

## **Startling New Information** **on Families**

*-From 2014 President's Council on Education*

- 77% of Americans live under strain of financial burden and worry
  - Student Loan Debt has Reached \$2.1 Trillion -41% of College Grads Unable to Repay
  - Parents Wasting Thousands on Children Through Poor Financial Choices
  - 98 Million Americans Capable of Advancing in Financial Bracket – If They Only Knew...
- ❖ The SINGLE FACTOR Our Educational Systems have been Missing - Which *Solves All These Problems*



Discover: How YOU and your CHILDREN Can Escape Adverse Economic Situations - While *Saving Thousands!*

*But... Don't Wait till it's Too Late!*



***Find out:***

***Where Young People and the World Meet***

***For Some Hard Facts with a Soft landing... visit***

***\*Our World\****

***--NOW--***

“How to Manage Your Biggest Investment: Your Kids. If you’d financed them like your car, most kids would have been repossessed.”  
Forbes Magazine 4/20/2014

“Our most important life project... a big sinkhole of time, attention and money?” New York Times 5/12/2014

“Millions of Americans lack basic financial literacy, studies show” *“Parents want to drive their kids down the boulevard of life, but most are asleep behind the wheel.”* Los Angeles Times 3/13/2014

“Job Market Dropouts Increasingly Likely Gone for Good” *“Millennials find it harder to compete in today’s workforce”*  
Reuters May 2014



### **Do You Feel...**

- You have money problems with your kids?
- You suffer from your child’s lack of understanding money? Where it comes from? What to spend it on?
- You’ve had difficulty teaching them responsible money handling? Even talking to them about it?
- Afraid they won’t get the needed education in school?
- Concerned about your children’s financial future? Should you be?

Recent studies show... 83% of the time, **parents determine the income bracket their children.** While you wouldn’t dream of allowing your child to remain illiterate in English... 71% of American *parents allow their kids to remain financially illiterate.*

**What would you do with the thousands of extra dollars you might find you’ve been wasting on their kids? A bigger house? That car you’ve been wanting? Send them to a private school? Maybe join the Country Club? Donate more?**

**\* Iron-clad Guarantee: If you apply the simple information here, it will tremendously increase your child’s financial literacy, which means his or her future income. You’ll also find, like... “Magic”... many more bucks in the bank. Continue and see for yourself. \***

Per the 2014 *Presidents Council on Education*, a child born in 2012 cost his or her parents \$241,080 in 2012 dollars, on average, over their lifetime. Children of higher-earning families drain the bank account more: A family income of more than \$105,000 annually can expect to spend \$399,780 per child. The amount spent unwisely or wasted? – 36%, or \$143,920.

That's what caused sociologist Viviana Zelizer to say, "**Kids are emotionally priceless and economically worthless.**"

Now, I've got two of the most adorable tweens anybody ever heard of, and I don't agree all children are economically worthless. But when you look into the facts and figures, many parents can *easily* be much smarter.

There is a lot of advice out there on what we should and shouldn't be doing with our kids, but even the best advice are only clever words if you can't do something effective with them. Parents are smart about many things... but can you think of a time when you weren't as intelligent as you wanted to be when it came to your kids and money?

I used to be dumb in this area, and it led to some fairly serious consequences. Before telling you how I got smarter, let me relate **what forced me to get smart really fast**. Many have suffered similar experiences, but the vast majority haven't – though it's happening to people more and more. To help you escape such a fate, let me tell you...

### **A Really Scary Story**

Women talk about having bad hair days... well, most any mother will agree that having a **bad child day can be much, much worse**.

*It happened on an otherwise gorgeous spring morning. The Great Northwest's winter chill had been replaced by a bounty of budding color. Mother nature had rolled her splendor all the way up to the bottom of white-peaked mountain in the distance. The trees had awoken with vibrant new life. The flowers around my terrace were proudly strutting their best stuff.*



*In the mornings, I love puttering around our little flower and vegetable gardens – watering the plants, pruning, weeding... encouraging all of the flora to flourish. Two little birds had just taken up residence in our birdhouse... chipping and flitting around busily building a nest. They were getting used to my presence, and even chirping at me. It's all very invigorating, and somehow makes me feel beautiful – and GRAND.*

*I kept calling to the kids to get up, but they wouldn't respond. I finally had to pry them out of bed. In my rush I suppose I got them out of the wrong side, as then they were cranky. They weren't in the mood to like what I'd made for breakfast... complained about school... not having enough money... friends having more things than they did... not enough free time. It was **unusual** – I wondered what was up.*



*My eleven-year-old, Jessica – who had always been so careful with her belongings - said she'd lost the expensive sweater she had insisted, "I can't live without"... and wanted another one. This wasn't the first instance of this, so I told her to wear an older one and she could spend her allowance money for a new one.*



William, my twelve-year-old, was starting to learn some of the fine arts of being a completely impossible teenager. I suggested he help Jessica with her problem of losing sweaters... he blurted out that he'd spent all his allowance money on another ridiculously expensive video game! – **money I'd been getting him to save!** Then he said... of all things... that he wanted a raise in allowance!! ...saying how he was an “underprivileged kid” in relation to other kids' allowances. Jessica joined him in this.

Then they started fighting with each other, over... I'll spare you the details... but of course **I was the real bad guy**. All attempts at rationality fell on deaf ears. We were running late for school, and me for work, so I dropped it for the moment.

I couldn't help feeling like a failure. Everything I was trying to do with them and money – **wasn't working!** All the “helpful” lessons I'd learned – methods I'd studied – money games I'd bought them... they wouldn't use them, and **nothing** was working.

By this time my beautiful mood was long gone, replaced with a headache. But on the way to school... **the whole sky fell down**.

I picked up William's cell phone on the way out the door, and wasn't particularly looking, but happened to see on the screen – a very disturbing word. In the car I started pulling it out of him, and it turned out he'd been **sexting with girls!** You know—sexual messaging. I finally got him to admit he'd spent many hours on texting, phone calls, and internet games – way over the limit I'd given him – even calling overseas! I knew **the bill was going to be astronomical**. (it turned out to be \$195 that month – just for him!)

If that weren't enough... William and Jessica started arguing again... blaming each other... and it turns out that Jessica had been naively tricked into **giving away confidential information on the Internet!** – resulting in **their bank account being totally wiped out!** I'd set up a small bank account for them – thinking to teach them **financial responsibility!**

**But then I had the sickest dread.** I had linked their account with the family bank account so I could monitor it! I was terrified that this could somehow endanger the family account. **Our entire saving's was in that account!** **My heart went into my throat.**

Jessica was sobbing and a mess... William, who used to be so respectful, was acting like the son of a lecherous, loudmouthed money squanderer... and now I had to race around frantically making calls and changing passwords... **praying the family account hadn't been robbed**. My husband was gone for the week so couldn't help (I didn't want to tell him, as he'd disagreed with attaching the accounts)... I had tremendous pressure on my job... was about to be late for an important appointment... and now my headache was like a **screaming alien in my head**.



## **It's a Life of Hard Knocks if You're Soft in the Head**

It turned out that the family account HAD been ripped off. They got away with thousands of dollars – all our savings. You can imagine what my husband had to say. The hacker

gang that did it was apparently the same one that made an Internet attack on the bank. After a month and a true horror story I finally managed to put out all the fires. In the end an insurance company paid for most of the loss, but we were still out a couple of thousand dollars. Believe it or not, the biggest problem was proving to the insurance company that we weren't attempting a popular scam – taking money out of your own account and then pretending someone else did it.

Many people make it very simple for criminals to get confidential information. It's similar to leaving the key to your house on your front steps.

## **What We Don't Know About Money and Technology has Already Hurt Us**

My bad experience really got me into focus how easily the criminal elements in our society can come into our lives. All because my kids and I were ignorant of things we should have known.

But mine is hardly an isolated case. In 2013, Americans filed 275,284 reports with the FBI claiming to be ripped off on the Internet. Last year, with financial institution fraud, identity theft, computer fraud, credit/debit card fraud, confidence fraud, and others, **cybercrime in the US cost us between \$24-120 billion.**



The FBI says, “**We are building our lives around our wired and wireless networks. The question is, are we ready to work together to defend them?**”

Like it or not, **it's an Internet world.** Per InternetLiveStats, due to technical advances in the business, social, transportation and medical fields, **70% of the world population will be using the Internet by 2020.** Kids at ever-younger ages are being connected to the world. Some parents try to keep their children off the Internet, but there are so many ways to get on, and the business world runs on it. The sooner they learn how to use it intelligently, the better off we'll be. It's imperative that young people learn about these subjects, *professionally*, not just picked up from friends or on the street. **On page 13 is some more important information to help you with that.**



The FBI's online predator and child exploitation investigations are now managed under the **Violent Crimes Against Children** program.

### **What is Financial Literacy? Put in Perspective**

Money certainly isn't everything. So let's put financial responsibility into life perspective.

According to the US Department of Labor statistics, in 2013 Americans over 18 years old spent more time (8.8 hours) doing work related activities than all other waking-hour activities combined (7.5 hours). If we spend the majority of our waking lives doing work, shouldn't we reap the largest benefits from that effort? **People get educated for their jobs, but very few get educated enough on handling the money they make – wasting some or much of it.**

## How serious a problem is this?

“Since the financial crisis of 2008 there has been much more nationwide emphasis on financial literacy, but there still exists a shocking cultural lack of understanding it.” says Columbia University Economics Professor Robert Whiner. “When the crisis hit, those who were prepared didn’t suffer, and everyone else did. People are dreadfully ill-prepared for another one.”

## How does this influence your children?

The *National Financial Educator’s Council* showed in a recent report that the average score on the youth financial literacy test was just 58%. **If you have a financial literacy rate of 58%... almost half the money decisions you make could be wrong?** 96% of college-bound high school seniors would have made different student loan decisions if they had received a financial education.



With a financial literacy rate of 58%... almost half the money decisions you make could be wrong.

“It’s so unnecessary if people just took the time to learn the important basics.” –Avery Cringer, Banknote.com

*The President’s Advisory Council on Financial Literacy* wrote in its 2012 Annual Report to the President: “By almost any measure, today’s schoolchildren are ill-equipped to understand personal finance and make their way in the modern financial world. Meanwhile, most students graduate from high school without any formal classroom education in personal finance.”

## How Is This Effecting the Family Financial Bracket?

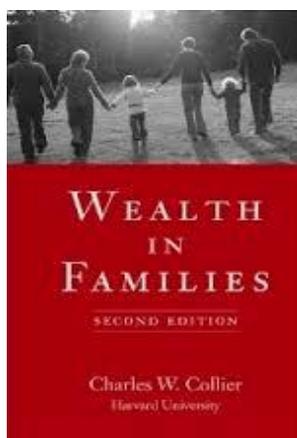
INSTEAD OF USING OUR BRAINS,  
WE GOT A STUDENT LOAN FROM  
THE FINANCIAL AID OFFICE.



and that thunder is the voice didn’t believe that Galileo had Franklin was laughed at when electric. Einstein’s work was **greatest mathematical** Because authorities of the day phenomenon when talking to economics to all children. **Our free market economic commercialism – yet our real education in**

Well, we’ve already seen that parents overspend thousands on children – and below is some information on how this happens. But earlier I mentioned the President’s Council found the *single factor* missing in the public (and private) school systems. It’s certainly no surprise. This “new discovery” is actually as old as humankind. It is of course the simplicity of **lack of education**. Specifically, **financial education**.

This is explained in much more depth in the recent book, *Wealth in Families*, by Harvard Economics Prof. Charles Colliers. “Everyone used to think the world is flat, that planets were propelled by angel power, of God. For decades science seen another world. Ben he said that lightning was originally called, **‘the hoax of all time.’** Why? said so. I find a similar authorities about teaching **country is built on the system and schools don’t provide a economics!**”



## Please let me introduce myself.

My name is Elizabeth (Lizzy) Fontaine, and obviously, I'm a mother. I am also a former elementary and high school teacher. I have a Bachelor's Degree in Education, and a Master's Degree in Business, and for the last eight years I have been a bank executive. My husband also has a Master's, and is a successful executive in the tech industry. I don't think we're the dullest pencils on the desk, but we couldn't get through to our otherwise bright children to provide the financial literacy we knew they would need. We also knew that **children are not going to become financially literate in school** – but more about that in a moment.



That's why I started cracking the books again – seriously investigating what's happening with educating children to become intelligent money handlers. This resulted in writing a popular handbook for parents titled, ***How To Ruin Your Kids, Devastate the Bank Account, and Be an Utter Disaster of a Parent – Without Really Trying.***

You see the most amazing and heartbreaking things all the time in the banking industry. Crippling student loans, poor money decisions, people who can't balance their bank accounts, unexpected catastrophes like medical expenses, bankruptcies. ***All too often people ruin their lives without realizing their doing it.*** Sometimes I just want to say; ***“You're obviously intelligent, but you're being dumb in this area. Please... getting smart is much easier than suffering!”***

***All these calamities are unnecessary and easily avoided.***

## **Credit History is More Important Than Grade Point Average**

Grade point average is important while in school, but a student's *credit history is far more important to his or her future than grade point average.* **We're taught chemistry and trigonometry**, which most people have limited use for, **but we're not taught finance!** Even the few instances where schools give such a class, they don't provide the skills needed for the real world.

Along with new problems, we still have to handle the old ones.

### **What if I could can show you how to:**

- **Handle the Nag Factor? (without buying them off)**
- **Solve the Jones Principle? (keeping up with the Joneses)**
- **Keep from becoming an easy mark – not being a pushover; yet responsibly give them what they want and need?**
- **Turn your children into those rare *financial wizards*?**

Now, I don't mean that everything we're doing is wrong – far from it – as I said, most parents are pretty smart. There is a very strong cultural urge to make our children happy by providing the most and best we can for them. But I don't need to tell you, if you don't do it right, you're in for more headaches and bank-aches than you want to think about. You'll end up spending money on anything and everything. *From desserts at every*



*“Credit history is more important than grade point average. There's nothing smart about being overwhelmed with debt.”*

-National Educator's Council

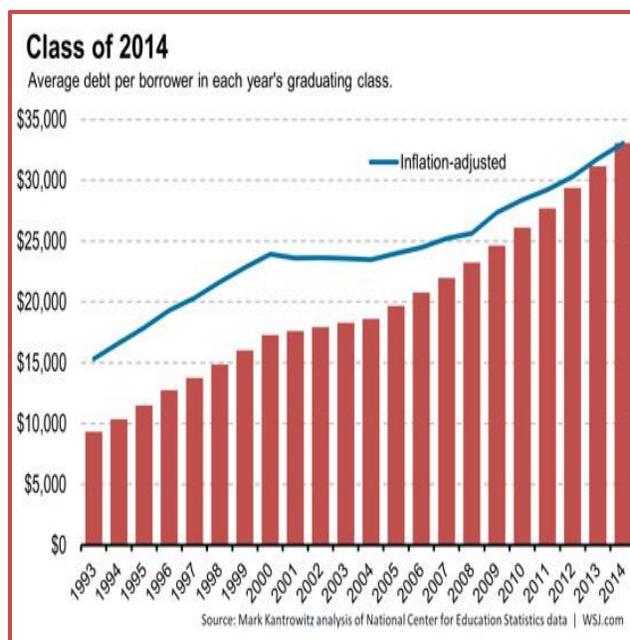
restaurant, video games, expensive clothes, mobile phones, movie rentals, digital downloads, a fortune or two for sports and hobbies...

... and of course we're just getting started. Wait till they're up to, "Dad, I just **have** to have a new Audi for my 18<sup>th</sup> birthday. You know, just like Amanda's parents got for her."

And one day they're going walk down the aisle... **if they still think that balancing a checking account is like Einstein's Relativity – you've got a problem.** Will they notice that their "perfect wedding"... you know, the one they saw in the elite wedding catalog... has a price tag of \$40,000? (The average American wedding these days is \$25,200. If you shop right you can have a fabulous wedding for **much** less. Even make it look like it's \$40,000.)

## Unnecessary Evil Built into a Good Education

I hate to be cruel, but there's something else not all parents plan for... **college.** You see it all too often. After years of operating with bad habits, your child may want to plead or shame you into sending them to one of the six-figure schools, when there are plenty of good, less expensive options. Then it will be harder to say, "*Honey, we're still paying off your brother's graduation present, and we need to start saving for retirement.*"



**A national student debt over \$2.1 trillion is a catastrophe of magnitude, and means that education authorities have been dropping the ball for a long time.** In 2014 the number of collage students getting loans was 72%. The average loan is about \$33,000. In 2013, 41% of college graduates were earning less than their ability to pay their debts. Tens of thousands of graduates started out their life careers in tremendous debt with **bad credit histories... often plaguing them for decades.** The biggest reasons for this are poor financial choices on schools, students taking out their own loans with on-campus banks, and general inefficiency of money handling while at school. **Students making wiser financial decisions fare much better, but overwhelmingly they haven't been educated to make the best choices.**

### Solving these problems can be easier than you think!



Before telling you what's proven to be an excellent solution for these problems, it's important to clearly understand the problems we're all facing here. Only **16 states** require students to take a test on economics –and it is substandard. **Only 4 states** require high school graduates to complete a one-semester course in personal finance.

**BUT even with that...**

*"You can't expect a high school student to take a semester-long course in economics and come out financially literate. Literacy is knowledge, but without real-world application, that knowledge is*

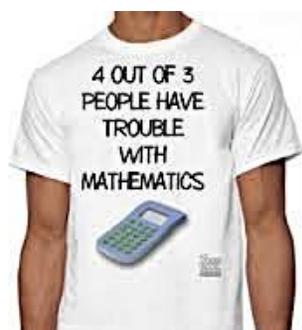
*stale and not committed to long-term memory.” Julie Heath, director of the Economics Center of the University of Cincinnati.*

*“Teachers feel unqualified to teach financial literacy. Eighty-two percent say they are not prepared to teach these concepts, even as over 90 percent of them think they need to be taught in schools.”*

***If this is so important, why isn't there an emphasis on it in schools?*** Well, sociologists say awareness in this area is increasing, but it's slow, because...

## **Most Adults Are Stuck in Last Century!**

It's almost impossible to miss the increased attention on this area over the last couple of years. Headlines in just the last few months...



***“Financially speaking, tech knowledge will rule or ruin your future.”*** Washington Post 4/1/2014

***“Dinosaurs went extinct as they didn't change to control a changing environment. Will you?”*** Boston Globe 3/16/2014

“When Will Educators **WAKE UP!** to the Consequences of Financial Illiteracy? You begin to wonder the depths of their slumber. Maybe the Big Money Boys Want Everyone but themselves to be sleepily dumb when it comes to money.” “If you think they don't have financial reasons for wanting it that way, and the power to influence it - I invite a closer look.” Just Financial Post May 2014

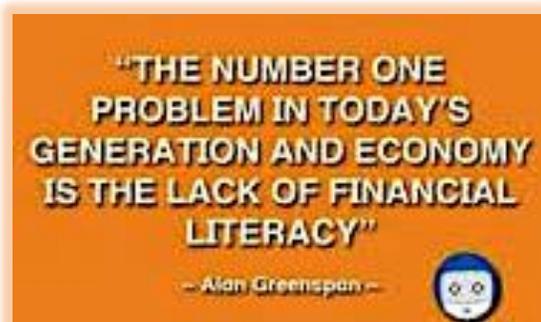
Millions of American parents see such headlines daily – **but very few act on them.**

**Why don't they act?** I think this is one of the most interesting and unfortunate problems that we as individuals face in society. Several recent studies point to this...

*“I see the problem being two-fold. Parents grew up in the 20<sup>th</sup> century, and most of their knowledge hasn't joined the rapidly changing 21<sup>st</sup> century technological world. Additionally, we may find that the money manipulators at the top to be at the core of the financial illiteracy problem. Some things never change.”* Stephan Pinker, Financial Analyst, Brookings Institute Think Tank

## **Irresponsibility has Affected the Whole Culture...**

FINRA, the Financial Industry Regulatory Authority, found that *fewer than 10 percent of Americans could answer five very basic questions about topics like interest rates and inflation.* Meanwhile, we are acquiring credit cards - and serious debts - at ever-younger ages. That's why former Federal Reserve Board



Chairman, Alan Greenspan, said that *financial illiteracy* is the single biggest reason for our money problems.

Per *Time* magazine, a study showed that American children average \$780 a year allowance, and only 1% of them save any money at all. 61% of parents give their children allowance in the hope they'll learn about money – but what are they learning?

## What Children Learn About Money Outside the Home

Per these studies, children learn:

- **How to spend money unwisely, waste it, and it's unnecessary to save.**
- **Things that include “responsibility” are not fun.**
- **Life is centered on having fun now, with little thought the future.**

In other words, from their **friends** and the huge **children's advertising industry**, the important **things that create a secure and happy future are out of the picture.**



“... things that create a secure and happy future are just not part of the advertising picture. You have to catch them early enough.” -President's Council on Education



Children today are bombarded with advertisements for the latest gadgets and often feel pressured to keep up with the Joneses at school. Parents need to educate at a younger age to counteract the onslaught of advertising for the latest gadgets, toys, and fashions targeted at younger audiences. By teaching kids skills for saving and responsible money management, parents can help them avoid bad habits that can lead to a cycle of overspending and debt as they grow up. **This is often made complicated, but it's really not.**

## What Should Children Learn about Money Inside the Home?

Obviously, to cover everything here isn't possible. And some parents already know a lot. The trouble is the difficulty of how to talk to them so they really get it **and practice it.**

Within five years of leaving home, most teens are faced with the decision of taking out student loans, buying a car, signing up for credit cards or even taking out a mortgage. And it's up to parents to instill some wisdom in those bright-eyed, bushy-tailed youths before they learn it the hard way.

Per another recent book, *The Impact of Financial Literacy Education*, experts Paul Mandell and Linda Schmid Klein, say...

*“There is evidence that the best thing you can do for your child is to buy fewer things. The average American child gets 70 new toys a year. But it turns out that kids who are more creative actually have fewer toys. **Having a small number of simple, basic toys help children develop their imagination and resourcefulness.**”*

## To Be Good or Not to be Good?

An even better question is **how to be good without being bad?** As I said earlier, it was obvious that something was wrong, but for years I didn't know exactly what, and I certainly **didn't know what to do about it!** Like all of us, I was trying to do the best... **but how responsible was I being – really?** Talking to my kids about money and get them involved with family finances was like an irritating foreign language for them. I was at the point of giving up. Yet **I couldn't forget that....**

**“How you gather, manage and use information will determine whether you win or lose.”**

**-Bill Gates**

## **The Bottom Line?**

The bottom line is expressed best in a quote from Warren Buffett, the CEO of Berkshire Hathaway and one of the most famous billionaires in the world. He loves sharing his advice with kids as part of his **Secret Millionaires Club.**

***“Financial literacy in today's world is almost as significant as learning to read and write, as without it you're still going to fail.” –***

After all, in life it's all about what you know and don't know, and how you use knowledge. If you can't know everything, what are the things young people had **better know?** If you want to live a financially successful life, one of the things you'd better learn is the subject of **finances.**

## **So What Does This All Mean?**

It means that the responsibility falls on us - the parents. We have learned that the present educational system isn't going to do it for us. Though 90 percent of parents recognize their responsibility – 2 in every 5 American adults give themselves a failing grade on their own knowledge of personal finance.

## **Are You Interested to find Out How To...**

◆ ***Dramatically*** reduce the amount you spend on your children, while you...

- **Provide everything your child needs, and most things they want?**
- **Make sure they can recognize and handle security factors?**
- **Prepare them for a future most of us can't envision yet?**
- **Be the type of parent that turns them into savvy financiers?**

**If you'd like to find out what was probably the best thing I ever did for my children . . . what dramatically turned them around . . . what COMPLETELY handled this situation for us. You too can very easily and inexpensively have this.**



***“I was trying to do my best... but how responsible was I being – really? If you care but don't know what to do, you worry.”***

**–from the popular Parent's Handbook...*How To Ruin Your Kids, Devastate the Bank Account, and Be an Utter Disaster of a Parent - Without Really Trying.***

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# Welcome to Magic World of



## \*Budget Brainiacs\*

*\*Where Young People and the World Meet Through Magic\**

I'm **very excited** about presenting this to you. I had no idea it would turn into the massively popular program it has become. **Budget Brainiacs** is one of largest on-line children's financial education programs in the country – with thousands of subscribers, including several schools. It also won the 2014 **EverStar Gamer** Award of the Year!



### Why is it so popular?



**“...it really gets their brains buzzing - kids love it.”** -- PTA member Joyce Brighten.

**“...it's a little bomb shell.”** -- Economics teacher Argus Whittier.

**“My son just earned an extra \$20 allowance for balancing the family's monthly bank budget! I'll end up earning many times that in the future.”** Parent Larry Reynolds

Sociologist Julie Heath said, **“If this program was in the curricula of all schools, we'd have a country full of savvy financiers.”**

The development of it came from very beginnings, but because it was so **rapidly turned into an educational technical juggernaut.** Initially, I for my own kids. My husband and I could going to happen with them – **the writing was seeing the financial illiteracy in every young person we looked at.** I was **not** going to let that happen to my children. Parents only let this happen if they don't understand.



humble effective... **it and** created it just see what was **on the wall practically**

After the handbook I wrote started selling well and became a hit with teachers – I decided to make a **hit with children.** The problem I faced was competing with their video game-buzzed brains. Then I had the idea – *if you can't beat them, join them.* But I added the twist -- **join them to make them join you.**



I **when my children tried it I it! But when other kids in the was shocked!!** It didn't take



I took the theme of one of the more popular video games... and with the help of my computer whiz husband... adapted it to teach some financial basics. I wasn't expecting much, and **was amazed. They loved neighborhood loved it I** long though, before they

Budget Brainiacs Winner of the 2014 EverStar Gamers® Award of the Year



had mastered and gotten bored with how to mathematically defeat the aliens in this game. So I expanded it to make them figure out how to get the aliens to join them (using more advanced financial skills) in order to defeat the other kids they played against. **They end up competing with each other using financial ideas! This became such a hit with children at school, my husband used his computer firm to develop it into the huge video game**

program it is today.



### What exactly is Budget Brainiacs?

**Budget Brainiacs** is a fun web-based program and **exclusive club** for families with children ages 8 and up (younger children can also use it). Parents often help their children log on to their **personal game page**. Then they go through a series of games to learn how money matters work. It is a 7-module program (7 levels) that teaches every basic young people need to be financially successful in the life.

### The benefits earned:

- They become whizzes at mathematics
- Ability to balance a checking account
- Knows how to earn and save money
- Learns how to buy what they want based on money earned: cars, spaceships, houses, castles, and **even a planet!**
- Can create a budget
- They begin saving for college!
- They learn how to start and run a business
- Learn how to invest in the stock market
- Can use banker skills to make loans and finance businesses
- They learn charitable use of money



Delphi Academy - one of a growing number of private schools using **Budget Brainiacs**

### Budget Brainiacs vs. The Other Guys



I started off by researching the games and programs that were available out there... and believe me... I must have checked them all. None of them really had what I was looking for. They were either too little kid-cartoony, or missing important skills, or too dull, or too complicated. The expensive ones were glossy, but really no more effective than the cheap ones.

All I did was take the **best aspects of other programs, and then added a few new features and refinements of my own. This is the only educational system where you can get all the vital financial skills in a single, easy, fun-to-use program.**

### What do you think about a program that:

- **Is interesting to an eight-year old yet can keep a sixteen-year old occupied for hours**
- **Teaches all the fundamentals of finances**
- **Gets kids thinking and planning sensibly for their future**
- **Provides a sensibly alternative to regular video games and TV**
- **Instructs young people on how to use the Internet – SAFELY**
- **Allows you some stress-free time knowing the kids are learning essential life skills**
- **Can reduce the “noise factor” by 90% with regards to family expenditures**
- **Is very reasonably priced!**



**Very valuable:** Two Lessons (in module 6) teach them to go online to search for information that allows them to make higher points in playing the games. They learn the basics of what the Internet is... how it works... **the fundamentals of Internet security** ... correctly using passwords... never giving out personal information... and how to spot, handle and report suspicious situations. They also learn the type of **sites they don't want to visit, and why**. They are taught the skills of how to search... the profitable sites to find the information. This is professional know-how from pro researchers.

### **What You Receive and How the Program Works:**

- Each membership receives secure online access to the **Club** and their own **Budget Brainiacs Family Center** at the website: [www.budgetbrainiacs.com](http://www.budgetbrainiacs.com)
- Full access to all 7 Training Modules. (In order to progress to the next module requires 100% application of the module you are on.)
- Points are earned for winning each game in the modules, and extra points for graduating from one module to the next. This means that with the knowledge and skill learned in each progressively challenging module, the more opportunities open up to make increasingly more points.
- Points that can be redeemed for “prizes” in an online store featuring fun prizes related to managing your life...such as a super-cool wallet or backpack. (The ultimate goal at the end of the 7<sup>th</sup> Module is getting a Grand Prize and becoming **\*The Grand Financial Wizard of the Galaxy\***
- **Budget Brainiacs** offers technical support that helps you get started and is always there to answer questions and handle difficulties that could come up.

### **Non-solicited Testimonials for Budget Brainiacs**

*“It didn't take too long to figure out how it works, and it's one of the most fun games I ever played. And it makes you think straight.” – 12 year old.*

***“I had no idea I was being a lazy mom.***

*I thought I was being a very productive parent – it surprised me. In retrospect I see what an amazingly important education I wasn't making sure they got. My husband said that without the Brainiacs program my daughter would probably have turned out*



to be a shopaholic, and my son a scrooge. They both love beating us playing these games. It's brought us so much more together - and that is PRICELESS. Thanks SO much." – B. Williams

**"I'm a professional mommy blogger** who gets about 30,000 hits on my website each month. Based on the comments on my blog posts about **Budget Brainiacs**, you have a home run! My readers are very enthusiastic about this club. Their kids are buzzing about the points they can earn for cool prizes... but also they talk about how dumb it is to rack up debt and how you should plan ahead for big expenses. Wow! So glad you're out there. Thank you." – T. Bazell

**"I was complaining about my kids** to a friend, who said, 'Why don't you turn them into **Brainiacs** – it solved it for my kids.' I asked, 'What's a Brainiac?' Then like magic - BONG! - it happened! She was so right... and it was so simple... I wouldn't have believed it! **At one point I looked over at some brilliant kids behind computers –you know, ones that just look naturally gifted – and they were my kids!!** –N. Drake



**"My local mommy group** has done a lot of research to try and find programs that teach kids about money. Most websites are too boring or too cartoon-y/childish. Then we came across Budget Brainiacs and all I can say is HOORAY! Each of us enrolled in the Club and our kids love earning points for stuff they really want... while also learning how to budget for things and avoid debt. Thank you!!!" – Heidi Walters

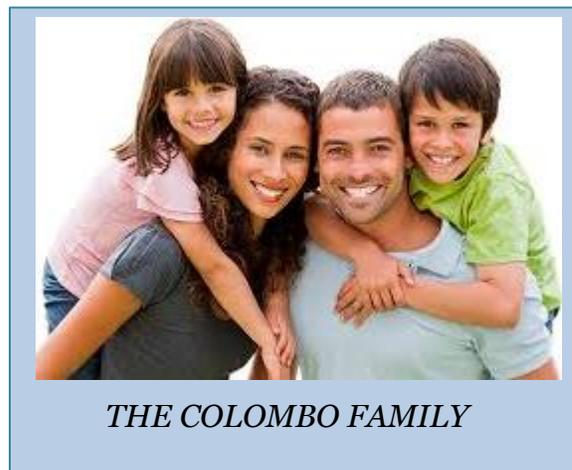


**"I felt that I had to let you know our experience with this program.** First of all, it's an amazingly simple yet thorough approach to learning about handling finances. It took my son, who had been notorious for not doing what you want him to, to a kid who could dependently sit down and do something other than mindless video games. Now, it sounds like a far stretch to say it was a huge life-changer for him, but to say it didn't make a **dramatic shift** isn't true either. Right away my wife and I noticed a change. He was still on the computer playing games, but what was missing was the frantic energy. The Brainiacs games force him to think logically – the usual nervous energy he always exhibited with the other games wasn't there.

Over the next few weeks this started to affect his conduct at school. I had been confronted on three occasions by the school authorities about his lack of concentration – they want to put him on sedatives, saying he was ADHD. **I hate that so many kids are being drugged these days** – I was desperate to find an alternative handling. Well, I never received another call from the school after that. It's really difficult for me to express the deep gratitude I have for this program. I'm now on a personal campaign to promote this to other parents, whether they have a problematic child or not. Thank you. Thank you. **THANK YOU!**" –S. Duvall



*More Brainiacs Subscribers:*



*THE MARTINEZ FAMILY*



*THE McDERMITT FAMILY*

**Something Else to Look At**

Piano, ballet, gymnastics, karate lessons are valuable... but they're expensive. Not everyone uses those skills later on in life. Providing the highest-quality, inexpensive and fun financial programs is **one of the most sensible things you can do for them.** You can rest assured that, at least in this area, you've done the best you can for them.

**You have to wonder** - if your parents had taught you more about finances, would you now be in a different financial position? Smile more when thinking about the bank account? Possibly have a higher-paying job or profession? When your children are out on their own, will they smile thinking about the financial education you provided?

Based on the prices of the other programs out there Budget Brainiacs would be a super bargain at \$40 a month... **But for the next two weeks the family club membership will be offered for the amazingly reduced fee of only \$29 a month per child enrolled!!**

**\*Once they're on a budget, (to play the program games requires real-life understanding and application of budgeting) you will easily save \$29 a month on unnecessary and expensive purchases. It forces them to make the wisest deals, putting kids and parents on the same page. And parents routinely say that the peace of mind from children's cooperation is easily worth \$29 a month.**

**From the very beginning, I allowed parents to try it out for a month to see how it would work for them personally. So, despite how popular we've become, I have insisted on keeping it that way. The first month is a completely free trial.**

**86% of the members who use it for a month have continued to subscribe. You can end the subscription at any time and get your last month's payment reimbursed, making it an...**

**"IMPOSSIBLE TO LOSE" DEAL.**

**BUT THAT'S NOT ALL!**

**Offer #1**

**Budget Brainiac's  
Money-back  
Guarantee**

**If for any reason you are dissatisfied you can end the program and get a full refund on your last month's payment.**

**If you subscribe now you will receive apps for smart phone or MP3 devices FREE, so kids can play and learn wherever they go!**

**Offer #2**

Because I really want you to try out this program, if you subscribe now, I will also send you a copy the handbook I wrote for parents: *How To Ruin Your Kids, Devastate the Bank Account, and Be an Utter Disaster of a Parent - Without Really Trying*. This book sells for \$19.95, but

during this special you will receive it FREE. Many have said it really helped them, and I think it will help you too!

**Remember:**

You know the economy is unstable, and without a real education in it, so are you. You know the Internet world is here with all its pleasures and **pitfalls**. You know that no one else is going to make them financially literate. Which means...

**\*YOUR YOUNG PERSON'S FINANCIAL FUTURE IS IN YOUR HANDS.**

**\*A SMALL INVESTMENT NOW MEANS LARGE GAINS FOR LIFE.**

**\*SAVVY PARENTS MAKE SAVVY CHILDREN.**

The longer you wait to make your kids financially literate, the longer you're living with their money problems. Daily they pick up more bad advice, and the deeper the bad habits **become ingrained**. Every day that passes you're either part of the problem, or part of the solution.

**Don't wait till the problems mount higher. Give them the future they deserve. Live up to the parent you want to be!**

**Help your children NOW!!** (They'll love you for it.)

**SIGN UP NOW AND SAVE 25%!**

**THIS SPECIAL OFFER**

**ENDS SOON SO SUBSCRIBE TODAY.**

**SUBSCRIBE NOW!**



**P.S.** We have a limited number of booklets from the Federal Communications Commission (FCC): *What You Should Know about Internet Usage and Security*. This pamphlet is packed with invaluable information for everyone using the Internet, not just young people. Each new family subscriber will receive one of these booklets **FREE** – while they are still available – **DO IT NOW AS THEY WON'T LAST LONG.**

**SUBSCRIBE NOW!**



[www.budgetbrainiacs.com](http://www.budgetbrainiacs.com)

**ORDER DEVICE**

**BUDGET BRAINIACS:**

**WHERE YOUNG PEOPLE AND THE WORLD MEET!**

**YES!** I want to subscribe for this ONE-MONTH FREE TRIAL, MONEY BACK GUARANTEED program. I understand that for the special sale price of **\$29 a month per child enrolled**, I will receive secure online access to the **Club** and the **Budget Brianiacs Family Center**, and full access to all 7 Training Modules. I will also receive **apps for smart phone or MP3 devises FREE**, and will be sent a copy the handbook: *How To Ruin Your Kids, Devastate the Bank Account, and Be an Utter Disaster of a Parent - Without Really Trying*, free of charge. I will also receive the FCC booklet: *What You Should Know about Internet Usage and Security* -- free while they last.

Call this toll-free number with any questions you may have: **1-800-243-6778.**

**Information**

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

Last Name \_\_\_\_\_

Phone\* (In case we have a question about your order.) \_\_\_\_\_

E-Mail \_\_\_\_\_

Confirm E-Mail \_\_\_\_\_

Address \_\_\_\_\_

Address 2 \_\_\_\_\_

City \_\_\_\_\_

State \_\_\_\_\_

Remember My Information

**Credit or Debit Card Information**

Card Type \_\_\_\_\_

Name on Card \_\_\_\_\_

Card Number \_\_\_\_\_

Expiration Date \_\_\_\_\_

CVV code: [What's This?](#) \_\_\_\_\_