Improving Financial Awareness & Financial Literacy Can Increase Your Bottom Line
Help Solve A Major Epidemic
While You Take Your Business to New Heights

Having better personal finance knowledge changes your world & the world around you… FOREVER!

Tactics for Attorneys, CAPs, CFA, CFP®, CTFA, ChFC®, CLU®, CPAs, CPA/PFS, RIA, Trust Officers, Private Fiduciaries, and other financial service and nonprofit professionals to advance their business while making the world a better place

Key Takeaways

- Families of aging Baby Boomers are transferring more wealth in the next ten years than at any previous time in history.
- An estimated 120 million Americans—perhaps half of the adults in our community—don't have nor understandy why they need to have up-to-date financial, estate and gift plans to protect themselves and their families.
- Think "family office" for small and aspirational clients—it's not just for the ultra-wealthy
- Take an active leadership role in ***The Improving Financial Awareness & Financial Literacy Movement*** personal finance content media blitz and encourage people to get and keep their financial house in order with a current financial, estate and gift plans.

We live in one of the most exhilarating times in the annals of all mankind. However there are many challenges to attracting, retaining and growing satisfied clients / donors / patrons on the path to building a successful practice. The following outlines a significant opportunity for you – the elite financial advisors, nonprofit professionals and charitable gift planners to advance their practices by attracting motivated and primed clients, while helping to grow a strong financially sound domestic and international economy.

The Big Challenge

Managing personal finances today is more complicated, time consuming, and more important than ever. We are living longer, but saving proportionately less. We feel less secure in our jobs, homes, and overall outlooks than previous generations did. We watch, helplessly, as our money evaporates due to exorbitant costs of housing, taxes, education, health care and life's too many "unexpecteds." Many clients and prospects worry about the future, or unfortunately in many cases, they simply try not to think about it. Until "it" happens--a financial catastrophe which could have been avoided by some advanced planning.

Most people are not taught the essential principle to smart personal financial management – the foundation to personal finance knowledge - at home or in school, thus they don't have the proper tools to address every day money 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.

Many people don't realize that

- 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 don't have nor understand why they need a current financial, estate and gift plans 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, Estate & Gift Planning is not just for the wealthy and elderly; it's important for everyone.
    - If people don't have an estate plan there asset may not pass to their desired party, and there is no way for their significant or modest assets to get to their favorite charities or causes, as asset then pass by title, beneficiary designation, and the state laws of intestate succession which by default goes to close then distant family, if none exist they then revert to the state of domicile after taxes and costs.

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- Can you believe that Prince and Aretha Franklin would pass with no wills or estate plan??? What could Prince and Aretha Franklin estates of $400+ million do in the right hands? Music scholarships, teach entrepreneurism, help advance cures for health problems, help feed many, improve financial awareness and financial literacy, etc.

Note: *Rich, poor or somewhere in between--that's about half the adults in your hometown: many prospects that need your assistance and are able to pay for your expertise.*

- Too many young people and their families are burdened with excessive education debt and other forms of debt. Student loan debt exceeds $1.3 trillion and is the **2nd largest class of consumer debt after mortgages; members of the class of 2016 graduated with an AVERAGE of $37,000 in student loan debt**. Those with graduate degrees are significantly greater.
- 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 – is being 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.

Many people mistakenly believe they're not "rich," and assume they don't need financial, estate or gift plans – NOT SO.

Note: *This attitude can be very harmful financially and can be avoided with some education and proactive actions.*

The majority of Americans over 65 are totally dependent on their Social Security checks.

Note: *With proper knowledge, motivation, and planning, future generations can have a more secure future; think "family office" for your midsize and aspirational clients. The typical defination for "Family Office" clients is in excess of $50 million. However, if you can talk with your smaller and aspirational clients about combining several generations of their families to work together, then your can increase the size of your client base, while retaining and helping to manage those assets more efficiently than you would by keeping them as individual clients.*

A Solution and Master Plan

As financial service professionals and leaders in the financial and estate planning and charitable planning communities, you have firsthand experience about the financial challenges Americans face with saving, retirement planning, dealing with major expenditures, investing, taxes, risk managment, estate and gift planning and overall planning for their financial futures. Share your knowledge and experience; take an active leadership role and be part of the ***Improving Financial Awareness & Financial Literacy Movement*** and the **concentrated personal finance content media** around the strategic campiagn venues of Financial Literacy Month (April) and Estate & Gift Planning Awareness Month (October).

Financial Literacy Month

In 2004 the Senate passed Resolution 316 officially recognizing April as National Financial Literacy Month. In 2011 President Obama signed a Presidential Proclamation deeming April as National Financial Literacy Month. Please add the following link to your web browser to see the text of the proclamation and some further backgound information.
www.TheFinancialAwarenessFoundation.org/pdf/About-NationalFinancialLiteracyMonth.pdf

Estate & Gift Planning Awareness Month (October)

In 2008 Congressman's Mike Thompson and 49 bipartisan congressmen and congresswomen co-authored and passed H.Res. 1499, which officially made the third week in October National Estate Planning Awareness Week. The full text of the proclamation can be found at
www.thefinancialawarenessfoundation.org/pdf/About-NationalEstatePlanningAwarenessWeek.pdf

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

We understand that this is a massive undertaking; but as we move into the 11th year of the **Improving Financial Awareness & Financial Literacy Movement** it's being accomplished through thought leading financial service, nonprofit, and charitable gift planning organizations and their professionals, educational institutions, municipalities, employers, the news media, and other concerned organizations and individuals. Below is a link to the **Improving Financial Awareness & Financial Literacy Movement Report & Magazine**. This report provides a broad picture of the lack of financial awareness and financial illiteracy epidemic, an overview of the strategy behind the movement and campaigns, and a sampling of the community participation, including supporting proclamations from 22 state governors. Click on this link to open your copy

http://www.thefinancialawarenessfoundation.org/pdf/TFAF-FallCampaignReport&Magazine.pdf

You also won't want to miss seeing the section on Recent Financial Awareness & Financial Literacy Reports, Educational Initiatives, The International Section and so much more.

You are welcome to circulate this among your colleagues.

Here's the 2019 Distinguished Co-Honorary Chairs for The Improving Financial Awareness & Financial Literacy Movement – US

Representing Academia Thought Leadership
http://www.thefinancialawarenessfoundation.org/pdf/7-11-HonoraryCoChairBrown.pdf
Janette Brown, Ed.D, Assistant Vice Provost, USC Emeriti Center, USC Davis School of Gerontology, University of Southern California. Dr. Brown is the assistant vice provost for the USC Emeriti Center, adjunct faculty at the USC Davis School of Gerontology and serves as volunteer executive director for AROHE.org (Association of Retirement Organizations in Higher Education). She connects the university and community with the valued USC retiree community and creates programs and partnerships that are interdisciplinary, multigenerational and multicultural. Janette has conducted survey research on campus-based retiree organizations, has a background in career services and experiential learning, and has given presentations in the US and abroad. She provides consulting advice for universities, and has authored book chapters for the American Council on Education and other higher education organizations.

Representing Financial and Legal Services Thought Leadership
http://home.thefinancialawarenessfoundation.org/pdf/7-10-HonoraryCoChairShenkman.pdf
Martin M. Shenkman, CPA, MBA, PFS, AEP (distinguished), JD. Martin "Marty" Shenkman, is an estate planning attorney and Certified Public Accountant from Paramus, New Jersey. He is a widely quoted expert on tax matters and a regular source for numerous financial and business publications, including The Wall Street Journal, Fortune, Money, The New York Times, and has appeared as a tax expert on numerous television and cable television shows including The Today Show, CNN, NBC Evening News, CNBC, MSNBC, CNN-FN and others. He has authored over 40 books and more than seven hundred articles. He is also active in numerous charitable organizations, sitting on many boards and planned giving committees and lectures regularly for these and other organizations

Representing News Media Thought Leadership
http://home.thefinancialawarenessfoundation.org/pdf/7-12-HonoraryCoMarkSolheim.pdf
Mark Solheim, Editor of Kiplinger's Personal Finance Magazine. *Kiplinger* is one of the most trusted sources of personal finance information today and was America's first personal finance magazine, originally published in 1947. Mark has been part of the Kiplinger team since 1980, when he joined the staff of Kiplinger's *Changing Times* as an editorial assistant. Before rising to Editor, Mark served as chief copy editor, writer, assistant managing editor, managing editor, and editor of Kiplinger.com. Mark is a past president of the Washington Automotive Press Association, and was nominated for a National Magazine Award. He holds a B.A. from University of Virginia, and a Masters in Writing from Johns Hopkins.

Representing Nonprofit / Charitable Gift Planning Community Thought Leadership
http://home.thefinancialawarenessfoundation.org/pdf/7-7-HonoraryCoChairKenyon.pdf
Michael Kenyon, President and CEO of the National Association of Charitable Gift Planners the leading organization setting standards, providing education, resources and advocacy for charitable gift planners. He oversees the CGP Indianapolis based staff and a national network of over 100 councils and 8,000 CGP members promoting the value of charitable gift planning to legislators in D.C. and nationally speaks on the role of advocacy in the nonprofit sector.

Fun & Easy Ways to Help Make a Difference as a TFAF Ambassador Checklist

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.

Fun & Easy Tasks	Yes I can Do that
1. Place financial and estate and gift planning editorial content within your websites, newsletters, social media groups, local newspapers, and radio/television/web-based shows, in support of **Financial Literacy Month** and **Estate & Gift Planning Awareness Week**. If you need content please contact us or see the sample articles at the links below	
Sample Estate Planning Article (.pdf) http://home.thefinancialawarenessfoundation.org/pdf/5-3-SampleEPArticle.pdf Graphic for Estate Planning Article (.jpg) http://home.thefinancialawarenessfoundation.org/pdf/5-2-Graphic-EPArticle.jpg Sample Estate Planning Article-Text (.docx) http://home.thefinancialawarenessfoundation.org/pdf/5-1-SampleEPArticle-Text.docx Sample Financial Planning Article (.pdf) http://home.thefinancialawarenessfoundation.org/pdf/6-2-Graphic-FPArticle.jpg Graphic for Financial Planning Article (.jpg) http://home.thefinancialawarenessfoundation.org/pdf/6-2-Graphic-FPArticle.jpg Sample Financial Planning Article.docx http://home.thefinancialawarenessfoundation.org/pdf/6-1-SampleFPArticle-Text.docx	
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	
Co-Brand by placing your logo here	
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	

Fun & Easy Tasks	Yes I can Do that
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.	
http://www.planwithfields.com/p/the-financial-awareness-foundation	
http://www.benchmarksfl.com/financial-awareness-foundation	
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 We have successfully piloted 'no-cost' community programs like what the **City of Monterey** and its **Public Library** (The oldest in California) are doing for their patrons and the **Greater Monterey Bay Area Residents** as a Community Gift.	
http://www.thefinancialawarenessfoundation.org/pdf/Monterey-FPFlier_2018-031518.pdf	
http://www.monterey.org/library/Events/Financial-Awareness-Workshops	
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 & Gift 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 below 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	
For the financial service and nonprofit professionals - *How Improving Financial Awareness & Financi Literacy Can Increase Your Bottom Line*	
http://www.thefinancialawarenessfoundation.org/pdf/TFAF-AdvisorsSupport-ImprovingFinancialAwareness-CanIncreaseYourBottomLine.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.	

Fun & Easy Tasks	Yes I can Do that
7. **Invite one of our speaker bureau members to address your conference**, event, and meetings on the Importance of Improving Financial Awareness & Financial Literacy for your organization. Or become a speaker bureau member to address conferences, events, and meetings on the Importance of Improving Financial Awareness & Financial Literacy.	
8. Help create some fun improving financial awareness & financial literacy challenges	
• As to who has the best Financial Awareness	
☐ Community Activity	
☐ Checklist	
☐ Article	
☐ Campaign Slogan	
☐ Campaign Flyer	
☐ Website	
☐ Other possibilities?	
• As to who has the most financially literate	
☐ Chapter / Council	
☐ Employees	
☐ Members	
☐ City	
☐ State	
9. Financially support these amazing, broad-based, multifaceted campaigns for improving financial awareness and financial literacy by reallocating existing marketing dollars and or adding new dollars to these important biannual campaigns.	
10. Ask your State Governor and other political contacts to provide supporting proclamations for National Financial Literacy Month April and for Estate Planning Awareness Week in October. Semi-annually contact your state governor and request a supporting proclamation for	
• Financial Literacy Month (April)	
• Estate & Gift 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 / women, and with local Mayors & City Council Members	
11. Build and schedule some of your organizations annual marketing, branding, advertising, and social media programs around these strategic venues for improving financial awareness and financial literacy to take full advantage of the concentrated media blitz on your members, their organization's employees, donors, and prospects.	
12. Make contributions of your time, creativity, strategic planning, goodwill, contacts where appropriate, staff time. If you have available staff time available to let us know and make some it available for our worthy projects.	
13. Help us with our fundraising and capital campaigns.	
• More than ten years of planning and thousands of volunteer hours have gone into developing the strategic plans and the foundation's infrastructure along with the initial ***Improving Financial Awareness & Financial Literacy Movement*** and campaigns, content and other intellectual properties.	
• Up to now The Foundation's executive team, Board, Ambassadors and the various associates are entirely a volunteer team. The Foundation has grown to the stage that it requires ongoing "hands-on" management to strategically plan, implement and manage its relationships, programs and initiatives.	

Fun & Easy Tasks	Yes I can Do that
• Our capitalization goals are to raise $10 million to properly capitalize The Foundation to advance and support our campaigns and programs. We are seeking lead philanthropists and / or sponsors who see the importance of our mission and appreciate our accomplishments to-date and who will assist us by initially capitalizing us with $1 million each along with other appropriate resources. Help us to identify and make contacts with possible philanthropists and strategic partners that can assist us on our mission.	
• Start by making a charitable contribution to us today	
http://home.thefinancialawarenessfoundation.org/donationgateway.html	
• Your timely financial and strategic support is requested to help us take our initial work to the next level.	
14. We are looking for additional	
• Strategic partners	
• Sponsors	
• Volunteers and supporters and Ambassadors	
• Philanthropists & donors	
• Distinguished Co-Honorary Chairs for The Improving Financial Awareness & Financial Literacy Movement	
• Board Members	
to help with our capital campaign and improving financial awareness and financial literacy campaigns and programs. When they appear introduce them to us.	
15. Introduce others to our 'No-Cost" programs	
• Help us introduce the Financially Green Organization Certification Program™ to employers, member based organizations, high schools, colleges and universities, and municipalities. See the notes above Check out our overview through this link	
http://www.thefinancialawarenessfoundation.org/pdf/TFAF-FinanciallyGreenOrganizationCertProgramOverview.pdf	
• The Your financial PARTNER University / College Program™	
Check out our overview through this link	
http://www.thefinancialawarenessfoundation.org/pdf/TFAF-YourFPUniversityProgramOverview.pdf	
16. Help us with our technology needs	
• Website	
• The Financial Knowledge Community	
☐ Public Portal	
☐ Nonprofit Portal	
☐ Financial Service Professional Portal	
• CRM	
• Content Management Systems	
• Project Management Systems	
• eLearning Platform	
• Video Development & Production	
17. Help us establish **The International Improving Financial Awareness & Financial Literacy Research Center at** University / College Campus near you..	
• Advance research projects	
• Serve as a Think Tank	
• Provide classes, workshops, and conferences	
• Advance our personal and professional publishing activities	
• House The Financial Awareness Foundation	

Fun & Easy Tasks	Yes I can Do that
18. What are some other ideas that you might have?	
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Please join us and the leading financial and nonprofit associations, companies, and their professionals; nonprofits, educational institutions, larger employers, membership based organizations, technology companies, government agencies, and the news media on this important initiative. **Together we have the potential to help solve a major social challenge** by advancing and contributing to one of the most amazing, broad-based, multifaceted movement for improving financial awareness and financial literacy.

Who Benefits From This Undertaking?

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

- **You benefit** by supporting and actively participating in The Improving Financial Awareness & Financial Literacy Movement & Campaigns 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 attack 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 money; it empowers them to make better informed productive everyday money decisions, save time and money with their financial advisors and product providers, and have the best possibilities to reach and maintain their personal and family financial dreams, to enjoy a financially secure, debt-free future, while passing on their values, knowledge and assets to future generations to make their lives and this world a better place.
- **Financial service professionals and their organizations**, such as attorneys, accountants, bankers, trust officers and private fiduciaries, realtors, insurance brokers and agents, investment brokers and agents, wealth managers, financial advisors, benefit by acquiring new business from more informed and motivated clients.
- **Employers** benefit from having employees who are less financially stressed, happier and more productive.
- **Municipalities** benefit by having happier and financially successful constituents, and a reduced strain on social welfare services.
- **Nonprofits and fundraisers** benefit their organizations with increased donations, planned gifts, alternate beneficiary selections and bequests.
- **Philanthropists** benefits by helping to solve a major social problem that leads to a better world.
- **Universities and Colleges** benefit by having alumni, faculty and staff who are less stressed, happier and more productive and more philanthropic with increased donations, planned gifts, alternate beneficiary selections and bequests. This opens the door to significant development opportunities for Universities and Colleges to reduce education costs and fund student scholarships, faculty grants, research and other projects through outright gifts, lifetime structured gifts, primary and alternate beneficiary selections, bequests and deferred gifts that are a part of The Community member's financial, estate and gift plans.
- **The news media** benefits by providing its audience with timely valuable information.
- **Everyone actually benefits with a stronger and financially sound economy.**

Do you have strategic relationships with major employers, social media & technology companies, nonprofits, universities and colleges that should know about The Movement and Campaigns?

In Summary

We welcome your active support and participation in the **Improving Financial Awareness & Financial Literacy Movement & Campaigns**; 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.

Wishing you much success and all the very best,

Valentino

Valentino Sabuco, Executive Director

About The Financial Awareness Foundation

The Financial Awareness Foundation, (TFAF), is a 501(c)(3) nonprofit organization. TFAF serves as a nonpolitical "financial awareness advocate" for The People - the general public, financial service and nonprofit professionals and their organizations, educational institutions, municipalities, employers and the news media. Our mission is to significantly help solve a major social problem by dealing with the lack of financial awareness and financial literacy. We believe that teaching financial awareness, financial literacy and the essential principles to smart money management are very important as this gives people the tools of empowerment to:

- *Make better informed everyday money decisions so you can*
  - *Life a quality life without outliving your wealth*
  - *Watch your personal / family dreams become a reality*
  - *Make decisions about your lifestyle without financial worry*
  - *Enjoy a financially secure debt free future*
- *Work with financial professionals & product providers to get the best results from their time & money*
- *Pass on their values, knowledge & assets to future generations to make their lives & this world a better place*

The Financial Awareness Foundation has two main focal points and they revolve around:

1. Taking an active leadership role to recognize organizations and their management that are championing improving financial awareness and financial literacy. We are then uniting them with other associations, organizations, nonprofits, educational institutions, municipalities, employers and the news media to actively focus their vast community resources into **The Improving Financial Awareness & Financial Literacy Movement & Campaigns** - a growing concentrated personal finance content media blitz every six months through the strategic campaign venues of

   - **Financial Literacy Month (April)**
   - **Estate & Gift Planning Awareness Month (October)**

   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.

2. The Foundation delivers and develops exceptional educational content for the general public and for financial service and nonprofit professionals, and educational institutions that support the public's financial and estate planning and charitable planning needs.

Organizations and individuals are not required to financially support The Financial Awareness Foundation in any way. They do not 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. And we develop and distribute high quality materials at 'NO Cost'. But as a 501(c)(3) nonprofit financial support and contributions are always welcomed and very much appreciated.

Here are some links to provide you with further background information on us and **The Improving Financial Awareness & Financial Literacy Movement & Campaigns**.

The Financial Awareness Foundation

1. Our **Introduction 1 minute video** and website
   http://www.thefinancialawarenessfoundation.org
2. **The Financial Awareness Foundation Fact Sheet**
   http://www.thefinancialawarenessfoundation.org/pdf/TheFAFoundationFactSheet.pdf
3. **The Financial Awareness Foundation Introduction**
   http://www.thefinancialawarenessfoundation.org/pdf/TheFAFoundationIntro.pdf
4. IRS Determination Letter
   http://www.thefinancialawarenessfoundation.org/pdf/TFAF-IRS-Determination-Letter-060414.pdf

The Improving Financial Awareness & Financial Literacy Movement & Campaigns

1. ***The Improving Financial Awareness & Financial Literacy Movement Report & Magazine™***
   http://www.thefinancialawarenessfoundation.org/pdf/TFAF-FallCampaignReport&Magazine.pdf
2. **The Improving Financial Awareness & Financial Literacy Movement Program Planner / Overview**
   http://www.thefinancialawarenessfoundation.org/pdf/TFAF-ImprovingFinancialAwarenessCampaign&ProgramPlanner.pdf
3. **Serving as an Ambassador or Volunteer**
   http://home.thefinancialawarenessfoundation.org/pdf/TFAF-Ambassador-Volunteer-Overview.pdf

TFAF Improving Financial Awareness & Financial Literacy Programs

1. **The Financially Green Organization Certification Program™ Executive Summary & Overview**
   http://www.thefinancialawarenessfoundation.org/pdf/TFAF-FinanciallyGreenOrganizationCertProgramOverview.pdf
2. **The Your *financial* PARTNER University / College Program™ Executive Summary & Overview**
   http://www.thefinancialawarenessfoundation.org/pdf/TFAF-YourFPUniversityProgramOverview.pdf

TFAF Complimentary Set of Personal Finance Publications

Here is a link to download the Personal Finance Publication Set. In the spirit of improving financial awareness and financial literacy you are welcome to share them with family and friends, staff and business associates as you see appropriate. These can also be cobranded with participating organizations and delivered as ebooks or 4 color printed hardcopies.

http://home.thefinancialawarenessfoundation.org/publications.html

Here's a brief summary of this very special personal finance publication set

1. ***Your financial PARTNER™ Overview – Essential Principles to Smart Money Management™*** This publication provides the reader with an overview of the **Your *financial* PARTNER Personal Financial Management System** and also identifies the essential principles to smart money management and common mistakes to avoid – the foundation to personal finance knowledge - and places them at your fingertips.

2. ***Your financial PARTNER™ – The Personal Financial Management System, Guidebook and form set -*** This is more than just another source of financial information and advice. It's a complete personal financial management system - a clear step-by-step process designed to help organize your affairs and provides you with the essential principles to smart money management and a comprehensive set of common mistakes to avoid. These special tools empower you to
   - Make better everyday money decisions
   - Enjoy a financially secure debt-free future
   - Live a quality life without outliving your wealth
   - Save time and money on financial matters
   - Have the peace of mind you are making the right money decisions for you and your family
   - Work better with your financial advisors and financial product providers
   - Pass on values, knowledge & assets to future generations to make their lives & the world a better place

3. ***Your Estate & Gift Planning Organizer™ –*** All the tools you need to better organize, plan and manage your estate plan over your lifetime. Helps you develop and maintain a sound estate plan for you and your family. Organizing financial information is challenging for most of us. ***Your Estate & Gift Planning Organizer*** streamlines the estate planning process, helping you prepare your estate plan in a quick and easy manner saving you time and money.

TFAF Research & White Papers

1. White Papers - *We Have a Lack of Financial Awareness & Financial Illiteracy Epidemic that Requires Immediate Attention*
   http://www.thefinancialawarenessfoundation.org/pdf/TFAF-WhitePaper-LackofFinAware-FinIlliteracyEpidemic.pdf
2. Wealth Advisor Confidence Survey – Executive Summary
   http://www.thefinancialawarenessfoundation.org/pdf/WealthAdvisorConfidenceSurveyExecSum2019.pdf
3. TFAF- Improving Financial Awareness & Financial Literacy Background Resources
   http://home.thefinancialawarenessfoundation.org/pdf/9-BackgroundResources.pdf
4. TFAF- Improving Financial Awareness & Financial Literacy Movement Report & Magazine
   http://www.thefinancialawarenessfoundation.org/pdf/TFAF-FallCampaignReport&Magazine.pdf
   http://www.thefinancialawarenessfoundation.org/pdf/TFAF-SpringCampaignReport&Magazine.pdf
5. TFAF- Key Financial Literacy Definitions
   http://www.thefinancialawarenessfoundation.org/pdf/TFAF-FinanicalLiteracyDefinitions.pdf

Having better personal finance knowledge changes your world and the world around you… FOREVER!

Help us do more by making a generous tax deductible contribution

http://home.thefinancialawarenessfoundation.org/donationgateway.html

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