

Use my video game to teach your kids financial smarts!

While they're still kids!

Hi, my name is Judith and I'm a parent and founder of Budget Brainiacs. And though we've never met, I bet I know a few things about you. You want your kids to grow up to be happy and independent. You want them to be able to pursue their passions. And like me, you want them to find fulfillment in a community of family and friends.

After all, who wouldn't want that for their children.

I'm willing to bet that you worry from time to time about how you raise your children. That no matter what you do for them, there's always something that you can't give them. And one of those things that I can't give them is financial knowledge.

Can I balance a checkbook? Sure, but what's the difference between good and bad debt?

At one time, I had no idea.

Could I come up with a budget that would both pay down debt and give me and my family the things we wanted and needed? One that would do all of that and allow me to save for retirement?

Hmm...maybe.

How do you know when something is a good investment?

Before I started Budget Brainiacs, I couldn't tell you.

Yes, that's right. I was a financial illiterate.

And that's why I started Budget Brainiacs and created the video game, Danderville. To make sure my children would be financially smart, even if their mom was a financial dummy.

What is Budget Brainiacs?

When I first started Budget Brainiacs, I had two problems: how to teach something I didn't know that much about myself. And how to make my kids want to learn it.

Doing a little research, I found that learning occurs best when children are

- Mentally active
- Engaged
- Socially interacting with others

- Building meaningful connections to their lives.¹

And there is a tool out there that facilitates all of the above. That's right-video games!

I know what you are thinking. Are you kidding me!!! I know, it was all I could do to get my kids away from the television to do their homework. Or keep them focused on their online assignment and away from gaming websites.

But I began to ask myself-why fight it? What if I could somehow make their homework look and function more like a video game? Then they would be fighting me to do their homework and not the other way around.

And so I did. Danderville is a sandbox video game-similar to WoozWorld, Onverse, Movie Star Planet, and so on. These types of games are especially popular with kids. They usually give players cool digital personas-called avatars-to walk around in an online environment. Many of these games provide fashionable clothing for the avatars to wear. They also give players apartments for them to hang out in and invite their avatar friends over. Players can buy more clothes and other items with digital money purchased with real money-Mom and Dad's usually.

Sites like these function mostly as online social hangouts and there's nothing wrong with that. But what if there was a site where your child could hang out in, have fun, and learn useful skills at the same time?

Danderville does all of the above and more. In Danderville, like the other games, your child picks an avatar. And that's where the similarity ends.

In order for that avatar to survive, it has to do what most adults in the real world have to do. Get shelter, and earn a learning. And along the way, your child-through the avatar-will have the opportunity to work online jobs, invest in businesses and partner up with other players. Playing Danderville will motivate your child and help them learn financial literacy. Their success in the game will then depend upon on how well they apply what they learn.

But first of all-what is financial literacy and why does it matter?

Financial Literacy-Mind Your Money

Throughout human history, successful parents have had to teach their children at least two things:

1. To take care of themselves,
2. To socialize well enough to belong and contribute to their communities

Number one involved teaching children skills such as hunting, farming, working in a trade perhaps, etc. As society evolved, the need to educate children grew. Today in this country over 37 percent of young people between 25-34 have a least a bachelor's

degree, according to the U.S. Census. The simple reason is economic. The more education one has means more job opportunities, more stable jobs, and the potential to earn more with each job.²

Well, my kids are going to school you say. They are going to go to college, or they are going to school to get a skill or trade, graduate and make money.

That's great!

But having money involves more than making it. You've got to manage it.

Consider the following:

- 2/3 of all Millennials and 80% of college-educated Millennials carry at least one source of outstanding long-term debt.
- 31% of all millennials and 44% of college-educated millennials, carry more than one source of outstanding long-term debt.
- Nearly 50% of millennials don't believe they could come up with \$2000 in the immediate future.
- Nearly 30% of millennials are overdrawing their checking accounts
- 53% carried a balance on their credit cards in the last 12 months.³

According to top U.S. political website, The Hill "The harsh reality is that young borrowers have little to no financial literacy..."

And what is financial literacy? It's simply having the education and understanding needed to make appropriate decisions about personal finance such as investing, insurance, real estate, paying for college, and budgeting.⁴

Will your "educated" children be financially literate? Are you? I wasn't.

If not, you're not alone. According to the first-ever S&P Global FinLit Survey, only 57% of American adults approaching retirement are financially literate.⁹

And there is a reason for this. Financially literacy, for the most part, is not taught, or at least not given a priority in most school systems. Champlain College's Center for Financial Literacy graded the states on this. It found that only five: Alabama, Missouri, Tennessee, Virginia, and Utah scored an A or above in their efforts to promote financial literacy.⁵

And even in these states, financial education doesn't begin until high school.

It's astounding really. Money is at the heart of our economy and our well-being. And yet most schools aren't teaching even the fundamentals of its care and growth.

Can you step in where schools can't? If not, are you willing to stake your child's financial future to your state's education system being up to the task? Are you willing to wait until your child's in high school for them to even start learning how to handle money?

Maybe you are. I know I wasn't. I decided that someone had to make sure my children learned financial literacy. And that person was me. After all what is my job number one? Making sure my kids learn to take care of themselves. And how can a video game do that?

Let's find out!

Kids Learn It's Fun Being Self Sufficient

At the start of Budget Danderville, your little player's avatar will find his or herself in the city of Danderville with a little bit of money on their person. Though there is a lot to see and do in the city, the avatar must work in order to make ends meet.

Inside the online newspaper, the Danderville Gazette, your child will find job openings, real estate to rent or buy, and even business opportunities. In Danderville, your child will both earn and spend money, called Dander dollars. While in Danderville your little player will need a place to live. With too much time and too little rest, players will lose health points. And if your child's avatar doesn't eat enough in Danderville, they lose health points as well. If your child's avatar loses too many health points, it doesn't move or react as well as it should. Like in the real world, not moving or reacting well can affect job performance.

Job?! That's right, there's no hitting up mommy and daddy for money in Danderville. I am as guilty as anyone of buying my kids what they really don't need in the real world. But there's no way for a well-meaning parent to add money to a player account in Danderville. Players can play, but they gotta earn too.

And there's plenty of opportunities to do that. Your little player can start out waiting tables, delivering pizzas, selling umbrellas, etc. All the while working their way up to become a manager, executive, professional, or some kind of business leader.

In short in Danderville, the players learn by doing. And research shows that that is the best way to learn

According to eLearning "Learners recall just 10% of what they read and 20% of what they hear. If there are visuals accompanying an oral presentation, the number rises to 30%. If they observe someone carrying out an action while explaining it, 50%. But learners remember 90% "if they do the job themselves, even if only as a simulation. "⁶

They Learn That Work Can Be Fun!

"Work you ask? Really?!!"

I know, I can barely get my kids to do the dishes or take out the garbage.

The truth, however, is that work-related games are all over the internet. There are games where players deliver food, work in a warehouse, drive a truck, etc. There are even games where the player assumes the role of a doctor and operates on digital patients. In each game, the object is to perform a task in exchange for money or points.⁸ One company that promotes such games is Agame.com. According to siteworthtraffic.com, the company brings in around 6 million dollars a year with games like those.

Somebody is “working” those games!

Most of these “working games” are like any other game. Your kids play the game, get points, the game ends, and that’s that. Danderville is different: kids earn actual money from the “work” they do in the games. After the game ends, the money is theirs to do as they please in the game environment. They can then use their earnings to buy a new pair of shoes, sunglasses, put them in the bank, or invest in real estate or a business. Players are encouraged to learn how to best manage their finances using in-game financial tutorials and contests.

Remember learners remember 90% “if they do the job themselves.” Your little player will soon discover that the better they manage their money, the more fun they can have. Like the real world!

Players can even take the money they earn in Danderville, go to a special store, and order real stuff. Toys, electronics, sports equipment, real pairs of shoes, and more are all things kids can order online via Amazon! There are also contests kids can enter in to win prize money!

Doesn’t this already sound like a better alternative to the other games you’re familiar with? What would it be worth to be able to give your child this opportunity?

But there’s more!

Kids Learn That There’s No Free Lunch

When we see our children make mistakes it is often tempting to want to jump in and “fix things.” I’m as guilty as the next parent when it comes to this. Again, experience is the best teacher. Sometimes it is helpful for kids to make their own mistakes provided it is done in a safe environment.

As John Dewey put it, “Failure is instructive.”

In Danderville, like the real world, players can spend more than they earn. They can qualify for credit which they can use-and abuse. In Danderville, players must use critical thinking to make good choices. Because in Danderville, like anywhere else, bad choices can get you into trouble. Players can get into debt just like they can in everyday

life, and fall behind on payments. They can lose their jobs (that's right-layoffs happen in Danderville too) and fall behind on payments.

However, Budget Brainiacs won't just let your young player fall through the cracks. The Danderville game engine can detect bad patterns and habits. It can then offer guidance to the players via tutorials and prompts. Or notify mom and dad if the player's habits and behavior in the game get them into trouble. Learning hard financial lessons in Danderville is way better than learning them in the outside world.

What other video games will teach your child money management? Or the value of work? Is there one that will allow you to monitor your child's words and actions while they are playing? WoozWorld doesn't. Neither does World of Warcraft.

Wouldn't it be worth the price of a daily cup of coffee for your child to have fun and learn financial literacy? And to track your child's learning anytime, anywhere?

Maybe it would, maybe it wouldn't. At any rate, there's more.

Your Kids Learn to Become Entrepreneurs

Like many parents, I worry about what my children will do when they grow. Will they become policemen, firemen, doctors, lawyers...? Will the jobs they want even be there when they grow up? Or will they be taken over by a robot?

Or will they even want a job? Maybe they won't want to go to an office every day and clock in and clock out. Maybe they want to own their own business-become an entrepreneur.

Regardless of what your child ends up doing, entrepreneurship training is a great addition to a child's education.

- It encourages creative thinking.
- It teaches resilience
- It instills confidence

In Danderville, players can form business associations such as partnerships and corporations. They can use these associations to buy businesses and real estate. They learn to think of others as customers, clients, and partners. Like many sophisticated games, Budget Brainiacs allows players to communicate with one another using chat. Unlike in most other games, this chat functionality is used for more than just friendly banter during the game. Chats can be used by players to negotiate prices, arrange for trades, and to facilitate other business transactions. Chats can even be used by players to bring other players in on deals inside Danderville.

Now that may sound advanced and maybe it is. But too advanced? Don't tell that to Zachary, the teenage owner of ZachsWebDesigns.com, or to other teenage entrepreneurs running real businesses out in the world today. By studying the in-game

tutorials and by participating in the Danderville environment, your child will learn advanced business concepts and practices.

Kids often complain about how they don't get treated more like adults and get to make their own decisions. Well here's their chance!

They Learn the Value of Being Nice

Like most parents, I worry about how my child will treat and be treated by others-both online and in real life. There is a lot of attention paid to online bullying and rightfully so. To be clear, Danderville is heavily monitored. Absolutely no inappropriate conversation is tolerated in the game.

And no amount of Dander dollars will buy your child out of a suspended account in Danderville.

However, in Danderville, smart players regulate their own speech. Why? Well, it's one thing to call someone a name in Call of Duty, push a button, kill the other player, and win the game. But in Danderville, other players aren't just adversaries to be knocked off. They are potential friends and allies that can help your young player succeed in the game and perhaps beyond.

In Danderville, words have consequences that they don't have in many other games. If one player hurts another player's feelings, or just says the wrong thing, the wronged player may not buy from other the player, rent from them, or lend them money. And that player just might (probably will) have friends in the game who will do the same.

Conversely, if a player takes it upon themselves to be civil and positive, that player will find themselves more opportunities and business. It's common sense.

In Danderville, again like in the real world, civility and decency pay.

Your Kids Learn That Life Is More Than Just a Game.

Remember what the most important jobs you have as a parent or guardian is? Teach your children to take care of themselves, and to get along well enough with others so that they can contribute to their communities. And learning how to make, spend, and save money is a big part of that, wouldn't you agree?

What if, like I did, you don't feel particularly confident in your financial literacy skills? Or maybe you do, but don't have the time or the ability to pass those skills on. How valuable would a tool be that could help you perform the most important responsibility you have towards your children? \$40, \$50, \$100 a month?

Budget Brainiac's Danderville is that tool. I hope you realize by now that it's more than just a game. It's a real-time interactive environment. In this environment, kids can make decisions and either benefit (or not) from those decisions. There's no "losing" in Danderville. Your child will learn about financial literacy (and much more!) as they progress in Danderville.

Again, here's how Budget Brainiac's Danderville can help you and your child.

- Learn the basics of financial literacy and money management and more advanced topics such as business and investing using in-game tutorials.
- Your child can take everything they learn and do in Danderville to earn money. That is money that they can use, inside the game, to buy actual merchandise. Merchandise that they can hold and touch and use in the outside world.
- Player decisions are tracked allowing you to pin point areas where players are having issues with learning financial literacy.
- Participating in a real-life grownup environment. No offense to World of Warcraft or Woocommerce fans, but the environment in Danderville closely mirrors everyday experience. The game activities and goals are much like the real world, yet it's still fun. And they can start now instead of waiting until they're adults.
- Experience interacting/working/playing with their peers. Players have everything to gain by passing on knowledge and cooperating amongst themselves. And as many parents know, kids pay extra attention to information coming from their peers.

Online games like World of Warcraft charge \$15 per month. True, playing those games require players to make decisions and allows them to build skills and acquire things. But your child won't learn nearly as much playing those games as they would by playing Danderville. For a little more money per month than you would pay for World of Warcraft, you and your child could enjoy the feature-rich world of Danderville.

I can't speak for you or any other parent. But I know that like a lot of parents, I'll do anything to make sure my kids get an educational head start. I hustle to find the right house in the right zone so my kids can go to the best schools possible. I work until the evening shuttling my kids to tutoring and to afterschool enrichment programs. In the summer, I jostle for spaces in STEM camp, robotics camp, whatever camp is available to make sure my kids stay sharp and continue to learn during the school break. I spend more time and energy devoted to my children's education than almost anything else.

Why? I'm sure you know as well as I do. In this increasingly complex world, knowledge is key. My children's knowledge and the ability to solve problems will allow them to succeed. And I don't want to think about what will happen to my child, or anyone's, who

lacks knowledge and problem-solving skills. I genuinely fear for my child should they fail to become adequately educated.

Again, here are the reasons I created the game Danderville.

- As I mentioned at the start, schools in general, do a lousy job of teaching kids financial literacy.
- I can only do so much as far as their education is concerned. This is one less thing I have to worry about.
- And it's one less thing my children and I have to fight about. They love playing the game, and I love the fact that they are having fun and learning something very important at the same time.

I may not be a financial genius (yet), but I do know a thing or two about the value of money and what it can get you. Many of you shell out money for a video game that gives your child enjoyment-and that's it! Why not spend a little more money, and give your child fun and knowledge at the same time!

I felt I had to do something so I did. What are you going to do? When? Before you know it, your child will be grown and ready to begin his or her life as an adult. And then it's too late. Give your kids the heads up now that they need to stay fiscally sound and to prosper.

Start today and Budget Braniacs will give your child a month to try out the game and start learning. Again, the first months free! After that it's only \$20 month.

Hurry! This offer ends 8/5/2017.

Yours truly,

Jill Worley

Founder

P.S: Act now and your child will receive a 10% discount for any items he buys in one of the in-game stores in Danderville! Yet another lesson for your child on how acting quickly can sometimes save you money!

And if you're still not convinced!

Testimonials

My child loves this game! He plays it just as much as he used to play other video games, and he's learning so much more than he did before. I love the reports I get from Budget Braniacs on what he's learning.

Crystal – Augusta, GA

My little girl has only been playing Danderville for a month, and already she owns a rental in the game! I figure that if she can learn to do this, I have no reason to worry about her future.

Gayle-Cincinnati, OH

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