

# Background and Sample Proclamations in Support of Improving Financial Awareness & Financial Literacy and Proclaiming

- April as Financial Literacy Month
- October as Estate Planning Awareness Month

## Contents

Overview – Plan & Strategy & Request for a Supporting Proclamation.....	2
1. Draft Proclamation in Support of Improving Financial Awareness & Financial Literacy and Proclaiming April as Financial Literacy Month.....	5
2. Draft Proclamation in Support of Improving Financial Awareness & Financial Literacy and Proclaiming October as Estate Planning Awareness Month.....	8
3. Draft Proclamation in Support of Improving Financial Awareness & Financial Literacy and Proclaiming April as Financial Literacy Month & October as Estate Planning Awareness Month.....	9
Background Resources.....	12



## The FINANCIAL AWARENESS Foundation

A 501(c)(3) Nonprofit Organization dedicated to significantly  
Improving financial awareness & financial literacy™

959 Golf Course Drive, #273 ♦ Rohnert Park ♦ CA 94928

Executive Director & Publisher: Valentino Sabuco ♦ 707.586.8620

V.Sabuco@TheFinancialAwarenessFoundation.org ♦ [www.TheFinancialAwarenessFoundation.org](http://www.TheFinancialAwarenessFoundation.org)

(ver033117)

# Overview – Plan & Strategy & Request for a Supporting Proclamation

Greetings,

Thank you for interest in improving financial awareness and financial literacy.

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 ultimate safety net the state and federal government.

As a brief backgrounder, we are The Financial Awareness Foundation a 501(c)(3) nonprofit organization. The Foundation serves as a nonpolitical “financial awareness advocate” for the public, the financial service and nonprofit professionals and their organizations, educational institutions, municipalities, and employers.

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 to 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 and financial goals, their financial freedom and security, while advancing their own personal philanthropy.

We are taking an active leadership role to recognize thought leading organizations and their professionals 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 a growing concentrated personal finance content media blitz campaign every six months through the strategic venues of:

- National Financial Literacy Month (April)
- National Estate Planning Awareness Week (3<sup>rd</sup> 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.

The Foundation further 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.

We are hard at work to become the ‘foundation of choice’ for improving financial awareness and financial literacy for the general public, and amongst the financial service and nonprofit professionals and their organizations, educational institutions, and the news media.



We understand that this is a massive undertaking. As we move into the 9th year it's being accomplished through leading organizations 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

You can see many of the participating organization and their work within our **latest Improving Financial Awareness & Literacy Movement Report & Magazine™** by clicking on the following link or pasting it in your browser.

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

**We've began a national campaign to annually get all 50 Governor to create and sign supporting Improving Financial Awareness & Financial Literacy Movement & Campaigns proclamations for every Financial Literacy Month (April) and Estate Planning Awareness Month (October). We would welcome your assistance in providing one from your state, and local municipalities.**

The following State Governor's signed supporting proclamations during Estate Planning Awareness Month or Financial Literacy Month in 2016; those highlighted in yellow signed both.

- |   |   |
|---|---|
| 1. Governor Mike Beebe, Arkansas        | 13. Governor Phil Bryant, Mississippi           |
| 2. Governor Jerry Brown, California     | 14. Governor Margret Wood Hassan, New Hampshire |
| 3. Governor John Hickenlooper, Colorado | 15. Governor Pat McCrory, North Carolina        |
| 4. Governor Jack Markell, Delaware      | 16. Governor Mary Fallin, Oklahoma              |
| 5. Governor Rick Scott, Florida         | 17. Governor Tom Wolf, Pennsylvania             |
| 6. Governor Nathan Deal, Georgia        | 18. Governor Dennis Daugaard, South Dakota      |
| 7. Governor Butch Otter, Idaho          | 19. Governor Greg Abbott, Texas                 |
| 8. Governor Terry Branstad, Iowa        | 20. Governor Bill Haslam, Tennessee             |
| 9. Governor Sam Brownback of Kansas     | 21. Governor Peter Shumlin, Vermont             |
| 10. Governor Matt Bevin, Kentucky       | 22. Governor Terry McAuliffe, Virginia          |
| 11. Governor Rick Snyder, Michigan      | 23. Governor Scott Walker, Wisconsin            |
| 12. Governor Mark Dayton, Minnesota     |   |

Wouldn't it be great if we can get all 50 governors to do proclamation for every Financial Literacy Month and Estate Planning Awareness Month!



**With a little effort you can help this happen!**

**Please assist by contacting your state governor and request that they provide a supporting improving financial awareness and financial literacy proclamation by proclaiming for their state**

- **April as Financial Literacy Month**
- **October as Estate Planning Awareness Month**

You can see the actual proclamations and what other are doing from last year's Spring and Fall Improving Financial Awareness & Literacy Campaign Report and Magazine™ that can viewed at

[www.TheFinancialAwarenessFoundation.org/pdf/TFAF-SpringCampaignReport&Magazine.pdf](http://www.TheFinancialAwarenessFoundation.org/pdf/TFAF-SpringCampaignReport&Magazine.pdf)

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

If you have any question, require additional information, or would like to develop a improving financial awareness and financial literacy movement campaign for your state or municipality or nonprofit or organization, or discuss the above further please do not hesitate to contact us.

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.

To learn more about us, and our financial awareness campaigns, programs and efforts, and **'how you can make a meaningful difference'** visit us at [www.TheFinancialAwarenessFoundation.org](http://www.TheFinancialAwarenessFoundation.org).

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

Respectfully submitted,



**Valentino Sabuco, CFP®, AEP®**

Executive Director & Publisher

**The Financial Awareness Foundation**

A 501(c)(3) Nonprofit Dedicated to

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

E-mail: [v.sabuco@TheFinancialAwarenessFoundation.org](mailto:v.sabuco@TheFinancialAwarenessFoundation.org)

Website: [www.TheFinancialAwarenessFoundation.org](http://www.TheFinancialAwarenessFoundation.org)

959 Golf Course Drive #273

Rohnert Park, Sonoma County, CA 94928

Office: 707.586.8620



**The FINANCIAL AWARENESS Foundation**

A 501(c)(3) Nonprofit Dedicated to Significantly *Improving Financial Awareness & Financial Literacy™* Page 4

# 1. Draft Proclamation in Support of Improving Financial Awareness & Financial Literacy and Proclaiming April as Financial Literacy Month

**Whereas**, managing personal finances today is more complicated and more important than ever before. We're living longer, but we're saving less. We 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, and health care. We worry about the future, or unfortunately in many cases, simply try not to think about it;

**Whereas**, careful financial and estate planning can greatly assist our citizens in accumulating and preserving assets built over a lifetime for the benefit of family, heirs, or charities;

**Whereas**, it is estimated that over 120 million 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 401K plan;

**Whereas**, estate planning involves many considerations, including safekeeping of important documents, documentation of assets, operation of law within 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 citizens are unaware that lack of estate planning and 'financial literacy' may cause their assets to be taxed at maximum rates or, by default through the complex process of probate, to be disposed of to unintended parties;

**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**, only 26 percent of 13- to 21-year olds reported that their parents actively taught them how to manage money;

**Whereas**, a 2002 survey by the National Council on Economic Education found that a decreasing number of States include personal finance in their education standards for students in kindergarten through grade 12;

**Whereas**, a 2002 study by the Jump\$tart Coalition for Personal Financial Literacy found that high school seniors know even less about credit cards, retirement funds, insurance, and other personal finance basics than high school seniors did 5 years ago;

**Whereas**, 55 percent of college students acquire their first credit card during their first year in college, and 83 percent of college students have at least 1 credit card;

**Whereas**, personal savings as a percentage of personal income decreased from 7.5 percent in the early 1980s to 3.8 percent in 2014;

**Whereas**, today more than 50 million people in the United States participate in 401(k) plans;

**Whereas**, a 2002 Retirement Confidence Survey found that only 32 percent of workers surveyed have calculated how much money they will need to save for retirement;



**Whereas**, only 30 percent of those surveyed in a 2003 Employee Benefit Trend Study are confident in their ability to make the right financial decisions for themselves and their families, and 25 percent have done no specific financial planning;

**Whereas**, over 25,000,000 adults are unbanked, i.e., not using mainstream, insured financial institutions;

**Whereas**, Whereas millions of people in the United States derive great benefits from the wide variety of products and services offered by the financial services industry in the United States, and such financial products and services allow individuals and families to build homes, start businesses, finance educations, buy cars, and meet the everyday needs of everyday life;

**Whereas**, expanding access to the mainstream financial system provides individuals with lower cost, safer options for managing their finances and building wealth;

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

**Whereas**, financial education has been linked to lower delinquency rates for mortgage borrowers, higher participation and contribution rates in retirement plans, improved spending and saving habits, higher net worth, and positive knowledge, attitude, and behavior changes;

**Whereas**, financial literacy empowers individuals to make wise financial decisions and reduces the confusion of an increasingly complex economy;

**Whereas**, personal financial management skills and life-long habits develop during childhood;

**Whereas**, Whereas personal financial education is essential to ensure that individuals are prepared to manage money, credit, and debt, and become responsible workers, heads of households, investors, entrepreneurs, business leaders, and citizens;

**Whereas**, Congress found it important enough to ensure coordination of Federal financial literacy efforts and formulate a national strategy that it established the Financial Literacy and Education Commission in 2003 and designated the Office of Financial Education of the Department of the Treasury to provide support for the Commission, and to proclaim April as Financial Literacy Month, followed by a Presidential Proclamation signed by President Obama proclaiming April 2011 a National Financial Literacy Month;

**Whereas**, The House of Representatives encourages the distribution of estate planning information by professionals to all Americans and passed H. Res 1499 in 2008 proclaiming the third week in October as National Estate Planning Awareness Week;

**Whereas**, The Financial Awareness Foundation along with the leading professional associations such as: National Association of Estate Planners and Councils, the American Institute of Certified Public Accountants, the American Association of Attorney-Certified Public Accountants; the American Bar Association Section of Real Property, Trust and Estate Law; the Society of Financial Service Professionals, the National Academy of Elder Law Attorneys, the Partnership for Philanthropic Planning, the Financial Planning Association®, the Association of Fundraising Professionals, and The International Association of Advisors in Philanthropy have supported National Financial Literacy Month and National Estate Planning Awareness Month. Together these organizations represent nearly 1 million 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 associations, can help mobilize the financial and estate planning and nonprofit communities by providing support, tools, and education for the professionals and the public they serve.



Now, therefore, I, \_\_\_\_\_, the \_\_\_\_\_ in support of improving financial awareness and financial literacy do hereby proclaim and support April as Financial Literacy Month and October as Estate Planning Awareness Month.

Signature \_\_\_\_\_

Type name \_\_\_\_\_

Date \_\_\_\_\_

**Further**, I encourage all resident of ages to learn the essential principles of estate and financial planning. Careful financial and estate planning is necessary not just for your piece of mind, but to give you and your families the best possibilities to reach and maintain your financial goals and dreams. We encourage you to get and keep their financial, estate, and gift plans in order.



## 2. Draft Proclamation in Support of Improving Financial Awareness & Financial Literacy and Proclaiming October as Estate Planning Awareness Month

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

**Whereas**, it is estimated that over half our adults residents do not have up-to-date estate plans to protect themselves or their families in the event of sickness, accidents, or untimely death;

**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 of our adult residents 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 asset management and health care;

**Whereas**, The House of Representatives encourages the distribution of estate planning information by professionals to all Americans and passed H. Res 1499 in 2008 proclaiming the third week in October as National Estate Planning Awareness Week;

**Whereas**, The Financial Awareness Foundation along with the leading professional associations such as: National Association of Estate Planners and Councils, the American Institute of Certified Public Accountants, the American Association of Attorney-Certified Public Accountants; the American Bar Association Section of Real Property, Trust and Estate Law; the Society of Financial Service Professionals, the National Academy of Elder Law Attorneys, the Partnership for Philanthropic Planning, the Financial Planning Association<sup>®</sup>, the Association of Fundraising Professionals, and The International Association of Advisors in Philanthropy have supported National Estate Planning Awareness Week. Together these organizations represent nearly 1 million 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 associations, can help mobilize the financial and estate planning and nonprofit communities by providing support, tools, and education for the professionals and the public they serve.

**Whereas**, the October should be designated as 'Estate Planning Awareness Month; and

**Now, therefore, I, [REDACTED], Governor if the State of [REDACTED], do hereby support and proclaim the month of October as "Estate Planning Awareness Month"**

**In Witness Whereof**, I have hereunto set my hand and caused the Great State of [REDACTED] to be affixed. Done at the Capital, in the City of [REDACTED], the [REDACTED] day of [REDACTED] in the Year of Our Lord two thousand and [REDACTED]

**Further**, I encourage all resident of ages to learn the essential principles of estate and financial planning. Careful financial and estate planning is necessary not just for your piece of mind, but to give you and your families the best possibilities to reach and maintain your financial goals and dreams. We encourage you to get and keep their financial, estate, and gift plans in order.





### **3. Draft Proclamation in Support of Improving Financial Awareness & Financial Literacy and Proclaiming April as Financial Literacy Month & October as Estate Planning Awareness Month**

**Whereas**, managing personal finances today is more complicated and more important than ever before. We're living longer, but we're saving less. We 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, and health care. We worry about the future, or unfortunately in many cases, simply try not to think about it;

**Whereas**, careful financial and estate planning can greatly assist our citizens in accumulating and preserving assets built over a lifetime for the benefit of family, heirs, or charities;

**Whereas**, it is estimated that over 120 million 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 401K plan;

**Whereas**, estate planning involves many considerations, including safekeeping of important documents, documentation of assets, operation of law within 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 citizens are unaware that lack of estate planning and 'financial literacy' may cause their assets to be taxed at maximum rates or, by default through the complex process of probate, to be disposed of to unintended parties;

**Whereas**, alternatives to disposition of assets after death, such as planned gift-giving, may accomplish a benefactor's goals and reduce the amount of an estate given to taxes;

**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 asset management and health care;

**Whereas**, only 26 percent of 13- to 21-year olds reported that their parents actively taught them how to manage money;



**Whereas**, a 2002 survey by the National Council on Economic Education found that a decreasing number of States include personal finance in their education standards for students in kindergarten through grade 12;

**Whereas**, a 2002 study by the Jump\$tart Coalition for Personal Financial Literacy found that high school seniors know even less about credit cards, retirement funds, insurance, and other personal finance basics than high school seniors did 5 years ago;

**Whereas**, 55 percent of college students acquire their first credit card during their first year in college, and 83 percent of college students have at least 1 credit card;

**Whereas**, personal savings as a percentage of personal income decreased from 7.5 percent in the early 1980s to 3.8 percent in 2014;

**Whereas**, today more than 50 million people in the United States participate in 401(k) plans;

**Whereas**, a 2002 Retirement Confidence Survey found that only 32 percent of workers surveyed have calculated how much money they will need to save for retirement;

**Whereas**, only 30 percent of those surveyed in a 2003 Employee Benefit Trend Study are confident in their ability to make the right financial decisions for themselves and their families, and 25 percent have done no specific financial planning;

**Whereas**, over 25,000,000 adults are unbanked, i.e., not using mainstream, insured financial institutions;

**Whereas**, Whereas millions of people in the United States derive great benefits from the wide variety of products and services offered by the financial services industry in the United States, and such financial products and services allow individuals and families to build homes, start businesses, finance educations, buy cars, and meet the everyday needs of everyday life;

**Whereas**, expanding access to the mainstream financial system provides individuals with lower cost, safer options for managing their finances and building wealth;

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

**Whereas**, financial education has been linked to lower delinquency rates for mortgage borrowers, higher participation and contribution rates in retirement plans, improved spending and saving habits, higher net worth, and positive knowledge, attitude, and behavior changes;

**Whereas**, financial literacy empowers individuals to make wise financial decisions and reduces the confusion of an increasingly complex economy;

**Whereas**, personal financial management skills and life-long habits develop during childhood;

**Whereas**, Whereas personal financial education is essential to ensure that individuals are prepared to manage money, credit, and debt, and become responsible workers, heads of households, investors, entrepreneurs, business leaders, and citizens;



**Whereas**, Congress found it important enough to ensure coordination of Federal financial literacy efforts and formulate a national strategy that it established the Financial Literacy and Education Commission in 2003 and designated the Office of Financial Education of the Department of the Treasury to provide support for the Commission, and to proclaim April as Financial Literacy Month, followed by a Presidential Proclamation signed by President Obama proclaiming April 2011 a National Financial Literacy Month;

**Whereas**, The House of Representatives encourages the distribution of estate planning information by professionals to all Americans and passed H. Res 1499 in 2008 proclaiming the third week in October as National Estate Planning Awareness Week;

**Whereas**, The Financial Awareness Foundation along with the leading professional associations such as: National Association of Estate Planners and Councils, the American Institute of Certified Public Accountants, the American Association of Attorney-Certified Public Accountants; the American Bar Association Section of Real Property, Trust and Estate Law; the Society of Financial Service Professionals, the National Academy of Elder Law Attorneys, the Partnership for Philanthropic Planning, the Financial Planning Association®, the Association of Fundraising Professionals, and The International Association of Advisors in Philanthropy have supported National Financial Literacy Month and National Estate Planning Awareness Month. Together these organizations represent nearly 1 million 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 associations, can help mobilize the financial and estate planning and nonprofit communities by providing support, tools, and education for the professionals and the public they serve.

**Now, therefore**, I, \_\_\_\_\_, the \_\_\_\_\_ in support of improving financial awareness and financial literacy do hereby proclaim and support April as Financial Literacy Month and October as Estate Planning Awareness Month.

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Type name

\_\_\_\_\_  
Date

**Further**, I encourage all resident of ages to learn the essential principles of estate and financial planning. Careful financial and estate planning is necessary not just for your piece of mind, but to give you and your families the best possibilities to reach and maintain your financial goals and dreams. We encourage you to get and keep their financial, estate, and gift plans in order.



# Background Resources

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



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

and **Tools & Resources** at

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

2. **National Estate Planning Awareness Month / Week** – founders of The Financial Awareness Foundation approached Congressman’s Mike Thompson office with the idea of creating a National Estate Planning Awareness Week Congressional proclamation. After eighteen months of research and work in 2008 Congressman Thompson and 49 bipartisan congressmen and congresswomen co-authored and passed H.Res. 1499, which proclaims the third week in October as National Estate Planning Awareness Week. The full text of the proclamation can be found if you click onto or cut and paste the following URL into your web browser, enter, scroll down to **Downloads** and click on **About National Estate Planning Awareness Week**.

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

**National Financial Literacy Month** – in 2004 the Senate passed Resolution 316 that officially recognized April as National Financial Literacy Month. In 2011 President Obama signed a Presidential Proclamation proclaiming April as National Financial Literacy Month. On March 31, 2016 President Obama Proclaimed April as National Financial Capability Month. The full text of the proclamation can be found if you click onto or cut and paste the following URL into your web browser

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

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

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



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

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



11. Employee Benefit Research Institute Retirement Confidence Survey
  - a. <http://www.ebri.org/surveys/rcs/>
  - b. [www.ebri.org/pdf/FFE125.4June09.Final.pdf](http://www.ebri.org/pdf/FFE125.4June09.Final.pdf)
  - c. [www.ebri.org/pdf/publications/books/.../DB.Chapter%2006.pdf](http://www.ebri.org/pdf/publications/books/.../DB.Chapter%2006.pdf)
12. Federal Reserve Board
  - a. <http://www.federalreserve.gov/2015-report-economic-well-being-us-households-201605.pdf>
  - b. [http://www.minneapolisfed.org/publications\\_papers/pub\\_display.cfm?id=4230](http://www.minneapolisfed.org/publications_papers/pub_display.cfm?id=4230)
  - c. <http://www.federalreserve.gov/pubs/bulletin/2014/pdf/scf14.pdf>
  - d. [http://www.strongfinancialfuture.org/wp-content/uploads/2015/12/What-its-Worth\\_Full.pdf](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](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.jpmorganfunds.com/blobcontent/690/439/1323431015884\\_RI-WPMILLENNIALS.pdf](https://www.jpmorganfunds.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](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](http://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%202002\\_25\\_16.pdf](http://www.naepc.org/assets/national/files/High%20Performance%20Teaming%20White%20Paper%202002_25_16.pdf)
21. National Association of State Treasurers
  - a. <http://nast.org/financial-literacy/>
22. 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-U-S-adults-has-no-emergency-savings>
23. 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>
24. S&P Ratings Services Global Financial Literacy Survey
  - a. <https://www.mhfi.com/corporate-responsibility/global-financial-literacy-survey>
25. SEC
  - a. [www.sec.gov/pdf/report99.pdf](http://www.sec.gov/pdf/report99.pdf)
26. SHRM Research Articles
  - a. <http://www.shrm.org/Research/Articles/Pages/default.aspx>
27. 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](http://www.aoa.gov/aoaroot/aging_statistics/Profile/2011/docs/2011profile.pdf)
28. 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>



29. US Census Information
  - a. [www.census.gov/](http://www.census.gov/)
  - b. [www.census.gov/compendia/statab/2011/tables/11s0540.xls](http://www.census.gov/compendia/statab/2011/tables/11s0540.xls) - 2010-12-07
  - c. [www.census.gov/sipp/workpaper/wp110\\_9005.pdf](http://www.census.gov/sipp/workpaper/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](http://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/>
30. US Dept of Health & Human Services
  - a. Health, United States, 2010
  - b. <http://www.cdc.gov/nchs/fastats/lifexpect.htm>
31. US News
  - a. [http://finance.yahoo.com/news/pf\\_article\\_109508.html](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>
32. The Institute for College Access & Success - Student Deb and the Class of 2014
  - a. [http://ticas.org/sites/default/files/pub\\_files/classof2014.pdf](http://ticas.org/sites/default/files/pub_files/classof2014.pdf)
33. WalletHub.
  - a. 2015's The Most & Least Financially Literate States in America.
    - i. <http://wallethub.com/edu/most-and-least-financially-literate-states/3337/>
34. Wells Fargo
  - a. [https://www.wellsfargo.com/press/2011/20111116\\_80IsTheNew65](https://www.wellsfargo.com/press/2011/20111116_80IsTheNew65)



## Improving Financial Awareness 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<sup>®</sup>, AEP<sup>®</sup>, The Financial Awareness Foundation's Executive Director & Publisher at 707.586.8620.

**Help us do even more by making a generous tax deductible contribution to us now.**

Take out your smart phone and Google **The Financial Awareness Foundation Donate Now**

**Or click on the Donate Now Button**

or visit [www.TheFinancialAwarenessFoundation.org](http://www.TheFinancialAwarenessFoundation.org)

Thanks for your consideration

