

Email Subject Line: Three reasons to be concerned about your children's future

The solution to a better future for your children

Dear Parent,

Alvin Toffler writes in an article, "We need a completely different set of skills for kids to operate well in what we call a 'Third Wave', or knowledge-based, economy."

There are three reasons parents should be concerned about preparing their children for tomorrow's knowledge-based economy. The first is to make sure their children will avoid accumulating large amounts of credit card debt. The second is that most parents don't want their children to return home for an extended length of time after their children finish their education. Parents want to prevent their children from becoming homeless. Finally, parents don't want to forgo their own retirement dreams to bail their children out of bankruptcy.

Please [click here](#) to find out more about how your kids can prepare for the knowledge-based economy of tomorrow. Your kids will thank you for helping them to succeed in the challenges of tomorrow's economy when they become adults and have children of their own.

Sincerely,

Gisela Spencer
Business Department Chair
Somerset High School

**The Top 3 Reasons Why Your Children
Won't Be Able to Live a Comfortable Adult Lifestyle
How to prevent this from happening to your children
by taking action today...**

Dear Parent,

Do you often worry about whether your children will have enough money to live a comfortable adult lifestyle after college? Will you have to use your retirement savings to bail out your kids from mountains of credit card debt and unpaid bills? Maybe you won't be able to fulfill your dreams of one-day visiting exotic places because your adult children will be expecting you to pay off their college loans.

I often worry about my own children's future. When they enter the workforce after college, will they spend all their money and rack up a huge credit card debt? I wonder if I'm going to have to clear away the items we have stored in their old bedrooms that they slept in before they went off to college? How long will they be living with us after they come home? I hope it won't be forever. I don't want them to be homeless. Nor do I want to see them file for bankruptcy. I hope they won't experience any of these top three reasons that would prevent them from living a comfortable adult lifestyle.

As a banking executive, I have the opportunity to discuss financial topics with my customers. I understand the parental concerns my customers have for their children's future and the joys and frustrations of motherhood. I know how challenging it is to raise kids in today's modern society.

After doing online research, I compiled financial statistics about what parents worry about the most. Here are the statistical results of my research.

- The Charles Schwab Foundation reports that over ninety-two percent of people surveyed agree that it is important to have good money habits to be successful in life.
- 89 percent of adults believe that saving and investing can help individuals achieve the freedom to accomplish their life long dreams.
- Nearly three out of four (71 percent) of parents think it is likely that their child will move back home (or stay at home) for at least a little while after finishing school.
- On average, parents say they would allow their child to live at home for six months before asking them to contribute toward the household expenses.
- 71 percent think saving for a home will be a major concern for their children.
- 71 percent think their children will struggle to have enough money for major expenses such as a car or education.
- 69 percent think their children will be concerned about having enough money for emergencies.
- 69 percent of adults think their children will also worry about their own children's financial future.
- 62 percent of 18- to 24-year olds are saving very little or nothing at all.

Ninety-three percent of parents worry their children may make financial missteps. These missteps include...

- Overspending or living beyond their means.
- Getting into credit card debt.
- Not budgeting their money.
- Not saving money for emergencies.
- Not learning how to invest.
- Not choosing a career that will pay well enough.
- Not having adequate insurance.

- Not starting to save for retirement early in their professional careers.
- Not investing money given to them in money market accounts or other types of savings accounts.

One of my banking customers told me this story about her daughter. One day she came home from a hard day at work and opened her mail. She was shocked to see a credit card bill for \$30,000 worth of merchandise. Items had been charged to a credit card that she had given to her oldest daughter. These included a smartphone and pre-paid calling plan, an iPad, IPod, laptop, laser printer, large screen TV and expensive clothes. Her daughter didn't need any of these things.

She was reluctant to entrust her daughter with the credit card. Her daughter had convinced her mother that she was financially responsible. She told her mother she would only use the credit card for items she needed for school like inexpensive clothes, textbooks and school supplies.

My long time banking customer told me that she remembered discussing important money management principles with her daughter. She thought her daughter had absorbed all the lessons about saving and spending money wisely.

It was at this point my banking customer came to me for advice. My prestigious MBA degree from the University of Virginia and my extensive banking experience gave me the financial credibility to earn her trust as a financial advisor. She knew she needed to take action to prevent her daughter's extravagant spending spree from happening again. She didn't want to have to bail out her daughter from massive credit card bills every time her daughter went to the mall with her friends.

How to help your kids succeed financially immediately!

Researchers at Cambridge University have found that people develop their adult personal financial habits by the age of seven. Robert Duvall, president and CEO of the National Council on Economic Education, thinks that youngsters should have access to financial education at an early age. Most parents don't have the time or skills to teach their children effective money management skills.

Here are some reasons why parents should find a way to teach their kids how to manage money.

- They will learn the value of money and how to spend it wisely.
- Kids will be exposed to the real cost of items, and will have a better understanding of budgeting and spending in a money-conscious world.
- When kids acquire responsible money management skills, they will be less likely to purchase expensive items on impulse whenever they want them.
- Goal setting, motivation and work ethics are easier to teach kids when managing

- money is the focus of their learning experience.
- Learning personal financial skills today will help your kids increase their chances of being financially secure when they become adults.

Introducing an exciting new way to teach your kids money management tips today

In my daily banking role as Vice President of Operations for Parsonage Savings and Loan Association, I oversaw the establishment and management of thousands of checking, savings and money market accounts. One of my duties was to develop a unique system to teach kids about personal finance in a fun and exciting way.

I took my ideas for the system I had developed after leaving the bank with me. I worked hard with a team of financial experts, financial educators, web designers, graphic artists and designers, programmers and copywriters for many months to develop a successful online program that I named Budget Brainiacs.

Budget Brainiacs will teach your children how they can become successful at managing their own personal finances before they reach their teenage years. This will help them stay out of financial trouble by avoiding financial problems such as large amounts of credit card debt, homelessness and bankruptcy when they grow up and are on their own.

Budget Brainiacs is an exciting new way to ensure that your children will have enough money to live comfortably when they grow up and leave home. You won't have to worry about using your retirement savings to bail them out of financial trouble or ending your traveling dreams. Your kids will learn to manage the allowance you give them now, so you won't have to give them an allowance 30 years from now.

Here are some of the ways your children will benefit from Budget Brainiacs.

- Your children will learn the value of money. Kids will perform tasks that teach them how to save money for items they really need instead of making impulse spending decisions when they see something in a store that they like.
- Kids will watch videos and learn how to establish and manage savings and checking accounts. It is important for kids to learn how to balance a checkbook each month to prevent overdrawing a checking account by writing checks when there is not enough money to cover the check amount in the checking account.
- When kids learn how to keep track of credit and expenses, they will know exactly how much money is available in their checking account each month. Kids should also learn how to compare bank statement amounts with what is actually in their checking accounts each month.
- They will make important spending decisions by playing games that will teach them how to comparison shop for the lowest prices for items that they want.
- Online financial literacy games offered in Budget Brainiacs will help stimulate and instill critical thinking skills necessary for learning effective money management skills in today's society.

- These online financial games are fun and not boring. The games will teach vital money management skills without making the kids feel like they are in a classroom. Some online educational games have actual story lines.

Budget Brainiacs is geared toward kids ages 10 and up. Your children will receive online lessons about spending, saving, investing and giving to charity. The online club operates in a family friendly and safe environment. Each child automatically receives 50 Bonus Points. When kids correctly answer financial questions, they earn additional points that they can use to purchase items in an online store. Accumulated points may be redeemed for backpacks, change purses, tee shirts, super cool wallets, water bottles and notebooks and other items for sale.

What others have to say about my new financial planning program for kids

Professional K-12 educators, financial planners, banks, a few leading credit card and insurance companies endorse our unique financial management program. I received praise and many testimonials for my project idea from parents who filled out a questionnaire describing their children's experience with the program. Here is what some of these parents had to say...

“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 (tweens), 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

“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

“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

“I can now see the path and steps I can take to financial freedom! I never cared about money before and now I want financial freedom! I owe it to my children to be financially free. This has been an intense, life changing experience!”

— Tasha Orshoff, Creative Wealth Coach

Stay-at-home Mom and Elementary Teacher Sub

“This was an eye opening experience! Not only did I learn a simple approach to money and creating wealth but I learned many new techniques to use in the classroom...”

— Patricia Katz, Creative Wealth Coach, Teacher

“We moved, we laughed, we learned and we did NOT take notes! Hands down, one of the most comprehensive, thorough, and unique training programs I have ever participated in. We were always active, always learning, and always growing... Yes, the days were long, but they were fun, interesting, and worthwhile. I didn't want them to end!”

— Naomi Schacter, PA State Creative Wealth Licensee

“I wanted to write and let you know how much our family LOVES your products... Sometimes when you order something it shows up and you are let down. This experience was the opposite, my kids were thrilled... I was amazed and it has set my children on a path to saving and opening future doors of opportunity.”

— Michael W.

“I have been a financial services representative for 12 years and have seen several ideas for teaching kids about money. This is the most comprehensive one I've seen to date! I can't wait to share this with my nieces and nephews. A great way to contribute to their success in life.”

— Elizabeth F.

“This is one of the best ever ideas to help parents teach their children the importance of saving, investing and contributing to charities and causes of THEIR choice but still treat themselves to a little spending. Great self esteem builder and nest egg builder.”

— Victoria M.

Your kids will prosper financially tomorrow with a fun online money management club today!

Before I end this letter, I want to tell you what you can expect when you enroll your kids in the Budget Brainiacs club. They will be embarking on the road to independent wealth building and success. Your kids will learn to set financial goals and control impulse spending. Kids can make mistakes now instead of later in a fun and safe online environment.

The website has been created using responsive design. This means your children can access the website from your home computer. It also means that you can monitor your children's activity on the website from a remote location using a smartphone or an iPad.

Our program offers parents valuable resource information. Our panel of leading financial experts will provide round the clock advice for parents on how to raise financially savvy kids. You can find answers to all your most pressing financial questions and concerns on our secure website.

As a busy mother, you don't have the time that it takes to teach kids how to make smart decisions and choices regarding the management of their financial lives. If you think you can wait until your kids are older to start teaching them about money, you're setting yourself up to make many small personal loans when your kids grow up.

When you join Budget Brainiacs, you will receive a leather wallet to give to your children. They can use this gift valued at \$20 as a reminder to put away some or all of the money they receive or earn. Your kids can learn to save with a new wallet in any color of their choice before they reach their teenage years.

Financial Dreams, a new and exciting financial literacy board game, is yours simply by enrolling in family club membership today. Your family will have fun while learning about banking, investing, budgeting, financial responsibility, loan financing and credit. The game is valued at \$39. However, it is yours to keep as an added bonus for joining Budget Brainiacs today.

The Secret Weapon of Financial Wealth That Will Help Your Children Today

After getting over the shock of seeing the enormous credit card bill, my banking customer had a serious discussion with her daughter about her rampant spending spree. In order to make amends, my customer's daughter returned some of the items she purchased and some of the credit card charges were dropped from the bill. She promised her mother she would make small payments from the money she earned working in a retail store at the mall to reimburse her for some of the other credit card charges. She also promised she would study the financial money management principles taught in the Budget Brainiacs program.

When your kids learn how to manage their own personal finances, they won't experience the financial problems of large amounts of credit card debt, homelessness and bankruptcy. Many adults encounter these problems because they didn't learn financial management skills as children. Budget Brainiacs is an exciting, fun and entertaining way to prevent parental worry and stress over whether your children will have enough money to live a comfortable adult lifestyle.

If you act within five business days of receiving this letter, you will be able to take advantage of the special discounted family membership rate of \$10 a month. This amounts to a total of \$120 per year. Normal family membership costs \$29 a month per each child enrolled adding up to \$348 a year. This is a discounted savings of approximately 65 percent of the regular \$29 a month per each child enrolled or \$348 a year.

This means that if you order today, you will pay only \$120 to enjoy Budget Brainiacs for one full club membership year.

Don't let your children miss the financial educational opportunity that enrollment in the Budget Brainiacs club membership offers. You will no longer have to worry about the financial future of your children. The more kids learn about money today, the less financial mistakes they will make later as adults.

When you enroll your children in our safe and secure online financial program, Budget Brainiacs comes with a 100 percent guarantee that your children will learn to manage their personal finances successfully.

Entrusting your children with money is one way to instill an attitude of financial responsibility in your children. When your child is forced to think about what can happen if they go on a reckless spending spree, they learn to develop their own decision making skills.

If you want to be admired as a parent raising financially successful children, then it is important for you to act today to enroll your children in the Budget Brainiacs online family financial education club.

Good financial education is also good preparation for your children to acquire a good credit score as adults. Your children will learn to develop an appreciation for saving money on a regular basis.

There is no-risk to enroll your child or children in the club membership. Remember the special discount price is only available for a limited time. If you act today, you will also receive a leather wallet and a new financial literacy board game called Financial Dreams.

If you and your enrolled child are not 100 percent completely satisfied with the lessons, games and the system of earning points to purchase available prizes, then your club membership enrollment fee will automatically be refunded. No explanation for the cancellation is necessary. The leather wallet and the Financial Dreams board game are yours to keep when you enroll in Budget Brainiacs today.

Taking the time to enroll in the Budget Brainiacs membership opportunity today will ensure that your children will have a comfortable financial lifestyle as adults. Your children will learn how to set up a monthly budget to keep track of expenditures, establish savings goals, plan personal finances and how to stay within the established budget each month and not overspend money that they don't have.

They will also learn how to pay bills and how to figure out how much money is left in the account after the bills have been paid. Kids will have fun while learning how to invest their money in a savings, money market or retirement account. They will eliminate the stress of wondering if they will have enough money to live comfortably in the future.

Don't let your family miss this once in a lifetime opportunity. Take action today to give your kids this unique opportunity to acquire important money management skills that aren't available in other similar financial education programs.

Remember that this no-risk offer to try our online club at the special discounted price of \$120 yearly will not be available next week, so you should join the Budget Brainiacs family club today to take advantage of this special offer. Place an order for Budget Brainiacs today, so that your kids can immediately start benefiting from the important financial lessons taught in this unique online family club.

Sincerely,

Mandy Strausser

Creator of Budget Brainiacs

President and CEO

BestFin, Inc.

P.S. My fifteen years experience as both a bank executive and a mother has taught me that today's families are in a crisis when it comes to managing finances. Please enroll each of your children in Budget Brainiacs today, so they can learn how to manage money for a successful financial future. You may pay with a credit card or a check to take advantage of the special club membership discount that will expire in five days.

P.P.S. Budget Brainiacs is guaranteed to alleviate all your concerns and worries about your children's financial future. Act now and enroll each of your children in this unique program before the special discount price expires. If you act today, you will also receive a leather wallet and a new financial literacy board game called Financial Dreams.

Begin to prepare your children today for a secure financial future tomorrow

- Yes! I want my kids to learn how to set up a monthly budget and how to pay bills. I'm certain that Budget Brainiacs will help simplify hard to understand concepts about credit and debit. My children will learn to use credit and debit cards wisely. I want to help them start saving and planning for college. I also want my children to learn how to earn money by performing tasks and chores that will prepare them for the working world after college.
- Yes! I'm ready to join a unique family club that will teach my children how to avoid the financial mistakes 93 percent of today's parents worry that their children will make. I want to tell my friends and family how my children have acquired life long money management skills. Please give me access to Budget Brainiacs, the leather wallet and Financial Dreams board game bonus gifts you promised me.

Your 100 Percent Satisfaction, No-Risk Money Back Guarantee

I understand that if I enroll each of my children within five days, the discounted enrollment fee for each child will be \$10 a month and a total of \$120 per year. I will be receiving a substantial discounted savings of approximately 65 percent of the regular \$29 a month per each child enrolled or \$348 a year.

I understand that if my children are not mastering key financial concepts that will help them later on – or I'm not completely satisfied with the Budget Brainiacs club membership – all I have to do is let BestFin, Inc. know within 90 days, and I'll receive a full, no-questions-asked refund of my purchase price.

To order by phone, please call the BestFin, Inc. Customer Service Staff toll free at 1-800-703-9216 Monday thru Friday 9 AM to 6 PM EST.

Order Information

Discounted

	Price	Per Child	Total
<input type="checkbox"/> I want to order one Budget Brainiacs family	\$120		

club membership for each of my children at the

discounted yearly club membership price since

I'm responding before the five-day special rate

deadline has passed.

__ I want to order one Budget Brainiacs family \$348

club membership for each of my children at

the regular yearly club membership price.

**To order by phone, or if you have any questions,
please call the BestFin, Inc. Customer Service Staff
toll-free at 1-800-703-9216.**

We accept Visa, MasterCard; American Express & Discover

Florida residents please add 6% sales tax.

Canadian residents please add 5% GST.

Personal Information

First Name:

Last Name:

Address 1:

Address 2:

City:

State/Province: (Choose Country first to update State/Province listing)

Country:

Postal Code:

Daytime Phone:

Email:

Confirm Email:

Shipping Information

Same as above: Yes No

(if not, select 'No' and provide shipping information)

Payment Information

Credit Card Type:

VISA MasterCard American Express Discover

Card Number:

(no spaces)

Expiration Date

Month

01 02 03 04 05 06 07 08 09 10 11 12 Year

2015 2016 2017 2018 2019 2020 2021 2022

Please review your information for accuracy.

You will not be able to make changes once you submit your order.

Click 'Submit' only once. Your order may take a few seconds to process.

Please Click This Button to Submit Your Order to BestFin, Inc. Thank you
