

[email message]

Subject Line: Did you hear how moms are shaping the future for their kids?

Dear Devoted Parent,

I didn't think it was possible, but I've been reading the testimonials and now I'm convinced. There's a collection of moms who found a proven system for actually shaping the lives their children will have 10, 20, 30, and even 50 years out.

Better yet, it's repeatable. *You* can take their strategy and apply it to *your* children and shape *their* futures.

And get this: your kids will participate. Not because you nag them. You won't have to. This is a program that involves fun activities for your children who are between the ages of 10 and 18. It inspires children to take responsibility for their future ... without knowing they're doing it!

There's a lot to tell you about this, but I can't cover it all in this email. Please, click [this link](#) to read more.

I hope you'll invest 15 minutes of your time right now to learn about something that will almost certainly affect the lives of your children for the next 60 years.

[Click here](#) and be ready for some exciting news!

Sincerely,

Doreen Bell

P.S. THANK YOU for being a caring parent. Our society needs more people like you! You're receiving this email because you're on a list that indicates you're the type of parent who will look into this system carefully. It isn't for everybody, but my information tells me you're someone who will read, think, and then make the choice that's right for your children.

[Click here!](#)

[online sales letter]

Parents, If You Want Top-Notch Educational Opportunities for Your Children ...

*“You've Got to Check Out this New Program.
My Kids Are Learning So Many Important Lessons and Skills That Will
Make the Rest of Their Lives So Much Easier for Them.
I'm Glad I Signed Them Up 4 Months Ago and Didn't Wait Until They Were Older,
Because It'll be Too Late to Help When They're 19.
Really, This is a **Superb** Program. It's Like They're Getting an **Ivy League Education!**”*
– Karen Jackson, Mom of Ryan (14) and Olivia (11)

Dear Forward-Thinking Parent,

That's what Karen told me 5 months ago. *"It's like they're getting an Ivy League education."*

I know why she said that. She knew it'd get a rise out of me. Because she knows I want nothing but the best for my two kids. I'm like a protective mama bear watching over her cubs.

Then Karen talked on and on about "opening doors to opportunities" and "closing doors to hazards" and I felt her passion digging under my wall of protective instincts.

Then she said "Ivy League education" again and I knew I had to check this out because, well, that's supposed to be the absolute BEST, right?

I mean, who wouldn't want their children to get the best education?

But let's hold that thought for a few minutes. Because first, I have to back up and tell you something I figured out since my chat with Karen. This is important for bringing me back to her "Ivy League" comment.

Let's Compare Your Family and My Family with the Rich and Famous

So here's what I figured out: My family is not so different from the Kennedy and Rockefeller families.

And you know something else? *Neither is yours.*

I'm serious. I mean, sure, they have a lot more money than *my* family has. And probably more than yours, too. But let me explain...

There's a reason the Kennedys and Rockefellers are where they are today. It's because way back when, one or two people made big decisions that plopped their families on the road to financial independence and enduring success.

For the Kennedys, it started with the decision to invest in the stock market in 1919. For the Rockefellers, it was oil in 1858.

And now, Kennedys and Rockefellers don't worry about how to pay for health care ... car repairs ... mortgages ... college tuition ... or weddings.

My Kids Will Be Ready. Yours can, too.

I'll be honest. My family still worries about how to pay for those things. But ...

My children's families won't.

Because my husband and I made a key decision 4 months ago. It's like the decision made by the early Kennedys and the early Rockefellers. This decision puts *my* children on the road to financial

independence and enduring success.

And my grandchildren and great-grandchildren will be just like the Kennedys and Rockefellers of today.

Here's the way I see it. We initiated a **legacy of money mastery** for our family, and we've dramatically changed our future.

The Kennedys did it. The Rockefellers did it. And my family just did it. THAT is why we're not so different.

And **your** family ... well, I really hope you'll take 15 minutes to read this letter carefully, because if your next step is what I'm asking, you'll be just like me. The impact of your choices and actions will be evident in your family – not just for years or decades, but for *generations*.

Imagine for a moment what this would mean for the families of your children:

- ✦ No worrying about how to pay for surprise expenses like a new furnace, a trip to the ER, or a \$1,200 car repair ... because they have the money.
- ✦ No worrying about how to afford big expenses like braces, a new car, a family vacation, private music lessons, or college tuition ... because their disciplined saving and shrewd investing paid off and they have the money.
- ✦ No paying for extra insurance they don't need ... because they'll know *exactly* what they need.
- ✦ No buyer's remorse that comes with buying things they don't need, and no shackles of stifling credit card debt ... because they see right through manipulative marketing tactics and don't buy what they don't need.

Please know, this is NOT empty hype. Neither of us has time for that.

What I'm saying is true. You really do have an opportunity to build a legacy of success and financial independence for your children, their children, and many generations after that.

I see it 50 years into the future as if it has already happened for my family – and yours!

And it all starts with a decision about the “Ivy League education” Karen referred to.

Because just as the results of an Ivy League education are a lifetime of confidence and good choices related to a person's career, the results of this decision are a lifetime of confidence and good choices related to money. They really are.

It's Good for Teens ... and They Actually *Want* it!

Hi. My name is Doreen Bell, and I'm writing about **the future of your family**.

I mentioned that my husband and I made our decision 4 months ago. And honestly, we couldn't be

more excited about how our children responded to it.

Michelle is our 16-year-old daughter. Marcus is our 11-year-old son. In their minds, they've simply “joined a club” to learn about money.

And that's a good thing, because it fits with results I once read from a *Teens and Money Survey* by the Charles Schwab company. They discovered that even though 67% of parents believe money management is not one of their teen's top priorities, 60% of the teens said it was one of their top priorities.

And a survey by Capitol One revealed that 49% of teens said they are eager to learn more about money management.

When I started looking into this for myself, I had a lot of questions, so I emailed the leaders of the organization behind it. They answered my questions and invited me to call them. So I did.

Eventually I got so comfortable with them – and so enthused about this system – that I asked if I could write this letter you're reading. I just *had* to share it with other parents like you. I had to at least let you know about this chance to put your kids on this path to ... well, to a rich life.

There's NO Better Time in Life to Get This Vital Education

The timing couldn't be better for Michelle and Marcus. It's like the life cycle of a caterpillar. At just the right age, it goes into its cocoon so it can become a butterfly.

“If you teach your children how to handle money when they're young, they won't end up with money regrets later on in life. You can give them the head start you wish you'd had.”
– Dave Ramsey

Same thing here. There's a time in our children's lives when they are mature enough to understand principles of money management, and at the same time they're impressionable and eager to learn, but not sarcastic or feeling too independent and self-sufficient.

That time for my kids is now. If we had waited 2 years, we would have missed our opportunity for Michelle.

You must educate your kids about how credit cards work before they go to college. That way they won't fall prey to all the credit card offers they will be assaulted with during freshman orientation. I can't tell you how many thousands of young adults tell me their money problems began in school: they fell for the card offers and started charging away without understanding the ramifications of what they were doing.

That's where you come in. Make them card savvy when they are young and you will literally save them thousands of dollars in interest payments that they'll know how to avoid. – Suze Orman

So it makes sense that my kids – and probably yours – are interested in these activities.

But I'm looking beyond the activities. I know what this experience is actually doing for them.

It's changing the way they think. It's changing the way they see themselves. Dramatically.

Here's another way to think about it. Many families today have financial problems, and these problems are largely caused by the financial education we parents *didn't* get when we were younger. At least that's the conclusion I get from Schwab's *Parents & Money Survey*.

Schwab asked parents just like you and me to identify topics we wish we learned more about when we were teens. Our #1 answer? Money management.

We wouldn't say that if we didn't have any money problems as adults. We say it because we had to learn the lessons the hard way ... the expensive way.

I don't want my kids to go through the same thing. I'll bet you don't want your kids to go through it, either. But we worry they will. We worry they'll make money mistakes like overspend or live beyond their means.

At least that's what we told Schwab. Nearly all of us! 93% of us parents said we're worried our kids might make financial missteps. 2 out of 3 of us specifically said we're concerned they'll live beyond their means and get into significant credit card debt.

If you've been in that horrible, seemingly inescapable pit of credit card debt, you know *exactly* why 93% of us want our kids to avoid it.

And that's why *now* – **while they still live at home** – **is the time** for us to do something so our kids *won't* go through it when they're on their own.

Creating Kids with Confidence

Like I said before, this club is changing the way my children think. It's changing the way they see themselves ... the way they think about themselves.

Here's what's going on. They understand what they're learning, they're able to apply it in the games and exercises, AND they see why it's all relevant.

Michelle complains a little about her high school chemistry class because she can't see herself ever using chemistry in the future. But balancing a checkbook? Buying a house? Interviewing for a job? She knows she'll need this knowledge and these skills, so she approaches every activity with eagerness and focus.

And then, as she learns and makes right choices within the games and lessons ... well, this is where the change is happening. **Her confidence is growing.** Fast. I mean, every day there's more.

She's not afraid of being on her own in a few years, because she's convinced she'll know what to do.

Confidence. That's what she's got. It's an I-won't-be-denied Confidence.

That's why I say this club is changing the way my children see themselves. They believe they can do anything. Sort of like an Ivy League grad.

But the thing is, it's not just my kids. Here's what other parents said.

My 7th-grade daughter Renee helped her 19-year-old sister Christine establish credit. And now Christine's friends are coming to Renee for advice! - Tina Jackson, Aurora, Colorado

Jamal is 15. He just did a report on strategic planning for his economics class. He got an A. His teacher was blown away by how well Jamal understood planning. Everything he learned, he learned through the club. - Rodney Nelson, Newark, New Jersey

My youngest, Francis (10), has been telling kids at church about people who give away 40% of their paycheck. He read about those people in the club's lesson on philanthropy. But Francis is crazy shy. He hardly ever talks to other kids. Or at least he used to be shy! - Barb Stein, Dallas

Whitney is a senior this year. She's been learning principles of money management, and she's convinced her classmates need this information, so she started a weekly blog. She writes about credit card debt and bank loans and deceptive marketing tactics. She decided she wants to be a social worker so she can help poor people get out trouble. - Karen Steel, Gary, Indiana

Imagine for a few moments what this type of confidence would do for *your* children as it crosses over to how they think of themselves at school ... in sports ... in music ... with their friends ... and of course, in managing money.

An Exceptional Place to Get This Vital Education

I need to give you more information about this club so you'll have a better idea what I'm talking about.

It's called Budget Brainiacs. All the activities of Budget Brainiacs take place online. That's why those quotes are from people all around the country.

Michelle and Marcus log in to the Budget Brainiacs website whenever they want to. There are no set times for club activities. It's all done at the convenience of club members.

The site has lessons, quizzes, links to other useful sites, videos, and games. My kids usually go right to the games. No surprise there.

But these are not typical games children play online. These games give them new information, challenge them to think about it, and then reward them when they prove they've learned the information.

One parent, a Mrs. Bazell from Indianapolis, wrote this:

"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."

And since the games revolve around money ... well, THAT certainly gets the attention of my kids :)

Soccer Mom? More Like Soccer Boss!

Let me give you an example. One game is called Money Ball. It's similar to the 2003 book and 2011 baseball movie, both named *Moneyball*.

In this Money Ball game, my 16-year-old Michelle is the general manager of a professional women's soccer team. She has a budget of \$1,000,000 to fill a roster with 30 players.

Michelle is a soccer nut. For fun, she actually studies the stats of the best players. So it was simple for her to spend several hours building her fantasy team.

At first, I thought this was amusing ... but not at all useful. Then she showed me the worksheet she had to fill out as part of this exercise. Now I understand the point of it.

Michelle has complete command of a very complicated spreadsheet. Get this ... she created some crazy formula that takes minutes played, goals scored, passes, and penalties. Then it spits out a salary for 230 U.S. players!

By the way, Michelle didn't tell me about this accomplishment. At least not directly. The club required her to submit a status report to her "boss."

She watched a how-to video through the club's mobile app while we were stuck in traffic one day, so she knew exactly what to include in the report. Then the system forwarded the report to my email account.

I get to stay informed as my kids complete significant tasks like this. Very cool!

Michelle is 16, and she's more prepared for a managerial position than many 30-year-olds.

The 11-year-old Entrepreneur

Here's another example. Marcus always wants chores and small jobs to earn extra money.

He walks our neighbor's dog for \$5 each week. He sells hot cocoa at high school football games.

Last winter, he shoveled the driveway for one of our neighbors. We live in northern Michigan. Lots of snow. He shoveled the driveway 13 times and made nearly \$200.

So as you can imagine, Marcus was giddy when he realized he had a chance to build his own business.

Marcus has been using the Business Builder simulation for 2 months. It's intentionally stretched out so he has to think through his decisions and absorb the concepts before moving on to the next task.

The Lemonade Stand

I've watched Marcus change into a boy with a passion, and it's because of the fake business he created through Budget Brainiacs. And now I have a completely different view of the Lemonade Stand.

Now, I always buy lemonade from kids because that's the rare opportunity I get to influence someone else's child toward good money management. I encourage them to save 10% of it and give away 10% of it. And I encourage them to keep thinking about products and services other people need, and how they can provide them.

Marcus chose to create an accounting firm because my husband Curtis is an accountant. Curtis is impressed at how thorough Budget Brainiacs is with the details of starting and running the firm.

Marcus is our budding entrepreneur, thanks to Budget Brainiacs.

I'll tell you another thing we really like about the club. It's the games ...

Games with Goals

Our kids think they're just playing a game. But because of how the games are designed, Michelle and Marcus have to read extra information and jump to other websites in order to win the games.

They think they're just playing a game, but they're learning research skills and financial skills. They're internalizing principles of money management. There's always some educational goal. Every game has an aim.

But here's what's so good about it. This is all happening in a fun, safe, stress-free environment. Our kids will avoid the “school of hard knocks” where trial and error bring embarrassment and hardship.

Can you see your children going down this path with Michelle and Marcus?

As adults, your children won't make mistakes with real money. They'll enjoy their adult years free from financial struggles that bring stress and turmoil to so many adults and their families.

Your grandchildren will grow up in a safe, nurturing environment. That's the promise of the legacy you'll create. **That's the fruit of this Ivy League education.**

Let's see...what's next...

The Prize is Right

I didn't tell you about the prizes yet! They're the reason your kids – if they're anything like ours – will be so motivated to win the games.

You see, it's not just about winning and seeing a high score light up the screen. Every win earns them points. And when they earn enough points, your kids will choose prizes from the Brainiac Bank!

Some of the prizes are small and clever. Like the money clip with the Budget Brainiacs logo engraved on the gold-plated front. Or the socks with dollar signs tastefully embroidered throughout. Or the Shoelace\$. No kidding, that's what they're called. Shoelace\$.

There's the handsome baseball cap and the silicone bracelets, each personalized with your child's name and a short statement like “Michelle Can Kick Your Budget” or “Need Investing Advice? Ask Marcus.”

The water bottle and mug – also personalized – change from white to green as they are filled with liquid. And the steak knives with “We cut expenses” engraved on the side ... well, we all get a kick out of them :)

“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

There's also a collection of 15 books on money management and investing. Marcus has earned and read two of them already.

Plus the iPad and iPod apps, the different colored wallets, purses, scarves, backpacks, and more. These are quality products that will last for years.

In fact, they're so impressive, Marcus is winning prizes to give away as birthday presents. He can tell these are not worthless knickknacks. Smart kid.

Anyway, when your kids see the cool prizes they can earn, they'll be motivated to earn more points by winning more games and passing more quizzes, which means they'll learn more.

In order to earn points, club members must demonstrate they understand and can apply what they've learned, so we know they've EARNED their prizes.

And at the same time, they're building self-esteem as they learn the facts and master the principles of financial success. They're soaking up knowledge that will serve them for the rest of their lives.

Just like Ivy League grads finish their education with knowledge that will serve them for the rest of their lives.

Nobody Else is Doing This for Our Kids

Budget Brainiacs is still a new club, so you probably haven't heard of it. I'd like to tell you why it exists, because this story is why I have so much trust in the club.

Tammy Robinson is the founder. Tammy and her husband Steve have a 19-year-old son and a 14-year-old daughter. Tammy also has an MBA from Harvard. She actually has that Ivy League education!

Five years ago, Tammy was the Director of Consumer Loans at Manhattan Bank & Trust in New York. Through her position, she saw evidence *every day* that thousands of people didn't have basic knowledge about money.

One of her customers asked her, *“I'm 45 and bankrupt. How do I make sure this doesn't happen to my kids?”*

Tammy wrote this in her journal:

“It's sad. These are hard-working people, but they just don't understand how money works. They're making ghastly mistakes with their money, and most of them will never be able to recover from these avoidable errors.”

And then she thought of her own children. Tammy had an insider's understanding of what they'd need to know about money. **She had to make sure her children would take control of their financial lives and NEVER make any of those mistakes.**

So Tammy scoured the Internet for answers.

She found big names echoing the belief that we have a problem with our financial education system. Names like Warren Buffet, Suze Orman, Robert Kiyosaki, and Dave Ramsey.

She found more than 70 sites filled with excellent research and a keen awareness of this problem.

She found 51 sites with games about money ... videos of money being made ... cartoons where children create small businesses ... lessons about saving, spending, and giving. Some of these sites were very clever and effective in dealing with pieces of the problem.

But she found zero sites taking on the entire problem. Zero sites providing a comprehensive set of tools that prepare children for every possible financial situation they'll face as adults.

So she created one.

Because with all of today's advanced technology and teaching options, she knew there was absolutely no reason her children – or yours – should make the same common, costly, “ghastly” mistakes.

The Best Information, Thinking, and Technology for Your Children

Budget Brainiacs is carefully crafted around the 2015 edition of the *National Standards in K-12 Personal Finance Education* published by the **JumpStart Coalition for Personal Financial Literacy**.

These standards have the backing of partners in business, finance, government, academia, and education. They are comprehensive, age-appropriate benchmarks that build upon themselves as children move through their school years. The standards were “designed to guide classroom education, extra-curricular learning and the development of financial education programs, materials and tools.” Budget Brainiacs responds expertly to that calling.

The standards cover such topics as spending, saving, investing, credit, debt, income, insurance, and decision making.

From these standards, our creative designers and programmers developed the Budget Brainiacs lessons and games. Your children learn skills, information, principles, and strategies (SIPS) deemed essential by leading educators for succeeding in our complex world.

The goal, according to JumpStart's report, is “independent adult consumers, fully prepared to make wise financial decisions for a lifetime of economic well-being.”

Help Your Kids Take Big SIPS

Here's one thing I learned to appreciate about Budget Brainiacs. Tammy didn't just come up with random ideas she thought might be fun, entertaining, and educational.

Instead, she formed a team of experts from many types of businesses. Together, they created a business named *BestFin, Inc.* and began developing their ideas for a club that would transform financial education for their children's generation. That Club is Budget Brainiacs.

The mission and activities of Budget Brainiacs are endorsed by child authorities, financial planners, banks, credit card companies, and insurance companies. Each of them looked in depth at the club's curriculum, strategies, investment philosophy, and financial planning models.

These experts wanted to see a well-rounded program with these 4 ingredients:

- Skills
- Information
- Principles
- Strategies

Their conclusion? Children who work through a balanced mix of Budget Brainiacs activities will gain valuable SIPS that will have lasting value as the children reach adulthood.

Here are some findings from their 17-page Budget Brainiacs report:

- Children learn to manage a bank account, apply for jobs, look for an apartment, create a monthly budget, buy a car, and establish a savings plan. **RESULT: When kids are on their own, they'll remember these lessons and approach every activity with confidence, because they picked up important life skills in a fun, non-stressful environment.** Both parents and children will enjoy peace of mind as kids launch out on their own.
- Activities are designed for children 10 and up. This matters because they're old enough to work on their own. **RESULT: Parents are helping their children develop a sense of independence at this highly impressionable age.**
- Club membership activities include role-playing games, video games, and videos. These games are designed to be fun and educational. **RESULT: The fun activities satisfy the wants of both children and parents.**
- All activities are age-appropriate and build on knowledge attained in prior lessons and games. **RESULT: Children's self-confidence and self-esteem grow steadily because they are never expected to make decisions based on information they haven't learned. Plus, parents know their children have the money knowledge they ought to have at each age.**
- Every game teaches a strategy or a principle or a skill that will be needed by most adults. **RESULT: Children gradually internalize all the SIPS needed for a lifetime of good choices; nothing is left to chance.**

What does all this mean to you and me? **There is a tremendous amount of strategy behind Budget Brainiacs.** It's all designed to give parents an easy and proven way to motivate their kids to learn what they need to know about money and take control of their finances after high school and college.

This means when these children become adults, they will avoid costly lifelong stress their peers will experience. Their own family life will be marked by peaceful stability.

One parent is especially insightful and appreciative. She captured the deep power of Budget Brainiacs in her letter to Tammy:

"You work so hard for your children, you know? Because you want them to have a good life.

"Sow a thought and you reap an action; sow an act and you reap a habit; sow a habit and you reap a character; sow a character and you reap a destiny."

- Ralph Waldo Emerson,
Harvard class of 1821

The Ivy League degree helps with getting high paying, meaningful jobs. But the journey helps with shaping habits and character.

In the same way, the Budget Brainiacs journey shapes habits and character – for a lifetime.

You teach them your values and help them make good choices. You want them to reach adulthood with as little “baggage” as possible.

But when it comes to money management, there's no guarantee your children will learn enough in school to prepare them for the huge, life-altering decisions they'll have to make. So it falls to you.

You do your best with allowances and chores and lessons on delayed gratification. You even help them open a bank account. But do you have the time, energy, and resources to teach them about wages and taxes and budgets and the different types of life insurance and how to save on car insurance? What about buying a house? Or investing in mutual funds, stocks, or real estate? Or choosing a career? Or starting and running their own business?

Really, what parent can cover all those topics for little humans who can't possibly imagine the complexities of adult life. Children have no context to prepare them to make these decisions. Budget Brainiacs does an amazing job of giving them that context, and giving them all the information they'll ever need.”

- Li Vasquez-Noone, Delray Beach, Florida

Wow! Really, you won't find anything like Budget Brainiacs anywhere else.

Because it doesn't exist anywhere else.

It's All Online

My goodness. There's so much more to tell you. What should I cover next?

Well, I mentioned earlier that everything is done online. You never have to drive your kids to meetings or to out-of-state events. That's nice!

Here are some other nice things about being in an online club:

- No parent meetings to attend.
- No fund-raising.
- Your children make progress at the pace that works best for them. Nobody is going to push them to finish a project by a certain date. *They* choose the time lines. When Marcus really gets into one of the activities, he'll finish it super fast. He can move on to something else without having to wait for everyone else to catch up.
- Kids are going online all the time anyway. This is their natural habitat. They're very comfortable in this environment. There's no timidity or fear that accompanies many new experiences.
- You and your children participate at your convenience. They won't miss anything when you go on vacation.

5 Important Life Skills Your Children Will Learn ... Before a Lack of Knowledge Can Lead to Trouble

Let me give you five specific topics your children will learn about in Budget Brainiacs activities.

Buying a Car

My dad always told me a car is the second most expensive thing I'd ever buy. A house, of course, is first. So your teen should be aware of *all* the costs.

Budget Brainiacs includes a complete car-buying worksheet so your teen can calculate the full cost of buying and owning a car. They'll see the cost of interest, taxes, car insurance, and common maintenance and repairs.

The numbers don't lie. And they're a useful antidote to enticing advertisements which appeal to pride and vanity. Pride and vanity are expensive! That's why every teen should get this lesson before they think about buying their first car ... and before emotions kick in and cloud their judgment. 28 different parents shared that this lesson affected the way their child bought their first car.

Budgets, of course! Children learn when budgets are needed, like in a business. They'll also learn when budgets can be very helpful, like when planning for a family vacation. But most importantly, they'll learn *why* budgets should be created. It's the “why” that takes the dread out and actually makes club members excited about creating and sticking to a budget.

A second area is **scammers**. They've gotten sophisticated since the days when millions of Americans suddenly had dead, rich relatives in Nigeria. Budget Brainiacs has videos, email examples, two all-too-realistic interactive games with back-and-forth emails, and a quiz. Your kids will be ready to spot scammers

and avoid identity theft. Armed with this information, your children will be able to avoid problems of their own. They'll also know how to help when someone they know gets caught up in one of these schemes.

Another Budget Brainiacs focus is **manipulation tactics** used by hard-sell sales people trying to convince us to buy things. I actually went through these activities myself in the parents-only section. (I'll tell you more about the parents-only section in just a bit.) Now I have a deep understanding of how emotions affect the buying process. And now that I understand the techniques, I find it easy to control the conversation with the door-to-door vacuum salesman. He doesn't like me so much.

A fourth useful topic is **managing utility costs**. It equips and requires your children to find and eliminate waste that inflates your bills. Not only will your children be energy conscious and manage their energy usage as adults, but they'll help you save money now by improving their own habits. No more standing in front of an open fridge!

Finally, **investing** is covered thoroughly. These activities draw from the wisdom and experience of

- Suze Orman – author, financial advisor, speaker, and TV show host
- Dave Ramsey – author, speaker, and creator of *The Total Money Makeover* system
- Robert Kiyosaki – speaker and author, best known for his book *Rich Dad, Poor Dad*
- Peter Lynch – author and investor, best known for managing the Fidelity Magellan Fund to 29% annual returns between 1977 and 1990
- Warren Buffett – wildly successful stock market investor since the 1950s, and often considered the most successful investor in history

Our favorite family game is an online version of Kiyosaki's CASHFLOW board game. Kids (and parents!) are faced with real-life situations and have to make decisions – some easy, some difficult.

There are decisions about going to college, getting married, choosing a career, buying a house, saving for children's college, investing in real estate ... it's thorough. We all are developing a calm, principled way of thinking about the money that passes through our hands. It's an eye-opener, that's for sure.

In just four months, we've noticed Michelle and Marcus don't waste money anymore. They examine every money decision with thought and care. They think about what they want to buy, then go into this "zone" and decide if it's worth it.

I once asked Marcus what's going on in his head. He said he set up some goals and principles for spending his money, and now he's trying to figure out how this decision lines up with them. If the new "thing" doesn't fit in, he skips it.

No kidding – my 11-year-old really does this!

Can you see your kids doing this? Learning to ignore the marketing messages that promote impulse purchases ... not buying stuff they don't need ... having money to buy the things they really do need without going through financial hardships to do it.

I hope you don't mind all these details. I want to give you enough information so you can make the right choice.

"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." – H. Walters

Professionally-Crafted Videos that Teach and Entertain

I've covered the games, but I also want you to know about the movie clips. I already quoted J. Sanders above, sharing what she discovered about other financial education sites:

"Most websites are too boring or too cartoon-y/childish."

The BB videos are quite different. There are 23 of them so far. We see a new one every month.

Each video is between 5 and 10 minutes long. Our kids watch them when they have just a few spare minutes.

But I want you to know, these videos are not simply entertaining, money-related cartoons. They teach, but in a fun and engaging way. In fact, I know Michelle has watched the email phishing video at least 4 times.

These videos are like short reality shows. They feature real-life transactions in real-life settings. Transactions like these:

- paying for groceries with a credit card
- paying a bill by writing a check
- signing an apartment lease
- closing on a house
- buying a car

"My brother bought a Mustang for his wife when they were first married. He thought she'd look good in it. She did. But they couldn't really afford the payments or the insurance. They went thousands of dollars into debt and now, 26 years later, are still living a lifestyle that has suffered because of that one emotion-driven decision. If only they had something like Budget Brainiacs when they were teenagers." – Michael Ray Stringer

- speaking with an insurance company and getting auto insurance

The videos and the follow-up quizzes are an easy way to earn more points toward more prizes.

But I think what Michelle and Marcus don't realize is how the videos are removing the intimidation and anxiety we all feel when actually doing these tasks for the first time. The kids are getting important training that will actually help them through 24 common and important transactions.

Here's what I mean. When Marcus was creating his accounting firm, he watched a couple of the videos 5 or 6 times. One 9-minute video has surprisingly deep insights into hiring the best employees. Another video digs into the details of registering a business with the government.

And now Marcus has no fears about setting up his business. To him, it doesn't look like a scary, perplexing journey, or a hopeless mountain of bureaucracy.

How Parents Stay Involved While Their Children's Futures Take Shape

But Budget Brainiacs isn't only for kids! You're not sending your children into their own world where it's just them and the computer.

This club is for families with children age 10-18. It cultivates family togetherness because parents participate too.

Besides, you're the one who understands what this is all about. You're the one looking 20 and 40 and 80 years into the future ... thinking about the legacy of financial freedom being created and nurtured through the lessons, videos, games, and prizes.

Here are some ways you can be involved.

- Parents are completely aware of their children's progress. You receive notification by email or text when your children reach milestones and earn points, so you can share in the excitement as they make progress. You can congratulate your child, celebrate with your child, and ask your child to share what they learned.
- Want to see what your kids accomplished recently? Log in to the parents-only section and get the big picture of your children's progress. Graphs and charts show progress against national standards for children their age.
- You can participate in our forum with other parents. Learn from them when you have questions, or help them when you have answers.
- The parents-only section also includes supplemental learning activities so you can be involved at each step, even leading the way with the extra materials. When your child sees you participating in this way, they'll realize you think this is important and they'll take it more seriously.
- The parents-only section includes a simulation with real-life events, such as applying,

interviewing, and negotiating for a job. Parental supervision is required, and club members can move forward at most one month every calendar day, so the entire 10-year simulation requires at least four months to complete. Drawing it out like this ensures that children are returning to the ideas and principles regularly, and are also thinking about the decisions over many days and weeks.

As a parent, you can be as involved as you want to be in this extended community of like-minded, forward-thinking people.

Here's Proof This is Working

I want to say something else about this extended community idea. Because Tammy made sure Budget Brainiacs takes advantage of what others have already done.

When possible, her group teams up with other organizations who have information considered to be trustworthy by the Budget Brainiacs board.

I've already talked about Jump\$tart.org. They have 17 years of learning and experience, so it'd be foolish to overlook them.

Other examples are

- smckids.com for 10- and 11-year-olds
- moneyasyougrow.org
- practicalmoneyskills.com
- threejars.com

These sites have excellent resources. There's just no reason to reinvent what they've done.

Another helpful organization is the National Financial Educators Council (NFEC). Their National Financial Literacy Test proves Budget Brainiacs children are “getting it.”

Here's what I mean. Every six months, each club member takes the test designed for their age group. The test measures financial literacy. It shows where they are compared with their peers across the country. And the results show the difference this club makes.

Here are average scores for 15- to 18-year-olds:

In the U.S. – 60.1%

Incoming Budget Brainiacs members – 63.7%

Budget Brainiacs members after 3 months of club activities – 69.2%

See what I mean? That national test proves Budget Brainiacs members have a growing understanding of financial literacy concepts.

Did You know...

There's a term to describe the learning we get around money management. It's called **financial literacy**, and it's the science and philosophy driving Budget Brainiacs.

The Jump\$tart Coalition defines financial literacy as “the ability to use knowledge and skills to manage one's financial resources effectively for a lifetime of financial security.”

There's an important nuance in this definition. Financial literacy is more than just having knowledge or information. A person who really has financial literacy has the ability to use information and resources to achieve and maintain financial well-being.

As your children participate in Budget Brainiacs games, lessons, quizzes, and videos, they grow strong in financial literacy. As adults, they won't be deceived or confused or at a loss for how the money world works. They'll be pros.

And they know what to do with that knowledge.

Your kids won't just be playing games and winning prizes as though this was an online amusement park. They'll be getting an education that will pay off for the rest of their lives. Like an Ivy League education.

And they'll pass that knowledge along to your grandchildren. Which is possible because of the decision you are considering right now.

I Hope You'll Join Me Today!

It's been 4 months, and my family is still excited about Budget Brainiacs. All of us are thinking about the future in ways we didn't just six months ago. The transformation is obvious.

- At 16, Michelle is preparing for college by looking for schools with innovative business programs. She decided what it's worth and has a budget in mind, so we know she'll pick the school that's right for her.
- Marcus, still just 11, is deep into plans for a website where he'll sell custom-sized cell phone protectors. His customers will create their own design on his site, and he'll ship a protector sized for their phone within a week. He has plans for giving 20% of the profits to national organizations that feed and protect children.
- My husband and I cut 12% off our utility bills, 18% off our car insurance costs, and pushed our credit score up 15 points.

Michelle and Marcus are driven! Before, they were focused on their iPods and video games. Pointless video games, if you ask me.

But now ... they are fired up. They have passion and direction. As their mom, I couldn't be more thrilled.

And I know what's behind the transformation. It's Budget Brainiacs.

I'm not exaggerating here. We've seen a consistent excitement from both of our kids. Not just one of them, and not just for two weeks.

Two children who are very different from each other.

Four months of steady passion from both of them.

I don't fully understand what's behind this new drive they both have, but I know it's a good thing.

So, here's my question to you. **Do you want to be thrilled about your kids' futures?** I'm pretty sure you wouldn't still be reading unless you wanted this.

Here's One Simple Step to Take

Ask your kids if they'd like to learn more about how money works. Remember, 60% of teens said this is a priority for them. So find out if your kids have any interest here.

If they do ... then sign them up. Today. There's no risk in trying it out. Before I explain the no-risk guarantee, I wanted to mention a couple other things.

Access to our website, app, games, and learning activities is available only to club members. That means you can be comfortable with the kids your children meet in this club, knowing they are like-minded children their own age ... who come from families just like yours.

Your kids will experience positive peer pressure as they see other kids their own age learning the same information, which will motivate them to keep playing and learning.

And one other thing. Customer service is based in the U.S. and is available Monday through Friday between 9am and 6pm Eastern Time. This gives you and your children a lot of options for getting help if you don't understand any aspect of the activities. Call, email, or chat online with one of our experienced support staff.

Please remember what's on the line here:

- Your children will have years ... no, decades ... no, a lifetime of confidence and good decisions related to money. That's what full participation in this club delivers. Just like the results of an Ivy League education are a lifetime of confidence and good decisions related to one's career.
- Your children will have a fun, entertaining, rewarding, and wildly effective way to develop comprehensive money smarts. The education will open doors to opportunities and close doors to hazards. And when your children see they can learn a complicated subject thoroughly, they'll have bold confidence and self-esteem in other areas.
- Your children are not just “joining a club.” Budget Brainiacs is a rite of passage – an initiation – into a legacy of money mastery for your children, grandchildren, and great-grandchildren.

Some Serious Talk ...

I keep using grand words and ideas like “Ivy League Education” and “rite of passage” and “initiation into a legacy.” There's a reason.

I'm hoping your family joins Budget Brainiacs with this **legacy mindset**.

If you think of it as a cute little club with cute little games and prizes for your cute little kids, you won't get much out of it.

But if you think of it like I'm presenting it ... and you keep these ideas and expectations in mind as your children learn and play and earn prizes ... I believe you'll support them in an entirely different way.

You'll talk to them as if they have an exciting future. Not “can have” an exciting future, but “do have” an exciting future. A future, not just of financial security, but of certain prosperity.

Because it's much better to have to decide which charity to give money to, instead of which bill to pay.

Here are two more statistics picked up by the Charles Schwab Foundation.

- 89% of people agree saving and investing can help a person achieve the freedom to do what they want in life
- 92% agree it's important to have good money habits to be successful in life

Now, to me, those are two sides of the same coin. But I'm going to make sure my kids get that coin. I'm not taking any chances here. And Budget Brainiacs is giving them that coin. Every day.

Budget Brainiacs goes way beyond providing information and giving advice about what your children should learn. Because you'd still have to figure out how to teach it.

Instead, they put that information and advice into an educational system of entertaining role-playing games, stories, and rewarding prizes. But the games, stories, and prizes are not the goal.

Budget Brainiacs is simply a catchy name for a strategy to help your children grow their money smarts at an age-appropriate pace. The real prize is a future bubbling over with confidence ... excitement ... hope ... and freedom.

Keep that prize in mind as your children are creating a fake business, or lowering your utility bills, or even when they're tying their new Shoelace\$.

The Best Way to Launch Your Legacy

If you've read this far, then you've proven something important. You are the type of parent whose children will benefit the most from this club.

You're careful. You're cautious. You're thorough. So am I.

And like me, you'll use the same methodical approach *after* you sign up your kids.

You'll help them stick with it, and they will benefit from your persistence.

I'm certain Budget Brainiacs information and games will help every child. But the ones who will get the *biggest* benefit are the ones who join for the long haul. Because the lessons build on the knowledge and experience gained in prior lessons and games.

The longer a child sticks with this system, the deeper and wider and more permanent is the mindset of financial literacy.

So the children who really get ahead are the ones with parents who understand and practice long-term thinking. Those are the parents who are still reading. Those parents are ... you!

You may be thinking about talking with your children about Budget Brainiacs before signing up. Here are ideas suggested by other Budget Brainiacs parents. Take the ones that'll work for you. They'll help prepare your kids to get the most out of this club.

- *Have you ever wished you had more money?*
- *What would you do with it?*
- *Have you noticed that many adults wish they had more money?*
- *Did you know many adults spend more money than they have? Credit cards let us do that. And not just by \$50 or \$200, but \$5,000 or \$20,000 or even \$100,000. It's called debt, and they have to pay it back some day.*
- *If you owed someone \$20,000, would you feel good every day, or would you be a little worried about how you're going to pay back that money?*
- *Have you noticed that some adults have a lot of money?*
- *If you didn't owe money, but instead had a lot of extra money to buy good clothes, buy a reliable car, pay for doctor appointments, and give money to good causes, would you feel good every day?*
- *Would you like to learn how to take care of the money you earn so you can feel good*

A Message From the President

You may wonder why BestFin charges a monthly fee. If Budget Brainiacs is so important, why don't we just make it free?

That's a fair question.

And it's met with good reasons.

1. There's a mentality associated with getting things for *free*. We know the *free* thing isn't as valuable as something that costs us something. So we treat it differently. Who cares if it breaks? It was *free*. Lost? Mistreated? No biggee ... it was *free*.

Well, Budget Brainiacs has a lot of value. BestFin wants its members to take it seriously. So we charge a monthly fee. It's not so high that people can't afford it. But it's high enough that parents will want to make sure they're getting their money's worth.

Parents treat Budget Brainiacs differently because it *cost* them something. So they're more likely to be involved, making sure their kids are participating, learning, and growing. Studies show that when parents are involved, their children learn, retain, and apply much more.

2. BestFin is constantly creating new lessons, videos, and games. We watch for changes in the legal landscape of tax laws, banking, credit, insurance, and technology.

The researchers, software developers, analysts, and administrators behind our new activities are not volunteers. Their families need food, clothes, and shelter, just like you and me. If we don't pay them, they can't afford to give their best ideas, creativity, and talents to support and improve Budget Brainiacs.

BestFin is operated as a professional business that tries to make a positive difference in our society... just like the kind of business your children learn to create through Budget Brainiacs. BestFin serves as a model for its club members to imitate. Every legitimate business includes cash flow and paid employees. We can't teach it if we can't be it.

3. Your children are motivated to learn by the prizes they earn. The prizes are a crucial piece of the club's strategy, and they are not free. We have to charge a monthly fee so we can provide effective motivation for children to learn.

– Tammy Robinson, Founder and President of BestFin, Inc.

every day? There's a lot to learn, but can you see why it's worth learning?

An Ivy League Education ... Without the Ivy League Price Tag

Up to this point, I've been describing Budget Brainiacs. I talked about how and why it was created. I talked about its activities. And I talked about its benefits, both the immediate benefits and the long-term benefits.

The next step is for you to decide if this experience can transform your family as it has transformed mine.

Now, let me tweak this proposition a wee bit. Budget Brainiacs is indeed a club, so it looks like your children will be joining a club. But here's the tweak.

I don't think of it as joining a club. I think of it as opening a door. A door to a future of the best and most complete financial education available. This knowledge opens the door to good decisions. The decisions open the door to a future filled with confidence, hope, and freedom.

So how much does it cost to open this door?

Well, in case you wondered, an actual Ivy League education costs about \$3,917 each month. Yikes.

But the Budget Brainiacs education doesn't come anywhere close to that. It's not 20% or 10% or even 5% of \$3,917. At \$29 per month per child. Budget Brainiacs costs only .77% of the monthly cost of an Ivy League Education!

However, the cost for each additional child from the same family is only \$24 ... \$5 off!

So if you have two kids, you'd pay \$29 for the first and \$24 for the second – \$53/month.

Have 3 kids? That's \$77/month. $29 + 24 + 24$.

For that monthly investment in your family's future,

- Your children get unlimited 24/7 access to Budget Brainiacs club learning activities like educational role-playing games, videos, worksheets, lessons, and quizzes ... whether in a car, waiting at the doctor's office, or killing time during TV commercials.
- Your children play games and watch videos that teach important life skills, but are fun ... so you don't have to nag them to learn.
- Your children learn lessons that nearly all adults have to learn. But they learn in an environment that is comfortable, familiar, and relaxed ... so they don't have to learn these lessons in a real-life, stressful situation. When emotions are screwing with their thinking. When they stand to lose something if they make the wrong choice.
- You benefit from the deep thinking, careful planning, and professional craftsmanship behind all Budget Brainiacs activities ... and you get it at a discounted rate because start-up costs were

funded by people who invested their money because they're that convinced this is necessary.

The company is less than one year old, so you can take advantage of their introductory offers that will only be available for a few more months.

You pay 1/3 less than people who will sign up a year from now, but you get the same value they'll get. This rate will not increase for any of the children in your family. If your child is a club member for 5 years, you'll save \$600.

I remember when I was deciding whether or not to sign up my kids. I tallied up the small fortune we spent on their teeth so they won't have dental problems later in life. Then I tallied up the zero dollars we had invested in their financial education. Ouch.

I also thought carefully about all the other activities they did over the years. Girl Scouts and Boy Scouts, soccer, Tai Kwon Do, baseball, and piano lessons.

We do these things to find something our kids are interested in. We hope they discover something they're good at ... something they enjoy doing. It builds their self-esteem.

But if getting good at something and making friends and building self-esteem is part of the goal, well, Budget Brainiacs does all that and costs less than most other activities.

Two Valuable Gifts ... For Free!

Here's a nice little bonus for joining. Budget Brainiacs will send you a pair of attractive, colorful, laminated 24" x 36" posters from moneyasyougrow.org. These posters outline 20 age-appropriate goals for a child's financial education.

Money as You Grow came out of **The President's Advisory Council on Financial Capability**. The goal of *Money as You Grow* is "to promote financial literacy and capability among Americans."

The posters are an attractive and useful reminder of what your kids should know about money at what age. They're great guides, and you get them just for joining Budget Brainiacs.

And someday, when your kids age out of Budget Brainiacs, you can give the posters to another family to help them set goals for their children's financial education.

Or keep them for your grandchildren and keep the cycle going.

And even if you cancel your membership after a couple months, you can keep the posters. They're yours, period. Because the Budget Brainiacs folks want these posters to be seen by as many people as possible. Your kids, their cousins, their friends ... everyone who sees them can become interested in financial literacy.

(I always wanted to say this ...)

But wait, there's more!

(that was fun :))

You also get a personalized 8” x 10” spiral-bound 5-year Budget Brainiacs Financial Planner. This really is a nice touch.

Each Financial Planner comes with:

- Your family name attractively etched into the leather cover. Mine says *The Bell Family* in gold letters that draw attention and remind us it's an important book.
- 20 pages for budgets, so each child can create their own. Several of them.
- Custom-sized reproductions of the *Money as You Grow* posters, so you have constant reminders of what your children should know at each age.
- Core principles of financial literacy that remind your family of the goals and promises of Budget Brainiacs.
- Many more resources, such as maintenance schedules, Total Cost of Ownership worksheets (great when you're shopping for a new car), a Balance Sheet template, and a list of money management websites.

An Investment with NO RISK

But there's an even better benefit you get when you join Budget Brainiacs. Club membership comes with a one-year 100% money-back guarantee. Let me tell you what that means.

If at any time in the first twelve months of membership your child(ren) stop logging into Budget Brainiacs ... contact us and request a refund of the membership fees you paid.

If at any time in the first twelve months of membership you or your child(ren) are in any way disappointed with the quality or content of our club's activities, products, prizes, advice, or support ... contact us and request a refund of your membership fees. Your children can keep any prizes they've won.

If at any time in the first twelve months of membership you simply change your mind about the value of Budget Brainiacs ... contact us and request a refund of your membership fees.

You'll get your money back. No challenges, no hassles, no delays. Just your money back.

Here's why. Read what the Budget Brainiacs leaders say about their guarantee:

“Basically, we’re practicing what we preach. We don’t ever want you to throw money away on bad investments, but we do not want you to be so cautious that you miss good investments. You get to decide if Budget Brainiacs is worth it. You have no financial risk for one full year.”

You'll never get a guarantee like this from Harvard or Yale!

5 Minutes From Now, Your Family's Destiny can be Tremendously Transformed

Really

I know I've thrown a lot at you in a short amount of time, but I want to encourage you to make a decision now. Because we both know what happens if you put this letter aside and think, "I'll check that out later."

If your kids are between the ages of 10 and 18, they're in a unique time of life. That time will end soon.

I just inserted a fork in The Road Of Your Family's Future. It's important to put your children on this new path now.

If another day goes by, then I'm pretty sure it'll be a week and then a month and then a year ... and still your children will be at risk of making financial mistakes no caring parent wants their children to make.

It's like a farmer who delays planting his crop by two weeks. When harvest time comes, he has to harvest right then. He can't wait two weeks to make up for lost time. Those weeks are gone. His crops don't get a chance to become fully-mature. They are weaker because of his delay.

Hmm. That came off with more sting than I intended.

But still, it's true. Every week that your kids aren't learning these lessons is a week lost. One day they'll graduate and move out and get married ... and if they don't understand principles of money management, they'll just make the best choices they can.

But they will be uninformed choices. Best guesses. Decisions based on hope and emotion rather than experience and principles.

Caution. That's just how we adults do things. We want to make sure we're not making a mistake, right?

But all that careful thinking works against you here. Remember, **there's no financial risk to you if you [join now](#)**.

... Nothing to lose.

So please, take 5 more minutes and [sign up now](#). It'll have a monumental impact on the future of your family. I've explained all that, so I won't go into it again.

5 minutes. Zero risk. In 10 minutes, your kids could be on the path to an Ivy League financial education. In 10 years, they'll be confident, comfortable adults living on their own and making all the right choices when it comes to money.

[5 minutes now](#), and you can enjoy watching them – while they're still under your roof – establish their financial future the right way.

And in 30 years, you'll look back and know you made it all possible. You were that first Kennedy or that first Rockefeller at the foundation of your family's financial stability and success.

And won't that feel good?

Sincerely,

Doreen Bell
Mom of Michelle and Marcus

P.S. - I am fiercely determined to give my two children the best opportunities ... to give them the best chance at thriving as adults. It's a common instinct among parents. You probably have it, too. I mean, **is there anything we *won't* do for our children?**

Well, I've spent at least 100 hours searching for the best opportunities, and I'm convinced of 2 things: (1) I know about EVERY opportunity, and (2) there's NOTHING out there today that will better prepare our children for the complex decisions they'll have to make as adults. And there's certainly nothing else that has the very real potential of creating a legacy of success for my children, their children, and many generations after that.

I honestly believe this opportunity has that much potential. I'll repeat one thing I said earlier: please, [take 5 more minutes and follow through now](#), because those 5 minutes will have a monumental impact on the future of your family.

Your Family's Legacy of Money Mastery Begins Now ...

Budget Brainiacs Membership Acceptance Form

Yes! I'm ready to put my family on the path to freedom from financial problems. Today is Day #1 of our new identity, and money mastery will be our legacy for countless generations.

We want to join Budget Brainiacs today so my children will become adults who know how to handle their money. They won't make mistakes that lead to crippling debt. Instead, they'll consistently make good choices that lead to a lifetime of peaceful security. And they'll know how to pass their wisdom to their children, continuing this legacy of money mastery.

Please mail our free personalized 8" x 10" spiral-bound 5-year Budget Brainiacs Financial Planner, as well as a set of *Money as you Grow* laminated posters for each child we've enrolled.

You may begin billing my credit card \$29 each month for my first child, and \$24 each month for each additional child.

Guarantee

I understand Budget Brainiacs comes with a one-year guarantee. BestFin will reimburse me if my

family wants to cancel our membership at any time in the next 12 months. All I have to do is call, and you'll politely remove our access and immediately refund all our payments back to our credit card.

[order form]

To order by phone, please call 1-888-BUD-BRAIN

To order online, please complete and submit the following form. Items with an asterisk (*) are required in order for us to process your request. We protect your privacy and will never share or sell your information.

Family Information	
* First Name of One Parent:	
* Last Name of the Same Parent:	
* Email Address of the Same Parent:	
How Many Children are Joining?	<i>[dropdown menu where the number selected determines the number of boxes for children's information below]</i>
* First Name of 1 st Child:	
* Last Name of 1 st Child:	
* Email Address of 1 st Child:	
<i>[if #children > 1, more lines will appear here]</i>	
* Address Line 1:	
Address Line 2:	
* City:	
*State or Province:	
* Postal Code:	
* Country:	
Daytime Phone Number:	

Club membership fees are automatically charged to your credit card each month. We accept MasterCard, Visa, American Express, and Discover. The monthly fee is determined by your answer to the “How Many Children” question above.

Please complete the Billing Information form to activate your club membership. You'll receive an email within 3 minutes. It will contain login information so you can take your first steps in this transformative journey within 5 minutes!

Billing Information	
* Name as it Appears on Credit Card:	
* Credit Card Number:	

* Credit Card Expiration Date:

(MM/YYYY)

Budget Brainiacs is a product of BestFin, Inc. You may contact us as follows:

email: bbquestions@bestfin.com

phone (toll free): 1-888-283-2724 (1-888-BUD-BRAIN)

or write to us at Budget Brainiacs
BestFin, Inc.
123 Evergreen Ave
Saline, MI 00000