

How You Can Tap an Ancient Wealth Secret
With a Simple \$100 Formula . . .
And Create \$1,296,677 for Your Child
(But You Must Act Before It's Too Late . . .)

Dear Parent:

The day was overcast, cool, and rainy. The group of gentlemen who "held court" at the local coffee shop every morning at 7 am was just breaking up. Tom and James, both 65 and both planning to retire shortly from careers in insurance, lingered behind at the table.

"Say, James, are you worried at all about retirement?" Tom asked. "You know, having enough to make ends meet."

"Honestly, no," James said. "Let me show you something, confidentially."

James reached down into his briefcase and pulled out a piece of paper. He slid the paper across the table. Tom put on his reading glasses and peered at the document.

Tom's jaw dropped.

"What is this?" Tom's voice was barely above a whisper.

"My retirement brokerage account statement," James said.

Tom stared at the bottom line:

"Total Account Value: \$1,296,677.53"

"What . . . how . . ." Tom stammered. He looked away. "I've only managed to save about fifty thousand. How did you -"

"You wouldn't believe me if I told you," James said.

"Try me."

"Something my parents did for me when I was eleven."

"Eleven?" Tom asked. "As in fifty-four years ago?"

"Yep. They did two things. One, they opened an investment account in my name and deposited roughly \$10,000 into it over seven years, starting when I was 12, stopping at 18. Those deposits, averaging \$1500 a year, grew into the nearly \$1,300,000 you see on my statement."

Tom was bug-eyed.

James continued his story.

"They applied an ancient wealth secret for my benefit. But that's not all. I'm sure I would have withdrawn and spent the money when I got control of the account at 21 if I hadn't understood the secret and been educated in money management. That's the second thing they did - they found a fun way for me to learn all about money, finance, and investments . . . when I was eleven, twelve, thirteen years old. That retirement account is only a portion of my total net worth."

Making a Million-Dollar Difference

What if you could make a million-dollar difference in your child's life, by taking a few simple steps now, while they are young?

*What if you could follow a simple system, as James and his parents did in our story, and **virtually guarantee millionaire status for your kids at retirement age?***

A Legacy of Confidence and Security . . . Instead of Fear

*Instead of living in fear, as Tom does with his thin financial cushion, your children - and their families - could be confident and financially secure, able to enjoy life, travel, and provide well for their families. **And they would have you to thank for a big part of it.***

Imagine your children a year from now:

- Grades are higher across the board, especially in Math
- Instead of asking you to give them money, they ask for jobs to earn money
- They are more inquisitive . . . more conversant . . . and more confident

Now imagine the lives of your children in 10, 20, and 30 years:

In their 20s:

- They have no credit card debt
- They each own a house *and* have an income-producing rental property
- They each saved enough to pay cash for a new car

In their 30s:

- They have 3 rental properties (each)
- One is a professional, earning well into the six-figures, and two own their own successful businesses
- They have the ability to put their children in top-rated private schools, if they so choose

In their 40s:

- They each have portfolios of rental properties, yielding \$8,000 to \$12,000 in net cash flow per month, with each portfolio having a total equity value of about \$500,000
- They travel to Europe or Asia almost every year, and have explored over 30 countries
- They are able to give significant financial support to causes they believe in, and are viewed as civic leaders in their communities

Apart from instilling character and teaching them the importance of love, is there any greater legacy you could leave them than the gift of financial independence – and the freedom to live life on their own terms?

Can you truly make such a dramatic, lifelong impact on your children . . . could these visions of the future really come true?

Yes!

The Ancient Wealth Secret

It starts with the “Ancient Wealth Secret.”

The Ancient Wealth Secret is best illustrated by the story about a wise and wealthy old man, nearing the end of his days, with no heirs. He offered each of his four apprentices a choice between two gifts: \$100,000 that very day – or one penny that doubled in value for 30 days. All but one of his young charges took the \$100,000. The one who understood the power of compound returns (often called the “8th wonder of the world”) chose the penny.

How much did the apprentice who chose the penny end up with?

\$5,368,709.12

The \$100 Formula

We have a proven system that motivates parents and their children to set up an investment account and fund it annually, through a child’s 18th birthday. The amount of suggested funding? Simply, \$100 multiplied by the child’s age at the time.

Here’s an illustration:

<u>Child’s Age</u>	<u>Annual Funding Amount</u>
12	\$1200
13	\$1300
14	\$1400
15	\$1500
16	\$1600
17	\$1700
18	\$1800
TOTAL	\$10500

What then? Nothing! You and your child simply keep the money invested. We suggest “A” rated stocks that pay dividends. Let the dividends compound. Do not withdraw any funds.

What’s the value of this account when your child reaches his or her “retirement” age of 65, using an average annual compound return rate of 9.92%? (That’s the 50-year compound annual growth rate of the S&P 500.)

\$1,296,677

Why couldn’t you do this independently?

You could.

But there's a problem.

Remember the young apprentices who jumped on the chance to get the quick \$100,000?

The problem is lack of knowledge and understanding of money-growth and money-management principles.

The Missing Ingredient: Financial Literacy

Guess what's likely to happen if your child is not financially literate?

Doesn't really understand the principle of compound returns?

Doesn't know how to budget?

Doesn't know the secret to saving and building wealth?

Thinks a stock is something a NASCAR® driver races?

Couldn't begin to explain basic investment tenets and systems, much less have the discipline to follow them?

You probably know the answer already. That money will be withdrawn and spent. A few years later, there will be nothing to show for it. Gone. Poof!

That \$1,296,677 will never materialize. It will be nothing more than a lost dream.

The acorn you planted will never have the opportunity to grow into a mighty oak.

What could have been will never happen. Your child is more likely to end up like Tom than James.

But what if there is a way to **virtually guarantee** your 5th grader, your 7th grader, your 10th grader **will** be financially literate, without you having to spend hours trying to teach your children . . . cajole them . . . or even threaten them with "loss of privileges" if they don't get it together?

What if there is a way to do this that is **stress-free** for you AND **incredibly fun** for your children?

Imagine:

Instead of your children running to you for money and badgering you to buy this or buy that . . .

They NEVER do that . . .

AND use their own money (earned and saved) to buy special things they really want . . .

AND still have half their money invested?

Instead of them being intimidated by math or finance . . .

They master those subjects, largely on their own, by their choice . . .

AND they actually tutor other students?

Instead of wasting time watching TV for hours on end . . .

They spend that time learning all about money management, investing, and entrepreneurship . . .

AND then apply those skills to earn money, save money, and even start a micro business?

A pipe dream? Not at all.

We have thousands of kids living this dream (and thousands of parents enjoying this dream), right now!

My name is Catherine MacKenzie. Who am I? I'm a mom first. I have a master's degree in business administration. I had a 20-year career in banking, including as chief operating officer of a regional bank with assets exceeding \$120 billion, before I took the entrepreneurial leap to start BestFin, Inc. and develop Budget Brainiacs.

"Budget Brainiacs" is a funny name . . . but the benefits your child will receive are serious, lifelong, and *life changing*.

I want to make sure your child is far more likely to end up like James, not Tom.

I want to make sure your children have the foundation to grow into financially-prosperous adults.

And I want to make sure your kids benefit now, in the ways I described above - and in many more ways I'll reveal below.

So . . . what exactly is Budget Brainiacs?

A Fusion of Entertainment and Profitable Learning

Budget Brainiacs is a website and online community where kids log in, play games, and interact in a unique environment . . . and learn:

All about money – saving it, investing it, and growing it . . . before long, your child will:

- ✓ Know how to open checking, savings, and brokerage accounts
- ✓ Understand the key principles of stock analysis
- ✓ Understand the time value of money and the magic of compound returns

Don't be surprised when they show you a \$500 savings account balance . . .

Ask you to open a brokerage account for them and then tell you which stock to buy with money they've saved . . .

Want to discuss the economy at the dinner table – and the next direction for interest rates . . .

Get excited about the future value of their Ancient Wealth Secret accounts . . .

All about budgeting – how to steer clear of wasteful spending, how to create budgets, and how to prioritize . . . before long, your child will:

- ✓ Be saving as much as 50% of all his or her money (from jobs or gifts)
- ✓ Be thinking carefully before buying random “stuff”
- ✓ Have a budget for bigger purchases

Don't be surprised when they ask for more jobs, to earn and save more money . . .

Stop asking you for money to buy “junk” on impulse . . .

Ask you to help them pick out a new laptop or smart phone to buy – with money they've budgeted and saved . . .

All about financial “life skills” – applying for and keeping a job, buying or leasing a car or house, and starting a business . . . before long, your child will:

- ✓ Be reading books, magazines, and blogs on entrepreneurship and business
- ✓ Ask you to help them find a safe part-time job or business
- ✓ Be looking for deals on rental properties

Don't be surprised when they pitch a start-up idea to you . . .

Talk about developing “apps” – and then go make one for iPhones and iPads or the Android operating system . . .

Bug you to go look at a house for sale as a potential income property . . .

Talk and act with newfound confidence . . .

A Radical Difference

Most online games, especially ones about “boring” subjects like finance – and ones that try to teach lessons, get really stale after a few plays. This is where Budget Brainiacs is different – radically different!

“My name is Horton Pansberry. I am the owner of a financial publishing company with over 500,000 subscribers. I came across this product two months ago. Budget Brainiacs stakes out new ground in addictive (yes, it is!), interactive gaming. They have accomplished the impossible. They've melded substantive learning with sophisticated gaming. Most parents either won't or can't supply the financial education our young people desperately need. Budget Brainiacs has spectacularly filled that gap!

My 10-year old has already saved more in two months than he saved in a year before . . . he's working on an iOS app with another boy in his Brainiac group . . . and he got me to open a brokerage account for him at Schwab (he just bought 20 shares of a stock he researched – now I'm looking at it to buy for my account).”

-H. Pansberry

Kids really **don't** tire of playing our games. In fact, they can't seem to get enough of the virtual “open world” we've created. (If you know what Minecraft® is, you already know what I'm talking about.)

The “big idea” of Budget Brainiacs is that it makes learning fun – really fun. Engaging entertainment is the only way to get and keep the attention of today’s kids.

“I’m a professional mommy blogger who gets over 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.

I’ve signed up my two kids – one is now showing me why I need to buy rental property; the other is already 1/3 of the way to her goal of saving \$1,000 (she never saved \$100 before). Wow!”

- H. Walters

Keep reading, and I’ll explain the secret behind this “home run” product’s success in reaching kids and pleasing parents . . .

A Complete System – Unlike Any Other

It’s the rare parent who has the time and patience to sit down for hours and give his or her child a full course in money management. Budget Brainiacs does the heavy lifting for you. And we’ve perfected the formula for continued “play.”

For the investment account, Budget Brainiacs lets the child and parent easily track the investment returns and use our built-in calculator to play “what if” games on funding amounts, funding periods, and returns.

Not only that, for each milestone reached, until age 18, your child receives “Gold Nuggets” – rewards that he or she can redeem for cool prizes in our online store.

And that’s just getting started. Budget Brainiacs is an entire system – a complete online “course” – designed with one goal in mind:

To teach your child all about money, so that by age 18 he or she will be fully equipped to handle it, budget it, save it, and invest it for a lifetime of financial security and wealth building.

In a few words, to be like James, not Tom.

Budget Brainiacs will engage your child from the get go, and keep him or her interested . . . and learning.

Each month you'll see your young charges doing amazing things you never thought possible at those ages!

Running Ancient Wealth Secret scenarios and projections . . .

Working harder to earn money . . .

Saving for a big purchase . . .

Scouring financial publications for stock and start-up ideas . . .

Being more confident and doing even better in school – all while having tons of fun . . .

The only way to accomplish this seemingly-impossible goal was to make Budget Brainiacs vastly unlike any other “financial literacy course” on the market.

We spent well over a million dollars to make Budget Brainiacs “super sticky.” That simply means the user returns repeatedly to the application.

Making our website and software “super sticky” meant we had to do one thing, very well:

Make it Fun to Play Over and Over Again

That’s where our development dollars went – into software coding, to create a world – a community – in which kids can form groups and alliances and find endless ways to create, to build, and to play, with virtually no pre-set limits.

In high-tech gaming lingo, it’s called an “open world.” Ask your kids about Minecraft® - perhaps the most popular “open world” game ever created. (Microsoft recently purchased the maker, Mojang, for \$2.5 Billion.)

Unleashing creativity and customization for each user is the key to repetitive play. Merging such a powerful platform with a setting designed to teach financial literacy is the genius of Budget Brainiacs.

Within our virtual world, kids will discover:

- Mini-games, quizzes, and videos, to sharpen math skills, reasoning and cognitive abilities, and build foundational knowledge of our complex financial world
- Multiple “channels,” including budgeting, saving, investing, banking, real estate, college, cars, the job market, stocks, bonds, and entrepreneurship, to give them

specific, actionable, and profitable information in each area they will encounter as young adults (they'll be light years ahead of their peers!)

- Opportunities to play with their friends in their own, permission-based "private club," and interact - if desired - with other groups, via online multi-player capabilities - learning to collaborate, compete, and create

Throughout the game play, the kids will earn Gold Nuggets to redeem in our store. We have enough Gold Nuggets to ensure completion of all our learning modules. Because the modules are seamlessly integrated into our open-world platform, it never seems like learning. *No other service or product delivers this benefit.*

In fact, no other system in the marketplace is remotely close to the power and continuing playability of Budget Brainiacs.

With Budget Brainiacs, your child not only will be on road to a million-dollar fortune - he or she will be:

... fluent in budgeting

... wise about saving versus spending

... educated in stocks, bonds, and real estate

... knowledgeable about the do's and don'ts of starting a business

... and ahead of his or her years on how to live a life free of financial insecurity

In short, he or she will become a "Financial Einstein" - or a "mini-me" of legendary investor Warren Buffet - or simply a young man or young lady who is very smart about all matters financial.

What's the upshot of all this . . . from your perspective?

Instead of coming back home to live after college (or after dropping out of college), your children will be gainfully employed (or be the employer) in businesses they choose.

They will not only be able to buy or rent their own residences, they might also be buying their first rental property.

Instead of being a source of worry or stress (emotional and financial), your children will be a source of pride - you'll have plenty to brag about and "show off" to friends and family.

Instead of wondering what you did wrong . . . or what you could have done differently . . . you'll have the quiet assurance of knowing you made a hugely-positive difference in your children's lives.

How huge?

Money-wise, \$1,300,000 at least, and potentially far more.

Life-wise, invaluable.

I am Passionate About Your Child's Success

This is why I started Budget Brainiacs. It's why I partnered with a major venture capital firm six months ago to fund and build the platform we needed to be the best in the industry, to ensure our success in reaching and engaging children. It's why I love what I do and am gratified daily by the feedback from our customers and leading financial educators and investment advisors around the country and the world.

"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!!!!

P.S. My 14-year old and her friend have started an online store to sell their own brand of fashion flip flops and accessories, based on things they worked on in their Budget Brainiacs community – they're talking big bucks!"

- J. Sanders

You Will Have Made the Difference

When you give your children the gift of Budget Brainiacs, you can look back later, smiling, knowing you were a partner in their success – and made million-dollar differences in their lives. You set them on a path, not just to financial security, but one that continues on up the mountain, to wealth-building, peace of mind, and joyful living.

Before I tell you exactly how easy it is to join our community of parents "in the know," let me show you the fate from which you'll be saving your young loved ones, and just how bad it is.

The average 4-year college education now costs nearly \$100,000 at a public university. At a private university, almost \$200,000. Yet most kids graduate with little or no financial skills.

"We've found our college students overwhelmingly ill-prepared for the real world of financial management. As a result, we've added a required first-year course in money management. Suffice it to say, if our students would have had access to Budget Brainiacs, that course would not be needed.

I have three children between the ages of 11 and 16. All of them are huge fans of Budget Brainiacs. The older two already have more knowledge and more savings (I suspect) than most of our entering freshmen. You have developed an incredibly valuable product. Thank you."

**- R. Harrington, M.B.A., Ph.D.
Dean, Vanderbilt University
College of Arts & Science**

The Epidemic of Financial Illiteracy

Financial illiteracy is at an epidemic level in our country.

Consider these facts:

- A young person, by the time he or she reaches age 21, has been exposed to more than one million advertisements, all clamoring "BUY NOW!"
- Studies have shown the average child cannot pass even the most basic financial literacy test.
- Reports indicate most children receive no financial education – at home, in high school, or in college.
- The consequences? Our young adults are not prepared to handle themselves financially. *As many as 85% move back in with their parents after graduation from college.*
- Less than 60% of 18-to-29 year olds pay their bills on time.
- Almost 70% of parents admit great reluctance (due to feeling ill-prepared) about discussing investing and money management with their children.

- 54% of college students surveyed had overdrawn their bank accounts, and 81% had no clue about how long it would take to pay off a credit card balance.
- **40% will never achieve a net worth over \$10,000.**

Avoid the Doomed “Forty Percent”

Think about that last statistic:

Forty percent of all young adults today will never know the security of financial independence.

Forty percent will struggle daily and monthly to make ends meet.

Forty percent will never know “what could have been.”

This is your chance to make sure your child is never doomed to be part of “The Forty Percent.”

This is your opportunity, literally, to make a Million-Dollar Difference!

My Personal Offer for You and Your Family

Here’s my offer, personally to you and your family. If the list from which we got your name is any indication, you completely understand the problem and want to do all you can to help your children succeed. I think you’re much like me.

Budget Brainiacs is an online subscription that users log into, similar to other password-protected websites. Once logged in, the user has unlimited access to all our features, including the open-world game play. It’s easy to learn, but hard to master. And because it’s endless, boredom is banished and creativity explodes.

Yet our price is nowhere near the cost of a college education, not even one semester of college. Not even one 3-hour credit course.

One of my mandates to our team of developers and financial advisors was to make Budget Brainiacs affordable to everyone, including the single mom working hard to provide for her children.

The regular price is \$29 per child per month. That’s a bargain by any measure, based on the skills learned and the value of our system to keep the Ancient Wealth Secret working year in and year out.

But you won't pay that price. You won't even pay half that price.

If you act now, you can lock in a Budget Brainiacs subscription for only \$11.99 per child per month - a discount of nearly 60%.

You may cancel any time. There's no obligation to continue, no contract - simply a monthly subscription for as long as you choose to stay with us.

We will honor this price for as long as your subscription is active.

There's no risk. Try Budget Brainiacs for two months. If it's not incredibly valuable to your child or children, let us know, and we'll refund every penny you paid.

But we think you'll stick around for quite a while - like 93% of our customers (that's the highest customer retention rate we're aware of).

If you prefer to pay annually, you'll get even greater savings. Get a whole a year for only \$99. That comes out to \$8.25 per month.

And you still have no risk. You may cancel at any time and receive a refund for the unused portion of your subscription. And you may cancel within the first two months for a full refund.

Do you have more than two kids you want to sign up? Then you'll want our **Family Pass**. Get three subscriptions for \$29 per month (our regular rate for one subscription)! Additional subscriptions are just \$5.99 per month.

Or get an annual Family Pass membership for \$229 (*a further savings of \$119*), with any additional annual subscriptions for only \$49 each.

And the same guarantees apply.

But please hurry.

Now is the time to eliminate your worries about preparing your children for the real world.

Now is the time to give your children a product they will use to create, to generate ideas, to learn, and to begin managing their money wisely - saving, investing, and building self-reliance and confidence.

No other product or service can deliver these benefits. I've shown you why Budget Brainiacs is the best and smartest choice.

Time is of the Essence

These massive discounts will be available for only a short time. Once we've hit our goal for new subscribers, I'll instruct our sales team to pull the plug on this offer. If history is any guide, I expect us hit our goal within the next 30 days.

Don't risk missing this deal. Remember, you risk nothing.

Visit our website, www.budgetbrainiacs.com (click on "Subscribe"), or call our Customer Service Staff (9 am to 6 pm, EST) at 800-555-1212.

Or grab the enclosed Order Form and mail it back today.

Special Reports Worth \$98 – Yours Free

To make this offer even more valuable, when you activate even one subscription, you will receive instant access to two downloadable Special Reports, in pdf format, each valued at \$49 and not available anywhere else.

Special Report #1:

Secrets of the Master Investors – 62 pages jam packed with the guarded secrets of 10 of America's most successful investors (including four billionaires). These super investors "open their vaults" to show you the #1 long-term wealth strategy . . . the secret market signal that will get you out before a crash . . . how to be a value "contrarian" . . . and much more.

Special Report #2:

The Family Real-Estate Handbook – 75 pages of step-by-step tips, tricks, and "how to" for investing in residential rental properties – including secrets of the pros, and pitfalls to avoid (including the 3 most common – and deadliest – mistakes of rookie investors).

These reports are yours to keep, as our gift to you, even if you cancel and receive a refund.

By acting now and becoming a member of our Budget Brainiacs community, you almost certainly will be making a Million-Dollar Difference in the life of your child.

That's what I call a powerful ROI – return on investment!

A Final Secret

One more thing - one last "secret" from the story I told at the beginning of this letter about the magic of compound returns:

The sooner your child starts saving, the more he or she ends up with down the road. Potentially much more.

For someone to catch up to the early saver who makes seven annual investments and then stops (our example, using the "\$100 Formula"), the latecomer - who let's say starts the year after the early bird stops - would have to invest at least as much, every year, for forty years, and would still not end up with as much as the wise early bird!

Reserved Exclusively: the da Vinci Stratagem

If you select an annual subscription, we will also give you instant access to **our most exclusive Special Report: *The da Vinci Stratagem: From Zero to Seven Figures***. This report divulges our proprietary "da Vinci" investment strategy, which has yielded a compound annual growth rate of 14.2% over the last 5 years.

Other members are using this system in conjunction with their "Ancient Wealth Secret" accounts. (It does not involve leverage, options, or other complex or risky methods to boost returns.)

This report does not have a price, but financial advisors have told us we should be charging \$1,000 for access to it.

And again, it's yours to keep, whether you continue or cancel.

Please partner with us to give your children the invaluable gift of financial literacy, through our online, Budget Brainiacs gaming world.

It is safe, highly secure, and monitored 24/7 to ensure a kid-friendly, positive environment.

Your kids will thank you now for the fun.

They'll thank you later for making a **Million-Dollar Difference**.

Sign up today to join our "family" - take action now to give your loved ones a "portal" to success! And to give you the joy of knowing, years from now, that you "did it right."

Imagine your children saving money, spending wisely, and investing for the future.

Imagine your child having an account worth \$1,296,677.

Imagine your children in their 20s, 30s, and 40s being financially astute, independent, and prosperous, with happy families of their own.

As I mentioned earlier, except for instilling character and teaching them the power of love, there's no better gift, no better legacy you could leave them - and they will be grateful to you for the financial freedom and "*joie de vivre*" * the rest of their lives.

Call the number below, or use our website order page, or mail the enclosed order form, while you're thinking about it. You'll be so glad you did!

Sincerely,

Catherine MacKenzie

(* "*joy of living*" - I was raised in New Orleans!)

P.S. Knowledge is power - but only if acted on within the window of opportunity. That window is now open! Act now, while your children are still young . . . while there's still time for their acorns to grow into mighty financial fortresses. Don't look back years from now, with regret, and wonder what could have been. I've shown you what can be, and will be, if you accept my offer! Call today, 800-555-1212, or visit our website, www.budgetbrainiacs.com (click on "Subscribe") - or fill out and mail the enclosed Order Form without delay.

P.P.S. Each subscription activated within the next 10 days will be credited with 100 Gold Nuggets, redeemable immediately for a Mystery Gift your child will love! Check the box on the Order Form, "**Fast-Action Bonus,**" and mail it before 10 days from the date of your receipt of this letter. Better yet, call us, or click on "Subscribe" on our website, and use code 10FMG. We look forward to seeing you and your loved ones in our Budget Brainiacs community!

Envelope Teaser Copy

**What if You Could Make a *Million Dollar Difference*
in the Life of Your Child or Grandchild . . . By
Taking a Few Simple Steps, Right Now?**

Here's How You Can . . . While There's Still Time

Dear Parent,

I'm the mother of a rambunctious 12-year old boy. Daniel is like most boys his age. He likes video games, playing outside, and watching the latest cool series on Netflix. I think he has a crush on a 7th-grade girl, but he'd never admit it. In reality, he's very shy outside his small, core group of friends. The main things he doesn't like are cleaning his room and doing homework. Especially Math. I'm guessing you can relate.

A friend of mine – also a mother – told me about Budget Brainiacs, the online community that helps kids learn about money through a game approach. I was skeptical, to say the least. I'll admit we had not taught Daniel anything about money management, budgeting, or investing. But trying to teach kids financial literacy through a website? Come on.

Long story short, my friend talked me into signing up for a family club membership. I figured we'd last a month. Daniel would be bored within minutes. He was already a whiz on the computer and played games just for fun. He'd seen through the teaching angle fast. Boy, was I wrong!

Budget Brainiacs never tried to hide the fact that it's a learning tool for all things financial. But what it did was ingenious. Daniel was able to unlock a portal into an "open-world" game, where he interacted with his friends and just kept playing. Daniel said it's called an "endless" game platform. I was amazed. The designers knew what they were doing. And they got it right.

Certainly, Daniel learned all about financial matters that will help him his entire life, which is what the program promised and delivered. But here's the thing – and why I agreed to write this letter: Daniel has improved two letter grades in Math, from a "C" to an "A," and his self-confidence has soared! And he's doing his homework in half the time, without complaining.

When I asked Daniel about Math, he mentioned doing calculations and using formulas in Budget Brainiacs. He said he didn't really even notice the math. He said the game was kind of like Minecraft – which he and his friends play almost endlessly.

I didn't dare ask him about his increased self-confidence. But it's there. I've overheard him talking to his friends about the smartest way to buy a car and about a technology stock being a good buy. His community is in some sort of financial competition with another community. And these are 6th graders!

Give Budget Brainiacs a try. I am so glad we did. I was blown away by Daniel's reaction. I bet you'll see positive things happening with your child or children, too. Budget Brainiacs is one of our best discoveries, hands down.

Sincerely,

Mary Ann Kinsley

P.S. Daniel took that 7th-grade girl to the school dance!

P.P.S. And he just made Honor Roll for the first time!

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