

## **Headline: Please Don't Let This Happen To Your Children!!!Please!!!**

Dearest Mom,

It's a warm summer day and the sun is shining brightly on your garden lawn, where you are comfortably seated with your husband. Your children have long since left the nest and the house is very quiet and peaceful. A light wind is blowing and the only sound is the chirping of the birds.

All of a sudden the telephone rings in the house. "I'll get it" says your longtime companion, as he gets up from his folding chair. "I wonder who it could be this early in the morning."

"It's probably the Campbell's" you say. Wanting to arrange a picnic. "It's such a beautiful day after all"

"Hi Dad" says a voice on the other end of the line, and from the sound of his daughter Pamela's voice Dad can sense all is not well.

"Dad I am in some serious trouble. The credit card company called me yesterday and said I had defaulted on my payments. They sent me a statement showing I owe them an amount of \$12,500 in principal plus interest. I have no idea how I got into this mess in the first place.

These financial matters I have never really understood....

They have given me two weeks to pay up. I really don't know what to do"

Does the above situation sound familiar? Believe me it's a very common occurrence in America today!!!

### **According to Trae Bodge of RetailMeNot.com America is facing a National Financial Illiteracy epidemic**

There is no curriculum either in public or private about teaching tweens (kids aged 10 and up) on personal finance and the basics of managing money. Simple things like balancing a checking account, establishing a personal budget, avoiding debt, staying afloat each month are not taught in schools

## **So Who Is Supposed To Teach The Kids These Life Saving Skills?**

It has been left up to the parents (read moms) to do the teaching!!

But Mothers are busy people. On top of caring of all of the other needs of the children they have to teach them money management.

And as you know, children especially teens are not excited about learning all this boring money stuff.

So how do busy moms teach their children essential life saving money management skills in a fun filled easy way children will understand?

***Ta Da!!!With The Budget Brainiac's web based family program for children aged 10-16yrs.***

**But before I explain more about the program let us look at the facts on financial illiteracy in America today**

- Due to lack of accurate financial information financial illiteracy is more common among low income earners rather than among wealthy ones
- Such illiteracy makes them more susceptible to victims of scams, high interest loans, increasing debt
- 18% of parents say they never speak to their children about money.
- 31% of parents say they do less than once a month
- Out of a passing score of 60% high school seniors scored an average of 48% only on a financial literacy exam-Mondell 2008

A survey done by The Organization For Economic Cooperation And Development (2014) revealed that 18% of 15 year old respondents did not know fundamental financial skills applicable in everyday situations such as :-

- Building a simple budget
- Comparison shopping
- Understanding an invoice

A 2017 survey by the Federal Reserve showed that 53% of college students felt less prepared to manage their money.

Than to face any other challenge associated with college.

### **So Who Am I And Why Am I Telling You All This?**

My name is Martha Stewart and I am a mom to three happy financially independent children.

The eldest two Trisha and Dixie are in business for themselves managing their own startups.

The youngest Thomas has just started college on a low interest federal loan.

All three were personally trained at home by myself in the managing of money in everyday situations.

They were lucky. I am a banking executive with an MBA in consumer finance.

Over Thanksgiving dinner Thomas was telling me how so many college graduates are burdened with debt and how lucky he felt that I had made him financially literate early on in life.

Trisha and Dixie agreed. Many people especially low income earners have so many misconceptions about money.

It's not uncommon to hear things like:-

- Wealthy people are smarter and luckier
- Being wealthy is a privilege not a right
- My ability to build wealth depends upon how well the economy is doing
- Opportunities are limited

These misconceptions they pass on to their children and them in turn to their own. No wonder such people never succeed in life.

Hearing all this got me thinking. My children were successful due to the financial training I gave them. But what about other children whose parents did not have such skills, Schools taught how to read and write yes. But how to survive in life??

I realized there was a need for a financial skills learning program for children aged 10 or older.

To prepare them for when the time came for them to be independent

After much research I came up with the idea of Budget Brainiacs.

A Family based online program kids would flock to and learn in a fun way practical money management skills that would prepare them for adulthood and independence ([www.budgetbrainiacs.com](http://www.budgetbrainiacs.com))

A program that would save them from the snares of financial scams, high interest loans, drowning in debt, bankruptcy

### **What Does Budget Brainiacs Teach**

Budget Brainiacs teaches children aged 10-16 through a series of games, quizzes and assignments all about

- Different types of bank accounts and how to choose one best suited to you
- How to apply for jobs
- Finance your college education
- Creating a personal budget
- Buying your first car
- How to take out a mortgage
- Entrepreneurial skills
- Different types of Insurance
- And more...

**See What Happy Moms Are Saying About Our Program**

“I was on the lookout for a program which would teach my tweens about money. Most of the sites on the internet are too boring or cartoonish, suitable only for kids aged 5 and under only.

Then I came across Budget Brainiacs and heaved a sigh of relief. Just what I was looking for. A fun program teaching real life money skills. My children`s future is assured”-Jamie Sanders

“Teaching children about money matters is very hard especially when the parents themselves are not financially literate.

Plus kids are not interested in learning about money. But Budget Brainiacs is different. It teaches practical money skills in a fun easy way.

And for assignments completed kids earn points which they can redeem at an online store for stuff they like such as watches, iPhone covers, wallets, backpacks etc. The kids love it!!!”- Tina Bazell

### **12 Reasons to Join the Budget Brainiac’s Club Today**

- 1.** A members only password secured web based program
- 2.** All activities conducted under full parental supervision
- 3.** Money management skills taught in a fun easy way
- 4.** The program is web based so accessible from any device with an internet connection
- 5.** Parents and Grandparents can join their children in the learning games
- 6.** Children learn entrepreneurial skills early in life
- 7.** The redemption of points system in the online store encourages wise spending habits
- 8.** A free downloadable app for iPhone and Android so parents can monitor their children`s activities
- 9.** Multi-player games like baseball coach encourage healthy social skills
- 10.** A private Facebook page for Budget Brainiacs members only teaches children networking skills
- 11.** A wide range of games for young and older children
- 12.** New games are continuously being added so children don`t get bored

What the kids are saying about our program

“I just love the exciting games on Budget Brainiac’s, they teach you about real world things like how to open a bank account, buy a car, saving for college But the most exciting thing is collecting points on your Brainiac card to spend on cool stuff in the online store. Just like real dollars. This program is awesome” Peter Sanders aged 11 yrs.

“My friends and I regularly compete in the multi-player online games. For example in beat the Bank we learn the importance of fully paying up your credit card to avoid interest and penalties. Get Ready for College teaches us how best to fund your college education, Budget Brainiac’s gets top marks” Susan Hart 15 yrs.

Join Budget Brainiac’s Today and receive

1. A personalized debit card in your child`s name pre-loaded with 100 points for use in the on-line store
2. A smart membership photo-card
3. Free subscription to the weekly Entrepreneurial kids comic book
4. A colorful talking desktop calculator(Our gift to you)

The monthly membership is priced at \$25 per child which in itself is a bargain...

For less than the price of a cup of coffee a day you are purchasing a life time of eternal freedom from financial worries for both you and your children, Can you really put a price tag on that?? Can You??

But....

Most families have at least 2-3 children

So to ensure no child is left out we have created a special payment plan as below:

No Of Children	Monthly Cost	12 Monthly Payments	Annual Payment			
1	\$25	\$300	\$255(Save \$45)			
2	\$44(Save \$6)	\$528	\$436(Save \$92)			
3	\$64( Save \$11)	\$768	\$614(Save \$154)			
Pay a full year`s subscripton for one child in advance and save \$45						
Pay for two children monthly and save \$6						
Or Pay a full year subscripton for two children in advance and save \$92						
Pay for three or more children monthly and save \$11						
Or Pay a full year subscripton for three or more children in advance and save a whopping \$154						

You will not find another web based family program teaching practical lifesaving skills to children aged 10-16 on the internet like Budget Brainiacs ([www.budgetbrainiacs.com](http://www.budgetbrainiacs.com)).

Budget Brainiacs has been endorsed by child authorities like Children International ([www.children.org](http://www.children.org)), Financial planners like USB financial services. Morgan Stanley PWM, Securities America and Banks such as Bank of America, Citigroup, Wells Fargo, Capital One

Call Today toll free on 1-800-456-456 and secure your children`s future (Monday-Friday 9.00am-6.00pm EST)

Don`t Delay!!!

Remember Budget Brainiacs is backed up by our No Quibbles, No Questions asked 45 day money back guarantee

Try Budget Brainiacs for a full 45 Days

If within 45 days you are not completely satisfied that Budget Brainiacs is the safest best investment for your children`s future...

Simply call 1-800-456-456(Monday-Friday 9.00am-6.00pm EST) for a full refund. No Questions Asked!!!

The talking desktop calculator is yours to keep as our gift to you for giving Budget Brainiacs a try

So what are you waiting for? Call today on 1-800-456-456 with your order

Remember its 1-800-456-456(Mon-Fri.9.00am-6.00pm EST)

Or Alternatively fill in the attached order card provided and mail it with your check payable to Best Fin Inc. in the reply paid envelope provided,

Upon receipt of your order we will send you on your registered mobile phone an sms with your login details which you can change upon first time log in to [www.budgetbrainiacs.com](http://www.budgetbrainiacs.com)

Don` t take chances with your child`s future. Order Budget Brainiacs today!!!

And in case you are wondering what happened to Pamela whom I mentioned at the beginning of this letter....

Well her Dad flew down to San Francisco from Portland and sorted things out with the credit card company amicably.

A reasonable payment plan was agreed upon and Pamela has enrolled in a Personal Finance course in her university.

Pamela was lucky, what about your children?

Order Budget Brainiacs today on 1-800-456-456

Yours Sincerely

Martha Stewart

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Budget Brainiacs Online Club  
30 Murray Grove  
Washington DC  
457985  
Tel: 111-852-963  
Tel: 111-852-964

Order Form

Adult Name.....

Adult Phone Number.....

Adult E-mail.....

Address.....

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City.....

State.....

Zip Code.....

Child Name.....

Age.....

Child Name.....

Age.....

Child Name.....

Age.....

I enclose a check payable to Best Fin Inc. for \$ .....

Credit Card Information

Card No.....

Expiry Date.....

CVOC No.....

Visa   MasterCard   American Express   Discovery