

Sub: Is this the best gift a mom can give their kid?

Dear Mom,

Your kid may constantly get in your hair.

But before you know it, they'll be flying the nest.

Thankfully, you can grant them this superpower to make sure they navigate life with their head held high after they leave high school and home.

Sincerely,

[Name of person familiar to the e-mail addressee]
[Designation]

Use your credit card like a magic wand . . . and make one of your biggest dreams for your child come true

Dear Supermom,

Within weeks from today, your child is going to spring a surprise on everybody.

And you're going to love it!

Because you'll be proud as a peach with your child's transformation.

Their **allowance** is no longer vanishing into thin air.

They've started to cultivate a smart **saving** habit.

They now have a healthy **respect for money** (their own as well as that of others).

You **barely remember** the last time they indulged in impulsive spending.

The PTA and neighborhood moms are curious about **the secret behind your child's money mastery**.

Your child's even teaching their sibling(s) and friends how to make the most of **their money**.

On top of it all, your kid's money habits are rubbing off on the grownups, including **YOU!**

The best part is . . .

. . . making this dream come true for your child sets you back about as much as . . .

Two tickets at the box office

Yup.

Your child enjoys 24/7 online access to lessons & exercises, videos, games and a kid-friendly (and safe) community . . . on **all** their favourite devices . . . for a month at a time.

And it costs about as much as a movie night out for two—less than a dollar a day.

Any mom would gladly pay many times more.

After all, the sooner our kids start mastering money, the better off they will be.

And I like to believe that I appreciate this fact better than most moms.

That's because I'm not only the mother of two kids myself, I'm also an MBA and a former banking executive.

Like all smart moms, one of my biggest dreams for my kids is to see them grow up to lead an independent financial life and achieve financial success.

But most of America's public and private schools don't have the proper resources in place to be able to teach our kids important money skills.

Yes, you can find tons of advice on the Internet.

What you can't find, though, is a fun, rewarding **AND** affordable financial literacy program for kids 10 years and older.

But that was a couple of years ago.

Today, I am proud to introduce you to **Budget Brainiacs**, the **only** online financial literacy program designed to . . .

Reach your kid in a way they will relate to—at precisely the exact time they are forming key money habits

Budget Brainiacs was born out of my sheer frustration at not finding a suitable financial literacy program for my two tweenagers, Anissa, 12, and Daniel, 11.

There was **no way** I was going to let my kids fail at their very first consumer purchase and saving, banking or credit experience. Or watch helplessly as they continued to make bad financial decisions well into their adulthood.

And there was **absolutely no way** I was going to take the fact that there was this big, gaping hole in my kids' education lying down.

Not after what my husband, Joshua, said in passing one day:

"You've got the background, experience and connections. Why not create a program that you would gladly recommend to other supermoms like you?"

So, I did . . .

. . . but not without some help from several financial literacy, child psychology, education and technology experts.

The result?

Budget Brainiacs is simply . . .

The best buddy your kid could have

Budget Brainiacs lets your kid have fun learning about money . . .

. . . while it **gets them ready to take control of their financial future** way before they leave high school and home.

Do you know of any other program that does that?

Here's how **Budget Brainiacs** can help your kid:

" . . . offers skills not taught in school."
The New York Times

" . . . gets across to kids the idea that money is a tool that they need to know how to manage to succeed in life."
Jean Chatzky, Financial Editor, NBC's "Today" show

" . . . provides kids help just before important financial decisions are to be made."
Prof. John G. Lynch, Jr., Senior Associate Dean of Faculty and Research,
Leeds School of Business, University of Colorado

But here's an even more important reason why your kid deserves **Budget Brainiacs**:

Parents influence their kids the most (in fact, twice as much as friends) in developing attitudes and behaviours about money

The money habits kids pick up from grownups can last for decades.

In fact, many adults embarrassed about their poor financial literacy in everyday situations often wish **someone had taught them early in life how to master money**.

Take, for example, the bankruptcies, layoffs, foreclosures and personal tragedies that followed the financial crisis of 2007-08.

John Hope Bryant, the former vice chair of the President's Advisory Council on Financial Literacy, says:

"A close look at consumers helps explain why many became victims in a much larger economic meltdown."

Sharon Lechter, the co-author of *Rich Dad, Poor Dad*—and a financial literacy entrepreneur in her own right—doesn't mince any words either:

" . . . many Americans are at blame for their own financial crises because of a lack of financial education."

That's why **Budget Brainiacs** is the only financial literacy program that lets you gift your kid . . .

The superpower to avoid bad money habits in the first place

Empowering your kid to avoid bad money habits that usually begin at a young age is the one thing **Budget Brainiacs** does better than **any other** financial literacy program available today.

If left unchecked, these bad habits can explode in adulthood and cause financial damage to the tune of thousands upon thousands of dollars.

[2-3 testimonials from moms here]

If you were in my shoes, you would be justified in pricing **Budget Brainiacs** accordingly to reflect that fact . . . especially after you consider the option.

Ordinary financial literacy programs have two **BIG** weaknesses.

The well-meaning teachers, volunteers and bankers that these programs rely on to deliver their material are often either **poorly trained or have never received any training at all**.

Can anyone blame them for delivering the material in ways that tunes out and bores youngsters?

Studies say that even semester-length high school financial literacy courses don't help.

But . . . what about long-term financial education?

That can be **extremely expensive** because of the speed with which financial products & industry practices change.

Budget Brainiacs has been designed, tested and proven itself to be miles ahead of ordinary financial literacy programs.

Just like your kid will be when they end up . . .

1. seeking out more financial education in the future

2. saving more, and

3. being worth more . . . years, if not mere months, from today—three BIG benefits of introducing your child to financial literacy and **Budget Brainiacs** at an early age.

All because of one important decision you can make right away.

[2-3 testimonials from moms here]

Budget Brainiacs is a bargain anyway you look at it. Because the alternative can end up costing way too much in more ways than one.

A 30-day **Budget Brainiacs** introductory membership is already a great value at the low fee of \$29.00.

[But, if you sign up your kid\(s\) within 7 days from today, you won't pay even a dime for the first month's membership.](#)

To your child's lifelong financial freedom,

[Signature]
[Name, Designation, Company name]

P.S. Financial freedom is **everything**. And with **Budget Brainiacs** on your kid's side, you can have a sigh of relief without burning a hole in your monthly family budget. To enjoy the full advantage of this special offer, please make sure to act within 7 days from today.

P.P.S. You'll find your kid's account credited with \$29.00 worth of Brainiac Dollars that they can use to buy great stuff from the **Budget Brainiacs Store**, or extend their membership for a second FREE month at no extra cost—[one more great reason to fish your credit card out of your handbag right away!](#)

FREE **Budget Brainiacs** membership (usually \$29.00)—includes a FREE Brainiac Dollars account credit worth \$29.00 if membership is accepted within 7 days

YES! I want to grant my child the superpower they need to grow up to become a financially literate adult, lead an independent financial life, and achieve financial success!

I'm signing up my • 1 • 2 • 3 • 4+ kid(s) for the **FREE** introductory **Budget Brainiacs** membership, which is no different than a paid membership. Since I'm accepting membership within the 7-day deadline, my kid(s) will also enjoy a FREE Brainiac Dollars account credit worth \$29.00 (per head!), which they can use to buy anything they please from the **Budget Brainiacs Store** . . . or to extend their membership for a second FREE month at no extra cost!

100% Money-Back, Zero-Risk Guarantee

If, for any reason, I decide paid membership is not for us (you will be automatically billed after the trial membership expires), all I have to do is ask for a full no-questions-asked refund of the entire month's membership dues.

[Membership and billing information follows]