What they don't teach your child/grandchild at school

Dear Parent/Grandparent,

The school your child/grandchild goes to may be like most of America's public and private schools.

They may not even have a curriculum for teaching their students *how to live an independent financial life & achieve financial success*.

Things like how to:

- stay financially afloat
- avoid unnecessary debt
- pay yourself first
- establish savings
- open and manage savings & checking accounts
- build up a nest egg
- pick & vet charities
- create & manage a budget
- invest
- pay for high college costs
- manage a credit card, car loan and cell phone contract
- stay on the road to financial stability

So, what is a mother/grandmother to do?

There's tons of advice on the Internet.

But as my wife, Olivia, found out . . .

... a fun, rewarding and affordable financial literacy program for children 10 years and up is simply hard to find.

Determined to help kids like our daughter, Anissa, and son, Daniel, Olivia (a former banking executive and an MBA) took it upon herself to create an online program that can guide any child toward financial literacy & success.

BUDGET BRAINIACS is endorsed by several child welfare authorities, financial planners, banks, credit companies, insurance companies, even the Oval Office.

At \$29.00 (less than a dollar a day), a 30-day **BUDGET BRAINIACS** membership is a great value.

But until 31 July 2015, you can gift your child/grandchild a FREE 30-day trial membership!

I urge you to <u>find out more about **BUDGET BRAINIACS**</u> or <u>claim your child/grandchild's FREE 30-day membership</u> right away.

Sincerely,

Joshua Wolt Co-founder & Advisory Board Member, BestFin, Inc. (the folks behind **Budget Brainiacs**)

P.S. We are also giving away a couple of *FREE gifts* worth more than a month's dues with the FREE trial membership!

P.P.S. Ryan McInerney, President, Visa, Inc., recently sent us this unsolicited e-mail:

Dear Mrs. & Mr. Wolt,

You've nailed it!

A colleague of mine brought Budget Brainiacs to my attention (his son's a member) and I must say I'm impressed.

The can't-live-with-them-and-can't-live-without-them attitude of Americans toward credit & debit cards never fails to surprise me.

But I know this is merely a symptom of a much larger problem—a lack of financial savvy.

Although you didn't ask for it, I have no reservations in recommending Budget Brainiacs.

Best wishes,

Ryan McInerney

P.P.P.S. We tried but were unable to extend the <u>FREE 30-day trial membership</u> offer beyond *31 July 2015*. Please, don't delay.

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