

Email Lift Note:

Subject: Your Child CAN Avoid the Dreaded Debt Trap – Now!

Dear <Insert Name>,

- You are an extremely busy parent (tick).
- You want the best for your child (tick).
- You teach your child to be polite, sociable, honest (tick).
- You guide your child towards independence (tick).
- You *try to* teach your child how to manage money (... groan...).

Hi I'm Sarah McNamara, creator of [Budget Brainiacs](#). Like you, I'm a busy parent. And like you, there are lots of things I wish I had taught my children, or intend to teach my children (but to be perfectly honest, I probably never will).

One of the hardest things to teach tweens and teens is how to be responsible with money. Let's face it, who has the time? Who has the knowledge?

An [incident happened to my sister's son](#) that to be honest, stopped me in my tracks. At age 18, he was effectively bankrupt... all because he knew very little about money matters.

Distressingly, he is not alone. Financial illiteracy amongst young people is rampant. How can they possibly survive in this mad, mad world if they don't even understand financial basics?

In the past 25 years, Australian household debt has *tripled* (source Australian Bureau of Statistics). Your tweens and teens need to [learn financial skills](#) to avoid this crippling debt trap... learn invaluable financial skills along the way... learn in their *own time*, at their *own pace*... and actually have *fun*!

"Wait", I hear you say. "Children, fun, finance. How can those 3 words possibly go together?" Go [here](#) to learn how – it is possible!

Sincerely,

Sarah McNamara
Creator, Budget Brainiacs

Web Landing Page:

Give Your Child The Edge...

The **Epidemic of Ignorance** Sweeping Our Nation... and How Your Child Must be Protected from Crippling Debt... Before it's Too Late

Dear Busy Mum,

[Sarah's Story](#)

In 2003, Sarah McNamara was an ultra-busy working Mum – two children, mortgage and a high pressure job as a banking executive in one of Australia's Big Four banks.

With the invaluable help of her mother, Sarah was juggling every demand thrown her way... whilst trying to provide her children with everything they needed.

Like all Mums in our crazy world, Sarah felt like each and every day seemed to be missing a few hours. Nonetheless – in a way only Mums can – she multi-tasked and somehow waded through the chaos of modern life... just.

[The Unexpected Curve Ball](#)

Then something happened that stopped Sarah in her tracks. Her elder sister's 18 year old son Ben, had his first ever car repossessed by a debt collector... the car he had so carefully saved for... or so everyone thought.

[What Happened?](#)

Turns out, he had bought the car on credit – credit CARD to be precise. With no understanding of credit card interest rates or the dangers of only paying the minimum monthly balance - and a partying lifestyle that he simply couldn't afford - Ben was in deep financial trouble.

Pieces of the Puzzle

This rocked Sarah. Ben was a gorgeous kid – loving, kind, thoughtful and a little bit cheeky... Aunty Sarah's little mate from a very early age.

"How could this happen?" she thought. Ben's Mum and Dad were great people who had given Ben all the love and attention a child could ever ask for. Like many parents, they'd scrimped and saved to send him to a decent school, where he'd had a well-rounded education from all accounts.

Sarah sat down with Ben and asked him what had happened. What he said shocked her. "I had no idea credit cards *even charged interest*, let alone 15% on any outstanding balance. No one ever told me. I applied for a credit card and the bank just gave me one".

"Did Mum and Dad ever teach you about money?" asked Sarah.

"Not really. Well, that's not quite true. I s'pose they tried, but I was never really interested so I didn't take much notice. Same at school – they tried to teach us the basics, but it didn't make much sense".

"What about **my** kids?"

Naturally enough, Sarah's thoughts turned to her own kids. Her initial shock at Ben's complete lack of financial literacy was replaced by dread. Her kids were both close to their teens, they would be starting to push the boundaries soon... seeking independence... maybe getting part-time jobs... spending money, saving money... managing money.

How could they avoid the trap Ben had fallen into?

Why would they avoid the same trap?

When she tried to teach them the ways of the money world, Sarah had met the same resistance Ben's parents had. Sarah's Mum had also made an attempt, but to no avail. There had to be a better way.

Realisation

Faced with the dread of her kids falling into the same debt trap as Ben, an idea began to form in Sarah's mind. She had the ideal background from which to teach her kids financial literacy... senior banking executive... Masters in Business Administration... years of experience in the finance industry... yet she had no idea where to start.

So Sarah set out on a path of learning... asking friends and family how they taught their children money management skills. Without exception, she discovered everyone was floundering.

Many had tried online learning programs, but found they were too simplistic, too complex or just poorly put together.

Others had tried to instil the basics of finance *their* parents had taught *them*, but quickly realised their own understanding of financial matters was sadly lacking.

What everyone had in common though, was the curse of modern-day life. Phrases like:

- "I started to teach Isabelle, but we never seemed to find the time to follow it up".
- "It was something we knew we should do, but somehow life got in the way".
- "We'd always intended to but never seemed to have the time. Besides, where do you start?"

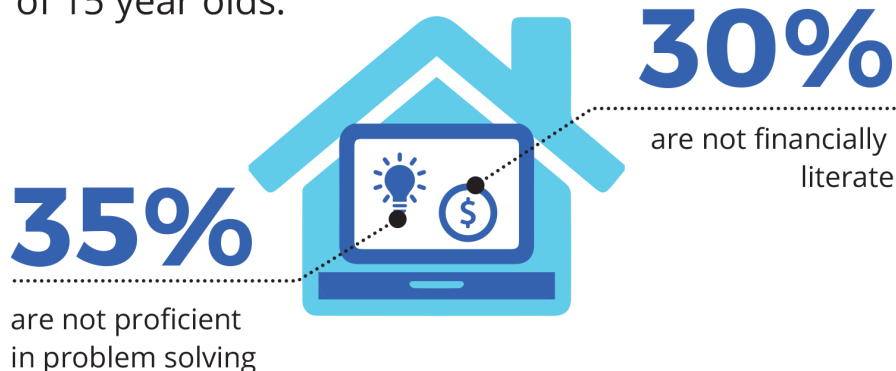
Sarah started searching online to see if this financial illiteracy trend was widespread. What she found was shocking and very disturbing.

[The Epidemic of Ignorance](#)

This is just a small sample of what Sarah discovered:

From The Foundation for Young Australians website:

While work of the future will involve young people managing a 'portfolio' of flexible work, of 15 year olds:



Or how about an “ANZ Survey of Adult Financial Literacy in Australia”:

1 in 3

superannuation fund members find reading their superannuation fund statement difficult.



Or from a survey by Canstar on young Australians:

A survey by Canstar found **the vast majority (90 per cent) don't shop around for the best rates on credit cards**, savings accounts and loans. Of those who had credit cards, more than half admitted if they looked around they would likely find a better deal. And **almost a third didn't understand the concept of interest rates**.

Another study by ANZ found 18-24 year olds are more disconnected than any generation before from money issues, **and they often end up learning financial lessons the hard way**.

Looking outside of Australia, the picture was no better. Take this from a study in America:

Source: Journal of Financial Service Professionals. Nov2004, Vol. 58 Issue 6, p49-56. 8p.

Author(s): Anthes, William L.

...financial illiteracy is rampant, leading experts to warn that unless the trend is reversed, a financial crisis awaits Americans and, by extension, their communities and the nation itself...

Or this from The Journal of Consumer Affairs (USA):

Journal of Consumer Affairs, Summer, 2010

...**financial literacy is low; fewer than one-third of young adults possess basic knowledge of interest rates, inflation and risk diversification...**

Sarah had discovered that "financial illiteracy is rampant", not just in Australia, but worldwide.

An epidemic of ignorance...

Determination

So with a determination only a mother possesses, Sarah resolved to do something about it.

It was time to create a learning program for kids...

Not just covering the very basics – there were too many of those already...

But a comprehensive course that would appeal to kids...

Teach children the fundamentals of financial literacy...

Challenge them to learn more detailed principles...

And make them WANT to learn more.

After countless late nights and several years of hard slog, Sarah created something **very special**...

An Exclusive Club...

Not a club for adults...

Instead...

An EXCLUSIVE Club for children from age 10 upwards...

An Exclusive Club that takes your child by the hand...

And leads them through the twisted maze of financial learning...

By teaching your child about financial matters in an ENTERTAINING WAY...

By teaching your child about financial matters in a STRUCTURED and LOGICAL manner...

In a way they RELATE TO and UNDERSTAND...

In a way that relieves you of the responsibility to teach your child about "financial stuff"...

So they UNDERSTAND what they are learning AND have a bit of fun at the same time...

So they can take control of their financial life before they've even left school...

So you don't have to find the time (and let's face it, the will) to educate your child about financial matters...

So you don't have to stay awake at night worrying about your child's future...

Knowing your child has vital knowledge that a large percentage of the population simply don't have...

Knowing your child has **THE EDGE**...

[Finally, a Solution!](#)

Sarah's brainchild morphed into...

Budget Brainiacs...

To help educate *your* children in the complex topic of finance...

By creating...

- A dynamic and exciting web-based program and Exclusive Club for families with children 10 years and older...
- An online site your child will *look forward to visiting*, while they learn critical financial skills and earn rewards...
- An online site that gives your child the financial skills they need to excel in this frantic world...
- Structured learning... starting with basic concepts... progressing to financial skills... then to advanced concepts... in a STRUCTURED manner...

- Structured learning... to give your child financial skills... saving, spending wisely, interest rates and how they are calculated, avoiding debt, budgeting...
- Instant access from any computer or mobile device...
- Instant access backed by encrypted security, so you can be assured your child is safe online...

Julie Sanders is excited she found Budget Brainiacs:

*“My local family 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*

- A Rewards System that encourages your child to earn Rewards Points...
- A Rewards System serving a dual function; not only are points used to redeem prizes at The Club Store, they act as a “currency” throughout the program...
- If your child delays redemption of a prize, they will earn “interest” after a given time period...
- If your child deposits some Rewards Points into a “term deposit” for a fixed term, they will earn “interest” after a time period... or forgo the interest if they decide they need the money NOW...

So they learn how to manage their money!

Tahlia Bazell says her kids love the way Budget Brainiacs is set up:

*“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

Remember, **Budget Brainiacs** was written by Sarah McNamara...

A Mum...

To make Mums' and Grandmothers' lives easier the world over...

By taking *your* child under *her* wing and guiding them through the most critical learning foundation they need in this dog-eat-dog world...

The financial skills your child needs...

So that your child can learn skills to set them up for a *lifetime of financial freedom*...

And the only thing you need to do is enrol them in **Budget Brainiacs'** comprehensive learning program...

Sarah will handle the rest.

And your child will avoid **the epidemic of ignorance...**

Heather Walters is based in Green Bay, Wisconsin, USA. She writes a very popular blog that attracts contributors from around the world. Heather is also excited about **Budget Brainiacs:**

*"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*

So, how does your child become a part of **Budget Brainiacs** Exclusive Club? Before we get to that, let's have a look at some more wonderful benefits of this Exclusive Club:

- **Each child has their own personal game page.** This allows them to learn - and accumulate Rewards Points - at their own pace.
- **Budget Brainiacs** is structured to lead your child through a logical learning sequence, earning valuable Rewards Points along the way. Structured learning is critical for understanding such a complex subject. The program is constructed in such a way that the foundations are laid and understood *before* your child moves to the next level.
- The Rewards Points themselves are structured such that the child understands they have value, *just like money*. For example, if the child delays redemption of a prize from The Club Store, they will earn "interest" after a given time period. Rewards Points serve two functions. Not only are they used to redeem prizes from The Club Store, they also act as a "currency" throughout the program.
- Online forums can be created by any Club Member on any subject, while existing forums are open to all. Every forum can be shared with all Budget Brainiacs Club Members... or a closed group can be established, where only certain Club Members are invited to join. Similarly, there is a forum for parents where ideas can be exchanged and questions answered by other parents. *So Club Members can help and encourage each other to move through the learning program. **ALL forums are closely administered and monitored for inappropriate content, so you can be sure your child will be safe. You can also disable the Forum feature if you are still not comfortable with the idea.*** The Customer Service Centre can help you with this.
- **Budget Brainiacs** was written *by a Mum* to fill a vital gap in childrens' education. There is **no other program** as comprehensive - but at the same time - simple to use as Budget Brainiacs. It is structured so that children can teach themselves all the fundamentals of financial management.

[How To Get Started Today!](#)

Become a member of the **Budget Brainiacs** Exclusive Club, simply by going [here](#)

...and follow the prompts to become part of the Exclusive Club. It's that simple!

Normally, Family Club membership is \$29/month per child enrolled... a very small price to pay for your child to avoid **the epidemic of ignorance** sweeping our modern world.

Plus, your child is gaining access to a fantastic learning program that will set them on the path of financial security for the rest of their life.

However, for a *strictly limited number* of new Club members, we are offering more benefits:

- \$29/month for the FIRST child enrolled and *one FREE month's Club membership for a sibling*, when they are enrolled at the same time.
- You are only enrolling one child? No problem. Your child instead receives *50 Bonus Rewards Points* to be redeemed at the Club Store.

That's under \$1 per day to secure your child's financial future... a very small price to pay for your peace of mind, not to mention your child's future...

Indira Shah discovered an unexpected benefit of Budget Brainiacs:

"I've spent quite a bit of time working through the program modules with my son, and I'll admit that I've learnt a lot of useful information from Budget Brainiacs. The learning modules make you think, and look at things in a different way. I particularly love the sidebars. One of my favourites is: "Did you know that if the price of a company share falls 50% then it has to rise by 100% for you to be back where you started?". Obvious when you think about it, but it certainly wasn't something I'd ever thought about. And the best thing is, they then go on to explain it in really simple terms that anyone can understand.

"While Budget Brainiacs is targeted at tweens and teens, I think it's really useful for people of any age". — I. Shah

And remember, your level of involvement in the **Budget Brainiacs Exclusive Club** is entirely up to you. You can work through each module with your child... you can gain access to valuable parents' forums... or you can let your child work through the program completely unsupervised.

Whatever you decide, **Budget Brainiacs** still does what it does best – build a solid launchpad so your child can negotiate the dangerous universe of money management with confidence!

Lucy Ngo is a grandmother of 6, with grandchildren ranging in age from 11 to 16. She too was concerned about the poor financial literacy of her grandchildren and signed them up to **Budget Brainiacs** Exclusive Club:

*“My husband and I saw it as an investment in their future. Having run a small business for over 30 years, we were acutely aware of the level of ignorance in society in regards to financial matters. When my daughter mentioned **Budget Brainiacs**, I did some research and was very impressed; not just with the content (which is excellent), but also with how well it was presented. Simple language with loads of examples.*

*We resolved to sign up our grandchildren and pay for their subscriptions as birthday presents. **Budget Brainiacs** is far more useful to them than another computer game or a store gift card”. — L. Ngo*

Special Bonus! “Budgeting Basics”

Order today and you will receive a FREE bonus ebook, “Budgeting Basics”... the perfect compliment to **Budget Brainiacs**. It is downloadable and yours to keep, even if you decide **Budget Brainiacs** is not for you!

“Budgeting Basics” is an invaluable tool for both *you* and *your child*:

- Follow the straightforward instructions... to create a comprehensive budget... and stay in control of your finances.
- “Budgeting Basics” is full of useful tips and tricks to help you save more money every day.
- Yours to keep FOREVER! So when the time comes for them to do a budget, your child will have a proven template to follow.
- Yours to share! Give your friends and family a copy. After all, why should they miss out on such an important budgeting tool?
- “Budgeting Basics” uses the very same proven, easy-to-follow format that is utilised in **Budget Brainiacs**... to make it easy for you or your child to use.
- Not clear on any aspect of budgeting? Simply use the hyperlinks that lead you straight to the relevant learning module in **Budget Brainiacs**. It couldn’t be simpler than that!
- The best bit? We all know we should “do a budget”. But if you’re like me, the very thought of it makes me groan! “Budgeting Basics” is so

easy to use that you'll have a budget done before you know it! And at last you'll know where all that hard-earned cash is disappearing to...

Normally priced at \$29 in the Club Store, "Budgeting Basics" is yours for FREE... equivalent to one month's membership to Budget Brainiacs - totally free!

Your Guarantee

Just like you, Sarah takes your child's future seriously. When you sign your child up to **Budget Brainiacs**, you will pay just \$29/month for the FIRST child enrolled and *one FREE month's Club membership for a sibling*, when they are enrolled at the same time. (Remember, if you are only enrolling one child, your child will instead receive *50 Bonus Points* to be redeemed at the Club Store.)

And of course, you'll have access to our FREE bonus ebook, "Budgeting Basics".

If for some reason you or your child decides Budget Brainiacs is not for them, simply contact the Customer Service Centre within 30 days of sign-up date and we will refund your money in full...

No questions asked...

No queries...

No if's, no but's...

All your money back by simply calling the Customer Service Centre.

And you get to keep your free copy of "Budgeting Basics"... forever.

Secure Your Child's Future for Under \$1 per Day

Your investment of less than \$1 per day to secure your child's future is **the** best investment you'll ever make.

Imagine the satisfaction of watching your adult child successfully navigating the shark-filled waters of the financial world... knowing you helped them to avoid **the epidemic of ignorance.**

Go [here](#)

now and get your child started on the path to financial security.

Budget Brainiacs has been endorsed by the following institutions:

- The Financial Planning Association (US).
- The Financial Planning Association of Australia.
- Westpac Bank.
- ANZ Bank.
- National Australia Bank.
- Commonwealth Bank.

Sincerely,

Janet O'Brien
Senior Brand Manager, Budget Brainiacs

P.S. Remember, our Introductory Deal for new members is strictly limited. Sign up now by simply going [here](#) ... and protect your child from **the epidemic of ignorance** sweeping our nation... before it's too late.

P.P.S. *Children... Finance... Fun...* 3 words that do not go together – UNTIL NOW! **Budget Brainiacs** brings all three together and the results are amazing:

"Until I found Budget Brainiacs, I was tearing my hair out – trying to figure out a way to teach my kids about the importance of saving, balancing budgets and so forth. Being a competitive bunch, my kids pushed each other to learn with no input or prompting from me! And the biggest surprise for me was the depth of knowledge they gained in a very short time period. Love your work!" – K. Paulson

Sign up [here](#) now and give your child **The Edge**... financial knowledge that will set them up for a lifetime of financial security.

Order Device:

Start your child on the path to financial security today... to protect them from **the epidemic of ignorance**

Yes! Please sign my child up today to the **Budget Brainiacs** Exclusive Club... and give me access to my FREE bonus ebook, "Budgeting Basics".

I'm ready to help secure my child's financial future by signing them up to **Budget Brainiacs**.

I understand my child will learn critical topics such as saving, spending wisely, interest rates and how they are calculated, avoiding debt, budgeting and so on, with **Budget Brainiacs'** structured learning program.

My child will earn Rewards Points along the way and use the Rewards Points just like normal money... to gain valuable financial learnings without the risk of losing "real" money.

100% Money-Back Guarantee

I understand if my child or I decide **Budget Brainiacs** isn't for us, I simply need to call the Customer Service Centre within 30 days of enrolment and I'll receive a full, no-questions-asked refund of my purchase price.

And I get to keep my FREE bonus ebook, "Budgeting Basics".

To order by phone, please call the Budget Brainiacs Customer Service Centre toll free on 1800-635-635.

Order Information

Please Choose One:

<Check Box> I want to enrol one child in Budget Brainiacs. Please bill me \$29 for the first month, credit me 50 Bonus Rewards Points and send me access to the online program.

<Check Box> I want to enrol 2 or more children in Budget Brainiacs. Please bill me \$29 for the first month and send me access to the online program.

To order by phone, or if you have any questions, please call the Budget Brainiacs Customer Service Centre toll free on 1800-635-635.

We accept Visa, Mastercard, Paypal and bPay.

Personal Information of Parent or Guardian

*Please Note: Child's details will be entered when you set up their personalised **Budget Brainiacs** program on the website. We'll send you an email with all the "how-to" details.*

First Name:

Last Name:

Address 1:

Address 2:

City:

Country:

State/Province:

Postal Code:

Daytime Phone:

Email: