In 2004 the Senate passed Resolution 316 that officially recognized April as National Financial Literacy Month. In 2011 President Obama signed a Presidential Proclamation proclaiming April as National Financial Literacy Month and in 2014, 2015, & 2016 signed a Presidential Proclamation proclaiming April -- National Financial Capability Month.

Senate – Congressman AKAKA (for himself, Mr. ALLEN, Mr. SARBANES, Mr. CORZINE, Mr. SANTORUM, Mr. KOHL, Mr. THOMAS, Mr. JOHNSON, Mr. KENNEDY, Mr. SCHUMER, Mr. LEVIN, Mr. LAUTENBERG, Mrs. MURRAY, Ms. LANDRIEU, Mr. DURBIN, Mr. INOUYE, and Mr. CRAPO) submitted Resolution 316 which on March 9, 2004 was passed by the Senate and officially recognized April as National Financial Literacy Month.

For a full copy of S. Res.316 designating April as Financial Literacy Month click on this link

http://www.govtrack.us/congress/bills/108/sres316

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House of Representatives – Congresswomen BIGGERT (for herself, Mr. HINOJOSA, Ms. PRYCE of Ohio, Mr. BASS, Mr. DREIER, Ms. MOORE of Wisconsin, Ms. LEE, Mrs. MCCARTHY, Mr. BOEHLERT, Mr. POMEROY, Mr. SHAYS, Mr. JONES of North Carolina, Mr. HENSARLING, Mr. FEENEY, Mrs. JOHNSON of Connecticut, Mr. RAMSTAD, Mr. GUTKNECHT, Mr. ENGLISH of Pennsylvania, Mr. EHLERS, Mr. GARRETT of New Jersey, Mr. FITZPATRICK of Pennsylvania, Mr. HOLT, Mr. OWENS, Ms. WASSERMAN SCHULTZ, Mr. BAKER, Mr. REICHERT, Ms. MILLENDER-MCDONALD, Mr. TOM DAVIS of Virginia, Ms. HARRIS, Mr. AL GREEN of Texas, Mr. GILCHREST, Mr. TIBERI, Mr. FORD, Mr. SCOTT of Georgia, Mr. RYAN of Ohio, Mr. OXLEY, Mr. GILLMOR, Mr. HONDA, Mr. BACHUS, Mr. CROWLEY, Mr. WELDON of Pennsylvania, Ms. MATSUI, Mr. CASTLE, Mr. JOHNSON of Illinois, Mr. LATOURETTE, Mr. MEEKS of New York, Ms. HOOLEY, Mr. MOORE of Kansas, Ms. BEAN, Ms. WATERS, Mr. FRANK of Massachusetts, Mr. CLAY, Mr. NEY, Mr. BACA, Mr. DANIEL E. LUNGREN of California, Mr. RYUN of Kansas, Mr. CAMPBELL of California, Mr. LYNCH, Mr. DENT, Mr. GUTIERREZ, Mr. KANJORSKI, and Mr. ISRAEL) submitted Resolution 737 and on April 6,2006, the United States House of Representatives passed H. Resolution 737 supporting the goals and ideals of Financial Literacy Month.

For a full copy of H. Res.737 designating April as Financial Literacy Month click on this link

http://www.govtrack.us/congress/bills/109/hres737

The White House –On March 31, 2017 President Donald Trump issued the following Presidential Proclamation–National Financial Literacy Month

President Donald J. Trump Proclaims April 2017 as National Financial Capability Month

Issued on: March 31, 2017

The ability of Americans to plan, save, and invest is vital to their building wealth and pursuing the American Dream. One of my first actions as President was to issue an Executive Order entitled “Core Principles for Regulating the United States Financial System,” and its first core principle is that financial regulation should “empower Americans to make independent financial decisions and informed choices in the marketplace, save for retirement, and build individual wealth.”

Empowering Americans to make independent financial decisions and informed choices is critically important to our Nation’s prosperity. Yet more than half of households today do not have 3 months of funds saved for emergency, and most families with children are not currently saving for college. In addition, a majority of working Americans worry about running out of money in retirement, and nearly a third of workers have no retirement savings at all.

We must address these challenges. Creating and implementing innovative financial education curriculums is critical. For example, the Department of Defense has made long-term financial security education opportunities available for our service members and their families. As a result, the men and women of the Armed Forces can plan a healthy financial future by seeking advice from personal financial managers and counselors.

My Administration will work with committed organizations in all sectors to improve financial education and share best practices so that all Americans -- no matter their income, education, or background -- have the capability to make sound financial decisions. Together, we will empower Americans to take advantage of the many opportunities they have to attain more financially secure and prosperous futures for themselves and their families.

NOW, THEREFORE, I, DONALD J. TRUMP, President of the United States of America, by virtue of the authority vested in me by the Constitution and the laws of the United States, do hereby proclaim April 2017 as National Financial Capability Month. I call upon all Americans to observe this month by engaging in activities that improve their understanding of important financial decisions.

IN WITNESS WHEREOF, I have hereunto set my hand this thirty-first day of March, in the year of our Lord two thousand seventeen, and of the Independence of the United States of America the two hundred and forty-first.

DONALD J. TRUMP

https://www.whitehouse.gov/presidential-actions/president-donald-j-trump-proclaims-april-2017-national-financial-capability-month/

The White House –On March 31, 2011 President BARACK OBAMA issued the following Presidential Proclamation–National Financial Literacy Month

A Proclamation

Americans' ability to build a secure future for themselves and their families requires the navigation of an increasingly complex financial system. As we recover from the worst economic crisis in generations, it is more important than ever to be knowledgeable about the consequences of our financial decisions. During National Financial Literacy Month, we recommit to improving financial literacy and ensuring all Americans have access to trustworthy financial services and products.

The financial crisis was fueled by a lack of responsibility from Wall Street to Washington. It devastated ordinary Americans, many of whom were caught by hidden fees and penalties or saddled with loans they could not afford. Preventing a recurrence will require both better behavior and oversight on Wall Street and more informed decision making on Main Street and in homes across our country. To lay the foundation for continued prosperity, we must expand the availability of financial products and services that are fair, affordable, understandable, and reliable. We must also strive to ensure all Americans have the skills to manage their fiscal resources effectively and avoid deceptive or predatory practices.

Building on the important protections in the Credit Card Accountability, Responsibility, and Disclosure Act, the Dodd-Frank Wall Street Reform and Consumer Protection Act, which I signed into law last year, will help restore financial stability by enforcing the strongest consumer financial protections in history. This Act created the Consumer Financial Protection Bureau, an agency with one job — to look out for the interests of Americans as they interact with the financial system. My Administration also established the President's Advisory Council on Financial Capability to assist the American people in understanding and addressing financial matters and to identify effective approaches to increase financial capability through education and access. Additionally, the National Strategy for Financial Literacy provides a new framework for strategic coordination and an overarching financial literacy strategy.

While our Government is taking decisive action to promote financial stability, our Nation's prosperity will ultimately depend on our willingness as individuals to empower ourselves and our families with financial knowledge. For more information on improving financial literacy, concerned individuals may visit www.MyMoney.gov or www.ConsumerFinance.gov, or call toll-free 1-888-MyMoney for guidance and resources.

NOW, THEREFORE, I, BARACK OBAMA, President of the United States of America, by virtue of the authority vested in me by the Constitution and the laws of the United States, do hereby proclaim April 2011 as National Financial Literacy Month. I call upon all Americans to observe this month with programs and activities to improve their understanding of financial principles and practices.

IN WITNESS WHEREOF, I have hereunto set my hand this thirty-first day of March, in the year of our Lord two thousand eleven, and of the Independence of the United States of America the two hundred and thirty-fifth.

BARACK OBAMA

www.whitehouse.gov/the-press-office/2011/03/31/presidential-proclamation-national-financial-literacy-month

Presidential Proclamation -- National Financial Capability Month, 2014

BY THE PRESIDENT OF THE UNITED STATES OF AMERICA A PROCLAMATION

Thanks to the grit and determination of the American people, our Nation has cleared away the rubble of the worst recession since the Great Depression. As we continue to create jobs and grow our economy, families strive to rebuild their finances and shore up their futures. During National Financial Capability Month, we renew our drive to give all Americans the tools to navigate the financial world and gain the economic freedom to pursue their own measure of happiness.

In today's economy, financial capability is essential for some of life's biggest transitions -- paying for college, buying a home, saving for retirement. A solid understanding of the marketplace makes it easier to avoid scams, spot misleading information, and decipher complex paperwork. For free resources on managing money and making the best decisions for you, visit www.MyMoney.gov and www.ConsumerFinance.gov, or call 1-888-MyMoney.

My Administration is working alongside businesses, schools, and community leaders to empower Americans with financial information. We launched the "Know Before You Owe" campaign to make student loans more transparent and created myRA, an affordable savings bond that encourages Americans to begin building nest eggs and allows them to carry their account between jobs. And we continue to take action against companies that charge hidden fees or deceive consumers with barely understandable fine print.

We must also ensure that Americans have the means to put their financial understanding to use. Thanks to the Affordable Care Act, millions can finally live secure in the knowledge that they are no longer an illness or injury away from bankruptcy. Yet for those who work full-time, make minimum wage, and still live in poverty, budgets do not stretch far enough to leave room for investments. This month, as we improve financial capability throughout our Nation, let us also advance the opportunity agenda -- new jobs in tomorrow's industries, more access to job training, a world-class education for every child, and an economy where hard work pays off for every American.

NOW, THEREFORE, I, BARACK OBAMA, President of the United States of America, by virtue of the authority vested in me by the Constitution and the laws of the United States, do hereby proclaim April 2014 as National Financial Capability Month. I call upon all Americans to observe this month with programs and activities to improve their understanding of financial principles and practices.

IN WITNESS WHEREOF, I have hereunto set my hand this thirty-first day of March, in the year of our Lord two thousand fourteen, and of the Independence of the United States of America the two hundred and thirty-eighth.

BARACK OBAMA

http://www.whitehouse.gov/the-press-office/2014/03/31/presidential-proclamation-national-financial-capability-month-2014

The White House
Office of the Press Secretary
For Immediate Release

March 31, 2015

Presidential Proclamation -- National Financial Capability Month, 2015

NATIONAL FINANCIAL CAPABILITY MONTH, 2015

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BY THE PRESIDENT OF THE UNITED STATES OF AMERICA A PROCLAMATION

Our Nation is built on the idea that we do best when everyone gets a fair shot. Six years after a devastating recession shook many Americans' faith in our financial system, our economy is steadily growing and creating new jobs -- but we must do more to restore the link between hard work and growing opportunity for every person. We believe responsibility should be rewarded, and that begins by empowering all people with the tools and knowledge they need to share in America's prosperity. During National Financial Capability Month, we renew our efforts to support the informed financial decisions that will open doors into the middle class and help ensure economic security for all.

Critical decisions -- from financing higher education to saving for retirement -- can have lasting consequences for individuals and for our country's economy. Financial literacy enables people of all ages to make smart choices and set goals to protect their hard-earned income. And increasing individuals' understanding of debt, including mortgages and credit cards, helps guarantee every person receives equal treatment and is able to secure lasting opportunity. By strengthening the financial capability of all Americans, we are investing in the fundamental promise of a brighter future and building a more prosperous Nation.

My Administration continues to take action to provide all Americans with the resources they need to get ahead. We launched the "Know Before You Owe" campaign so students and families have a straightforward tool to compare financial aid offers from different colleges, and we simplified mortgage forms so homeowners are better able to comprehend their terms. We started the *my*RA program, a new type of savings account to help Americans take control over

their future, and we are proposing new rules to require financial advisors to put their clients' interests before their own -- ensuring all who responsibly prepare for retirement receive the best information possible. To focus on increasing financial capability in our schools, workplaces, and communities, I created the President's Advisory Council on Financial Capability for Young Americans, and last year, I signed legislation to support programs that teach young people personal finance skills.

Increasing financial capability across our Nation is an essential component of middle-class economics. This month, let us all take time to increase our knowledge of our finances and encourage our friends and family to do the same. To start, all Americans can take advantage of the free, reliable financial resources at**www.MyMoney.gov**, **www.ConsumerFinance.gov**, and 1-800-FED-INFO.

NOW, THEREFORE, I, BARACK OBAMA, President of theUnited States of America, by virtue of the authority vested in me by the Constitution and the laws of the United States, do hereby proclaim April 2015 as National Financial Capability Month. I call upon all Americans to observe this month with programs and activities to improve their understanding of financial principles and practices.

IN WITNESS WHEREOF, I have hereunto set my hand this thirty-first day of March, in the year of our Lord two thousand fifteen, and of the Independence of the United States of America the two hundred and thirty-ninth.

BARACK OBAMA

https://www.whitehouse.gov/the-press-office/2015/03/31/presidential-proclamation-national-financial-capability-month-2015

The White House
Office of the Press Secretary
For Immediate Release

March 31, 2016

Presidential Proclamation -- National Financial Capability Month, 2016

NATIONAL FINANCIAL CAPABILITY MONTH, 2016

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BY THE PRESIDENT OF THE UNITED STATES OF AMERICA

A PROCLAMATION

When every American has the tools they need to get ahead and contribute to our country's success, we are all better off. Since the recession, we have built our economy to be better and stronger than before, but we still have work to do to make hardworking families' paychecks go further. Ensuring people have the resources to make informed decisions about their finances is critical in this effort, and during National

Financial Capability Month, we recommit to equipping individuals with the knowledge and protections necessary to secure a stable financial future for themselves and their families.

At some of life's most important junctures -- including buying a home, pursuing an education, or saving for retirement -- having access to reliable information about our country's financial system can help people avoid being ripped off or sucked into cycles of debt they cannot get out of. That is why my Administration is promoting tools to protect and empower individuals, working to increase borrowers' understanding of what they are getting into before they take out a loan, and educating more people on how to think about their money. I encourage all Americans to call 1-800-FED-INFO or visit www.MyMoney.gov and www.ConsumerFinance.gov for access to free and reliable financial information.

No young person should be saddled with excessive debt. In addition to striving to inform young people of the dangers of taking out too much consumer debt, my Administration launched the

"Know Before You Owe" campaign, which is helping America's college students know their full range of options for financing a higher education. I also created the President's Advisory Council on Financial Capability for Young Americans to help educate our rising generation on important money management skills so they can live with security and make positive contributions to our economy. So more of our people can retire with dignity and stability, we established a new type of savings bond, *my*RA, to help more Americans easily save for retirement.
And I signed the Dodd-Frank Wall Street Reform and Consumer Protection Act, which, among other consumer protections, established the Consumer Financial Protection Bureau, the first agency solely dedicated to protecting consumers from unfair practices and predatory products in financial services.

As our economy continues to grow, we must preserve the basic notion in our country that hard work will be rewarded and that no matter who you are or where you come from, you can make it if you try. This month, let us encourage informed financial decisions and promote resources that help the American people make them, and let us reaffirm our belief in the idea that opportunity should be within reach for all who are willing to work for it.

NOW, THEREFORE, I, BARACK OBAMA, President of the United States of America, by virtue of the authority vested in me by the Constitution and the laws of the United States, do hereby proclaim April 2016 as National Financial Capability Month. I call upon all Americans to observe this month with programs and activities to improve their understanding of financial principles and practices.

IN WITNESS WHEREOF, I have hereunto set my hand this thirty-first day of March, in the year of our Lord two thousand sixteen, and of the Independence of the United States of America the two hundred and fortieth.

BARACK OBAMA

https://www.whitehouse.gov/the-press-office/2016/03/31/presidential-proclamation-national-financial-capability-month-2016

Agreed to Senate (04/14/2016)

114TH CONGRESS
2D SESSION

S. RES. 427

Designating April 2016 as "Financial Literacy Month".

IN THE SENATE OF THE UNITED STATES

APRIL 14, 2016

Mr. REED (for himself, Mr. SCOTT, Mr. DONNELLY, Mr. KIRK, Mr. DURBIN, Mr. COTTON, Mr. COCHRAN, Mr. ENZI, Ms. KLOBUCHAR, Mr. BLUNT, Mr. BARRASSO, Mr.BROWN, Mr. FRANKEN, Mr. CARDIN, Mr. CARPER, Mr. CRAPO, Mr. MORAN, Mrs. MURRAY, Mrs. FEINSTEIN, Mr. BOOZMAN, Mrs. BOXER, Ms. HEITKAMP, Mr.PETERS, Mr. DAINES, Mr. INHOFE, Mr. SCHATZ, Mr. MENENDEZ, Mr. WICKER, and Mr. COONS) submitted the following resolution; which was considered and agreed to

RESOLUTION

Designating April 2016 as "Financial Literacy Month".

Whereas according to the Federal Deposit Insurance Corporation (referred to in this preamble as the "FDIC"), at least 27.7 percent of households in the United States, or nearly 34,400,000 households with approximately 67,600,000 adults, are unbanked or underbanked and therefore have not had an opportunity to access savings, lending, and other basic financial services;

Whereas according to the FDIC, approximately 30 percent of banks reported in 2011 that consumers lacked an understanding of the financial products and services banks offered;

Whereas according to the 2015 Consumer Financial Literacy Survey final report of the National Foundation for Credit Counseling—

(1) approximately 41 percent of adults in the United States gave themselves a grade of "C", "D", or "F" on their knowledge of personal finance;

(2) 75 percent of adults in the United States acknowledged that they could benefit from additional advice and answers to everyday financial questions from a professional;

(3) 24 percent of adults in the United States, or approximately 56,300,000 individuals, admitted to not paying bills on time;

(4) 1 in 3 households reported carrying credit card debt from month to month;

(5) only 39 percent of adults in the United States reported keeping close track of their spending, a percentage that held steady since 2007; and

(6) 13 percent of adults in the United States identified not having enough "rainy day" savings for an emergency, and 15 percent of adults in the United States identified not having enough money set aside for retirement, as the most worrisome area of personal finance;

Whereas the 2015 Retirement Confidence Survey conducted by the Employee Benefit Research Institute found that 24 percent of workers were "not at all confident" that they had enough money to retire;

Whereas according to the statistical release of the Board of Governors of the Federal Reserve System for the fourth quarter of 2015 entitled "Financial Accounts of the United States: Flow of Funds, Balance Sheets, and Integrated Macroeconomic Accounts", outstanding household debt in the United States was $14,200,000,000,000 at the end of the fourth quarter of 2015;

Whereas according to the 2016 Survey of the States: Economic and Personal Finance Education in Our Nation's Schools, a biennial report by the Council for Economic Education—

(1) only 20 States require students to take an economics course as a high school graduation requirement; and

(2) only 17 States require students to take a personal finance course as a high school graduation requirement, either independently or as part of an economics course;

Whereas according to the Gallup-HOPE Index, only 52 percent of students in the United States have money in a bank or credit union account;

Whereas expanding access to the safe, mainstream financial system will provide individuals with less expensive and more secure options for managing finances and building wealth;

Whereas quality personal financial education is essential to ensure that individuals are prepared—

(1) to manage money, credit, and debt; and

(2) to become responsible workers, heads of household, investors, entrepreneurs, business leaders, and citizens;

Whereas increased financial literacy empowers individuals to make wise financial decisions and reduces the confusion caused by an increasingly complex economy;

Whereas a greater understanding of, and familiarity with, financial markets and institutions will lead to increased economic activity and growth; and

Whereas, in 2003, Congress—

(1) determined that coordinating Federal financial literacy efforts and formulating a national strategy is important; and

(2) in light of that determination, passed the Financial Literacy and Education Improvement Act (20 U.S.C. 9701 et seq.), establishing the Financial Literacy and Education Commission: Now, therefore, be it

Resolved, That the Senate—

(1) designates April 2016 as "Financial Literacy Month" to raise public awareness about—

(A) the importance of personal financial education in the United States; and

(B) the serious consequences that may result from a lack of understanding about personal finances; and

(2) calls on the Federal Government, States, localities, schools, nonprofit organizations, businesses, and the people of the United States to observe Financial Literacy Month with appropriate programs and activities.

https://www.congress.gov/bill/114th-congress/senate-resolution/427/text

We Have A Serious Problem that Requires Immediate Attention

With so many people on the verge of running out of money before their life expectancy, many families burdened with large amounts of student loans and other forms of debt, and more than half of our adults don't have nor understand why it is important to have and up-to-date financial, estate and gift plan to protect themselves and their families, we have a serious problem. This lack of financial awareness and financial literacy places a **HUGE** growing amount of pressure on families and friends, employers, nonprofits; as well as the government.

Do You Realize?

- The majority of the adults in the US that reach the age of 70 are almost out of money, but have life expectancies well into their mid-80's and maybe into their 90's. That's disastrous. Who will be responsible for them? The choices are few, family and friends, employers, nonprofits and people with money, and the government as a final safety net.
- Over 120 million adults, 50% of our adult population (that could be half your family and friends and business associates) don't have nor realize why it is important to have a current financial, estate and gift plan to protect themselves and their assets in the event of sickness or when they pass away. This is a real problem, as most feel they don't have an estate to plan for; this is NOT TRUE. Financial and estate planning is not just for the wealthy and is important for everyone. With some advance planning, issues such as managing bill paying and assets in the event of sickness or disability, guardianship of children, care of a special needs child and long-term care needs, and distribution of retirement plan and other assets to the correct person(s) and nonprofit(s) at ones death can all be handled with sensitivity, care, and at a reasonable cost.
- Too many young people and their families are burdened with excessive education debt and other forms of debt.
- The Consumer Financial Protection Bureau released a report in January that examined the link between financial education and financial well-being. A key finding was that while many adults desire to educate themselves to become more financially literate, they often seek out that information only within their social networks. This cuts across all demographics, including education level and income. **This is quite alarming**: People are making critical life decisions based on information gained from non-experts and fragmented sources.
- We have entered into the greatest wealth transfer in history. An estimated $59 trillion - divided among heirs, charities, estate taxes and estate closing costs - will be transferred from 116 million American households from 2007 to 2061 as reported by John J. Havens and Paul G. Schervish from the Center on Wealth and Philanthropy Boston College.
- Without some financial and estate planning a significant amount of these assets will be wasted; much of the remaining assets may not go to the right person(s) or organization(s), and or may not be used as intended. However, this huge wealth transfer is not for all families, many will run out of money long before passing.
- This is not just a domestic challenge it is an international one.

Managing personal finances today is more complicated and more important than ever. We're living longer, but saving proportionately less. Scores of us feel less secure in our jobs and homes than we did in the past. We see our money being drained by the high cost of housing, taxes, education, health care, while dealing with the uncertainty of investments and our economy. We worry about the future, or unfortunately in many cases, simply try not to think about it.

Most people are not taught the essential principle to smart personal financial management at home or in school, thus they don't have the proper tools to address every day financial decisions in an informed manner. This jeopardizes their financial and physical wellness, their ability to realistically achieve and maintain their personal and financial dreams, let alone enjoy a financially secure debt free future.

People need access to better personal financial management tools and information, to communicate and work more effectively with their financial advisors, and to make better every day informed financial decisions.

Together we have the potential to advance and contribute to one of the most amazing, broad-based, multifaceted campaigns for improving financial awareness and financial literacy.

The Solution / Master Plan / How Everyone Benefits

Wouldn't it be great if there is a real solution to this lack of financial awareness and financial illiteracy epidemic?

We strongly believe there is, and it revolves around better educating the general public, educators, financial service and nonprofit professionals to the essential principles to smart personal financial management – the foundation of personal finance knowledge - while motivating them to get and keep the financial, estate and gift plans in order. People need access to better personal financial management tools and information, to communicate and work more effectively with their financial advisors – (that includes fee-based service providers and sales people), and to make better informed every day money decisions.

Supporting improving financial awareness and financial literacy is a winning opportunity for all. Working with the thought leading professionals within the financial, estate and charitable gift planning industries, we have first-hand experience with the successes and challenges Americans face. The goals are to:

- Substantially improve financial awareness and financial literacy across all ages, incomes and demographic groups.
- Alert the general public why having a current and up-to-date financial, estate, gift plan is an important financial responsibility not only to themselves but to their families, loved ones, and their personal philanthropy.
- Inform and educate the general public, in an entertaining format, to the essential principles to smart personal financial management.
- Motivate the general public to take action to get and keep their financial house in order with up-to-date financial, estate, and gift plans.
- Guide the general public to find to the right professionals to cost effectively implement and update their financial, estate, and giving plans.
- Educate financial service and nonprofit professionals and their organizations to better serve their clients, the general public, and potential donors.

The Strategy

The strategy is to recognize organizations and their management that are championing improving financial awareness and financial literacy. Then uniting them with other associations, organizations, nonprofits, educational institutions, municipalities, and employers to actively focus their vast community resources into a growing concentrated personal finance content media blitz every six months around the strategic campaign venues of:

- **National Financial Literacy Month** – In 2004 the Senate passed Resolution 316 that officially recognized April as National Financial Literacy Month. In 2016 President Obama signed a Presidential Proclamation proclaiming April as National Financial Capability Month. www.TheFinancialAwarenessFoundation.org/pdf/About-NationalFinancialLiteracyMonth.pdf

- **National Estate Planning Awareness Month/Week** – In 2007 founders of The Financial Awareness Foundation approached Congressman's Mike Thompson office with the idea of creating a National Estate Planning Awareness Week Congressional proclamation. After eighteen months of research and work he and 49 bipartisan congressmen and congresswomen co-authored and passed H.Res. 1499, which proclaims the third week in October as National Estate Planning Awareness Week. www.TheFinancialAwarenessFoundation.org/pdf/About-NationalEstatePlanningAwarenessWeek.pdf

The plan is to touch the majority of the general public, high net worth individuals, financial service and nonprofit professionals and their organizations at least twice a year through these strategic venues, with **educational and motivating reminders to get and keep their financial, estate and gift plans in order**.

The objective is to encourage financial / nonprofit / education professionals and their organizations, employers, municipalities, and the news media to actively participate in this movement to alert, educate, motivate, and assist everyone to cost effectively establish and keep their estate and financial plans and gifting plans current; 120 million America's-half the adults; rich to poor - that don't have plans.

We encourage you to join us and other financial service and nonprofit organizations and professional associations such as: the American Institute of Certified Public Accountants, the Society of Attorney-Certified Public Accountants, the American Bar Association Section of Real Property, Trust and Estate Law; the Association of Fundraising Professionals, the Society of Financial Service Professionals, the National Academy of Elder Law Attorneys, National Association of Estate Planners and Councils, the National Association of Charitable Gift Planners, the Financial Planning Association®, and The International Association of Advisors in Philanthropy that have supported National Financial Literacy Month and National Estate Planning Awareness Month/Week.

We understand that this is a massive undertaking. As we move into the 10th year of the **Improving Financial Awareness & Financial Literacy Movement** it's being accomplished through leading organizations and their associates that include:

- Financial service associations and their members
- Nonprofit associations and their members
- Financial service professionals and their companies
- Nonprofits / Employers / Technology companies
- Educational institutions
- Government entities
- News media

Together these organizations represent nearly 1,000,000 financial professionals. The accountants, attorneys, estate planners, financial planners and advisors, insurance agents and brokers, trust officers, and nonprofit executive directors and development officers that are members of these organizations are helping to mobilize the financial and estate planning and nonprofit communities by providing support, tools, and education for their professionals and the general public they serve.

This is supplemented throughout the year with the develop and delivery of exceptional educational content, programs and tools to the general public and to financial service and nonprofit professionals and their organizations, and educational institutions that support the general public's financial and estate planning and charitable planning needs.

You can see our advancements and what others are doing within the latest **Improving Financial Awareness & Financial Literacy Campaign Report & Magazine™** found at

- **Fall** www.TheFinancialAwarenessFoundation.org/pdf/TFAF-FallCampaignReport&Magazine.pdf
- **Spring** www.TheFinancialAwarenessFoundation.org/pdf/TFAF-SpringCampaignReport&Magazine.pdf

How Everyone Benefits

What a great opportunity for you to create goodwill and new revenue opportunities while performing a very important and values community service.

- You benefit by being recognized as a thought leader that is significantly helping to solve a major social problem. This will create goodwill for you and your organization that will attract new patrons, retain existing ones, and build support for your own other initiatives.
- You, your staff, patrons, and prospects benefit by receiving personal financial and estate planning materials to improve their personal financial position and receive a powerful campaign and program to use within your organization to generate new sources of revenues.
- Families benefit by learning the essential principles to smart financial management so they can empower themselves to make better, informed and productive everyday financial decisions, save time and money with their financial advisors and service providers, and have the best possibilities to reach and maintain their personal and family financial dreams, to enjoy a financial secure debt free future, while they advance their personal philanthropy and legacy.
- Financial service professionals and their organizations benefit by acquiring new business from more informed and motivated clients.
- Employers benefit from having employees who are less stressed, happier and more productive.
- Nonprofits and fundraisers benefit with increased donations, planned gifts, alternate beneficiary selections and bequests.
- Universities benefit by having alumni, faculty and staff who are less stressed, happier and more productive and more philanthropic.
- Philanthropists benefits by helping to solve a major social problem that leads to a better world.
- The news media benefits by providing its audience with timely valuable information.
- Municipalities benefit by having happier and financially successful constituents, and a reduced strain on social welfare services.
- Everyone actually benefits with a stronger and financially sound economy.

This is a great opportunity to "strengthen relationships" with clients and prospects and associates, generate new revenue opportunities for financial service / nonprofit / education professionals, while producing needed gifts and bequests for many educational institutions and nonprofits. Most importantly, this also goes a long way to solving the lack of financial awareness and financial illiteracy epidemic.

Together we have the potential to help solve a major social challenge by advancing and contributing to one of the most broad-based, multifaceted moments for improving financial awareness and financial literacy while advancing philanthropy.

Ways to Participate in The Improving Financial Awareness & Financial Literacy Movement & Campaigns

We've assembled the following collection of tools to assist you, your branch office(s), your council(s) and chapter(s) to help to get this important message out to other leaders to support and to actively participate in the Improving Financial Awareness & Financial Awareness Movement & Campaign and programs.

1. **Place financial and planning editorial content on your website, newsletters, social networks**, and media advertising in support of National Financial Literacy Month and National Estate Planning Awareness Week. If you need content please contact us or see the sample articles Press & Industry Media Kits and Guides found under the Campaign tab at www.TheFinancialAwarenessFoundation.org
2. Add the ***We Support Improving Financial Awareness & Financial Literacy Co-Branded Icon*** to your website with a link to http://home.thefinancialawarenessfoundation.org/campaigns.html

Here's a link to download the Foundation graphic

http://www.thefinancialawarenessfoundation.org/pdf/TFAF-master-IFAFL-Blue.jpg

Here's a link to download the Co-Brandable graphic

http://www.thefinancialawarenessfoundation.org/pdf/Co-brand-IFAFL-Bl-Graphic.jpg

3. Add an ***"Improving Financial Awareness & Financial Literacy Page"*** to your website. This is an excellent opportunity to show your support and to provide your employees, clients, prospects, and members of your community with a great platform to share important financial information.
4. **Encourage your organization and associates to host** or take part in national or community-wide programs or provide one for your employees and customers built around estate and financial planning during the months of April and October in support of improving financial awareness and financial literacy. If you need help or ideas with these programs, or scripted programs please contact us. You can preview a version of the "***Basic Building Blocks to Successful Estate Planning***" we did with the American Endowment Foundation at

   https://www.youtube.com/watch?v=LFUi77VUtEs&feature=youtu.be

   We can work with you to do something like this with and for your organization. We have scripted public presentations for you that you can be easily customized and branded that are entitled

   - "***Building Blocks to Successful Financial Planning***"
   - "***Building Blocks to Successful Estate Planning***"
5. Circulate this communication to colleagues and associates and encourage them to support and actively participate in The Improving Financial Awareness & Financial Literacy Movement & Campaigns & programs. Click here to download the **Improving Financial Awareness & Financial Literacy Movement Programs Overview / Planner** that can be found at

   http://www.thefinancialawarenessfoundation.org/pdf/TFAF-ImprovingFinancialAwarenessCampaign&ProgramPlanner.pdf

6. **Provide local seminars and workshops**. Encourage your local
   - Financial Planning Association Chapter
   - Estate Planning Council
   - National Association of Charitable Gift Planners
   - Association of Fundraising Professionals Chapter
   - International Association of Advisors in Philanthropy Chapter
   - Society of Financial Service Professionals Chapter
   - Nonprofits

   and their financial professional associates to join in with you to host or take part in community-wide programs built around personal financial and estate planning during the months of April and October in support of improving financial awareness and financial literacy.
7. **Ask your State Governor and other political contacts to provide supporting proclamations** for Financial Literacy Month April and for Estate Planning Awareness Month in October. Semi-annually contact your state governor and request a supporting proclamation for
   - **National Financial Literacy Month (April)** & **Estate Planning Awareness Month (October)**

   This is usually an online form that's easy to complete. Here's a link to a sample proclamation
   http://home.thefinancialawarenessfoundation.org/pdf/DraftImprovingFinancialAwareness-NFLM-NEPAW-Proclamation.pdf

   Do the same with your Congressmen and Congresswomen, and with local Mayors & City Council Members
8. **Build and schedule your organization's annual marketing, branding, advertising, and social networks programs** around these amazing, broad-based, multifaceted campaigns for improving financial awareness and financial literacy to take full advantage of the concentrated media blitz on your clients, members, and prospects.
9. **Contact us if** you **can volunteer some staff or executive time** to help on national and international efforts.
10. **Become an Ambassador / Volunteer / Strategic Partner with The Financial Awareness Foundation**

    Organizations are not required to financially support The Financial Awareness Foundation in any way or pay any marketing or membership fee or make a contribution in order to participate in this important improving financial awareness and financial literacy movement, campaigns and programs. But as a 501(c)(3) nonprofit financial support and contributions are always welcomed and very much appreciated. Here's a link that introduces this further and you can share with your employees and associates.

    http://home.thefinancialawarenessfoundation.org/pdf/TFAF-Ambassador-Volunteer-Overview.pdf

11. **Circulate financial awareness campaign materials** and the Press & Industry Media Kit and Guides to others and encourage them to support and participate in these important events. **The Improving Financial Awareness & Financial Literacy Movement Program Overview / Planner.** This is an excellent overview and planning tool.
    http://www.thefinancialawarenessfoundation.org/pdf/TFAF-ImprovingFinancialAwarenessCampaign&ProgramPlanner.pdf

We welcome your assistance and support. To learn more about us and our financial awareness campaigns and efforts visit us at www.TheFinancialAwarenessFoundation.org.

For questions about us and our financial awareness campaigns, programs and activities, or to discuss volunteer activities, sponsorships, planned gifts, and contributions to The Financial Awareness Foundation, please contact me directly.

Thank you for your consideration and we look forward to hearing from you.

Respectfully submitted,

Valentino Sabuco, Executive Director
The Financial Awareness Foundation
A 501(c)(3) Nonprofit Dedicated to Significantly
"*Improving financial awareness & financial literacy…*" SM

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