

## **LOVE YOUR KIDS ENOUGH TO BUY THEM THIS GAME!**

Don't send them out into the world without it. It will teach them everything they need to stand on their own, while growing up, at college or moving out and living on their own for the first time.

### **BUDGET BRAINIACS WILL LITERALLY TEACH THEM THE TOOLS TO HANDLE AND UNDERSTAND MONEY**

Imagine your teenager or college student getting a credit card with a \$1000.00 credit line on it. They hand those applications out on every college campus during orientation and the first week of classes, you know.

#### **It's incredibly tempting...**

Will your child know how to use it?

Will they know what the interest rate is and how that will affect them?

Will they be preyed-upon by a lending institution?

And will they have the know-how and wherewithal to get themselves out of their own self-inflicted debt?

#### **All really good questions...**

But how will we as parents, help prevent our children from getting into a financial hole that can set the wheels in motion for a lifetime of financial hardships?

#### **We teach them early, that's how.**

We teach them all about money, all about managing money and all about being financially savvy and how to avoid the pitfalls.

“Credit card debt is the stain on millions of Americans’ finances that doesn’t scrub off easily, if ever,” says NerdWallet credit card expert Kimberly Palmer. “High interest rates combined with expenses that continue to outweigh income mean that some households are unable to fully rid themselves of debt and, in fact, continue to take on more.”

The problem is – our kids are in danger of getting in over their heads financially especially with the ease of obtaining credit cards and because of the internet.

It is all so tempting and it makes them think they can, and should have everything they want, whenever they want.

**Experts agree, that one of the best ways to teach kids about the value of money is to get them to understand the difference between wants and needs as early as possible.**

At **Budget Brainiacs** we've created a comprehensive program, designed as a game, to teach children, starting as young as kindergarten up through college the value of money and more importantly, the value of managing *their* money.

We believe that starting children out early, learning about money and money matters will become a way of life for them. Relieving parents of the burden of saying no all the time to wants vs. needs. The kids will already know this.

**That's the genius of Budget Brainiacs.**

When we send our children out into the world – what tools do they have in their arsenal to combat the constant wants vs. need? Especially if they don't understand the concept of budgets and of money management.

**Without question, we have an obligation to our children to provide them the tools to navigate the financial landscape.**

**Budget Brainiacs** is designed to teach these important lessons so that your child does not find themselves in financial peril. Or more importantly – how not to get themselves into financial peril.

Imagine your child, away from home, sitting in their dorm room with a new credit card and scrolling through amazon.com.

**What could possibly go wrong?**

Well, everything actually.....but it doesn't have to. You can set your child up early to learn all the needed tools to navigate everything financial.....

.....and keep them out of financial peril. That's our goal. Also, we teach children financial concepts, designed for each age level, in a fun and captivating way to ensure they have all the necessary ingredients to manage their money and actually develop strong instincts for fiscal responsibility.

*"I started my daughter on Budget Brainiacs as a 10 year old. She mastered every level and worked through each module with excitement. She was challenged and excited as she was able to relate to money issues in her everyday life. It brought a total awareness to her about money and saving and understanding money concepts. So happy we got her involved in Budget Braniacs!" Marion P.*

**Bringing attention to money and how to manage it early in a child's life is a key component in financial education. It will pay dividends throughout their lives and quite possibly yours, as a parent as well.**

Credit card debt is not the only obstacle our children face. They need to understand:

- Wants vs. needs.
- How to save money and not spend.
- How to navigate college loans, and later in life any loan they apply for.
- How to navigate intricate financial technologies
- How to navigate job offers and what the "benefits package" is really offering and is it worth it after all
- 401K's
- How to protect their savings and their financial portfolio's

**Budget Brainiacs** ensures these lessons will be taught. With parents busy schedules it can become difficult to sit down to teach money concepts to our kids.

**Budget Brainiacs** takes the pressure off of your shoulders and offers up an amazing and comprehensive lesson that your child will learn in their own home at their own pace. They will learn these lessons ultimately because we engage them immediately with fun games, songs and challenges.

They will learn financial learning tools and gain financial literacy without even knowing this is a life lesson. And the best part is – we take the pressure off of you and your busy schedule.

*"True, I had to fight my son to sit down to start Budget Brainiacs. He thought it would be "stupid." Yet once he got into it he was hooked. It really changed the course of his life, mainly because he was able to put these lessons to use. He started saving for things he wanted but made sure he wasn't depleting his savings on just one item. He started questioning his wants vs. needs. Wow – it took a lot of pressure off of us by not have to saying no to his "wants." He just started to get it. A program worth every penny! I have told all my family and friends and even my kids' school about it. It's been a godsend for us!" Shelly B.*

Our children will be facing financial challenges the likes we never dreamed of. We had a much simpler system growing up. My uncle never had a credit card. He was 89 when he died in 2008. He literally paid cash for everything.

Will our kids ever know what it's like to pay for things in cash? Most of them don't even carry cash in their wallets. A concept I do not understand. I ALWAYS carry cash. A holdover from my childhood, to be sure.

But introducing our kids to **Budget Brainiacs** is a gift that can never be fully realized until our children get out on their own and draw upon the lessons they learned growing up.

**Please take this important step to ensure your children have the absolute best tools to navigate this very real, very intrinsic financial environment in which they live.**

This gift you give them today, will be the gift that just keeps giving.

**For a lifetime.**

*"My daughter, a sophomore at Virginia Tech, has thanked us repeatedly for getting her onto Budget Brainiacs. We didn't start her until her freshman year in high school but she just took to it and loved to excel in each module. She talks about how it has helped her navigate her student loans and how she manages her money every single day. She has told me repeatedly that her understanding of financial concepts actually keeps her from feeling stressed because she feels she has control over how she will execute her education and pay back her loans. I am so grateful for all the lessons she learned!" Brad M.*

**Don't hesitate – order now! This will be the game changer in your kid's financial education. It will change their focus and their attitude about money!**

**Budget Brainiacs** is cheap! The subscription is only \$29.00 a month. You'll already re-coup your investment in the first month as your child starts to question their wants vs. needs.

\$29.00 is **NOT** too much money to pay to ensure your child's financial literacy!

But because we are so invested in our children and yours (yes, our children and my grandchildren are **Budget Brainiac** students!), for a short time we are making this amazing offer for just 19.99 a month!

If you order **NOW**, you will get this amazing product for just 19.99 for the lifetime of your membership!

Imagine how you will impact your child's life with this program. Get them started today and you will never regret this investment. They will grow to be more vested in their money management and even in yours! Because of the knowledge they are gaining and the financial education they receive their financial future will be more stable.

Consider how many times you drive through McDonald's or to Chipotle to grab a bite for your kids. One missed drive through will pay for this program and everyone will reap the benefits for a lifetime. More so than they will from eating McDonalds.

19.99 – It's a deal you shouldn't walk away from. Remember - this particular offer is for a very short amount of time. It will go back to 29.00 soon. It is still a great deal even at that price, but image locking in 19 bucks for the lifetime you use **Budget Brainiacs**.

As a mother with extensive financial background, I did not sit down and teach my children the ins and outs of finances. I'm not proud of that. Sure I taught them the basics, but I didn't teach them budgets in a concentrated way, or about APR's, student loans or car loans. We kind of discussed it along the way as each situation came up. Again, I'm not proud of this.

The reality is – I set my children up to muddle through some tough financial situations throughout their lives when it didn't have to be that way. I vowed to do better - so I got some of the best financial minds together and we developed **Budget Brainiacs** so other parents can give their children concentrated lessons on finances.

My children were our guinea pigs, older of course, but they loved it and actually learned a ton even as adults. My grandchildren are using it now! It will help them immensely in their lives and it will help their parents - my children, with preparing them for the financial challenges they will undoubtedly face.

Order now by clicking on [www.budgetbrainiacs.com](http://www.budgetbrainiacs.com) and hit **ORDER NOW**

**For only 19 dollars a month you will change the course of their lives. It's a no brainer.**

And remember – just for reading our letter you will receive our free written report outlining the financial pitfalls our children can find themselves in. It shows them the importance of saving money and how it can be destructive to their financial future when they don't. It provides wonderful tips on how to avoid these pitfalls and how to motivate your children to save and manage their money!

**Like that isn't enough....**by ordering today, you will gain automatic access to interviews with some of the great financial planners and money matter experts. Kim Palmer from Nerdwallet, Pete Conner, Bill Davies, Sarah Mathers and your's truly, from Georgetown's McDonough

School of Business specializing in all things financial. You will be able to listen to our interviews and our suggestions. A bonus for parents but also great for your kids to listen and watch as well via video!

Please don't let this great deal pass you by. We are literally trying to give you the best opportunity at a great price to ensure the success of your children and grandchildren as they navigate their financial world.

If you are not completely satisfied – we will return your money, with no questions asked.

Well.....we might ask, because we will be interested in your feedback, but will return your money no problem.

Don't regret not teaching your children these valuable lessons when they are ripe to absorb all they are learning. Don't have regrets like I have. I wish I had done a better job for my own children.

But I am doing a better job for my grandkids!

Order now – you won't regret it – **EVER!!**

Click now – [www.budgetbrainiacs.com](http://www.budgetbrainiacs.com) and hit **ORDER NOW**