**Kids & Money- What They NEED to Know…**

**to Become Financially Successful Adults!**



What do we as parents fear the most for our children?

*That our kids won’t be successful adults…*

Dear Parents and Guardians-

Success comes in many forms: school, jobs, finance, relationships and life. It’s hard to grow up. We know because we’ve been there. We know when our kids are young; they are relatively safe… after all they are in our nurturing hands. We guide and advise them. We teach and push them. We instill morals and consequences, and hope they make good choices when they are left to their own devices. It is later when they are teens and young adults that they turn to us and actually ask for advice. It comes in the form of a simple question

…can you ***take a look*** at this apartment lease for me

or

…can you ***help* me** with negotiating buying a car

or

…I’m ***struggling and need help*** with my student loans

and the most feared,

…, I ***can’t make it financially*** right now, ***can I move back home?***

We love and support our kids, but we are crushed inside not for us, but for them when things don’t go well. We feel we have failed them in some way. We know that we provided, what we thought, was the best education we could. We supported their sports, music and extra-curricular activities. And we thought we covered the concept of money with our generous allowance or support for their part time jobs, but…

***Did we teach them really about money and what they would need to survive in the real world?***

Maybe it’s a bit of denial that they will actually grow up and become adults, maybe it’s the lack of time that adults have to spend one on one teaching. Could very well be that as adults we aren’t always confident in money issues. We rationalize by thinking it’s the school responsibility to teach finance to our kids, but it’s not even part of most curriculums in middle or high school program.

*“The*[*Treasury Department*](http://content.usatoday.com/topics/topic/United+States+Treasury+Department)*and*[*Department of Education*](http://content.usatoday.com/topics/topic/Organizations/Government+Bodies/United+States+Department+of+Education)*have teamed the past three years to assess financial literacy in*[*U.S.*](http://content.usatoday.com/topics/topic/U.S)*high schools, and the results haven't been pretty: the average score of almost 76,900 students in 2010 was 70%. Last year's testing of about 84,000 students and this year's of about 80,000 students were both a point lower: 69%.” USA Today*

**What Can You Do?**

So what do we do to avoid this critical loophole? We choose not to be an ostrich; we choose not to put our heads in the sand. We attack the problem head on with **Budget Brainiacs**! The opportunity to learn in an exciting and interesting way that feed on our kids desire to PLAY games and WIN and EARN great stuff!!!!

**Our Promise**

**Budget Brainiacs** will build the foundation for financially knowledgeable kids ages 10 to college age with highly motivating games and information! We build the basic useful understanding of the language of money and our children sincerely enjoy doing it! Your child will reap the benefits of understanding life’s necessities by staying solvent in their early adult years and beyond. Things like:

* how to balance their checkbook,
* how to read a lease. They will be confident adults that don’t have to worry about being taken advantage by the shady landlords or just unethical adults.
* Contracts? No worry. They will know how to negotiate with car dealers, realtors, banks
* Loans and rentals

**Peace of Mind**

Friends will admire and respect their opinion on money issues and seek their advice. Wouldn’t it be nice not to have to worry whether or not your child was street smart when it came to his or her money matters? What about mortgage rates and interest, where will they learn these valuable lessons? The internet? By trial and error?

Remember we don’t want the call that they feel like they have failed. Kids hate to have to ask their parents or guardians for help. It’s embarrassing and degrading for all of us to say “…I made the wrong choices.”

*“A recent case study by Wells Fargo in partnership with Visa Inc. shows that early financial education has a dramatic impact on consumers’ behavior. Young adults who completed an online education program showed a 51.2 percent improvement in bankruptcy rates.” VISA*

*“… To improve financial literacy, you have to reach children at an early age so they can establish a strong foundation. The Dallas Morning News*

And Trae Bodge of RetailMeKnots.com (Sept 2012) stated it best of all…

*“…we have a national financial illiteracy epidemic.” Unfortunately, so many teens and early college students don’t know the basics of managing money, paying bills or even balancing their check book. It’s an elective in school; it’s not particularly interesting to a young adult ages 10 and up. So who teaches them this critical skill? We the parents, guardians and caregivers.”* *Trae Bodge of RetailMeKnots.com (Sept 2012)*

Like any language, we need to start our children young and **Budget Brainiacs** is the vehicle to their success. At age ten we want our children to recognize money and understand the “earn, spend, save concepts”. How do we get them interested? Take what they love to do on a daily basis and incorporate financial nuggets into learning tools.

**How we fix the problem in an easy and valuable way…**

Play **Budget Brainiacs** amazing set of games and not only will your tween, teen or young adult learn by osmosis the fundamental skills to be financially successful, but they will get a pretty awesome reward: a tangible reward and not just another level of game. We will tell you our exciting method for success, but just a few words about this innovative process.

**Who Are We**

**Budget Brainiacs** was created by Clarisse Meyers, a former bank executive with a Master’s Degree in Business Administration, that found it a bit challenging to teach her own children a subject they found…..quite frankly, ‘boring,’ Money Management. Clarisse watched as her teenage son, Todd, was totally engulfed in his computer car game. She wondered how she could use his fascination with cars, airplanes and tank games to get him to learn money tools too? Clarisse figured out to incorporate need and reward to understand money!!!! Same principle applied to her best friend’s daughter. Chloe loved to surf and shop for clothes, like all teenage girls today loved to text and chat with friends. A little different than her son, with the same basic principle make it something they are engaged in and add a REWARD!

**This is How It Works…**

Monthly, **Budget Brainiacs** will provide your child age 10 and up an incredible array of games catering to your young person’s interests. They will want to play these games and challenges because not only will they get to chat and play against other members they be-friend, they can collect winning points to use in our Brainiacs Store. And we aren’t just talking keychains; we are talking items our tweens, teen and young adult will actually want. The small membership fee will help provide these awards, which truly motivate your child to do the best they can do. Who wouldn’t want a pair of Beets earplugs? A gift card to Starbucks, The Gap, backpacks, hats, water bottles with cool logos? Every available prize selection is well thought out and age appropriate. And just at a time when our teens seem to think we have lost our coolness, here comes **Budget Brainiacs**: the resource for fun and rewards. Best yet? They gain valuable money sense to help them achieve at the game of life.

**Why it works…**

So you may ask what will make my child play besides the prizes? They play because the games have been created by several of the highest acclaimed gaming companies in the USA.

Take for example your sons favorite car game…now make him buy the car, make the payments, understand the purchase agreement, buy the fuel, service for repair. Not to mention that car will need insurance.

Why bother with a more challenging way to spend their time? Well, if a pair of Beets earplugs is on the line, it’s definitely worth the time and effort. Remember Clarisse’s son, Todd? He gets to play a favorite game that he would normally told he couldn’t and he gains a pair of earplugs basically free. This is where your membership dollars come in play. For your monthly membership of $29.00, your child will get access to all the games you approve. Compared to most of the lessons and sports we support yearly this is a very small monthly price to pay that is guaranteed to help their future financial independence!

**Free Trail**

We are so confident you will love our innovative teen forward program; we would like to offer you a FREE month for to explore **Budget Brainiacs**. Just fill out the “We Are In” form and your free membership is activated!

Come and view our methods for teaching critical financial skills like:

-bank accounts

- monthly budgets

- establishing a savings account

- investments 101

-reviewing a lease for a car or apartment

- applying for a job

- filling our job paperwork and what’s a “dependent”

*“…I was so incredibly please to see my son Jeffrey play for an hour and actually come and ask me questions about his game after. I was a little embarrassed when I wasn’t sure how to answer him correctly, so we called the member team support to live chat and explain the answers. So much value….”*

*Terry Sander, Dallas Texas*

*“…I was worried that my daughter wouldn’t be interested in the games from Budget Brainiacs, but I was wrong. The game “Text and Shop” was so much fun; I actually played it a bit too. You earn dollars to buy words to text. You learn about you cell phone bill and the fees associated with it…. I went back to my own bill and noticed a few things I didn’t before. Thank you Budget Brainiacs!*

*Alice Tourney, Atlanta, GA*

*“….to be honest, I get frustrated when my son plays computer games, but I was watching him the other day and he was refinancing his gaming car. When I asked him about it, he was delighted to say he was saving 1.2% on “his loan” and he was turning in the points he collected for an army type backpack he saw in the store.”*

*Bill Jacobs, Boston, MA*

Budget Brainiacs understands kids and what makes them tick. There are other money programs out there and some of them are even free, but will your son or daughter play them? That’s the million-dollar question. The last things most kids want to do is to get out of school for the day and then end up back at school for their free time. We at **Budget Brainiacs** get inside your teens head and speak in their terms. Play, (not study), earn, spend, learn and get great stuff for putting in the effort. And all you as the parent or guardian have to do is subscribe. It’s as simple as that!

**After your free trial, the monthly rate is only $29.00 per month. Best offer though is a year membership which works out to $26.99 a month!!!!!**

We have an easy to use website that is organized by age group so your child gets a learning experience, which is age appropriate. Have any questions? Access to our customer service support Monday- Friday 9:00-6:00 pm EST. Off hours?... send us a quick email and we will get back to you the very next business day.

**Be Proactive**

Let’s avoid this reoccurring theme!

“Financial education fosters financial stability for individuals, families, and entire communities. The more people know about credit and banking services, the more likely they are to increase savings, buy homes, and improve their financial health and well-being.” FDIC

"If we live in a world where people are in charge of their own financial well-being … we have to equip people to deal with this individual responsibility," says Anna Maria Lusardi, an economics and accountancy professor and director of the financial literacy center at [George Washington University](http://content.usatoday.com/topics/topic/Organizations/Schools/George+Washington+University).

Yet somehow our kids are missing this valuable part of their education. With a **Budget Brainiacs** membership, parents can provide their children and teens with the opportunity to create a fun and interesting way for them to learn about financial health so they can stay solvent in their early adult years and beyond. The Brainiac family is accessible through our Family Center at [www.budgetbrainiacs.com](http://www.budgetbrainiacs.com). Through games and tasks your child can learn a solid foundation for budgeting and managing all aspects of their financial lives.

**Our 100% Guarantee**

Best part is that we offer a 100% money back guarantee if you are not completely satisfied with your membership. The prizes….. yours to keep! So you basically have nothing to lose and only potential financial independence for your children to gain. We can’t promise your child or young adult will flock to a learning site for finance knowledge, but we can promise it will teach those that will and save you the time and energy and frustration of trying to teach your child what parents have struggled to learn over their adult years.

**Financial Freedom**

Give your children the gift of financial freedom free from worry. Know that you have given them the most valuable tools they will use to be a financially independent adult and help them to make good choices in the future. And all we have to do is allow them to play something they already want to play.

**Does this sound like a way to complete your child’s education?**   
then why wait? Our kids are growing fast and before you know it they will be needing this knowledge. The world is a competitive place and not always an honest place. Wouldn’t it be nice to know that they have the tools to be protected from some of the less honest individuals in this world?

Also there are so many extras.

* Want to learn about other money around the world? Go to our Money Around the World page and learn about the Japanese yen, the German euro, the Swedish krona and a world more.
* Need to create a Sales Agreement? It’s easy… go to our Template page and download a template for FREE.
* Applying for a job? Let our helpful hints guide you.
* Just curious about our US dollar history? Did you know that at one point there was a $10,000.00 bill? It existed and was printed from 1928-1934.
* Why the blue stripe runs down our Ben Franklin? It’s all here!!

Just fill out the ‘We Are In’ form and we can get you activated within 24 hours! Commence learning today and watch a new confidence grow!

With Sincere Thanks,

Walter M. Sanders

CEO, BestFin, Inc.

***PS. Contact us for your child’s free trial month membership by June 1, 2016 and we will start them off with 50 reward points just for playing one game. That enough points to receive a compliment water bottle with the logo of their choice or they can “save” to points and use them toward another prize once they are members!***

**[CLICK HERE]**

**Yes! We Are In**

…and ready to start my child’s path to becoming Financially Successful!

I am excited that Budget Brainiacs will build the foundation for financially knowledgeable kids ages 10 to college age with highly motivating games and information to build the basic useful understanding of the language of money and sincerely enjoy doing it!

We don’t want another day to pass because like any language we try to learn, the earlier we start, the better we get!

I want to take advantage of the FREE Trail Month and the 50 bonus points we will receive for trying Budget Brainiacs to redeem for a Water Bottle with a log of my choice.

**100% Satisfaction Guaranteed**

I understand that if I am not completely satisfied with Budget Brainiacs, or I don’t believe my child is learning what is promised, I can cancel the rest of my membership within 3 months of start date and get my money back. Of course I get to keep my free gifts.

**How to Get Started Today…**

Choose your option**:**

\_We want to try our option of a Free Month, plus 50 bonus points which will roll into a monthly membership unless you tell us differently for $29.00 per month.

\_We would like the Best Value and after our FREE month, subscribe for an entire year with a 15% savings at $26.99. ($323.88)

**To order by phone, or if you have any questions please call Brainiacs**

**Customer support team at 1-800-111-2222 or email us at** [**www.Budget**](http://www.Budget)**Brainiacs.com**

**We accept Visa, MasterCard, American Express & Discover**

**Personal Information/Payment Information**

First Name: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**Select Type of Card:**

\_Visa

\_Master Card:

\_Discover:

\_American Express:

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State/Province: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Country: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Postal Code: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Contact Phone: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**Congratulations! You and your family are now Budget Brainiacs!**

Budget Brainiacs Email

Subject Line:

**Kids & Money…What they need to know starting now!**

Headline:

**Kids & Critical Money Skills**

…**what they really need to know before they become adults.**

Message:

Do your children love to play computer games? Would you rather they used that time to learn how to be money savvy in this crazy world of financial illiteracy? We have the answer! Give them a **Budget Brainiacs** membership (catered to their age group) and let them play themselves to financial success! That’s right, PLAY, WIN and get a REWARD! Click below to find out more about this money motivating and fun program. Show your kids the path to financial independence!

[Click Here]