TheFINANCIAL AWARENESS Foundation
"Your Financial Partner"
Improving Financial Awareness & Financial Literacy™

Evaluation Services, Inc. Since 1995
APPRAISE



Greetings

Great Ways to Grow Your Trust & Estate Planning Revenues
While Solving a Huge Social Challenge

Valentino Sabuco, Executive Director
The Financial Awareness Foundation
www.TheFinancialAwarenessFoundation.org

Charles Rossmann, COO
Evaluation Services Inc.
www.appraisenj.com

Introducing The Financial Awareness Foundation Your 501(c)(3) at Work!!!

Dedicated to Substantially:

Improving financial awareness & financial literacy™



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Our Presenter



Valentino Sabuco
Executive Director

- Executive Director and Publisher of The Financial Awareness Foundation
- Career long advocate for improving the publics financial awareness and financial literacy while pioneering "fee-only" financial planning
- Authored consumer personal finance books, syndicated columnist, speaker on the essential principles smart personal financial management and Improving Financial Awareness & Financial Literacy
- Instrumental in initiating the creation of Congressional legislation that resulted in the passing of H Resolution 1499 on September 27, 2008, proclaiming henceforth the third full week in October to be known as National Estate Planning Awareness Week
- Founded and managed a financial publishing and technology company that developed retail software for Kiplinger/H & R Block, architected and developed one of the first personal financial website portals to bring financial planning to the public
- Very Low Digit Certified Financial Planner (CFP®)
- Past Accredited Estate Planner (AEP®)
- Bachelor of Science Business Administration from the University of San Francisco (USF)
- Enjoys golf and tennis, lives in Sonoma County with wife and daughters

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Background & Mission

The Financial Awareness Foundation serves as a nonpolitical "financial awareness advocate" for the general public – rich to poor, financial service, nonprofit and educational professionals and their organizations, municipalities and employers.

1. **501 (c)(3) nonprofit organization**
2. **Addressing a major social problem** dealing with the lack of financial awareness & financial illiteracy
3. **Believes that creating financial awareness** and **teaching financial literacy** and the essential principles to smart personal financial management is VERY important
4. **Taking an active leadership role uniting**
   - Financial service & nonprofit associations and their members
   - Financial service & nonprofit professionals and their companies
   - Technology companies
   - Employers
   - Educational institutions
   - Government entities
   - News media



to take part in a concentrated personal finance content media blitz every six months during the strategic campaign venues of

- ✓ **National Financial Literacy Month in April**
- ✓ **National Estate Planning Awareness Month / Week in October**

Helping to make this a better world...

6. **Developing and assembling high quality educational content**
7. **Assisting financial service & nonprofit professionals** and their organizations, employers and academia to provide high-quality, financial education and cost-effective financial services.

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We Have A Big Problem

- **Over 50% of adults don't have nor understand the importance of having a current financial, estate & gift plan** to protect themselves and their family's assets.
- **70% of those reaching age 70 are nearly out of money.**
- **Excessive debt** is destroying individuals, families and businesses. 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.
- **People are making critical life decisions** based on information gained from non-experts and fragmented out-of-date sources.
- This creates a **HUGE** social challenge for families and friends, employers, nonprofits, and the ultimate safety-net the government.
- 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 forward planning and effort a significant amount of these assets will be wasted.**
- **Remaining assets may not go to the right person(s) or organization(s), and not used as intended.**

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There Is A Solution

There's a real solution to this lack of financial awareness and financial illiteracy epidemic.

It revolves around educating and motivating the general public, educators, financial service and nonprofit professionals and their organizations to the essential principles to smart personal financial management while taking appropriate actions to get & keep their financial, estate, & gift plans in order.

We can use your assistance

As leaders in the financial service and nonprofit community, you have first-hand experience with the challenges Americans face with regards their estate, financial and gift planning. You are also in a positon to help enact appropriate changes.



Helping to make this a better world...

Together we are uniquely positioned to understand & serve the public, financial service organizations and their professionals, along with nonprofits and their professionals and donors.

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Master Plan & How Everyone Benefits!

How Are We Going To Accomplish This?

The Goals

- **Substantially** improve financial awareness and financial literacy
- **Alert the general public why having a current and up-to-date financial, estate and gift plans are an important financial responsibility not only to themselves but to their families and loved ones**
- **Better educate the general public, in an entertaining way,** to the essentials principles to smart personal financial management – the foundation to personal finance knowledge
- **Motivate the public to take appropriate action**
- **Guide the public to find the right professionals**
- **Educate financial service and nonprofits professionals and their organizations**



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Master Plan & How Everyone Benefits!

The Plan

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 built around the strategic campaign venues of:

- **National Estate Planning Awareness Month/Week (October)**
- **National Financial Literacy Month (April)**

This is a massive undertaking.
But as we move into the 10th year it's being accomplished through leading

- Financial service associations and their members
- Nonprofit associations and their members
- Financial service and nonprofit professionals and their companies
- Educational institutions / Government Entities
- News media / Technology Companies
- Employers



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It's Working Sampling of the Media Blitz

Some participating organization and their work as seen in the

Improving Financial Awareness & Literacy Campaign Report & Magazine

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





	Some fun links you'll enjoy seeing	
*	Financial Literacy Art Contest with $9,500 in scholarships	http://www.thecaklandsnews.com/general-news/20180417/7th-annual-financial-literacy-art-contest-rewards-students-with-9500-in-scholarships
*	Financial Literacy Tour by the Gooding Band	https://www.goodingmusic.com/for-good/financial-literacy-tour/
*	Citizens Bank Announces More Than $1.5 Million In Financial Literacy Charitable Contributions	https://finance.yahoo.com/news/citizens-bank-announces-more-1-123000008.html
	Couple of Strategic Partners	
*	American Academy of Attorney-CPAs	http://www.multibriefs.com/briefs/aaacpa/AAACPA041818.php
*	Association of Fundraising Professionals	http://www.afpnet.org/Audiences/MemberNewsDetail.cfm?ItemNumber=37253
*	National Association of Charitable Gift Planners	http://blog.charitablegiftplanners.org/helping-to-improve-financial-awareness-financial-literacy https://charitablegiftplanners.org/news/press-release-ccgp-partners-promote-financial-literacy-month-april
*	The City of Monterey and its Public Library	http://www.thefinancialawarenessfoundation.org/pdf/Monterey-FPFfair_2018-031918.pdf
	The Monterey community gift program of Building Blocks to Successful Financial Planning is this Thursday evening. This is the second year and our 7th presentation.	http://www.monterey.org/library/Events/Financial-Awareness-Workshops **This can not only be a wonderful community service, but an excellent development tool for local nonprofits.** http://www.thefinancialawarenessfoundation.org/pdf/TFAF-ThankYouNoteFromAnAttorneyPublicLibrary1-30-2018.pdf **This is an excellent program for communities across the country. What do you think about this for communities you and your colleagues touch?**

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Please Join The Movement

Our 2018 distinguished Co-Honorary Chairs for Improving Financial Awareness & Financial Literacy



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 ARCHE.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 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



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-foundered 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.

We are reaching out to more employers, universities and colleges to join in the Movement. You can download the executive summaries & overviews of two new programs we've just launched from our website

- The Financially Green Organization Certification Program
  http://www.thefinancialawarenessfoundation.org/pdf/TFAF-FinanciallyGreenOrganizationCertProgramOverview.pdf
- The financial PARTNER University / College Program
  http://www.thefinancialawarenessfoundation.org/pdf/TFAF-YourFPUniversityProgramOverview.pdf

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Ways to Participate

1. Place financial, estate & gift planning editorial content into your website, newsletters, social media groups, your chapters local newspapers & radio/television/web-based shows and ads, in support of **National Financial Literacy Month** & **National Estate Planning Awareness Week.**
2. Add an '**Improving Financial Awareness & Financial Literacy Page'** to your website.
3. Host / present / participate in a '**general public**' or '**professional**' national webinar or local seminar built around financial & estate planning during the months of April & October. Encourage your local nonprofits & financial service professionals to support & actively participate.
4. Circulate improving financial awareness movement and campaign materials to colleagues and associates; encourage them to support & actively participate in these important events.
5. Ask your State Governor and other local political contacts to provide supporting proclamations for The Improving Financial Awareness & Financial Literacy Movement.
6. Add a "***We Support Improving Financial Awareness & Financial Illiteracy***" icon to your website or social media.



If you need content, tools, or ideas visit our website

www.TheFinancialAwarenessFoundation.org

We can work with you to customize and co-brand materials to meet your needs.

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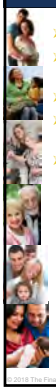
Why do this? Who benefits from this?



- **You** benefit by being recognized as a thought leader addressing a significantly problem.
- **You** generate goodwill that attacks new patrons and retain existing ones.
- **You**, your employees, patrons, and prospects benefit by receiving personal financial and estate planning materials to improve everyone's personal financial position, plus you receive a powerful campaign and program to use to generate new 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 advisors** and their organizations benefit from acquiring new business from more informed and motivated clients.
- **Nonprofits and fundraisers** benefit with increased donations, planned gifts, alternate beneficiary selections and bequests from more informed and motivated donors and volunteers.
- **Universities / Colleges** benefit by having alumni, faculty and staff who are less stressed, happier and more productive and more philanthropic.

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Why do this? Who benefits from this?



- **Employers** benefit from having less stressed and happier more productive employees.
- **Philanthropists** benefits by helping to solve a major social problem that leads to a better world.
- **News media** benefits from bringing important timely content to its audience.
- **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.

Please join and actively participate. 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 campaigns for improving financial awareness and financial literacy.

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Gift for YOU!

Want to be financially empowered? Download this complimentary set of invaluable personal financial management publications.





Download the complimentary Personal Finance Publications Set from www.TheFinancialAwarenessFoundation.org
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.

This powerful set of publications empowers you to

- ✓ Saves you time & money
- ✓ Provides you peace of mind
- ✓ Helps you make the right money decisions
- ✓ Complements your financial advisors
- ✓ Supports you and your family over your lifetime

These are not just books, they are a Powerful Systematic Approach to better managing your & your families Financial, Estate & Gift Planning over your entire lifetime



Get you complimentary copy of these very special publications

www.thefinancialawarenessfoundation.org/

Having better personal finance knowledge changes your world & the world around you... FOREVER!

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The Movement

The Improving Financial Awareness & Financial Literacy Movement & Campaigns

If you are looking for a meaningful and much needed cause to support please consider volunteering and be part of the Improving Financial Awareness & Financial Literacy Movement.

We Support "Improving Financial Awareness & Financial Literacy"

Help us 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 built around the strategic campaign venues of:

- **National Financial Literacy Month (April)**
- **National Estate Planning Awareness Month / Week (October)**

To Lean More About the Improving Financial Awareness & Financial Literacy Movement



About The Movement

- Supporting Improving Financial Awareness & Financial Literacy Is A Winning Opportunity For All — http://www.thefinancialawarenessfoundation.org/pdf/TFAF-PublicSupportfortheImprovingFinancialAwareness.pdf
- For Financial Service and Nonprofit Advisors – How Improving Financial Awareness & Financial Literacy Can Increase Your Bottom Line — http://www.thefinancialawarenessfoundation.org/pdf/TFAF-AdvisorsSupport-ImprovingFinancialAwareness-CanIncreaseYourBottomLine.pdf
- Improving Financial Awareness & Financial Literacy Movement Programs Overview / Planner — http://home.thefinancialawarenessfoundation.org/pdf/TFAF-ImprovingFinancialAwarenessCampaign&ProgramPlanner.pdf
- The Improving Financial Awareness & Financial Literacy Movement Report & Magazine — http://www.thefinancialawarenessfoundation.org/pdf/TFAF-FallCampaignReport&Magazine.pdf

Programs

- **The Financially Green Organization Certification Program™ Executive Summary & Overview** — http://www.thefinancialawarenessfoundation.org/pdf/TFAF-FinanciallyGreenOrganizationCertProgramOverview.pdf
- **The Your *financial* PARTNER University / College Program™ Executive Summary & Overview** — http://www.thefinancialawarenessfoundation.org/pdf/TFAF-YourFPUniversityProgramOverview.pdf
- The **City of Monterey** and its **Public Library** (The oldest in California) made this presentation to their patrons and the **Greater Monterey Bay Area Residents** as a **Community Gift** — http://www.thefinancialawarenessfoundation.org/pdf/TFA-Monterey-FinLiteracyStar-Spring2018.pdf; http://www.monterey.org/library/Events/Financial-Awareness-Workshops; http://www.thefinancialawarenessfoundation.org/pdf/TFAF-ThankYou-fromStarThongchuaMontereyPublicLibrary1-30-2018.pdf

About Us

- The Financial Awareness Foundation's Website — http://www.thefinancialawarenessfoundation.org
- About The Financial Awareness Foundation — http://home.thefinancialawarenessfoundation.org/pdf/TheFAFoundationIntro.pdf

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Thank You!





We are hard at work to become

YOUR 'foundation of choice' for Improving Financial Awareness & Financial Literacy

If you found this presentation valuable and would like to assist us financially

Take out your smart phone and make a "Tax Deductible" contribution to us now by

Googling TheFinancialAwarenessFoundation.org **Donate Now**

and click on the Donate Now DONATE NOW Become a Supporter Today Thanks for your consideration

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Q & A







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Thank You!

Thanks for allowing us to share this with you!



We welcome your assistance and support

Learn '**how you can make a meaningful difference**' visit

www.TheFinancialAwarenessFoundation.org

For additional information about us, our programs and activities, becoming an ambassador & volunteer activities, strategic partnerships, sponsorships, planned gifts, contributions & grants please contact

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