**Help Your Child Escape the Debt Trap Before it Begins!**

We live in a world that is bombarding our children daily to want more and more things. Peer pressure is arguably the worst that it has ever been in the history of peer pressure. Why you ask? It’s because of social media and the fact that on any given day, your child can see thousands of advertisements and TikTok influencers bragging about what kids want.

An alarming study came out of Harvard in December of 2022. If you don’t think advertisers are coming for your young children, think again. I’ll warn you; it is infuriating!

“YouTube derived the greatest ad revenue from users 12 and under ($959.1 million), followed by Instagram ($801.1 million) and Facebook ($137.2 million). Instagram derived the greatest ad revenue from users ages 13-17 ($4 billion), followed by TikTok ($2 billion) and YouTube ($1.2 billion).”

It is going to be ok, I promise. I gave you these facts and statistics so you would feel the same sense of urgency I did when I read them. There is hope!

DON’T KILL THE MESSENGER!

I don’t know about you, but this gets my blood boiling! As if we don’t have enough things to protect our kids from, we now need to understand that our children are facing serious forms of mental illness because of this horrible trend. In the same study,

“As concerns about youth mental health grow, more and more policymakers are trying to introduce legislation to curtail social media platform practices that may drive depression, anxiety, and disordered eating in young people,” said senior author Bryn Austin, professor in the Department of Social and Behavioral Sciences.”

Maddening, right? I can practically hear your disgust! So, the question is, how do we protect our children from becoming targets? It is easier to say no to purchases for our littles, but not as easy with the older teens with jobs.

I know I have hit you with some hard, cold facts and you are more than likely feeling overwhelmed with all the emotions we as parents, feel for our kids. You want to protect them, equip them, and teach them all they need to know about finances. There is very little out there to teach kids about money. I have only seen a few and they are generally about teaching kids responsibility by giving them their first debit card. This is great but completely void of dealing with the scarier topic of debt.

JUST WAIT RIGHT THERE!!

There is a company cleverly called Budget Brainiacs, and it is equal parts amazing and inspiring. This company was founded by a parent, just like you! She has a financial background and saw the need to train kids before it was too late.

NEW DAYS AND NEW WAYS!

Just as you want to set your children up for the best possible life as an adult in all other areas, financial training should be right up at the top of the list. I know many of us older folks were taught that money was not ever discussed with children. I am sorry those days are long gone. An article in the FDIC states, “Teaching kids about money early on will help them to become more financially independent as they get older. Financial education has been linked to lower debt levels, higher savings, and higher credit scores as children mature into adulthood. Later in life, that financial education is also positively connected to net worth and investing.”

TESTIMONIALS:

Budget Brainiacs has received thousands of testimonials of how their program has helped not just the kids but the entire family. Here is a testimonial from Savanah Thompson from North Carolina. “At first, I thought I would get my 10-year-old daughter online to play the games while I went about my business. My daughter wanted me to see what she was learning, and it opened a whole dialogue about how what she was learning was new to even me. She thinks that is cool! We are growing together, and it feels great!”

WE HEAR YOU!!

I know you are a parent with so many hopes and dreams for your children. You have a mental image of them growing up, going to college, finding a great and fulfilling career, getting married, and having a family. I am asking you to look at this financial program as a launch pad to every one of those things. As you are no doubt aware, money sneaks its pesty little self into every facet of our lives and it can take an emotional and even physical toll on us all.

 Let Budget Brainiacs come alongside you as parents to equip your child to be a financially responsible adult. It is the first and only company of its kind. These are just a few of the amazing things they offer.

* They are the first to offer a web-based program and club membership. Parents will sign up and set up the kids' specialized online game room.
* Your child will enjoy hours of specialized games and lessons, each offering opportunities for points and prizes.
* These prizes are found in our online store, chocked full of relevant choices for kids.

 This membership could easily cost $50-$75 a month. However, Budget Brainiacs cares more about equipping kids than gouging parents. You can join for only $24.99 a month. Also, if you sign up today, your child will start with 50 complimentary points. Again, these points are used towards prizes.

So, make one of the best decisions for your child by accepting our invitation to a free 7-day trial. This will allow you to see what we are about, and your youngster will have a blast looking through all we have to offer.