

This Investment in Our Daughter's Financial Future Could Have Saved More Than \$11,000 in One Year . . . if Only We'd Known About It Sooner

"You're going to have to cut up her debit card," the woman on the phone explained.

"Cut it up?" I asked incredulously. What? How could this be happening?

These are the words I heard from the bank when my 19-year old college freshman daughter had made such a mess of her account, the bank took away her debit card . . . or rather, made us take away her debit card.

We thought she was prepared for going away to college. After all, she had managed to get into one of the top schools in our state. She had graduated from high school with a 4.2 grade point average. She knew what she wanted to major in, had signed up for all the right classes and was getting good grades. She was a member of the school's marching band, had joined a sorority. And yet here she was—a total failure when it came to managing her finances.

She had already spent the few thousand dollars she'd received for graduation, plus she'd also blown through an \$8,000 savings bond her grandparents had invested in when she was born. And she was only halfway through her second semester of college.

How could this smart, savvy, 21st Century girl be such a disaster when it came to money?

If only we had taught her some basic money skills when she was younger. But, we had waited until she had one foot out the door on her way to college.

My husband and I tried to talk finances with her . . .

We tried to show her how to balance a checking account, tried to talk about the dangers of wild spending, but it was all much too old school. She didn't want to hear it—especially from us. She was going out to conquer the world and she didn't need us "old" folks telling her how to run her life.

Now here she was, flat broke, and a long way from graduation. With no debit or credit card she could pay with only a check or cash for everyday things like food and gas. Our daughter, who had just learned to spread her wings and fly, was now on the tightest of spending leashes. We would've made her pay the hundreds of dollars in bank fees, but she had no money and no immediate way of making any money.

Worst of all, she felt like a failure . . .

And, if she felt like a failure, imagine how we, as her parents, felt. Perhaps it was us who had failed her.

We wondered, if she wasn't inclined to learn it from us, her parents, what about school? Wouldn't school have taught her anything about personal finance? If they did, the lessons sure didn't stick.

So, . . . if not school . . . or her parents . . . then who?



Dear Parent(s),

I don't mean to send you into a panic, but I am here to tell you, one mother to another, there is something you can and should do NOW. When they're young. It will save you the stress and anxiety we went through with our daughter. It could also save you thousands of dollars.

Other moms will want to hear your story about how you virtually saved the day when it came to your child's financial prowess at an early age. You can take all the credit because you have found the answer to problems many parents don't even know are looming in the future.

If the thought of your young child managing his or her own finances seems far off, think again. It's sooner than you think. Geoff Williams from *U.S. News & World Report* has a basic guideline for what kids should know about personal finance and when.

Personal Finance Guidelines from Kindergarten to High School

Kindergartners should understand you need money to buy things, you earn money by working and you may have to wait before you can buy something you want.

Sixth graders should understand the concept of saving, including what compound interest is and that credit cards are loans, not free money.

High school seniors should know the difference between a grant and a loan, know about fees and interest rates, and how to get and keep a job.

Basically, learning about money should begin when your children are young. If they don't know how to manage a \$10 a week allowance at 10 years old, chances are, they'll struggle with larger amounts later in life.

Just by reading this letter, however, you are doing what we should have done those many years ago. You have found the online program called Budget Brainiacs.

You see, Budget Brainiacs was developed by a mom, Barbara Keen, who was looking for a program to help her children learn basic money management skills. Keen herself earned a Master's Degree in Business Administration and had ten years of experience in the banking industry. When she couldn't find a quality comprehensive program that teaches kids basic money skills, she decided to create one herself. With excellent financial backing from investors who believed in its potential, she developed a program consisting of online videos, games, classes, and quizzes all about managing money.

Boring, you say?

Knowing it's hard to capture the attention of children in any arena, Keen took it one step further to make sure the program is fun and rewarding too.

Keen explains, "These games and videos are not boring because children earn points, or BB Bucks, for completing tasks and games that prove to them, and you, they're understanding the money concepts."

Once they earn points—kind of like getting a paycheck—they redeem them for cool prizes in the BB Online Store.

Here's what some moms are saying about their experience with Budget Brainiacs:

Every day, my kids ask . . . when are we going to Budget Brainiacs? They love the games and they especially love earning points when they pass the quizzes. T. Bazell, Chicago, IL

. . . kids are buzzing about the points they can earn for cool prizes . . . but they also talk about how dumb it is to rack up debt and how you should plan ahead for big expenses. These comments are coming from 13 year olds! H. Walters, Los Angeles, CA

Kids are learning and they're having fun while they're doing it. A win-win for both parents and kids!

Children 10-15 Years Old, This Program is For You

With a specific target audience in mind, Keen designed graphics and games appropriately geared to the "tween" age group. Here's a comment from a mom who enrolled her child:

My local mom's group has done a lot of research to try and find programs that teach our kids about money. Most websites are too boring or too cartoon-y/childish. We needed something for older kids (twens), which was very hard to find. Then we came across Budget Brainiacs and all I can say is HOORAY! - J. Sanders, Atlanta, GA

Budget Brainiacs is all-too-aware of the need for teens to play video games that appeal to that age group. Programmers work hard to be on the cutting edge of the latest graphics and online characters. Kids won't be afraid to share what they're doing on the site with their friends and siblings.

Security and Integrity Are Serious Matters

Some online programs are designed to sell, sell, sell to your teenage children, but not so Budget Brainiacs.

You want them to learn—be engaged, not bored—but it's hard to compete in their electronic world of advertising, social media, and access to unlimited amounts of information. Security, therefore, is a top priority.

Your subscription pays for exclusive, secure access to the Budget Brainiacs website. Your child is assigned a specific user ID and password. You need never worry, therefore, about anyone accessing your child's information or trying to lure them away with deceptive links to other potentially inappropriate websites. There are no pop-up ads or other flashing icons to distracting games not related to the task.

And, unlike other bank-sponsored free websites, there are no reports, articles and advertisements aimed at adults. The program is specifically geared toward your child's learning with a specific learning path. Once they master a concept, the program unlocks the next one, so each new concept builds on the last.

Also, as an online program, games and activities are constantly being updated and new ones added. This keeps your child engaged and up on current trends in personal finance such as using PayPal and Venmo, and avoiding and detecting fraudulent activity on accounts.

Should you or your child have any technical difficulty, Customer Service support is available 9:00am – 9:00pm, 7 days a week at 1-800-555-0000.

The Financial Literacy Crisis in the U.S.

Before you know it, your child will be miles ahead of kids who are much older—miles ahead of probably even many adults. In fact, 18-24 year olds represent the fastest growing age group filing for personal bankruptcy. (statistics from JumpStart Coalition for Personal Financial Literacy)

That's a startling fact. No one wants to see their child declaring bankruptcy before they've turned 25.

So, with this epidemic of financial illiteracy in our country, where does the curriculum in the public schools fit in?

Well, quite frankly, it doesn't.

Turns out, my daughter's not the only one who never learned about personal finance in school. The JumpStart Coalition for Personal Financial Literacy found the average high school senior could only answer about half of the questions on a basic financial knowledge test.

Educators Admit the Crisis Isn't Being Addressed by our Nation's Schools

While 92% of educators believe teaching basic money skills should be compulsory in schools today, a staggering 73% of teachers admit schools aren't teaching students these skills.

Steven Klimkiewicz, former CEO turned educator and 2015 Outstanding Achievement in Education Award winner, says "Every student coming out of high school will be a financial decision maker, and they need the tools necessary to be successful." He goes on to claim financial topics such as budgeting, saving, taxes, paychecks and employer forms have not been addressed with students in schools.

He's trying to change that, but in the meantime, according to *Jumpstart.org*, in 2016, only 17 states required high school students to take a personal finance course. Only 7 states have personal finance concepts on state standardized tests.

Parents, Here's Where You Come In . . .

So, if not in our schools, you might think, then why can't parents teach their children these essential skills at home?

Imagine this scenario. You are just getting home from your full-time job. It's late in the afternoon, you're exhausted from getting up early, getting the kids off to school, and working a full day. You still have to help with homework, get dinner on the table and clean up afterwards. But you know this is important, so you decide it's time to teach your child about setting up a checking account and how it can earn interest.

Your child has also had a long day at school, maybe soccer practice or another after-school activity. She's worked on her homework and is now ready to veg on the couch with a good Disney show. How open to this lesson about finance do you think she'll be?

Not at all, you say? Well, you're probably right.

Most busy parents have neither the time nor the inclination to teach these basic skills to their children. And if they did have the time for doing something extra with their kids in the evening, giving them the

low down on establishing a savings account or creating a monthly budget would hardly be their first choice of ways to spend quality time with their children.

Unlike Any Other Online Personal Finance Website

So, do not fret, parents. Budget Brainiacs is here to help. They have thought of everything. Other online programs designed for teaching children money management focus mainly on saving money and responsible spending. To be sure, these are excellent habits for your children to learn, but Budget Brainiacs takes personal finance much, much further than other programs. In a fun way, it will teach your child about creating and sticking to a monthly budget, paying bills, applying for jobs and apartments, buying a car, establishing savings and checking accounts, shopping for insurance, avoiding debt and much, much more.

You are now free to sit on the couch and watch that Disney show with your child without worrying there's something more productive you could be doing.

How much is that worth to you? What price would you put on your child's future financial security?

Imagine this. In a few years, when your child is off to college, instead of getting that awful phone call we got from the bank, you get a phone call from your bank saying, congratulations! Because of your child's excellent account history, they are waiving all the fees associated with her account. And maybe adding her to their platinum members club where she'll earn points toward qualified educational expenses.

While that may not seem like a very exciting phone call, it's far better than a phone call saying they're forced to cancel her debit card because of irresponsible spending, excessive fees, overdrafts, and insufficient funds. Oh and by the way, you now owe us hundreds of dollars too.

Perhaps a phone call from your son or daughter saying, "Great news, mom! I got a part-time job on campus" would be a more exciting phone call to get. Or maybe a call like this one:

My daughter called me from college not to tell me about a great test score or a cute guy she'd met, but to brag about how she'd kept to her tight budget for the month. She then had enough money left over to buy gas to go apartment hunting for next school year. I'm so proud of how responsible and mature she is becoming. - R.U. Kiddin, Charlotte, NC

This is certainly a parent who isn't worried about how in control her child is of her money. Not worried about the many other grown-up responsibilities that come with heading off to college.

And if your child opts not to go to college, they will still be learning valuable life skills like this mother's son:

My son informed me he was going to start buying his own automobile insurance because he had learned through Budget Brainiacs how to shop around and evaluate different insurance plans. He told my husband and me we should do the same because we were paying too much for our auto insurance! K. Imin – Ames, IA

So, I ask you again, what price is worth this peace of mind?

I can tell you my daughter's financial mishaps in her freshman year ended up costing over \$11,000. This is roughly the amount of the student loans she ended up having to take out to cover her incidental

expenses for the rest of her college years. I wonder, if she had been able to manage her money early on, would she even have a student loan debt today? It would surely be less than \$11,000 if she had had some education in money management.

Investment Versus Expense

I tell you my daughter's awful and embarrassing story because this doesn't have to be your child's story. With a small investment in time and money today, you and your child can avoid the pitfalls of managing money my daughter fell into.

Would \$1 a day seem like a good investment in your child's financial security? While your child is still young? In my humble opinion, you will more than likely get every one of those dollars back in your child's responsible spending.

Half Price Offer for More Than One Child

Do you have more than one child who needs this?

Budget Brainiacs will give you a special price for up to two additional children at half price. Sign up one child at full price and get the 2nd and 3rd child enrolled today for less than 50 cents a day.

100% Satisfaction Guarantee

Budget Brainiacs is indeed an excellent value. On top of that, they're also willing to back up the product with a **90-day 100% satisfaction guarantee**. If you're not completely satisfied with this program within 90 days of activation . . . if your children aren't asking you for more computer time so they can earn more points on Budget Brainiacs . . . if they're not spouting off about staying within their budgets . . . if they're not asking you questions about your own spending habits and whether or not they're sound . . . if you don't hear them discussing how they need to find a job that pays their imaginary bills . . . then, we'll give you your money back. No questions asked.

There is Virtually No-Risk to Try Right Now

If you're still not convinced about this investment in your child's future, take advantage of the free 30-day trial to help you decide. Sign up today and we'll give you limited access and sneak peaks into all the learning channels, absolutely free, for 30 days. If, at the end of the 30 days, you decide the program's not for your child, then you owe nothing.

If you decide to take advantage of this wonderful program, give us a call and we'll unlock the rest of the program's features and let your child go!

Imagine the Future . . .

Perhaps someday you'll be visiting with your adult children and they're talking about their jobs, their homes, their own children, and your son makes a comment like this:

I would never have been able to qualify for that mortgage if I hadn't saved some money for the down payment. I also managed to find an excellent low interest mortgage that doesn't stress our budget. Now we can afford to take that vacation to the Bahamas with the kids. Mom, if it hadn't been for Budget Brainiacs I'm not sure where I'd be financially today. I live a comfortable

life with minimal debt and I understand how to manage my money. I can't wait to get my own kids on the program when they get old enough. I wonder if they could still earn that cool backpack I earned with my points!

What a feeling of pride and satisfaction that would be!

But we're getting ahead of ourselves. For that rosy picture in the future, you must do something now.

The people at Budget Brainiacs couldn't have made this any easier for you.

It's Not Too Late for Your Child

Here's their proposal:

- 1) Enroll your first child today to a 12-month subscription** for \$348 (just \$29 per month)
 - Get the 2nd and 3rd child enrolled for \$174 each (only \$14.50 each per month).

Less than a dollar a day for the first child!

Or, take advantage of a 2-year subscription and save!

- 2) Enroll your first child today to a 24-month subscription** for \$504 (just \$21 per month)
 - Get the 2nd and 3rd child enrolled for \$126 each (only \$10.50 each per month).

Less than 70 cents a day for the first child!

Knowing most families are cost conscious, the good people at Budget Brainiacs have arranged for you to spread your subscription over a 12 or 24-month period, depending on the program subscription you choose, at no additional cost. Your credit card will be debited for the agreed upon amount every month so your child can continue to reap the rewards of the program. Additionally, you may cancel the subscription any time after the 90-day money back guarantee period has ended with no penalty.

Call 1-800-555-0000 or go to www.budgetbrainiacs.com today to subscribe or to get your free 30-day trial.

It's that simple.

A Gift for You: Parent Reports and the Budget Brainiacs Bonanza Workbook

To show you how confident they are that you'll be absolutely thrilled with Budget Brainiacs, they'll also throw in a free Budget Brainiacs Bonanza take-along workbook with dozens of puzzles, games, and activities. Kids love the color pictures and challenging pages of this workbook. They can continue to learn valuable lessons when you're on the road or anywhere without internet access. The workbook, valued at \$9.99, is absolutely free, and yours to keep with either the free trial offer or any full subscription.

[insert picture of front of workbook here]

They haven't forgotten about you, dear Parents, either. Budget Brainiacs will send two free reports which will set your mind at ease about the daunting task of sending children to college. First, ***A Parent's Guide to Preparing Your Student for College*** will help you and your child:

- Explore majors and careers
- Conquer college applications and admissions
- Face the challenges of high-stakes tests like the SAT and ACT
- Successfully navigate campus visits
- Answer the many questions you will have about preparing your kids for college.

They'll also send you ***A Parent's Guide to College Financial Aid***, which will explain the complicated world of:

- College loans and grants
- Financial aid
- Saving for college
- College scholarships - a comprehensive list of websites to explore when the time is right.

What one Mom is saying . . .

. . . I didn't purchase the program to get the 2 free Parent Guide Reports, but it turns out, those 2 guides opened my eyes to many things—especially how to start saving for my son's college education. That alone would be worth the cost of the subscription even if we didn't end up keeping it—which we absolutely did. It's been like pennies from heaven!

Angela H. – Seattle, WA

[show pictures of front of reports]

These reports are yours to keep, whether or not you subscribe your child to the program.



And just to show you they still appreciate the fun side of this offer, they're adding a coupon for 100 BB Bucks. 100 BB Bucks will be applied to each child's activated account to be spent in the BB Online Store. Choose from hundreds of kid-appropriate games, school and computer accessories, jewelry, sporting equipment, and tons of other fun prizes. Your child will want to check out the store right away to begin working toward their favorite wish list item.

Act immediately and here's what you'll get:

- ✓ 12 or 24 month secure, online full access to Budget Brainiacs 25-channel learning program with videos, tutorials, quizzes, games, challenges, and the opportunity to earn BB Bucks to be redeemed for prizes in the BB Online Store.
- ✓ Budget Brainiacs Bonanza take-along workbook with dozens of games, puzzles, and activities.
- ✓ *A Parent's Guide to Preparing Your Student for College*, free report.
- ✓ *A Parent's Guide to College Financial Aid*, free report.
- ✓ 100 BB Bucks coupon to be redeemed at the BB Online Store
- ✓ 90-day 100% money back guarantee
- ✓ 30-day free trial option

With the 30-day free trial option, and 90-day 100% money back guarantee, you have nothing to lose by contacting Budget Brainiacs today.

Our Failure is Your Key to Success

Oh, how I wish we had enrolled our daughter in this program. It might have saved thousands of dollars in fees and lost money. It might have spared our daughter the embarrassment and humiliation of bounced checks and denied purchases. It might have spared her that horrible feeling of failure. Hers AND ours.

It's too late for her. But it's not too late for you to enroll your child to gain these critical life skills that will serve him or her well into adulthood.

Act now and while you're making dinner tonight, or maybe even while you're relaxing a few minutes before dinner, your child could already be securely on the computer. He could be learning in a super fun way, not just how to open a bank account, but why, and how to manage it. Imagine that! And all you've done is identify the need for him to have these solid skills and then provide the means for him to learn them. Pat yourself on the back because today you will have taken an important step toward providing one of the best educations your child can get. And that's one he won't be getting in school!

Send in the postage paid envelope, call 1-800-555-0000, or log on to www.budgetbrainiacs.com and for less than a dollar a day, get your child started today on the road to financial security.

You'll sleep better tonight knowing what you've done—simply picked up the phone or logged on to www.budgetbrainiacs.com—is a giant leap toward helping your child become a successful adult. Rest assured, you are making an excellent investment in your child's future.

Sincerely,

H.B. Morris

H.B. Morris

P.S. I'm so excited about getting your child started on this incredible journey, I almost forgot one of the most important benefits if you **act today**. For a limited time, the name of each child enrolled in the 24-month program will be entered in a drawing for an \$11,000 scholarship (I think you know why this odd amount) to any U.S. university or institution of higher learning of their choosing. The full 24-month subscription must be fulfilled. The scholarship will be held in trust until your child enrolls in any U.S. institute of higher learning until the age of 26.

How's that for an investment in the future!

Make the call now!

Call 1-800-555-0000 now to sign your child up and get started right away, or log on to www.budgetbrainiacs.com. Username and password will be provided via secure email link.

Or, mail the attached enrollment form and return it in the postage paid envelope. Please allow up to 14 days for processing. Your child will be provided with secure log-in credentials via U.S. Mail.

Yes! I want my child to become a successful adult! Please sign up my child today so he/she can begin learning the benefits of being a responsible money manager long before most kids his/her own age:

**1-Year Risk Free Subscription with 90-day
100% Satisfaction Money Back Guarantee**

_____ 1 child for 12-month subscription full access to all 25 learning channels of Budget Brainiacs at \$348.00. I understand I must cancel within 90 days of account activation for a full refund. The 2 free Parent Guide Reports and the Budget Brainiacs Bonanza workbook, valued at \$9.99, are ours to keep with no obligation to return if I cancel the program.

Name _____ Age _____

_____ Add my second child for 12 months of full access at half price, just \$174.00.

Name _____ Age _____

_____ Add my third child for 12 months of full access at half price, just \$174.00

Name _____ Age _____

_____ Please spread my payments over 12 months at no additional cost.

**2-Year Risk Free Subscription with 90-day
100% Satisfaction Money Back Guarantee**

_____ 1 child for 24-month subscription full access to all 25 learning channels of Budget Brainiacs at \$504.00. I understand I must cancel within 90 days of account activation for a full refund. The 2 free Parent Guide Reports and the Budget Brainiacs Bonanza workbook, valued at \$9.99, are ours to keep with no obligation to return if I cancel the program.

Name _____ Age _____

_____ Add my second child for 24 months of full access at half price, just \$252.00

Name _____ Age _____

_____ Add my third child for 24 months of full access at half price, just \$252.00

Name _____ Age _____

_____ Please spread my payments over 24 months at no additional cost.

30-Day Risk Free Trial Offer

_____ 30-day free trial offer, limited access program, plus one Budget Brainiacs Bonanza workbook, valued at \$9.99, (limit one per household) and 2 free Parent Guide Reports, are ours to keep, whether or not we subscribe to the program.

Child's Name _____ Age _____

Customer Service support is available 9:00am – 9:00pm, 7 days a week at 1-800-555-0000.

24-Month Subscription Scholarship Offer

I understand each of the children enrolled in the 24-month subscription by 1/31/17 will also be entered in a drawing for an \$11,000 scholarship to any U.S. institution of higher learning, to be held in trust until the age of 26. Drawing will be held on 3/31/17. The winner will be notified by mail and will be required to provide more detailed information upon acceptance. The full 24-month subscription must be fulfilled to qualify for the scholarship.

90-Day Risk Free 100% Satisfaction Guarantee

Within 90 days of activation of my child's account, if I am not 100% satisfied with the Budget Brainiacs children's program for money management, my money will be refunded in full. After the 90-day risk free period, I may cancel the program at any time with no penalty. I understand the Budget Brainiacs Bonanza Workbook, and the 2 free Parent Guide Reports are ours to keep, whether or not we cancel the program at any time.

Parent Name: _____

Address: _____

City/State/Zip Code: _____

Phone: (____) _____

Email Address: _____

Method of Payment:

_____ **Check**, made payable to Budget Brainiacs, Inc., for the full amount of each subscription is enclosed. Monthly payments not accepted for pay-by-check option; refunds will be pro-rated.

_____ **Visa** _____ **Mastercard** _____ **American Express** _____ **Discover**

CC# _____ Exp _____

Name on Card _____

Billing Address: _____

Card Holder Signature _____

[Lift Note]

A Note from the desk of Warren Banquet - CEO, World Financial Bank

When Barbara Keen approached me about becoming an investor in her Budget Brainiacs idea, her timing couldn't have been better. Just that morning, driving in my car on the way to work, I was listening to a radio talk show. The hosts were talking about a study done in which Americans were asked what the most important skills they felt students in high school should be learning. Before the answers were revealed, I made a short list in my mind: math, science, reading, critical thinking, history. The real answers quite surprised me.

The second most important skill was basic investment skills—all the different ways to save, spend and invest your hard-earned money. I agreed whole-heartedly. After all, this is my bread and butter.

The Number 1 skill Americans felt students should be learning in school is . . . budgeting. Making a budget and sticking to a budget is a skill most Americans feel they lack and wish they had been educated on when they were in high school. Surely, this is a skill embedded in a math course somewhere . . . isn't it? I was a bit shocked such a simple, yet important life skill, is not part of our schools' curricula. "Huh!" I said aloud. That's certainly food for thought—and I continued on to work, turning my mind's attention to the matters facing me at the office that day.

Enter my 2PM appointment, Barbara Keen, with her Budget Brainiacs idea. And the rest, as they say, is history. Not only was this a good investment on my part, it was just too important not to invest in.

Parents of children in the age bracket of 10 to 15 years old, this is the time. You must take advantage of this to save your children, our children, from the financial devastation which could be in their futures.

I am so confident in Budget Brainiac's ability to rescue our young people from potential financial ruin, I will personally guarantee it. If, after successfully completing the program, you feel your child is still not fiscally prepared to enter the financial world, I will write you a check for the full price of your investment in the program. To me, this is a small price to pay for the financial future of our country, perhaps even the whole global economy.

Sincerely yours,

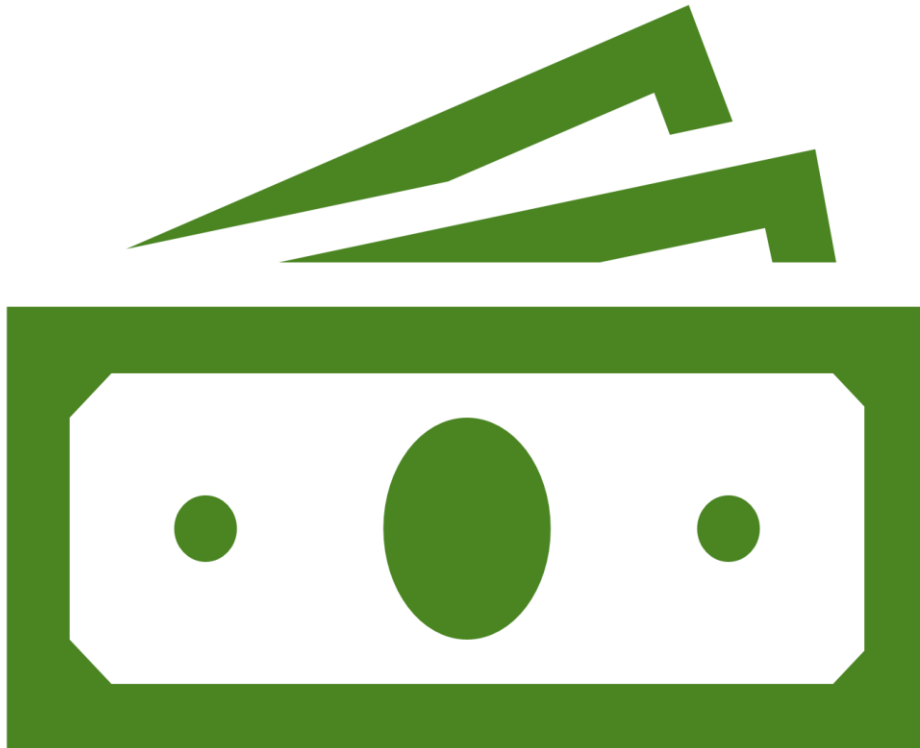
Warren Banquet

Warren Banquet
CEO, World Financial Bank

[Buck Slip]

Good for BB Online Store Credit of \$100

Browse through hundreds of kid-appropriate games, school and computer accessories, jewelry, sporting equipment and tons of other fun prizes.



Coupon code XYZ123

100 BB Bucks will be deposited in each enrollee's account upon program activation. Not available with free 30-day trial offer.

[Envelope Teaser]

Inside: Win a college scholarship and save
thousands of dollars too!