# Do this one thing today and watch your child transform into a business success!

#### Discover the one place that will turn their entrepreneur switch on!

Dear fellow parent,

We all want our children to be successful in life and know the value of a dollar. It is difficult to figure out a way to teach them about managing money and running a business.

When I would take my kids out shopping, they did not care what things cost and they asked me to buy them everything they wanted! There were even times when they demanded something just because they felt that, as my children, they were entitled to it.

Giving them an allowance did not help because they always complained that it wasn't enough. They didn't even want to wait to save up for something special. I thought that just by showing them how I regularly managed my money, they would eventually catch on and become responsible with theirs. I was wrong. Raising confident, successful and financially savvy adults was a very important goal for me.

I had to face the truth. I didn't know how to do it.

One of my friends listened to my concerns and introduced me to something that was working for her kids.

Things are different now. I never worry about the financial future of my children anymore. They know how to manage money and build their own businesses.

Going out shopping with them is stress free because my children understand the value of a dollar and know how to spend their money wisely. I feel so proud of their desire to own businesses and strive for success in the future!

When we're at the dinner table they love talking about their strategies for saving money to buy the latest toy or tech gadget. There are times when my jaw drops from the questions they ask me about stock investing. They continually research biographies of entrepreneurs and study how they grew their businesses.

What surprised me the most was their understanding that, even though money is important, it is not the most important thing in life. Deep down inside, my kids feel that money can create opportunities for a life that can be lived on their own terms. It can't solve all of their problems or create happiness. Both of my kids tell me that every person must take full responsibility for their own lives. Money is only one part of that.

They already get what took half of my life to learn!

Our children are capable of amazing things. They can become so much more than even we can imagine!

I feel thankful that I had a chance to give my son and daughter the knowledge and mindset to become successful in the future.

You must be wondering how I did this...

I will let you in on a little secret that has made my life so much easier!

Playing games.

I discovered how easily my children learned through playing games. They wanted to know more and advance their skills because they could apply it right away to improve their scores. Let me tell you about when it really hit me that this method was working.

#### It was early on a Saturday morning...

I woke up around 7am to start getting breakfast together. I was startled that my teenage son was sitting at the kitchen table writing in a notebook. This was really odd because he's usually still sleeping at that time of the morning. I couldn't help but ask him why he was up so early.

You will not believe what he said. "Well, Mom, I'm writing down ideas for businesses I can start without a lot of money. Mowing lawns is pretty easy and tons of our neighbors could use my help. I set my price and this is what I could make each month if I do five houses. What do you think?"

As you can imagine, I was thrilled! Trying to keep my cool, I told him I loved the idea and then got a little too excited and gave him a big hug. After pulling away a little, he did say quietly, "Thanks, Mom."

I walked away grinning from ear to ear. It was working! He was starting to think like a business owner instead of an employee. Everything I tried to teach him on my own before didn't get through but what he learned from the games he was playing really stuck.

The best part was that he actually took action and went to our neighbors on his own to ask if he could mow their lawns. They were so pleased to see a young man taking on his own business they all came over to talk with me in hopes of getting to know our family better.

Maybe you think I'm talking about using board games like Monopoly or LIFE to teach finances?

Not exactly...

More like, a 3D virtual club of games online! Children are flooding to online club websites where they can become a fictional character (or avatar) and play colorful games with other kids in a computer-generated world.

By the age of eight, 90% of children in the United States have used a computer. 81% have played console video games, and 60% have played games or used apps on a portable device (cell phone, handheld gaming system, iPad, or tablet). Your kids are already hooked in!

#### Why not have them play games that will help them learn and grow into responsible business owners?

Just think of how much more at ease you will feel when your child wants to talk with you about their plans for saving money. They start a business plan for an amazing idea they have and you are pleased to help them with it because you see how serious they are about taking action.

Even better, they are teaching you tips and techniques that you never heard of before! All because they are playing games online, at one website, they can't get enough of.

#### How important is it to learn finances when you are young?

I figured it was important for my kids to learn finances and this quote from billionaire investor, **Warren Buffet**, really brought it home...

"Most parents know how important it is to teach kids about money and managing it properly. There was a study many years ago questioning how to predict business success later in life. The answer to the study was the age you started your first business impacted how successful you were later in life. Teaching kids sound financial habits at an early age gives all kids the opportunity to be successful when they are an adult."

"I think parents need to start teaching kids about the importance of managing money at an early age. Sometimes parents wait until their kids are in their teens before they start talking about managing money when they could be starting when their kids are in preschool."

But how do we get our kids interested in finances? Children are not getting enough financial education in school. It's pretty much left up to us parents!

Where is a safe place our kids can go online to learn about managing money and running a successful business that is engaging and fun?

This is exactly what **Judith Lightman**, a banking executive with an MBA and a mother of two, desperately wanted for her children. Unfortunately, at the time, she couldn't find any websites that lived up to her standards. She saw how well her own children learned Math easier from playing games and she made it her mission to create a game for finances.

The only thing is, she came up with many different types of ideas and couldn't decide which one to choose. After talking with friends, she understood that if it were an online game, there would be more freedom to expand and use all of her game ideas on one website. She didn't need to be stuck in a flat, board game design.

Judith realized that she could create a place where kids go to play interactive games that would build on the knowledge they learned in the previous games on her site.

She could make this a complete online experience! A place where kids could have fun learning about-

- Creating a monthly budget so that they will understand how to manage their money and do more with what they have.
- Establishing a savings account to develop the skill of patiently waiting to earn something that they want.
- Balancing a checkbook to prepare them for managing their own bills when they are adults.
- Learning how banks work so that they can make smart decisions with the money in their accounts and investments.
- Scenarios that give them a real feeling for how to apply for jobs and apartments.
- Buying a car and how to negotiate a good deal.
- Experience running a business that they start from the ground up and gives them the knowledge to think like a real entrepreneur.
- Helping them understand the importance of avoiding large amounts of debt from depreciating assets and identifying appreciating assets to invest in.

So, instead of waiting for someone else to do it, she decided to make her dreams come true on her own. Judith worked with game designers for two years and created...

#### **BudgetBrainiacs.com**

Budget Braniacs is an online community that finally offers parents an easy and proven way to motivate their children to learn about money and take control of their financial lives when they go out into the real world after high school or college.

#### In fact, it may help start them on a path to complete financial security.

Judith tested the games with real children for several months and learned how to make each part of the website easy to navigate and fun to play.

She asked two former Professors from her alma mater, Harvard Business School, Michael Conners and Timothy Jackson, to help her make sure that the content was accurate and relevant. They worked together tirelessly on the curriculum taught in each game to give kids a solid framework for building on real world financial skills.

Here's what Michael Conners had to say:

"It was important to us that the skills learned in each game connected to each other so that children would notice how much they learned and that knowledge would be applied as they advanced to more difficult challenges. I believe we created a solid set of learning games that children will enjoy playing regularly."

Imagine how much better you will feel when your children learn about financial management and entrepreneurship easily and have lots of fun doing it!

#### You will not believe how things quickly changed for my family after joining the Budget Brainiacs club...

After my friend told me about Budget Brainiacs and I logged on to the site, I was so impressed; I signed both of my children up the same day!

My teenage son, Brian, started playing the games and telling me about how much fun he was having playing his character in the 3D virtual world. Amy, always trying to keep up with her big brother, decided to give it a try. Now, they're both hooked! It is so nice to see them enjoying the experience together and secretly, I feel like a pretty amazing Mom knowing they are learning at the same time.

#### I was in total shock when Brian asked me if he could help balance my checkbook and pay the bills!

He started his own business mowing lawns in our area on top of working his part time job. He's currently planning how much money he needs to save each year to retire at fifty years old. He's only sixteen and already planning his financial future!

Amy is now saving a portion of her allowance and we opened a savings account for her. If she really wants something that is expensive, she is fine with waiting and saving her money until she can afford it.

The sense of pride I feel for my children is too strong to explain. All I can say is...

#### Miracles with your children can happen!

Come to think of it, the change in my kids is no surprise. The online club really pulls you in. There are many reasons why...

- Each club member can easily create their own colorfully animated avatar that represents him or her in each game and in the 3D virtual Budget Brainiacs world they interact in called, BRAINIATTICA.
- Each game on the site works on a point system. When they make smart choices or win a game, they receive points that can be used to purchase real prizes like backpacks or cell phones!
- They will know how it feels to be a successful adult when they build a business of their dreams in the 3D virtual world and have other club members, that are online at the same time, interact, compete with and purchase from them.
- They can take their games with them using the brand new Budget Brainiacs app. It's easy for kids to take the fun with them and play the games on any smart phone or hand held device no matter where they are!

My kids are able to practice what they learn in the games and use it right away as their avatar character in the 3D virtual world of BRAINIATTICA. This helps them have a deeper understanding of what this knowledge can do for them in the real world!

They are getting the experience of selling their virtual products directly to their customers in the game.

## There are no other online clubs that offer such an immersive virtual world to build businesses and play games in like Budget Brainiacs!

Believe me, I shopped around and compared.

The colorful, crisp graphics and smooth gameplay can rival any popular video game on the market today. Games with virtual worlds like **The SIMS** and **Wizard 101** are insanely popular and have millions of subscribers who thrive on making new friends and interacting together inside the games.

### Those are great, but what are my kids learning in them that they can apply to their actual lives for a successful future?

It is wonderful to have an online game like Budget Brainiacs where my children are not only learning real money skills but also improving their confidence with social interaction.

Through the success of Budget Brainiacs, creator Judith Lightman has continually improved the quality of the 3D online gaming experience on her site. This way, kids feel ecstatic when they see the updated versions and stay interested in the game challenges.

I was so excited about how fun and immersive this online world is that I emailed Budget Brainiacs to tell them how thankful I am for their club!

Judith Lightman was so pleased by my endorsement that she asked me to write this letter to you.

#### With over 500,000 members and growing, the BudgetBraniacs community is thriving and dedicated.

You don't have to just take my word for it. Here's what other people, who have kids in the club, are saying...

"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 BudgetBrainiacs? They love the games and they especially love earning points when they 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 lives as adults."

"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

"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! The 3D world is beautiful and fun to play in! 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

The hugely popular video game review site, KOTAKU, had this to say...

"The Budget Brainiacs 3D online game has rocked my money foolish world! I didn't think anyone could make learning finances fun and inclusive! It is truly easy to lose track of time playing this gem. Even as an adult, I've learned new strategies about working with money from the game challenges and it is easy to set up and run a business in the fictional Brainiattica world. The animation is fluid and the gameplay is well designed. Highly recommended!"

-Toby Johnson

**KOTAKU** 

There is just no reason to wait!

CLICK HERE TO JOIN THE CLUB TODAY!

Other online financial gaming sites are charging \$9.99 for each child per month and up!

Right now you can get your first month FREE and you only pay \$6.99 for each child per month for full access to all that Budgetbrainiacs.com has to offer!

When you join Budgetbrainiacs.com today you receive:

- Full access to all of the games and any new games released in the future so they will always have the most recent updates first!

- A loan of ten thousand BRAINIAC BUCKS to help your child start their first business in the virtual BRAINIATTICA world and switch on the CEO inside of them.
- Your first month FREE to try it out and love it!
- FREE unlimited messaging to other players in the game to communicate with new friends and make connections.
- The new Budget Brainiacs app for FREE so they can play anywhere!

If you are ever unhappy with the game, you can cancel anytime!

What are you waiting for? Your children's success with managing money and running a successful business in the future is all in one place...

CLICK HERE TO SIGN UP NOW!

See you in the game!

Many thanks,

Wendy Knowles

P.S. They are having a sale for a limited time where you can sign up your second child for FREE! That's a savings of \$6.99 a month or \$76.89 per year. I wish they had this offer when I joined my kids. Click below and sign up before this deal is gone!

SIGN UP HERE NOW!

#### **Budget Brainiacs Order Page**

Are you ready to jump into the world of Budget Brainiacs where your kids can become the CEO of their own company and feel like a success? You can have full access to everything! Your children can create their character and make tons of money in Brainiattica! The best thing is, they can learn how to manage it all with confidence!

Your subscription includes:

- Full access to all of the games and any new games released in the future so they are never behind on the freshest content.
- A loan of ten thousand BRAINIAC BUCKS to help your child begin building their first business in the virtual BRAINIATTICA world and help stimulate their entrepreneurial thinking.
- Your first month FREE to try out everything and fall in love with it!
- FREE unlimited messaging to other players in the game to create new  $\,$   $\,$  friendships and connections.

- The new Budget Brainiacs app for FREE so they can play all the games from anywhere!

When you sign up today, you get one month of Budget Brainiacs for FREE! If you are not totally impressed with all of the fun playing and learning in the amazing 3D virtual world, you can cancel anytime!

#### You pay just \$6.99 per month!

Sign up now and get your other children signed up for FREE!

That is still only \$6.99 per month! For all of your kids! (Please be aware: This is a limited time offer that may end at any time)

Fill out the form below and start your children down the road to fun and financial prosperity!

ORDER FORM