

## 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 2<sup>nd</sup> 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).