



Copywriting Solutions

Information Packet

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Hello, and welcome.

You probably requested this Information Packet because you need a copywriter and/or copyeditor who specializes in personal development and self-help copy. You are probably looking for someone who understands video sales letters, long-copy sales letters, landing pages, opt-in emails, and other instruments you use to communicate your services to others and drive revenue.



Whatever your reason for contacting me, you doubtless want to know more about me before you hire me to write or edit copy for you. If we were sitting face to face in your office or across a conference table, you'd ask me questions. Let me try to answer your questions right here, in advance ...

Frequently Asked Questions

As a public health graduate student, I studied and then implemented in my own life a 10-step behavior change program. I discovered very specific techniques that work. This was prior to work as both a consultant and health technical writer for a private CDC-supported firm engaged in educating for reducing risks of six different cancers.

I am now an American Writers and Artists Inc. (AWAI) Verified copywriter with Premier Copywriting Training in the personal development / self-help niche. AWAI is now the world's industry-recognized leader in copywriter training. Being AWAI-trained, I have the skills to write compelling emotional appeals that draw prospects into their personal dreams, while presenting the facts that justify their reaching for and grasping those

dreams. Buyers leap from the heart, but get permission from the head. I will help you accomplish that.

Q: “What kinds of assignments do you handle?”

A. I specialize in long-form copy and video transcripts, but I can handle the full array of copywriting needs in personal development / self-help.

Q: “How much do you charge for projects?”

A. For any copywriting assignments, just let me know your needs or what you have in mind, and I’ll quote you a price. The section below called “Services & Investments” gives typical prices for a variety of different writing projects.

Q: “How long will it take you to write my copy?”

A. I like to have 2 to 4 weeks to complete the initial draft of a copywriting assignment. That gives us time to discuss the project, me to do the necessary research, and then revise, edit, and polish the work until we’re both happy with every word.

I realize there may be circumstances when you can’t wait that long. So, if the job’s a rush, please indicate the date by which you must receive your copy. Due to prior commitments, I may not be able to take on an urgent assignment. However, if I take the job, my signing the contract guarantees that you’ll have your copy on your desk by the deadline.

Q: “What happens if we want you to revise the copy?”

- A. Just tell me what you want me to revise with some guidelines on what needs to be cut, or added, and I'll make the changes. There's no additional charge for rewriting. Revisions are included in the flat fee we'll have agreed to in the contract for the assignment, provided that they're specified within 30 days of your receipt of the copy and are not based on a change in the assignment made after the copy has been submitted.

If you're not 100% satisfied, I'll revise the copy according to your specific guidelines at my expense until you are.

Q: What's with the PhD?

- A. I am an ex-professor. I studied the sciences as an undergraduate, then realized that I was more interested in the foundations of science. I turned to philosophy, as it was a subject where I could explore this passion. My time in academia brought me into contact with a lot of different types of people in different fields. My job included explaining often difficult and obscure concepts and ensuring that students understood them. Sadly, there are very few full-time teaching jobs in philosophy in universities, and I finally decided that part-time teaching was not for me even though I had written and published a number of articles and reviews in refereed academic journals. Besides, I am very much an interdisciplinarian and not a micro-specialist. A lifelong learner must be an interdisciplinarian.

I went on to study health education practices, learning about systems and processes, and have since realized that these could be applied to self-help programs and personal development generally. My writing abilities plus my increasing interest in such areas finally led me to the AWAI fold and to copywriting as the profession where I can best serve.

Q: Given that you don't have a business background, are you sure you can help my business?

A. Yes, absolutely. I used to tell students, "We are problem solvers. It's who we are, it's what we do. Some of us are very good at it." A problem is anything that drives you to *take action*. You want the problem solved effectively and efficiently. Your customers come to you to help them solve problems. That's the common denominator here. As a philosophy instructor I solved problems for my students, helping them improve their thinking skills. As a copywriter I'll solve problems for your business by helping you solve your customers' problems — driving revenue your way. Different arenas, true, but when you hire me, our goals will be the same: using my writing to help you solve your customers' problems.

Q: How do I order from you?

A. Simply pick up the phone and call me at (864) 832-0445. You can also email me at Steven@CopywritingSolutions.net. I am also available for a Skype consultation. The first consultation is free. Let me know what you're looking for, and together we'll come up with a copywriting solution that will suit your needs.

Sincerely,
Steven Yates, Ph.D.

P.S. If you have an immediate need you can call me right now at (864) 832-0445 or email me at Steven@CopywritingSolutions.net. There is, again, no charge for a half-hour consultation to discuss your needs and arrive at an estimate for a possible project.

I look forward to hearing from you soon.

“... a great wordsmith. He strives to be absolutely sure he communicates accurately.”

“I’ve known Dr. Steven Yates since 2007. He is a writer. He writes, and writes, and writes, and writes some more. He LOVES to write.

He is a great wordsmith. He strives to be absolutely sure he communicates accurately, the thoughts he wants to convey.

Steven is a kind man. He enjoys his friends, but he’s more comfortable with a keyboard than he is with most people. But when given the task to write something, it surpasses his apparent interpersonal deficit.

He is also great with the English language. Editing is a gift he has. I wouldn’t hesitate to have Steven write anything for me.”

~Ilona Urban Blakeley, business owner

“... has the ability to take on projects and learn what to do next ...”

“He shows strength in many different ways. He moved to a country where he didn’t even know the language. Then he fell in love with a precious lady who doesn’t speak his language.... He has the courage to write, and that alone is a great ability. He has the ability to take on projects and learn what to do next....

He cares, loves, and has fun with friends even when he is uncomfortable. He shares the word of God with friends, and that is a very important gift.”

~Dawn King, small business owner

“ ... gifts of discernment, administration, and ... teaching gifts as well.”

“I think God has gifted him with writing and critical thinking abilities.... Biblically [he] may have gifts of discernment, administration, and ... teaching gifts as well.”

~Samuel Lago, Pastor
San Marcos Presbyterian Church,
Santiago, Chile

“ ... good critical thinking skills.”

“He has the ability to express [him]self in writing.... Supporting that, [he] has good critical thinking skills. Put those two together and you have a formula for finding weaknesses in systems, documenting the deficiencies and proposing the skills necessary to solve the problems. This would be a tool that points specialists in the direction necessary.”

~Ken Shields, tax preparer and accountant

“... has a servant’s heart ...”

“I have known Steven since he came to Chile in 2012. When I met him at San Marcos Presbyterian Church we became deep friends as we shared weekly coffee in the local mall after Sunday services.

“I admire Steven. He had the courage to leave his comfortable surroundings in the United States to fulfill a dream. He had contacts at the church but spoke very little Spanish. He has a servant’s heart caring for others, is faithful in fulfilling his promises, and is great at storytelling. I soon saw, he is an excellent wordsmith in writing his blog and letters. His excellent command of the English language is evident in his writings on the Internet, along with his very perceptive commentary on current issues and events. He writes persuasively, evoking comment both pro and con.

“Being a Christian, his values are commendable and reflect a solid Christian lifestyle. He is reliable, trustworthy, and meets deadlines. I recommend Steven as a very competent writer for however you wish to use his services.”

~Sam Mateer, Pastor Emeritus
San Marcos Presbyterian Church,
Santiago, Chile

MY CLIENTS AND EXPERIENCE

Acton Institute for the Study of Religion & Liberty

Research institute promoting an integration of free market economics and Catholic social philosophy.

American Philosophical Association (Eastern Division)

Largest organization of professional philosophers in the U.S.

American Writers & Artists, Inc. (AWAI-Verified)

Premier Copywriter Training and Professional Development / Self-Help, Delray Beach, Fla.

Anderson Independent-Mail

City newspaper based in Anderson, South Carolina.

The Athens Observer

Weekly newspaper based in Athens, Georgia.

Auburn University.

Major public university in Auburn, Alabama.

Casa Esperanza (House of Hope), Santiago, Chile.

Providing meals and other support to the poverty-stricken.

Clemson University.

Major public university in Clemson, South Carolina.

Exodus Mandate.

Christian Education Association headquartered in Columbia, South Carolina.

Fundación Apoyo para el Embarazo.

Private foundation for women's health education and support, emphasizing unplanned pregnancy counseling and alternatives to abortion, based in Santiago, Chile.

Greenville Technical College.

Public Community College in Greenville, South Carolina.

The Greenville News

City newspaper based in Greenville, South Carolina.

Helping Haitians at Christmas (2016 – 2018)

Fundraiser on GoFundMe.com for the poorest nation in the Western hemisphere.

Insights Learning

CDC-Supported Public Health Education Institute, Columbia, South Carolina.

Maurice's Barbecue.

Restaurant franchises headquartered in Columbia, South Carolina.

Mises Institute.

Private Economics Research Institute in Auburn, Alabama.

The New American.

Conservative Political and Current Events Magazine.

San Marcos International Church in Santiago, Chile.

Ministering to a multicultural English-speaking community.

South Carolina Society for Philosophy.

Organization of professional philosophers in South Carolina.

Southern Wesleyan University

Private Methodist-Affiliated University based in Central, South Carolina.

The State Newspaper

Knight-Ridder owned city newspaper in Columbia, South Carolina

Tasty World.

Entertainment monthly publication based in Athens, Georgia.

Universidad de Santiago de Chile.

Public University based in Santiago, Chile.

Universidad Nacional Andrés Bello.

Private University based in Santiago, Chile.

University of Georgia.

Flagship public university in Athens, Georgia.

University of South Carolina.

South Carolina's flagship public university in Columbia, South Carolina.

University of South Carolina Upstate.

Public Liberal Arts College in Spartanburg, South Carolina.

Wofford College.

Private Presbyterian-affiliated liberal arts college in Spartanburg, South Carolina.

HOW I WRITE

Contact and Communications Policies

As we work together, it is important that we have fast and easy communication.

During our project, I am available Monday through Friday from 12 to 2 pm (Eastern Time). By far the easiest way to reach me is by phone at (864) 832-0445.

Discussing the Project and Questionnaire

To get started with a potential project, I will send you a complete Discovery Questionnaire. This will help us both clearly define the scope of the project and ensure the best results.

I will email you the Questionnaire as an MS Word file (or share with you the Google Docs version if you prefer). Please return it to me as quickly as possible. For most clients, this is between 1 and 3 days.

After I receive the Discovery Questionnaire, I will review your answers, plus any other applicable initial research needed. From there I will outline a short Project Roadmap. This will save you time and help you see that I understand the project. It will also be the basis for our Launch Call.

3 to 10 days after I receive the Questionnaire answers, we will schedule a 20 – 30 minute Launch Call. During this call, we will discuss the Project Roadmap. I will listen to any additional directions and insights you have on the project, as well as answer any questions you might have.

Following the Launch Call, I will draft and send you an Agreement. Or if your legal team has an Agreement, we can use that.

Investment and Getting Started

The Agreement will contain all the specifics on what exactly I will deliver, including project deadlines. It will also list your investment for the project and terms of payment. Payment by PayPal is easiest, although I will also accept payment by direct deposit or wire transfer. (Note: I require 50% of the project total in order to begin.)

Once we have both signed the Agreement, I will begin working on your copy as agreed.

Research

My research process is very comprehensive. I begin with a complete review of your website and any other materials you send me. From there, I will research the market, including your competitors. In some cases, I will ask to speak with your customer service team, past clients/customers, and different department heads.

As needed, I will reach out to you for additional details, product samples, and other resources.

You can be confident that I'll quickly and effectively understand your product, your voice, and your customers' core purchase drivers.

Collaboration

As we work on this project together, communication is critical. Some clients are very busy and prefer to hand off the project to me and review the first draft, with very little communication in between.

Others like dealing with me on an almost daily basis and be involved at just about every step of the way.

Which are you?

Please send me an email and let me know how often you'd like to communicate and what the best way is to reach out to you (i.e., phone, email, text, etc.).

One other item ... I require that you assign me a single contact person on your team. I will communicate directly with him or her. He or she will deal with your other team members as needed to obtain information and approval.

Finally, I encourage you to become familiar with Google Docs. I do much of my writing with this word processing tool which (unlike Word) allows us to track changes, comment, and collaborate in real time. It can be shared with various team members. The working document is always the current document, because the save feature works automatically. So, there is no need to worry about sending the wrong files or things getting lost.

Review of First Drafts

Typically, you'll receive a first draft in 10 to 14 business days, depending on the project size and scope.

When you get the first draft, please review it carefully. Please also have any applicable members of your team review it. The most important thing at this stage of the game is making sure that the tone, message, and offer are right. We'll fine-tune during the second draft ... and third draft, as needed.

Revisions

After you review the initial draft, it is likely that you'll want some things changed. Please note those changes using the comment feature inside of Google Docs. You can also suggest changes using the Edit Mode feature, which I'll turn on when I share it with you.

I will review all your suggested changes within 24 hours of your submitting them to me. I will make my adjustments within 2 to 4 business days depending on the breadth and complexity of your suggested changes.

In all cases, I recognize that these are your customers and will defer to you as much as possible.

Sometimes, there are cases where clients make suggestions that I know will not work and will hurt profits. In those cases, you can expect me to be direct in my feedback. When clients insist on changes that, based on my experience, I do not believe will work, I always recommend a simple A/B split test. Let the market vote on which version works the best.

Additional Reviews

After the first round of changes, there may be some additional fine-tuning needed. You can be confident that I'll gladly work with you until you are delighted with the copy. In most cases, clients will find that one review is plenty enough. When more are needed, it is usually just one or two, and the process goes quickly. Typically, we can get to a final copy within 1 to 3 business days.

Final Approval

Once all revisions are done, I will submit a final draft to you. At this point, you approve the copy by sending me an email stating that everything is ready for distribution.

Once I receive this final approval from you, I will invoice you for the remaining 50% of the project investment. The invoice is due upon receipt. I will make every effort to be prompt in responding to your requests and assume that, as a professional, you will do the same with my invoices.

In most cases the final copy is sent to a designer for formatting. I strongly encourage you to send me a PDF of the final version. I will double check that any graphical elements added by your design team enhance the copy and make it more effective.

If I see something that is distracting and may hurt your response rates, I'll be direct in letting you know. If requested, I'm happy to work with your design team to make any changes needed to make the end version as effective as possible.

Final Consultation and Transition to New Projects

Once the project is done, I provide all clients with a complementary follow-up consultation. We spend a few minutes on the phone and discuss what went well and where improvements can be made.

We review the Discovery Questionnaire and discuss additional ways to uncover new profits. Where appropriate, we map out a new project to ensure that you continue to have excellent copy that meets your goals and grows your business.

...writing it all down ...

“We’re on a planet,” said Alice Yates to her son Steven, age 5. “There are eight other planets out there.”

Her son’s eyes were alive with interest.

The next day they went to the public library. She checked out a book entitled *Exploring the Planets* (he’d remember the title as an adult, decades later).

The boy devoured it.

His mom followed up with books on the moon, Mars, the sun, the stars, and so on.

Steven was hooked on science, and on reading ... and on writing down all of what he was learning.

He wrote a series of little booklets summarizing what he knew about the planets, and then he went on to subjects like rocks and minerals, dinosaurs, major figures in the history of science, and several other topics that had drawn his attention.

...the day JFK was assassinated...

It’s often said that everyone then living, even children, remembered where they were and what they were doing when President John F. Kennedy was assassinated on November 22, 1963.

Steven was no exception, even though he was just six years old.

He was home, sick with a bad strep throat, and it was the first time he saw his mom cry.

“Why are you crying, mom?” he asked.

She gathered herself and told him, “Somebody shot the President of the United States.”

Steven’s 6-year-old mind subvocalized something like, *Didn’t they know he was the President?*

Steven had been aware of people shooting people. It didn’t make a lot of sense to him. Neither did war. Vietnam would be all over the news within a few years.

His reading later included history, and as he got older, to philosophy, as his quest for truth about the human condition deepened.

“...you’re a writer now...”

Steven, now in college, looked with seeming amazement at what was sitting in front of him on the kitchen table.

A check.

For a book review he’d written in one day.

The check wasn't for a large amount. Just \$50.

But it still counted!

He'd written the review in one burst of creativity, polished it the next day, and sent it off.

It was a review of Bret Easton Ellis's *Less Than Zero*.

A disturbing novel, in any sense of the term, Steven said.

The book left the reader with a sense of queasiness, and a fear that civilization really was heading in a bad direction!

These characters needed professional help!

Steven was gradually rising to awareness that a lot of real people needed such help!

His writing skills would be a way of doing that.

"Guess I'm on my way," he commented to his dad.

"I don't think there's any doubt about it," said Bill Yates Jr. "Except for one thing."

"What's that?"

"You're a writer now. All you have to figure out how to do is use it to make people's lives better, to make this world a better place."

Steven later reflected: or at least, how to make a few people's lives better ...

... later, at the university ...

Steven looked across the faces of the 80 or so assembled students from where he sat near the back of the auditorium and sensed confusion.

He was a grad assistant in a formal logic class. His job was mainly to lead small discussion groups and grade papers.

He wrote articles on the side.

There was a big test coming up in just three days. He stood up as the main professor dismissed the class and asked for everybody's attention before they left. "This'll only take a minute," he said. "I promise. How many of you could use one more big session, to go over this material and do nothing except work problems?"

Nearly everybody's hand went up.

"In that case," he said, "I'll be here at 7 pm. Come when you can, stay as long you want or leave when you're satisfied you understand; I won't be taking roll or anything."

He was there, at the podium, the huge whiteboard behind him. He began working a problem in deductive logic, but sensed a lot of confusion. People were stopping him, wondering where the new lines were coming from.

"Time out," he finally said. "Let me see a show of hands. How many of your are completely baffled by these QN rules?"

Again, nearly every hand went up.

Steven nodded. “That explains it. Okay. Let’s all stand up for just a minute and stretch and take a deep breath.” They did. After the class resumed their seats Steven said, “Let’s take a fresh look at those rules and what’s involved in them. Before we do anything, tell yourself silently that you can get this. You’re not going to let these things--” he indicated the lines filled with symbols behind him “--get the best of you. Okay?”

Nods, many hesitant.

Steven went on to explain the ‘QN rules’ in detail. He watched the students closely. Lights seemed to go on behind a lot of eyes. Bafflement was dissipating. He felt energized by what he was seeing.

At the end, he told them, “Work at least a dozen of these between now and the test. Not during the same session, of course. And be sure to get a good night’s sleep tomorrow night. Don’t pull an ‘all-nighter.’ I don’t believe in ‘all-nighters’. You’ll do better if you’re not struggling with test problems and your own fatigue at the same time.”

When the students left, many thanked Steven for explaining something more clearly than anything found in the textbook.

Three days later came the test.

Steven looked forward to grading this stack.

Most of the class had gotten it! He recognized what he had shown them on the whiteboard! Nearly every grade had gone up!

On the written evaluation at the end of the course, one student wrote, “Mr. Yates went the extra mile all semester, holding out-of-class sessions he didn’t need to hold, trying to make sure we understood the material. He personally got to know as many of us as would allow him to do so. He turned what would have been an all-time disaster class into a success. I think this instructor is a tremendous asset to this university.”

... finding a new passion ...

“This works!” Steven told himself. He’d tried the techniques on himself, and satisfied himself that if a person followed them to the letter, they delivered the goods.

“This is a possible gold mine!” he added silently.

What he knew: he no longer misplaced his keys or other things. Because he’d followed the program.

What program had he followed.

It was called *Self-Directed Behavior Change*.

It was based on the idea that behaviors good or bad have causes, that we often don’t know what they are but can find out.

The way to find out is to observe.

Don’t change anything at first. Just observe.

You’ll see the causes.

And then you can change them.

The unwanted behaviors can be little things, like laying down your car keys just anywhere and then forgetting where you put them.

Pay attention, and you'll see yourself doing it.

And then stop.

Designate a specific spot.

If necessary, go out and buy a key rack. Do something dramatic, to change the behavior.

Then label the key rack, "Keys go here!"

Or the unwanted behaviors can be bigger, like quitting smoking, or not drinking to excess.

Or gaining positive behaviors, like daily writing or communicating better with your spouse or calling potential clients.

You can create desired behaviors by design: sit down with pen and paper the night before and work out a process. Do it before you go to bed at night.

That way, your brain and your subconscious mind will still be working on that process.

You'll awaken in the morning, and writing that next chapter or making that phone call will seem the most natural things in the world.

“I can help others,” Steven told himself, “as well as myself. People want writing that drives sales and helps them bring in revenue. Because people will buy if they are buying not a mere product but a dream, a lifestyle, an adventure.”

Such thinking eventually brought Steven into the AWAI fold.

He became an AWAI-Verified copywriter, emphasizing the personal development / self-help niche which, given his background, seemed natural.

This would be a stepping-stone, but an important one.

He had a vision. “I can help people transform their lives!”

Services

Your clients have come to you because of your Big Promise to help them improve their lives, or perhaps build their lives anew. You want to tell them exactly how they will benefit from what you have to offer. To do that, your copywriter needs to understand what you do.

As an ex-academic in my fields of philosophy and public health education where I studied both the nature of belief and the conditions of positive systemic behavior change respectively, I understand your needs and your clients' needs. What follows are a few of the types of projects I specialize in. Take a look at the copywriting services below and see if there's something you're looking for. If you're looking for something else, just let me know.

(1) Landing Pages — highly-focused single web pages written for a specific audience, designed to identify a problem that audience has and inform them, with evidence, that *you alone* can solve their problem. Your would-be customer “lands” on this sales-letter page from an email, banner ad, pay-per-click (PPC) ad. A landing page can offer a free report as a means of promoting your main call-to-action. Your copywriter can write this free report.

(2) Long Copy Sales Letters — direct-response promotional packages that run from 12 to 24 pages, sometimes more, which can be mailed or emailed. While there is no single formula for them, long copy sales letters will also identify a key problem your audience has and present your solution to it, offering evidence in the form of testimonials, expert opinion, etc., including a vision of what your client's life will be like without the problem, and ending with a specific call-to-action.

(3) Video Sales Letter Scripts — you personally present valuable information for free to your clients, also giving them a good idea who you are, and what you can do for them. They introduce you, and can be used to persuade clients to buy your more comprehensive programs, services, or other packages, through a call-to-action at the end.

(4) Opt-In Forms — devices usually emailed that allow your client to “opt-in” (sign up) by sharing his/her email address, be placed on your email list, and receive free information. Opt-In Forms allow you to build an email list quickly and legally (as none of us want to be accused of spamming which is now illegal in some locations).

(5) Email Autoresponders — follow-up emails sent to “opt-ins” in a series. The series may contain 3, 5, or 7 emails, pre-written to engage the reader, set up to go out in a specific order automatically within a given time frame (for instance, one email per day or per week), each one perhaps ending with a reminder of your product or solution and ending with a link to where they can go for more detailed information.

(6) Ads (Banner & Text) — self-explanatory: clickable items on websites or in email that will bring the client to your Landing Page, Long Form Sales Letter, or other written product with your call-to-action.

(7) Special Reports (or Bonus Reports or Free Reports) — compilations of valuable information offered for free, often as free downloads, that provide an immediate benefit to your client as a motivation for him/her to take a look at your paid products or services.

(8) E-Books — similar if not identical to Special Reports in a lot of instances in that they can also be offered as free downloads, are great ways to build credibility by presenting a key big idea or process to your clients. They can be offered through “opt-in” pages,

and again should motivate your clients to look at your in-depth paid products and services.

(9) Content — can include articles, how-to videos, other Web content, explaining your product or services or applications, and how they will benefit your clients.

(10) Social Media — content for your LinkedIn or Facebook or other such sites able to keep your product or services, or their applications, in front of your audience.

(11) Advertorials — advertisements designed to look like editorials. They will motivate readers who might be put off by a more obvious ad to have a look at your products and services. They will present your solution to a problem described in the advertorial. Usually, again for legal purposes, these require either “Advertisement” or “Paid Advertisement” at the top or the bottom of the page.

(12) Case Studies / Testimonials — tell success stories so that your future clients can see your effectiveness in action. With a concrete example of how your program(s) has/have helped others, they will see immediately what it can do for them.

I can handle other copywriting assignments as needed. Following is a list of my services and estimated investments for each.

Estimated Investments

<i>Service Description</i>	<i>Estimated Investment</i>
Landing Page	\$1,000 - \$3,000
Long Copy Sales Letter	\$3,000 - \$5,000
Video Sales Letter Script	\$1,000 - \$5,000 (depending on length)
Opt-In Form	\$150 - \$500
Email Autoresponders	\$150 - \$1,000 / email
Ads (Banner or Text)	\$75 - \$300 / ad
Special Report	\$2,500 - \$7,500 (depending on length)
E-Book	\$2,500 - \$7,500 (depending on length)
Content (Articles, Web Content, Etc.)	\$1 - \$1.50 / word
Social Media Post // Monitoring	\$100 - \$800 / post // \$1,000 / mo.

Advertorial	\$1 - \$1.50 / word
Case Study / Testimonial	\$1,200 - \$2,000
Other	Please Feel Free to Ask

Please Note: The above fee schedule is a rough guideline. These are not quotations. Each project will be estimated and quoted on an individual basis.

[Disclaimer: I was not commissioned by any company or other organization to write these samples. But they provide you with exemplars of the excellent quality of writing I will provide for you when we are working together.]

Mary Chose Life!

Dear Pro-Life Friend,

Mary* was terrified!

She'd driven to a spot near the downtown clinic in central Des Moines and parked. Now she sat and stared blankly through her car's front window.

Just get it done, her ex-boyfriend had told her woodenly as he handed her several hundred dollars in cash.

It's the only way, her taut-faced parents had said.

That didn't change how scared she was!

She'd never done anything like this before. But in all her 17 years, she'd never been in a predicament like this before.

The clinic stood two buildings away: tall and foreboding, like a faceless giant. Its sweeping front doors waiting.

For her.

What else could she do?

Trembling, she opened the door and got out. She made her way to the sidewalk and began the lonely trek toward that front door, her eyes on the ground. She stopped.

This is wrong! came a voice in her head.

Be quiet! she told it. *There's no other option!*

She started walking again.

But then she thought suddenly of the tiny life growing inside her, these past two months.

If that tiny life had a voice, wouldn't he or she want to live???

Her walking slowed once again.

"Hello?" A male voice. Where had it come from? She looked around.

He sat on a park bench between the two buildings about ten feet away, a well-dressed fellow who looked to be about 20, hands folded across his belt.

"I'm Jim*," he said softly. "What's your name?"

"M— Mary," she stammered.

"Can I help you, Mary?"

There was nothing threatening in his voice. If anything, just the opposite. Warmth seemed to flow from him. His eyes were steady, and she wanted to trust him. "I ... I don't know," she finally said, and then blurted out, "I'm pregnant. I'm on my way to have an abortion."

The man didn't react. After a moment he asked, "Would you like to pray about it?"

“Pray?” she echoed.

He nodded. She found herself approaching the bench. “Sit here,” he said, and his hand indicated a spot near the opposite end of the bench.

She did, still studying him. He seemed so ... assured. So ... at peace.

And nonjudgmental. She liked that. All he’d asked her to do was sit and pray. “Are you ready?” he asked.

She nodded.

Jim’s head bowed and his eyes closed. Hers followed suit. She listened as he talked to God aloud. He prayed for her, then for the child growing inside her. About whatever events unknown to him had brought her here. And for the courage she’d need to choose life ... by not going into that clinic, run by Planned Parenthood.

Tears were running down her face when he finished.

She couldn’t do it! She couldn’t go in there and let some strange doctor with a scalpel take the helpless life in her womb!

Or whatever it was they did!

“What can I do?” she cried.

“There are always options,” Jim said in that same, understanding voice. He told her about crisis pregnancy counseling, about women who couldn’t get pregnant and how her newborn child could bring some other couple great joy.

He gave her a card with his name and number on it. She saw a Bible verse. The verse read, “*Before I formed you in the womb, I knew you.*” Jeremiah 1:5

“You can call me any time, day or night,” Jim finished.

Mary got back in her car, drove home, and told her parents she refused to participate in taking her unborn child's life. They took it better than she expected. Then she called her soon-to-be-ex-boyfriend.

"I want my money back, then," he said coldly.

"You can have it!" she told him.

Then she called Jim. She asked him where she could go, and he told her.

The next day, she stood in front of a different building, also in downtown Des Moines.

No one sat on a park bench out front. All she saw was an unassuming sign on the front lawn. It read *Life Crisis Pregnancy Center*.

With her eyes looking forward this time instead of on the ground, she walked confidently to the front door and went inside—

She met a kind counselor named Wendy* whose eyes lit up when she mentioned Jim. Wendy praised her for coming, then gave her brochures and other information on unplanned pregnancies, prenatal care, and adoption information.

There was a support group. Girls just like her — who had chosen life. Would she like to come to a meeting?

Seven months later, Mary gave birth to a healthy, 7-pound baby boy. The Center had arranged for him to be adopted by two loving parents.

* * *

Mary's story had a happy ending. But how did that happy ending come about?

Because of our faithful members....

Wonderful people ... like *you*.

People who care ... like *you*.

Your financial gifts help us organize and reach out. They support our visits with pastors and counselors, individuals and congregations, community groups and leaders.

Your gifts ensure that at least *some* of the time, when a Mary drives to a Planned Parenthood clinic, terrified but seeing no alternative, there's a Jim outside, able to reach her in time. To pray with her, and encourage her to choose life.

And a Wendy inside a supportive clinic, to give her information and support.

Your gifts have saved a lot of unborn lives.

But it's never enough.

For every Mary, there are many other teenager girls, and more than a few adults, who end up walking forlornly into that Planned Parenthood building.

Later, they may realize what they've done ... or they go cold inside, so as not to see.

Mary chose life because she learned her options. She learned them from us, from those we've trained ... men like Jim and women like Wendy.

We cannot teach the many Mary's to come without your help.

Our mission is to continue reaching out to churches and into communities with a message of the preciousness of life.

We've achieved successes. Support for Planned Parenthood has dropped. The media reported recently that their revenue stream has gone down by \$4 million over the past year.

But our resources are never enough. Even when favorable legislation comes our way, as it sometimes does, those promoting abortion still have the power of mass media behind them. They have Hollywood. And they have political figures whose voices carry a lot of weight. Those who favor abortion are now promoting medical abortions using risky drugs and mail-order abortion pills, to be taken without medical supervision!

Our efforts must counter these influences.

Pastors, youth groups, would-be counselors, expectant mothers, community leaders, and elected officials ... all must understand the horror of abortion and the holocaust it has visited upon this nation.

They must also learn of the thousands of couples, many unable to have children of their own, who would like to adopt — waiting months or years — for a child of their own. A child like Mary's.

We must continue spreading the message of the value of life — and doing what we must to ensure that needs are met!

But we can't do it without your support!

Will you please help the next Mary to come along, terrified and alone — except for that helpless life growing inside her — with your generous gift?

Can you help us spread the message of life?

Your *tax-deductible* contribution of \$25, \$40, \$50, \$100, or more, will enable us to continue our work and save more unborn lives.

I've told you of the Mary we reached. Your gift — and God's grace — *will help us reach the many other Mary's out there in time!*

Thank you, and God bless.

[signed]

P.S. Every year, thousands more unborn children die under abortionists' knives — or, far more easily, from simpler procedures or mail-order pills a pregnant girl or woman can swallow!

Children who will never see sunny days or feel rain on their faces.

Children who will never grow up to enjoy moonlit walks with loved ones, who will never experience the joys of achievement.

Unless we save them!

Please don't delay! Your tax-deductible gift of \$20, \$40, \$50, or \$100, or more, will help us train more Jim's, reach more Mary's, and support more Wendy's. Please join us on the quest for life by becoming a member of Iowa Right to Life today!

*Not their real names.

Could Your Teenager Become the Next *Warren Buffett*?

Well ... I don't know if we, or *anyone*, can promise that. There's only one Warren Buffett after all. But....

Imagine YOUR 'tweens or teens, 20 years from now, sitting behind large mahogany desks in a spacious corner office ... picture window overlooking the city skyline ...

Proud owners of their own companies ... before they hit 35!

Imagine them ... financially independent if not actually *wealthy*, without the money worries you've had.

Two cars in their garages, *both paid for!*

Mortgages: *paid in full!*

Student loan debt? *None!*

Not possible, you say?

It is now!

And we wouldn't rule it out: one of *your* sons becoming one of Warren Buffett's successors, having mastered the money skills taught in this new program.

Interested? Give me a few more minutes and I'll tell you about the magnificent journey that awaits your children, and you, if you act today!

Dear Concerned Parent:

You've doubtless heard the statistic: half the population of this country doesn't have \$500 in savings. Tens of millions of people couldn't deal with a major emergency without having to borrow money.

Debt of all sorts is off the map: the national debt, credit card debt, student loan debt, more.

Large numbers of people pay the minimum on their credit cards every month. Or they use one credit card to pay off another credit card.

This means paying interest and balance transfer fees, otherwise known as giving free money to banks and credit card companies.

How do folks get in these binds?

**"The number one problem in today's generation and economy is the lack of financial literacy."
~Alan Greenspan,
Former Chair of the
Federal Reserve Bank**

While it's true that life throws its share of curveballs at the best of us, there's a plain and simple truth we have to confront: a lot of people just can't manage money.

Not because they're dumb or stupid. They just haven't been taught how to do it. It's not automatic, and it's not something you learn in school. We can debate the reasons for this. We can't debate a primary fact of today's world:

As former Federal Reserve Chair Alan Greenspan says above, *financial illiteracy is our number one economic problem today.*

This is because financial *literacy* isn't taught in schools — private any more than public.

I never took a class in it. Did you?

Without financial education, though, your children *will* face major challenges. Every day, something new appears about how young people are struggling, and that many will end up worse off than their parents. Your teenagers will have *little* chance to be CEOs of their own companies someday, and *no chance at all* to join the Warren Buffetts of the world unless you do something about it now.

In the future, folks who don't have good money skills — financial literacy—are going to struggle. That's just the reality.

There's another recession coming, moreover. Maybe even a Great Reset, some call it — the day all this debt catches up with us. *When* this is going to happen depends on who you read. But you can be sure of three things.

(1) There's a lot of uncertainty out there.

- (2) The economy's getting more precarious.
- (3) Your children are going to have to deal with it someday.

Some say we live in a winner-take-all economy now. You want your children to be winners! Not one of the many who lose out because no one acted in their behalf!

But there's no reason to panic. There's a solution in sight, and its popularity is only going to grow.

The Key to a Lifetime of Financial Independence Is Here

Your children can learn financial literacy in the comfort of their bedrooms, at their computers. Not only that, they'll have doing it — a lot more fun than they would sitting in a classroom listening to boring lectures.

Budget Brainiacs is the solution.

Budget Brainiacs is the key to the next generation's money smarts — your children, those of your neighbors — and their classmates, once the word gets around.

Budget Brainiacs will teach them about:

“College graduates spend 16 years gaining skills that will help them command a higher salary; yet little or no time is spent helping them save, invest, and grow their money.”

**~Vince Sharb, CEO,
National Financial
Educators Council**

- Money: what it really is (a medium of exchange), and the reasons we’re all so obsessed with it
 - Banks, and what they do.
 - Checking accounts.
 - Saving accounts.
 - Paying bills
 - Establishing a monthly budget
- All that’s basic stuff. The program will then turn to:
- Credit cards and how they work
 - Bank loans
 - Interest and how to calculate it

- Financial self-discipline and why it matters!

When the program is done with those, it will turn to:

- Renting (apartment, automobile)
- Large purchases (automobile, house) and mortgages
- Starting and running a business: should they do it? What kind of business? How?
- How to Buy and Sell Stock, including what IPOs are, and so on.
- Investing generally. How it differs from speculating.
- Other currencies besides the dollar, exchange rates, and how they work.

This may all sound heavy-duty, but it doesn’t have to be. It’s possible to bring it all down to Earth, and even make it fun!

How?

Budget Brainiacs is an interactive, games-focused, Web-based program with entertaining videos, exciting contests, and short quizzes, aimed at “10-and-aboves.” They’ll access it from their desktop, laptop, or phone.

A Safe, Educational Online Community

It’s also an online community of teens, ‘tweens, and a few “brainy” younger kids — the International Budget Brainiacs Community — where they can interact with each other and sometimes teach each other.

After your children sign up, they’ll start *earning points* for achieving specific goals built into the games — because they’ll have passed short, colorful quizzes showing that they’ve mastered the concepts behind them!

Accumulate enough points, and they can be exchanged for prizes, like a new leather wallet or a pristine new bank book or even a hardy, spacious backpack with the *Budget Brainiacs* logo on it!

Did I mention, your children will earn their first 25 points just for your signing them up?

When you purchase the program, you get a 10-character KEY you use to “unlock” the site and set up a Family Page (don’t worry, it’s easy). Your children will take it from there. They’ll get member IDs, be asked to create passwords ... all the usual stuff.

They’ll go to the program Dashboard and be introduced to the first game, entitled *Money Can Be Fun!*

Your children will be drawn back to the site again and again. They’ll experience winning and accomplishment while learning all about money and finance.

What you’ll see: they’ll be drawn back to the games and forums, gaining financial education on their own, step by step, because they’ll be doing what every kid likes to do, which is *have fun!*

But they’ll also be investing in their futures. Because they’ll be learning things that’ll be necessary when they grow up. Your teenagers will soon have the skills to open their own checking and savings accounts, establish budgets, pay bills, use credit cards and calculate interest if they’re not paid off each month, rent an apartment, buy and sell, and more.

“Financial illiteracy is not an issue unique to any one population. It affects everyone: men and women, young and old, across all racial and socioeconomic lines. No longer can we stand by and ignore this problem. The economic future of the United States depends on it.”

~President’s Advisory Council on Financial Literacy

As they start they'll gain points for achievements made, tally these up, and respond to challenges that will enable them to earn more.

When a child or teenager has earned his first 250 points, he/she can exchange them for either that shiny new wallet or his own record book, to be dispatched from our facility the next day to the address on his/her Family Page.

As members of the International Budget Brainiacs Community, your children can post questions and answers on forums, chat in real time with other members in other parts of the world, and much more!

The International Budget Brainiacs Community is now 4,000 members strong and growing daily. There's no other warm and welcoming online community quite like this on any other financial website devoted to money smarts for children 10 and up.

Once they've gone from the Learner Level to the Business Level, your teenagers (they'll probably be teenagers by that time) will be able to start actual online businesses, using their earned points to buy, sell, and trade goods and services with other children in the Community! They'll be learning first hand about earning and exchanges, with no risk since they'll be using points as a medium of exchange, measured against dollars, and not actual dollars.

And they'll eventually be able to take their businesses "public," having little IPOs on our Budget Brainiacs Dow!

That's right, we have our own stock market in miniature, modeled on the New York Stock Exchange, so your teenagers can learn how the real thing works, without risking their money, or yours. No other online financial education community is doing this!

What better way could there be for teens to learn how money, business, stocks, etc., operate than with a small business of his or her own, which they can take “public” and gain still more points successfully selling “stock” to their peers?

That’s how you become a Warren Buffett in training!

By the way, at the Business Level, your children can use some of their points to buy “stock” in our parent company, BestFin, Inc. — and become “part owners”!

We hope to go public for real, and soon! When we do, your teenagers will own real stock in a real company!

Warren Buffett tells us, after all, that the stock market is and has always been your best bet for starting and growing the sort of portfolio that can sustain you throughout your life.

Getting started with financial learning now could one day propel your child or teen into that CEO’s chair in that corner office in front of that big picture window — and beyond!

In other words, if you get your children started on Budget Brainiacs today, there’s a good chance that in maybe five or six years, they’ll know what they need to know to be set for life! And you’ll have the satisfaction of knowing you did the right thing!

Is there more in this for you, as a parent? In addition just to being able to relax in the knowledge that you’ve made the best investment you could ever make for your children’s future?

Actually, there is.

When you sign up your child(ren), we'll send you a FREE GIFT: our concise, 48-page pamphlet *How to Get Completely Out of Debt in One Year; and How to Manage Debt from Here On Out!* published by BestFinance Booklets (our publishing division).

You see, we're aware of *your* money worries, too.

This pamphlet, which you can also download from the Budget Brainiacs website when you sign up, will be yours to keep even if for some reason you don't want to stick with this program.

But we think you will. Because your children will love it!

How Budget Brainiacs Began

How did all this get started?

Budget Brainiacs was developed not by some financial bigwig like Warren Buffett but by a mom — someone a lot like you. She had a full-time job and a husband with a full-time job, and the two of them were trying to raise two spendthrift teenagers.

“The widespread deficit in financial literacy has raised a good deal of concern among government agencies, policymakers, and leaders in the community and business sectors. There are several reasons for this concern. First, the number and complexity of available financial products have increased dramatically in the past two decades, effectively transferring a higher burden of financial responsibility and risk to the consumer.”

~National Financial Capability Strategy

Her name is Suzanne Holcomb Crenshaw. She has an MBA and over 15 years experience working in the banking industry, first as a head teller, then a branch manager, then as a senior executive, all with Bank of America.

She and her husband Jim Crenshaw saw firsthand what happens when teenagers become spendthrifts, thinking Mom and Dad’s six figures salaries will always be there. Using credit cards that had been Christmas presents, they almost immediately ended up with a debt they couldn’t pay off. The lesson: access to money doesn’t mean you have money savvy! It may mean just the opposite! Suzanne realized that despite all her education and all her experience she hadn’t communicated her money savvy to their teenage sons! The sons took money for granted: in this world, a sometimes big mistake!

Suzanne, dealing daily with people from all walks of life a lot of whom were less well off, saw the same things she saw in her sons: they didn’t really grasp personal finance and planning. They’d never been taught it. She began to fear for their children’s and teenager’s financial futures.

Budget Brainiacs came out of that — a tiny seed that grew in her mind that day out of the need she saw in adults and children alike — gradually blossoming to where it is now. It was really important to Suzanne to reach children. Otherwise they’d grow up without this important knowledge in an increasingly turbulent world, eventually falling

into the clutches of predatory lenders when they went to college and wind up with tens of thousands in student loan debt, just like has happened to millions of those in the millennial generation.

This will eventually hurt the economy, if it hasn't already!

A lot of people still don't know how hard it is to discharge student loan debt. You can do it on your deathbed, I think! Don't hold me to that!

You *don't* want *your* teenagers' futures to be hobbled by that kind of debt, especially now that there's a way to prevent it!

Suzanne Crenshaw saw that it was almost too late for her teenagers, but it didn't have to be too late for others. Like yours.

A little research told her how little sound financial education really exists in the world, online or offline. And that the lack of financial literacy really is bad news — for everyone (except maybe banks and credit card companies who profit from it)!

Suzanne started teaching short adult education evening courses in financial literacy in her spare time. She could see, that wasn't going to be enough. For one thing, it wasn't going to reach the kids.

Then she hit on the idea of an online financial education community. "I just woke up with it one day," she told me. "Jim said it was a fabulous idea and that he'd support it." Fortunately her husband was a self-employed top-flight programmer with a BS and an MS in computer science as well as a separate IT certificate. He had the tech skills she lacked. The two of them sketched the business plan and went looking for investors. Several responded enthusiastically.

Six months later (six months ago), she resigned from her position with Bank of America and founded BestFin, Inc.

Budget Brainiacs became BestFin's flagship product.

It's is a comprehensive program, starting from scratch, for financial education and planning designed for our fast-paced, online world, intended above all to be fun, to keep its young members coming back for more, while it teaches them what they'll one day need to know.

It fills a huge hole in our educational system.

Suzanne had test-driven the first version of Budget Brainiacs with the moms at both her church and in a neighborhood group. All these moms were like her, and maybe like you: they had to balance child-rearing responsibilities with full-time jobs. The children and teens loved the program, and she got a lot of useful feedback from parents that helped her and her husband plug the few remaining holes in the program.

Both young, and sometimes their parents, had fun *and* learned about personal finance. The parents knew where their teenagers were and what they were doing: they were at their computers playing the games, winning points, and starting to trade them for prizes, not out spending money they didn't have or otherwise getting into trouble.

And the kids became conscious of when not to spend. And started quizzing their parents about any extravagant spending they saw!

The new program's potential was self-evident!

All that was six months ago, prior to investors coming on board.

Satisfied Buyers Love Budget Brainiacs!

Satisfied buyers now *love* what they see:

“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

“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 win or 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 in their lives as adults.”

~T. Bazell

“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

This, from a financial planner:

"I was in a situation like Suzanne Crenshaw's ... I understood money and planning, but because I had so much work I didn't have time to sit down with my two teenagers and communicate it. Budget Brainiacs did. I bought the program two months ago, and now they're hooked. They're firing questions at me about budgets and debt that I wouldn't have imagined before.

"I have a couple of clients who bought Budget Brainiacs. My big fear now is that this thing will put guys like me out of business!"

~P. Sellers.

And then there's this comment from a major credit card company executive who did not want to be identified:

"This new program may hurt our revenue in the long run, but frankly, if it results in a more financially literate America, that's probably good news overall."

So you see from these testimonials (see also the letter from Suzanne's former employer included with this package), even though Budget Brainiacs has been on the market only half a year, its results are already getting attention. Financial planners, bankers, even credit card companies, are endorsing it as the best solution they've seen to the need for financial education in this country.

You're probably wondering how much a thing like this costs.

Surprisingly little. We'll get to that in a moment. There's something I still need to tell you about, because like our other GIFT mentioned above it might matter to you as much as Budget Brainiacs will to your teen.

Sign up today, and we'll send you, also *free of charge*, our 4-DVD set called *Budget Brainiacs for Parents*.

Why Budget Brainiacs for Parents? Because you've probably struggled with money issues, too, and not known where to turn. Most of us do not have six-figure salaries, after all, and the cost of living keeps going up, up, up.

Lack of financial education in the schools didn't start yesterday. It's endemic to this society. It just seems worse today because the results are catching up with us. All of us.

Budget Brainiacs for Parents doesn't begin with statements about what money is, of course, or what bills are or what checking accounts are. Based on the adult education courses Suzanne taught at the community college, it contains short, easily digestible chapters on: the rising cost of living and the long term dangers to *your* retirement; budgeting; debt management; the best ways to save for those rainy days ahead; how to invest wisely; how to avoid financial scams; how to turn your favorite hobby or passion into a home-based business; and then, coming full circle, how to talk to your children or teenagers about money.

If *you* are in a bad way financially, or are afraid you might be someday, *please let us help!* Budget Brainiacs may have been designed with 10s-and-up in mind, but every principle it teaches works for adults, too.

Again, when you sign up, *Budget Brainiacs for Parents* is FREE! It's a DVD set, but you can also download it from the website (just follow the prompts from your Family Page).

Oh, yes, with our downloadable app, you can get every bit of this on your phone if that's your choice. Our app will work on any device (you'll need to specify Windows or Mac when you do the download).

Now to the stuff you'll have to, uh, pay us something for.

Let me say first that the kind of education Budget Brainiacs supplies would cost not *thousands* of dollars but *tens* of thousands of dollars at a university. That's what four-year university degrees cost these days.

You can obtain the best financial education available online for your child or teen for—

Are you sitting down?

—*just \$29/per child per month!*

That's all.

An education that would cost maybe \$35,000 at a four-year university is going to cost you just \$29/mo. per child or teenager.

That's just \$348 per member for a full year of *Budget Brainiacs* (for what it's worth, \$1,392 for four years, which is a bit less than \$35,000 for four years, don't you agree?).

Remember too, you're getting the FREE GIFTS besides, the pamphlet on *How to Get Completely Out of Debt in One Year; and How to Manage Debt from Here On Out!* and *Budget Brainiacs for Parents*. At a university, *nothing* is free. Nothing. But if you sign up for Budget Brainiacs today, you get your KEY and can set up your Family Page at once; you can download your FREE GIFTS or we'll dispatch them in the mail and they should reach you in no more than a week to ten days. And there's one more thing I'll get to in a minute.

I can assure, you, financial education gotten through *Budget Brainiacs* will be more interesting and fun for your child than financial education gotten in a classroom.

The FREE GIFTS will help you as well!

You and your child have a chance to be a part of turning the financial literacy mess in this country around.

Ready to sign up? It's easy.

We have *three ways* you can do it.

The first is just to call our toll free number 1 (800) 839-4900 right now, listen to the recorded message, then press #1 to go to our customer service center where operators are standing by (9 am – 6 pm weekdays EST).

One of our Customer Service Representatives will take your information and supply your KEY. Our Representative is also prepared to walk you step by step through the process of using it if you need help.

Your second option is to fill out the Order Form at the end of this letter and mail it back in the SAE we've provided. Be sure you write out your email address as legibly as you can, since that's how we'll be reaching you with your KEY.

Your final option is to go straight to our website, <https://www.budgetbrainiacs.com>, click the Sign Up icon on the upper right-hand corner of the Home Page (shaped kind of like a gold diamond).

This will take you to the online version of the Order Page to fill out your information. Just follow the prompts after that. When you're done and hit SEND, we'll acknowledge your information immediately and email your KEY within 24 hours.

If you have any problems, call 1 (800) 839-4900 and press #4 for technical support.

By the way, all your information with us is encrypted. We *don't* sell customer information to other vendors.

Your privacy is safe with us.

You haven't signed up yet?

Let me tell you something else, then. If you sign up now, your price won't be \$29/mo. per member (\$348 per member per year).

If you sign up now, you can get Budget Brainiacs for your child for \$19/mo. per member!

That's \$228 per member per year, a savings of \$120 per member per year!

That's right; we'll knock \$10/mo. off the list price of Budget Brainiacs if you sign up today.

This offer is good for the duration of this promotion, but since I don't know how long this letter took to reach you, your best bet is to sign up *now*. Don't wait. Choose a solid but enjoyable financial education and a bright future for your children *now*.

By the way, we've got just 500 KEYS at this discounted rate, and it's first come, first serve. Once they're gone, that's it. We don't think it'll take long. Given the growing popularity of this program, if you wait even one day, you might wait too long. That's bad news, as I can't guarantee we'll be able to repeat this offer!

So as an Added Bonus, if you sign up *right now*, today, and not just within a window that could close in a few days or as soon as tomorrow, your price is not \$29/mo. per member, or \$19/mo. per member.

It'll be \$14/mo. per member!

That's a savings of just over 50% off that regular membership price! That's \$168/yr., *a savings of \$180/yr.*

And by the way, these discounted prices will be your permanent rate if you sign up today! We're not going to hike them to the regular rate unannounced at the end of one year or something!

We've got even fewer memberships available at this fantastic price!

Can you afford to pass this up? Sign up now, show everyone you are serious about your child's financial future.

If you wait, memberships will continue to be available at the regular rate, of course. But why pay the regular rate when you don't have to???

We think you'll be more than satisfied with the financial education *Budget Brainiacs* has to offer your children or teenagers, and how we've made it *fun*.

Plus, Budget Brainiacs comes with a 100% MONEY BACK GUARANTEE!

Give this three months. Then ask your children some money questions. If you're not satisfied they're learning good and useful information, let us know. In case you're not *completely satisfied*, simply log on, go to your Family Page where your account information is, scroll to the bottom, and check the Cancel My Account box you'll find there. We'll refund your money. No questions. No hassles. Every cent you've paid, right from the start.

If you close your account, you still get to keep the FREE GIFTS, and your child or teen gets to keep any items gotten through earned points.

The full-refund cancellation period is good for 90 days. Afterwards, we'll be unable to refund what you've paid us, but you'll have no further financial obligation to us and you can still, of course, keep the FREE GIFTS.

Should you cancel, you can always get back in! Go to the Home Page, click Sign Up, scroll to Re-Activate My Account, check it, type in your original KEY, and you'll be back where you started, and with no financial obligation for the missed period.

The downside, though, is that you'll be ineligible for the discounted monthly rates. So think carefully about *ever* canceling: is it really what you want to do? Is it what your children or teens really want?

We don't think so, which is why we've built these solid guarantees into our offer, which we think is the best deal you'll ever see for your child or teen's financial future — and maybe even for your own, when your children are grown up and living on their own, or perhaps having to care for you in your later years.

You have nothing to lose by signing up on the Budget Brainiacs website today, or making that phone call right now! Our Customer Service Representatives are standing by! Or by filling out the form below and sending it in the SAE we've provided for your convenience.

Sincerely yours,

John B. Brighton
COO, BestFin, Inc.

P.S. There's something I alluded to briefly but never got back to it.

We have one more thing for you if you sign up for Budget Brainiacs now. I mentioned that BestFin, Inc. has a publishing division.

In just two months, we'll be ready with our new monthly magazine of economic, financial, banking news and commentary along with investment advice, *BestFinance*. If you want to know where the economy is heading and where the best places to secure your money might be, you'll definitely want to add *BestFinance* to your monthly reading.

BestFinance will also publish articles on events elsewhere in the world that might affect what happens here (China, for example, or Great Britain or Dubai).

We've tried to assemble a team of experts on all the latest investment trends, including an internationally recognized authority on Bitcoin, other cryptocurrencies, and blockchain technology.

Sign up for Budget Brainiacs *today*, and you will receive, also *completely free*, our inaugural issue when it comes out in two months.

With it will be an option to subscribe or cancel.

If you like the magazine, you need do nothing. Subsequent issues will be mailed automatically and upon the publication of Issue #2 your credit card will be charged automatically just \$49 for the year's subscription (other publications with similar information will be charging you several times this amount).

If you decide *BestFinance* is not for you, simply send us the postcard that will be enclosed in the envelope with the magazine and write *Cancel*. You can keep the issue, but you'll not be charged. (Yes, you can decide to cancel later and still receive a full refund).

As with Budget Brainiacs itself, though, we think you'll find the information in *BestFinance* to be interesting and useful.

Watch your email for the announcement when the inaugural issue of *BestFinance* is published, and then watch your regular mail for your copy.

P.P.S. We all care what happens to our kids! I have two of my own. I'm one of the lucky ones. My job lets me spend a lot more time with them than the average parent today. I got them Budget Brainiacs anyway.

We've had the program just two months. My kids are now educating me, telling me I ought to stay home and eat last night's leftovers instead of going out and spending money in a restaurant when I don't have to.

They've proven to me they understand what it means to create a budget and stick to it. In just two months!

We're not hurting financially. But who knows what the future holds? We recently emerged from the worst recession since the 1930s, and might be heading back into economic heavy weather before long. This is not a hard prediction to make. The economy has a recession every eight to twelve years, because of natural business cycles.

Our two kids are obsessed with watching our family's money. It's a game to them. I think this is just fine! I have growing confidence that whatever happens down the road, my kids will be able to take care of themselves moneywise. They won't be dependent on the vicissitudes of constant economic change, because they'll have learned what they need to know to be ahead of it!

Don't you want the same for your kids?

If you do, sign up today! You'll be more than happy when you see the results!

PRINT ORDER DEVICE / DUPLICATED ON WEBSITE WITH *SEND* BUTTON AT BOTTOM

YES! I want access to Budget Brainiacs today, to take this important step for my child(ren)'s financial future! Please email me my KEY!

I understand that I will be paying not the regular *\$29/mo. membership rate* but just *\$14/mo. per member* (a 52% savings!) because I've acted today!

I understand that I will be receiving FREE OF CHARGE:

A pamphlet (or online access) to BestFin, Inc.'s *How to Get Completely Out of Debt in One Year; and How to Manage Debt from Here On Out!*

A 4-DVD set (or online access) to *Budget Brainiacs for Parents*, our FREE educational refresher program and guide to financial health for adults in these turbulent times, including guidelines (if you by some chance you should actually need them) on how to talk to children and teenagers about money.

When it becomes available, the FREE inaugural issue of our forthcoming monthly magazine *BestFinance*, with all the latest economic and financial news and investment advice — news you can use immediately to protect or invest your money. I understand that if I want to subscribe I need do nothing, and my card will be charged \$49 on the publication date of the 2nd issue. I may cancel still keep this issue FREE.

I understand that if, *within 90 days*, I am not *completely satisfied* that Budget Brainiacs is providing my children with the "money smarts" they will need when they grow up, I can cancel; that I will receive a *full refund*; that I may *keep* each of the FREE GIFTS itemized above; but that I can return at any time, at the regular membership rate of \$29/mo. / member.

(Continue to personal and payment information.)

*required responses

*Name of sponsoring parent or other relative:

*Name of Child Member _____

*Name of Child Member _____

*Name of Child Member _____

Address Line 1 _____

Address Line 2 _____

*City _____

*State _____ *Zip or Postal Code _____

*Country _____

Phone Number _____

*Email Address _____

Payment Information

_____ CHECK (No. _____)

Bank _____

Account No. _____

Routing No. _____

_____ CREDIT CARD

Credit Card Type Credit Card Number (no spaces, please)

_____ American Express _____

_____ Discovery Expiration Date (__/20__)

_____ MasterCard 3-digit Security Code (__)

_____ VISA

_____ Other (Please call 1-800-839-4900, select #3 from the menu).

(LIFT NOTE)



May 28, 2018

Dear Future Budget Brainiacs Buyer:

One of our best people departed our regional Bank of America family a little over six months ago. I'm referring to Suzanne Holcomb Crenshaw, of course, who was one of our best Senior Financial Advisors for eight years.

But I've learned that the financial education program she designed almost single-handedly, Budget Brainiacs, is now on the market.

As a professional banker with years under my belt, I'm more than happy to endorse this program. It's the best online financial education program I've ever seen!

Come to think of it, it's the *only* such program I've ever seen, in a world that badly needs more financial education.

I've known Ms. Crenshaw for close to 30 years. We met at a conference in 1989. She was just a student then, Suzanne Holcomb, but she struck me as mature, poised, and knowing more about money and finance than 99% of her peers, definitely someone to watch as we've always been on the outlook for good future employees. I learned later that she'd gotten an internship with us while working on her MBA. When one of our tellers took maternity leave, she stepped into the role, and when we had a job opening, she was a shoo-in.

Three years later, Ms. Crenshaw was promoted to Branch Manager at one of our biggest branches. She did more than anyone to help our customers navigate our then-new online banking, and also helped us work the remaining bugs out of it.

Suzanne joined our Executive Division in 2006, and was made a Senior Financial Advisor four years later.

She and I talked several times about her biggest concern: the fact that so many people she'd counseled at the Branch had so little financial savvy, and their kids were growing up with even less, in an era with college tuition skyrocketing and a need no one was meeting.

She told me she had an idea for a program that would combine online games and contests with financial education to teach kids about money, bank accounts, budgeting, investments, and more.

I told her I thought it was a great idea, and to keep me posted.

That program became Budget Brainiacs.

She wrote most of it, and her husband Jim, a programmer and software developer with an MS in computer engineering, did nearly all the programming.

My wife and I bought four memberships for each of our grandkids at the discounted rate. We think it's the best investment we could make in their futures.

This program will take the country by storm if enough people get to hear about it and get their children involved with it.

I give Budget Brainiacs my highest possible recommendation.

Sincerely,

Robert R. Lewis
Regional Director
Bank of America

ENVELOPE TEASER COPY (send equal #'s of each, coded by address; determine which gets the best rate of response; go with that one in the future)

Worried about Your Teenager's Financial Future? Solutions Inside!

Your Teenager's Financial Future Is In Jeopardy!

Money Smarts for your Teenagers Inside!

Could Your Child Become the Next Warren Buffett? (Open and Find Out!)

FOR SAE:

SIGN ME UP TODAY!