



Promised Copy™



Marketing Assessment and Control Letter Presentation

Prepared for:

AWAI

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Explanation

Budget Brainiacs™ is a (**fictional offering**) Family Club interactive safe environment that parents can monitor, control, sponsor, and champion as they feel necessary. Their new online security and privacy protocols exceed those provided by government or commercial competitors. Further – the prize vault with tangible rewards for discipline and mastery of concepts and skills together with the support from Bankers and Educational institutions to offer additional rewards of checking accounts and scholarships makes Budget Brainiacs™ the premier ‘Cadillac’ / ‘Lexus’ version of the learning game center industry. There is no other like it. *{This is a fictional entity created for demonstration and rehearsal purposes, only.}*

Brief explanation of Copy content in this portfolio:

- Teaser** – applied to the outside of envelopes – and used in emails
- Lift Letter** – An excited teacher adds authority to your claims.
Enclose this with your direct mail and other media venues.
Recommend contacting this customer to see if she will be willing to do a live interview you can use in your video content!
- Premium** – the Free Report you agreed to give new clients who act soon!
 Also – Prospects who act today get a discounted price for life
 ...and their children also keep it all their lives!
And surprise! For Acting NOW each child enrolled gets 50 bonus points up front they can redeem in your online store.

Direct Response Letter – This is your marketing device. This is how you present the problem and offer the solution; this is where you make your big promise, back up your claims with proof, and convince your audience you not only know what you are talking about – but you have the solution to all their needs – the grand finale of online financial education for their children – with zero risk!

Order Device – This is the deal closer – if Clients are hesitant – this quickly recaps the benefits and highlights; reminds them what a great deal you just gave them! It prompts them to act now before it's too late. It gives them everything they need at a glance to go online and get started today. So Easy!

Marketing Assessment

Marketing Assessment for BestFin, Inc. (a fictitious company)

3–5 year plan

Expand marketing efforts in all contracted magazines, radio, and internet outlets

Engage [Promised Copy™](#) to write Control Letters, Order Devices, Teasers, Lift Letters, white paper research, radio add scripts, and conduct customer satisfaction interviews for lift letters and commercials.

Contract with video producers for television and online videos;

Engage [Promised Copy™](#) to write the video script, conduct customer interviews for video commercials

According to [Statista](#), as of 2019:

128.58 million Households are in the United States.	Of these:
9.2 million U.S. family households have children	3 - 5 years old;
15.9 million U.S. family households have children	6-11 years old;
<u>16.2 million U.S. family households have children</u>	<u>12-17 years old.</u>
41.3 million Total U.S. family households combined with children	

First Year Challenge

Marketing goal in the next six months;

10 million contacts

Optimistic first year performance

1.5 million new members

New Member Sales minus potential customer Cancellations: 1.2 million new members

Predicted End of Year Gross Sales Retained (\$120.00 X 1.2 mil): **[\$144 million U.S. Dollars]**

Second Year Challenge

Expand marketing efforts in all contracted magazines, radio, television, internet outlets

Contract with video producers for online videos; [Promised Copy™](#) will write the script

Target: Close the gap! Contact 31 million households

41.3 million U.S households with children

- 10 million contacts in 2020

31 million U.S households remaining!

Surge market capitalization to 50% (20.65 million) (of 41.3 million U.S households with children)

Predicted Gross Sales Retained (\$120.00 X 20.65 mil):

[\$2.478 Billion U.S. Dollars]

Third Year Challenge

Expand operations into Europe beginning January 2022

Work with legal team to establish protocols for adjusting U.S. strategies in global markets

Expand marketing to global magazines, radio, television, internet outlets

Contract with global video producers to for online videos; [Promised Copy™](#) will write the script

223 million households in the European Union (EU) (65 million) with children

Surge market capitalization to 50% (32 million) (of 65 million EU households with children)

Predicted Gross Sales Retained (\$120.00 X 32 mil):

[\$3.84 Billion U.S. Dollars]

Teaser

Teaser for Direct mail or email campaigns

(...to be presented outside the envelope – or in an email)

So, you have seen it a hundred times before – something free – with strings attached? Well, today, you can accept of our free gift – and keep it! - even if you decide you want your money back!

Don't miss this fantastic offer! Discover safe online videos, classes, games and quizzes! Your kids redeem points for prizes! Wallets, Backpacks, a SAMSUNG tablet! ...even a complimentary checking account with a starting balance of \$100.00! ...see inside!

BestFin Inc.
112233 East Palm Valley Blvd
Round Rock, TX 78664



So, you have seen it a hundred times before – something free – with strings attached? Well, today, you can accept of our free gift – and keep it! - even if you decide you want your money back!

Don't miss this fantastic offer! Discover safe online videos, classes, games and quizzes! Your kids redeem points for prizes! Wallets, Backpacks, a SAMSUNG tablet! ...even a complimentary checking account with a starting balance of \$100.00! ...see inside!

**Your Customer Lives Here
332211 North Heights Blvd
Any Town, Any State, 77777**

This is a fictitious letter with fictitious names of fictitious characters presented here for demonstration purposes, only.

Lift Letter

This is a fictitious letter with fictitious names of fictitious characters presented here for demonstration purposes, only.

Dear Friend,

Do have a moment? I want to tell you about **Budget Brainiacs™**.

I found out about it from a close friend who is a neighbor to the busy working Mom who came up with the idea – and got a bunch of her friends in the financial industry to help her launch a new start-up that is going gangbusters.

Now, just so you know, I am a teacher at Middleton High School. I have been teaching for 15 years. We have financial literacy content in some of our courses – but most of our students get bored with the way the material is presented. I have been after our school board for years to find something that will teach our kids about money management. So, when I discovered Budget Brainiacs – I couldn't believe it!

My boy, Jim, just turned 12 last month. He already completed the first level mastery concepts and purchased a new SAMSUNG tablet using the points he earned!

Jim can't wait to get his free checking account with a complimentary \$100 dollar balance! He says he's going to use it to start his own business as soon as he finishes this course. I am shaking my head and saying way to go Jim! ...and way to go **Budget Brainiacs™**!

Sincerely,

Alice Hutchings
Blossom, Texas.

Premium

This is a fictitious description presented here for demonstration purposes, only.

Budget Brainiacs™ offers a premium to first time members.

This comes in 5 separate offers... ...that build tension... ...and surprise the buyer.

1. Free Report just for trying the Club Membership

**\$How to Pay Off Your Mortgage & Become Debt Free in 7 years!\$
What Millionaires Know and Do!**

2. Discounted Price ...if you act today

Club Membership Subscription is \$27 dollars a month
\$324 per year per child.

But if you act today, it is

\$10 dollars a month!\$

\$ For Life! \$

3. Discount for the *lifetime of your children, too!*

Children of parents who enrolled them in the club continue to have the same discounted membership rate when they grow up and enroll their children in the plan.

4. Instant Refund if you want out – and you still keep your free report.

5. Surprise P.S.S. “AND if you join NOW we will credit each child you enroll 50 points towards their first prize.”

By the time the reader has reached the end of your direct response letter, if they have children – they can't turn down the offer. It is zero risk, win, win, win, win.

Direct Response Letter

*This is a sample Direct Response campaign Test Letter - presented here for demonstration purposes, only. If **Budget Brainiacs™** was a real product; and if **BestFin, Inc.** was a real client; then, this letter would be the final product based on Client review and acceptance. If the real client wanted to make changes, we would work together to resolve all concerns.*

See the following page to start this 7-page Direct Response Letter.

Leading Question of Your Lifetime... ..

“Will my own children learn how to manage their money?”

How much could they save in a lifetime?

For that matter

How much does the average American earn in a lifetime?

Zippia claims the average person
earns nearly \$2.7 million!¹

How much of your earnings will you keep?

Have you ever asked yourself?

What do Millionaires know that I don't?

Keep Reading to learn how you can get your free copy of
\$How to Pay Off Your Mortgage & Become Debt Free in 7 years!\$
What Millionaires Know and Do!

Are your kids destined for financial self-reliance?

Perhaps it never occurred to you that your children might become adults who never learned essential money management skills. It certainly isn't the most interesting topic to young children. How do you convince youngsters to pay attention and master a few basic principles that will help them become self-reliant and live within their means?

How can you be sure your children get the foundation they need?

A small decision today could make all the difference.

How would you feel if your children woke up every day begging you to let them play online video games? What if those games were interactive games, classes, examinations that teach the secrets of money management and personal finance and left them hungering for more? What if you could let your child do this at any time of the day – with no impact to your busy schedule – **ALL for less than 33 cents a day?**

¹ <https://www.rd.com/article/how-much-money-average-person-earns-in-lifetime/>
<https://www.zippia.com/research/dead-end-careers/>

According to the PEW Research Center – a majority of Americans agree parents are providing too much financial assistance to their children.

“Some 45% of adults ages 18 to 29 (with at least one living parent) say they have received a lot of or some financial help from their parents in the past 12 months. According to parents of young adults, those shares may be even higher. About six-in-ten parents with children ages 18 to 29 (59%) say they have given their kids at least some financial help in the past year.”²

So in the most prosperous nation on earth
is the next generation failing to thrive simply because
our kids are not being taught how to manage their money?

Fact: Only Seven States offer a Financial Literacy Class

Financial Literacy 2019 Legislation

According to an article entitled Financial Literacy 2019 Legislation by Heather Morton published 12/21/2019 by the NCSL (National Council of State Legislatures)³ “Forty-two states, the District of Columbia and Puerto Rico have pending financial literacy legislation in the 2019 legislative session.” As of 2019, 42 States were just getting around to the business of educating our kids about one of the most fundamental skills of their entire life!

“More States Require Students to Learn About Money Matters”

In an article published by The New York Times February 7, 2020, reporter Ann Carrns commented, “High school students in 21 states must now take a personal finance course in order to graduate, the nonprofit council reported this week...”

The Non-Profit Council cited findings from research by Next Gen Personal Finance, “A stand-alone course taught for at least a semester is the “gold standard” for personal finance in high school.”

However, the Non-Profit Council also found that **only “seven states** meet (the gold standard) measure, others may offer a course that lasts less than a semester or include the content in other classes.”

Renowned lifestyle journalist and TV commentator, Trae Bodge, was quoted by RetailMeNot.com for saying, “It’s my opinion that we have a national financial illiteracy epidemic.” (September 2012)

Trae Bodge is an accomplished lifestyle journalist and TV commentator. She has appeared on TV hundreds of times; including NBC Nightly News with Lester Holt, Inside Edition, CNBC and local network affiliates nationwide. She was named a Top Voice in Retail by LinkedIn and is today considered a top personal finance expert by GoBankingRates and FlexJobs. Her expert commentary has appeared in Newsweek, Woman’s Day, Forbes, USNews.com, Kiplinger, Marketwatch, MSN, and Yahoo Finance. (Go to <https://truerae.com> for more about Trae.)

Now you have a chance to change things for you and your kids.

² PEW <https://www.pewsocialtrends.org/2019/10/23/majority-of-americans-say-parents-are-doing-too-much-for-their-young-adult-children/>

³ NCSL <https://www.ncsl.org/research/financial-services-and-commerce/financial-literacy-2019-legislation.aspx>

Bank consulting firm [Moebs Services](#), claims the average American has a little more than \$4,400 in their checking account!

“GOBanking Rates” 2015 survey found that 62% of Americans had less than \$1,000 in savings, and 21% had no savings account at all.⁴

The University of Indiana reported lifetime earnings averages by education ⁵

High school graduates (88% of the population, per [2015 Census numbers](#)): **\$900,000**

Associate’s degree (42.3%): **\$1.1 million**

32.5% with bachelor’s, 12% with advanced degrees: **\$1.8 million**

Consider how much you will earn in your lifetime

**How much do you plan to keep?
Will your children do as well as you?**

Let us show you a way to teach your children how to keep their hard-earned money – the rest of their lives – *for less than 33 cents a day.*

10 Year Old Child Prodigy Stuns Bank President

Recently, the child of a local banking executive accompanied her mother to the bank. In a casual conversation about her new checking account, the child stunned the President of the Bank with her understanding. Not only did she demonstrate checkbook wisdom beyond her years, she clearly explained how banks work in simple concise terms. Even her banking executive mother was amazed. You will be, too, when you learn how this happened.

This is a fictitious description presented here for demonstration purposes, only.

⁴ <https://www.cheatsheet.com/money-career/how-much-average-american-earn-their-lifetime.html/>

⁵ <http://www.incontext.indiana.edu/2009/mar-apr/article1.asp>

Busy Working Mom has the solution!

Meet Emily Jackson, CEO and Founder of BestFin, Inc.; a working mom, banking executive with an MBA from the University of Texas, who started out looking for way to teach her own children how to run a checkbook and live within a budget. She found herself creating a way to teach the whole world how to take control of their financial future – something she calls: **“Budget Brainiacs.”**



Safe online videos, games and classes/quizzes on managing money! Content and presentation geared to attract and teach kids ages 10 and up. Your children earn points for playing games and completing tasks that demonstrate a grasp of money concepts. They redeem points for “prizes” in an online store.

Budget Brainiacs™ is a family centered educational program endorsed by the Children’s Safety Education Foundation CSEF, the American Montessori Society, the Council on Accreditation (COA), and several other nationally recognized institutions of child education. Go online to see our complete portfolio of endorsements, financial, backers, affiliated banks, insurance, and credit institutions. We are bonded and provide a secure online environment for your child.

Prizes include wallets, backpacks, and a new SAMSUNG tablet!

(See the [Prize Vault](#) for the complete list of prizes and the concept mastery required to earn them.)

Your Child can qualify for a *complimentary checking account* with parental controls offered by affiliated banking sponsors **with a starting balance of \$100.00!**

Child Prodigy or Average Educated American?

Imagine how you will feel when your child amazes classmates and academic leaders with a demonstration of self-confidence and financial wisdom!

Budget Brainiacs™ is how Emily Jackson’s daughter was able to amaze her boss. Just think what this could mean at her daughter’s first job interview! **Your child can be online in just minutes after you complete your registration!**

New members are flocking to join this club by the thousands...

In the six short months from the day Emily Jackson stood up her new company, over six thousand members enrolled – with hundreds of new applications daily. **Children love this!** None of our competitors offer the exclusive online security and privacy BestFin, Inc. has engineered into their Budget Brainiacs™ secure online Family Club platform. Your child will safely glide from page to page, game to game, quickly developing skills, knowledge and mastering concepts in this modern online interactive classroom. You will be amazed at the results!

Budget Brainiacs™ by BestFin, Inc. is featured in **Parents Magazine, Mom Talk, Modern Mom, Working Mother, Education Week, Family Tree, Forbes, Consumer Reports, Kiplingers, Financial Planning, Banking, Financial Advisor, and International Living magazines.** BestFin, Inc. Corporate Board members have organized a new innovative curriculum planning and web development council comprised of experts in their field. They have partnered with LaunchPad Lab, Zibtek,

...just a few sample Testimonials from satisfied Club Members!

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"I have 7 kids at home, ages 3 – 14. I home-school my children. Real-life lessons are the heart of what I teach. Since we joined the Budget Brainiacs Club, my kids ask every day, "Is it time start playing Budget Brainiacs?" They love the games! They would rather play them than go outside, so I have to remind them about 'budgeting' their time. When they pass the quizzes, they watch their points grow and get excited about the prizes they want to select. All of my older children have opened a bank account. I get so excited to watch them balance their check book! 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." **E Hastings – Dallas, Texas**

"I'm a professional blogger. I get 30,000 hits on my website each month. I lost count on the number of high praises I read on my blog posts about Budget Brainiacs! My readers are going viral about this club. Their kids are buzzing about the points they can earn for cool prizes. What I get a kick out of is when they tell me their kids talk about how dumb it is to rack up debt! These parents are so proud of their children who come to them and say they need to plan ahead for big expenses. These comments are coming from 13-year-olds! Wow! So glad you're out there. Thank you." — **D. Williams – Denver, Colorado**

"I have been in the banking business all my life. I have never seen anything like this! I am so excited about the program Budget Brainiacs is sharing with the world! You guys are the greatest! I just sent my tenth voluntary contribution to your program. I know it will come back to me in thousands of happy successful future banking customers. (...and I loved the free report you sent me! I have started using those tips and already saved a ton on interest. My wife and I will be paying off our home in two years!" — **C. Bancroft – Waco, Texas**

"My children are schooled at the Embassy. We have had 3 permanent changes in my assignments during their school years. We have been grateful for the high quality education provided by the Embassy School system – but Budget Brainiacs has filled a niche the current public and Embassy school curriculum does not – teaching our children how to run their own personal checking accounts. The things they are learning, I wish I had learned when I was their age. ...and that free report you sent more than makes up for the money I spend on your club membership!" — **R. W. Carrington – State Department**

"I am a busy Senator from the great State of Nebraska. I sit on the Committee of Finance. Budget Brainiacs is the best Banking Finance 101 education program in the country. I have recommended it to the public education system in my own state. I believe the time will come when Parents and Schools will cooperate in making this program available to all Elementary School age children. By the time they get to High School, the average American student will have learned the value of a dollar and how to save and invest for their college education. **L. Huntington – Educator and Senator**

This is a fictitious description presented here for demonstration purposes, only.

Think of it! Nearly half of all Americans ages 18 to 29 today are coming back to ask for help from their parents! This represents a significant impact on life savings of aging and senior Americans!

Do you believe your own children might need to come to you for financial help after they are grown? What can you do today to help prepare your children to meet life's fiscal challenges so they won't need your help after they leave home?

We promised to tell you how to get your free copy of
\$How to Pay Off Your Mortgage & Become Debt Free in 7 years!\$
What Millionaires Know and Do!

Easy Answer
Join the **Budget Brainiacs™** Family Club Today!

Club Membership Subscription is \$27 dollars a month; \$324 per year per child.

But if you join today, you get a special lifetime discount!

\$10 dollars a month!\$

\$ For Life! \$

That is right! You read that correctly!

Just \$10 a month per child, \$120.00 a year per child for life!

That is a hundred dollar savings, not just your first year, but every year after!

Your child will beg your permission to get online and study these lessons!

Captivating course material; exciting games; quizzes and exams will reinforce retention and build confidence while teaching skills your child will never forget!

\$ This is literally the game changer of a life time! \$
Your discounted lifetime membership offer won't last long!
Why wait? Act Now! You will be glad you did!

Not Only That!

This is not just for your lifetime, but the lifetime of your children, too!

Pass on the same life changing skills and knowledge – to your grandchildren! Think of it!
Generations of compound rewards!

**No public school curriculum anywhere on earth offers this quality program
with these guarantees!**

**So, you may be asking,
“What if I sign up and don’t like it?”**

**Easy Answer:
\$ We give you your money back! \$
...and you still keep your free report.**

**“Is it safe for my kids?
I mean, I hear a lot of bad things can happen online...
...what are you doing to protect my children?”**

Answer: We take online safety seriously

We do NOT sell or share your information – with anyone. Period.
Unlike our Competitors, we do not use Cookies. We do not track your activity!
Only adults age 18 or older can register. (That is why we ID.)
You setup and control your child’s account.
You establish a unique User name for your child.
No personal information will be collected about your child.
Online User Names are not associated with your child’s name.
No email or social media interfaces are available through **Budget Brainiacs™**

“How long do I have to think about this?”

How much time do you need?

Give us a call, and let’s talk about it.

But we can’t hold this for long.

Unless you call us, your offer expires at midnight tonight.

Remember! There is NO RISK!

Your satisfaction is guaranteed or we refund your money, no questions asked.

Go Online and Sign Up Today!

{link removed}

Or Call 1-800-BRAINIA

P.S. Remember – When you enroll today, your introductory offer price is **\$10.00** per month – for life!
That is just **\$120.00** per year per child for life. AND if you don’t like it, just call us back anytime in your
first six months. We will refund your money and let you keep your **Free Premium Report**.

P.S.S. AND if you join NOW we will credit each child you enroll 50 points towards their first prize.

Call 1-800-BRAINIA

This is a fictitious description presented here for demonstration purposes, only.

Order Device

*This is a sample Direct Response campaign **Order Device** - presented here for demonstration purposes, only. It is enclosed with the Direct Response Letter.*

*If **Budget Brainiacs™** was a real product; and if **BestFin, Inc.** was a real client; then, this letter would be the final product based on Client review and acceptance. If the real client wanted to make changes, we would work together to resolve all concerns.*

See the following full-page flyer.

Your Children will beg you to let them attend these fun classes!

Checkbook Management Made Easy
 Simple Secrets of Saving before Spending!
 The Power of Productivity and Paying Yourself!
 Confidence that Comes with Caution and Cancels Debt!
 Rapid Rewards of Frugality and Fiscal Self-Reliance!

JOIN Brainiacs Today

and this is what you get!

Unlimited Access to Knowledge, Confidence and Skill

Free access anytime of the day to the online Family Club Membership website
 Safe Trusted Content designed to attract and teach kids ages 10 and up
 Captivating Online Classes that engage young minds and improve retention
 Exciting Concept Mastery Quizzes and Interactive Games
 Your children earn points they can spend as they gain confidence and master concepts

Redeem Points Earned for Prizes in the Brainiacs Online Store!

Prizes include wallets, backpacks, and a new SAMSUNG tablet!
(See the [Prize Vault](#) for complete list of prizes and mastery required to earn them.)
 Complimentary checking accounts with affiliated banking contributors that have parental controls and complimentary starting balance of \$100.00!

Security and Privacy for your child!

We do NOT sell or share your information – with anyone. Period.
 Unlike our Competitors, we do not use Cookies. We do not track your activity!
 Only adults age 18 or older can register. (That is why we ID.)
 You setup and control your child's account.
 You establish a unique User name for your child.
 No personal information will be collected about your child.
 Online User Names are not associated with your child's name.
 No email or social media interfaces are available through **Budget Brainiacs™**

Satisfaction Guarantee! You don't like it. Your money back, no questions asked.

What are you waiting on! You have nothing to lose!

Go online now at {link removed}

Or call **1-800-BRAINIA**

And Claim Your Free Premium Report

\$How to Pay Off Your Mortgage & Become Debt Free in 7 years!\$

What Millionaires Know and Do!

P.S. If you enroll today, your introductory offer price is **\$10.00** per month – for life! That is just **\$120.00** per year per child for life. AND if you don't like it, just call us back anytime in your first six months. We will refund your money and let you keep your **Free Premium Report**. Call **1-800-BRAINIA**

P.S.S. If you join **Budget Brainiacs™** Family Club NOW – we will credit each child you enroll 50 points towards their first prize. Call **1-800-BRAINIA**

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Marketing Research – Competitor Analysis

The following detail pages provide an outline of research conducted using publicly available information about real competitors of a proposed fictitious client. This data was used to rehearse real recommendations that could be applied to a real client and formed the basis used in making the Marketing Assessment provided in this Control Letter package.

This represents the level of service real Clients may expect to receive – and more where necessary to develop the world class Copy Control Letters you should expect from [Promised Copy™](#).

Budget Brainiacs™ Brand Research Package

Budget Brainiacs™
{link removed}



Copy Print Resources Agreement

BestFin, Inc. (**a fictitious company**) marketing department will provide the Copy Print and Distribution resources to execute this ad campaign.

Experts/Interview Possibilities

(fictitiously presumed for Research Demonstration Purposes)

Dave Ramsey

Ken Moraif of Money Matters by Retirement Planners <https://moneymatters.net/>

Willie Robertson CEO of Duck Commander, co author – American Entrepreneur

Editor in Chief, Entrepreneur magazine: Jason Feifer - jfeifer@entrepreneur.com

Editorial Director, Entrepreneur.com: Dan Bova - dbova@entrepreneur.com

Esther L. George President CEO Federal Reserve Bank of Kansas City

Robert S. Kaplan—President and CEO Federal Reserve Bank of Dallas

Mark Josephson, VP/Group Publisher, Parents Magazine

Mark Solheim, Editor of Kiplinger's Personal Finance (also acquired Money circulation)

Maggie Kinsky - Online Advertising Manager – Kiplinger

Bryant Nielson, Editor in Chief of YourTrainingEdge, <https://www.yourtrainingedge.com/aboutus/>
Executive Director of both [CapitalWave Inc.](#) and [The Blockchain Academy Inc.](#)

Product: Features *(fictitiously presumed for Research Demonstration Purposes)*

Online videos, games and classes/quizzes on managing money! Content and presentation geared to attract and teach kids ages 10 and up. Earn points for playing games and completing tasks that demonstrate a grasp of money concepts. Redeem points for “prizes” in an online store. Prizes include wallets, backpacks, and a new SAMSUNG tablet! (See the Prize Vault for the complete list.) High Performers qualify for a complimentary checking account with parental controls offered by affiliated banking sponsors with a starting balance of \$100.00!

Product Benefits *(fictitiously presumed for Research Demonstration Purposes)*

- Family centered educational program
- Parents monitor and control
- Strict Security – Child Safety Protocols
- Competitive Rates, Exclusive Offers and Premiums
- Satisfaction Money Back Guarantee
- Easy online access with User Friendly Tools
- Best State of the art digital studio quality graphical interface page in the world
- Incentivized Learning Objectives using online store to redeem points
- Checking Accounts with \$100 balance to High Performers
- Factual Relevant Content – Course Objectives include:
 - Checkbook Management Made Easy
 - Simple Secrets of Saving before Spending!
 - The Power of Productivity and Paying Yourself!
 - Confidence that Comes with Caution and Cancels Debt!
 - Rapid Rewards of Frugality and Fiscal Self-Reliance!
 - How Banks Work for You
 - Strategies for Preserving Value of your Money
- Board of Directors sponsored curriculum planning and web development council dedicated to enhanced state of the art web landing pages that thrill and engage their participating audience.
- Leading industry website development partners

Product Proof Elements *(fictitiously presumed for Research Demonstration Purposes)*

Trae Bodge quote Financial Literacy Epidemic and bio -
 PEW Research article 45% age 18-29 received help from parents
 NCSL Financial Literacy Legislation proposed in 42 states as late as 2019
 New York Times February 7, 2020, *only “seven states* meet (the gold standard) measure – full semester

Endorsed by: *(fictitiously presumed for Research Demonstration Purposes)*

Children's Safety Education Foundation CSEF <http://csef.net/>
 American Montessori Society <https://amshq.org/>
 Council on Accreditation (COA) <https://coanet.org/>
 Federal Financial Institutions Examination Council's (FFIEC) <https://www.ffiec.gov/>
 American Bankers Association <https://www.aba.com/>
 National Credit Union Administration <https://www.ncua.gov/>
 Credit Union National Association <https://www.cuna.org/>
 America's Credit Union <https://www.americascu.org/contactus>
 Bank President – employee daughter amazing financial literacy Interview

Web Development Partners *(fictitiously presumed for Research Demonstration Purposes)*

LaunchPad Lab. <https://launchpadlab.com/> <https://launchpadlab.com/work/>
 Zibtek <https://www.zibtek.com/> <https://www.zibtek.com/about-us>
 Expedition Co <https://www.expedition.co/>

Web Development Consultants *(fictitiously presumed for Demonstration Purposes)*

Alpha Efficiency <https://alphaefficiency.com/>
 Buildable <https://www.buildableworks.com/>
 Perpetual <https://www.perpetualny.com/>
 RoleModel Software <https://www.rolemodelsoftware.com/>
 FarShore <https://www.farshore.com/> <https://www.farshore.com/about/>

“CapitalWave, Inc.” <https://www.capitalwave.com/> provides/supports Technology Enabled Learning solutions focused towards financial institutions and corporations ie: banks, wealth management firms, hedge funds and insurance companies; also to leading academic universities, helping deliver financial curriculum and business performance Apps, Video Training courses delivered direct to interactive financial simulation platforms, all designed to take advantage of the latest available technologies.

“YourTrainingEdge” <https://www.yourtrainingedge.com/> an online collective of Training Professionals producing a series of White Papers addressing a broad spectrum of corporate training

ERIC (Education Resources Information Center) <https://eric.ed.gov/>
 Corporate sponsored use of ERIC API (Application Programming Interface) allows software programs to communicate over the internet and conduct routine searches of ERIC repository metadata. (5 main user groups: academics, researchers, educators, policymakers, and the general public). See PDF [Who Uses ERIC](#) infographic for more information on ERIC's user groups. The ERIC website is offered for public use by the Institute of Education Sciences at the U.S. Department of Education. There is no membership or subscription required.

Target Audience Information

(fictitiously presumed for Research Demonstration Purposes)

Buyers of this product are moms (and grandmothers) who want the best for their kids, including a healthy financial future. Moms make decisions on nearly all purchases and financial information when it comes to their kids; everything from the weekly groceries to setting up and funding college savings accounts.

Busy Mom's rarely have time to sit down and teach their kids all the money basics young adults need when they leave "the nest."

Plus, children often aren't excited about hearing mom or grandma talk about finances.

For these reasons, this target audience would love to find an easy, entertaining and rewarding program that kids will actually follow.

An affordable price-point is also important, but many of these buyers will spend more than they planned when it comes to helping their kids thrive.

Discussion with Emily Jackson, CEO and Founder of BestFin, Inc. elicited a prediction that fathers will need to be convinced and sold on this idea as well to insure agreement and support between parents to implement this program in their households.

Competing Products

(these are real competitors to a fictitious client)

<https://www.daveramsey.com/>

<https://www.practicalmoneyskills.com/>

<https://www.kansascityfed.org/education>

www.financialfootball.com

Meaningful Ways Budget Brainiacs™ Stands Apart from Competing Products: *(fictitiously presumed for Research Demonstration Purposes)*

1. Family centered educational program with strict Security & Child Safety protocols that Parents monitor and control.
2. Competitive Rates, Exclusive Offers and Premiums – Discounted Lifetime Annual Fee passed on to children
3. Satisfaction Money Back Guarantee and a free copy of a special report customer keeps even if quits
4. Best State of the art digital studio quality graphical interface page in the world

Research Comparison Data Points

(fictitiously presumed for Research Demonstration Purposes)

- ☐ <https://www.practicalmoneyskills.com/> — To help consumers and students of all ages learn the essentials of personal finance, Visa has partnered with leading consumer advocates, educators, and financial institutions to develop the Practical Money Skills program to build global financial literacy for all (site collects and shares information using cookies)
- ☐ <https://www.jstart.org/> — Jumpstart provides language, literacy, and social-emotional programming for preschool children from under-resourced communities and promotes quality early learning for all.
- ☐ www.thesimpledollar.com
- ☐ <https://www.parents.com/parenting/work/stay-home/money-management-for-new-parents/>
- ☐ <https://www.mint.com/ultimate-resources-for-teaching-kids-about-money> teaching financial responsibility to kids
- ☐ <https://www.mint.com/money-management-2>
- ☐ <https://www.mint.com/money-management-2/6-important-money-management-lessons-for-kids>
- ☐ <https://www.usmint.gov/learn/kids>
- ☐ <https://www.usmint.gov/learn/kids/games>
- ☐ <https://www.usmint.gov/learn/kids/videos>
- ☐ <https://www.realsimple.com/work-life/money/how-to-teach-financial-responsibility> Genius Strategies for Raising Kids Who Are Smart About Money—Starting at Age 4
- ☐ http://www.moneysavvy.com/assembled/awards_recognition.html
- ☐ VISA Practical Money Skills <https://youtu.be/Y3FI-NsKerw> Visa Congratulates Its Inspiring 2019 Jump\$Start Conference Innovative Educators
- ☐ <https://www.youtube.com/watch?v=Hq-Bblt6TsA&feature=youtu.be> Professional soccer players Brian McBride and Roger Espinoza joined with Visa Inc., the Illinois State Treasurer's Office and Chicago Public Schools to introduce a new soccer-themed video game at Clemente Community Academy on April 19. Also present were NYSE Euronexts CEO and Director Duncan L. Niederauer and Michelle Greene, Deputy Assistant Secretary for Financial Education and Financial Access, U.S. Department of the Treasury, who served as coaches for the student teams.

☐ Visa and the National Football League have teamed up to create Financial Football, a fast-paced, interactive game that engages students while teaching them personal finance skills. The new release features 3D graphics and game-changing opportunities with audible, blitzes and game-breaking plays. The game is available to play for free through iOS and Android apps and online. See video about: <https://youtu.be/VGDzhuMi88g> Play at www.financialfootball.com

☐ Visa and the Federal Reserve Bank of Chicago co-hosted the 11th annual Financial Literacy Summit in April 2017 <https://www.youtube.com/watch?v=TybHb8o1unA&feature=youtu.be>

☐ Federal Reserve of Kansas City Educational Programs <https://www.kansascityfed.org/education>

This is a sample of strong public sector competition with proactive outreach.

<https://www.kansascityfed.org/education/consumer> resource page available to citizens and provides multiple

educational formats. Examples: <https://www.kansascityfed.org/en/education/resources/common%20cents>

<https://www.kansascityfed.org/en/education/resources/financial%20fables>

<https://www.kansascityfed.org/en/education/resources/fifty%20nifty%20econ%20cards>

<https://apps.federalreserveeducation.org/resources/fiftynifty/>

While these resources are free – they require human interaction, planning and intervention – a Teacher.

Strongest Commercial Competition is:

(fictitiously presumed for Research Demonstration Purposes)

- ☐ Dave Ramsey <https://www.daveramsey.com/>
\$129.99/year after 14-day free trial Cancel anytime. No drama. No hassle https://www.daveramsey.com/ramsey-plus?int_cmpqgn=RamseyPlus_Traffic&int_dept=rplus_bu&int_lctn=Homepage-Buckets&int_fmt=button&int_dscpn=HP_Bucket_5_Sidekick_RamseyPlus_080320&campaign_id=&lead_source=Other
Dave Ramsey <https://www.daveramsey.com/store>
High School Foundations in Personal Finance <https://www.daveramsey.com/store/product/foundations-in-personal-finance-high-school-homeschool-teacher-student-pack>
Foundations Self Study https://www.daveramsey.com/store/education?snid=store_nav.classes.foundations
\$ 100.00 dollars Teaching Kids Bundle Packs <https://www.daveramsey.com/store/product/juniors-adventures-super-pack-by-dave-ramsey>

Conversation with the Client

The following discussion is a fictitious presumption presented here for demonstration purposes only. A similar discussion might take place with real clients as needed or requested by the Client.

Dave Ramsey Resources compared to Budget Brainiacs™

Conversation with Emily Jackson, CEO and Founder of BestFin, Inc. about her website and other offerings.

After reviewing the web page Dave Ramsey offers, she believes Budget Brainiacs™ has more potential for impact.

Budget Brainiacs™ has an online store for redeeming earned points, but they do not sell home study packets. Their unique educational format engages Brainiac students in a live interactive format with exams and quizzes that test progress as the student's progress.

Club Membership is everything. Emily decided to mitigate the Club Membership Price offering to make it competitive with Dave Ramsey's offer.