

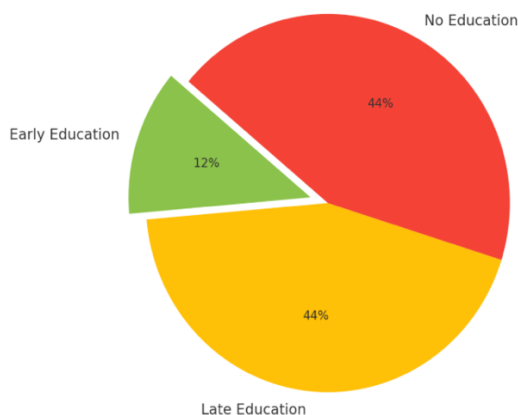
Your Kids Should Discover THIS about Financial Literacy— Before They Learn the Hard Way

There is a reason why we say the phrase “Money makes the world go round.” Because money is woven into every part of our daily lives - from paying the bills, to picking a credit card with a low interest rate, to saving up for retirement.

That’s why what I’m about to tell you is incredibly alarming: According to an OECD study, only 34% of adults can be considered financially literate. That means most of Americans are trying to navigate our money-driven world without a map!

But what is even more concerning is when a child grows up without a simple understanding of how their finances work, the consequences of not knowing the basics can be more than inconvenient. They can be life-altering. That’s why it’s crucial to start teaching financial literacy to your children very early on. But don’t worry because everything you and they need can be found right here.

The chart below shows the percentages of adults who feel “not financially responsible”—illustrating those who were never taught or taught late - are more than three times likely to feel financially irresponsible compared to those who learned before age 16.



The Growing Financial Literacy Gap Among Youth

Despite living in an era where kids can Venmo a friend or use a debit card before they can drive, most young people today have very little understanding on how the money they are using works.

A 2024 survey taken by Greenlight Financial Technology indicated a striking 74% of U.S. teens say they lack confidence in their personal finances, with 22% of students claiming they lack even *basic* financial skills. Most teens today cannot identify the difference between a credit card and a debit card. In a world where digital spending and online banking are the preeminent ways of buying, that's a huge red flag.

Parents Need to Play the Key Role

While many parents assume financial education will happen in school, that's often not the case. According to the Greenlight survey mentioned above, half of the students polled say they learn about personal finance in the classroom. But a full **75% of teens** rely on their families as their main source of financial education.

In other words, *you* are your child's first-and often only-money teacher. So, the educational shift must happen and it's up to the parents to take the lead in building those early money habits at home.

You Only Get Ten Dollars

You might think “financial literacy” sounds too mature for a child who is still memorizing multiplication tables, but it's far from the truth. Studies show money habits can form as early as age seven. A review article by Brookings Institution observed that children as young as age 3 can benefit from age-appropriate interventions.

I personally can remember my grandfather every Christmas, handing me an envelope with a hundred-dollar bill inside. Then my father immediately taking it from me and saying, “You get ten dollars. The rest goes in the bank.” He was teaching me very early, two important lessons –

1. Always pay yourself first AND
2. Only spend what you have.

Both lessons I still hold on to today.

Retaining those lessons at such an early age, proves children can learn financial responsibility, and it doesn't mean drilling them on credit scores or compounding interest. Counting coins, earning an allowance, setting small savings goals, and making sound spending choices all build a foundation of confidence and curiosity about money.

Research consistently shows that individuals who receive financial education are more likely to have **better credit scores, lower debt, and higher net worth** later in life. It comes down to empowering your child to make smarter choices, avoid financial stress, and pursue opportunities with confidence.

The Digital Disconnect: Tech-Savvy, But Financially Unprepared

Today's youth are more tech-savvy than any generation before them. They navigate streaming subscriptions, online games, and shopping apps with ease—but that doesn't necessarily translate to money smarts. In fact, digital spending can make money feel abstract and invisible, blurring the line between real value and virtual transactions.

That's why online financial literacy programs designed specifically for tweens can be so powerful. They meet kids where they already are—on their devices—but channel that screen time into something meaningful. By turning real-world money concepts into interactive lessons or games, kids can start building skills that feel relevant and fun, not intimidating or “adult.”

And here's the promising part: **68%** of teens say they *would* take a financial literacy class if offered according to the **Mission Square Foundation's "Teens & Personal Finance Survey"**. So, the interest is there – they just need the right tools and guidance to turn curiosity into confidence.

Practical Ways Parents Can Start Today

There are a few actions you can take to help your child develop healthy money habits right now. A few simple strategies make a big difference:

1. **Talk about money openly.** Let your kids hear you discuss budgeting, bills, or saving for goals. Money shouldn't be a mystery.
 2. **Give them hands-on experience.** Allowances, small jobs, or saving challenges teach real-world lessons better than lectures.
 3. **Show them the digital side.** Explain how subscriptions and credit cards work—and how quickly small charges can add up.
 4. **Use technology wisely.** Explore web-based financial literacy tools or apps made for tweens. They make learning interactive and relatable.
 5. **Celebrate progress.** Whether they save \$5 or set their first budget, encouragement goes a long way toward building lifelong confidence.
-

Raising a Financially Confident Generation

Financial literacy isn't just about managing money—it's about building independence, confidence, and resilience. When kids understand how money works, they make better choices, set stronger goals, and face fewer financial pitfalls as adults.

But these lessons don't happen overnight. They start at home, with small, consistent steps and open conversations. Parents have an incredible opportunity to shape how their children view money—not as something stressful or confusing, but as a tool for freedom and possibility.

In my research I found a program that offers a Free Guide that brings all this information together. I recommend grabbing yours soon, before they run out or start charging for the information. Link is here <<www.Budgetbrainiacs.com/Freeguide >>

So don't wait for the school system to catch up or for your child to “get older.” The time to start is now—because every lesson learned today is one less mistake made tomorrow and less stress on you.

Landing Page

THE INFO IN THIS FREE GUIDE TEACHES YOUR CHILD

MONEY SKILLS - SO THEY'RE SET FOR LIFE

Our Free Guide will go into detail about the new online club that prepares children to be financially responsible adults by teaching common-sense money habits, smart saving skills, and confident spending.

It uses fun, informative games where a child can earn rewards that not only motivates them to learn but sets your child on a path to financial security. Inside the free guide you will find:

- How the club motivates children to play and learn
- The skills and information your child will discover
- Testimonials from parents proving the club's results
- And MORE



Teaching your children how to be responsible with money is not a question of how, BUT how soon?

Give them the steps and knowledge they need to have a strong financial future NOW.

Receive your FREE Guide

SEND MY FREE GUIDE NOW



Budget Brainiacs was created and developed by Mary Wells - the president of BYO Bank, who holds a master's degree in business administration and the mother of two young boys. She implemented the financial lessons she taught her children to create Budget Brainiacs.

Sales Page

Do This And Guarantee Your Child Can Buy a Home

Teach Them Skills Now So They Can Buy One Right Out of School

Every parent wants their child to become a financially responsible adult.

It creates a sense of pride and relief, knowing your child has the skills to become a success.

So as a parent, imagine the joy you would feel, walking through the doorway of your child's new home he or she purchased on their own.

How proud you would be, knowing they were smart enough to save and grow their money.

All because YOU taught them at an early age the importance of planning and spending wisely.

I personally know nothing compares to that feeling.

How do I do know this?

Because when I bought my first home my parents took me aside and said they had never been prouder

And they also knew they had done their job as parents.

Which was to give me a solid foundation to be a financially responsible adult.

Something YOU can and will be able to do for your child too, if you continue reading this letter.



GAMES ARE THE WAY

So, did my parents take the time to teach me valuable money lessons?

Obviously, yes.

But it was HOW they did it, which was the genius part.

Did they have a chalkboard at home? Nope.

Were there homework or assignments to complete? None.

So HOW did they do it then?

Easy. I learned my FIRST money skills playing games.



My father, mother, sisters and I would play Monopoly, The Game of Life and others.

We spent hours winning, losing and saving money... play money of course.

These games taught me about property and budgeting and made learning about finances fun!

It made me want to learn MORE.

IS YOUR CHILD LEARNING?

BUT... what if you don't have the hours to do this with your child?

Or even just a couple minutes to sit and teach the basics about saving and spending.

Let's be honest - Most people don't.

With our busy lives, not everyone can find the time.

And while that might be the reality, that should not prevent your child learning responsibility when it comes to money.

Why? Because it has been shown those who learn good money habits early in life are more likely to avoid making costly mistakes later and have higher net worth.

This translates to THEM buying that house and YOU feeling proud and joy for them.

WHAT CAN MAKE THE DIFFERENCE

So... what is preventing your son or daughter from learning basic financial lessons?

- Is it you work long hours and don't have the time to teach them?
- Do you get uncomfortable discussing money with your child?
- Is it that you feel your child should learn those skills in school?
- Do you think they are too young to understand?

If you said yes to any of those questions, there IS a solution...

And the solution is called BUDGET BRAINIACS.

Budget Brainiacs is an online club that teaches those valuable and crucial money habits by using videos, games, and classes/quizzes.



The course teaches everything from monthly budgets, setting up saving accounts, applying for jobs, even buying a car.

The reason Budget Brainiacs works so well is it's a fun, easy and entertaining way that motivates your child to learn.

HOW? Because as they play your child can EARN POINTS for completing tasks and games when they demonstrate they understand the money concepts – which they can redeem for “prizes” in an online store.

REWARDS they want - like backpacks, wallets, hats and MORE!

The MORE prizes they win, the MORE they want to play and the MORE they learn. Setting them up for financial success.

Now just imagine your child:

- Learning how to become a financially responsible adult
- In the comfort and space of their home
- Without having to depend on the time of others
- Whenever they like and for how long they want to

They can do ALL this and at a MUCH LOWER price than other educational courses!

Some programs such as Financial Literacy can cost as much as up to \$129.

Brainiacs is beating all competitors with their incredible value.

The Budget Brainiacs membership starts at just \$19/month for the first child enrolled. Every child after that is only \$15/month.

That is an incredible deal. Give your child the start in their financial education they need.

Join Today!

Educate them NOW so they will be able to buy a home when the time is RIGHT.

And you can experience that feeling of joy, pride and relief you deserve as a devoted parent.

PLUS, if you sign up today your child will receive 100 Free Points in their account. Join Today!