

***What Learned Allergy Cures Your Tween's \$349,678 'Debtly Disease'?***



I was sick. Very sick and I didn't know it. Because I didn't have the allergy.

It was 2008, at the height of the real estate and financial crisis. I lost my job as a mortgage loan officer. I lost my custom-built three-story five bedroom, three bathroom home in the suburbs.

We lost my husband's construction business. On paper, it was over \$930,000 in debt. We were considering bankruptcy.

Then I lost my husband...

The pressure got to him. He separated and moved in with his parents. The kids and I hauled our stuff over to my folks' house.

And on top of it all, I was pregnant with my fifth, a little boy. There's rock bottom. And I was under the rock.

The anxiety, the fear, the embarrassment, and the sleepless nights. On September 19, 2008 my youngest Adam was born. Six months later, my healthy little boy was back in the hospital.

I could remember sitting under a mountain of bills. Distracted by the on-again-off-again tears flooding my eyes. One of my toddlers shared a bite of his peanut butter and jelly sandwich with his littlest brother. My baby broke out in hives.

We rushed Adam to the emergency room. We found out he had a peanut allergy.

Thank God, my little boy was fine. Back home looking at the kitchen table full of bills, I had the light bulb moment.

What if there was an allergy to deal with my debt? We saw no end to the good times, so why live within our means? What if we had made better choices instead of keeping up with the Smiths and Joneses?

How could we pass the lessons to our kids, so they don't make the same mistakes? I coined a term a tad bit corny, but it stuck with me. How can we start curing this "Debtly disease"?

That's why I'm writing to you.

Today, I'm thank the Lord, debt-free. I'm a mom of three boys and two girls. Their ages are 21, 18, 16, 13, and 11.

Just like other working moms, I went back to school. Bottle in one hand and books in the other. I got my MBA in Finance from the University of Chicago thanks to my previous employer Chase.

A girl could rock those power heels all the way up the corporate ladder. I ended up a VP of Residential Loans. But my sense of mission and that light bulb kept flickering in the background. I wanted to be changing the lives of children like yours and mine.

Can you see your child being allergic to the bigger house, the fancier car, and the fat credit card bill to match? Can you picture your boys being

allergic to the toys? Can you vision your girls being allergic to retail therapy with its purses, pumps, and Prada (pick your poison)?

Can you imagine your tween making smart decisions tomorrow and having an allergic reaction to Debtly disease starting today?

When they're turning the tassel at high school and college graduation. When they're saying, "I do." When they're having you over for dinner in their first house. When they're handing you your grandchild to snuggle for the first time.

At every moment, you're smiling back as you wipe tears of joy. Knowing your child can celebrate life without soul-crushing Debtly disease.

### **The Pandemic Your Kid Already Has**

In America, the bug keeps biting us all. It's a pandemic. Even if you're trying to get away from it.

There's an army of salespeople, corporations, and even governments spraying your child with sickness. See it starts before you're born:

- Buy Buy Baby, Target, Wal-Mart, and Amazon has your baby in the womb adding to the registry wishlist. Mom and dad might be buying a larger place, bigger car, or even remodeling the house for that bundle of joy's arrival. And there's no forgetting the hospital bill. U.S. Department of Agriculture estimates a new baby cost \$12,000 in the baby's first year.
- Every year you're marching through holidays, birthdays, and back to school. MSN Money says we spend a whopping \$1,854 per year per person.
- Then there's buying the first car. After you drop \$5,000 to \$25,000 on the car, according to Insurance.com, your rate will go up \$3,000 per year. And thinking that's too much, you want to put him or her on a policy alone. That'll be \$6,000 to \$10,000 per year.

- Won't be forgetting Prom. That dress, corsage, cummerbund, limo ride, and the rest will be setting you back. But those blackmail-worthy photos of the cute couple are priceless. Visa says the average cost of Prom peaked at \$1,139.
- What about college? U.S. News and World Report tells us Harvard or Yale is costing your kid a jaw-dropping \$50,000 per year.
  - Average for Private School was \$35,676 per year
  - Average for Public, Out-of-State \$21,629 per year
  - Average for Public, In-State \$9,716 per year
  - Remember this is just tuition and fees not room, board, travel, and other expenses.
- No wonder CNBC says the average student loan borrower is carrying \$37,172 in debt. The scholarships aren't taking care of everything.
- From 0 to 18 years old, the estimated cost of raising your baby to adulthood was \$233,610, according to CNN Money.

Yes, most of this you'll be helping your kid with. But the evil financial geniuses behind the scenes are morphing our milestones and memories into materialism. I'm not against celebrating life or businesses earning a profit.

But I'm against consumerism that says you can buy happiness with the ring of a cash register.

### **Wedding Bells and Debt Shackles**

*"The borrower is slave to the lender." The Bible*

Imagine the day your baby goes trotting down the aisle. And is ready to start life after the honeymoon with the new spouse. The two are bright, graduated college, have good jobs, are buying their first home, and have two late-model used cars.

Let's get a look at the average debt:

- According to The Atlantic, your daughter will marry at 27 and your son 29.
- The US Census Bureau states the home median sales price is \$302,700. They were wise and put 20% down, but that still leaves them on the hook for \$242,160.
- Those two used cars will cost \$21,375 a piece and \$42,750 total with a combined monthly payment for both cars of \$796 a month. Ouch!
- CNBC reports it takes 19.7 years to pay off that \$37,172 in student loans. Let's say they graduated on time at 22. That's five years of repayment for her and seven years of repayment for him. That leaves her with roughly \$27,737 and him with \$23,963.
- USA Today tells us on average Americans owe \$6,354 in credit card debt so multiply by 2, and we get \$13,068.
- Let's do a little math:
  - \$242,160 for the house
  - \$51,700 for student loan debt
  - \$42,750 for the two cars
  - \$13,068 credit card debt

\$349,678. Three Hundred Forty-Nine Thousand Six Hundred and Seventy-Eight Dollars. American Dream or Nightmare?

It gets worse.

See that's in today's dollars. We've heard our older parents and grandparents recall how cheap stuff was back-in-the-day. Well, that ugly inflation is still hurting us:

- In 10 to 15 years, when your tween gets married, \$349,678 could be 16 to 36% higher based on US Bureau of Labor Statistics Consumer Price Index trends from 2003 to 2018.
- But maybe you think the pair will have higher wages to offset the inflation. But according to Pew Research, "Americans paychecks are

bigger, but their purchasing power has hardly budged” in the last 40 years.

### **That’s a Scary Number But My Child’s No Statistic**

The statistics are averages. Sadly, we all know some young couples who are doing worse. We also know some who are doing better. And that’s what we want for our kids.

That’s why you’re reading this. You’re no statistic. Your kid’s no statistic. But we all end up in one of two places the haves and have-nots (for debt that is):

- 77% of U.S. Families or over 3 out of 4 have debt according to the Federal Reserve.

If you’re like most Americans, then you have debt. If you don’t.

STOP AND CLAP FOR YOURSELF!

If you have debt, then you’re doing everything to make sure your kids end up different. If you don’t have debt, then you’re making sure your kids are carrying the torch.

Let’s not be the parents raising entitled spoiled brats. Mom and Dad are showering them with “everything I never had growing up.” There’s a reason wealth often skips a generation. But that’s not happening to your kid.

### **Introducing an Allergy as a Cure**

Because you can give him or her a Budget Brainiac software financial education that will create an allergy to Debtly disease. You and your child will be enjoying:

- An Allergy that Travels with You. Transforming long car rides and doctor’s appointments into healthy screen time with the Apple and Android apps.

- Old School meets New School Saving your tween time and providing the perfect supplement to after homework fun with the app that lives in the browser no download required on your laptop or desktop .
- Safe, Secure, and Save Progress in the Cloud. Your kid's information securely backing up to the cloud, and never losing their disease destroying progress.
- Designed for Kids 10 and Older. Your tween or teenager won't be thinking cartoonish, childish, or cheesy because the realistic graphics tailor to kids 10 and older.

### **Training Wheels for Real-Life Money-Scenarios**

- A Trip to the Bank. He or she will be learning the difference between checking, savings, and money market accounts.
- Budgeting with Mom and Dad Your child will be budgeting and balancing a checkbook. You can have bonding time while sharing your own budget. Please Note: We protect your privacy.
- Allowance Has Never Been Easier. Parents and kids alike are having fun with the Allowance Manager. You'll see your tween taking the initiative mowing the lawn, washing the dishes, and doing other chores.
- First Job Before You Know It. Your tween can begin grasping how to apply for a job with applications adapted from real companies and positions.
- Can I Drive Yet? You'll stop fearing 16 candles on the cake. Your brainiac will be mastering how interest rates, payment terms, lease/purchase options, insurance, and even registration work. The allergy has some soon-to-be drivers choosing to buy their first car outright with good old-fashioned hard work.
- Baby Sharks in the Tank. Your shark could be managing a business and filling out a profit and loss statement. Entrepreneurship is your

kid's best antidote to consumerism. It's never too early for diving into the biz waters.

- Mom and Dad Let's Talk Stocks. Why can't your little tycoon start investing now? Your kid can be studying how the market works and planning for retirement today.
- Ready to Make a Move. You'll enjoy your kid knowing how apartment and home leases work. Your kid won't be crashing in your basement until he or she is 40.

### **Education + Entertainment = Edutainment**

- It's Like Netflix for Numbers. Your child's getting a shot of financial IQ taught classroom style without the boredom. Featuring the Brainiac Boosters (our word for instructors). The videos help money decision-making. Downloading and watching later with no Wi-Fi or the Internet is a snap on your mobile device. It's infectious entertainment and education everywhere you go.
- Make Your Kid Gain from Gaming. Your gamer will be playing over 49 games (more coming). Let her and him choose from shooter, action, sports, role-playing, adventure, racing, fighting, strategy, puzzle, and other types. All designed for financial gain and Debtly disease destruction.
- Friendly Competition and Online Community. Motivating your child with competition against siblings, friends, classmates, and kids nationwide all while increasing financial intelligence on the Leaderboards. **Please Note:** We're always monitoring to keep it safe, fun, and cyberbully-free.
- Customized Wallets, Checkbooks, Money Clips, and More. Your braniac will be earning points from games, quizzes, and other activities to spend on prizes that teach the value of hard work in the Brainiac Boutique. **Please Note:** All points redeemed require your approval.

### **For Mom and Dad**

- An Online Community to Share Tips and Tricks. You'll be swapping best practices and ideas with other parents. **Please Note:** This is not accessible by children.
- Content Rated G. Rest assured the content is appropriate for your tween.
- Homeschool Curriculum Too. You'll be using the software to teach your child Basic Economics, Home Economics, or Basic Finance Requirements while meeting Common Core, US Department of Education, and state standards.
- Certificates. Your child can be earning certificates for resumes and college portfolios making it easier to get into a dream school.
- Customer Service at Your Call 9AM-6PM EST M-F. Your answers are a click away with online tutorials, manuals, and FAQs. But if you need extra help it's as easy as giving us a buzz or shooting an email.
- Exclusive Content Advertisement Free. Why worry? Unlike the competition we're not advertising, selling your kids data, or using content as a lure for other products (toys, memorabilia, movies, etc.).

### **You Don't Know This Software from ADAM**

Eighteen months ago, I hired a software development team of scientists led by Dr. Aaric Patel. Dr. Patel holds a BS in Computer Engineering from Harvard, a MS in Artificial Intelligence from Stanford, and a Ph.D. in Artificial Intelligence from MIT.

We spent over \$1.2 million on research and development from personal and investor funds to create the patented Allergic Debt Algorithm Machine (ADAM named after my youngest).

Once we had ADAM, we launched Budget Brainiacs six months ago. Our relatively small company's big mission is curing Debtly disease for kids just like yours and mine.

Unlike big companies, your child is not a marketing metric. You can hear a motto floating around the Brainiac customer service team. "Every kid, every mom (and dad), every time."

Some people fear NEW.

But sometimes new is revolutionary. There's nothing else on the market like ADAM. It's the brains behind the Budget Brainiacs software. It's inoculating your tween with technology just short of magic.

Here's how it works:

- A Learned Allergy They'll Never Forget. Your tween will be memorizing principles and the lessons show up at school, home, and even the grocery store. All because ADAM is continuously reviewing with perfect timing.
- The Allergy Test. Demolishing debt becomes as automatic as ABC, 123, and the multiplication tables. ADAM will be optimally quizzing for long term retention.
- AI Always Learning. The AI (artificial intelligence) at the core of ADAM is always learning and finding ways to kill Debtly disease. Every game, lesson, and video has your kid doing the same.

**"A Penny of Allergic Prevention is Worth a Pound of Cure."**

**From the desk of Dave Ramsey**

Since 1992, I've been doing the Dave Ramsey radio show. Over the past 27 years, I've heard just about every debt horror story you can imagine.

The sad part is I'm talking to more and more young people trapped in debt. Picture being 25 starring down the barrel of 50k in student loan debt, 35k in car loans, and 20k of credit card debt.

The number one reason for debt is a lack of financial education. They just don't teach this stuff in school. If only I could help these young folks before they were drowning in debt.

That's when I learned about Budget Brainiacs and ADAM. **Full disclosure:** I had to invest my money to start injecting these kids with the only allergy that's cures Debtly disease.

I'm encouraging parents to use the parental login to do the lessons right alongside their kids. It's like a college senior-level class that's simple enough for a 10-year-old. Yet advanced enough to start helping you become a better investor, budgeter, and consumer.

And if you are in debt, it may be the "Baby Step" leading to your "Debt-Free Scream."

Debt is normal, be weird. Budget Brainiacs is making your kids weird too.

Sincerely,

Dave Ramsey  
The Host of the Dave Ramsey Show

### **Here's What Moms Are Saying**

**"For mommy groups all I can say is hooray," J. Sanders New York City, NY**

"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 cartoony/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**

**"Know y hildren will be well-prepared" for adulthood T. Bazell  
Los, Angeles, CA**

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." — **T. Bazell**

**Professional mommy blogger says "kids are buzzing" about  
destroying debt H. Walters Houston, TX**

"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**

**TODAY** you could give your kid the allergy that's curing Debtly disease.

Can you say? "YES, my kid's buying their first car debt-free. YES, my kid's going to college debt-free. Yes, my kid's using credit cards for points only and being debt-free. Yes, my kid can even purchasing a first home debt-free".

Budget Brainiacs is the only financial education software with ADAM. At every point, it's creating an allergic reaction to overspending, overcommitment, and overusing debt.

How do you go about getting this wonderful program? Before answering that, let me tell you a few more benefits of the software.

Budget Brainiacs also comes with practical mathematics. It's the best answer to the dreaded, "Mom when will I ever use this?" It includes Algebra, Geometry, Trigonometry, and even a little Calculus-and, of course, Economics and Finance into everyday money-scenarios.

In the little time, since launching Budget Brainiacs, 83% of parents surveyed have reported an improvement in math homework. And 76% percent have noted an improvement in math grades.

There's even parents bragging how the program has fulfilled homework requirements, school projects, and in a few cases college credits. It's like a virtual tutor. Even if your kid's a math whiz, wouldn't it be great to see her or him get even better?

You're aiding your child in avoiding the \$349,678 Debtly disease. That's a big number but suppose you're hiring a tutor at \$25 to \$80 per hour at 1 hour per week. You're looking between \$100 and \$320 per month. But you're not going to invest even half of that at \$50 a month to guide your child's math mastery.

You can start trying Budget Brainiacs for less than the price of your kid's favorite candy bar per day. Yes, it's lower than a buck a day.

Try Budget Brainiacs today for \$29 per month for 1 kid, \$49 per month for 2 kids, and \$59 per month for 3 or more kids. Or get started with the better buy and take a 25% discount at \$259 per year for 1 kid, \$439 for 2 kids, and \$529 for 3 or more kids

See your child improving math grades, having fun while getting a lifetime financial education, and thanks to ADAM, forming an allergic reaction to debt.

Do you remember what it was like being a tween with the puberty, the acne, and the awkward introduction to junior high and high school? (Of course, our parents didn't use the word "tween.")

My mom said I was a "swan trapped in an ugly duckling's body."

Well, 96% of surveyed parents have reported feeling closer or having more quality time with their child after starting Budget Brainiacs. Talking about money opens the door for your tween to tell you anything. Don't you want to be the first to know what's going on in your child's heart, mind, and life?

**Please Hurry This Introductory Special Offer Won't Last**

Because we're introducing Budget Brainiacs to the public. The first 1,000 parents are receiving 10,000 points for each child enrolled up to a maximum of 30,000 points per family for spending in the Brainiacs Boutique.

That's enough for each kid to buy a personalized wallet, money clip, or checkbook. What better way of exciting your child with the program than offering her or him something unique?

And everyone who signs up will be receiving my special report How to Destroy Adult Debtly Disease in 7 Steps. It's the rest of my story revealing:

- How rushing to the ER could end up saving your marriage.
- How to start slashing \$100s from your grocery bill.
- How to begin cutting those credit card payments down potentially saving \$1,000s.
- How to balance being a wife, a mother, a worker in corporate America, and an entrepreneur.
- How to go back to school while juggling the rest of life.

If this report winds up saving you the interest on one credit card payment or lowering your expenses, then would you be shoving a \$50 bill, a \$100 bill, or more into your pockets each month?

Some of our parents are saying when they factor in the savings after reading the report, it's almost like Budget Brainiacs was free for their family.

This report is easily worth \$49, but it is yours to keep just for trying the software.

I'm so confident Budget Brainiacs will give your kids the allergic reaction that's curing Debtly disease. I'm offering a no Hassle 100% Money Back Guarantee for 365 days. This is by far the longest and best guarantee you can get for a program of this quality on the market today.

Yes, that's right, if you're sign up right now, order your kid the customized wallet, and save the special report. And then get cold feet and cancel your subscription tomorrow.

We'll give you your money back with no hassle or question. The wallet and special report would be yours to keep. Simply email us or call us and you'll receive every penny back.

You can get started in 3 easy steps.

Step 1) Go to [www.budgetbrainiacs.com](http://www.budgetbrainiacs.com).

Step 2) Fill out the order form and select \$29 per month for 1 kid, \$49 per month for 2 kids, or \$59 per month for 3 or more kids. Or get started with our better buy and take a 25% discount at \$259 per year for 1 kid, \$439 for 2 kids, and \$529 for 3 or more kids.

Step 3) Login and watch the welcome video with your tween.

Don't let your kid miss 10,000 points. Please hurry. Do it now and you're giving your child the only allergy that cures Debtly disease.

Sincerely,

Jennifer Brown  
Chief Brainiac Officer

PS: As part of this introductory offer. Dave Ramsey is convinced this program will cure Debtly disease for your kid and your family. He's complemented our program with 10 copies of Financial Peace University (a

\$129 value). We only have 10 to give away (limit one per family). The sweepstakes end a week from today at 11:59 PST. We'll be emailing winners and featuring them on our website.

### **Order Device**

Yes, I'm ready to begin curing my child with an allergic reaction to Debtly disease.

That's right. I have 365 days of trying Budget Brainiacs and making sure it's the best way of granting my child a financial education that leads to being debt-free. I can cancel at any time within the 365 days with a simple email or phone call and receive every penny back. With no hassle or question.

And, if I'm one of the first 1000 family's my child's keeping the redeemed product from the Budget Boutique.

I'm also keeping the special report (a \$49 value) How to Destroy Adult Debtly Disease in 7 Steps.

And if I win the sweepstakes and being 1 of the 10 families, I'll be keeping Financial Peace University (a \$129 value) too.

Sign Up by clicking the checkbox \$29 per month for 1 kid, \$49 per month for 2 kids, and \$59 per month for 3 or more kids.

Or get started with the better buy and get a 25% discount at \$259 per year for 1 kid, \$439 for 2 kids, and \$529 for 3 or more kids.

Fill in your payment information here.

Give your kid an allergic reaction to Debtly disease starting right now. Remember only the first 1000 families receive 10,000 points per kid up to 30,000 points per family. Also, the sweepstakes (see P.S.) for Dave Ramsey's special Financial Peace University giveaway ends a week from today at 11:59 PST. Don't delay please click now and don't miss these bonuses.