



The **FINANCIAL AWARENESS** Foundation  
“Your Financial Partner”

*Improving Financial Awareness & Financial Literacy™*

**To:** Financial Service & Nonprofit Professionals - Interested Parties  
**From:** Valentino Sabuco, Executive Director  
**Date:** 03/15/18  
**Re:** **Help make a BIG difference while benefiting your bottom line!**  
**Actively support and participate in the 2018 Improving Financial Awareness & Financial Literacy Movement**

The following is a Financial Service and Nonprofit Association and Organization industry brief, introduction, background and reference materials, and a **call to action to help celebrate, support and actively participate** in this important movement.

The plan is to semiannually participate in a personal finance content media blitz around the strategic campaign venues of

- National Financial Literacy Month (NFLM) in April, and six months later during
- National Estate Planning Awareness Month / Week (NEPAM/W)

It's easy to do and good for business. In support of improving financial awareness and financial literacy **share high quality financial, estate and gift planning content with the general public** in a fun way and **encourage them to get and keep their financial, estate and gift plans current** during these semiannual strategic venues.

Please circulate this with your associates and encourage them to participate.

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As members of the financial service and nonprofit and charitable gift planning community, you can play an integral role in joining with other organizations, educational institutions, employers, and governmental agencies to celebrate and help support and build semiannual financial awareness programs during April and October.

**Help make a BIG difference while benefiting your bottom line!**  
**Join us and participate and encourage others to participate in the Improving Financial Awareness & Financial Literacy Movement**

**Here is a great opportunity for you and your organization to benefit from increased goodwill and new revenue opportunities, while performing a very important and valuable community service. And it's fun and easy to do.**

**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 not having nor understanding why it important to have an 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.

- 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 (poor to wealthy), 50% of our adult population (that could be half your family and friends and business associates) don't have nor understand 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**. 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. 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 - 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.

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.

To learn more about this epidemic review our white paper

***We Have a Lack of Financial Awareness & Financial Illiteracy Epidemic that Requires Immediate Attention***  
<http://www.thefinancialawarenessfoundation.org/pdf/TFAF-WhitePaper-LackofFinAware-FinIlliteracyEpidemic.pdf>

**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 Master Plan and How Everyone Benefits

There is a real solution to this lack of financial awareness and financial literacy epidemic that revolves around better educating the general public, financial service and nonprofit professionals to the essential principles to smart personal financial management – the foundation to personal finance knowledge - while motivating them to take appropriate actions. 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 money decisions. **We can use your assistance.**

You can play an integral role in joining with your colleagues from the financial service, nonprofit, and academic communities, employers, government agencies, and the news media in supporting and actively participating in building semiannual financial awareness programs to touch the vast majority of the general public.. This can be accomplished with by supporting and participating in the **concentrated personal finance content media blitz** around the strategic campaign venues of:

- **National Financial Literacy Month (NFLM - April)**
- **National Estate Planning Awareness Month / Week (NEPAW - 3rd Week in October)**

The plan is to touch the majority of the general public – poor to rich, 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 your financial, estate and gift plans in order.

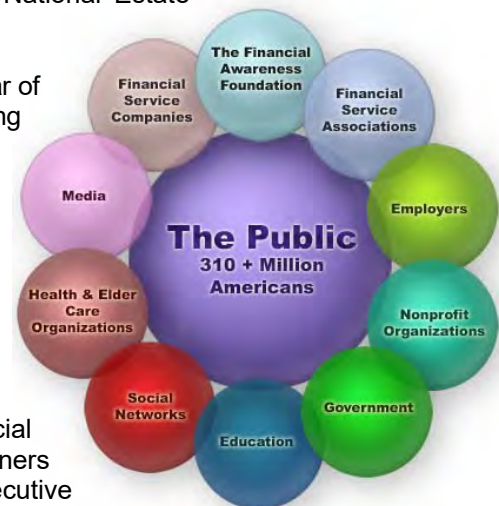
The objective is to encourage you and other financial / nonprofit / education professionals and their organizations, employers, municipalities, and the news media to actively participate in this movement to alert, educate, motivate, and assist everyone to cost effectively establish and keep their estate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

**Please** 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, 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 10<sup>th</sup> 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.



Below is a link to the most recent **Improving Financial Awareness & Financial Literacy Movement Report & Magazine™**. This 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 what you colleagues are doing including the 20+ state governors that signed supporting proclamation.

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

Please join the **2018 Distinguished Co-Honorary Chairs for the Improving Financial Awareness & Financial Awareness Movement**



**Representing Academia Thought Leadership**

Janette Brown, Ed.D, Assistant Vice Provost, USC Emeriti Center, USC Davis School of Gerontology, University of Southern California. Dr. Janette 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. She provides consulting advice for universities, and has authored several books and materials for higher education organizations.



**Representing News Media Thought Leadership**

**Randy A. Fox, Editor in Chief of Planned Giving Design Center**, a national website and newsletter for philanthropic advisors. Randy's exceptional ability to make the most complex and technical materials clear and relevant has given him the opportunity to have been a regular contributor to numerous publications. Randy also co-founded and is an active principle of Life Legacy Case Design, a back office for professional advisors engaged with high net worth families, and EzCharitable, an online philanthropic giving

training resource for professionals. He's past president of the Board of the International Association of Advisors in Philanthropy and recipient of the 2015 Fithian Leadership Award.



**Representing Nonprofit / Charitable Gift Planning Community Thought Leadership**

**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.



**Representing Financial and Legal Services Thought Leadership**

**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

and leading financial service and nonprofit associations and their members, professionals, financial service companies and nonprofits, small and large employers, technology companies, municipalities, and the news media in supporting and participating in the strategic venues.

## How Everyone Benefits

What a great opportunity for you to benefit from increased 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, prospects, and associates benefit by receiving personal financial and estate planning materials to improve their personal financial position and you 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; it empowers them to make better informed 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 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 benefit 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.

***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***



## Fun 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 estate planning editorial content within your websites, newsletters, social media groups, local newspapers, and radio/television/web-based shows, in support of **National Financial Literacy Month** and **National Estate Planning Awareness Week**; and **encourage your readers to get and keep their financial, estate and gift plans up to date**. 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](http://www.TheFinancialAwarenessFoundation.org)
2. **Add this 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-BI-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=LFUi7VUtEs&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"



**Encourage your company and associates to host** or take part in a 'general public' or a 'professional' webinar or community-wide workshop built around financial and estate planning during the months of April and October in support of improving financial awareness and financial literacy. 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 service and nonprofit professionals to join in with these programs or do their own versions.

5. **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.
6. **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

7. **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.
8. **Contact us if you can volunteer some staff or executive time** to help on national and international efforts.
9. **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>

10. **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>

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.

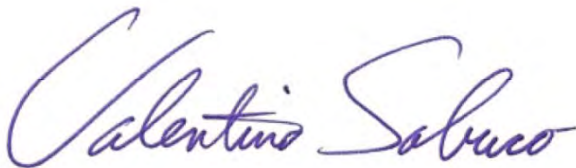


To schedule an interview with our distinguished honorary co-chairs, learn more about **The Improving Financial Awareness & Financial Literacy Movement & Campaigns** built around the strategic venues of **National Financial Literacy Month & National Estate Planning Awareness Week** and or to receive complimentary estate and financial planning content and a link for your website, contact Valentino Sabuco, Executive Director for The Financial Awareness Foundation at 707.586.8620, or [v.sabuco@TheFinancialAwarenessFoundation.org](mailto:v.sabuco@TheFinancialAwarenessFoundation.org)

Visit us at [www.TheFinancialAwarenessFoundation.org](http://www.TheFinancialAwarenessFoundation.org) and click on the Campaign tab to download the complete Press & Industry Media Kit, the Councils / Chapters / Branch Office Guide & Information Kit, and join our mailing list.

On behalf of The Financial Awareness Foundation and the participating associations, organizations, nonprofits, educational institutions, employers, municipalities, financial service and nonprofit professionals and professionals **THANK YOU**. Your efforts in advancing the Improving Financial Awareness & Financial Literacy Movement and helping to make National Financial Literacy Month and National Estate Planning Awareness Week a continuing growing success are having a positive impact on improving financial awareness and financial literacy around the world.

Respectfully submitted,



**Valentino Sabuco**, Executive Director  
**The Financial Awareness Foundation**  
A 501(c)(3) Nonprofit Dedicated to  
*"Improving financial awareness & financial literacy..."<sup>SM</sup>*

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## Background Resources

In support of the improving financial awareness and financial literacy campaigns the following resources have been assembled for your use. If you have additional supporting information to contribute please email it to [Info@TheFinancialAwarenessFoundation.org](mailto:Info@TheFinancialAwarenessFoundation.org) Thank you.

1. **Press & Industry Media Kit** - For additional information about the financial awareness campaigns, download the full media kit, and see the latest Improving Financial Awareness & Financial Literacy Movement Report & Scrapbook please visit the Campaign tab at [www.TheFinancialAwarenessFoundation.org/](http://www.TheFinancialAwarenessFoundation.org/)

and **Tools & Resources** at

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

2. **National Estate Planning Awareness Month / Week** – 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 in 2008 Congressman Thompson 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. The full text of the proclamation can be found if you click onto or cut and paste the following URL into your web browser, enter, scroll down to **Downloads** and click on **About National Estate Planning Awareness Week**.

<http://www.thefinancialawarenessfoundation.org/pdf/About-NationalEstatePlanningAwarenessWeek.pdf>

**National Financial Literacy Month** – 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. On March 31, 2016 President Obama Proclaimed April as National Financial Capability Month. The full text of the proclamation can be found if you click onto or cut and paste the following URL into your web browser

<http://www.thefinancialawarenessfoundation.org/pdf/About-NationalFinancialLiteracyMonth.pdf>

5. **Local and National Professional Contacts** - To contact financial and estate planning professionals and nonprofit professionals in your community, visit
  - **AICPA** – Find a CPA –
    - [www.aicpa.org/FORT\\_HEPUBLIC/FINDACPA/Pages/FindACPA.aspx](http://www.aicpa.org/FORT_HEPUBLIC/FINDACPA/Pages/FindACPA.aspx)
  - **American Association of Attorney-CPA's** – Find an Attorney – CPA
    - [www.attorney-cpa.com/eweb/DynamicPage.aspx?Site=AAA-CPA&WebCode=IndSearch](http://www.attorney-cpa.com/eweb/DynamicPage.aspx?Site=AAA-CPA&WebCode=IndSearch)
  - **Association of Fundraising Professionals** –
    - Leadership - [www.afpnet.org/](http://www.afpnet.org/)
    - Find a local chapter - [www.afpnet.org/audiences/chapters.cfm?navItemNumber=525](http://www.afpnet.org/audiences/chapters.cfm?navItemNumber=525)
  - **CFP Board** – Find a CFP Professional –
    - [www.cfp.net/](http://www.cfp.net/)
  - **Martindale** – Find a Lawyer or Law Firm –
    - [www.martindale.com/](http://www.martindale.com/)
  - **NAEPC** – Find an AEP or Estate Planner –
    - [www.naepc.org/designations/estate\\_planners/search#spec/AEP,EPLS](http://www.naepc.org/designations/estate_planners/search#spec/AEP,EPLS)
  - **National Association of Charitable Gift Planners** –
    - <https://charitablegiftplanners.org/>
    - Find a local chapter <https://charitablegiftplanners.org/council-leaders>

Visit us at [www.TheFinancialAwarenessFoundation.org](http://www.TheFinancialAwarenessFoundation.org) and click on the Campaign tab to download the complete Press & Industry Media Kit, the Councils / Chapters / Branch Office Guide & Information Kit, and join our mailing list.



## Research footnotes & links for improving financial awareness & financial literacy

1. The Financial Awareness Foundation
  - a. Spring Improving Financial Awareness & Financial Literacy Report & Magazine™
    - i. <http://www.thefinancialawarenessfoundation.org/pdf/SpringCampaignReport&Magazine.pdf>
  - b. Fall Improving Financial Awareness & Financial Literacy Report & Magazine™
    - i. <http://www.thefinancialawarenessfoundation.org/pdf/TFAF-FallCampaignReport&Magazine.pdf>
  - c. About National Financial Literacy Month
    - i. <http://home.thefinancialawarenessfoundation.org/pdf/About-NationalFinancialLiteracyMonth.pdf>
  - d. About National Estate Planning Awareness Week
    - i. <http://home.thefinancialawarenessfoundation.org/pdf/About-NationalEstatePlanningAwarenessWeek.pdf>
  - e. **The Improving Financial Awareness & Financial Literacy Movement Program Planner / Overview**
    - i. <http://www.thefinancialawarenessfoundation.org/pdf/TFAF-ImprovingFinancialAwarenessCampaign&ProgramPlanner.pdf>
  - f. For the financial service and nonprofit professionals - **How Improving Financial Awareness & Financial Literacy Can Increase Your Bottom Line**
    - i. [http://www.thefinancialawarenessfoundation.org/pdf/TFAF-AdvisorsSupport-Improving\\_Financial\\_Awareness-can\\_increase\\_your\\_bottom\\_line.pdf](http://www.thefinancialawarenessfoundation.org/pdf/TFAF-AdvisorsSupport-Improving_Financial_Awareness-can_increase_your_bottom_line.pdf)
  - g. For the general public - **Supporting Improving Financial Awareness & Financial Literacy Is A Winning Opportunity For All**
    - i. [http://www.thefinancialawarenessfoundation.org/pdf/TFAF-Public\\_Support\\_for\\_the\\_Improving\\_Financial\\_Awareness.pdf](http://www.thefinancialawarenessfoundation.org/pdf/TFAF-Public_Support_for_the_Improving_Financial_Awareness.pdf)
2. AICPA – 360 degrees of Financial Literacy
  - a. <http://www.360financialliteracy.org/Topics/Retirement-Planning/Social-Security/Sources-of-retirement-income-filling-the-Social-Security-gap>
3. Aegon Retirement Readiness Survey - 2015
  - a. <http://www.aegon.com/Documents/aegon-com/Research/2015-Retirement-Survey/Aegon-Retirement-Readiness-Survey-2015-Global-Report.pdf>
4. AARP
  - a. [http://www.aarp.org/content/dam/aarp/research/public\\_policy\\_institute/econ\\_sec/2012/Social-Security-Whos-Counting-on-It-fs-252-AARP-ppi-econ-sec.pdf](http://www.aarp.org/content/dam/aarp/research/public_policy_institute/econ_sec/2012/Social-Security-Whos-Counting-on-It-fs-252-AARP-ppi-econ-sec.pdf)
5. CFP Board
  - a. <http://www.cfp.net/Media/release.asp?id=227>
6. Center on Budget and Policy Priorities
  - a. <http://www.cbpp.org/cms/index.cfm?fa=view&id=3260>
7. Center for Retirement Research at Boston College
  - a. How Does Aging Affect Financial Decision Making?
    - i. <http://crr.bc.edu/briefs/how-does-aging-affect-financial-decision-making/>
  - b. A Golden Age of Philanthropy Stills Beckons: National Wealth Transfer and Potential for Philanthropy
    - i. <http://campaign.r20.constantcontact.com/render?ca=2ca82112-5604-40b4-8952-c8eb1fba4295&c=286fbc80-40b0-11e3-ac06-d4ae52843dc7&ch=2875fe10-40b0-11e3-ac06-d4ae52843dc7>
  - c. Are Americans of All Ages and Income Levels Shortsighted About Their Finances?
    - i. <http://crr.bc.edu/briefs/are-americans-of-all-ages-and-income-levels-shortsighted-about-their-finances/>
8. Council for Economic Education
  - a. <http://councilforeconed.org/>
  - b. <http://www.surveyofthestates.com/>
  - c. <http://www.surveyofthestates.com/#2016>
9. Consumer Financial Protection Bureau
  - a. Financial well-being: The goal of financial education
    - i. [http://files.consumerfinance.gov/f/201501\\_cfpb\\_report\\_financial-well-being.pdf](http://files.consumerfinance.gov/f/201501_cfpb_report_financial-well-being.pdf)
10. Demographics of the United States
  - a. [http://en.wikipedia.org/wiki/Demographics\\_of\\_the\\_United\\_States](http://en.wikipedia.org/wiki/Demographics_of_the_United_States)



11. Employee Benefit Research Institute Retirement Confidence Survey
  - a. <http://www.ebri.org/surveys/rcs/>
  - b. [www.ebri.org/pdf/FFE125.4June09.Final.pdf](http://www.ebri.org/pdf/FFE125.4June09.Final.pdf)
  - c. [www.ebri.org/pdf/publications/books/.../DB.Chapter%2006.pdf](http://www.ebri.org/pdf/publications/books/.../DB.Chapter%2006.pdf)
12. Federal Reserve Board
  - a. <http://www.federalreserve.gov/2015-report-economic-well-being-us-households-201605.pdf>
  - b. [http://www.minneapolisfed.org/publications\\_papers/pub\\_display.cfm?id=4230](http://www.minneapolisfed.org/publications_papers/pub_display.cfm?id=4230)
  - c. <http://www.federalreserve.gov/pubs/bulletin/2014/pdf/scf14.pdf>
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