

Envelope Teasers:

BRK Marketing
PO Box 5501
Zeeland, MI 49464

**INSIDE: Find out how your children
can secure their financial future, NOW.**

John Doe
1811 Cambridge Drive
Walla Walla, WA 99362

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**The SECRET to financial literacy,
for your entire family – details inside**

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**CNBC Money found that 80% of
Americans are living paycheck to
paycheck.
Help your kids avoid becoming a statistic,
look inside to find out how...**

John Doe
1811 Cambridge Drive
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Sales Letter – Headline & Lead:

ARE YOU SETTING YOUR KIDS UP FOR A LIFE OF POVERTY?? GIVE THEM A BRIGHT FINANCIAL FUTURE NOW!

Did you know...a CNBC Money article found that 4 out of 5 people are living paycheck-to-paycheck. 4 out of 5...that's **80%!!** That's a TERRIBLE reflection of our society.

That same 80% also said they've never learned the basics of personal finance. It's a shocking indicator of the financial illiteracy of our adult population...it's an epidemic right now.

Are You One Of Them?

The numbers are clear...if 80% of the US adult population have little to no savings, and never learned personal finances, then you very well could be one of them.

Hey, I was too. It took me until I was almost 40 to realize that we didn't have much cash in the bank, and we weren't saving much towards our retirement. As far as my kids went, I gave them a small allowance most weeks, when I could afford to.

But then I'd just turned them loose with their money. I didn't really explain the value of patience and spending wisely. They'd burn through their allowance and be back begging for more, usually before the week was up.

The Numbers Don't Look Good

Take a look at some more stats:

- Financial illiteracy is really an epidemic in this country. 2/3 of American adults can't pass a basic financial literacy quiz. This comes from a National Capability Study by the FINRA Foundation, a Wall Street broker regulator.
- 90% of people are not confident they have enough put away to retire on, according to a Northwestern Mutual Progress and Planning survey.



This is really sad. 66% of Americans are financially illiterate! 90% of people may not have enough to retire on! These numbers scare me, because that's a big majority. It's either someone you know...or YOU.

Don't Let Your Children Get Caught In This Epidemic of Failure!

Don't let your children make the same mistakes, only to end up in financial misery years later. No one sets out and plans to be deep in debt. It's situational...we make some bad choices that add up really quick.



If you're doing it now, chances are you'll pass these bad habits down to your kids. And without realizing it, you'll be setting up financial problems, *even poverty* for your family...for generations to come.

**But, don't worry...it's not too late.
You AND your kids can do something about it!**

And here's the best part...your kids'll be playing VIDEO GAMES. Seriously, there's a program that teaches your kids a full range of financial skills, all in a very cool RPG-style video game format. What do most kids love to do in their spare time? Um, games. You can't beat it...and they can't knock it 'til they tried it.

- ☛ *What if I told you there's an affordable program to help teach your kids financial literacy?* From saving and spending for the younger ones, to more advanced skills like investing, car financing, mortgages, even interview skills for getting a job. It gives your kids a complete financial tool set.
- ☛ *What if I told you this program is incredibly smart but simple to use?* It teaches kids, ages 10 and up, using games, quizzes, puzzles, and interaction with other kids in its own online community.

It gives your kids what we never had...financial knowhow at an early age. Can you imagine, having this kind of knowledge before leaving high school? Your kids will be set for life!

Knowledge Is Power

The website Investopedia.com published an article entitled "*Why Financial Literacy Is So Important*". It defines what Financial Literacy is, and why it has such an impact on our lives.

Financial literacy includes:

- 💰 Understanding credit and debt management...
- 💰 The knowledge necessary to make financially responsible decisions...
- 💰 Understanding how a checking account works...
- 💰 How to keep up day-to-day by avoiding debt while planning for the future through investments and saving for retirement.

Financialmentor.com lists "*7 Key Reasons Why Financial Education Is Your Best Investment*".

Those reasons include:

- ★ It provides dividends for life that nobody can ever take from you,
- ★ It improves your quality of life and finances,
- ★ It secures your retirement,
- ★ It provides peace of mind concerning money.

Want to know more about that amazing program? Read on...

Sales Letter – Main Body:

Hello, my fellow worn-out parent!

Have you been struggling to get ahead? Is it a pain to keep the bills paid and the family fed? You probably haven't had the time or money to think about saving much for retirement.

Meanwhile, you're raising your kids and in the back of your mind, you're wondering...“Will they end up like me? Are my kids going to be as bad off or worse than me?”

“The most important thing to do if you find yourself in a hole is to stop digging.” – Warren Buffet

I know how it feels. I've been there too. My parents were too busy trying to figure out their own financial situation to really teach me much about how to write and follow a budget, the importance of saving, especially the idea of putting away for retirement.

We didn't really learn much about financial management in high school...they taught us science, math and language, but not the skills we really needed to get ahead in life.

With my husband working full time and me home raising the kids, we struggled to make ends meet. We spent, but didn't save. We gave our kids allowances, but never taught them how to use them properly. We had car payments, a mortgage, and too much credit card debt.

It hurts, day in and day out, not only trying to keep up financially, but wondering what'll become of your children when they're grown. We probably lack most of the financial knowhow I mentioned earlier, the knowledge that gives us power to master money and our future.

If we don't have it, how are we supposed to get it?

I have two simple words for you: **DON'T WORRY.**

The good news is...you have the power to start changing things now, with your own family. Your kids don't have to struggle. You can equip them with power...the power to change their lives for the better.

When I was 37, I got a part-time job as a bank teller. This was the turning point in my life. I started noticing little things, like how people saved, and how much money people had in their accounts.

Working at the bank, learning smart saving secrets from customers...it really inspired me. I knew, even if I started better financial habits now, it might not be enough to send our kids to college or have enough to retire on. So I went back to school part time, earned an MBA in finance while still working a few hours at the bank...to keep my foot in the door.

It was tough, juggling motherhood, work and school. But my kids were 10 and 13 by then. Victoria was able to help take care of Gabe after school until my husband or I got home. And they understood...and appreciated...what I was doing. They knew I was taking care of them, in more ways than one.

After completing my degree and putting in a few more months as a teller, an assistant manager position came open at a downtown branch. This offered me some great opportunities – a better job with higher pay, and better access to customers, as far as learning better saving and investing habits.

Chatting with customers, I'd learn their tricks for patience and discernment to build up their savings and investing in the stock market. I saw that many people with big savings and IRAs had hardly ANY credit card debt. And I'd also watch how parents brought their kids into the bank and had them sit quietly. There they'd sit, heads down, buried in a smart phone, playing a game.

When I was home and my kids had their homework done, it would be quiet and I'd find them in the same place...in the family room, playing video games. I started putting 2 and 2 together, and came up with an idea...an idea that I took to the IT manager who, with his business contacts, got me in touch with a local software developer. And from there, Budget Brainiacs was born.

You can rest assured that your kids' financial future will be strong with Budget Brainiacs.

Budget Brainiacs is for kids ages 10 and up. The game activities are unique and geared toward each age level. Younger kids will learn about earning, saving and spending, while the older kids will get into investing, financing and payments, even interview and job skills!



If your kids like Fortnite or Call Of Duty, they'll like Budget Brainiacs. Except, instead of all the fighting, they'll be making money...and getting some Wall Street savvy too. As your kids start going through the first few lessons of this program, they'll be hooked. It's a rewards-based game system...It's a win-win!

Most importantly...they'll be learning. They'll be learning the important knowledge of budgeting, saving, and investing for the future. They'll be gaining the financial literacy that too many adults in this country lack.

“Teach A Man To Fish...”

There's an old saying...

“Give a man a fish, and you feed him for a day. Teach a man to fish, and you feed him for life.”

This is what Budget Brainiacs is all about...not just giving your kids spending money to get them through the day, but teaching them financial lessons about saving, spending and investing that will last them a lifetime.



The numbers tell the story...no financial knowhow, no financial security. The University of South Florida conducted a study on the Geography of Financial Literacy. In their report, they noted a strong relationship between financial literacy and poverty levels among the 50 states. The summary graph says it all...the lower your financial literacy score, the more likely you are to be living in poverty.

This is why it's so important to break that cycle of financial ignorance and misery. What if YOU could help teach your kids a solid

foundation for managing money? What if they could learn to create and manage a budget, learn to save for emergencies, learn to bank the extra money that comes out of their budget, and even learn the basics of investing?

This knowledge would be invaluable, giving your children a financial IQ higher than many working adults. And it would guarantee them a better life.

"But, my kids are little. They're only in elementary school. This sounds like something only teenagers can learn." Ah, but they can learn it. This program can teach these financial nuggets of knowledge to kids as young as 10 years old. The lessons start easy, and in a gameplay mode any child can do, they'll learn it in no time. The younger they start learning these ideas, the better.

"Mmm, my kids will get bored with finance lessons. They won't be able to sit still for more than 5 minutes through something like this." Ah, but they WILL! In fact, they'll enjoy it so much they'll want more! The games are fun and designed to entertain AND educate...they'll want to keep moving on to the next level!

"I don't have the time, the knowhow, or the patience to teach my kids lessons on finances." That's the beauty of it...you don't have to. Budget Brainiacs is a self-contained infotainment package. The kids sit down to play a game, and the game is a financial lesson...so while your children play, they learn. It's that easy!

Budget Brainiacs takes care of your major concerns – it will teach even young elementary-age kids the basics of money management, like saving and spending wisely. The RPG-style of gameplay is entertaining enough to keep kids glued to it for hours. And, older kids will learn life-practical skills, like investing basics, job skills, buying a house, car, renting an apartment, and more.

And...they'll be doing it in a fun, engaging way that'll not only keep them from being bored, they'll be coming back for more!

What Do The Experts Say?



Budget Brainiacs has been reviewed and praised by a number of key organizations, including Citibank and Fidelity Investments. A piece in MarketWatch's Personal Finance section called Budget Brainiacs "The biggest bang for your buck, for youth financial literacy."

Dollar For Dollar, This Program Beats The Competition

Take a look at some of the other programs out there...online sites that offer “free” financial teaching to your kids. One program has a few games, but is mostly long, drawn-out teaching lessons. You have to download PDFs of both teacher’s guides and the student lessons.

Some of the games even require a teacher to monitor progress. That means, either this program isn’t meant for you at home, or it means you have to be the teacher for many of these activities. And...it’s going to be **BORING**. Kids don’t want to sit in front of lengthy lessons on their free time. They’re smart, and they’ll smell a rat. Try to dress up a stuffy financial lesson in a flimsy game outline, and they won’t be having it.

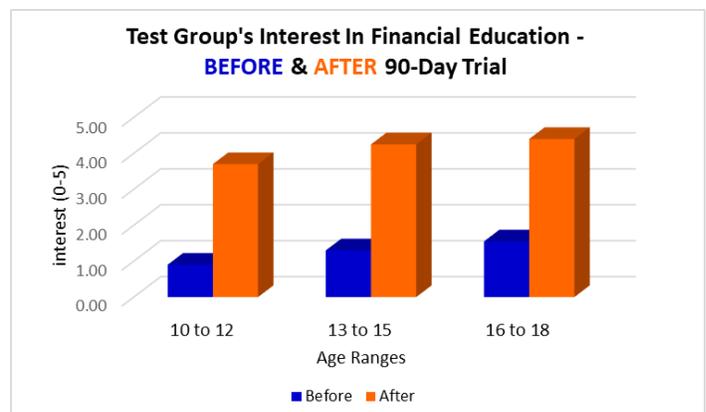
And it’s not like you don’t want to take part in your kids’ lives, but...that’s a lot of time! With Budget Brainiacs, you help monitor the account membership and getting your kids started, but from there...they can take off on their own. You can be getting dinner ready while they’re engaged in a super-fun, interactive RPG game that’s teaching them the benefits of saving and getting ahead.

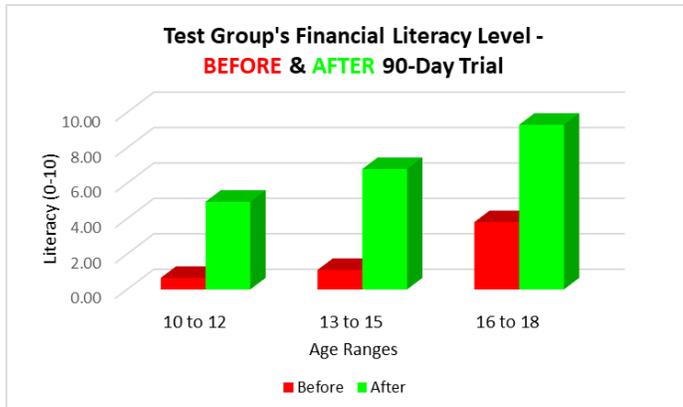
Another program out there is also pretty interactive with the parents. Its primarily a save and spend program that has you and your kids working together on chores and odd jobs. It’s for kids ages 5 to 13. Once they’ve completed a job, you give them their allowance to manage – how much do they want to save, and how much do they want to spend? Oh...**and they charge \$50 a month, per child.**

That’s pretty basic. Many of us do this already! We have our kids fold laundry or do the dishes, take out the garbage and in return we give them a weekly allowance. It’s a good start, but you don’t need an online program to tell you how to do that. And...that’s expensive! *The monthly enrollment for Budget Brainiacs is a fraction of that, minimum...*if you have more than one child, the monthly enrollment gets discounted even more!

Budget Brainiacs begins with the basics, and takes your kids to higher levels of money mastery. It’s so much more than just an “allowance monitor”. Budget Brainiacs is the whole enchilada of financial education for kids. You won’t find a more comprehensive, fun and rewarding financial management program geared toward kids.

We’ve run it through its paces. Before we released Budget Brainiacs to the public, It was field tested among 60 local kids, 20 in each of the 3 main age groups, for a 90 day period. All kids were quizzed at the beginning and end of the test period. They were first given a simple financial literacy test, and they were asked some survey questions, such as “Do you think learning about saving and investing money would be fun?” and, “Would you play a video game about saving money and learning about bank accounts?” The results were pretty telling. Take a look...





On average, across all 3 age groups...

- Interest in financial education went from a score of 1.25 up to 4.12, more than a **300% increase!**
- Financial literacy rose from 1.85 to 7.02 points, a **380% increase!**

After being on the market for just over a year, the Budget Brainiacs community has grown to **over 200,000 members**, and keeps growing daily. There's no shortage of friends for your kids to hang out with, shop with, job hunt with. They can chat together in

virtual family rooms, malls, bank lobbies and more.

Its interactive RPG environment has high quality graphics and sound, and lets your kids interact with other kids in real time. They'll create a profile complete with an animated avatar. With their profile complete, they'll start out with their BB Bank account at a \$50 balance. Their currency is Brainy Bucks, and they earn their Bucks through a variety of games, quizzes and interactive scenarios. Here's a snapshot of what your kids can look forward to:

Ages 10 to 12...

- **Crazy Cash!** – An all-out free-for-all where groups of 3 or more kids compete for neighborhood jobs, like lawnmowing, dog walking, and newspaper delivery. Each job pays big Brainy Bucks, and the kid with the most cash earned at the end of the week wins!
- **How Interesting** – This interactive lesson teaches kids how simple interest is compounded, using their own BB Bank account and balance.
- **Spend A Little, Save A Lot** – Kids learn the importance of choice. Priorities and discipline come into play as they're given different shopping scenarios...spend a little, a lot, or not at all. They're awarded points at the end of the game based on the decisions they made and how much money they have left!



Ages 13 to 15...

- **Wall Street Warrior** – This game has your teenager learning the basics of investing...what are stocks and bonds, it also explains conservative investing with money market funds vs. more aggressive investing in the stock market. And...they set up their own portfolio, and watch it grow right before their eyes!
- **Should I Stay Or Should I Go?** – A more advanced version of Spend A Little...kids decide whether to go shopping at the mall...and if so, how much to spend. Or they can choose to stay home and save their money!
- **College Recruit** – We all want our kids to go to college. This game shows your kids the many options out there, and what programs and schools might be right for them.

Ages 16 to 18...

- **Cash or Credit?** – When is it smart to buy outright with cash? And when should you use credit? This game explores the uses of each, and explains the importance of building a good credit history...WITHOUT running up a bunch of credit card debt!
- **You're Hired!** – You're Hired shows your teen how to prepare and present themselves when looking for a job. How to write a resume that highlights their skills and work ethic, and focuses on positive presentation.
- **I Want That Car!** – This game lets your teen go car shopping...in a safe environment! They can choose between a low-budget grocery-getter for cash, or take it a step up and get a small loan for a nice set of wheels. It's all tied back to their BB account...so it depends on how much they have in the Bank, and if they have a job to handle the financing option.



This is just a small sample of what's in store for you with Budget Brainiacs. Each age group has over 12 different game modules, with more being developed every month. And none of them play exactly the same way twice. So your kids will have unlimited variety and can go back for more learning fun again and again!

Plus...you have the added fun of being part of a community. As a Budget Brainiacs Club member, your secure account gives you and your kids access to interacting with other members during their activities.

- 👤 This adds a depth and realism you won't find with other programs. Your kids can talk, trade, and work with other kids. They can swap, shop and save together.
- 👤 It builds a community of financially savvy youth who are learning valuable life lessons...lessons that will be priceless later in life. As they gain real-world experience, their knowledge grows into wisdom to secure their life into retirement, and they'll be able to pass on these lessons to *their* kids.
- 👤 You'll have no worries about your kids' future with Budget Brainiacs...they're getting a rock-solid foundation for prosperity.
- 👤 All modules can be played in either team or individual mode, to suit your child.

Budget Brainiacs outshines the competition by taking your child on a virtual journey. Starting in their preteen years, through early and then late teens...coaching, encouraging, and enlightening your kids. It's not just about "money", but the power of financial planning, investment and self-control. Budget Brainiacs will instill wisdom and discipline that other programs simply don't do.

When you enroll in the Budget Brainiacs membership Club, you'll get exclusive, secure access to all of the activities – games, tasks, and real-world scenarios. Your kids can have conversations with other kids on how they're doing with their saving, compare notes on their points and rewards earned, and even bargain with each other for "yard sale" items!

What Are Real People Saying About Budget Brainiacs?

I've talked a lot about why Budget Brainiacs is the best thing you can do for your kids' financial future. Take a look at what some real people who've used the program have to say about it:

"This is the easiest program to use! The games difficulty level is just right for each age group. The games are self-explanatory and fun to play. My 12-year-old son couldn't keep track of his spare change a couple of weeks ago, and now he's keeping a running tab of his allowance balance. Thanks so much!" – Julia V, Colorado Springs, CO

"LOVE Budget Brainiacs. My two daughters lit right up from day one, making friends online while playing with and against each other. They've already learned about the value of money, and are more self-conscious about asking for 'little things' at the store when we go shopping." – Katie M, Lansing, MI

"My teenagers had a pretty good grasp of handling money by doing chores at home for their allowances. But now, they want to open savings accounts and start saving for their first cars. My daughter wants to get an outside job babysitting or dog walking to supplement her allowance. We also started discussing saving ahead for college – extra money for side things they will need besides their tuition and books. I can't believe how quickly their financial maturity has increased! Awesome program, I highly recommend it." – Jerry D, Toledo, OH

Sign Up For Budget Brainiacs NOW, Start Your Kids On The Path To Success TODAY!

This program will give your children priceless knowledge. Through "fun and games", they'll learn more about financial planning than they'll ever be taught in school. They'll learn how to earn, save and invest wisely for their future. The skills taught in Budget Brainiacs are literally worth thousands of dollars to your family. They mean the difference between mediocrity, even poverty, or financial success and comfort.

If you need help, you'll get it. Budget Brainiacs has online support for every question, from how to get started to how to make your online community safer and more secure for your kids. Call and online chat centers are open Monday through Saturday, from 8:00 am until 8:00 pm.

Get Loads Of Value For A Low, Low Price

Here's the best part...Budget Brainiacs is *so affordable!* Our low, one-time account start-up is just \$30... this covers the entire family. The monthly membership for one child is just **\$10.00!** And...there's a **20%** multi-child discount for each additional child! But, it gets better ...

Sign up for Budget Brainiacs today, and you'll get some deals that can't be beat. With today's sign up, we'll give you...

\$ A **50% DISCOUNT** of the start-up charge! That's just **\$15** to get set up!!

- § A BONUS balance for each of your kids in their BB Bank account! Brainy Bucks are 10 cents for each BB dollar as a pay-to-play add, and normal starting balance is \$50...but by signing up today each child will get a **\$200** beginning balance!! That's **4 TIMES** their start-up capital and an additional **\$15** savings to you, for each child!

And of course, I wouldn't put my name on something without backing it up. Try Budget Brainiacs for 90 days. If, for any reason, you're not completely 100% satisfied in that time, we'll give you a total refund...start up *and* total monthly fees. No questions asked.

Budget Brainiacs...

- ✓ Does the hard work for you. All you do is sign them up and in no time, they'll be smarter about money than you ever thought possible.
- ✓ Is a community of kids and caring parents...your kids can interact with others – buy and sell from each other, see who can make or save the most money.

And...you get the double-shot bonus of a program crafted with the TLC of a mom, and the financial savvy of a banking professional.

Budget Brainiacs Does What The Others Can't... Help Your Child To Succeed In Life



This program is financial gold for your children. Hands down, it beats out the competition with its variety of programs, and engaging, realistic game environment that makes learning fun.

It doesn't just cover the basics of earning an allowance and spending...it teaches an entire spectrum of financial knowledge. How interest works, keeping

"The highest use of capital is not to make more money, but to make money do more for the betterment of life." - Henry Ford

savings and checking accounts, buying and selling, saving and investing, taking out a loan...and more. You can check out other programs that are free, but remember...you get what you pay for.

Thanks for taking the time today, friend. You and I both know, it's tough to save and plan for the future unless there's a solid knowledge base to start with. Here's your chance to give your kids that base, a strong foundation to springboard them to financial security before they ever leave the house.

All the best,

Karen Rodriguez

Karen Rodriguez

Assistant Branch Manager, New Holland Bank & Trust

MBA-Finance/Creator of Budget Brainiacs

PS...to show you how much I understand, and how much I care about you and your children’s future, I want to make you an extra special offer, from one parent to another. When you sign up today, your child’s monthly fee is 25% off for the first 6 months. So, for one child, that’s just \$7.50 per month for a \$15.00 savings over 6 months. For two kids, that’s \$27.00 in savings to you for the first 6 months! The more kids enrolled, the more you save.

And, for you, my fellow parent...I’m throwing in a year’s subscription to two of the most useful publications for everyday households like ours...*Kiplinger’s Personal Finance* and *Consumer Reports*. Over \$40 worth of practical money and product advice throughout the year, to help you make the best decisions in purchasing and investing.

So...with the 50% start up discount, the extra Brainy Bucks bonus, and 25% off the monthly membership for 6 months, for one child that’s a total savings of **\$45!** For two kids, that’s a whopping **\$57** savings!!

Order Device:

Don’t Wait Another Minute – Empower Your Kids TODAY!

Call 1-800-4BB KIDS, *or*...Just fill out the form below.

ORDER NOW! Complete the form below and e-mail a PDF copy to us. We’ll contact you within 24 hours to complete the billing and get your membership set up on the Budget Brainiacs forum.

| | | | |
|-----------------|------------------|-------------------|--------------|
| First Name | Last Name | E-mail address | Phone Number |
| Street Address | City | State | Zip Code |
| No. of Children | Ages of Children | Total Plan Amount | Promo Code |

Credit Card Information...we accept:



16-digit grid for card number

16-Digit Card Number

4-digit grid for expiration date

4-Digit Expiration Date (MO/YR)

3-digit grid for security code

3-Digit Security Code

5-digit grid for zip code

5-Digit Zip Code

Just scan this form as a PDF file and e-mail it as an attachment to our Customer Service department at: BudgetbrainiacsService@nomail.com

Lift Note:



FROM THE DESK OF: MIKE MCCANN

Hello there,

I wanted to take a minute and talk to you directly about one of the most exciting, life changing decisions you're about to make. I don't take this lightly – I mean it when I say that this is one of the best decisions you can make for your family.

I've known and worked with Karen Rodriguez for 3 years now. After she got her MBA and moved up the ranks, I helped her get situated in her new role...but I didn't need to do much coaching. I saw the fire she had to learn and excel. She'd had enough of just getting by, of her situation just being good enough. I knew where she came from, and I could see where she was headed.

When she talked to our IT department about her idea for a game-based financial literacy program for kids, I heard about it through the grapevine...and needless to say, I was intrigued. As vice president, I feel it's my duty to know what's going on in my bank. But if an employee has a good idea and the drive to make it happen, I'm more than willing to step back and let 'em go.

So I watched from the sidelines as Karen started a GoFundMe page to help subsidize the development of what was to become Budget Brainiacs, and when she started working with a software firm in Grand Rapids. And when she finally, nervously came to me to ask for a recommendation, I couldn't help but laugh. Of course, I said! I sat her down and we talked. We went to lunch and talked some more. I couldn't believe the progress she made with Budget Brainiacs in such a short time. And when she ran me through the first few game modules...well, I was blown away.

As a banking executive for over 20 years, I've been to workshops and conferences and I've seen some of the financial education programs on the market for kids. Nothing, and I mean NOTHING out there has the realism, the variety, the flexibility or ease of play that Budget Brainiacs does. I cannot recommend this program highly enough. You will be more than satisfied with the results. Within a very short time you'll see significant changes in your kids financial habits – I guarantee it.

Cordially,

Mike McCann, Vice President

New Holland Bank & Trust