

# The TFAF

## Building Blocks to Successful Financial Planning Presentation Series & Curriculum Development

### Contents

Building Blocks to Successful Financial Planning Presentation Series .....	1
See How Others Presented TFAF Presentations .....	3
Sample Slide-Decks .....	3
The TFAF - Personal Finance Publication Set .....	6
Here Are Some Examples of Special Use of the Materials .....	7
Curriculum Development.....	9

### Building Blocks to Successful Financial Planning Presentation Series

We have over fifteen dynamic and powerful scripted 90-minute PowerPoint presentations, which can be accompanied by the **TFAF - Personal Finance Publication Set**, to provide the viewer with a memorable lifelong learning experience, along with

- ◆ The tools to making lifelong informed financial decisions.
- ◆ A systematic approach to better managing their finances.
- ◆ Crafting an updateable personal financial plan to serve as your roadmap to a successful life & career

They have been used domestically and internationally as content for classroom interaction, webinars and conferences, regional and community workshops, and as in-house employee and member benefits improving financial awareness and financial literacy programs. They are entitled

#### #1 - Introduction to

- ◆ **Rethinking Personal Finances - The Building Blocks to Successful Financial Planning**

**Presentation Series** This contains some very important messages about why improving financial awareness and financial literacy are so VERY important, along with an introduction to the essential principles of smart money management – the foundation of personal finance knowledge. They can be expanded or compacted as required.

#### #2 & #3 - Building Blocks to Successful Financial Planning

- ◆ Part 1 – Getting Organized
- ◆ Part 2 – The Essential Principles of Financial Planning

#### #4 - Building Blocks to Successful Estate & Gift Planning

#### #5 - #15 – The Elements

- ◆ In-depth training for each of the 11 Elements shown on The FA Infinity Lifelong Learning Symbol



### 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 ♦ Sonoma County ♦ CA 94928 - (version 071923)

© Copyright The Financial Awareness Foundation ♦ [www.TheFinancialAwarenessFoundation.org](http://www.TheFinancialAwarenessFoundation.org) ♦ 707.586.8620

Our presentations aim to improve the viewer's financial lifestyle by providing an easy-to-use, systematic approach to personal financial management, introducing the viewer to the secrets of smart money and the **Essential Principles of Smart Personal Money Management** – the foundation of personal finance knowledge. The presentations are designed to provide the viewers with very important 'life skills' most often not taught at home and school, thus **empowering the viewers** to:

- ◆ Make wiser informed lifelong money decisions
- ◆ Work more efficiently with financial professionals & product providers to get the best results from time & money
- ◆ Get and keep their financial house in order by having current financial, estate and gift plans
- ◆ Pass on values, knowledge, and assets to future generations, and charitable causes, and help end inherited poverty while making this a better world for all
- ◆ Have the highest probability to reach and maintain their family dreams while living out a financially successful life.

Once **The Essential Principles of Smart Personal Money Management** are shared you can use this platform to present:

An unlimited amount of **Life Event Programs and Workshops**, such as:

- ◆ Acing the job interview
- ◆ Renting an apartment
- ◆ Buying a car
- ◆ Starting a business
- ◆ Buying a house
- ◆ A financial agenda before marriage
- ◆ Financially educating kids
- ◆ Caring for elders
- ◆ Funding education costs
- ◆ ...

Additional **Key Life Skills** to Advance Careers, such as

- Problem Solving – Making things better,
- Creativity – Thinking outside the box
- Collaboration & Project Management
- Diversity & Inclusiveness
- Neutral / Open Mindset
- Believing in Oneself
- Building Your Social Capital
- Ethic – Doing the right thing can be profitable, and so can giving back
- Being capitalistic isn't just about making money for yourself
- Taking Responsibility
- Leadership / Collaboration - Iron Sharpen Iron
- Additional Life Skills to advance your careers
- Relevant Computer Skills for you personally and in your job market
- Job interviews & CV development
- Marketing your business and climbing the corporate ladder
- Ways to identify and market Financial Services & Financial Product

Please contact us for assistance, customizing, and additional subjects.



# See How Others Presented TFAF Presentations

The Monterey Public Library Endowment Committee and Friends of the Library in Partnership with The Financial Awareness Foundation present

**A SPECIAL GIFT TO THE COMMUNITY**  
Supporting the Financial Awareness and Financial Literacy Movement  
October is National Estate Planning Month

**Building Blocks to Successful Financial Planning**  
Part 1: Getting Organized  
Wednesday, October 4 • 6:00-8:00pm

**Building Blocks to Successful Financial Planning**  
Part 2: Essential Principles  
Wednesday, October 11 • 6:00-8:00pm

**Building Blocks to Successful Estate Planning**  
Wednesday, October 18 • 6:00-8:00pm

Monterey Public Library Community Room

Adults are invited to attend. Admission is free. Reservations required. Hors d'oeuvres will be served.  
Call (831) 646-5632 or email [thongchu@monterey.org](mailto:thongchu@monterey.org)

Monterey Public Library • 825 Pacific Street • Monterey, CA 93940 • [monterey.org/library](http://monterey.org/library)  
The Financial Awareness Foundation • a 501(c)(3) non-profit • [thefinancialawarenessfoundation.org](http://thefinancialawarenessfoundation.org)



**PLANNING for the FUTURE**

We want to motivate, educate, and empower you to improve your future financial lifestyle by providing you with the essential principles to smart personal financial management, common financial mistakes to avoid, and an easy-to-use, systematic approach to personal financial management.

**Expert Speakers**

 Orestes A. Cabanillas AIF, CFP® Partner, Monterey Private Wealth	 Julie King, Esq. Pierce King, P.C., A Professional Law Corp.
 Laura A. Davis, Esq. Law Office of Laura A. Davis	 Kevin R. Mahoney CFP® Partner Integrative Wealth Management, LLC
 Bryce Hamilton Partner & Co-Founder Vestus Group Wealth Management	 Kris Tascara CPA Partner Hayashi Wayland
 Liz D. Horvath CFA, AIF President & CEO Monterey Trust Management	 Mark Williams Managing Partner & Co-Founder Vestus Group Wealth Management

All attendees will receive a complimentary set of personal finance publications. This powerful resource gives you and your loved ones the gift of personal financial knowledge\* to help make your dreams a reality.

UNIVERSITY OF GHANA UGBS UNIVERSITY OF GHANA BUSINESS SCHOOL

CENTRE FOR FINANCIAL LITERACY EDUCATION AFRICA  
Lead TFAF Ambassador-Ghana

The Financial Awareness Foundation

*Reverb*

**A GIFT OF PERSONAL FINANCE KNOWLEDGE TO FACULTY, STAFF & UGBS COMMUNITY**

**RETHINKING PERSONAL FINANCIAL MANAGEMENT**

**PANEL DISCUSSION**  
BUILDING BLOCKS TO SUCCESSFUL FINANCIAL PLANNING

**KEYNOTE PRESENTATIONS**  
FINANCIAL INDEPENDENCE/RETIREMENT PLANNING  
ECONOMIC IMPACT OF IMPROVING FINANCIAL AWARENESS & FINANCIAL LITERACY

 PROF. JUSTICE N. BAWOLE SENA UNIVERSITY OF GHANA BUSINESS SCHOOL	 MRS. GLORIA BOYE-DOKU TAX & REGULATORY PARTNER, DELoitTE	 MR. PETER K. ASARE NYARKO PROFESSOR EMERITUS, SENIOR LECTURER & PRACTICE	 PROF. ENOCH OPOKU ANTWI PROF. OF MANAGEMENT & FINANCIAL SERVICES, UNIVERSITY OF GHANA, GHANA	 MR. PAUL NANTE MANAGING PARTNER, EDC INVESTMENTS LTD	 MRS. DORIS Y. A. AHIATI CEO, CREDIT PROMOTIONS LTD PROF. OF FINANCIAL SERVICES, UNIVERSITY OF GHANA, GHANA	 PROF. JOSEPH OFORI-DANKWA PROF. OF INTERNATIONAL FINANCE, UNIVERSITY OF GHANA, GHANA
--	---	--	--	--	---	--

FRIDAY 22ND JULY, 2022

UNIVERSITY OF GHANA BUSINESS SCHOOL, MAIN CAMPUS, R.S. AMEGASHIE AUDITORIUM

10:00AM - 1:00PM GMT

SPONSORED BY: Ecobank EDC

60th ANNIVERSARY

## Sample Slide-Decks

Here are two sample slide decks from our Presentation #1; **Introduction – The Building Blocks to Successful Financial Planning**, from USC and The International Improving Financial Awareness & Financial Literacy Association (The FA Association) at the University of Ghana for their faculty and staff, and UGBS Community

In the Spirit of Improving Financial Awareness & Financial Literacy  
Welcome and Introduction



- KLS Legacy Foundation
- USC Emeriti Center & College
- The Improving Financial Awareness Foundation
- The Improving Financial Awareness & Financial Literacy Movement
- Building Blocks to Successful Financial Planning Series

The Foundation to Personal Finance Knowledge

 KLS Legacy Foundation  
Scholarships • Mentorships • Internships

 USC Emeriti Center  
Colleagues for Life

 The Financial Awareness Foundation  
Dedicated to Significantly Improving Financial Awareness & Financial Literacy

In the Spirit of Improving Financial Awareness & Financial Literacy...  
A SPECIAL GIFT TO YOU



- RETHINKING PERSONAL FINANCIAL MANAGEMENT
- Panel Discussion
- ✓ Building Blocks to Successful Financial Planning
- Keynote Presentations
- ✓ Financial Independence / Retirement Planning
- ✓ Economic Impact of Improving Financial Awareness & Financial Literacy
- Lunch – Video The Movement – Celebrating April 2022

The Foundation to Personal Finance Knowledge

UGBS UNIVERSITY OF GHANA BUSINESS SCHOOL

Ecobank EDC The Pan African Bank

Deloitte. Crescendo Consult Ltd.

CENTRE FOR FINANCIAL LITERACY EDUCATION AFRICA  
Lead TFAF Ambassador-Ghana

<https://home.thefinancialawarenessfoundation.org/pdf/DraftSlides1of4.TFAF-KLS-Emeriti-BBSFP-Intro-2020.pdf>

<https://www.home.thefinancialawarenessfoundation.org/pdf/TFAF-BBSFP.Intro-UGBS.pdf>



**The FINANCIAL AWARENESS Foundation**

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

Here are two sample slide decks from our Presentation #4; from **USC** and **The International Improving Financial Awareness & Financial Literacy Association (The FA Association)** at the **University of Ghana** for their **Alumni Association**



<https://home.thefinancialawarenessfoundation.org/pdf/DraftSlides4of4.TFAF-KLS-Emeriti-BBSEGP.pdf>

[https://home.thefinancialawarenessfoundation.org/pdf/TFAF-FAAssocSlides-UGBSAlum-BuildingBlock-EP-4\\_of4.pdf](https://home.thefinancialawarenessfoundation.org/pdf/TFAF-FAAssocSlides-UGBSAlum-BuildingBlock-EP-4_of4.pdf)

Our presentations are designed to be very flexible and can be branded and customized. With appropriate editing adjustments, the **TFAF Presentation Set** can generate several presentation formats and lengths to accommodate different time slots and audiences.

Each presentation can start with a brief opening and closing comments from an organizational dignitary, and a few housekeeping comments from an announcer, with a question and answer (Q & A) session, with closing comments by the Moderator or a presenting host dignitary.

The ideal audiences for these presentations include High School Students and above

- ◆ Primary or Secondary or College Teachers, Professors, Lecturers and Administrators
- ◆ Graduating Classes – High School, College, University, Trade Associations
- ◆ Alumni Groups
- ◆ Employee Groups
- ◆ Nonprofit organizations
- ◆ Service Clubs
- ◆ Young Professionals
- ◆ Female Groups
- ◆ Male Groups
- ◆ Athletes, Celebrities
- ◆ Retirees, Soon be Retirees
- ◆ Municipality and Community Leaders, Politicians, and Law Makers
- ◆ Other Associations & Special Interest Groups

These valued presentations and accompanying materials can be used in classrooms, webinars, workshops, community offerings, as group financial planning, that can be recorded and presented on demand, or as part of a radio, television, or PBS broadcast. Advanced and more comprehensive versions of these can also be used as training tools for financial service professionals and financial product providers.



You can use this presentation any time of the year, along with being offered in support of **The Improving Financial Awareness and Financial Literacy Movement** during the strategic campaign venues celebrating

- ◆ April known as **Financial Literacy Month**, and six months later as
- ◆ October known as **Estate & Gift Planning Awareness Month**



<https://home.thefinancialawarenessfoundation.org/pdf/TFAF-PublicSupportfortheImprovingFinancialAwareness.pdf>

<https://home.thefinancialawarenessfoundation.org/pdf/TFAF-TheYouthMovementConceptNote.pdf>

<https://home.thefinancialawarenessfoundation.org/pdf/TheMovementWorldWide.pdf>



These presentations are also designed to use **The Financial Awareness Foundation's** complimentary – The **TFAF - Personal Finance Publication Set** as a syllabus and audience gift takeaway tool, but it is not required.

With advanced notice, **The Financial Awareness Foundation's** materials can be co-branded with the partnering organization's branding and contact information. You can download a complimentary copy by clicking on this link or the graphic of the **TFAF- Personal Finance Publication Set**.

## The TFAF - Personal Finance Publication Set

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

### Your *financial* PARTNER Overview - Essential Principles to Smart Personal Money Management

Identifies the essential principles of smart personal financial management as well as an overview of the Your *financial* PARTNER System.

### Your *financial* PARTNER Guidebook

Be more confident about your financial future! A 'Life Changing' Book that is a complete personal financial management system, a clear step-by-step process designed to help organize your financial affairs and learn smart money secrets and the essential principles of smart money management giving you all the tools to help make your dreams become a reality.

### Your *financial* PARTNER – Financial Plan Forms Set

Included with Your *financial* PARTNER Guidebook are over 50 unique forms to help you craft your personal financial, estate and gift plan, and help make your financial dreams come true.

### Your Estate & Gift Planning Organizer

All the tools you need to better organize, plan and manage your estate and gift plans. Organizing financial information is challenging for most of us. Your Estate & Gift Planning Organizer streamlines the estate and gift planning process, helping you prepare and manage your estate and gift plans quickly and easily saving you time and money.



We believe that EVERYONE needs to be financially literate and empowered to make better everyday money decisions. If not how are they going to have any chance of living out a quality life, reaching and maintaining their personal and family financial dreams, and enjoy a debt-free and secure financial future, passing on values, knowledge and assets to future generations, and charitable causes to help make this a better world? Without this empowerment, many many people become a burden on family and friends, employers, local nonprofits, and the ultimate safety net of the local and national government.



## Here Are Some Examples of Special Use of the Materials....

### A Very Special Gift of Personal Finance Knowledge & Key Life Skills for a Successful Career & Life



*Presents* *A Very Special Gift of*

## Personal Finance Knowledge & Key Life Skills for a Successful Career / Life

### Inaugural FA Association Lifelong Learning Series For The FA Association Members & all University of Ghana Students

#### PERSONAL FINANCIAL MANAGEMENT

Upon completion, participants should

- Understand the Secrets of Smart Money
- Have a systematic approach to simplify & better manage their personal finances
- Make wiser informed lifelong money decisions
- Get & keep their financial house in order by having current financial, estate & gift plans
- Work efficiently with financial service professionals & financial product providers to get the best results from time & money
- Pass on values, knowledge & assets to future generations, & charitable causes, to help make this a better world
- Have the highest probability to reach & maintain your family dreams while you live out a financially successful life.

#### KEY LIFE SKILLS

- Problem Solving—make things better
- Collaboration—working together
- Creativity—thinking outside the box
- Neutral / Open Mindset
- Believing in Oneself
- Building your Social Capital
- Ethic – Doing the right thing can be profitable, so can giving back
- Being capitalistic isn't just about making money for yourself
- Taking Responsibility
- Job interviews & CV development
- Marketing your business & climbing the corporate ladder

#### DELIVERABLES

- Fundamental Personal Financial Knowledge shared via
  - ♦ Financial Professionals
  - ♦ Walking through the Your financial PARTNER Guidebook
  - ♦ Reference materials- the TFAF – Personal Finance Publication Set
- A systematic approach to managing personal finances over one's lifetime
- Crafting a comprehensive financial plan
- Basic initial Estate & Gift Plan – Will & Power of Attorney
- Other Key Life Skills not taught in school or at home
  - ♦ Shared by industry and academic professionals



FOR MORE ENQUIRES KINDLY CALL  
 0553454807 & 0553348967  
 infougitafla@gmail.com

START: MONDAY, 26TH SEPTEMBER, 2022  
END: FRIDAY, 30TH SEPTEMBER, 2022

UNIVERSITY OF GHANA BUSINESS SCHOOL,  
GRADUATE BUILDING, OPPOSITE PRESEC,  
GOIL FILLING STATION

MORNING : 9:30AM - 12:30NOON  
BREAK: 12:30NOON - 1:30 PM  
AFTERNOON: 1:30PM - 3:30PM

**ENTRY REQUIREMENT:**  
THIS COURSE IS OPENED TO ALL REGISTERED STUDENTS OF THE UNIVERSITY OF GHANA IRRESPECTIVE OF THEIR LEVEL OF STUDY.

**FEES:** THIS IS NO FEES CHARGED TO STUDENTS.

**SIDE ATTRACTION:** SNACKS TO BE PROVIDED

**COMPLETION AND CERTIFICATE:**  
THERE ARE NO EXAMS, HOWEVER STUDENTS MUST SCORE 100 PERCENT ATTENDANCE TO QUALIFY FOR THE CERTIFICATE.

**ENROLLMENT SIZE:** REGISTER EARLY TO AVOID DISAPPOINTMENT

**SPONSORED BY:** 

### To kick off *Estate & Gift Planning Awareness Month*

The FA Association accomplished something very special at the University of Ghana, by proving the student members of our *The International Improving Financial Awareness & Financial Literacy Association, University Ghana Chapter (The FA Association)* and UG Graduating Students ...

### The Special Gift of Personal Finance Knowledge & Key Life Skills for a Successful Career & Life

On Monday and Tuesday, Ghana financial professionals presented and walked the attendees through the Your *financial PARTNER* Guidebook, chapter by chapter completing a basic set of forms to provide them with

- Personal financial knowledge
- A systematic approach to managing their finances
- Their first Personal Financial Plan



Wednesday, an alumna of the University of Ghana, an estate planning attorney, guided the attendees in crafting their first **Will and Power of Attorney** - as a part of their Estate and Gift Plan!!!



Here is the Whatsapp exchange we received...

[8:22 AM, 9/28/2022] Valentino: Greetings and good afternoon Prof Benjamin, Hope you are doing well and are having a nice day. How did the Estate and Gift Planning presentation go today? How was Anita? did the attendees like her efforts?

[9:54 AM, 9/28/2022] Benjamin Amoah: Excellent

[9:55 AM, 9/28/2022] Benjamin Amoah: She did a great job, she knows her stuff and trade very well. Very much, some of them said they would pursue law as a profession etc. The actual photos would come out hopefully by next week

[9:58 AM, 9/28/2022] Valentino: EXCELLENT!!! Fantastic Prof Benjamin!!!! **This is a BIG deal!!!**

**We believe this is the first time a group of graduating students were helped to craft their own personal financial and estate plans!!! anywhere!!!**

Thursday and Friday, the students were presented with a collection of Other Key Life skills - not commonly taught at home and school - for a successful career/life by university faculty, and community leaders. They included topics such as

- Job interviews & CV development
- Problem Solving – Making things better,
- Creativity – Thinking outside the box
- Collaboration & Project Management
- Diversity & Inclusiveness
- Neutral / Open Mindset
- Believing in Oneself
- Building Your Social Capital
- Ethic – Doing the right thing can be profitable, and so can giving back
- Being capitalistic isn't just about making money for yourself
- Taking Responsibility
- Leadership / Collaboration - Iron Sharpen Iron
- Additional Life Skills to advance your careers
- Relevant Computer Skills for you personally and in your job market
- Marketing your business and climbing the corporate ladder
- Ways to identify and market Financial Services & Financial Product



# Curriculum Development

If you are seeking a comprehensive personal financial management curriculum for your

- Secondary School
- Higher Education (Tertiary, College, & University Education)
- Employees as valued employee benefit – Group Financial Planning
- Financial Service Professionals or Financial Product Providers as a Comprehensive Training Program
- Members as a ‘valued member benefit’

you may wish to consider using our *Your financial*

**PARTNER Guidebook** as the core content and textbook. This can be accompanied by the 14 Module Building Block to Successful Financial Planning Presentation Series, or expanded or contracted as the scheduling permits. This can also be recorded by a team of alumni / local, financial service professionals and viewed on demand; then followed up with live in-person/online workshops or individual coaching/planning sessions with qualified professionals.

As you can see from the following table of contents it follows **The FA Infinity Lifelong Learning Symbol** and elements nicely, providing the viewers with a valuable and often overlooked life skill.

**The Foundation to Financial Awareness & Financial Literacy**

Financial planning is a lifelong process; that's why The FA Infinity Lifelong Learning Symbol, represents a continuous cycle. Once you've addressed the elements of **Getting Organized** and **Financial Planning** and learned the secrets and essential principles of smart money – the foundation to personal finance knowledge – it's simply a matter of reviewing regularly and updating areas as required.

Staying organized and planning wisely are keys to financial success. Short of winning the lottery or inheriting millions, few people attain and maintain financial success and security without forethought, a strategy, and ongoing management. Learn this powerful simple process to make better everyday money decisions so you have the best chance of watching your personal and family dreams become a reality.

© Copyright The Financial Awareness Foundation

**The FA Infinity Lifelong Learning Symbol**

## Your *financial* PARTNER Table of Contents

<p>Action Forms Directory ..... vi</p> <p>Preface ..... ix</p> <p>Some Questions to Ponder ..... xi</p> <p><b>Introduction: Welcome to <i>financial</i> PARTNER.</b> ..... 1</p> <p>□ Do I Need a Lot of Money to Make Planning Worthwhile? ..... 2</p> <p>□ What About the Things I'm Already Doing? ..... 2</p> <p>□ Getting Acquainted ..... 3</p> <p>□ How Do I Begin? ..... 3</p> <p>□ Look for <i>financial</i> PARTNER Icons ..... 4</p> <p>□ How Is <i>financial</i> PARTNER Organized? ..... 4</p> <p>□ Planning for Life ..... 6</p> <p>□ An Answer, and a Beginning ..... 6</p> <p>□ Registration ..... 7</p> <p>□ The Future Starts Right Now ..... 9</p> <p><b>Part I — Getting Organized</b> ..... 11</p> <p><b>CHAPTER 1: Organizing Your Paperwork Is Important</b> ..... 15</p> <p>□ Moving Past the Paperwork ..... 15</p> <p>□ Common Mistakes to Avoid ..... 15</p> <p>□ A Preview of What You Will Be Doing ..... 16</p> <p>□ Start Your Things to Do List ..... 17</p> <p>□ Gather Primary Documents ..... 18</p> <p>□ Set Up Your Personal Filing System ..... 20</p> <p>□ Protect Your Personal Identity ..... 23</p> <p>□ Organize Your Personal &amp; Family Data ..... 24</p> <p>□ Outline Your Family Tree ..... 26</p> <p>□ Building &amp; Tracking Your Social Capital ..... 27</p> <p>□ Select Your Financial Service Providers ..... 27</p> <p>□ Obtain Your Credit Report &amp; Score ..... 30</p> <p>□ Let's Review the Essential Principles. .... 32</p> <p><b>CHAPTER 2: Know Where You Stand</b> ..... 33</p> <p>□ The Journey Begins Where You Are ..... 34</p> <p>□ Common Mistakes to Avoid ..... 34</p> <p>□ A Preview of What You Will Be Doing ..... 34</p>	<p>□ Getting to the Big Issues ..... 34</p> <p>□ An Overview of the Schedules ..... 35</p> <p>□ Net Worth Statement ..... 36</p> <p>□ Inventory Your Assets ..... 40</p> <p>□ List Your Liabilities ..... 63</p> <p>□ Determine Your Net Worth &amp; Track Your Progress ..... 70</p> <p>□ Let's Review the Essential Principles. .... 73</p> <p><b>CHAPTER 3: Gain Control of Your Cash Flow</b> ..... 75</p> <p>□ Finding the Balance That Works for You ..... 75</p> <p>□ Common Mistakes to Avoid ..... 76</p> <p>□ A Preview of What You Will Be Doing ..... 76</p> <p>□ Cash Flow Management System ..... 76</p> <p>□ Ways to Increase Savings ..... 80</p> <p>□ Debt Reduction Strategies ..... 85</p> <p>□ Create &amp; track Your Cash Flow Plan ..... 85</p> <p>□ Create a System for Handling Your Money ..... 88</p> <p>□ Introduce Your Children to Personal Finance ..... 90</p> <p>□ Let's Review the Essential Principles. .... 92</p> <p><b>CHAPTER 4: Make the Most of Your Employment Benefits</b> ..... 93</p> <p>□ Maximizing What Your Employer Offers ..... 93</p> <p>□ Common Mistakes to Avoid ..... 95</p> <p>□ A Preview of What You Will Be Doing ..... 95</p> <p>□ Summarize Your Employment Benefits ..... 94</p> <p>□ Tax Treatment of Benefits ..... 98</p> <p>□ Let's Review the Essential Principles. .... 98</p> <p><b>Part I Getting Organized Overview</b> ..... 99</p> <p><b>Part II — Financial Planning - The Essential Principles</b> ..... 101</p> <p>□ The Whole Picture ..... 103</p> <p>□ Why Develop a Financial Plan? ..... 104</p> <p>□ Why Do People Avoid Financial, Estate &amp; Gift Planning? ..... 105</p> <p>□ Procrastination ..... 105</p> <p>□ Understand the <i>financial</i> PARTNER Planning System ..... 106</p>
--	--



<b>CHAPTER 5: Goal Setting</b> .....	109	<b>CHAPTER 9: Tax Planning</b> .....	149
<input type="checkbox"/> Let Yourself Be Guided by Goals .....	109	<input type="checkbox"/> Reduce Your Taxes .....	149
<input type="checkbox"/> Common Mistakes to Avoid .....	110	<input type="checkbox"/> Common Mistakes to Avoid in Tax Planning .....	150
<input type="checkbox"/> A Preview of What You Will Be Doing .....	110	<input type="checkbox"/> A Preview of What You Will Be Doing .....	150
<input type="checkbox"/> Define What Really Matters .....	110	<input type="checkbox"/> Going Through the Six-Steps .....	151
<input type="checkbox"/> It's Your Dream .....	112	<input type="checkbox"/> Lower Income Taxes .....	153
<input type="checkbox"/> Let's Review the Essential Principles .....	112	<input type="checkbox"/> Tax Planner .....	154
<b>CHAPTER 6: Financial Independence/Retirement Planning</b> .....	113	<input type="checkbox"/> Let's Review the Essential Principles .....	157
<input type="checkbox"/> Approach Your FIR .....	113	<b>CHAPTER 10: Insurance / Risk Mgt Planning</b> .....	159
<input type="checkbox"/> Common Mistakes to Avoid in Retirement Planning .....	114	<input type="checkbox"/> Review Your Insurance Policies .....	159
<input type="checkbox"/> A Preview of What You Will Be Doing .....	114	<input type="checkbox"/> Common Mistakes to Avoid in Insurance / Risk Mgt. Planning .....	160
<input type="checkbox"/> Going Through the Six-Steps .....	117	<input type="checkbox"/> A Preview of What You Will Be Doing .....	160
<input type="checkbox"/> Financial Independence/Retirement Savings Projections .....	120	<input type="checkbox"/> Two Kinds of Insurance .....	160
<input type="checkbox"/> Let's Review the Essential Principles .....	124	<input type="checkbox"/> Going Through the Six-Steps .....	163
<b>CHAPTER 7: Major Expenditure Planning</b> .....	125	<input type="checkbox"/> Insurance Policies Summary .....	164
<input type="checkbox"/> Plan Ahead for Your Major Expenditures .....	125	<input type="checkbox"/> Life Insurance, Disability & Long-Term Care Needs .....	166
<input type="checkbox"/> Common Mistakes to Avoid with Major Expenditures .....	126	<input type="checkbox"/> Let's Review the Essential Principles .....	170
<input type="checkbox"/> A Preview of What You Will Be Doing .....	126	<b>CHAPTER 11: Estate &amp; Gift Planning</b> .....	171
<input type="checkbox"/> Major Expenditure Prioritizer .....	127	<input type="checkbox"/> Address Your Estate & Gift Plan .....	171
<input type="checkbox"/> Going Through the Six-Steps .....	128	<input type="checkbox"/> Common Mistakes to Avoid in Estate & Gift Planning .....	172
<input type="checkbox"/> Let's Review the Essential Principles .....	129	<input type="checkbox"/> A Preview of What You Will Be Doing .....	172
<b>CHAPTER 8: Investment Planning</b> .....	131	<input type="checkbox"/> Learning the Basics—An Estate & Gift Planning Overview .....	173
<input type="checkbox"/> Begin Your Investment Planning Now .....	131	<input type="checkbox"/> Going Through the Six-Steps .....	178
<input type="checkbox"/> Common Mistakes to Avoid in Investment Planning .....	132	<input type="checkbox"/> Estate & Gift Plan Goals & Documents Outline .....	180
<input type="checkbox"/> A Preview of What You Will Be Doing .....	132	<input type="checkbox"/> Estate & Gift Planning Location Sheet .....	183
<input type="checkbox"/> Understanding Investing .....	133	<input type="checkbox"/> Let's Review the Essential Principles .....	184
<input type="checkbox"/> Assessing Your Risk Tolerance .....	137	<b>Part II Overview &amp; Summary</b> .....	185
<input type="checkbox"/> Asset Allocation .....	140	<b>Celebrate Your Accomplishments</b> .....	193
<input type="checkbox"/> What Investments Are Best for You? .....	144	<b>Glossary</b> .....	G 1
<input type="checkbox"/> Going Through the Six-Steps .....	145	<b>International Appendix</b> .....	G 17
<input type="checkbox"/> Investment Policy Statement & Plan .....	146	<b>Donor Contribution Form</b> .....	G 23
<input type="checkbox"/> Let's Review the Essential Principles .....	148		



These curriculum materials empower the students/attendees with priceless ‘life skills’, not taught in most homes and schools. They alert, create awareness, and motivate the students/attendees to become more financially aware while they provide financial literacy education by sharing the secrets of smart money and the Essential Principles to Smart Personal Money Management – the foundation of personal finance knowledge.

These special empowerments are designed to help the students/attendees

- Make wiser informed lifelong money decisions
- Live a quality life without outliving your wealth
- Watch personal / family dreams become a reality
- Enjoy a financially secure debt-free future
- Work efficiently with financial service professionals & financial product providers to get the best results from time & money
- Get & keep your financial house in order by having current financial, estate & gift plans
- Saves time and money with a systematic approach to managing their finances
- Pass on your values, knowledge & assets to future generations, & your charitable causes, to help make this a better world
- Have the highest probability of reaching & maintaining your family dreams while living a financially successful life.



We strongly believe that EVERYONE needs to be financially literate and empowered to make better everyday money decisions. If not how are they going to have any chance of living out a quality life, reaching and maintaining their personal and family financial dreams, and enjoy a debt-free and secure financial future, passing on values, knowledge, and assets to future generations and charitable causes to help make this a better world? Without this empowerment, many many people become a burden on family and friends, employers, local nonprofits, and the ultimate safety net of the local and national government.

Should you have any questions or require any additional information, or just want to discuss your situation please contact us.

Stay safe and healthy – there's lots of work to do and fun to be had!!!

Wishing you all the very best,

*Valentino*

Valentino Sabuco, Executive Director

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

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

**We believe having better personal finance knowledge changes your world and the world around you... FOREVER!**

