

(The Envelope Teaser)

When your kids make their first \$million, they'll thank you! And hopefully give you some.

(The Headline)

For just \$9.99 put your children on the path to financial freedom TODAY so they don't grow up to be money sucking leeches tomorrow!

(The Letter)

Here's a shocking secret most parents don't know: schools don't prepare kids for success - they prepare them for failure. How so? Most schools rarely, if ever, teach children anything about money or personal finance, never mind any specific budgeting or money management skills they'll need when they're adults.

Instead, they enthusiastically promote college as the most important "investment" that kids can make in their future . . . even if it means borrowing lots of money they don't have and taking on debt they won't be able to afford.

Unfortunately, colleges don't teach their students anything about money either, other than how to spend it on college, and beer and burritos. Education is certainly important BUT that should include *financial education*. That means it's up YOU to teach your kids about money. Otherwise, prepare to be their personal ATM until you DIE.

Fortunately, you don't have to figure it out on your own or go it alone. *Budget Brainiacs* can help in a big way.

Budget Brainiacs is a comprehensive, web-based program and club created by a fancy financial expert and stressed-out parent to help other stressed-out parents just like you teach their kids financial literacy and the crucial financial skills that adulting will demand.

Here's the Budget Brainiacs promise: Not only will Budget Brainiacs prepare your children for financial success in life, it will entertain them while doing it!

With Budget Brainiacs your kids will be excited to learn about making and managing their money, and we think you will too! Just ask some of our customers, aka parents:

"My initial efforts to teach my 11-year-old son about making and managing money bored him and frustrated me. But after I introduced him to Budget Brainiacs, he started teaching me!"

- Shelia L., Eugene, OR

"It's not just my kids who are having fun learning about money, so am I!"

- Daniel M., Plano, TX

"After just 3 months of using Budget Brainiacs, my 10-year-old son was inspired to start a baking business in our kitchen. While he's been gaining customers, I've been gaining weight!"

- Maya D., Charleston, SC

"Not only has Budget Brainiacs inspired my 13-year-old daughter to improve her money management skills, her grades at school have improved too. Can't recommend this program enough!"

- Sophia J., Temecula, CA

"As a parent to three children under the age of 12, and a financial advisor for 15 years, Budget Brainiacs is by far the best educational resource and system I have come across that teaches children about money management, investing and even entrepreneurship. All three of my kids love it and I wouldn't consider using any other program or system."

- Jorge F., CPA, NY, NY

Testimonials like these give us the confidence to promise you that Budget Brainiacs can equip your child with the financial skills necessary for the future and entertain them while doing it.

In a nutshell, Budget Brainiacs is the best, most comprehensive web-based educational product on the market today that is specifically designed to teach kids 10 and older the knowledge and skills necessary for a financially secure future, **and maybe even get a deal on *Shark Tank*!**

Other similar programs are owned or sponsored by big banks and credit card companies that have their own agendas and interests in mind, not your child's.

In contrast, Budget Brainiacs was created by a loving mom . . . a mom who wanted to teach her kids about money **so they still wouldn't be living at home when they were 40.** This mom also just happened to have over 12-years of experience as a wealth management consultant at a major international bank.

After advising wealthy individuals and families on financial matters for more than a decade, she knows a thing or two about what it takes to get money, keep it and grow it. As a parent she wanted to teach what she knew about money to her children.

In figuring out the most effective way to do this the idea for Budget Brainiacs was born. It's no wonder so many parents and kids love and learn so much from Budget Brainiacs!

Here's just a few of the benefits a Budget Brainiacs subscription will provide to your child and your entire family:

- Budget Brainiacs will teach your child the importance of managing their money *and* show them exactly how to do it in fun and engaging ways.
- Provides multiple ways to learn so kids have variety and won't get bored.
- Web-based convenience so no need to store or keep up with any books or materials.
- Comprehensive so no need to buy any supplemental materials to fill in learning gaps.
- As your child's knowledge about money increases so will their overall self-confidence.
- Creates an opportunity to spend quality family time together while learning valuable life skills.
- Budget Brainiacs is backed by investors which will enable the company to continue creating new and exciting products that will further enhance your child's learning and development.

Stop for a minute and think . . . think about your child's future . . . right now . . .

What will your child's future life look like if he or she enters adulthood without a sound, solid financial education? **Answer – it will look like your future life...because they'll be living *with you!***

But seriously, they will likely end up as one or more of these scary statistics from a recent report:

- 4 out of 5 adults experience financial barriers to homeownership.
- 2 out of 3 families lack a basic emergency fund to cover unexpected expenses.
- Fewer than 1 in 5 adults is confident in their savings.
- Almost 80% of adults live paycheck to paycheck.

If you want your child to avoid being one or more of these sad stats you must immediately begin equipping them with the financial knowledge and skills they need to succeed in life. On their terms.

Budget Brainiacs was created and designed specifically to help parents just like you do just that.

Now imagine what your child's future will look like if they *do have* the financial knowledge and skills that Budget Brainiacs will teach them . . .

Imagine the financial freedom your child (and you) will have to live the life they want and pursue the passions they want without the burden of financial worries that plague the vast majority of the human race and shackle them in servitude . . .

This financial freedom could allow them to become a great artist or world-class chef, start a company, play golf all day, support one or more charitable causes, buy their dream house...and yours!

In short, Budget Brainiacs can provide your child with the financial knowledge and skills they need to turn the dream of total financial freedom into a reality . . . their reality. The only limit to their future will be their own imagination.

So how much does a Budget Brainiacs subscription cost? For a limited time just \$9.99 per month (which according to our panicked accountants is not enough).

We've promised that Budget Brainiacs can provide your child with fun today and financial freedom in the future...but how?

In a few words, Budget Brainiacs is carefully designed to put your child on the path to financial prosperity by teaching them financial literacy in a fun and entertaining way that they can relate to.

Budget Brainiacs is the only web-based program currently on the market that is specifically designed to teach financial literacy to kids ages 10 and up. And, unlike other programs and products created by big corporations and organizations with sometimes questionable motives, Budget Brainiacs is the only program designed personally by a successful former banking executive who is also a mom with her kids' best interest in mind.

So how can your child start benefiting from Budget Brainiacs? Very easily, but first, here's some more fun things Budget Brainiacs offers that you and your kids will enjoy.

Each Budget Brainiacs subscription includes access to online videos, games, classes and quizzes, all designed to engage and inspire kids from ages 10 and up. As an incentive to utilize these tools, your child can earn points that are redeemable in Budget Brainiac's online store.

Even better, this online store further enhances their educational experience by offering fun but useful prizes that will help them to responsibly manage and organize their own life (so you don't have to for the rest of yours).

Activity books, backpacks, wallets and watches are just some of the items they will be able to purchase with their hard-earned points. It's not unusual for Budget Brainiacs kids to be rewarded for their efforts

(a great financial and life lesson in itself) by earning anywhere from \$100 to \$200 worth of fun prizes each year!

Subscribe to Budget Brainiacs *right now* and put your child on the road to financial freedom! Go to www.budgetbrainiacs.com today and sign up for your FREE trial.

The regular monthly cost for Budget Brainiacs is \$19.95. However, to encourage more families to subscribe so that more children can begin taking advantage of all that Budget Brainiacs offers, we have dramatically cut the cost.

Starting now, but just for a limited time, a Budget Brainiacs subscription costs only \$9.95 a month. In addition to this big limited-time price reduction, you'll also receive a Budget Brainiacs Calculator and Notebook for free, just for signing up!

As you can see, Budget Brainiacs has a variety of ways to learn, with new games and exercises being added all the time. Kids can learn on their own or with the entire family. Not only will your child never get bored, they will look forward to learning.

Best of all, Budget Brainiacs is the most comprehensive, kid-focused financial literacy system of its kind, so you won't have to look for other materials or sources to fill in any missing gaps. In a nutshell, Budget Brainiacs will provide your child with all the resources they need to achieve financial success, both now and in the future.

If you tried to put together a program as comprehensive as Budget Brainiacs on your own it would cost you an enormous amount of your time and money. So why spend all that time and money doing something that Budget Brainiacs has already been done for you? **Don't be budget buffoon – be a Budget Brainiac!** (

And even if you did manage to create your own comparable program, there's no guarantee that your kid will even like it! **Budget Brainiacs, however, will guarantee that your child likes it or, as we explain below in more detail, you will not have to pay one single penny.**

Of course, since thousands of kids and parents currently use Budget Brainiacs, with thousands more signing up every year, we're confident that you'll consider the money you spend on Budget Brainiacs to be one of the best investments you can make in your child's future.

Although \$9.95 is a fantastic price for such an invaluable educational resource, it's still real money – real money that you work very hard for. However, this modest expense is nothing compared to what financial illiteracy will cost your child when they grow up.

In short, you can't afford to *not* invest in your child's financial future, and they can't afford it either. So why not invest your hard-earned money with a powerful and proven program like Budget Brainiacs?

But we want to make this decision *even easier* for you than it already is. If you sign up today, you'll pay nothing for the first month of membership. That's 4 weeks of full access to the complete library of Budget Brainiac's games, exercises and tasks for FREE!

If, however, at the end of these free 4 weeks, you or your child are not completely satisfied with all that Budget Brainiacs has to offer, then you will not owe 1 single penny.

But this offer won't last long. Those nervous accountants I mentioned earlier? They're only letting this offer last for 1 week, so **ACT TODAY!!!**

Sign up for a Budget Brainiacs subscription today and get full and FREE access to all of the Budget Brainiacs games, exercises and learning channels for an entire month. If at the end of this 4-week trial membership you don't think Budget Brainiacs is the best financial literacy learning program for kids on the market today, you can simply cancel your membership with no further obligations. That's a free month of Budget Brainiac in the privacy of your own home with no strings attached.

Even if you decide not to continue your Budget Brainiacs membership beyond the trial period, we still want you to keep the Budget Brainiacs calculator and notebook. It's our way of saying thank you for trying Budget Brainiacs.

(The P.S.) If you want your child to have a financially secure future, and have family time and fun along the way, Budget Brainiacs can make that happen. Sign up today!

(The Order Device)

Budget Brainiacs will provide your child with fun today and financial freedom in the future.

And you have nothing to lose. Right now, you can try Budget Brainiacs for an entire month - for FREE!

When you decide to continue your Budget Brainiacs membership, you'll pay just \$9.99 a month. Plus, you'll receive 50 bonus points to use in the online Club Store. Most importantly, you can cancel at any time, although we don't think you'll want to!

With a free 4-week trial period behind your purchase of Budget Brainiacs, and a no-hassle-cancel-anytime guarantee after that, you have ZERO to lose, but your child has everything to gain. Give your child a bright financial future and protect yours. Go to www.budgetbrainiacs.com today to start your FREE trial - **and stop your kid from becoming a FREE-loader!** 😊