As an investigator at New York University’s Games for Learning Institute (G4LI), I have a front row seat as researchers continue to work out principles of learning, cognition, and design for the gaming industry using the guiding principle: Make it FUN.

Fun is far from what most kids think of when they think about education.

But fun is at the heart of why they play games—and is one of the main things that keeps them engaged and willing to persist in ways that many teachers only dream of.

It is evident that Budget Brainiacs focused heavily on this principle while creating hands-on learning and experimentation features included in their games for learning money management skills.

In other words, it will make learning easy for your kids - and effortless for you. You can let them play games knowing it’s only going to help them gain an edge towards a solid financial future.

Sincerely,

Katherine Ibister

Katherine Ibister, Professor of Digital Media, Computer Science and Engineering Games for Learning Institute Researcher
New York University Polytechnic Institute
Announcing a Groundbreaking
Easy Way to Teach Your Kids Money Skills –

**Budget Brainiacs**
learning through games

**CHARTER INTRODUCTION!**
For a limited time, you can lock in your membership renewal rate for life.
We've reserved a Free Trial Membership in your name.

Ensure your child will appreciate you not only in the long run, but **right now!**

Dear Friend,

Imagine your child as an adult. He or she is thinking back on all you’ve done to help them become the person they are.

Will your future young adults credit you for their success? Or blame you for their failure? **Budget Brainiacs** can help you ensure both their success and gratitude.

**Budget Brainiacs** is a unique club that provides a FUN way to teach your children about financial health. The knowledge they gain will serve them well in their early adult years and beyond.

With secure online membership, your kids can play games and complete tasks that give them a solid foundation for budgeting and managing all aspects of their financial lives.

Kids flock to the web now to connect with friends, find cool things to do, and enjoy games and other pursuits. However, an online financial-lessons website for kids 10 and up — one that’s fun, enlightening and rewarding — is very hard to find.

**Budget Brainiacs** is both a game and an online community that will make a huge difference in starting your kids on a path to complete financial security once they’re on their own!

‘*Train up a child in the way he should go.*
*And when he is old he will not depart from it.*’

- Proverbs 22:6 New King James Version

We all remember an adult or teacher that made a positive difference in our lives. One that may have even inspired us to choose a certain career. For example:

- I remember joining a science club where we took trips to Argonne National Laboratory. A place I would have never gone otherwise. All because of the encouragement of a teacher.
- I joined a trading club in 5th grade where we traded penny stocks and learned to read *The Wall Street Journal* - because of the enthusiasm of my teacher.
I developed a love for writing due to the superior teaching and positive feedback of my Honors English teacher. These teachers influenced the trajectory of my life.

What if your child or grandchild becomes a successful entrepreneur or wins the Nobel Prize... because of you?

**Schools Won’t Teach Your Kids Money Management**

Currently most schools have no curriculum for teaching middle and high school students the basics of managing money. Today’s families are in a crisis when it comes to managing finances... especially young people starting out on their own.

“It’s my opinion that we have a national financial illiteracy epidemic.”

~ Trae Bodge of **RetailMeNot.com** (September 2012).

According to **Credit Karma**...

“U.S. household debt continues to rise. In the second quarter of 2017, total household debt increased for the 12th consecutive quarter. Exceeding the previous peak of $12.68 trillion hit during the Great Recession of 2008 and climbing to $12.84 trillion.” [1]

**The Motley Fool** on **USA Today.com** shows Americans are living beyond their means...

“As of November 2017, the average American household carries $137,063 in debt, according to the Federal Reserve.

Yet the U.S. Census Bureau reports the median household income was just $59,039 in 2016.

Suggesting that many Americans are living beyond their means.” [2]

**Prevent Adult “Failure to Thrive” for Your Child**

I had a friend in his early 20’s who couldn’t pay his bills on time to save his life. At one point, he had to claim bankruptcy. He asked a friend to finance a car for him because he couldn’t get a loan.

He thought that the fear of disappointing his friend would help him make payments on time... But it didn’t work.
This poor man-child was powerless because he lacked the knowledge and skills necessary to manage money. Life was a constant struggle for him. It was like an adult version of “failure to thrive.” And he was constantly discouraging - rather than attracting - potential mates and employers.

We’ve all had friends in their late teens or early 20’s who couldn’t balance their checkbooks, right? Do you remember the look of embarrassment on their faces?

It’s obvious we need to take steps to provide a better future for our children and grandchildren. In this letter, I’ll explain how Budget Brainiacs can provide not just an easy way, but a better way, to do just that.

**Give Your Kids the Head Start They Need to Become the Leaders of Tomorrow**

Ensure your child is happily learning about money, independence, and leadership.

Sign up for Budget Brainiacs family club membership today and get the family club membership fee is just $29/month per child enrolled.

Get started now so your kids can get on the path to learning vital money skills! I’m sure you’ve observed that the younger a child is when they begin learning a new skill, the better they will become at that skill.

If you knew of a proven way to prevent your child from being helpless as an adult - and to help him not just gain vital skills but gain on edge – would you do it?

Let me explain how Budget Brainiacs will provide an effortless way to find time to teach the children in your life how to live within their means, budget their money, track income and spending and avoid the debt trap – through GAMES!

**Hands-On Learning Causes Better Than Average Scores**

According to Education Associates...

“A meta-analysis of 15 years of research on the advantages of hands-on learning, including 57 studies of 13,000 students in 1,000 classrooms, demonstrated that students in activity-based programs performed...

...up to 20% higher than groups using traditional or textbook approaches. The greatest gains occurred in creativity, attitude, perception, and logic (Bredderman, 1982).”

The “Nation’s Report Card” – the National Assessment of Educational Progress (NAEP) - revealed that children who participate in weekly hands-on learning activities out-perform their peers...

...by more than 70% of a grade level in math and 40% of a grade level in science (U.S. Department of Education, 1999). [3]

**Experimentation Leads to Higher Understanding**

In a 2009 Purdue University study, 8th graders were taught - using hands-on experimentation - how humans impact water quality. These students showed higher comprehension of the concepts than those taught using the standard textbook and lecture method.
Experimenting expands a student’s understanding of science and its role in society and innovation.

We know events such as science fairs help students develop math and science skills. But they also build communication and emotional intelligence skills that are relevant for their future lives and careers.

Society for Science & the Public (formerly Westinghouse Science Talent Search) has seen this at work for eight decades...

For example, alumni of the Intel Science Talent Search competition have:
- Become doctors, engineers, researchers, and programmers.
- They have gone on to win world-class honors such as the Nobel Prize and the Fields Medal.
- They have also gone on to success in business, law, the arts and government.
- Launched companies.
- Created revolutionary products.
- Promoted education and other social benefits in the nonprofit sector. [4]

**Experimenting Through Games**

Electronic games can inspire players to explore new ideas and concepts.

- Jeremy Tate is a former middle school choir teacher turned Microsoft software tester. He observed how games like Guitar Hero helped gamers master challenging musical concepts he had struggled to teach his former students.

  “Players are taught instantly, as a function of the game,” Tate explains. “Want a better score? Do it right next time.”

Researchers are finding games to have a positive effect on kids by stimulating their imaginations, excitement and curiosity to help them explore new ideas and learn difficult concepts.

- Primary school teacher, Tim Rylands, made headlines in England in 2005 for his use of Myst to improve students’ writing skills.
- Educational researchers at University of Wisconsin have praised World of Warcraft for its ability to foster abstract thinking. Middle and high school students meet online to share strategies and ideas.

  “It’s through the experience of making choices that you learn.”

  -Ian Bogost, Founding Partner, Persuasive Games gaming studio, Atlanta, GA

James Gee, Professor of Literacy Studies at Arizona State University, has performed extensive studies on games and learning. Instead of simply memorizing facts and figures, games encourage kids to explore complex systems. And experiment with different possibilities and outcomes.

For example, in one game players lead a civilization from 4,000 B.C. to present. Students are often motivated to consult Google, maps and other outside resources to get ahead.

“Could there be a better learning philosophy for the 21st century?” asks Gee.
Many educational games are little more than digital flashcards, presenting students with drills in subjects like math and grammar. Through research, a new generation of games are providing interactive platforms for exploring new concepts.

For example, Games for Learning Institute (G4LI) at New York University offers a forum for experts to collaborate on experiments and research.

G4LI’s mission is to conduct rigorous empirical research (with funding from Microsoft) into how games can support learning. Since 2008, work has focused on science, technology, cognition, engineering, educational research and math. [5]

Hello, my name is Pat McCammon. I earned my MBA while raising four children. Now I’m a busy bank executive and working mother. I am deeply familiar with the challenges of finding time to teach the kids the many important things that are not taught in school – like money management.

Moms like us know that educating our children about money is extremely important. We don’t want our children to be ill-prepared for even the most basic financial situations in life.

Yet I’ve heard so many mothers lament about their grown children - children who had every advantage growing up – who are making poor money choices...

Debt appears to be the way most are financing their American dream.

There Has to Be A Better Way!

We all know the challenges of coaxing our kids to come sit still long enough to teach them something. They would rather play games after school... A light bulb moment...

I’ve created a real solution to help other busy moms prepare their children for the real world.

Budget Brainiacs will prepare your kids to take control of their financial lives and be prepared for life after school. It will also help them avoid credit card debt when they go away to college.

They will have the ability to look at the big picture, keep their goals in mind, and build their “no” muscles. The ability to say no and keep priorities in mind will serve your child in every area of life.

They’ll know that by not paying interest on debt, they will have more money to save or spend.

The online community will make a huge difference in helping kids share success, failures, and strategy. In addition to seeing the different benefits and consequences of money choices.

In addition to winning gold coins and tools to help them in their online adventure, they’re also winning points towards rewards in the Budget Brainiacs Online Store.

It won’t be like piano lessons - where you must nag your kids to practice. They will arrive home from school with the game on their mind. But this game will teach them money success skills.

And since it is an online game, kids learn to collaborate and barter with other online players. Younger kids who look up to their older siblings, always wanting to play with them, will be delighted!

You’ll be able to prepare the family dinner while the kids are happily playing - and learning - together.
In addition to learning money management skills, *Budget Brainiacs* will help kids get used to setting goals. And learning what it takes to achieve them. The feeling of achieving their goals will ensure they never forget.

*Budget Brainiacs* teaches kids how to make wise spending decisions. They can earn money and create spending plans, learn about money responsibility, saving and investing.

Kids won’t feel like they’re studying at all as they immerse themselves in the interactive games.

Young lion cubs use play to learn skills they will need later in life. Let your cubs play!

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“Budget Brainiacs provided our kids with a great resource to help them learn how to save, spend and share. We love it!”

-Blogger Review, mommyblogger.com

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**Budget Brainiacs Parent Portal**

Parents receive their own login for the Parent Portal on the Family Center. They can view a Parent Report with statistics regarding specific skills taught and mastered in each module played as their kids graduate to new levels.

While the kids are playing (covertly learning), think about all the things you can get done. You can be just a little more of the Wonder Woman we all strive to be. The whole family will thank you!

You can be certain your child will learn the important lessons you want to teach them about money. So, you can send them off to play a game after school without feeling guilty. It will allow you to do the best for your child even when you don’t have an extra hour in your day to do it yourself.

*Budget Brainiacs* will teach them money skills they need, and *they will ask you if they can do it!*

- No nagging required.
- No more rolling of the eyeballs.
- No more heavy sighs as if you’ve asked them to stop having fun.
- No glazed over eyes as you teach them how to make change or balance a checkbook.

Also, if your Parent Report shows your child is having trouble with a skill, it allows you to monitor the area more closely. But you don’t have to hire a tutor... or send your child to summer school... or worry...

You see, if a module’s skills are not passed at a certain competency or speed, *Budget Brainiacs* will automatically adapt. It will send your gamer on a path that includes remedial lessons for the skill that needs extra attention.

Then lessons build to higher levels as the child learns. It does this gently, and in a fun way. Kids don’t become frustrated – they become masterful.

**The club includes:**

- Secure online access to the Club and your own *Budget Brainiacs* Family Center at the website:  
  [www.budgetbrainiacs.com](http://www.budgetbrainiacs.com)
Online videos, games and challenges on managing money — all geared to attract and teach kids ages 10 and up. Each child earns points for completing tasks and games that demonstrate they understand the money concepts.

Points can be redeemed for “prizes” in an online store featuring fun prizes related to managing a young life... such as a super-cool cool wallet or backpack.

“**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... 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, Charleston, S. Carolina

“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, Boca Raton, FL

“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 can we do Budget Brainiacs? They love the games and they especially love earning points when they pass a challenge and graduate to the next level. It inspired them to ask for their own bank accounts, too. 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, New York, NY

*Budget Brainiacs* is a fun web-based program and club for families with children ages 10 and up. Its mission is to be a fun destination site kids look forward to visiting. Kids go through a series of games and other tasks, learning critical financial skills, earning rewards, and building confidence as they go.

It includes learning channels to teach them skills that will translate to real life money skills...

Skills that are transferrable to managing bank accounts, applying for jobs and apartments, creating a monthly budget, buying a car, establishing a savings account, and much more.

*Budget Brainiacs* is an exciting new club that uniquely helps parents prepare their children for financial literacy and success!

- Players learn how to budget and save up for what they want to buy.
- They can see that when they spend money on interest their money doesn’t go as far.
- They also see how earning interest compounds their money.
- Kids love clubs, and the feeling of belonging, playing with other kids online - and the self-esteem boost they get when they pass the challenges and win prizes.
- Frees up Mom’s time to get things done while the kids are learning.
- Kids learn without being told to study or practice.
- *Budget Brainiacs* helps kids learn that money is not everything in life. But sets them up with skills that will ensure they will never have to worry about paying the bills.

You can **set your kids up for financial success with Budget Brainiacs**. Not only will they easily learn money skills - they will have fun!

Someday your child will become a successful, intelligent young adult. And will look back and appreciate you for all you’ve done to provide a great education. An education that stimulated his mind and imagination. And opened doors to great possibilities for the future.

Your future young adult will appreciate you for helping them approach adulthood on the right track. Your child will appreciate you not only in the long run, but **right now**.

*Budget Brainiacs* is the **only game of its kind**. It teaches money management skills and rewards kids with points towards prizes in the online store.

In the next several weeks you will be able to **see a measurable difference**.

Where else can you get a money-skills educational program that kids will respond to? Before I answer that, I want to tell you about **another benefit of membership**…

BestFin, Inc. teamed up with Warhorse Studios to create *Kingdom Defender*, based upon the popular action role-playing game (RPG) *Kingdom Deliverance*.

Set during the early 15th century, the game follows the story of Harry who is the son of a blacksmith who becomes separated from his parents after a civil war breaks out. Harry must learn the skills necessary to run, defend, and grow his family’s land and blacksmith business.

The game is a first-person RPG that is attractive to gamers who are interested in experiencing a historically accurate video game.

Gamers progress through the long narrative of the game, honing various skills as they go. The gamer starts out feeling like an average, every day kid and becomes something much more on the journey, building confidence and money skills along the way.

**Your Kids Grow. The Games Grow.**

Just like *Budget Brainiacs*, there are different modules and levels that your child can accomplish. We’re constantly updating the game.

Out of the box, you can expect to get well over forty hours within the game if you choose to both complete the main story narrative and the various extras.

But as long as your *Budget Brainiacs* membership is in effect, you will automatically receive all game updates – **FREE!**
Your kids can enjoy playing throughout those important years before they are out on their own with a credit card and checkbook of their own. And they will thank you!

*Kingdom Defender* is valued at $59.99, but as a special gift to you for trying *Budget Brainiacs*, I’d like to send it to you - **FREE**!

**Order today so you can set your kids up for success!**

Put our statements to the proof by subscribing for your free trial for the next 30 days. Just complete and mail the enclosed form in the postage-paid envelope provided.

Or go to [http://bestfininc.com/BudgetBrainacs/SignUp](http://bestfininc.com/BudgetBrainacs/SignUp) to sign up online!

Our excellent Customer Service Staff is also available at 888-588-1234 for orders or product information 9 AM to 6 PM EST, Monday through Friday.

We’ll create your new account and send you your login information and membership guide within 24 hours after we receive your enrollment request.

After your free 30-day trial, you’ll pay just $29 per month per child enrolled.

Or you may prefer to take advantage of a longer-term membership for greater savings: an annual membership at $290 saves you $58 and locks in your annual membership price at $290.

With your membership:

- **Secure online access** to the Club and your own *Budget Brainiacs* Family Center.
- A Parent Portal where you will receive **Parent Reports**.
- Players earn rewards points for the **Online Store**.
- **FREE Kingdom Defender**.
- Stress-free, effortless, proven money-management education for your child.

Per appointmentplus.com, depending on the area of the country and education level of the tutor, “The rates for private tutoring can range anywhere from $10 per hour all the way to $75 or even $100 per hour. Weekly rates can range on average from $250 to $800 or even more.”

But your child will learn more in one hour with *Budget Brainiacs* than they would with the average math tutor – who would only teach math. And the cost would be a fraction of what you’d pay for a tutor each month.

Your kids will thank you for the game, have fun learning, and appreciate you when they’re grown. Did I mention how much more quality time you’ll be able to spend with your family since you’re getting things done while the kids play?

If you want to cancel your *Budget Brainiacs* club membership for any reason, or no reason at all, just let us know within 30 days and you will not be charged.

If you wish to cancel after the 30-day free trial, just let us know and we’ll refund the unused portion of your monthly or annual dues. No questions asked.
Either way, you can keep Kingdom Defender for free just for giving us a try. **But hurry, the special Charter Membership option to lock in your rate for life will only be offered for a limited time.**

Cordially,

**Pat McCammon**

Pat McCammon  
Founder and CEO, Budget Brainiacs

P.S.

**Give yourself a much-deserved break while your kids are having fun learning!**

Each month you will see your child’s money comprehension skills improving. Within 12 months your little gamer will be at the top of his math class – or the class above.

We’re so sure you and your kids will love Budget Brainiacs, we’ll even start them out with **50 bonus points for the online club store!**

“My child used to really struggle with math. He had to work so hard just to maintain a ‘C’ average. Now he is enrolled in advanced placement math for next semester! Thank you Budget Brainiacs!”

- Mary Ann Dorchester, Maryland

References:


☐ YES, please enroll me for a free 30-day trial of *Budget Brainiacs* club membership and 50 free bonus points for the online store. Please also send me *Kingdom Defender* (valued at $59) - **FREE**. If I like *Budget Brainiacs*, I agree to automatic payments of $29 per month per child enrolled.

☐ Best Deal: I’d prefer to pay for one year now to lock in my special **$290** annual fee. Including 50 bonus points for the online store and *Kingdom Defender* – **FREE**. Each year, my subscription will be automatically renewed at the same low rate – for as long as my membership is active.

Ms. Christine Salt
123 Tree Lane
Branch, TX 12345

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**Budget Brainiacs**

*Free Trial Guarantee*

Your kids will easily learn vital money skills with *Budget Brainiacs*!

If you’d like to cancel for any reason – or no reason at all - contact us at any time during the 30-day free trial and you will not be charged. After 30 days, you may still cancel at any time and we will refund the unused portion of your fee. And you keep *Kingdom Defender* and points - **FREE**.

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Name: ____________________________
(As shown on credit card.)

Billing Address: ____________________________
________________________________________________________________________________________

Credit Card Number: ____________________________

Credit Card Expiration Date: ____________________________

Signature: ____________________________

Email Address: ____________________________
(Where you would like us to send a copy of your membership agreement and login details.)

Phone Number: ____________________________
(We’ll only use this if we have questions about your order.)