

# Direct Response Copywriting

Online Sales Page + Online Order Page + Email

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## Online Sales Page

### Would you give up a cup of coffee per day to keep your child debt-free for life?

Dear fellow parent,

Take a stab at this question from a math book for grades 5 and 6 (that's 10 and 11-year-olds, mind you) published in 1877:

- A man was offered \$1122 for a house, in cash, or \$1221, payable in 10 months, without interest. He chose the latter: how much did he lose, if money is worth 12% to him?

Did you solve it?

Don't beat yourself up if you didn't. Most Americans - even a lot of people with university degrees - would have difficulty solving it.

And that's a problem because according to a 2015 study by the University of Chicago people who can solve questions like this have a 40% better chance of staying out of debt.

## A Financial Illiteracy Epidemic Of Epic Proportions

My name is Carolyn Brightmore and I'm a senior banking executive at Bank of America and a Harvard graduate with an MBA in Finance.

For several years now, parents have been asking me what's going on with their kids, their **adult** kids. Specifically, they've been asking me a lot of questions about why their adult children can't seem to get it together financially. Questions like these:

- Why doesn't my college-educated 30-year-old son know how to pay his bills on time or balance a checking account?
- Why am I paying my 27-year-old daughter's rent every month?
- My 29-year-old son - who has a Computer Science degree! - has moved back in with us because of bills. What should I do?

You've probably heard similar stories around your neck of the woods. Let me give you the answer to these questions.

## **We've been 'dumbed down'**

It's an undeniable fact. Our textbooks, our educational standards, even the teaching methods being used today in the 21st century are 'dumber' than they were 100 years ago. Our educational system is no longer doing what it should and the economic future of both our children and our entire nation is threatened because of it.

## **But we can 'smarten up'**

'Dumbed down' isn't a one-way street though. We can turn around at any point and start heading in the other direction toward 'smarten up'. That's why I created **Budget Brainiacs, a unique, 100% web-based program that teaches children ages 10 and up how to stay out of debt forever.**

You see, even though they're being 'dumbed down', our kids aren't dumb. They can learn every bit as much as they did in the past if we provide them with the right learning tools.

Now you know why I started off this letter by showing you a math problem from a 140-year-old grade school textbook. Teaching kids the basics of money, finance, and economics used to be part of the **grade school** curriculum.

I don't know why they threw it out. However, throw it out they did and right now most public (and even private schools) don't teach children and teens the basics of managing money,

paying bills, balancing a checking account, staying afloat each month, avoiding debt, establishing savings, etc.

It's now up to parents to pick up the slack and provide a financial education to their children.

In fact, I can virtually assure you that if your child follows our specially designed program through to the end he or she will have the knowledge to stay out of debt forever.

## **120 FUN Lessons - Videos - Games - Tasks - Quizzes**

A monthly subscription to Budget Brainiacs gives your child access to 120 fun and educational...

- Lessons
- Videos
- Games
- Tasks
- Quizzes

...all designed to provide your child with 24/7 access to a top-notch financial education unavailable anywhere else.

That's our goal.

And already, Budget Brainiacs students are achieving results:

*"I met Carolyn at a conference on childhood education a few years ago. She told me about Budget Brainiacs and gave me a free subscription so that I could take a look at it. I was instantly impressed. Budget Brainiacs is an amazing program. I have 5 grandchildren and each one of them received a subscription to Budget Brainiacs for Christmas. They love it!"*

**Dr. Susan LaGuardia, Child Psychiatrist and author of "Teaching Children: Myth & Reality"**

*"Finally, someone is doing something to end financial illiteracy! Every child should have access to Budget Brainiacs. It's a comprehensive program that delivers on what it promises. My great-grandson uses it on his iPad and is currently going through the module on bank accounts.."*

**Warren Buffett, American business magnate and CEO of Berkshire Hathaway**

*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! My 12-year-old is already enjoying his role as my budding financial advisor. He has decided - quite correctly - that I can't afford to renovate my kitchen right now.*

**Joan Sanders, Pittsburgh, Pennsylvania**

*"Young people are taking on student loan debt without giving it a second thought. They haven't read the fine print and don't realize that they're signing themselves into indentured servitude. The best way to stop this is to teach kids the basics of managing money. I bought my granddaughter a subscription to Budget Brainiacs because it's the best program out there to teach kids how to be smart with money."*

**Peter Schiff, CEO and chief global strategist of Euro Pacific Capital Inc.**

*I homeschool 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?"*

**Ted Bazell, Portland, Oregon**

*I'm a professional mommy blogger who gets about 30,000 hits on my website each month. My readers are very enthusiastic about this club. Their kids are talking 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.*

**Sarah Walters, Sacramento, California**

## **An Entire Curriculum**

Unlike other kid-focused money education sites, Budget Brainiacs is an **entire curriculum** - created by top educators, business leaders, economists, and historians - that teaches kids how to,

- Manage money
- Pay bills
- Balance a checking account
- Establish a savings account
- Avoid debt
- And ***much more*** as you will see.

Here's just a sample of what you'll get when you join Budget Brainiacs:

- Your child will learn the practical knowledge necessary to stay out of debt **forever**.
- Your child will receive instant 24/7 access to our 100% web-based program.
- You won't need to remind your child to study because Budget Brainiacs is fun.
- Your child will have the opportunity to make friends with other kids who are also learning how to be smart with money.
- Your child will be able to earn points and exchange them for cool items in our online store.
- Busy parents don't have the time to sit down and teach their kids the basics of money management. A subscription to Budget Brainiacs takes the load off.
- Kids often resist listening to their parents when they try to teach them about money matters. When you use Budget Brainiacs your child will learn the necessary skills without the struggle that usually goes along with it.
- An affordable way to teach your children about money management.
- Access to the Budget Brainiacs moderated discussion boards.
- The ability to monitor your child's private chats with other club members.
- Help whenever you need it. Customer service via chat, email, or phone from 9AM-6PM Monday-Friday EST.
- Our 100% money back guarantee means that you don't need to worry about wasting money on a service that doesn't deliver. If you're not 100% satisfied, we will

happily return ***every single penny*** you've ever paid for Budget Brainiacs.

## **Budget Brainiacs Includes 12 Full Courses In Money Management**

- How Banks Work
- Let's Open A Savings Account
- Let's Open A Checking Account
- Having Fun With Interest
- Applying For Your First Job
- Renting Your First Apartment
- How To Buy A Car
- Everyone Needs A Monthly Budget
- How To Save For A Large Purchase
- Down Payments Made Easy
- Be Smart With Credit Cards
- Student Loans and Paying For Your Education

Each course includes 10 lessons, 10 videos, 10 games, 10 tasks, and 10 quizzes.

You'll also receive...

- A personal game page for every child enrolled. (One Budget Brainiacs subscription can be used with up to three children. Each child on the subscription will have

their own game page with a separate login and password.)

- 35 **additional** financed-based games including puzzle games, hidden-object games, tower-defence games, city-building games, and racing games. **All of them** require kids to use money skills in order to advance through the levels.
- A chat feature that allows kids to chat with other kids in the program. Parents are able to monitor all chat activity from their parental account.

But that's not all. There's even more...

## **Budgeteer Points: Earn And Redeem Points For Prizes**

Sure, we've designed Budget Brainiacs to be fun and kids do indeed love it. However, if your kids are anything like mine they probably don't do their homework without a little encouragement, maybe even a little subtle bribery.

That's why I came up with a system called **Budgeteer Points** that allows kids to earn points by successfully completing Budget Brainiacs tasks, quizzes, **and even games**. The points they earn can be redeemed in our online store - **Budgeteer** - for valuable prizes that kids want like:

- Columbia Sportswear daypacks

- Ben Sherman wallets
- New Balance athletic shoes
- Swatch Watches

## **BONUS: Claim Your Free Gift If You Subscribe Within The Next 24 Hours!**

Sign up for Budget Brainiacs today and your child will receive **50 Budgeteer Points** that can be redeemed in our online store *immediately* for a **valuable free gift**.

## **I Genuinely Want To Help Your Child Avoid Debt**

I created Budget Brainiacs because I don't want anyone's child to end up like the financially illiterate adult children of my friends. We can't wait for or depend on the government to solve this problem. It's up to us to reverse the dumbing down and yes, we can do it. I truly believe that.

**Only \$20 Per Month Or Just 67¢ Cents Per Day**  
**100% Money Back Guarantee**  
**Cancel At Any Time**

For just \$20 a month your child will have fun and earn valuable prizes learning how to...

- Establish a savings account
- Balance a checking account
- Save money for a rainy day
- Pay utility bills on time
- Avoid student loan debt
- And more

For just 67¢ per day (about one cup of coffee) your child will have tons of fun playing games, completing tasks, and earning rewards as he or she receives a rock-solid education in money management.

If you had to pay separately for the hundreds of quality lessons, quizzes, tasks, games, and videos contained in Budget Brainiacs you could easily spend \$1,000, \$2,000, even \$3,000...***if you could find them***. The thing is, they don't exist.

Sure, there are websites out there (some of them are even free) that teach kids about money management. However, they're not a comprehensive solution providing everything your child needs to stay out of debt forever.

**If You're Not 100% Satisfied That Budget  
Brainiacs Is The Best Way To Teach Your Child  
Money Management We'll Give You A Full  
Refund  
No Questions Asked**

I'd like you to **try Budget Brainiacs for 3 months- risk free**. If you're not 100% satisfied that Budget Brainiacs is the best way to provide your child with a solid financial education, just let us know and we'll refund you in full for the first 3 months you've been a subscriber.

You can even keep the free gift you'll get for signing up today. That's how much we believe in Budget Brainiacs.

## **ORDER TODAY**

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### **Online Order Page**

#### **Your 90 Day Money Back Guarantee**

Are you worried that Budget Brainiacs might not be what you're looking for? Are you worried your child might be lukewarm toward Budget Brainiacs - or worse - even hate it?

#### **Relax. I'm A Parent, Too.**

I know the stress of wondering if my kids are going to like something I paid for. That's why I wanted to give parents not one, but **three months** to try out Budget Brainiacs risk free.

If your child doesn't absolutely love Budget Brainiacs just let us know via email, or by calling 1-800-456-6743, and we'll refund your for the first three months, or \$60. No questions asked.

**Keep the free gift. It's on us.**

If you decide to cancel later, we'll simply end your subscription and you'll be under no further obligation.

After you send in your secure order form, we'll email you a confirmation with a password giving you instant access to Budget Brainiacs.

You'll also get a phone number for Member Services in case you have any questions or concerns.

<order form goes here>

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## Email

SUBJECT: Can you solve these 100-year-old math problems?

Dear parent,

It's a shocking fact. Most people today can't solve this 100-year-old ***grade-school*** math problem - even people with university degrees.

And according to a 2015 study conducted by the University of Chicago, if you can't solve it, you're 30% more likely to live paycheck to paycheck.

The good news is it's easy to learn how to solve these math problems when you're young.

Find out if you can solve them by **clicking here**.

Carole Brightmore  
President and CEO Budget Brainiacs