

Envelope Teaser

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BestFin, Inc.

2200 W. Parkway Ave

Baltimore, MD 20982

ALERT- Your child's education is failing them

Your children are fast approaching a debt spiral...and don't have a clue. Unless you stop it today

“Can I have some money?” Cute when your children are small. Not so much when they are 35. In fact, quite embarrassing to you. How to provide the skills now for the financial success of your children.

Dear Reader,

Sure, your children attend a great school. You researched it. Yet a huge vacuum exists in their education. Are your kids getting a financial education from the school system? Probably not.

Studies show only 22 states require an economics class for high school students.

And only 14 states offer its high school students a class in personal finance. The future of your children looks dark.

The schools focus on courses like math, science and writing. Great to study and know. Once adults, will they use those skills daily? Probably not.

Kids are starving for the financial knowledge they'll need for a successful adult life. And don't even know or care...they're invincible...in their mind.

Who will teach them?

Will you?

...do you have time to teach them?

I know I didn't ...and you probably don't either.

You're busy feeding, clothing and driving them to their school activities. Maybe you also have a full-time career.

If the schools aren't teaching them and we don't have time to teach them the needed financial skills. Who will?

Unfortunately, we both know—credit card companies will. Are your children on the conveyor into the spiral so many adults get caught in?

Lured into a **debt spiral**, blindly accepting “**easy terms**”. And released only after an expensive, financial beating ...

Your children don't stand a chance

The National Foundation for Credit Counseling, Inc. conducted a Financial Literacy Survey

of U.S. adults in 2013.

“Just as it was not possible to live in an industrialized society without print literacy—the ability to read and write—so it is not possible to live in today's world without being financially literate. To fully participate in society today, financial literacy is critical.”

-Annamaria Lusardi,

Denit Trust Professor of Economics and Accountancy at the George Washington University School of Business, and Director of the Financial Literacy Center

- 40% of adults gave themselves a grade of C,D, or F on their knowledge of personal finance
- 78% agree they could benefit from additional advice and answers to everyday financial questions from a professional
- 57% said they are worried over a lack of savings, including 43% who are concerned about not having enough "rainy day" savings for an emergency
- 38% concerned about retiring without having enough money set aside.
- 26%, or about 61 million people, were worried about servicing their debt commitments—paying credit card debt (13%), repaying student loan debt (8%) or unable to make monthly car payments (7%) or medical debt(6%)

Your child an embarrassing statistic

Or

Financially successful?

20% of adults surveyed said they had no financial worries. What made the difference? These adults learned financial concepts early on.

Imagine your child's future in this group. Never having to worry about someone else calling the shots.

I'm Alice Penichek...my children – a 6 and 11 year old, had no clue about handling money.

I used to break into a cold sweat imagining my children's future handling their own finances.

They DID understand very early-- **MONEY** (something they didn't have) was needed to get what they wanted. And I was their money tree!

Usually I gave it to them... if the purchase made sense –**to me**. Why didn't they understand where money came from?

Destined to Debt?

Teach them financial lessons each time?...sure, it was important—but who had the time?

They would scurry away to purchase their “treasure.”

I was left with gut-wrenching questions.

What if they couldn't get a job in the future?

Where would the needed money come from?

How would they spend it after they got it?

Would they take out costly loans?

Would they live like my best friend, Amy's son—Michael...

- College graduate with an \$125,000 outstanding tuition loan

- Drives a 20 year old car, bought on his credit card
- Lives in a dingy, studio apartment in the bad part of town
- Works for minimum wage at the local fast food place
- Parties every payday with his “friends”
- “Borrows” his mom’s money for car repairs or to buy food

Not my children—if I had anything to do with it.

Stopping the Spiral

You probably know someone just like Amy’s son. On a business trip, I listened as seminar attendees complained about their adult children living at home. I swore I would teach my kids. It lasted for a whole weekend. My children complained it was boring...

I was exhausted.

Who to turn to? I searched the web.

Websites of financial concepts for children were very few. Little substance. Or too cartoonish.

Most only taught how to save pennies in a jar

I'd push the questions away. Until articles and studies would loom into my day. Like this, from the **United States Department of Agriculture's** 2007 study...

"Many young people are unskilled in managing their personal finances, yet this crucial life skill will greatly affect their future economic well-being... youth financial education helps America's youth understand the basics of money management and develop sound financial habits to expand their opportunities for the rest of their lives"

Guilt-ridden—my children were going to spiral into debt. And I was going to let it happen.

The 20 years' experience I had as a banking executive with a Master's Degree in Business Administration. A Certified Financial Planner.

They would benefit from none of it!

Who would abandon their children like that? Leaving them clueless about life's most important skills.

I wasn't about to let it happen.

And by reading this far you won't either.

Best Education

Budget Brainiacs, a comprehensive, secure, financial concepts website for children was born. Built by **financial experts, concerned parents and child learning experts**. I'm the CEO of this 6-month old start-up company called BestFin, Inc. Our goal is to save children from the debt spiral. Are you with us?

You can rest assured we have excellent financial backing from investors well established in their own financial careers.

Budget Brainiacs is a monthly subscription website your children interact with to learn about money. The lessons are self-paced...no forced family fun here. They are fun.

The kids want to do the games and lessons. Topics covered are money, saving, investing and the financial knowledge will stick. Stick because of the repetition of the financial concepts in each game.

The lessons are age adjusted for children 10 to 18 years old. Every lesson builds on the previous one to cement sound financial concepts into your child's mind. Kids love it. Parents

love it. Points are earned with each lesson completed. Kids can use the points to buy products from our inventory at reduced prices. Kids compete with each other.

Products every kid wants...

- backpacks,
- character notebooks,
- calculators,
- cool pen and pencil sets,
- stuffed animals,
- Bluetooth headsets,
- downloadable music,
- iPods and even Android notebooks.

“I love the games and the points I earn to get things I really want,”
10-year-old **Ashley G. Baltimore, MD**

“It’s so cool playing the games with my best friend Mark who I met online. We’re saving our points to get Android notebooks.”
Josh M., 12 years old from **Fairfax, VA**

Permanent Financial Success

Your children will learn fantastic financial skills. They’ll also build a network of friends who are working on the same lessons. They’re going to be online anyway...why not on a safe website...with kids their own age. Gaining mastery with financial skills they will never outgrow.

Order Now

Every day they're on the website makes them more confident financially.

Sure, there are a few other financial training websites for children available to you...but none as comprehensive as ***Budget Brainiacs*** in teaching financial concepts to your kids. Quite frankly...not even close to the depth our experts offer to your children.

Not the least expensive –but do you really want to go cheap in securing your child's financial future—**their LIFE?**

Imagine the head start your child will have over their peers—maybe even enough to start their journey to millionaire status.

I'm not necessarily talking about dollar figures, here.

I just want you to get it straight in **YOUR HEAD** what this would mean to you.

The important thing is that you can actually visualize this happening.

Your children getting financial education they will use daily for the rest of their lives.

Financial success as adults—bragging rights in any group of parents or grandparents, right?

You can guarantee it today by enrolling in ***Budget Brainiacs***.

“My local mommy group has done a lot of research to try and find programs that teach our kids about money. Most websites are too boring or too cartoon-y/childish. We needed something for older kids (tweens), which was very hard to find. Then we came across ***Budget Brainiacs*** and all I can say is HOORAY! Each of us enrolled in the Club and our kids love earning points for stuff they really want...while also learning how to budget for things and avoid debt. Thank you!!!!”

--J. Sanders

Most kids Ashley and Josh’s age won’t be able to say that—their parents won’t enroll them in ***BudgetBrainiacs***. Their adult destiny-- the debt spiral.

So, my question to you is this:

If you could get your child to know financial principles for life, how

much would that be worth to you?

Would \$5,000, \$10,000 seem fair?

... or the cost of an average college loan-- \$100,000?

You won't pay anywhere near that amount...yet the education your child receives...

Priceless

I'll tell you exactly how much in a minute, but first when you enroll you receive

- A financial manual to follow along with your child's lessons (\$35. Value)
- The free report, "How to pay off your mortgage in 10 years" (\$35. Value).

My board of directors is shaking their heads...

the next 30 people enrolling in ***Budget Brainiacs*** will also get the book,

Automatic Wealth (\$24.95 value) written by multi-millionaire Michael Masterson. He

illustrates how he started with nothing and now is living the "good life." And you can too.

Hurry, this is going fast!

[Click here to
subscribe](#)

We're endorsed by the Visa Credit card company, the National Association of Financial Planners, Edelman Financial Services, LLC, Bank of America and Andrews Federal Credit Union.

We are listed in Parent's, MomTalk, ModernMom, Working Mother and Money magazines.

Try us free for 90 days, if your child is not engrossed in the online financial games, understanding financial concepts and making wiser decisions with the use of their allowance. You can cancel and owe nothing.

Your 90-Day Full Money back Guarantee!

If you're worried your kids won't like ***Budget Brainiacs-RELAX!***

You can quit at any time within the first 90 days. If you decide to cancel your membership just send us an email and we'll give all your money back. No questions asked.

If you decide to cancel later, we'll remove the unused portion from your credit card and you'll be under no further obligation. **You won't owe us a penny more. The books and reports are yours to keep.**

When you send in your secure order form, we'll email you a confirmation with a password that gives you instant access to the secure website and everything we've promised. You'll also get a phone number for Member Services for any questions or concerns.

Fill out the order form below...click submit...and start your child's successful financial journey NOW! Your investment starts when you contact us.

Our customer Service Staff is available 9 am to 6 pm EST, Monday through Friday.

Sign-up today for a 12-month subscription to ***Budget Brainiacs*** at the discounted monthly rate of \$29.00. ...***only until January 15th***. After that, you'll pay the **regular monthly rate (\$45.87) plus any annual increases. Or for even greater savings—go with a 2 year subscription @ \$24.00 per month! It's less than you spend for their school lunches per month! Be the parent you know you want to be.**

For your children's future,

Alice E. Penichek, CEO, BestFin Inc.

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P.S. Today—the starving stops--Seal the permanent financial success of your

children. Successful adults who can

... parasail in Thailand...bungee jump in New Zealand...visit secluded hideaways in

Bali...castles in Ireland or travel in the most expensive cities, including London, Paris,

Tokyo and New York...stay at all first class hotels and eat at the exclusive restaurants of

the rich and famous.

...live in a beautiful home in the exclusive area of your city

...drive new, expensive, luxury cars.

All because you gave them financial skills for life.

Act today...your child's successful financial journey starts when you hit the submit button

below...



Billing Information	Order Summary
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***First Name**

Subtotal

***Last Name**

***E-mail**

Payment Information

Credit Card Type **Mastercard, Visa, American Express**

Credit Card Number

Expiration Date

Your children are waiting...

SUBMIT

Lift Note

**Powers, Rule & Jones, LLC
Certified Public Accountants
1236 Curved Stick Lane
Elkton, MD 21921**

Dear Friend,

I am a Certified Public Accountant who handles both corporate and personal tax returns. Throughout my 20 year career, I've seen tax records and receipts brought in by my clients in shoeboxes, grocery bags or suitcases. Yet some also come prepared with tabbed portfolios or notebooks of their tax records.

Curious, I asked clients from both groups why they kept their records a certain way. Those who organized said it was because of their early financial training by their parents, grandparents or teachers who taught them to file things orderly to not miss an important item, like a tax saving opportunity.

The bags and boxes group felt their job was to run their business or personal lives and my job was too rummage through the boxes to find every deduction they were entitled to. Usually, they miss important deductions because of the lack of evidence or receipts.

I can attest that early financial training is needed and appreciated. Those so trained get every tax deduction they are entitled to and pay less for my professional services. Early financial training pays lifelong rewards—and it is tax deductible.

Sincerely,

Paul Powers, CPA, CFM