



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

*Improving Financial Awareness & Financial Literacy™*



Helping you  
achieve and maintain  
financial  
stability,  
security,  
and freedom

The Financial Awareness Foundation serves as a nonpolitical “financial awareness advocate” for the general public, financial service and nonprofit professionals and their organizations, educational institutions, employers, and municipalities

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, while advancing their personal philanthropy.

## 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 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. This is not just a domestic challenge it is an international one.

### 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 and other forms of debt.

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 not going to the right person(s) or organization(s), and or not used as intended.

## The Solution

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

The Foundation is in a unique position to significantly help improve the public's and financial service and nonprofits professional's financial awareness and financial literacy by serving as a nonpolitical "financial awareness advocate."

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 (October)**. We worked with Congressman Thompson's Office during 2007 and 2008 to help create this proclamation, and have helped to advance and promote it since.)

The Foundation further delivers and develops exceptional educational content for the general public and professionals, nonprofits, and educational institutions that support the public's estate and financial planning and charitable planning needs.



## The Master Plan and How Everyone Benefits

Supporting improving financial awareness and financial literacy is a winning opportunity for all.

The goals are to:

- ◆ Substantially improve financial awareness and financial literacy across all ages, incomes and demographic groups.
- ◆ Alert the public why having a current and up-to-date financial and estate plan is an important financial responsibility not only to themselves but to their families and loved ones.
- ◆ Inform and educate the general public in and an entertaining format, to the essential principles of smart personal financial management.
- ◆ Motivate the public to take action to get and keep their financial house in order with up-to-date estate and financial plans.
- ◆ Guide the public to find the right professionals to cost effectively implement and keep their financial and estate plans current.
- ◆ Help educate financial service and nonprofit professionals and organizations to better serve their clients and the general public., and potential donors.

**The strategy** is to touch the vast majority of the general public and financial service and nonprofit professionals at least twice a year with a growing concentrated personal finance content media blitz campaign built around the strategic venues of:

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

We understand that this is a massive undertaking. As we move into the 8th year of the **Improving Financial Awareness & Financial Literacy Movement** it's being accomplished through leading

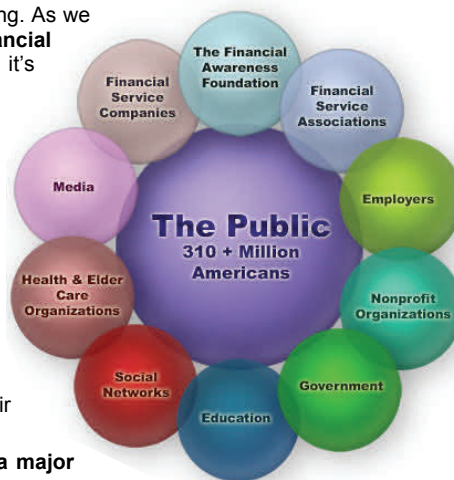
- ◆ Financial service associations & members
- ◆ Nonprofit associations & members
- ◆ Financial service professionals
- ◆ Nonprofits / Employers
- ◆ Educational institutions
- ◆ Government entities / News media

We supplement this with the develop and delivery of exceptional educational content and tools to the general public and to financial service and nonprofit professionals and their organizations, and educational institutions.

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

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

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



## Welcome Your Support In Being Part of the Solution

The Financial Awareness Foundation is 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 (3rd week in October)



For additional information about us, The Improving Financial Awareness & Financial Literacy Movement, Campaigns, Programs and efforts, or to discuss volunteer activities, sponsorships, planned gifts, and contributions and grants to The Financial Awareness Foundation, please contact us directly.

Help us do even more by making a tax deductible contribution today!



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

**Valentino Sabuco, CFP®, AEP®, Executive Director & Publisher**

V.Sabuco@THEFINANCIALAWARENESSFOUNDATION.org ♦ 707.586.8620

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

### THE FINANCIAL AWARENESS FOUNDATION

501(c)(3) Nonprofit Dedicated to  
Improving Financial Awareness &  
Financial Literacy



959 Golf Course Drive #273 ♦  
Rohnert Park ♦ Sonoma County  
CA 94928

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