Brainiacs is a unique, fun, web-based club for busy families and their children. Unlike so many other products that claim to teach children about money, Budget Brainiacs is *clearly focused*. We want to make sure children appreciate money. We want them to understand what it means to have and not to have it because both are important. We want them to know how to use money to stay financially secure. Plainly, our goal is to teach **financial literacy**.

Since the release of **Budget Brainiacs**, this revolutionary program has helped thousands of parents rest easy. After they experience the *practicality, ease, and fun* of Budget Brainiacs, their children understand money, its value, and how to save and spend it thoughtfully.

I promise you – Your children will have an enormous advantage in life if they can manage money. You can make sure they do.

You can do so much more than hope your children are ready to head out into the world.

With **Budget Brainiacs** and its expertly designed and easy to use learning modules, you can *absolutely* teach your children to be responsible with money.

How can I make this promise? Because research shows us:

**When your children know how to manage money, then they can manage...
even excel... in the real world.**

As the inventor of **Budget Brainiacs**, I pledge that with this program your children will be on *secure financial ground* as they leave home to make their way on their own. And you'll feel confident you did more than hope everything would be okay... you **guaranteed** it.

*"I'm a professional blogger and mom of three children. Based on the comments I receive about **Budget Brainiacs**, you have a home run! My readers are very enthusiastic about this club." K. Turner, Yardley PA*

Imagine a day when, instead of begging for that bicycle, that video game, or those Bluetooth headphones your child says, "I'll save up for it." Even better, picture your high school junior telling you she's picked up a few extra hours at her job because she wants to save money for a car. Or your granddaughter talks about her credit score. Or your son says, "I don't need that."

"Wait! Wait! Hold on a minute..."

What child, you might wonder, wants to spend their own money when they can get their parents to spend theirs?

"C'mon Gabrielle... You expect me to believe this?"

Yes, I do.

Read on.

I'll explain to you why.

Practicality + Fun = Learning

The fact is, I am making you a *big* promise. You're perfectly right to be skeptical. At another time, I would've chuckled if someone told me my 12-year-old would willingly save 50% of his allowance. But the truth is 88% of teens would like their parents to stop supporting them before the age of 25. Chances are good yours is one.

Budget Brainiacs is designed to make your wish for their secure future, as well as their wish for independence, come true.

Budget Brainiacs is a *practical* learning tool. What your children learn is quickly applied to real-life situations. Your children can use what they are learning literally anywhere they go – the grocery store, online shopping, the corner coffee shop, the video store, *anywhere* they can spend money. When they stop for a moment before buying, they'll intuitively understand what they've been learning, and you'll quietly smile at the result.

Imagine your own happy surprise when, after only a short while using Budget Brainiacs, you watch your child or grandchild evaluate what they are getting for their money. You can recognize a bargain, but how wonderful it will be when your children can too!

Budget Brainiacs works because children don't feel like they're learning when they're using it. All they know is they're having fun while you nod with self-assurance, knowing you gave them *the best opportunity for financial success and freedom from debt*.

Pretty great, right?

#1 in Financial Learning Programs

When I approached investors to back the development of **Budget Brainiacs**, the idea was so exciting, their belief in its potential so strong, they practically fought each other to partner with me. Because of the competition I was able to select the finest educators, financial planners, and investment gurus to bring this amazing, vitally important program to your family.

With their guidance, **Budget Brainiacs** quickly became the **#1 recommended financial learning program** for children. It's our single-minded focus on money, our philosophy to teach for understanding, and how easy it is to use, that has made Budget Brainiacs so widely respected. Our fans include child authorities, financial planners, banks, credit companies, insurance companies... Not to mention the families that have seen what it can do.

*"I backed **Budget Brainiacs** because I believe in it and its mission to teach financial literacy better than any other product I've seen." Lori Greiner, entrepreneur and Shark Tank judge.*

Budget Brainiacs is a web-based set of learning modules, which makes it super convenient to use anytime, anywhere you have access to the Internet.

You and your child can schedule as little as 15 minutes together or your child can use it alone. Whatever fits with your busy schedules will work. And with all the after-school activities children have today, flexibility is a great thing.

Additionally, have you noticed how children are entirely comfortable with web-based technology – even if we're not? It's familiar to them so there is practically no ramp up time. Their learning begins immediately.

And you can relax because your children's information is encrypted. We keep it completely *secure* and *private*. No one, not even our staff, has access to their information so you don't need to worry about their safety while they're online.

How Does It Work?

Unlike other financial learning programs, **Budget Brainiacs** is designed to be a family club, which means *all* family members can use it. (Membership comes with exclusive deals and discounts, but more on that in a bit.)

The proprietary learning modules in Budget Brainiacs are explicitly created for children 10 to 18 years old. The unique progressive design of the modules means over time, as your child grows, topics change and become more challenging and age appropriate.

Imagine the value of a learning program that continues to teach *for years to come!* Many other products are useful for a fraction of the time Budget Brainiacs is. They're limited. Typically, they're good only until your child turns 13.

What kind of a value is that?

*"When it's time for me to start paying for college, I'm going to be really careful about how much the interest rates are and how long it's going to take me to pay it all back. Without **Budget Brainiacs**, I probably wouldn't have thought about it." B. Hannan, age 17*

What Will My Children Learn?

Budget Brainiacs has numerous modules, making it a well-rounded learning program. But regardless of the large variety, they stay focused on our primary goal: ***To make sure your children understand and use money responsibly.*** In other words, ***to make them financially literate.***

Other products try to be all things to all people. A single program will offer math, science, language arts, and more. It might sound good, but it only means your child ends up knowing a little something about everything... while being a master of *none*.

The modules in **Budget Brainiacs** are wide-ranging but true to our mission. They keep their attention on the ***practical and responsible*** use of money:

- How to open and balance a bank account.
- Discover holiday clubs and automatic savings.
- Know the difference between compounding and accruing interest.
- What dividends are and how they work.
- Learn the benefits of comparison shopping.
- Prepare to apply for jobs and apartments.
- Why creating a monthly budget is a great idea.
- Why is a credit score so important?
- Why it's important to have an emergency fund.
- And many more...

And with so many modules and so much variety, your children will always be engaged, never bored. Remember, each topic is *scaled to different age groups and educational development... everyone* will want to use Budget Brainiacs.

*"Our mothers' club needed something for older kids, which was very hard to find. Then we came across **Budget Brainiacs**. Our kids love earning points for prizes they want... while also learning how to budget and avoid debt. HOORAY!" — M. Madlanscay, Boston MA*

Modules are presented in an ever-growing series of personalized games, puzzles, quizzes, riddles, and videos. Your children can choose the type of activities they enjoy.

And because they choose what they like... essentially *customizing* their learning... they will naturally use, and you can discover, what helps them learn best.

- Do they like stories?
- Do they prefer to read rather than listen?
- Do they enjoy adding numbers or drawing pictures?
- Do they try to figure something out rather than have someone show them?

Answers to these questions and others tell you about your children's "preferred learning style."

Our experts have incorporated the science of preferred learning styles into every learning module and activity in **Budget Brainiacs**. And with the many types of learning activities offered – all designed with an eye toward children's various learning styles – your children's engagement with our program can't help but lead to success.

Knowing each of your children's preferred learning styles is an additional "hidden" benefit provided by Budget Brainiacs. If you know your children's learning styles, then you can adapt teaching of all types of activities to their preferred style, including what they learn in school.

Teach Them to Earn Fast, Save Smart, and Buy Responsibly

The secret to **Budget Brainiacs** is its *Points and Prizes*. The program rewards your children's success by giving them points they can earn, collect, and use to buy great prizes. It's like *earning* money, *saving* money, and then *buying* what they want with that money.

Other programs think it's wise to give children real money. Their idea is to let them spend it any way they want.

Why do we keep the learning in Budget Brainiacs self-contained?

Because we believe your children should learn about the risks of managing money in the safety of their home instead of learning the hard way... on the streets.

Modules in **Budget Brainiacs** are specific to a child's age and development. As the learning gets progressively more difficult, the number of points and the appeal of the prizes go up.

Younger children tend to want backpacks, action figures, arts and crafts, and similar items. Older children will enjoy skateboards, sports equipment, gift cards, movie tickets, jewelry, and more "cool stuff." Everyone will find something they like.

*"I'm using **Budget Brainiacs** with my dad and I won enough points to get a baseball jacket from my favorite team. It's cool; I like it." G. McLaughlin, age 11*

The incentive to win points and save enough of them to get the prizes they want is the secret to getting your children to use Budget Brainiacs *again and again*. Every time they sit down to use the program,

they'll be learning *while they have fun* playing the exciting games and using the other stimulating tools specially designed to maximize learning.

As terrific as all of this is, there's even more to the benefits of Budget Brainiacs... real-world skills all well-adjusted adults need.

Two benefits make **Budget Brainiacs** exceptional.

First, one of the primary reasons we offer Points and Prizes is to encourage *your children to learn the practical application of how saving money pays off.*

Learning this valuable lesson means they'll have money when they need it. They'll be less likely to use credit cards, but if they do, they'll be able to pay the bill when it comes – with no need to consider killer interest rates.

Second, since children will want to have the bigger and better prizes, they'll save up points to get them. In other words, *they'll learn how postponement of gratification can lead to even greater happiness...* And what's especially impressive about this benefit?

Well-documented scientific research shows the ability to defer gratification is linked to a range of positive outcomes, including academic success.

Alone, these two benefits make Budget Brainiacs a far more impressive and valuable financial literacy program when compared to less sophisticated products.

*"I'm a middle school teacher and kids in my classes are buzzing about **Budget Brainiacs'** points and cool prizes... but I also hear them talking about how dumb it is to rack up debt when you can save. These comments are coming from 13-year-olds! So glad you're out there. THANK YOU." — L. Schwartz, Lexington KY*

But we don't wait until the end of a module to recognize your children's achievement. Small rewards along the way have been shown to increase students' motivation to learn, especially in an online environment like **Budget Brainiacs**.

That's why we offer *Points of Success Badges™*.

Children who tackle advanced problems will receive Points of Success Badges on the spot, instantly recognizing them for a job well done. Recognition increases your child's self-esteem. It encourages them to believe they can do the more difficult problems rather than shy away from them. That's another valuable life lesson.

Because Points of Success Badges are awarded when more difficult challenges are met, badges are worth more. Your children can collect them for even bigger prizes. In their desire for bigger and better prizes, they'll accelerate their own learning.

Didn't I promise this was easy?

Put Your Children's Financial Future on Solid Ground

It's worth saying... the earlier a child begins to understand and use money responsibly, the sooner it will become a habit. It's like learning to play a sport at 12. By the time they're 20, they're experts! But don't worry if your child is a bit older.

Remember that **Budget Brainiacs** is a step-by-step program carefully designed to move your 8-year old through the lessons *at the appropriate pace* until they reach the lessons developed for the 18-year old.

Other companies charge \$25, \$30, even \$40 for a "talking" piggy bank – *a piggy bank* – that does nothing to teach your children about using money responsibly. Financial literacy programs like Budget Brainiacs could easily sell for \$60 - \$100. And they want you to pay in advance. And their programs typically stop being useful when your child turns 13.

These products are clearly inferior to Budget Brainiacs.

*"I home-school my children and have compared **Budget Brainiacs** to other programs. Your program is fantastic. To reinforce the real-life lessons, each of my children opened a bank account, and now they understand how interest works. I'm very pleased." – J. Weeren, Spokane WA*

Other companies can't offer a financial literacy program with *the value and comprehensiveness of Budget Brainiacs*.

At Last... An Investment Certain to Pay Dividends

Let's consider everything you've read so far about **Budget Brainiacs**.

- *Expert developers ensure its practicality.*
- *It's incredibly easy to use.*
- *Progressive stratification of fun lessons matches your child's development.*
- *Children far beyond age 10 can use it.*
- *Points turn into motivating prizes and confidence-boosting bonuses.*
- *Children learn lessons that turn them into well-adjusted and productive adults.*

NOTHING compares to Budget Brainiacs.

Budget Brainiacs gives your children years of expertly designed, progressive learning for one monthly payment at a time. There's no advance billing. And you can cancel at *any time*.

There aren't many, but Budget Brainiacs is a sure thing...

It's a small investment today that will provide your children with big payoffs tomorrow.

*"With **Budget Brainiacs** it's such a relief to know my children will be well-prepared for managing their money when they finally leave home and embark on their own lives." – T. Bazell, Kansas City MO*

But there is more to your family membership than what I've told you so far. You'll also receive a colorful "Certificate of Completion" you can give your child for each module they complete.

When your child finishes a module, go to our website. In the top right corner click the "Certificate" button. We'll send your child's certificate the same day, personalized with his or her name, to the address we have in our encrypted files.

Think about it and imagine the pride and satisfaction you'll feel and the huge smile on your child's face when you celebrate their achievement with family and friends.

One more thing...

How about an *extra bonus*? When you join the thousands of families who are using **Budget Brainiacs**, I will send you a year's subscription to *Money Magazine*. It's an easy to understand financial resource for all income levels. You can read it to enhance your own financial literacy.

I could stop here, confident the value of Budget Brainiacs can't be matched. But to make it even easier for you to commit to your children's secure financial future, there's something more.

Such a Bargain Even Scrooge Would Approve

Budget Brainiacs is a tremendous value at \$80 a month, but you won't pay that. On the rare occasion when we do have a special promotion, it goes for \$40 a month. That's an impressive 50% off our regular monthly price. But you won't pay that amount either.

Instead, because financial illiteracy is widespread and its effects capable of destroying lives, when you enroll your child today I'll do something I've never done before... *and won't be able to do again*.

Order now and for the first 3 months your children will enjoy the fun of learning about money for only **\$18.99 a month per child!** That's an unbelievable, never heard of, and won't ever come again savings of more than **75% off** the original \$80 cost.

That's not a typo...

Place your order today and for 3 months, you'll get Budget Brainiacs, *the top-rated financial literacy program...* for **75% off the original price**.

And it gets *even better*...

To prime your children to be ready and excited to learn, I'll give them **50 points** to put toward their first prize. All they need to do is earn 10 more points to qualify for any first-level prize they want.

The incentive for your children to save is built in *right from the beginning!*

I'm so confident you won't find a better financial literacy program anywhere that if you are not astonished by what your children learn in those first 3 months using Budget Brainiacs, I'll give you **100% of your money back...** No ifs. No ands. No buts.

If you think about it, it's like having a 90-day trial period.

If you do cancel, you can keep the subscription to *Money Magazine* as my gift to you.

Can it get any better than 75% off an already amazing deal, an initial 50 points, a 100% money back guarantee, and a subscription to Money Magazine?

Yes, it can.

Don't Hope Your Children Will Be Okay – *Guarantee It.*

If you are as excited about **Budget Brainiacs** as are the thousands of families whose children have achieved success using our proven program, then you'll want to keep your children enrolled month after month.

To make that possible, all children who continue to be enrolled after their first 3 months will stay enrolled for **only \$23.99 per month per child**. AND I'll give them each 50 points every month they're enrolled.

I understand you may think that this discounted price might be a little high. But, like you read above, some programs are more expensive and some less. But, let's look again at all you get with **Budget Brainiacs**:

- *The #1 recommended financial learning program for children.*
- *A 3-month special discounted price of only \$18.99 per month per child.*
- *Fifty points toward prizes for every child every month.*
- *A one-year subscription to Money Magazine.*
- *A 100% no-hassle, every-penny-back, 3-month guarantee.*
- *Learning that goes on year after year.*

With all you get, you can't look at other products and then not agree Budget Brainiacs is the BEST value out there.

You've Got to Hurry! It's a Deal You Don't Want to Miss

I'd love to be able to give everyone the extra bonuses, free items, and valuable discounts associated with this offer. But I can't.

This MUST be a limited time offer. And I can ONLY give it to the first 500 families who place their order.

We're going to be flooded with requests so, if you want this one-time only deal, you need to place your order **now**. It'll take very little time for 500 families to reply.

Don't miss this opportunity.

The sooner you place your order for Budget Brainiacs, the sooner you'll rest easy. You'll have done everything you can to ensure all the children so precious to you are financially literate and ready to take on the world.

When you order *right now*, you'll get 3 months of this superior program for only **\$18.99** per child per month (a substantial **75% off** the original \$80 price). After that, you'll pay only **\$23.99** per month per child. But remember this price is only available for a **limited time offer**. After we get 500 orders, the price goes back up to \$80.

Don't Pay Anything Now

When you enroll your children, we'll send you a secure certified letter with a personal, unique code to register each child. Only when you register on our website, will we process your credit card, check, or money order.

We won't do anything until we see that registration.

So why wait? With a **100% guarantee** for 3 months, you've nothing to lose. Even if you don't take advantage of this first-ever, exceptionally deep **75% discount**, you can keep the subscription to *Money Magazine*.

Join **Budget Brainiacs** today and you'll be joining thousands of loving and caring parents, grandparents, and others who have already made the investment to secure their children's financial futures. These people are thrilled with the results they see. They're confident they made the right choice. You can be too.

Three Ways to Order Today: Give your children, grandchildren, or other youngster the gift of financial literacy. Give yourself peace of mind. You can use any of these convenient and methods to place your order:

- Use your credit card
- Send a check
- Send a money order
- Call 215-555-1234 and our trained and courteous representatives will assist you.

But don't wait...

Only 500 families will receive this rock-bottom price, and orders will come in fast. Place your order **immediately** so you don't get left out.

Gabrielle C. King

Founder and President

P.S. You only want the best for your children. What better feeling is there than the confidence that comes with knowing you purchased the **#1 recommended financial learning program**. They'll grow up knowing *the value of money and how to use it responsibly*. Don't wait to safeguard their financial futures.

And remember the *3-month trial period*.

If, for any reason, you are not as impressed by **Budget Brainiacs** as I know you will be, I'll refund **100%** of your money. With nothing to lose, why wait?

So please, if you have any questions at all, email me personally. There is a direct link on our website. I'll make it my priority to respond the *same day*.

Security for your children and knowing you did everything to ensure they have it, will be yours as soon as you place your order.


Don't wait. **Order now.**

P.P.S. I think by now you know how passionate I am about tackling financial illiteracy, so I want to let you know... your order is helping more children than you think. For every order we receive for Budget Brainiacs, we'll be donating \$5 to organizations dedicated to teaching children about money.

Thank you.

Budget Brainiacs Order Form

Return in the Self-Addressed Postage-Paid Envelope Included

KEEP FOR YOUR RECORDS	Order Budget Brainiacs <i>Today</i> and Secure Your Children's <i>Tomorrow</i>
<p>If for any reason I am not fully satisfied with Budget Brainiacs I can cancel at any time during the first 3 months and receive a 100% refund of my money.</p> <p>I can keep the 1-year subscription to <i>Money Magazine</i> at no cost to me.</p> <p>Date: _____</p>	<p><input type="checkbox"/> Yes! I want to know I've done everything to prepare my children <i>to understand the value of money and use it responsibly.</i></p> <p>Give me the special price of only \$18.99/month (a 75% discount on the original price of \$80/month) for each child I enroll. After that, I'll only be charged \$23.99/month for each child. I understand that everyone will get 50 points every month they're enrolled.</p> <p>Don't forget to send your 1-year subscription to <i>Money Magazine</i> as your extra bonus for being one of the first 500 families to register.</p> <p>Send me my unique registration code so I can register my children online. You won't process my payment until I do that. I've included (check one):</p> <p><input type="checkbox"/> My credit card information</p> <p><input type="checkbox"/> Check made out to "Budget Brainiacs"</p> <p><input type="checkbox"/> Money order</p> <p>I don't want to miss out on this exclusive, one-time only deal so RUSH MY ORDER!</p> <p>I'm looking forward to enjoying the serenity that comes with knowing my children will be ready to face the world as financially literate adults. <i>Guaranteed.</i></p> <p>Name: _____</p> <p>Address: _____</p> <p>City: _____ State: _____ Zip: _____</p> <p>Daytime phone: _____</p> <p>Email: _____</p> <p>Credit card #: _____ Exp. : _____</p> <div data-bbox="760 1486 1268 1566" style="text-align: center;"></div> <p style="text-align: center;">We won't process your payment until you complete the online registration. We'll <u>never</u> give or sell your information to any third party.</p>

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(215) 555-1234

BudgetBrainiacs.com

Lift Note



A note from

Vince Shorb, CEO

National Financial Educators Council

"This generation is at risk of financial ruin, but there's something that can help."

From the Desk of Vince Shorb, CEO

Dear Parents,

As one of the original founders of NFEC, I've seen how little effort our society has put into teaching our children about money. As a result, we're putting their financial futures at risk. If you read any newspaper or listen to any news station, you'll hear about student debt. It's a tragic and far-reaching problem, *but it's only one of many*.

The good news is that this and other common money problems can be remedied if only we made it a priority to talk to our children about money.

My organization works to do that on a national level, but you can do it in your own home, and *Budget Brainiacs* is the best program I've seen that can help parents to help their children learn about money, spending, and saving.

It's an easy program that can make learning about money fun for children. More importantly, it can help you to equip them with the knowledge and skills they need to succeed as adults. To help your children avoid debt and other damaging money problems, you owe it to them and to yourselves to check out *Budget Brainiacs*.

Sincerely,

Vince Shorb

Vince Shorb, CEO

National Financial Educators Council