**EDUCATION FRAUD:**

**The Most Important Life Skill Your Kids’ School is NOT Teaching Them, And What You Can Do To Fix It, Today…**

Come and see for yourself How to—

Further *their* Independence into Responsible Adults

and Promote *their* Healthy Financial Future

Dear Fellow Parent,

If you worry about your children’s financial future, I’m going to tell you something very exciting. But first,

I want to commend you for your commitment every day to provide what is best for your kids. And if a quality education is among your priorities to prepare them for the future—**a healthy financial future**—then you want to be aware of this...

**The latest surveyfrom the JumpStart Coalition for Personal Financial Literacy test demonstrated that *the average 12th-grader scored a sorry 48.3 percent.***

Not good!

You see, this failing score reveals how your children and mine are doomed to struggle with money matters even in the early adult years.

I cannot help but get frustrated with our children’s Education System.

And what is even more upsetting:

In 1997, the average score was 57 percent. This just reveals how our children’s schools are headed in the wrong direction. Failing to prepare them with this extremely important life skill:

The ability to use knowledge and skills to make effective and informed money management decisions—financial literacy.

Quite frankly, I got really worried when I realized that my kids’ education didn’t have *any curriculum* for teaching children and teens the basics of managing money: budgeting, paying bills, balancing a checking account, how debt works, establishing savings, basics on investing…

The Public and Private Education DO NOT provide for this! And it is up to us—*the parents*—to provide that financial education and money skills to our children.

And that is why I am writing to you.

If you are wondering how you can instill *successful* money skills in an easy way that your kids actually enjoy—have FUN—connect and respond to, you need to look no further.

At last! You can now breathe relief because there is a new fun-filled program in town—Budget Hub—that will *empower* and *equip* your children in a journey to develop Lifelong Financial Skills…

Through this fun and interactive family web-club—for children 10 years and up—**your children will gain financial literacy**. In fact, it may help them **on a path to complete financial security…Financial peace!**

Budget Hub wants to partner with you in teaching your children *Financial Fitness* so **that they can stay solvent in their early adult years and beyond!**

…And while doing it, your children will have a *Blast*!

When you give your children Budget Hub, you’ll be doing much more than encouraging an active interest in successful Financial Literacy and money managing skills...

You’ll be promoting lifelong responsible habits and independence!

**A Proven 4-Step Recipe For Your Children’s Success**

* Your children will develop Stronger Financial Skills — When kids view and learn personal finance as a fun, enjoyable activity, their financial skills improve naturally.

This captivating program guides your children on an exciting “real life” experience that leaves them eager to venture deeper in the world of personal finance as they explore different scenarios.

* Build Motivation and Confidence — Your children will engage in online videos, games and classes/quizzes on managing money—all designed to specifically attract and teach kids ages 10 and up.

Each child earns points for completing tasks and games that demonstrate they understand the money concepts. They can save and redeem points for “prizes” in an online store featuring fun prizes related to managing your young life.

* Stimulate Responsible Decision Making — Through Budget Hub’s *secure* online platform, your children will experience different scenarios that will prompt them to make decisions. They will also establish personal goals and face “real life” temptations so they can **learn from their mistakes soon enough to avoid real life regrets**.

Without knowing, they will naturally learn how to recognize distractions in real life and eliminate those errors that could hinder their financial future **before they do irreversible harm**.

* Fire the Entrepreneurial Spirit — Budget Hub sparks your children’s interest in money matters as they actively engage with other children in the cool online community.

As your children connect with friends, through Budget Hub safe and secure program, they engage in teamwork as they pursue a common goal through different missions and adventures.

Easy-to-do activities help your children develop sharp, inquisitive minds, buzzing with bright ideas as they come up with strategies to reach their goals.

**A Program Unlike Any Other**

You are probably wondering:

How is this program different from other money-skills learning programs for kids out there?

“I have done an lot of research to try and find programs that teach our kids about money. Most websites are too boring or too childish. We needed something for older kids which was very hard to find. Then we came across with Budget Hub and all I can say is HOORAY!”

**—Jane Sanders, Jacksonville, FL**

You see, Budget Hub is a unique fun web-based program and club **designed exclusively for families with children ages 10 and up**.

Most of the existing online financial web-sites for children are often too boring or too childish and do not attract pre-teens or teens. Those other online financial-lessons websites fail to keep this age group engaged.

**Developing your pre-teen and teen financial fitness.** That is the *sole* purpose of Budget Hub.

Its mission is to be a destination site that this group of kids look forward to visiting while they learn critical financial skills and earn rewards.

With Budget Hub, your children now have an age-specific online platform that captures their interest and keep them coming for more.

**Is Really The “*Do Nothing*” Alternative A Wise Choice For Your Children’s Wellbeing?**

Have you realized that many families are in crisis when it comes to managing finances? Especially young people starting on their own.

According to CBS MoneyWatch, financial providers are targeting teens and college students online through the sites they use most.

“It’s my opinion that we have a national financial illiteracy epidemic.”

**—Trae Bodge of RetailMeNot.com (Sept 12)**

It gave me the chills to realize how easily our children can be targeted by financial predators who want a piece of their spending.

Many people end up in financial difficulty because they can't control their spending. It is not hard to see around and note this reality…just look at our Government.

The “deficit giant” is everywhere—and what it really worries me is how our children are getting used to see this “white elephant” as the normal inevitable way of life...

And our education system seems to worry more about meeting some academic standards *than teaching this very important life skill!*

Whether you're a helicopter mom who frets over every one of your child's activities. Or a free-range mom who takes a hands-off approach to raising your kids. You are both likely to share a concern about your children's financial future.

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| In a recent survey by Citi (Businesswire.com) to 1,500 parents, 56 percent showed they "are not confident that life for their children's generation will necessarily be better than it has been for their generation." **Parents worry about a myriad of financial issues their children will face:**   * 71 percent think saving for a home will be a major concern for their children. * 71 percent think their children will struggle to have enough money for major expenses such as a car or education. * 69 percent think their children will be concerned about having enough money for emergencies. * 69 percent of adults think their children will also worry about their own children's financial future. |

**A Relief for Parents...**

**Much More Than a Fun Web-Club for Students**

In the own words of Alicia Blunt—mom and creator of Budget Hub—

“*I was a banking executive with an MBA—a full time working mom with three children. 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.*

*So I created Budget Hub to finally offer parents an easy and proven way* ***to motivate their children to learn about money and take control of their financial lives when they leave high school and/or College.***”

With Budget Hub, *now* you can breathe Peace…

Yes!

“As a Financial Planner I always tried to teach my kid, who’s now 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 Budget Hub my consideration…And I’m so glad I did! 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!”

**—Karen Estes, MBA, Golden Bank Vice-President**

And it gets better...

Just think about the relief of seeing you children gain financial skills while having fun at the same time!

Through games and completing tasks, they build up a solid foundation for budgeting and managing all aspects of their financial lives.

**All the valuable skills they learn can create the good financial habits they will need as they grow and become independent**.

You can also rest confident that Budget Hub is also endorsed by Child Authorities, Financial Planners, The Golden Bank, and Insurance Companies such as AIG Insurance and Credit Corporation.

It also has an excellent financial backing from Investors and Financial Experts who believe in its potential.

These Experts agree that Budget Hub is *a gateway toward a life-changing path to forge in your children, 10 and up, lasting financial skills and healthy financial habits*.

So you see,

**It is not just about knowledge…**

Your children will put the financial knowledge into practice as they engage in fun and meaningful pursuits expressly tailored for their age group.

See? It is all about this principle…

**Fun is POWER in Learning**

Have you seen how over the past few years kids nowadays flock to the Web to connect with friends, find cool things to do, and enjoy online games and other pursuits?

For many of us the Internet is like an enemy pulling our children away from us.

It seems hard to compete with it. In particular while trying to educate our children to be financially fit.

Not so for Budget Hub!

Budget Hub stimulates family engagement and integration as you help your children log on to their personal and secure game page.

You and your children can engage through a series of games and other tasks to learn how money matters work. You will be amazed at the kind of questions they will be asking you about finances!

…*This unique and fun club provides a FUN and SAFE way to teach your children about Financial Health so they can stay solvent in their early adult years and beyond*!

I must emphasize that a large group of Financial Planners and Child Development and Education experts endorsed Budget Hub as **an effective platform that will make a lasting impact on your children’s intellectual growth**.

These Experts helped Alicia—mom and creator of Budget Hub—launch this exciting Web Family Club with the motto:

Kids learn more when they’re having fun!

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| Neurologist and educator Judy Willis’s book “Research-Based Strategies to Ignite Student Learning: Insights from a Neurologist and Classroom Teacher” (2006) is one of many that have highlighted the learning benefits of fun. Here are just a few excerpts:  The truth is that when the joy and comfort are scrubbed from the classroom and replaced with homogeneity, and when spontaneity is replaced, students’ brains are distanced from effective information processing and long-term memory storage.  The highest-level executive thinking, making of connections, and “aha” moments *are more likely to occur in an atmosphere of “exuberant discovery*,” where students of all ages retain that kindergarten enthusiasm of embracing each day with the joy of learning. |

Did you know that when we are having fun, we increase the levels of dopamine, endorphins, and oxygen?

And the interesting thing is that when this happens, our brain is more alert and able to absorb information.

So *fun* actually PROMOTES learning!

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| Eric Jensen, another noted author in the field of brain-based learning, echoed this link between engagement, dopamine, and learning, but stressed that learning worked best when the activity was intrinsically meaningful to the individual. (Teaching with the Brain in Mind, 2005) |

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| “So if fun actually leads to engagement, meaning and purpose, and, yes, learning, what is the answer for education? …We should look at the process of how current courses are taught and delivered. Ultimately, we should resist the knee-jerk urge to declare something that is fun to be educationally inferior.  Fun means engagement, doing and learning what has meaning and purpose, and it means being challenged. Embracing this belief should have a profound effect on what and how we teach.” (Val Strauss for The Washington Post, 2010) |

Budget Hub is already building a strong track record of success stories and Expert recognition:

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| "The activities offered by Budget Hub are highly educational and well regarded by both teachers and students. Children love to play games, and these creative games teach financial skills in a motivational and meaningful way. There are activities for children of all ages and CFEE is recommending this resource for teachers to use as they integrate financial education into the curriculum." |  | **David Rabbior** President of the Canadian Foundation for Economic Education (CFEE) |

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| "I teach Consumer Education at Romeoville High School and just wanted to thank you for developing such a wonderful web site. You certainly have developed a lot of useful materials for everyone involved! Kudos to you!!" |  | **Pamela Medera** Romeoville High School Romeoville, IL |

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| "A great learning tool! Students are made aware of the financial responsibilities they will have after high school." |  | **Linda Gauthier** Dolgeville Central School District Dolgeville, NY |

And the positive response from responsible parents like you—who care about their children’s financial future—is overwhelming.

By the way,

Budget Hub is endorsed by the American Library Association as a Great Web Site for Kids. More than 400 Web sites were evaluated based on their authorship, sponsorship, content, purpose, design and stability by the Association’s Committee.

Budget Hub is one of 34 sites that meets the criteria and is honored with the Great Web Sites Seal of Approval.

**A Free Taste of Success**

“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 Hub, you have a Home Run!”

**—Helen Walters, Springfield MD**

**For The Next 30 Days**

Join *today* to the many parents who are seeing immediate results in their children’s financial skills and motivation! It is not necessary to send any money now!

This is how it works:

When you enroll your children in Budget Hub, you are *entitled* to preview this Learning Platform for Free for the next 30 days.

“I’m home-school my children and I’m always looking for ways to bring real-life lessons into my teaching. Your program is fantastic! They love the games and earning points when they pass the quizzes. They each opened a bank account and now they understand how interest works.”

**—Martha Ladders, Dallas TX**

If you and your children aren’t absolutely fascinated with this new program, you may cancel your membership within the 30-day trial period. And you owe nothing.

But I am convinced that when you see your children’s genuine looks of excitement as they explore the Budget Hub’s world of Personal Finance, as they create Bank Accounts and earn Rewards, as they learn Critical Financial Skills, apply for jobs and apartments, create a monthly Budget, buy a car…

you’ll want to keep your Family Membership.

With Budget Hub, learning personal finance and investing becomes a sheer joy! No child will want this empowering trip to end!

**Are *You* Ready to Enjoy The Satisfaction of Contributing to Your Children’s Personal Success? Here is How...**

Together, you and your children will…

* Plan a **budget** for things **and avoid debt**. You can plan a dream family vacation and have the opportunity to establish a budget.

You will see how they will have to weight the benefits of having to buy a new car vs. an used car and how that impacts the budget. Budget Hub help you instill enduring values in your children and equip them for responsible financial endeavors.

“My son was telling me the other day how dumb it is to rack up debt and how you should plan ahead for big expenses. This comment is coming from a 13-year-old! Wow! So glad you’re out there!”

**—Kira Stein, Darenville OH**

* Experience a **real life feel** of doing money transactions. Your children learn critical money management skills as they execute day-to-day transactions.

They have to register their earnings and cash-change into a wallet with just one click. If they don’t click on the wallet when doing a transaction, they get warnings of people trying to get their unguarded money, or the potential to lose their wallet. They will understand how responsible personal finance is applied to everyday life.

And not only that. They will…

* Taste the good reward of **making savvy decisions**.

They will plan for College, prepare for life’s big purchases, learn how to recover from mistakes, and earn points and rewards for good judgment while focusing on their goals. Kids love earning points for things they really want! They learn about *saving* for the future!

As a parent, I can’t think of a better way to motivate and prepare your children to thrive financially when they leave “the nest.”

Your children will never forget this lifelong gift!

**How can you and your children get this valuable program?**

Before I answer that, let me tell you about some more benefits of your exclusive Membership:

* As an added bonus, with your *immediate* subscription to Budget Hub, we will send you a Free report: The *National Standards in K-12 Personal Finance Education.*

This valuable report delineates the personal finance knowledge and ability that young people should acquire throughout their kindergarten through 12th grade school years to emerge as independent financially capable adult consumers—

Fully prepared to make wise financial decisions **for a lifetime of economic well-being**.

Immediately following your subscription, we will send you a link to download your free report.

* In addition, as a parent, your Budget Hub Family Membership will give you access to a Parent Portal to monitor your children’s success and progress.

You can send him messages and appreciation notes. And will allow you to chat with other parents that share the common desire for their children’s success.

With your Membership you now have *unlimited access* to relevant parenting Blog content and Parent Forum. You can find here anything and everything that Financial Planners and Child Development and Education experts want you to know.

* With your membership subscription, you will also receive a family 50 Bonus Points per child enrolled for the Club Store as a premium you can use any time.
* You can also establish an allowance that your children can manage. Whenever they do their chores at home you can add to their allowance and they can convert part of their allowance into bonus points or rewards.

You can use that as an incentive for them to engage in real chores at home and keeping good grades!

* You will also receive in the mail a very cool wallet for your child...that you can personalize!

With your Budget Hub’s secure online Family Membership, **your children will have a solid foundation for budgeting and managing all aspects of their financial lives**. And the cool secret is:

That it’s fun and rewarding while also teaching lasting valuable skills!

And I’m excited to tell you that there are several membership options. All of them include a 30-day FREE trial. Remember...You won’t have to pay any membership fee until you are completely satisfied.

With just an investment of $8.99 per month per child enrolled, you and your children can readily start on this fun path toward Financial Fitness. That is less than 30¢ per day to invest in your children’s lasting financial literacy, good financial habits, and further Independence in life.

If you want to save more...

Budget Hub offers the 12-Month membership for only $69.99. That’s over 35% savings from a regular monthly subscription!

And want to know the best part?

If you really want to get the *most savings* out of your investment, you may prefer to take advantage of Budget Hub’ **Best Buy** Membership—A *lifetime* subscription for just $129.99.

“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.”

**—Trish Bazell, San AntonioTX**

As reported by Forbes, financial advisors charge from $250 to $500 *per hour...* But with our Best Buy you pay just $129.00 *for a lifetime!*

This is a small amount for a lasting investment in your children’s financial literacy, future competence as adults…**And your peace of mind!**

And in particular, at least for me, your peace of mindis PRICELESS**.**

One word of warning though…

This offer is by invitation only. And the invitation expires within 30 days of receipt.

After that time, I cannot guarantee all the terms and bonus gifts I’m offering you today. So I urge you to respond *right away*.

By the way, there’s *one more thing* I forgot to tell you:

If you subscribe within the next 10 days after receiving this invitation at BudgetHub.com/register, or by calling 877-227-3223, we will send you a special Membership Code that will entitle you to a **FREE download of the Budget Hub’s Mobile Application**.

You can carry with you all the Benefits wherever you go to fit your family busy schedule. Waiting in the doctor’s office will never be boring anymore. Your children can play—and learn lifelong skills—while you enjoy the convenience of the Parent Portal.

Remember, other products available out there cannot offer you what Budget Hub offers you:

* A unique FUN web-based program and club designed **exclusively** for families with children ages 10 and up. With Budget Hub, kids now have an age-specific online platform that captures their interests and keep them motivated and coming back for more.

**Join Now – Start 30-Day FREE Trial!**

**Your Complete Satisfaction Guaranteed**

It is not necessary to send any money now.

This is why I’m offering you a 30-day free trial period. What you only need to do is to enroll your children in BudgetHub.com/register and choose the membership that suits you best.

Immediately after doing so, you are *entitled* to preview this Learning Platform for FREE for the next 30 days!

If for any reason, you and your children aren’t completely satisfied with Budget Hub, you may cancel your Membership anytime within your 30-day trial period. No further obligation. No haggling. No questions asked. And You owe nothing.

And you get to keep your bonus report The *National Standards in K-12 Personal Finance Education* and your *child’s wallet* as gifts for giving Budget Hub a try.

Our helpful and reliable Member Services Department is ready to serve you and assist you. Should you decide to cancel your Membership by calling our Member Services at 877-227-3223, your children will miss out on the lasting benefits of Budget Hub:

…the skills and healthy financial habits to stay solvent in their early adult years and beyond!

…the motivation and confidence as they grow and become independent.

…the stimulation for responsible decision making.

…the building up of their entrepreneurial spirit.

…the proven learning impact that can be obtained when children are having fun and engaging in something meaningful to them.

I cannot promise you that Budget Hub will make your children financially successful in their immediate future. But this I can guarantee:

That Budget Hub will *sure* give them the financial literacy they need to be able **to plan for a Healthy Financial Future!**

And by planting in your children good money managing habits and financial skills…you will also enjoy peace of mind.

**Join Now – Start 30-Day FREE Trial!**

**How Much a Legacy is Worth to You?**

With your Membership, you will realize that you are doing much more than just investing in your children’s financial education and literacy…

Your are empowering them and giving them a *legacy*—a prized possession that is so often go untaught in our high schools and college graduates.

Please take advantage of Budget Hub free examination privilege.

In a matter of days your children will be building up financial literacy skills—through fun and engaging learning adventures—**that will last a lifetime!**

Start your 30-day free trial period **now** by enrolling your children in BudgetHub.com/register. Remember, this invitation expires within 30 days of receipt. After that, I cannot guarantee all the terms and bonus gifts I’m offering you today...

So I urge you to respond right away.

Sincerely,

Name

President, BestFin Inc.

**Join Now – Start 30-Day FREE Trial!**

**P.S.** There is one more thing I need to tell you...

We only have a limited number of FREE Mobile Application downloads. But they are likely to go fast!

So why risk waiting when you can enjoy all the benefits of your exclusive Budget Hub subscription now?

Since your special online Code will be sent to you *as soon as you register* for your membership...Why not get it immediately by registering at BudgetHub.com/register *right now*?

**P.P.S** Oh! And as another token of your Membership...

If you recommend 2 more friends and they sign up with Budget Hub within 60 days of your investment...

We will give you 100 more additional Bonus Points that you or your children can use in the Club Store!

These Bonus points won’t expire as long as you keep your subscription.

*Join for free,* and see your children’s genuine looks of excitement as they explore the world of personal finance, as they create bank accounts, earn rewards while learning critical financial skills, apply for jobs and apartments, create a monthly budget, buy a car...

I urge you not to delay one day more.

**Join Now – Start 30-Day FREE Trial!**