

2018 Improving Financial Awareness & Financial Literacy Movement & Campaigns

Councils / Chapters / Branch Offices Guide & Information Kit



As a leader within your community you can play a **VERY IMPORTANT** and strategic role in *the Improving Financial Awareness & Financial Literacy Movement*, while creating new goodwill and new revenues opportunities for you, your organization and many nonprofits. This can be done by actively supporting and participating within the semiannual financial awareness campaigns personal financial content media blitz built around the strategic campaign venues of National Financial Literacy Month (April) and National Estate Planning Awareness Month / Week (3rd week in October).

This *Improving Financial Awareness and Financial Literacy Movement & Campaigns Councils / Chapters / Branch Offices Guide & Information Kit* is presented to you by The Financial Awareness Foundation.

You are free and welcome to use, copy, edit, and circulate these materials for the exclusive use of in encouraging support and participation in improving financial awareness and financial literacy. If you would like a Word version of the Information Kit for ease of editing or to co-brand with your organization please let us know and we will gladly promptly email it to you.

Presented by



The FINANCIAL AWARENESS Foundation
“Your Financial Partner”

Improving Financial Awareness & Financial Literacy™

A 501(c)(3) Nonprofit Dedicated to Significantly
“Improving financial awareness & financial literacy...” SM

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www.TheFinancialAwarenessFoundation.org

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Introduction

As a leader within your community you can play a **VERY IMPORTANT** and strategic role in the *Improving Financial Awareness and Financial Literacy Movement*, while creating new goodwill and new revenues opportunities for you, your organization and many nonprofits. This can be done by actively supporting and participating within the semiannual personal financial content media blitz built around the strategic campaign venues of **National Financial Literacy Month** (April) and **National Estate Planning Awareness Month / Week** (3rd week in 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.

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 up-to-date estate and financial plans 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.

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, estate planning 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.

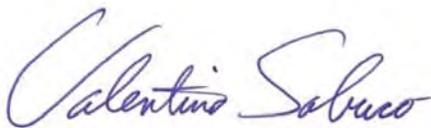
Most people are not taught the essential principle to smart personal financial management at home or in school, thus they don't have the proper tools to address every day financial decisions in an informed manner. This jeopardizes their financial and physical wellness, their ability to realistically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

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 financial decisions. **We can use your assistance.**

If you would like a Word version of the Information Kit for ease of editing or to co-brand with your organization please let us know and we will gladly promptly email it to you.

We hope you will join us in participating and communicating these important opportunities with your colleagues and reader and we look forward to working with you on the **Improving Financial Awareness & Financial Literacy Movement & Campaigns™** built around the strategic venues of **National Financial Literacy Month** and **National Estate Planning Awareness Month/Week**.

On behalf of The Financial Awareness Foundation and the participating associations, organizations, nonprofits, universities, employers, municipalities, and professionals thank you for your efforts and for assisting us in having a positive ongoing impact on improving financial awareness and financial literacy.



Valentino Sabuco, Executive Director

The Financial Awareness Foundation

A 501(c)(3) Nonprofit Dedicated to Significantly

*"Improving financial awareness & financial literacy..."*SM

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We Need Your Assistance

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 (120 million American's – from poor to wealthy) not having up-to-date estate and financial plans 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.

Tactics for Attorneys, CAPs, CFA, CFP®, CTFA, ChFC®, CLU®, CPAs, CPA/PFS, RIA, 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-- have no up-to-date estate plan nor understand the importance of having such a plan 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, estate, and gift plans in order.



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 on the path to building a successful practice. The following outlines a significant opportunity for you – the elite financial advisors to advance their practices by attracting motivated and primed clients, while helping to grow a strong a 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 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.

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 the importance of having 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 elderly; it's important for everyone.
 - If people don't have an estate plan their 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.

- What could Prince's estate of \$300+ million do in the right hands? Music scholarships, teach entrepreneurship, help advance cures for health problems, help feed many, improve financial awareness and financial literacy, etc.
- 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.



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.

Many people mistakenly believe they are not "rich," and assume they don't need estate and financial planning or gift planning - 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 definition 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 you 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 longtime financial service professionals and leaders in the financial and estate planning and charitable planning communities, you have firsthand experience about the challenges Americans face with saving, retirement planning, dealing with major expenditures, investing, taxes, risk management, estate 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 financial and estate planning and gift planning content media campaigns** around the strategic venues of National Financial Literacy Month (April) and National Estate Planning Awareness Month / Week (3rd week in October).



14th Anniversary of National 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 background information.

www.TheFinancialAwarenessFoundation.org/pdf/About-NationalFinancialLiteracyMonth.pdf

10th Anniversary of National Estate Planning Awareness Month / Week (3rd Week in 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 general public, high net worth individuals, 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.

Take a look at what your colleagues are doing by previewing the latest *Improving Financial Awareness & Financial Literacy 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 20+ state governors supporting proclamations.

<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.

Promote Your Business While Improving Financial Awareness & Financial Literacy

Here are some fun, easy ways to help improve financial awareness and financial literacy while building your practice:

1. **Place financial and estate planning and gift 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**. Here are links to some sample articles:

- * 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>

Email us links your articles, checklists, ads, and seminar/webinar activity notices so we can highlight them and you in the next **Improving Financial Awareness & Financial Literacy Magazine**.

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=LFUi77VUtEs&feature=youtu.be>

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

- "Building Blocks to Successful Financial Planning"
- "Building Blocks to Successful Estate Planning"

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.

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 attract new patrons, retain existing ones, and build support for your own other initiatives.
- You, your staff, patrons, and prospects benefit by receiving personal financial and estate planning materials to improve their personal financial position and receive a powerful campaign and program to use within your organization to generate new sources of revenues.
- Families benefit by learning the essential principles to smart financial management; 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.
- Philanthropists benefit by helping to solve a major social problem that leads to a better world.
- Universities benefit by having alumni, faculty and staff who are less stressed, happier and more productive and more philanthropic.
- 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.

Do you have strategic relationships with major employers, social media & technology companies, nonprofits, universities and colleges that should know about this 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 general public, financial service and nonprofit professionals and their organizations, educational institutions, municipalities, and employers. 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 personal financial management are very important as this gives people the tools of empowerment to: make better informed and productive everyday money decisions; save time and money with their financial advisors and service providers; have the best opportunities to reach and maintain their personal / family financial dreams; enjoy a financially secure debt free future; while they advance their philanthropy and legacy.



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, and employers 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
 - **National Estate Planning Awareness Month / Week**
 - **National Financial Literacy Month**

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™**
Spring <http://www.thefinancialawarenessfoundation.org/pdf/TFAF-SpringCampaignReport&Magazine.pdf>
Fall <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 2018 set of personal finance publications. 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.



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

1. **Your financial PARTNER™ Overview – Essential Principles to Smart Personal Financial 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 personal financial management and common mistakes to avoid 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 personal financial management and a comprehensive set of common mistakes to avoid. These tools empower you to
 - Make better informed and productive everyday financial decisions
 - Save time and money with your financial advisors and service providers
 - Have the best opportunities to reach and maintain your personal / family financial dreams
 - Enjoy a financially secure debt free future
 - Advance your philanthropic and legacy plans.
3. **Your Estate 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 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 White Papers

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

For additional information contact Valentino Sabuco, Executive Director at
v.Sabuco@TheFinancialAwarenessFoundation.org 707.586.8620



Help us do more by making a generous tax deductible contribution
<http://home.thefinancialawarenessfoundation.org/donationgateway.html>

Scheduling Tool

The following is a scheduling tool designed to assist with the planning of your annual involvements with the improving financial awareness & financial Literacy campaigns, programs, & activities. Please feel free to edit it and adjust for your unique situation.

Task	Jan	Feb	Mar	April	May	June	July	Aug	Sep	Oct	Nov	Dec
1. Placement of Financial & Estate Planning Editorial Content in Support of NFLM & NEPAW												
Public Financial Planning & Estate Planning Content												
1. Appoint responsible person to manage the program		Xxxxxx	xxxxxx					xxxxxx	xxxxxx			
2. Develop content for the public or contact us for materials		Xxxxxx	xxxxxx					xxxxxx	xxxxxx			
3. Website												
4. Newsletters												
5. Social Media												
6. News Media												
7. Develop Annual Flyer												
8. Developer Semiannual mailer												
9.												
10.												
11. Present Content				Present Content						Present Content		
12.												
Campaign Communications												
1. Appoint responsible person to manage the program		xxxxxx	xxxxxx					xxxxxx	xxxxxx			
2. Develop content for the members & associates or contact us for materials		Xxxxxx	xxxxxx					Xxxxxx	xxxxxx			
3. Members												
4. Members & Associates												
5. Develop Annual Flyer												
6. Developer Semiannual mailer												
7.												
8. Present Content				Present Content						Present Content		
9.												
2. Add a Improving Financial Awareness & Financial Literacy Page to your Website												
1. Add a Improving Financial Awareness & Financial Literacy Page to your website												
2. Populate it with articles and links on												
3. Financial Planning												
4. Estate Planning												
5. Gift planning												
6. Life Planning												
7. Legacy Planning												
8.												

Task		Jan	Feb	Mar	April	May	June	July	Aug	Sep	Oct	Nov	Dec
9.	Add a blog												
10.													
11.	Contact for content and ideas												
12.													
13.	Establish and update refresh schedule												
14.													
15.													
3. Webinars & Seminars													
Public Presentation													
1.	Appoint responsible person to manage the program	Xxxxxx	Xxxxxx	Xxxxx				Xxxxxx	Xxxxxx	Xxxxxx			
3.	Develop presentation materials or contact us for materials	Xxxxxx	Xxxxxx	Xxxxxx				Xxxxxx	Xxxxxx	Xxxxxx			
4.	Select Speakers		Xxxxxx	Xxxxxx					Xxxxxx	Xxxxxx			
5.	Develop marketing materials		Xxxxxx	Xxxxxx					Xxxxxx	Xxxxxx			
6.	Add to calendar		Xxxxxx	Xxxxxx					Xxxxxx	Xxxxxx			
7.	Distribute marketing materials			Xxxxxx	xxxxxxxx					Xxxxxx	Xxxxxx		
8.													
9.	Presentation				Present Content						Present Content		
10.	Follow-up Survey				Xxxxxxxx						Xxxxxx		
11.													
12.													
13.													
14.													
15.													
Professional Presentation													
1.	Appoint responsible person to manage the program	Xxxxxx	xxxxxx	Xxxxxx				Xxxxxx	Xxxxxx	Xxxxxx			
2.	Develop presentation materials or contact us for materials	Xxxxxx	Xxxxxx	Xxxxxx				Xxxxxx	Xxxxxx	Xxxxxx			
3.	Select Speakers		Xxxxxx	Xxxxxx					Xxxxxx	Xxxxxx			
4.	Decide if you are offering CE credits, if so get appropriate certifications or program approvals		Xxxxxx	Xxxxx					Xxxxxx	Xxxxxx			
5.	Develop marketing materials		Xxxxxx	Xxxxxx					Xxxxxx	Xxxxxx			
6.	Distribute marketing materials			Xxxxxx	xxxxxxxx					Xxxxxx	Xxxxxx		
7.													
8.	Presentation				Present Content						Present Content		
9.	Follow-up Survey				xxxxxxx						Xxxxxx		
10.													
11.													
12.													
4. Local Seminars & Workshops													
1.	Appoint responsible person to manage the program	Xxxxxx	xxxxxx	Xxxxxx				Xxxxxx	Xxxxx	Xxxxxx			
2.	Develop presentation materials or contact us for materials	xxxxxx	Xxxxxx	Xxxxxx				Xxxxxx	Xxxxxx	Xxxxxx			
3.	Select Speakers		Xxxxxx	Xxxxxx					Xxxxxx	Xxxxxx			

Task		Jan	Feb	Mar	April	May	June	July	Aug	Sep	Oct	Nov	Dec
4.	Decide if you are offering CE credits, if so get appropriate certifications or program approvals		Xxxxxx	Xxxxxx					Xxxxxx	Xxxxxx			
5.	Develop marketing materials		Xxxxxx	Xxxxxx					Xxxxxx	Xxxxxx			
6.	Distribute marketing materials			Xxxxxx	Xxxxxxxx					Xxxxxx	xxxxxxx		
7.													
8.	Presentation				Present Content						Present Content		
9.	Follow-up Survey				Xxxxxxxx						xxxxxxx		
5. Circulate Press & Industry Media Kits to Members													
1.	Appoint responsible person to manage the task	Xxxxxx	Xxxxxx	xxxxxx				Xxxxxx	Xxxxx	Xxxxxx			
2.	Customize and edit Kit	Xxxxxx	Xxxxxx	xxxxxx				Xxxxxx	Xxxxxx	Xxxxxx			
3.	Develop communication	xxxxxx	Xxxxxx	Xxxxxx				Xxxxxx	Xxxxxx	Xxxxxx			
4.	Send out and post communication		Xxxxxx	Xxxxxx					Xxxxxx	Xxxxxx			
5.													
6.													
7.													
8.													
9.													
6. Ask Your State Governor and other Political Contacts for a Supporting Proclamation													
1.	Semi-annually contact your state governor and request a supporting proclamation for												
	National Financial Literacy Month (April)		XXXXX	Xxxxxx	Xxxxxxxx								
	Estate Planning Awareness Month (October)								Xxxxx	xxxxxx	xxxxxxx		
	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												
2.	Do the same with your Congressmen & women		Xxxxxx	Xxxxxx	Xxxxxxxx				Xxxxxx	xxxxxx	Xxxxxxx		
3.	Do the same with local Mayors & City Council Members		Xxxxxx	Xxxxxx	Xxxxxxxx				Xxxxxx	Xxxxxx	xxxxxxx		
4.													
5.													
7. Current Program Integration													
1.	Annual Conference												
2.													
3.	Education Development												

	Task	Jan	Feb	Mar	April	May	June	July	Aug	Sep	Oct	Nov	Dec
14.													
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Notes:

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We Welcome Your Assistance and Support

We are hard at work to become the 'foundation of choice' for improving financial awareness and financial literacy for the public, and amongst nonprofits, educational institutions, financial service professionals and their associations, the news media, and associated financial service and technology companies.

You are not required to support the Financial Awareness Foundation in any way or have to pay a membership fee or make a contribution in order to participate in these important improving financial awareness campaigns or programs. But your support and contributions are welcome and appreciated.



To learn more about The Financial Awareness Foundation and these Improving Financial Awareness Campaigns & Programs

Visit our website at <http://www.TheFinancialAwarenessFoundation.org>

Here's a link to our latest Improving Financial Awareness & Literacy Campaign Report & Magazine™ that shows how your colleagues across the country are participating.

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

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

707.586.8620

v.sabuco@TheFinancialAwarenessFoundation.org



The **FINANCIAL AWARENESS** Foundation

“Your Financial Partner”

Improving Financial Awareness & Financial Literacy™

Donor Contribution Form

Have You Ever Heard Someone Say...

“Doesn’t the government provide for that?”

“Estate and financial planning is too complicated and expensive.”

“All my property is titled in joint tenancy with my spouse so I don’t need a will.”

“Estate and financial planning is only for the rich.”

“I’m too young to do estate or financial planning.”

The Foundation serves as a nonpolitical and neutral “financial awareness advocate” for the public, the professionals and their associations, educational institutions, municipalities, and nonprofits.

Our mission is to significantly help solve a major social problem dealing with the lack of financial awareness and financial literacy. We believe that teaching financial literacy and the essential principles of smart financial management are very important. This gives people the tools to address everyday financial decisions in a more informed manner and have the best possibilities to reach and maintain their personal financial freedom, security, and philanthropy.

WE CAN’T DO THIS ALONE – WE NEED YOUR HELP!

Please consider making a ‘**Tax-deductible Contribution**’ to The Financial Awareness Foundation by completing and returning this page. We are a 501(c)(3) nonprofit organization. Unless you request otherwise, your contribution will be given recognition on The Financial Awareness Foundation website and in next year’s Foundation Report. Thank you for your consideration.

To learn more about us, link to www.TheFinancialAwarenessFoundation.org

Click here **DONATE TODAY!** or go to <http://home.thefinancialawarenessfoundation.org/donationgateway.html> to make your tax deductible online contribution or enclosed a check payable to “The Financial Awareness Foundation” or complete the following credit card form.

Please accept my contribution of \$ _____

Charge My VISA/MC/AMEX # _____ Exp. Date _____

Name of Cardholder _____ Signature _____

Address _____

Telephone Number _____ Email _____

Use of my donation for: Unrestricted Improving Financial Awareness Professional Education Scholarships

Call, email, or mail your generous contribution to us at:

The Financial Awareness Foundation

Executive Director Valentino Sabuco

959 Golf Course Drive, #273

Rohnert Park ♦ CA 94928

707.586.8620 ♦ V.Sabuco@TheFinancialAwarenessFoundation.org

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.....	40



#1. Short Introduction and Call to Action to financial service industry and nonprofit association and organization members for emails or posting on your website

The following is a Financial Service and Nonprofit Association and Organization brief introduction and **call to action** to support and actively participate in the **Improving Financial Awareness & Financial Literacy Movement & Campaigns** built around the strategic venues of the 8th anniversary of **National Estate Planning Awareness Month / Week** (NEPAM/W) and six months later during this October 13th anniversary of **National Financial Literacy Month** (NFLM) in April. This introduction can be edited as appropriate and displayed on your organization's websites, social media groups, newsletters, announcements and as a quick outline for discussing NFLM and NEPAM/W with colleagues.

Help make a BIG difference while increasing your bottom line! Join Us in Participating in the Improving Financial Awareness & Financial Literacy Campaigns Built Around National Estate Planning Awareness in October and National Financial Literacy Month in April

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

A Very Big Social Challenge That Requires Attention Now

With so many people on the verge of running out of money before their life expectancy and over half your family, friends, neighbors, and business associates not having an up-to-date estate plans to protect themselves and their families we have a serious problem. This lack of financial awareness and financial literacy places a huge 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, nonprofits and people with money, and the government as a final safety net.
- It is estimated that over 120 million adult Americans do not have an up-to-date estate plan to protect themselves and their family's assets. This can lead to a significant and unnecessary shrinkage of family assets and an enormous waste of time and resources at the most inopportune time. Financial and estate planning is not just for the wealthy it's important for everyone.
- 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.
- These financial challenges are not just a domestic problem. These are also international challenges and place a growing amount of pressure on families and friends, employers, nonprofits, as well as the governments.

Additionally 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. Without some financial and estate planning a significant amount these assets will be wasted, and much of the remaining assets may not go to the right person(s) or organization(s), and or may not be used as intended.



The Solution

There is a real solution to this lack of financial literacy epidemic that revolves around educating and motivating the public, professionals, and nonprofits to take appropriate actions and we could use your assistance.

You can play an integral role in joining with your colleagues from financial and nonprofit associations and organization, employers, educational institutions, government agencies, and the news media to support and actively participate in building semiannual financial awareness programs to touch the vast majority of the general public at least twice a year with a subtle **concentrated personal finance content media blitz campaign** around the strategic venues of:

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

Please join the Distinguished Co-Honorary Chairs for the 2016 Improving Financial Awareness & Financial Awareness Movement & Campaigns



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 professionals and their organizations, educational institutions, employers, municipalities, and the news media in supporting and participating in the strategic venues.



To see what your colleagues are doing please see the latest **Improving Financial Awareness & Financial Literacy Campaign Report & Magazine™** – found at

<http://www.TheFinancialAwarenessFoundation.org/pdf/TFAF-SpringCampaignReport&Magazine.pdf>

Here are some fun and easy ways to participate

You can play an integral role by supporting and participating in helping to build semiannual financial awareness programs during April and October. Together we have the potential to advance and contribute to this broad-based, multifaceted movement for improving financial awareness and financial literacy.

Here are some fun and easy ways to participate:

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 Month / Week**. If you need content please contact us or see the sample articles Press & Industry Media Kits and Guides found under the Campaign tab at www.TheFinancialAwarenessFoundation.org
2. Add this icon to your website with a link to <http://home.thefinancialawarenessfoundation.org/campaigns.html>



Here's a link to download the Foundation graphic

<http://www.thefinancialawarenessfoundation.org/pdf/FA-FL-Graphic.jpg>

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

3. 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 also see the "**Basic Building Blocks to Successful Estate Planning**" a version of such a presentation we did as a national live recorded webinar for The Stelter Company's nonprofit community at www.stelter.com/webinars.html and with the American Endowment Foundation at <https://www.youtube.com/watch?v=LFUi77VUtEs&feature=youtu.be>
4. Circulate this communication to colleagues and associates and encourage them to support and actively participate in these important events. 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>



5. 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.



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 being recognized as a thought leader that is significantly helping to solve a major social problem. This will create goodwill for you and your organization that will attract new patrons, retain existing ones, and build support for your own other initiatives.
- You, your staff, patrons, and prospects benefit by receiving personal financial and estate planning materials to improve their personal financial position and receive a powerful campaign and program to use within your organization to generate new sources of revenues.
- Families benefit by learning the essential principles to smart financial management so they can make better every day informed financial decisions, and have the best opportunities to reach and maintain their personal and family financial goals, financial freedom and security, while they advance their personal philanthropy.
- Other 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.
- 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.

Improving Financial Awareness Movement & Campaigns

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, CFP®, AEP®, The Financial Awareness Foundation's Executive Director & Publisher at 707.586.8620, or v.sabuco@TheFinancialAwarenessFoundation.org. Visit us at 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.



#2. Email Text for Local Councils, Chapters, and Branch Offices to Membership

**RE: Help make a BIG difference while increasing your bottom line!
The Improving Financial Awareness & Financial Literacy Movement & Campaigns built
around National Estate Planning Awareness Month / Week October and National Financial
Literacy Month in April**

Dear {Your organization's Council, or Chapter or Branch Office name} Member:

I'm writing today to inform you of two incredibly important improving financial awareness and financial literacy initiatives supported by {your organization's name} to get your personal support and participation in

1. National Estate Planning Awareness Month / Week (3rd Week in October)
2. Financial Literacy Month (April)

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

We Have A Very Big Social Challenge That Requires Attention Now

With so many people on the verge of running out of money before their life expectancy, many families burdened with large amounts of student loans and other forms of debt, and more than half of our adults don't have nor understand the importance of having an up-to-date financial, and estate and gift plans 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 the importance of having 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.

Additionally 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.

Without some financial and estate planning a significant amount these assets will be wasted, with much of the remaining assets may not go to the right person(s) or organization(s), and or may not be used as intended.

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 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 financial decisions. **We can use your assistance.**



Member of {your organization's name} can play an integral role in joining with our colleagues from financial and nonprofit associations and organization, employers, government agencies, and the news media to support and participate in building semiannual financial awareness programs to touch the vast majority of the general public at least twice a year with a **concentrated personal finance content media blitz** around the strategic campaign venues of:

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

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. was created by Congress and supported by President Barack Obama.

www.thefinancialawarenessfoundation.org/pdf/About-NationalFinancialLiteracyMonth.pdf

- **Press & Industry Media Kit** - For additional information about the financial awareness campaigns, download the full media kit, and see the latest Campaign Report & Scrapbook please visit the Campaign tab at www.TheFinancialAwarenessFoundation.org/

We can assist this national effort by getting our local financial service companies, junior colleges, colleges & universities, employers, unions, nonprofits newspapers and other media to publish estate and financial planning educational materials, guides and checklists, tools, and content during these times each year. Together we have the potential to help advance and contribute to one of the most amazing, broad-based, multifaceted campaigns for improving financial awareness and financial literacy.

Please join the distinguished honorary co-chairs



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



The FINANCIAL AWARENESS Foundation

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

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, educational institutions, municipalities, and the news media in supporting and participating in the strategic venues.

To see what your colleagues are doing please see the latest **Improving Financial Awareness & Financial Literacy Campaign Report & Magazine™** – found at

<http://www.TheFinancialAwarenessFoundation.org/pdf/TFAF-SpringCampaignReport&Magazine.pdf>



Fun, easy, and profitable ways to participate in the financial awareness campaigns

As members of the financial service and nonprofit communities you personally can play an important role to help improve financial awareness and financial literacy by supporting and participating in these semiannual financial awareness programs during April and October.

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

Here are some fun and easy ways to partake:

1. Place financial and estate planning editorial content into your website, newsletters, social media groups, local newspapers, and radio/television/web-based shows and ads, in support of National Financial Literacy Month and National Estate Planning Awareness Week
2. Add an "Improving Financial Awareness & Financial Literacy Page or blog to your website, social media, newsletter, and magazine. 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. If you need content please contact us.
3. Add this icon to your website with a link to <http://home.thefinancialawarenessfoundation.org/campaigns.html>



Here's a link to download the Foundation graphic

<http://www.thefinancialawarenessfoundation.org/pdf/FA-FL-Graphic.jpg>

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

4. Encourage your organization and associates to host or take part in community-wide programs built around estate and financial planning during the months of April and October.
5. Introduce your associates and colleagues to these improving financial awareness and financial literacy campaigns and materials. The Press & Industry Media Kit, Guides free content can be found at <http://home.thefinancialawarenessfoundation.org/campaigns.html>
6. 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.



This is a real winning approach to solving a major social challenge

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

- Families benefit by learning the essential fundamentals of smart financial management so they can make better every day informed financial decisions, and have the best possibilities to reach and maintain their personal financial freedom, security and philanthropy.
- Financial service professionals and their organizations benefit by acquiring new business from more informed and motivated clients.
- Employer benefit from having less stressed and happier more productive employees.
- Nonprofits and fundraisers benefit with increased donations, planned gifts, alternate beneficiary selections and bequests.
- Everyone actually benefits with a stronger and financially sound economy.

{Optional: Enter a paragraph about you local public outreach efforts here}

Improving Financial Awareness Campaigns

To learn more about how you can participate in this important public financial awareness initiative contact:

{your contact information here}

To schedule an interview with our distinguished honorary co-chairs, learn more about **The Improving Financial Awareness & Financial Literacy Movement & Campaigns** and 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. Visit us at 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 {your organization}, The Financial Awareness Foundation and the participating associations, organizations, nonprofits, and professionals thank you for your efforts and for assisting us in having a positive ongoing impact on improving financial awareness and financial literacy across the country.

Respectfully submitted,

{your name}



Examples of What Others Have Done

1. Spring Improving Financial Awareness & Financial Literacy Report & Magazine™

<http://www.thefinancialawarenessfoundation.org/pdf/SpringCampaignReport&Magazine.pdf>

2. Fall Improving Financial Awareness & Financial Literacy Report & Magazine™

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



Background Resources a Click Away

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 V.Sabuco@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 Campaign Report & Scrapbook please visit the Campaign tab at www.TheFinancialAwarenessFoundation.org/ and **Tools & Resources Section** at <http://AdvancingFinancialAwareness.org>
2. **National Estate Planning Awareness 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.
<http://www.thefinancialawarenessfoundation.org/pdf/About-NationalEstatePlanningAwarenessWeek.pdf>
3. **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. was created by Congress and supported by President Barack Obama.
<http://www.thefinancialawarenessfoundation.org/pdf/About-NationalFinancialLiteracyMonth.pdf>
4. **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
 - **American Association of Attorney-CPA’s** – Find an Attorney – CPA
 - www.attorney-cpa.com/eweb/DynamicPage.aspx?Site=AAA-CPA&WebCode=IndSearch
 - **Association of Fundraising Professionals** –
 - Leadership - www.afpnet.org/
 - Find a local chapter - www.afpnet.org/audiences/chapters.cfm?navItemNumber=525
 - **CFP Board** – Find a CFP Professional –
 - www.cfp.net/
 - **Martindale** – Find a Lawyer or Law Firm –
 - www.martindale.com/
 - **NAEPC** – Find an AEP or Estate Planner –
 - www.naepc.org/designations/estate_planners/search#spec/AEP,EPLS
 - **Partnership for Philanthropic Planning** –
 - Leadership www.pppnet.org/about/leadership_2013.html
 - Find a local chapter www.pppnet.org/councils.html#



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
 - 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
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
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
10. Demographics of the United States
 - a. 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
 - c. 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
 - c. <http://www.federalreserve.gov/pubs/bulletin/2014/pdf/scf14.pdf>
 - d. http://www.strongfinancialfuture.org/wp-content/uploads/2015/12/What-its-Worth_Full.pdf
13. Financialcorps
 - a. http://financialcorps.com/bill-melinda-gates-foundation-seeks-mobile-money-and-financial-education-solutions/?utm_source=12.2.2014+Newsletter&utm_campaign=FC_Newswire_12.2.2014&utm_medium=email
14. JPMorgan Asset Management
 - a. The Millennials
 - i. https://www.jpmmorganfunds.com/blobcontent/690/439/1323431015884_RI-WPMILLENNIALS.pdf
15. Jumpstart - 2015-National Standards in K-12 Personal Finance
 - a. http://www.jumpstart.org/assets/files/2015_NationalStandardsBook.pdf
16. Kaiser Family Foundation
 - a. <http://facts.kff.org/chart.aspx?cb=58&sctn=162&ch=1725>
17. Knowledge @ Wharton
 - a. <http://knowledge.wharton.upenn.edu/article.cfm?articleid=2642>
18. MasterCard Financial Literacy Index Report (2014H1)
 - a. <http://www1.mastercard.com/content/intelligence/en/research/reports/2015/mastercard-financial-literacy-index-report-2014h1.html>
19. MetLife Demographic Profiles
 - a. www.metlife.com/searchresults?query=demographic+profile&and_on=Y&sel_path=metlife%2Fmmi%2Fresearch%2Findex.html&remoteUser=71.198.244.63-3947949424.30201431
 - b. MetLife Study of Employee Benefit Trends
 - i. <http://www.metlife.com/business/insights-and-tools/industry-knowledge/employee-benefits-trends-study/index.html#highlights>
20. NAEPC - HIGH-PERFORMANCE TEAMING & PROFESSIONAL COLLABORATION
 - a. http://www.naepc.org/assets/national/files/High%20Performance%20Teaming%20White%20Paper%2002_25_16.pdf
21. Neighbor Works America
 - a. Survey – 1/3 of US Adults have no emergency savings
 - b. <http://www.neighborworks.org/Media-Center/Press-Releases/2015-Archive/March/One-in-three-US-adults-has-no-emergency-savings>
22. PWC - Bridging the Financial Literacy Gap: Empowering teachers to support the next generation
 - a. <http://www.pwc.com/us/en/about-us/corporate-responsibility/assets/pwc-financial-education-report.pdf>
23. S&P Ratings Services Global Financial Literacy Survey
 - a. <https://www.mhfi.com/corporate-responsibility/global-financial-literacy-survey>
24. SEC
 - a. www.sec.gov/pdf/report99.pdf
25. SHRM Research Articles
 - a. <http://www.shrm.org/Research/Articles/Pages/default.aspx>
26. Social Security
 - a. Social Security 2016 Changes
 - i. <http://www.ssa.gov/news/press/factsheets/colafacts2016.html>
 - b. Social Security – A Profile of Older Americans 2011
 - i. http://www.aoa.gov/aoaroot/aging_statistics/Profile/2011/docs/2011profile.pdf
27. UBS and PwC
 - a. Billionaires: Master architects of great wealth and lasting legacies
 - i. <http://www.pwc.com/gx/en/financial-services/publications/assets/pwc-ubs-billionaire-report.pdf>



28. US Census Information
 - a. www.census.gov/
 - b. www.census.gov/compendia/statab/2011/tables/11s0540.xls - 2010-12-07
 - c. www.census.gov/sipp/workpapr/wp110_9005.pdf - 2009-09-08
 - d. <http://www.census.gov/programs-surveys/acs/data.html/>
 - e. The 2012 Statistical Abstract
 - i. www.census.gov/compendia/statab/cats/income_expenditures_poverty_wealth.html
 - f. Quick Facts
 - i. <http://quickfacts.census.gov/qfd/states/00000.html>
 - ii. <http://www.census.gov/quickfacts/table/PST045214/00>
 - g. The American Community Survey (ACS)
 - i. <http://www.census.gov/acs/www/data/data-tables-and-tools/>
29. US Dept of Health & Human Services
 - a. Health, United States, 2010
 - b. <http://www.cdc.gov/nchs/fastats/lifexpec.htm>
30. US News
 - a. http://finance.yahoo.com/news/pf_article_109508.html
 - b. <http://money.usnews.com/money/blogs/planning-to-retire/2010/01/12/the-4-biggest-sources-of-retirement-income>
31. The Institute for College Access & Success - Student Deb and the Class of 2014
 - a. http://ticas.org/sites/default/files/pub_files/classof2014.pdf
32. WalletHub.
 - a. 2015's The Most & Least Financially Literate States in America.
 - i. <http://wallethub.com/edu/most-and-least-financially-literate-states/3337/>
33. Wells Fargo
 - a. https://www.wellsfargo.com/press/2011/20111116_80IsTheNew65



Improving Financial Awareness Campaigns

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Notes:



The FINANCIAL AWARENESS Foundation

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

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As a leader within your community you can play a **VERY IMPORTANT** and strategic role in improving financial awareness and financial literacy, while creating new goodwill and new revenues opportunities for you, your organization and many nonprofits. This can be done by actively supporting and participating within the semiannual personal financial content media blitz built around the strategic venues of **National Financial Literacy Month (April)** and **National Estate Planning Awareness Week (3rd week in October)**.

This **Sample Communications Information Kit** is presented to you by The Financial Awareness Foundation and the Association of Fundraising Professionals.

You are free and welcome to use, copy, edit, and circulate these materials for the exclusive use of in encouraging support and participation in the improving financial awareness and financial literacy movement. If you would like a Word version of this Information Kit for ease of editing or to co-brand with your organization please let us know and we will gladly promptly email it to you.

To see what your colleagues are doing please see the latest Improving Financial Awareness & Financial Literacy Movement Report & Magazine™ – found at

www.TheFinancialAwarenessFoundation.org/pdf/TFAF-SpringCampaignReport&Magazine.pdf

The Financial Awareness Foundation

A 501(c)(3) Nonprofit Dedicated to Significantly
"Improving financial awareness & financial literacy..."SM

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