

# How to Raise a Confident, Successful, Self-assured and Happy child—*Well into Adulthood...*

## Without Expensive Psychologists...Meddling School Counselors...Intruding Family & Friends...or a Spiritual Calling—all for the Cost of a Daily Latté and with No Effort on Your Part.

Dear Caring Mother,

Imagine your adult child in tears knocking on your door—just as you're about to leave on your first vacation since retiring—because her bill collectors keep calling, her house is in foreclosure and her marriage is falling apart. **This is a very real and unhappy scenario for many, many Americans.**

**Happiness is at an all-time low.** Americans live in one of the highest standards of living, yet America is only ranked at 13<sup>th</sup> of the happiest countries in the world.

Executive Producer of *Broken Eggs*—a documentary about retirement—said, “One reason for all the unhappiness could be that **wages are stagnant.**”

A famous Divorce Author claims that only 17% are in happy marriages, but if you look at the national average of divorce, **then 50% are unhappy.** Do you know the number one reason why there is this much unhappiness in marriages today?

Could it be...

**Stress?...Pressure?...Infighting?...Lack of communication?...Destructive habits or addictions?**

If you said yes, then you're half right.

Those are the SYMPTOMS of what makes people unhappy. **The real cause of so much unhappiness is MONEY.** Yes, money. Too much of it. Too little of it—but most importantly, it's the mishandling of money. This is what makes people so unhappy, but there's an easy way to avoid this fate, and I am excited to tell you about it, but first...

Think about the milestones we all look forward to in our children's lives...

## Getting that first summer job...Getting a driver's license...Graduating from college...Getting married...These can all have unhappy endings because...

...the money saved from the summer job could be wasted on a car with a bad loan or is a complete lemon.

...your child could be saddled with credit card debt and college loan payments before and after college with bill collectors calling all hours of the day.

...**your child's first marriage could quickly end in divorce** because the debts are piling up...the mortgage payment is late...the credit cards are maxed out...the school tuition bill is due...the washer is broken and there's no savings to draw from...and **for many Americas the list goes on and on.**

## Managing money well is a proven and effective way to live a happy and fulfilling life.

Consumer blog, [BeyondThePurchase.org](http://BeyondThePurchase.org), says (based on a survey conducted on their website) that: **"When people felt more secure, they experienced increased happiness and life satisfaction."**

And [SelfLender.com](http://SelfLender.com) says, "...[U]nderstanding money is important, and it doesn't have to be hard. **Few things have as direct an impact on your life, with the potential to make you happier, healthier, and definitely richer.**"

A study of Millennials by Bodvarsson & Walker says that financial literacy "...can affect their academic performance, **mental and physical well-being**, and even their ability to find employment after graduation."

## Having a healthy and happy life isn't about having lots of money. It's about managing money well.

Just look at this story of **two professional boxers**. They both earned well over \$100 million dollars during their boxing careers...they both are the same age...they both were at the top of their sport around the same time, but **today one is still worth over \$100 million dollars** and the other is considered nearly broke with less than a million to his name.

How did this happen?

One of them was **uneducated about finances** and made bad investment decisions (such as owning a 24,000 sq. ft. home with lots of cars and boats) and the other **made wise financial** decisions (such as smart stock investments, substantial property holdings, etc.).

So, you can see that it's not just about having money; **it's about knowing what to do with the money that counts.** And that's the lesson that every child needs to learn to have a happy and successful life. And soon you'll get an opportunity to give that lesson to your child.

## Money is NOT the root of all evil as some may claim...but NOT knowing how to handle it just might be.

If your child doesn't know how to handle money, it could be the biggest stumbling block of his success and happiness for the rest of his life right up until retirement.

Let's look at what the average college student faces today:

**Credit card companies prey on them**—because they don't understand interest rates...or why paying the minimum can be disastrous...or how fast the debt can accumulate.

**Student loans that can be as much as \$100,000** with average starting salaries at a mere \$35,000. How long would it take to pay off that debt? 5 years? 10 years? Who knows?

**Students are responsible for paying rent** and other necessities but don't know much about budgeting or having an emergency fund.

**Navigating through a mind field of student loan scams.** [TheCollegeInvestor.com](http://TheCollegeInvestor.com) says this about the infamous *Advanced Fee Scam*, "If you come across this offer - RUN!"

What do college students know or learn about debt, interest rates and bankruptcy? Very little. In fact, it's a crisis that our institutions are ill equipped to handle.

Ryan Greely of *The Better Credit Blog* says that, "...without much previous knowledge or exposure to personal finance and credit, **students will make mistakes that cause great future difficulties.**"

That's not a pretty future for today's Millennials—who should be happy and care-free, and looking forward to a brighter future. But the future is looking quit grim for them:

## 13 Ways Your Child Could End Up Being Miserable in Their Adults Years

1. More and more children are living at home and living off their parents' retirement.
2. Health care costs for individuals are going up and so are insurance premiums.
3. College debt is rising at alarming rate—far exceeding income levels.
4. **Jobs are scarce**—and the ones that are available won't cover the cost of basic living expenses.
5. Bill collectors calling at all hours of the night to get credit card debts paid.
6. Car (and other) **insurance premiums keep rising**—and some take the risk of going without insurance. That's pretty scary.
7. Fighting in the marriage because of mismanagement of funds.
8. **Foreigners and retirees are taking good jobs** that your children are well qualified for.

9. Social Security will be non-existent when they get to 65, and they know that now which is causing much stress and unhappiness.
10. Employees are only taking half of their earned sick days (the national average)—**because of the fear of losing their jobs.**
11. Fear of not having Medicare and other life-lines in their future.
12. The stress of how to contribute to an employer's 401K Plan—if one is offered at all.
13. Trying to figure out an IRA Account and missing out because of **fear of making a wrong decision.**

Is the type of future you have planned for your child?

If you're like me, not at all.

And if you're like me, you would do everything in your power to make sure it doesn't happen. **Well, I'm about to tell you exactly what I did for my children to allow them grew up to be confident, successful, self-assured and happy adults...**living on their own in wonderful marriages...owning beautiful homes that are paid for...driving reliable cars that have no debt...and never have to worry about money again. **And no one would ever consider them to be wealthy.**

The online program I developed for children ages ten and up is called **Budget Brainiacs**, and it's fast becoming the go-to place for children to learn all they can about financial literacy. Shortly, I will tell you more about this amazing program, and how it can make your children to grow up to have happy and successful lives, but first...

Every day, we hear about celebrities having it all and losing it all.

**Football Players, Rock Musicians and Movie Stars**—losing all their accumulated wealth. They had very big incomes—anywhere from \$1 million to hundreds of millions a year and they **LOST IT ALL.**

And on the other side of the spectrum, there are stories (not many because they don't make great headlines) where **ordinary citizens became millionaires just by earning \$50,000 dollars year.**

*"Alan Corey, author of A Million Bucks by 30 (2007), claims to have made a million dollars in seven years while earning a salary that more of us can relate to: \$40,000 to \$50,000 a year." —[Investopia.com](http://Investopia.com)*

Become a Millionaire on a \$50,000 salary—Is that even possible?

It sure is, and it's easier than you think. Let's look at a simple scenario:

If a child (starting at age 10) saved just \$50 a week at the rate of return of 10% (in stocks, bonds and other investments), she can retire at the age of 55 with a nest egg of over \$2 million. **That's Two Million Dollars!** And if she saved just \$25/week, she would be in the **Millionaire's Club** with a savings of \$1 million at the ripe old age of 55.

How can this be done?

The answer is called **compound interest**, and boy, do I wish I learned this when I was just a youngster like these Millennials today, but nobody taught this wealth generating formula to me. This simple formula is just one of the foundations (among many games and lessons) of **Budget Brainiacs**.

*“The most powerful force in the universe is compound interest.” – Albert Einstein*

And it’s not just about savings; it’s what you do with the savings that counts. You can have all the money in the world, but if you don’t manage it correctly, you’ll go broke in no time at all.

Imagine winning over one hundred million dollars in the lottery. You would be set for life, right? Nope. Here’s a startling fact: **7 out of 10 lottery winners go through all of their money in less than three years** as reported by The National Endowment for Financial Education.

But your child doesn’t have to win the lottery. **Budget Brainiacs is better than winning the lottery** because it *teaches your child*—through games, quizzes, simulations and videos—how to be an **independent financial wizard**, so that it doesn’t matter what kind of money she earns, she’ll have all the money she needs to pay for insurance, medical bills, housing, transportation and taxes...all without having to stress out about it.

It doesn’t matter what the economy will be today, tomorrow or ten to twenty years from today, **people who cannot handle their finances will be in serious trouble**. It doesn’t matter how much money they make, they can still lose it all if they don’t become financially literate.

I know today as an adult I have some feelings of resentment toward my schools, my government and my parents for not teaching me about financial literacy and responsibility, and that’s the driving force that led me to create **Budget Brainiacs** and make it the best place for children over the age of ten to get a solid foundation in financial literacy.

If I knew then (at around 14 years old) what I know now, I would be a millionaire—ten times over. I’m not, but the **Budget Brainiacs** financial literacy program and club that I developed will teach your child exactly how to **save that paltry \$25/week and become a millionaire by the age of 55**. And you won’t have to lift a finger.

An online program that teaches financial literacy can never prepare a child for the real thing, right?

Wrong!

Habits are hard to break. Whether a habit is good or bad, they are so ingrained in us that we don’t have to think about them. **That’s what makes Budget Brainiacs so powerful**. Good habits are developed through games, simulations and repetitive feedback.

The common myth is that it takes 21 days to form a new habit, but many believe it’s more like 66 days. Whatever the case, and no matter how long it takes, **Budget Brainiacs has games, videos, lesson plans, worksheets, puzzles, scenarios, simulators, forums** and much more to help your child develop a wonderful financial literacy habit that they use well into their happy adult lives.

As much as I hate to say this (because parents don't like to hear things like this) but our games, puzzles and simulators are **deliriously addictive**:

- Like the Richie's Real Estate Investor simulator where **your child can turn a \$1,000 investment into \$345,000 practically overnight**, and do it over and over again—so when she does it real life it becomes second nature.
- Be an Internet Tycoon is one of our highest rated and most played games that teaches children about risky investments and the perils of tech stocks—all in good fun.
- Or for the youngest, there's ***Penelope Piggy's Savings Gang*** where virtual neighborhood children save as much money as they can for college from their various neighborhood businesses such as *Lemonade On Lundy Street* and *Property Peanuts*.
- Or become a multi-millionaire by age 34 by playing Door to Door Dave – the Salesman with Wit and Knowledge

These are just a few of the games and lessons your child will experience in the ***Budget Brainiacs*** online club designed especially for children 10 and older. But before you think your child has had or will have these financial lessons, think about this...

They teach this stuff in school, don't they?

Not so.

**Schools don't teach children about personal finances**. Some schools teach economics but that comes later in college, and courses in economics don't teach children about **personal finances** such as: balancing a checkbook...making car payments... saving a sizeable nest egg for retirement...not going broke before age 25...renting an apartment...not being underwater on a home purchase...**avoiding massive credit card debts**...avoiding collection agencies and much more.

**CNBC even reported that** "US Schools Get a Failing Grade for Financial Literacy Education"

Even if your child comes from modest means, he can truly become wealthy and happy with the tools provided by *Budget Brainiacs*.

**With *Budget Brainiacs* as their personal guide**, your child will learn:

- How to rent an apartment right out of college and get the best deal
- How to start paying for college BEFORE attending college
- How to own a car and make payments
- How to buy a house and pay it off in 15 years
- How to secure and negotiate a great job with health benefits and pension plans—see our game: Jobless Jimmy and the Heroics

This program couldn't be easier. **You just sign up, and you're on your way.**

Your child learned how to use an iPhone, right? Well, this is just as user friendly. Don't you worry, you can put your child on auto-pilot, and she'll do the rest.

Many mothers report that with this unique, well-structured online program their children have become more mature and responsible:

- *"They're doing chores around the house without any 'lip'"*
- *"My son's greeting guests with the maturity of 45 year old."*
- *"...he's finishing his homework hours earlier than usual."*
- *"[name redacted] is waking up early and keeping the bedroom clean..."*
- *"She's getting on the bus on time and having fewer conflicts with other children."*
- *"And no more pestering us about money and other handouts!"*

One of our recent members had this to say about how *Budget Brainiacs* allowed her son to grow:

*"This Budget Brainiacs is truly amazing. My son no longer fights with his father, his brother and classmates at school. He is so relaxed and confident, and he says he feels like he really knows where he is going in life—and he's only 13 years old!"* – Patricia Bearst, Cape Coral, FL

Why is *Budget Brainiacs* the best place to teach your child to be healthy, wealthy and happy?

The main reason children play games is because they want to feel good about themselves, and they want to succeed. But most games don't teach lessons that will be valued for a lifetime. Why not have them learn a real life and valuable skill while they're feeling good about themselves?

#### **Costs less than a Daily Latte**

Most interactive games that children play cost about \$49.95 for the PC, X-Box and PlayStation, and their lifespan is usually less than a few months before the child either finishes the game or a new version comes out for another \$49.95. That's a lot of money to spend—no wonder the game developers are rich!

*Budget Brainiacs* is only \$9.95 per month, and it's continuous learning for a lifetime. **Your child may learn all that she needs to learn in just six short months**, or she'll want to use the program for years to come because of all the new updates that are made frequently.

We're constantly updating our program to meet the challenges in an ever changing economy, and our rich community fosters constant learning.

## You may have seen other types of financial learning programs for children online...

...but these are just blogs or weak games that are sponsored by big banks or credit card agencies. *Budget Brainiacs* is unique in that it's NOT paid for or sponsored by a bank, a credit card agency or the government. It's truly an independent online program that is free from influence of agencies who really just want people to spend their money rather than save it.

That's not to say that we haven't **gotten an endorsement here and there from child authorities, financial planners, banks, credit unions and insurance companies.** We're proud of that, but we make sure we stay true to our mission: and that's to have an education that's **focused on saving and investing** versus spending.

And this is a real concern as stated on **CNBC**: *"An estimated 53 percent of Millennials report not having someone they trust for financial guidance and **only 8 percent trust institutions for guidance.**"*

Websites, article and books are inefficient because it's just passive reading. It's not interactive. *Budget Brainiacs* has interactive games that get your child to really think and learn the life skills that they will need in their adult years. As the old saying goes: **"Practice Makes Perfect."**

*"My local mommy 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! 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!!!!" – J. Sanders*

***Budget Brainiacs* has fully immersive games** where your child sets up an account with his own identity and faces the big challenges of real life such as renting an apartment, eating out (and other gratuitous expenses), getting married, landing a job, owning a car, etc. No free online app/game can ever do that, but you can **try out *Budget Brainiacs* FREE for 90 days, and just \$9.95 per month** after that for the remaining nine months. Shortly, you will have an opportunity to take advantage of this fantastic deal, but first, have you ever thought...

## Children won't understand financial concepts until they're much older, right?

Not so.

"By the time your kid is in late elementary school, she'll almost certainly hear people mention credit cards." –Parents.com

**Our program starts with children at the age of ten,** and they really know their stuff. And it's important to learn these skills early because the earlier they start the more wealth they can build. And **the more**

**wealth they build the happier they will be** because they'll have a comfortable cushion to rely on without stressing about the debt collection, house payments and high insurance premiums.

Our program is just \$9.95 per month. That's just 33 cents a day to give your child **a world class education** that keeps them from having financial heartaches for many, many years to come.

## This program isn't just about making money.

Even if you have a frugal, non-materialistic philosophy on life, the skills your child will learn here will foster that philosophy. Your child will learn to spend *wisely*, confidently and have more responsibility with money. As stated earlier, **you could earn a million dollars a year and be poor, or earn just \$50,000 a year and retire wealthy.** No matter what your principles, we all agree we need some money to live in this world.

Parents like you have expressed to me over and over that they are so thankful for *Budget Brainiacs* because they either don't have the time to explain money matters to their children, or they don't know how, or that it's just an awkward subject for them. I couldn't agree with them more.

*"I home-school my children and I'm always looking for ways to bring real-life lessons into my teaching. Your program is fantastic. 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. They each opened a bank account, and now they understand how interest works. It's such a relief to know my children will be well-prepared for managing their money when they embark on their own lives as adults." – T. Bazell*

Blogs are great financial tools—for adults! Kids just aren't going to grasp many of the advanced topics that are discussed on blogs. Many blogs are random, and they are put together with random articles posted monthly. ***Budget Brainiacs* is a linear program where children of all ages start with the basics and progress at their own pace**—like learning should be.

**The best way to succeed is to practice, practice—and practice some more.** This program will allow your child to practice (through simulations and games) buying a home, purchasing an investment property, investing in stocks, making payments on a car—and making harmless mistakes, **so when they grow up they won't make these financial mistakes, and your child will be free to live a happy and fulfilling life.**

*"If you live long enough, you'll make mistakes. But if you learn from them, you'll be a better person. It's how you handle adversity, not how it affects you. The main thing is never quit, never quit, never quit." – (Formal President) William J. Clinton*

This program has real world scenarios that allow your child to learn as much as possible...in as little time as possible...with as little effort as possible...and as much fun as going to an amusement park!

Your child will love and never get tired of:

**Games:** *Get Rich Getty*, *Lemonade on Lundy Street* and many more!

**Videos:** *The Power of Rule of 72* presented by Charles P. Naughton III, *Seven Rules to Save for College* presented by Marie Claire, plus dozens of other videos by teachers, economists, real estate investors, money managers, debt collectors, etc.

**Quizzes:** *How much do you need to save each month to retire as a millionaire? How does interest rate affect credit card debt, mortgage payments and loans? How to find a job in a tough economy?*

**Simulations:** *Real Estate Mogul Molly, Operative Make Money, Gold Card* (the Credit Card Simulation), *The Deal Table—Making Deals like a Mogul*, and many more.

**Budget Brainiacs Club Room:** The **online forum to meet other like-minded children** of all ages who have vested interest in learning more about being money wise and helping other people to meet their goals. Find out about the one secret that's talked about in our forums that will have your children never begging for money again.

## Some of the Main Features of the *Budget Brainiacs*:

**Web Based Environment:** *Budget Brainiacs* is web based, so no software to purchase, download or update, and your child can access all games, quizzes, forums, etc. from anywhere from any device.

**Exclusive Club:** Since we foster a club atmosphere, your child will be immersed with like-minded individuals who can mentor or befriend your child—unlike a random free blog. Our forums are protected against the bad elements of the Internet, and we don't tolerate bad behavior that is often seen on the Internet, so your child can feel that *Budget Brainiacs* is a safe haven for learning.

**Family Participation:** While this program was developed especially for children 10 years old and older, the whole family can participate and reap all the benefits of *Budget Brainiacs*.

**Earn Rewards:** Children can earn points and rewards while achieving higher and higher goals. This is a highly effective method for teaching these concepts.

**Purchase Items in the Store:** After your child has earned enough points, she can purchase items in the store such as a wallet or back pack.

**E-mail Support:** If you're having trouble in the *Budget Brainiacs* or having trouble learning concepts, you can email one of our professional support personnel.

**Much, much more:** During your Free Trial, you'll be able to explore the whole program at your leisure.

## Introducing Our Summer Special Offer For a Limited Time Only

We are offering a **Special Low Price of \$9.95 for 12 months** for all those who sign up in the next 30 days, plus we are waiving the first three months, so can **try it FREE for 90 Days** with no obligation on your part. **NO credit card required**. Just a name and an e-mail for your login, and you're on your way!

**BONUS:** But before you jump right in on our special offer, I would like to offer you **3 Free Financial Infographic Posters** as my great appreciation to you for trying *Budget Brainiacs* for your child.

These infographic posters are great to put on the wall next to your child's work space, and they are yours to keep even if you cancel your membership even before 90 day trial is over.

Each infographic is printed on high quality paper, so you can hang them easily without tearing, and you'll always refer to them whenever you need quick reminders on...

***American Spending Habits.*** This infographic poster gives an overview of how Americans typically spend money, and it is rendered in colorful exquisite detail. You'll learn...

- The percentage of Americans who don't maintain a budget—this is unbelievable.
- The percentage of Americans who are financially literate is more than we expected.
- Teens spent this many billions in the last year.

***Money Smarts.*** Nobody can be without this infographic that gives you no less than 20 statistics about how to save money—all rendered in easy to read type. Find out...

- How are homebuyers getting out of debt?
- The amount of adults struggling with simple math is staggering.
- What percentage of people is making ends meet?
- The number of Americans seeking financial advice.

***Balance Sheet for the American Family.*** This infographic is packed with statistics and information on credit cards, mortgages, bankruptcy/debt, credit scores, retirement and banking & savings. And you'll see...

- The amount of retirees who said they don't have enough to live on.
- How this number of credit reports will leave you speechless.
- The percentage of workers who said they will never retire.
- Why credit cards will become this in the near future.

Again these infographics are beautifully rendered in color and printed on glossary hard stock paper and are yours to keep—just for trying *Budget Brainiacs* **Free for 90 Days** during our **Summer Special Offer.**

Here's what Helene Walters had to say about *Budget Brainiacs*:

*"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. These comments are coming from 13-year-olds! Wow! So glad you're out there. Thank you."*

I know you want your children to live a happy and wonderful life, but money is the biggest stressor in anyone's life, so removing that stressor is priceless, and it is truly **a wonderful gift you can give your child**—and your whole family.

Shannon Ryan, Mother, CFP and founder of [TheHeavyPurse.com](http://TheHeavyPurse.com) had this to say about the value of financial literacy: "My father gave me the gift of financial literacy, and it was one of the greatest gifts he gave me."

I think you'll agree that this program is effortless on your part and **costs less than a daily cup of coffee**. And the happiness and fulfillment that your child will get when he or she is financially literate is immeasurable.

When **adult children are financial wrecks** many parents seek the advice of family friends, counselors or psychologists— or even suggest some kind of spiritual awakening—but the reality is that most Americans are unhappy because **they are stressed about their financial situation**, and they don't know what to do about it. Give your child a ticket to fulfillment and happiness through financial literacy by acting now on this incredible offer.

## Sign Up Now

Take advantage of our Summer Special Offer and never look back. This offer is too good, too easy and too important to pass up. From now until Labor Day, we are offering our **special pricing of \$9.95 (normally \$29.95) for your membership plus try us FREE for a full 3 months**.

You must sign up now to get this special price even though you won't be billed for 90 days.

### **Our 100% Risk-Free Guarantee**

If for any reason you no longer want to be a member of Budget Brainiacs financial literacy club, you may cancel at any time for any reason. You'll only be responsible for the remainder of the month. While you will no longer be able to access the website and the forums, you'll be able to keep the 3 FREE infographic posters as our appreciation to you for giving us a try.

Gratefully yours,

Barbara Billingsley, CEO  
Budget Brainiacs

P.S. More and more adult children are living at home and living off their parents' retirement savings, health care costs are going up and the media is putting constant pressure on us to spend, spend and

spend, so it's vitally important for our nation to get our kids financially literate so we get things back to normal and live free and happy lives.

ORDER DEVICE:

\_\_\_ Yes, I want my child to have a happy and fulfilling life by being financial literate for just \$9.95 a month. I want to get started right away on the videos, games, and forums. If I am not completely satisfied for any reason, I may cancel at any time and I will no longer be charged for my membership. I also understand that I will be able to try—without further obligation—Budget Brainiacs for 90 days before any money is due.

Return this form or signup at [www.BudgetBrainiacs.com/special](http://www.BudgetBrainiacs.com/special)

**Please enter email address:**

Email: \_\_\_\_\_

Confirm Email: \_\_\_\_\_

**Select Your Payment Method:**

\_\_\_ Credit Card Type

VISA      Mastercard      Amex      Discover

Card Number

\_\_\_\_\_

Expiration Date: \_\_/\_\_/\_\_

**Shipping Address:**

Name:

Street Address:

Optional Address (suite, apt):

City:

State:

Postal Code:

Telephone \*:

\_\_\_ Check here if your billing address is **different** from the shipping address entered above.

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