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Sample Sales Letter (Fictitious Product)

Subject Line: The next 30 days guarantee your financial security

From one mom to another,

You and your loved one are working so hard to get the Golden Ticket:
Lounging in the quiet of a brand new day.

Sipping your favorite morning beverage.

Catching up on the latest news.

Settling into your oversized, cozy chair to research your next holiday destination.

Quiet conversations across the dinner table-rediscovering your love.

Sweet, sweet *RETIREMENT*.

Your 3-level home is now a 2-bedroom condo or ranch-style in a quaint little neighborhood...
close to your dearest friends. Friends you meet up with whenever you
want.

Dinner. Drinks. Great conversation.

There's a lesson overlooked by millions of parents.

Teaching our kids to be polite. Getting them through high school. Praying they don't try
drugs. That's what good parents do.

But a parenting oversight has created a new normal. It's stealing retirements...and peace.

It might even put you back out into the job market.

But this doesn't have to be the fate for your family...

No false starts with financial literacy

You're their only hope. Protecting your kids' financial future secures your family's legacy.

When they learn about money - ***the most valuable and most coveted status symbol in the world*** – they learn that any lifestyle they desire is possible.

Not after leaving your house, but they can begin mapping out their dreams RIGHT NOW.

Financial literacy is the path to independence for your kids

And the savior of your retirement.

Now's the time to get you kids educated on working, saving, spending, and giving.

...the time for them to learn how money grows, how interest accrues, and why good credit is important.

...the time for them to learn how to be independent, and not rely on you to sustain them.

There's an easy way to do this. It won't take away your already limited time. And it's ***FUN*** for you kids.

The American dream...redefined

The American Dream. What is that anymore? Millennial changed the game.

The well-worn path to retirement is a ***nightmare*** for this “have-it-your-way, have-it-right-now, pay-me-just-because-I-showed-up” generation.

Here's why...

“Who's at the door at this hour?!”

“It's me, mom. Open the door. I got a lotta' stuff and I don't want to put it down.”

You take a moment for the news to fully hit. “He's coming back...with all his stuff.”

This is common nowadays.

“Adult children 25-34 years of age are moving home or never left...”

- Evan Horowitz, Boston Globe

“The number of millennials who live at home since 2010 has risen from 24% to 26%” ...this is up from 22% before the Great Recession.

- Anne Tergesen, Wall Street Journal

These statistics are *in spite of* the decline in national unemployment or higher incomes for this age group.

...And if you have boys?

72% of young adult women live independently-63% of young adult men live independently.

- PEW Research Center

You're still a good mom

We love them...we really do...and we miss them. Having them visit for special occasions or just a pass through is a wonderful way to check on them...make sure they have all their parts. And feed *our* need to mother them.

The problem? Besides your empty nest filling up again?

The strain on your hard-earned savings!

They're big people now...with big friends. That means more food and utility use...and more dirty stuff.

And if they *don't* have a job? You'll be dolling out money...all the time.

...Gas money or UBER fare... Coffee shops and night clubs...Attire for the interview...Must have to launch a YouTube channel.

How about this...

56% of parents with 26-29 year-olds provide children with financial support.

- PEW Research Center

“A 50-year-old couple who spends \$12,500 a year (of their \$800,000 plus retirement) to support an adult child will see their odds of success in retirement fall to 75% from 80%.”

- Benjamin Tobias, President of Tobias Financial Advisors

GREAT NEWS. There's a solution. And it's the most purchase-worthy gift you'll give to your children...and yourself.

Financial literacy & online gaming had a baby...

How do you get kids' attention nowadays? Record and upload a podcast to their e-devices and LOCK IT!

Then tell them about *Budget Brainiac*. If you want to secure your kids' financial future *and* protect your retirement, this is *THE* way to do it.

Turn your fear of “where did I go wrong” into “I'm so proud you, baby”.

What's this magic bullet?

Budget Brainiac is a web based game that teach your child financial literacy.

Kids 10 and up have continuous fun learning how to manage their financial life.

All without pulling tighter on your *already over-stressed* schedule.

Not only will your children build a solid foundation for money management. They'll be prepared to face the world with skills that will sustain their independence.

It's a #1 contender

No kid walks away from fun...and *Budget Brainiac* is *FUN!* Designed to keep kids coming back. Your kids' gaming widget thingy is no competition.

Your child designs her own avatar to lead her through each colorful and interactive self-paced module...it's your child's personal cheerleader.

Every module she completes and quiz she passes earns her points to spend in *Budget Brainiac's* online store.

The store has cool stuff like...

Board games, backpacks, trendy T-shirts and caps.

Skateboards, discount tickets to kid friendly events, and much more!

Great incentives to keep your child engaged and learning.

Choose *Budget Brainiac* in English *and* Spanish. Perfect for Spanish-speaking or bilingual children.

And your child is 100% secure online when they log onto their personal page. You don't have to worry about their safety on the dark web.

Here's what a happy parent has to say:

"I'm a professional mommy blogger who gets about 30,000 hits on my website each month. You have a homerun! My readers are very enthusiastic about this Club. Their kids are buzzing about the points they can earn for cool prizes. 13-year-olds are discussing how fun this amazing program is."

- *H. Walters*

"But my kid's college educated..."

It's just not enough.

In 2010 88% of college educated adult children lived independently. **Now** that number is 86%. That's down from 90% who lived on their own in 2007-before the crash.

- PEW Research Center

And about college...

Adult kids are moving back in because they can't afford the life they want AND pay their student loans.

The cost of a four-year state college education is \$34, 000 a year (out-of-state). That's a \$136, 000 price tag for four years! (collegedata.com)

...So a college education is NOT the antidote to boomerang children.

“Living with my folks is better than living away...broke”

Housing is less affordable than it was 20 years ago. Young adults are finding it difficult to afford a place to live.

The side effects? The housing market takes a financial hit. Which slows the economy....which slows *your* economy.

If young adults are not renting, they are not buying furniture, TVs, or appliances. More blows to the economy. (When Millennials Move Back Home, WSJ)

Boomerang kids cost more than just money

There are some dire consequences when adult children can stay in or fly back to the nest.

- More cooking and cleaning and washing and...yelling
- Stress trying to get “grown kids” to follow the house rule
- You get talked into doing a load of their laundry “real quick”
- Your space (personal space, bathroom space, fridge space) is limited
- Tension and disagreements with your spouse
- Your kids’ development is arrested...they may never get it together

...And they don’t have to grow up

They don’t have to learn financial responsibility. Why?

- ✓ They never see the real consequences of not paying bills
- ✓ If they attend college, start a travel blog, have a car note...why do it with the added stress of rent, food, and gas?
- ✓ Home provides a false sense of security
- ✓ If “adulthood” becomes *too hard*, going home stifles independence, responsibility, and confidence

Home is easy. Home is safe. Home is mom...

And more and more, moms (and dads) are *okay* with this. It’s how it’s done now! The American Dream of career, family, and home is taking on a new shape.

One third of young adults are marrying compared to Baby Boomers and Generation X. They don’t see the value in having a home, a spouse, and children.

Ann Tergesen with the Wall Street Journal says this:

“Just as parents may be struggling to meet their own savings and retirement goal...it also can make it more difficult for the millennials to acquire the financial skills they’ll need later in life.”

Your kids won’t learn this in school

As good moms, we try to cover *all* the bases. No matter what, we find the time and energy. If schools taught financial literacy the way they *should*, we could relax about it.

But most schools only skim the surface. Lots of critical information is omitted for the sake of hitting benchmarks.

...What if you could teach your kids financial literacy without having to force it on them? Without worrying that you’re doing it right?

...What if you could do your own work while they work? Work on your business, make dinner...whatever?

...Or, maybe you’re looking for ways their online time can be educational.

...And what if their online time could be a bonding experience with your kids?

...What if learning AND practicing financial literacy were...well...*FUN*?!

Prepare your children for the *REAL* world

Budget Brainiac is the *only* program you’ll need to prepare your children for independence. They’ll belong to an exclusive club of kids and teens who are getting ahead of the financial game.

There are many potentially wrong lessons, and this is why I have always been concerned about leaving it only to parents to teach children about financial literacy.

- *Annamaria Lusardi, the Denit Trust Chair- economics & accountancy at George Washington University School of Business*

There’s lots of free information on the web. But you’ll sacrifice much of your time finding useful things. And you’ll work hard to keep your kids on task. **No other program is as complete and engaging for kids.**

The co-founder of this fantastic program expresses:

“As a banker with three kids, I wanted them to understand the important of financial literacy. I couldn’t keep their interest with any program I found...no real structure and antiquated information.

We created *Budget Brainiac* to be enjoyable for kids. And their learning! The knowledge your kids gain will stick with them as they grow in their own independence. As a parent you can be assured they’ll be financially prepared.

- Nayla Camdon, Co-founder of *Budget Brainiac*

Give the gift of financial freedom

Kids get access to 12 Modules:

- The Price Of Life (kids count the cost of the life they enjoy)
- Charge It! (compound interest. how to avoid credit card debt)
- What’s The Score? (how to get and build good credit. what’s FICA?)
- Single Heir (learn what it costs to rent an apt.)
- House Hunter (walk through the process of getting a home loan)
- Lemon On The Side (see how a car down-payment works. what’s in the contract- which add-ons are important. how interest is applied)
- Save Me (start a budget and savings account)
- Is This The Real Deal? (avoid gimmicks. spot the real bargains)
- Traveler’s Check (discover how checks work. balance a checkbook)
- Hardly Working (How to ask and answer interview questions)
- Timing Me Down (learn the value of time. Create a daily schedule)
- Tip The Scale (how to earn more tips on the job)
- Dark Web (how to guard against identity theft and scams)

This is valuable stuff you can’t afford to pass up!

They’ll watch their money grow, learn to spend wisely and the value of giving.

Get Pop quizzes and games that accompany the modules...like the coin-eating Parker Pig...all for points to use at *Budget Brainiac’s* online store.

You can be sure your kids will get the most up-to-date, timely information.

Give your kids a taste of reality

Get apps that explore careers, virtual college campus tours, mock interviews...just to name a few.

Budget Brainiac's VIRTUAL REALITY CHECK is a fun calculator app that teaches kids the costs to live in the "real world".

"You play the way you practice" – Steve Harvey

And there's more.

For a purchasing Budget Brainiac **in the next 7 days**, you'll receive a full-year subscription of *Money Makes Cents* magazine. That's twelve issues for the cost of \$84 for everyone else...a *FREE* gift for you!

- ✓ Meet club members from across the country. Read how *Budget Brainiac* is working for them
- ✓ Find out the best savings plan for your children's future
- ✓ Learn about colleges and universities that offer optimal education for your hard earned money
- ✓ Discover how your kids can complete college DEBT FREE!
- ✓ Find ways to have fun on a budget. Vacations, clothing, footwear, movies, restaurants, game tickets...and more
- ✓ Get information on the best jobs for teens
- ✓ Step-by-step DIY projects for kids 10 and up
- ✓ The most popular YouTube Kids channels
- ✓ Download apps for coupons, budgeting, and time-schedulers
- ✓ Available in English or Spanish
- ✓ Online and mail delivery

Your kids will navigate through these modules with ease and lots of enjoyment. Watch their confidence grow. They'll gain a great sense of pride in their new knowledge.

So, where do you fit in?

The most effective way to teach is by having frequent discussions and don't ever lecture. Look for teachable moments and always be willing to answer questions.

If your child sees a financial decision being made, ask them if it was the right way to go. Reflection is a powerful teaching tool.

- *Ted Beck, President & CEO, National Endowment for Financial Education*

Children are dealing with money already, so there are many cases you can use. For example, they may get an allowance, and we can talk to them about what to do with that money and the decision of saving versus spending.

- *Annamaria Lusardi, the Denit Trust Chair- Economics & Accountancy at George Washington University School of Business*

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Fun ways to work with your kids

The I OWE YOU app teaches your child about work-for-pay (chores). This component allows them to use the “WORK, SAVE, SPEND, GIVE app using REAL cash.

And you’ll have access to more *home-connection* activities.

Here’s something you’ll LOVE

Pair your smart phone with your child’s personal page and track her progress!

Before I offer this one-stop-shop, best gift to prepare your children to take the world by the tail...here’s what can happen if your child isn’t prepared for independence.

Meet Ria Paul, a busy mother of two.

The Debt Trap

Her parents paid off their 30-year mortgage in 20 years. They paid their bills on time. Made arrangements when they couldn’t pay on time.

When times were tough, she and her brother knew it. But they always had the basics.

Ria racked up \$20,000 in credit card debt before she was 30...TWICE.

It kept her from paying her student loans...which tripled with interest. She didn’t feel the weight of it until she got a family and a home.

A Borrowed Life

Clothes. Shoes. Exotic vacations. Jewelry. Furniture. Fancy clubs and restaurants.

She had to move back in with her parents to pay off the debt the first time. The second time, she rented a tiny room in the home of strangers. *Scary.*

Her brother had to declare bankruptcy because of terrible choices. But she cleaned up her mess by living below her means and working...a lot!

So, what got Ria in this mess?

Well, Ria's parents didn't know the importance of passing on this life-saving information to her.

It's a daunting task for any parent. Kids really don't want to hear it.

But your kids won't "fall into" financial literacy just because you're good with money. Parents must be intentional about financial education.

"Start early and talk often", say many financial experts.

"Young adults will have to make financial decisions on their own, and they need to be prepared. Gaining financial skills as a child provides better opportunities and it makes (them) less likely to be taken advantage of."

- *Ted Beck, President & CEO, National Endowment for Financial Education*

Ria misused money for lack of education. She didn't know the reality of compound interest. Or the importance of saving or budgeting.

She didn't get "If you have to use a credit card, you can't afford it".

Is she full of regrets? Yes. Damaging her credit was just one of them.

Did it limit her opportunities? *Many* times. Teaching your children money management is protecting them. What good parent doesn't want that?

When You Know Better, You Do Better

"My children absolutely LOVE Budget Brainiac. And I'm relieved they're learning to avoid the net I got trapped in...they'll be ready to walk into independence. We are sold out to Budget Brainiac!"

- *Ria Paul*

“The key is to provide a variety of opportunities for them to make choices with money over a prolonged period, as it will help build their confidence and capabilities—critical elements for enhancing their financial well-being.”

- *Nathan Dungan, Founder & President of Share Save Spend LLC*

The answer to happiness, peace, and fulfillment

How much is too much to put your loved ones on the path to success? This valuable Club membership is **worth. every. penny.**

Budget Brainiac gives you so much more bang for your buck. And this gift will live on for generations to come.

Think of the hundreds of thousands of dollars you’ll keep for your retirement.

All other programs designed by top financial experts are paper-based...kids aren’t into that. And they don’t cover all the scenarios your child will face in her world.

Other programs don’t pack the punch of *Budget Brainiac*

...Exclusive Club membership.

...Cool, useful prizes.

...Real life, hands-on education presented in an exciting and engaging way.

...The parent-child components.

...12 free issues of “Money Makes Cents” magazine full of exclusive and valuable information.

You also get...

...Links to free guides on best public and private schools state-to-state,

...After school and summer programs in your community

...College tour dates

...Mom support groups

...And more.

Your child will feel like an expert...like she’s earned her financial wings.

Budget Brainiac ensures that you won't be cleaning up your children's financial messes.

Look forward to graduations and weddings...and chubby, toothless grandbabies that come *only* to visit.

Even a teacher approves!

I homeschool my children and I'm always looking for ways to bring real-life lessons into my teaching. Your program is fantastic! 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

"What if my kids don't use it?"

Try *Budget Brainiac* for 30 days.

...If your kids don't get excited

...if they don't instantly become drawn into this exclusive Club experience

...if you don't see joy in their eyes when they log onto their personal page...

We'll refund 100% of your payment...*guaranteed*.

In fact, you can cancel at any time after 30 days. We'll refund the remainder of your paid subscription.

That's how much we believe in this precious gift to your children.

In addition to your *12 free issues of "Money Makes Cents"* magazine valued at \$84 (yours to keep), **we'll send you a free guide - "How to Raise Financially Savvy Kids - 10 Dos & Don'ts"** - when you purchase *Budget Brainiac*.

"Stay the course and take the long view. The effort you invest today and in the future will help your child manage a variety of money issues, including the inevitable headwinds and obstacles bound to come their way."

"One of the most important reasons to equip youth with critical financial skills is that it has the potential to significantly enhance their quality of life."

- Nathan Dungan, Founder & President of Share Save Spend LLC

Secure your children's financial health NOW

For 12 payments of just \$19.95, secure your children's financial future. That's \$4.95 a week- much less than the cost of your kids' lunch.

Pay for your yearly subscription up front and receive a 15% discount. Instead of paying \$240, you'll pay only \$204 for the entire year!

Have more than one child? No worries. Get 20% discount for each additional subscription. That's \$16 a month-or \$192 a year.

Only Available Here

Boring. Outdated. Basic. That's what you get with other financial education programs for kids.

Only *Budget Brainiac* offers An Exclusive Club Experience...exclusive for money-smart kids.

They'll be anxious to learn

You won't be pressed for more time. Rest assured, your children are getting the most

- ✓ up-to-date
- ✓ comprehensive
- ✓ kid and parent friendly
- ✓ web-based
- ✓ cyber-protected program available.

More valuable than any other program - free or paid. Your kids will love earning "money" to spend in the online store.

This satisfied mom loves the program.

"My local mommy group has done a lot of research...Most websites are too boring or too cartoon-y/childish. Then we came across Budget Brainiac and all I can say is HOORAY! Our kids love earning points for stuff they really want while learning how to budget and avoid debt.

- *J. Sanders*

Don't put off your family's financial health

You are doing everything to keep your kids happy, healthy and safe...like any good parent.

When you're done and they take over their own lives...rest, relax, and enjoy your retirement. You've earned it.

So don't delay your child's financial success. Get *Budget Brainiac* **NOW**. With your hectic schedule you might forget about this fantastic opportunity

Get financial peace of mind for you and your family. Prepare your kids for life. Before you can blink, they'll be leaving the nest.

Isn't it better to arm them with critical financial knowledge *now* than to throw them a lifesaver *later*?

To your family's financial health,

Jessie Whitworth, Co-founder & COE of *Budget Brainiac*

P.S. Join the Club **before Tuesday @ 11pm** and you'll receive *Budget Brainiac* for a full 7 days without purchase.

Cancel within 7 days, and you'll never be charged. That's a **full week** to try this fun, attractive, financial education program.

It's an activity-packed, life-giving experience for your kids.

Added bonus. Each child will receive 50 free points with your paid subscription. They'll love browsing around in the online store full of attractive prizes. We're always adding new inventory.

For just \$19.95 a month you get way more than you will from programs designed by those well-known financial planners.

No other program offers web based lessons designed and operated like online gaming...none.

And remember...

Just for considering the best financial literacy program for kids, we are happy to offer "*Money Makes Cents*" magazine jam packed with useful information **free** for one year.

This is a special offer only available for the next 7 days.

When you join us, we'll send our guide-*How To Raise Financially Savvy Kids-10 Dos and Don'ts*-immediately.

Get your no-risk free trial [NOW](#)