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*"It's my opinion that we have a national financial illiteracy epidemic,"—Trae Bodge of RetailMeNot.com.*

## **Special Report: Education Fraud! Is the Financial Future of Your Kids at Risk?**

How smart parents are joining forces to fight this epidemic, and save the next generation from financial doom.

Is the financial future of your kids at risk? A recent survey from Jumpstart Coalition, measured the financial knowledge of 12th graders across the country.

The survey revealed a striking truth. Student scores averaged 48.3%. Clearly, a failing grade by any standard. And back in 1997, the same survey showed a score of 57%.

What does this reveal?

First, the frustrating reality that our children's education is headed in the wrong direction.

And second, the schools' inability to teach our children and teens the basic day-to-day living principles in regards to smart money management (financial literacy):

Earning, budgeting, paying bills, spending, balancing a checking account, how debt works, how mortgages work, life savings, basics on investing.

High school seniors continue to graduate without the practical financial skills for smart money management. They enter the adult life destined to struggle financially.

This is alarming!

Walter Hamilton for the Los Angeles Times reports: "The result of this collective ignorance [of money management skills] is young people who are mired in student debt, and older Americans who face bleak retirement prospects."

Every U.S. high school student learns basic chemistry, physics and trigonometry. However, the money management skill—that is essential to every American—is often missing from school curriculum.

While the education system is concentrating in standardized testing, it is clearly disregarding teaching the practical life skill of smart money management... which goes beyond simple math.

On the good side, the blatant results of the latest surveys, served as a wake-up call for various educational institutions.

Many schools are investigating curriculums to determine what practical skills for personal finance need more attention. They are also investigating how to incorporate those skills into the learning process.

But in the meantime the Schools, the Government and the States debate how to fix this loophole...

It is up to the parents to provide that financial education and money management skills to our children... before it is too late.

### **How a Mom's Indignation Is Saving Students from Financial Doom**

Alicia Blunt is a mom of three children. She was a banking executive with a Master's Degree in Business Administration. She explains:

"I grew tired of seeing young adults struggling with money issues and ill-prepared for even the most basic financial situations in life. I didn't want that uncertain future for my children."

Last year, Alicia started to meet with investors, insurance agencies and local financial institutions to support an initiative to help parents teach financial literacy to their children.

The challenge was... How to instill money management skills to children—ages 10 and up—in a fun and engaging way?

"If this process is not fun at all, we won't accomplish anything. Only amount to more frustration for the parents and students,"—Alicia said.

With a lot of input from her supporters— Child Authorities, Financial Planners, The Golden Bank, and Insurance Companies such as AIG Insurance and Credit Corporation—she devised an online platform to engage students in learning financial skills while having fun.

### **Kids Learn More When They Are Having Fun**

Early this year, she launched the platform to finally offer parents a fun tool to motivate their children to learn about smart money management. An online community for students, that will give them all they need for a brighter financial future.

Based on the principle that kids learn more when they are having fun, the online platform engages students through online games, “real life” experiences in the world of personal finance, banking and investing.

The results have been remarkable.

Karen Estes, MBA and Golden Bank Vice-President states:

“As a Financial Planner I always tried to teach my kid, who’s now a 13-year old, basic financial knowledge with other financial tools available online to keep his motivation going... but they didn’t do the job. I gave Alicia my consideration... And finally! An engaging program for older kids that can infuse in them the necessary building blocks to stay out of debt, and attain future financial peace.”

David Rabbior, president of the Canadian Foundation for Economic Education (CFEE) reports:

“CFEE is recommending this resource for teachers to use as they integrate financial education into the curriculum.”

### **How Parents Can Motivate Their Children to Be Wise Adult Consumers?**

In today’s culture, kids and teens are targeted by advertisers and media in regards to having the latest clothing, cell phones, electronics, and more are all “must have” products.

Our teens and preteens who are vulnerable to media’s influence and strong peer pressure. They are growing in a culture of spending beyond their means where smart management of finances is postponed for “later.”

It is though for parents to counteract these messages.

In addition, our fast paced society limits the time parents can invest with their children. Specially to help them build up and develop financial skills. It’s hard for parents to compete with the media, advertisements, internet... to compete with too many distractions.

Other parents don’t think they are modeling good money management behavior, nor feel capable of teaching their children how to do so.

That’s why Alicia Blunt, through BestFin Inc., is offering every parent the opportunity to join forces, and partner with her to save the next generation from financial doom.

She says: “I’ll show parents how they can impart successful money skills in an easy way that your pre-teen or teen can actually enjoy—have FUN—connect and respond to.”

Alicia adds: "The two main points I want parents to know about the online platform:

#1) I can show you how you can give your children a better chance in life to develop and master this very important life skill of Money Management.

#2) And at the same time, I can show you how to achieve this in an easy and fun way your children will connect and respond to."

BestFin Inc. is offering a free 30-day trial family membership into this online platform for a limited time.

The goal of this initiative is to teach kids to be fully prepared to make wise financial decisions for a lifetime of economic well-being. They will:

- Learn how to control their spending before it is too late.
- Make wise financial decisions that will set them on a path to be debt free.
- Be equipped with the knowledge to plan for long-term financial decisions and early retirement.
- Gain confidence and be empowered to a more fulfilling life.
- And all of this while having fun!

"There is no need for them to struggle with money matters when they leave the 'nest'"—Alicia says.

[Click here](#) now to know more information about this free 30-day trial to promote in your children the lifelong skills they need for a healthy financial future. There is no obligation if you click on the link.

[Click Here to Access Your 30-Day Free Trial](#)

Ted Levine, Chairman and CEO of AIG Insurance and Credit Corporation, adds:

"It's ironic how having good grades and doing well academically *is not* enough in today's culture. Even our young adults and professionals are struggling with money matters and loan payments that hold them back in their personal and family life."

If you don't want to see your children struggling in the future with money matters and loan payments that hold them back in their personal and family life, [click here](#) now to claim your family's free 30-day trial to this online platform.

Want to know more about this proven way to motivate your children to learn about money, and take control of their financial lives after they leave high school?

[Click Here to Request More Information](#)