

## KayAdkins Budget Brainiacs Complete Direct Mail Print Sample

(writing sample for a fictitious product)

Envelope: Can your kids learn to manage money AND have FUN doing it?  
Find out inside!



### FINALLY! A Fun Financial Fitness Program For Kids!

**STARTING TODAY, Your Child Can Learn Skills For A Life-Time Of Financial Well-being!**

Dear Concerned Christian Parent or Care-giver,

*"I hope my children grow up to be excessive spenders. Spending money they don't have. Taking out tens of thousands in student loan debt with no employable degree to show for it. Having me co-sign on their home and auto loans so that I can ultimately be responsible for all of their finances. Until I die."*

...Said no parent. Ever.

As Christian parents, I am sure you have similar hopes for your children as I do for mine—that they will avoid financial disaster throughout their lives. That they will not only live comfortably and financially free, but also live as responsible Kingdom citizens with God's perspective on money and material things.

But every day we see it-- the odds are against them. These statistics from 2016 are evidence of the financially untrained culture of spending in which we live:

- **STUDENT LOANS:** 70% of 2016 graduating college seniors left with student loan debt averaging \$37,000 (studentloanhero.com). Can you imagine??? Your children starting their career with a debt burden greater than an average annual wage? And what if they go on to grad school—more student loans??? What if they get married and are trying to start a family owing upwards of \$50,000 to the government? (If you had student loans to pay off like I did, maybe you feel like I do—RESCUE THEM FROM THAT CURSE!!!)
- **CREDIT CARDS:** What about this reality? In 2016, Americans owed **\$762 BILLION** in credit card debt (valuepenguin.com). According to a Dec. 2016 article on Time.com, the average credit card debt per household is just over \$16,000 (up 10% from 2006). For a first-time credit card applicant, annual interest rates could be as low as 13.74% and as high as 26%. Yikes!
- **BANKRUPTCY:** In 2016 500,000 chapter 7 bankruptcies were filed in US Courts representing debt of about **\$68 TRILLION**. (uscourts.gov). Some top reasons for bankruptcy include unexpected expenses such as medical expenses or catastrophic loss (a great reason to learn about insurance and contingency planning!), and overspending (a great reason to learn how to manage money) (Investopedia.com).

Per a 2015 article in Forbes magazine, only 57% of Americans could correctly answer a minimum of 3 questions on a 5 question, multiple choice, simple financial literacy survey. The US ranked 14<sup>th</sup> on the survey.

Quoting the authors of the study, the Forbes article stated, *"Financial ignorance carries significant costs. Consumers who fail to understand the concept of interest compounding spend more on transaction fees, run up bigger debts, and incur higher interest rates on loans. They also end up borrowing more and saving less money. Financial knowledge is especially important in times where increasingly complex financial products are easily available to a wide range of the population."*

Interest compounding??? Transaction fees??? Money is such a hard issue to discuss—I get that! Imagine sitting down with your child at the kitchen table and trying to engage them in a conversation about these topics.



## **But it's up to you, the concerned parent!**

According to financial expert Dave Ramsey, research has found that 80% of parents believe it is their responsibility to train their children to be financially literate. But, in actuality, very few do.

Many may try, and some, like my parents, may teach a few good habits. But most, like my parents, did not know about all of the potential money traps that we would encounter as

young adults. A weekly allowance and giving on offering in Sunday School is NOT enough. How many **more** traps will our children encounter???

Debit cards, credit cards, WalMart Pay, paypal, reverse mortgages, pay-day loans, 7-10 year financing on new automobiles, student loan debt, EFT's, saving for retirement, credit scores, even credit 'chips' implanted subcutaneously. . . One wrong turn can send your child or mine down a long highway of stress and financial struggle!

Your children and my children will be easily sucked into this spending vortex, unless we begin EARLY to equip them with financial knowledge and skills to make good spending choices.

I believe, as a Christian parent, you are one of the few who genuinely worries about this problem. And you know it is up to you. How will you do it?

If you could find a fun way for your children to practice financial decision-making—a place to make mistakes and learn from them BEFORE they make those mistakes in real life-- wouldn't you take advantage of it?

I am a mother of 3 children, and I am also the Chief Loan Officer of a major financial institution in my community. A few of years ago, I found myself constantly at odds with my oldest pre-teen about money. "Save some of your money! Plan! Stop spending every dime as soon as you get it!" It seemed that none of my or my husband's reasoning skills had any effect on her attitude about money.

I looked at everything on the market—some were cute but lacked substance, some were full of substance, but they bored me to look at them (so I knew they would bore my kids). I tried being the "fun mom" while working in the money talks, but my emotions would inevitably take over. There had to be a way (without nagging and arguing) to help my children develop a healthy and responsible view of money.

I looked at the video games they were playing, and EUREKA. I gathered other financial experts, teachers, and creative techy parents in the same room. We began to 'brainstorm' the fun and engaging web-based financial literacy club we call **Budget Brainiacs!**

## What is Budget Brainiacs?

Budget Brainiacs is an online family membership web site ([www.budgetbrainiacs.com](http://www.budgetbrainiacs.com)). In a colorful, interactive, virtual community, family members, ages 10 and up, will:

- play fun "life skills" games
- work a virtual job and choose where to apply their earnings
- view short, entertaining but impactful videos
- take quizzes and work puzzles, and
- earn Brainiacs Bucks along the way for completing various tasks that demonstrate learning of financial concepts and principles.

The Brainiacs Bucks can be spent in the Brainiacs store, where children can purchase items such as other online educational games, books, money-themed objects such as wallets or "piggy" banks. They can even choose to donate some Brainiacs Bucks to a worthy charitable organization!

Upon enrolling in the program, your family will set up their own Budget Brainiacs Family Center, a "home-themed" personalized web page. The Family Center is where each member creates a personal avatar, and views individual records of Brainiacs Accomplishments. Family members select and enter the different learning "locations" from the Family Center. On the Family Center game shelf, you will find different "life skills" games two or more family members can play together!

## What Budget Brainiacs will do for Your Child (and for YOU!)

### With Budget Brainiacs:

**Your children will be entertained, taught, and challenged.** I am sure you agree that today's children engage quickly with technology. Budget Brainiacs competes with the best play-to-learn applications. Your children will enjoy (yes ENJOY!) learning about bank accounts, earning wages and paying bills, needs versus wants, purchasing the large-ticket items like cars and homes, saving and giving.

*One father wrote, "I am a husband, a father, and a full-time Children's Pastor. After my wife and I had completed a couple of Christian-based financial management programs for adults, I began to wonder what might be available to help my children learn biblical principles and financial habits I wish I had learned before I got married. Budget Brainiacs was the most engaging, practical program I could find. My own children enjoyed it so much, and learned so much, I purchased a license for my Pre-teen Discipleship program. The kids love it, and their parents thank me for using it!" Pastor Jim, Church on the Hill, Destin, Florida*

**You and your child will engage together in meaningful discussions and 'teachable moments' (something lacking in most video-games)!**

Earl N. from Dallas had this experience: *"Like many kids Joey's age, we were having trouble with him every time we went to the store. He begged us to buy candy, or a toy, or a cool (expensive) shirt, or a*

*sugary cereal we normally would not buy. Budget Brainiacs activities opened the door for us to have good conversations with Joey, especially as he worked through the units on 'Wants versus Needs' and 'Pay Day!' Now, when we shop with Joey, he classifies things out loud! 'Want!' 'Want!' 'Need!!'"*

**Your child will be able to access the site almost anytime, anywhere.** Wherever internet service is available, log in to Budget Brainiacs—even on those long trips in the car using your Budget Brainiacs phone application (for I-phone or Android).

**Your child will practice decision-making skills.** Children are free to make spending, saving, investing and giving choices and virtually experience the outcomes (positive and negative ones) of different decisions. They may also visit the “financial advisor” to help them in their decision-making!

Miranda B. from Little Rock, Arkansas told us, *“A year after my 10-year-old daughter started with BB she had finished 6 levels. She began saving her allowance, and recently used some of it to help fund a community service project we worked on as a family! I am so proud of the changes I have seen in her attitudes about spending money!”*

**Your child will be safe!** Budget Brainiacs is a secure online site. Privacy controls and closed questions with multiple choice responses prevent children from providing personal information that might pose an online safety concern.

**Your child will learn important biblical principles about money.** Each unit has a theme Bible verse that children are encouraged to memorize. Reminders and prompts occur throughout the unit at strategic points to help the child grasp the meaning of the scripture.

**Your child will stay motivated by the rewards and achievements-based tasks.** Children earn competency badges, spendable Brainiacs Bucks, and may earn virtual bonuses, raises, or windfall profits for using their virtual funds wisely!

## **Hard concepts made easy and fun!!**

With Budget Brainiacs, your child will learn and apply complex money skills without even realizing they are learning! Children learn when they play!

Here's what kids are saying about Budget Brainiacs:

- *“It's really fun. I got to be a pet store owner and buy animals to sell in my shop!” 10-year-old Maddie*
- *“I learned how to keep track of how much money I have in my bank account.” 11-year-old Trent*
- *“Budget Brainiacs lets me earn money and then choose what to do with it. I have three of the badges so far: The Super Saver, the Money Maker, and the Compassion badge.” 9-year-old Sarah*
- *“I showed my mom my Brainiac budget and she said I should help her with hers!!” 12-year-old Zach*

I know your children will make similar statements! I want to personally invite you and your family to join in with over 1000 families nation-wide who are already part of the Budget Brainiacs 'family.' These families have witnessed the positive impact on their children's attitudes and skills regarding money management.

Budget Brainiacs can fast-track your child's grasp of financial concepts and skills far beyond the scope of usual training methods because your child will be MAKING CHOICES IN A VIRTUAL WORLD BEFORE THEY MAKE THEM IN REAL LIFE!

No more preaching about sharing and giving! Budget Brainiacs places children in virtual settings based on real-world needs, which will help them exercise their compassion muscle. They will see the difference their charity can make for others!

Maybe you're wondering exactly how to get your child started with Budget Brainiacs.

Before I get to that, I wanted to tell you the end of my story with my oldest daughter. She is now 14. When we began to test Budget Brainiacs, she was the first to try out some of our activities. The 5<sup>th</sup> level in the program introduces the concept of helping the poor. Our daughter was surprised to learn that our family household is in the top 10% of wage earners in the WORLD, and that on average, people in some 3<sup>rd</sup> world nations earn only \$1 to every \$83 earned by an average American. At that moment, I saw a change in her attitude—a little more gratefulness for all we have. Then she began exploring some of the links we provide for ways to help those living in poverty.

Witnessing that one change in my daughter made all the effort in designing this program worthwhile!

**And I promise, it will be worthwhile for you and your child. Why not start today?**

## **Subscribe by January 31, and SAVE!**

Your children can start today developing their money management knowledge, values, and skills.

You can feel confident that you are providing them with the best play-to-learn financial literacy resource on the market, with the bonus of teaching God's plan for money (as opposed to the materialistic views that dominate our culture).

For only \$24.99 per month, here's what you will receive:

- a license for a family of up to 4 (add \$2.00 per month for each additional person),
- a personal Budget Brainiacs Family Center (your family's Budget Brainiacs home page) that tracks progress of each participant and displays badges and other awards as they are earned,
- a monthly e-newsletter containing ideas for family discussions, games, projects and field trips, as well as tips on how to make the most of your subscription.

But that's not all!!!

- Subscribe for at least a half-year before January 31<sup>st</sup>, and get the first month free!
- Pay in advance for a thirteen-month subscription and get the first month free, PLUS a 10% discount on the 12-month fee!
- Finally, as a gift from the Budget Brainiacs family to yours for enrolling at any level, we will ship to you free of charge the Budget Brainiacs Family Activities book, with ideas for some fun cooperative family activities that will help your family apply the concepts and principles taught in the Budget Brainiacs program!

It takes intentional effort to be a Proverbs 22:6 parent: To “Train up a child in the way he should go,” so that “when he is old he will not depart from it.” (And, by the way, studies have shown that parents are the primary influencers in how their children will handle money!)

So, why wait?

Start your subscription TODAY and get your child  
on the path toward financial fitness!

Visit [www.budgetbrainiacs.com](http://www.budgetbrainiacs.com) and complete the online order process!

Welcome to the Budget Brainiacs family!

Sincerely,

Carol Bankhead, Mother of 3, President of Best Fin, Inc., and Co-Creator of Budget Brainiacs.com

P.S. - OUR GUARANTEE! We know you will not be disappointed. But, as our guarantee and our commitment to smart finances, if for ANY reason you need to cancel your subscription in the first 3 months, we will refund your money IN FULL. Keep the Budget Brainiacs Family Activities guide as our gift!

Dear Carol and Budget Brainiacs Team,

I was a skeptic—at first I said “No” to Budget Brainiacs. Yes, sounds great. Yes, my kids need this information. But would my very active, sports-minded kids, really “enjoy” learning about money? Would they even give it a chance??

So, when my oldest son bragged to me about some “Brainiac investments” he made that were “paying off,” and my second oldest started worrying about having a good “credit score,” I had to admit—I was wrong.

One reason I think my kids have learned so much is because you used kids to teach kids! Kids into sports. Kids into music. Kids just like my kids, doing smart things with money!

I’m a Brainiacs believer—Thank you!

Jerry B. Smith, father of 3

St. Louis, MO