

## Give Your Children a Financial Edge

Gretchen learned the hard way. After graduating she found a job, but sadly, she also found herself in debt. Massive debt. Credit card balances piled on top of monster college loans. She felt overwhelmed, out of control.

Gretchen believed financial success was beyond reach. She never learned how to manage money. And today, she doesn't want her children to suffer through the same calamity.

### Are you like Gretchen

Does Gretchen's story sound like yours? Remember when you graduated?

- Did you feel overwhelmed?
- Were you burdened by the harsh realities of poor money management?
- Did you need help?

If you had learned more about money – saving, investing, managing debt – if you had learned about stocks, bonds, and even real estate – would that have **made a difference**?

Eventually Gretchen came to terms with her debt. Now she has vowed to teach her children as much as possible about how to manage money. She doesn't want them to leave home ill-prepared – having to learn the hard way.

Initially, she found it difficult, especially since she worked full-time outside of her home. Until she found **Budget Brainiacs**.

If Gretchen's story is like yours, you may be wondering, where should you start? How do you put your children on a path to achieving financial success in life?

### Introducing Budget Brainiacs Free Guide

Learn how to educate your Children about money – *How to Give Your Children a Financial Edge*

Researchers, David Whitebread and Sue Bingham, of the University of Cambridge, tell us that many of our financial habits are set by age seven.

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Yet in 2021, a T. Rowe Price Survey, revealed that 41% of parents are embarrassed to talk to their children about money.

That's because many parents lack confidence in their own knowledge and understanding of sound money management.

**Budget Brainiacs Free Guide** will give you the confidence you need and put you on the right path to successfully engaging your children – of all ages – to give them a **Financial Edge** that will last a lifetime.

Investopedia, the online resource for money management, says, “the crying need for more financial literacy in Gen Yers (ages 25-40) and their children cannot be overstated. “

Unfortunately, financial literacy is rarely taught in schools. Parents must take the initiative to educate their children.

“Kids form emotional connections with money that can indicate their financial state and whether they're willing to work toward greater financial security,” says the Financial Education Council.



The problem is that an overwhelming majority of parents do not have the skills to provide the necessary training.

Gretchen got her children on track with **Budget Brainiacs**. The **Free Guide** brought her a sense of control with a course of action to help teach her children what she did not have the opportunity to learn.

Just as it did for Gretchen, **Budget Brainiacs Free Guide** “*How to Give Your Children a Financial Edge*” will provide a step-by-step solution to get you started and put your children on the right track. The power of **Budget Brainiacs** can remove uncertainty from your life.

To get your **Free Guide for children of all ages**, “*How to Give Your Children a Financial Edge*,” click [www.budgetbrainiacs.com/freeguide](http://www.budgetbrainiacs.com/freeguide)

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**Financial Edge for Children | Up Your Money Game | Free Money Guide**

[www.budgetbrainics.com](http://www.budgetbrainics.com)

Discover how your children can get excited about savings, budgets and investments. Get Your Money Guide including 10 powerful tips – the Edge children need. Download now.

# Imagine Your Children Are Financially Adept

## Free Money Guide From Budget Brainiacs

### *“How to Give Your Children a Financial Edge”*



Their financial success will be your legacy. Teach them to

- **Budget**
- **Set goals and plan ahead**
- **Avoid costly mistakes**

Social upheaval and cultural disruption have changed our world. Inflation is at a 40 year high. AI permeates our lives and dictates how we save, shop, invest. Don't let your children fall behind. Act now to put them on course for Financial Success – before the world passes by. Give them a Financial Edge.

- **Enter your name:** \_\_\_\_\_ **email address:** \_\_\_\_\_

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**From:** Budget Brainiacs     **Subject:** The Financial Edge – keep your children Motivated

Hello Mary,

Thank you for downloading Budget Brainiacs, *“How to Give Your Children a Financial Edge.”*

So now, you may be thinking, “how do I keep my children **motivated** to learn about money and how to manage it?”

For sure, the **Financial Edge** is all about learning. But without **motivation**, learning is difficult. The best way to motivate your children to learn about money is to get them thrilled and excited by each step in the process.

If you want a simple, straightforward plan for keeping your children **motivated**, Budget Brainiacs can help.

### **Look no further than Budget Brainiacs Financial Education Club for Children**

Let Budget Brainiacs **motivate** your children by

- Keeping them thrilled while teaching money management skills
- Putting fun into Financial Education with games and special projects
- Rewarding them with learning credits to cash in for gifts

To ensure that your children will keep up with a rapidly changing world and to help give them the Financial Edge they will need in life, go to [www.budgetbrainiacs.com/childrenclub](http://www.budgetbrainiacs.com/childrenclub) to learn more about the program. Let us **motivate** your children.

“My children are like, excited to learn about money. It was like, now they have something to look forward to when they come home from school. They put their homework on hold. I was like, wow, this really works. They can get credits which they turn in for gifts. My daughter got, like, a backpack, and my son got a hat and a t-shirt,” says Evelyn Gonzalez, San Francisco.

She is just one of thousands of moms whose children have joined the

### **Budget Brainiacs Financial Education Club for Children**

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“Budget Brainiacs online club for children is the best Financial education tool ever,” says Jeanette Stephens, mother of four children in Tucson AZ.

More and more parents, and even grandparents, are discovering how the Budget Brainiacs Financial Education Club for Children can **motivate** and keep children on track, learning about money management matters – to give them a **Financial Edge** in life.

Click [www.budgetbrainiacs.com/childrensclub](http://www.budgetbrainiacs.com/childrensclub) so you can discover the amazing power of the Club for Children, through which you can lay the foundation for a bright future for your children. Give them a **Financial Edge**.

Sincerely  
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Kim Galloway, CEO  
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# Give Your Kids a Financial Edge Help Them Face an Uncertain World

Despite disruption – social and cultural change, inflation at 40-year highs, slowing economy, artificial intelligence, future pandemics – you can protect your children with a **Financial Edge**

The knowledge that comes with the **Financial Edge** will give your kids the means to face an ever-changing world. And the confidence to lay a foundation for a bright future.

## Power Rests in Your Hands

Through the power of **Budget Brainiacs** via the **Financial Education Club for Children**, you can bring your kids up to speed. Its scientific approach will **motivate and teach** them how to:

- *Understand the difference between needs and wants*
- *Establish a budget to help with savings and purchases*
- *Set goals and plan ahead*
- *Understand the use of debt and how it impacts financial decisions*
- *Understand investing to help with longer-term needs*
- *Avoid costly mistakes*

## Motivation is key

Practical exercises, games, and rewards for exciting gifts will keep your children looking forward to the lessons.



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It's easy. No financial savvy needed.

### **Budget Brainiacs has the savvy**

Which has been validated by thousands of happy parents and grandparents.

*"When I graduated, I was faced with massive higher education debt. I got a job, but I did not know how to manage my money. I racked up more debt. Then I began robbing Peter to pay Paul. I was miserable. I wish I had learned about money management through a program like the Budget Brainiacs Club. Fortunately, I found Budget Brainiacs for **my** kids, so they do not have to endure what I went through."* – Cybil Rehnquist, mother of three.

Barron's Magazine tells us that *"most college graduates do not understand debt and do not know the difference between a stock and a bond. That puts them at a distinct disadvantage when it comes to Financial Planning. Once they fall behind, they can't catch up, especially after having children."*

Mathew B. Brock, CFP (Certified Financial Planner), senior partner and owner of Divergent Planning in Bethesda, MD, says, *"young adults no longer want to keep up with the Joneses, because the Joneses lost their jobs, lost their homes and may never retire – a consequence of the 2008 financial crisis."*

Budget **Brainiacs Financial Education Club for Children** will give your kids the **power** to avoid the pitfalls of the older generations.

*"When parents were surveyed, the vast majority was clear about one thing: they wish they knew more about finances when they were younger. Commit to learning even more about money now... and take your kids along for the ride."*

So says the ChooseFi Foundation. Sure, you may learn a thing or two as your kids proceed through the Club program. But it's optional.

The point is that Budget Brainiacs will teach your kids what they need to know. So you can rest easy.

And they will be happy to learn as much as possible.



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*“My grandkids are so happy every time they open the Budget Brainiacs website. They know they are learning things they don’t get taught in school and now they talk about getting a **Financial Edge** . . . I call it financial edutainment. They get educated and entertained at the same time.” – Cheryl Lundquist, proud grandmother of six happy grandchildren*



### **Introducing Budget Brainiacs 30-day Free Trial and 50% off your first year**

Now your children can join the Budget Brainiacs Financial Education Club at 50% off for one year after your **30-day Free Trial**. That’s 50% off the regular price of \$29 per month. Now, for \$14.50 per month (for one year), starting after your **30-day Free Trial**.

No contracts. Cancel anytime. We are that confident that you and your children will be thrilled. **Enroll now to save 50% off your first year after your 30-day Free Trial. This offer won’t last long.**

[www.budgetbrainiacs.com/childrensclub](http://www.budgetbrainiacs.com/childrensclub)

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**And one more thing: if you enroll now, you can receive a free copy of the New York Times bestseller, *Money Matters for Children*, by the famous Hedge Fund Manager and financial guru, Russel D. Schultz. But the supply is limited.**

**Enroll now at [www.budgetbrainiacs.com/childrensclub](http://www.budgetbrainiacs.com/childrensclub) and get your free copy of *Money Matters for Children*, before they're gone.**