

## About Estate & Gift Planning Awareness Month

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 Congressman Thompson and 49 bipartisan congressmen and congresswomen co-authored and passed H.Res. 1499; proclaiming the third week in October as National Estate Planning Awareness Week. The full text of the proclamation can be found below.

We are grateful for the support and vision of Rep. Mike Thompson and the following 49 members of the 2008 House of Representatives who helped make National Estate Planning Awareness Week possible:

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### THE FINANCIAL AWARENESS FOUNDATION

A 501(c)(3) Nonprofit Organization dedicated to significantly improving financial awareness & financial literacy™. To schedule an interview with the Distinguished Honorary Co-Chairs, or receive additional information about The Improving Financial Awareness and Financial Literacy Movement, campaigns, and programs, and The Financial Awareness Foundation, and to receive complimentary estate and financial planning content, contact Valentino Sabuco, Executive Director for The Financial Awareness Foundation at 707.586.8629 or [V.Sabuco@TheFinancialAwarenessFoundation.org](mailto:V.Sabuco@TheFinancialAwarenessFoundation.org) (version 072920)

## H. Res. 1499

In the House of Representatives, U. S., September 27, 2008.

Whereas it is estimated that over 120,000,000 Americans do not have up-to-date estate plans to protect themselves or their families in the event of sickness, accidents, or untimely death;

Whereas a 2004 Roper poll commissioned by the American Institute for Certified Public Accountants found that two-thirds of Americans over age 65 believe they lack the knowledge necessary to adequately plan for retirement, and nearly one half of all Americans are unfamiliar with basic retirement tools, such as a 401(k) plan;

Whereas careful estate planning can greatly assist Americans in preserving assets built over a lifetime for the benefit of family, heirs, or charities;

Whereas estate planning involves many considerations, including safekeeping of important documents, documentation of assets, operation of law in the various States, preparation of legal instruments, insurance, availability of trust arrangements, charitable giving, inter vivos care of the benefactor, and other important factors;

Whereas estate planning encourages timely decisions about the method of holding title to certain assets, the designation of beneficiaries, and the possible transfer of assets during the life of the benefactor;

Whereas many Americans are unaware that lack of estate planning and 'financial illiteracy' may cause their assets to be disposed of to unintended parties by default through the complex process of probate;

Whereas alternatives to disposition of assets after death, such as planned gift-giving, may accomplish a benefactor's goal of providing for his or her family and favorite charities;

Whereas careful planning can prevent family members or other beneficiaries from being subjected to complex legal and administrative processes requiring significant expenditure of time, and greatly reduce confusion or even animosity among family members or other heirs upon the death of a loved one;

Whereas important considerations as to donation of organs and use of life support functions may be made through the estate planning process;

Whereas the implementation of an estate plan starts with sound education and planning, and then may require the proper drafting and execution of appropriate legal documents, including wills, trusts, and durable powers of attorney for health care;

Whereas the third week of October should be designated as 'National Estate Planning Awareness Week'; and

Whereas the National Association of Estate Planners and Councils, representing over 28,000 estate planning professionals, together with the Universal Press Syndicate, the largest independent newspaper syndicate in the world, are prepared to provide such educational information to the public in a focused manner during National Estate Planning Awareness Week:

Now, therefore be it Resolved, That the House of Representatives—

(1) encourages the distribution of estate planning information by professionals to all Americans; and

(2) supports the designation of a 'National Estate Planning Awareness Week'.

[www.govtrack.us/congress/bills/110/hres1499/text](http://www.govtrack.us/congress/bills/110/hres1499/text)



We are currently working on refreshing and expanding the proclamation making the Month of October National Estate Planning Awareness Month. We are also working to get all 50 state governors to create and sign supporting proclamations proclaiming October as Estate Planning Awareness Month. As such you will see the following reference National Estate Planning Awareness Month/Week (NEPAM/W).

**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

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

For the Governor's supporting proclamation it 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>



## 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 do not have nor understand why it's important to have an up-to-date financial, estate and 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 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.
- 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 to 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:

- **Financial Literacy Month** – In 2004 the Senate passed Resolution 316 that officially recognized April as National Financial Literacy Month.  
[www.TheFinancialAwarenessFoundation.org/pdf/About-NationalFinancialLiteracyMonth.pdf](http://www.TheFinancialAwarenessFoundation.org/pdf/About-NationalFinancialLiteracyMonth.pdf)
- **Estate & Gift Planning Awareness Month** – 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](http://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 content and reminders to get and keep your financial house in order with a current financial, estate and gift plans.**



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 second decade 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

- [www.TheFinancialAwarenessFoundation.org/pdf/TFAF-FallCampaignReport&Magazine.pdf](http://www.TheFinancialAwarenessFoundation.org/pdf/TFAF-FallCampaignReport&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 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 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](http://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>



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=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 & 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 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>



**The FINANCIAL AWARENESS Foundation**

A 501(c)(3) Nonprofit Dedicated to *Significantly Improving Financial Awareness & Financial Literacy*™

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

- **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 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>



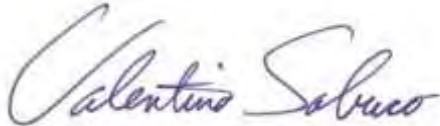


**We welcome your assistance and support.** To learn more about us and our financial awareness campaigns and efforts visit us at [www.TheFinancialAwarenessFoundation.org](http://www.TheFinancialAwarenessFoundation.org).

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..."* <sup>SM</sup>

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