

12 Month Financial Fitness Plan Calendar



The beginning of the year, or actually anytime is a perfect time to get your financial house in order and start planning for your future. As **financial planning is a lifelong process** we've developed a 12 Month Financial Fitness Plan to simplify the process and help you to get and keep your financial house in order.

<p>January</p> <ul style="list-style-type: none"> * Organize paperwork—saves time/money * If bankable review credit report * Protect your identity 	<p>May</p> <ul style="list-style-type: none"> * Review insurance policies & risk management—protect your assets 	<p>September</p> <ul style="list-style-type: none"> * Review spending plans—plan for year-end gifting & spending
<p>February</p> <ul style="list-style-type: none"> * Update & review your net worth statement & spending plans - Know where you stand * If required gather tax return info 	<p>June</p> <ul style="list-style-type: none"> * Review employment benefits—discover your hidden paycheck 	<p>October</p> <ul style="list-style-type: none"> * Review & Update Estate & Gift Plans—protect yourself & your loved ones
<p>March</p> <ul style="list-style-type: none"> * Review investments & plans for major expenditures—help make your dreams come true 	<p>July</p> <ul style="list-style-type: none"> * Speak with kids about the essential principles to smart money—help them live a happier & better life 	<p>November</p> <ul style="list-style-type: none"> * Set goals for the coming year—determine what you want to prioritize * If appropriate finalize tax plans
<p>April</p> <ul style="list-style-type: none"> * Review your retirement plan—achieve a comfortable retirement * If appropriate file tax return and begin tax planning – may save you money 	<p>August</p> <ul style="list-style-type: none"> * Talk with parents about their estate & financial plans—protect family assets & head off problems 	<p>December</p> <ul style="list-style-type: none"> * Schedule an Annual Family Financial Meeting—to review the year and set goals for the coming year * Finalize family & charitable gift—happy holidays

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 simple process to make better lifelong informed money decisions so you have the best chance of watching your personal and family dreams become a reality.

Download your complimentary copy of [The TFAF Personal Finance Publication Set](#) at

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



Wishing you much success and the very best, **The Financial Awareness Foundation**

The Financial Awareness Foundation is a 501(c)(3) nonprofit organization; our mission is to significantly help solve a major social problem dealing with the lack of financial awareness, and eradicating the financial illiteracy epidemic.

Learn more about **The Financial Awareness Foundation** and **The Improving Financial Awareness & Financial Literacy Movement & Campaigns** and how you can make a meaningful difference visit us at.

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

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Some Background Information – The Improving Financial Awareness & Financial Literacy Movement, The Financial Awareness Foundation & Our Work		 The Financial Awareness Foundation has earned The Platinum Seal of Transparency from GuideStar / Foundation Center now known as Candid.	To View Click Here
1.	TFAF - Introduction Factsheet Introduction to The Financial Awareness Foundation & Our Work - Websites - Brochure Website - Educational – Educational Website - Under Construction TFAF Annual Report & Business Plans		View View View View View
The Improving Financial Awareness & Financial Literacy Movement			
2.	Supporting Improving Financial Awareness & Financial Literacy Is A Winning Opportunity For All		View
3.	The Improving Financial Awareness & Literacy Movement Worldwide Introduction		View
4.	The Improving Financial Awareness & Literacy Youth Movement - Concept Note - Executive Summary - Video		View View View
5.	The Improving Financial Awareness & Financial Literacy Movement in Africa		View
6.	Participate in THE IMPROVING FINANCIAL AWARENESS & FINANCIAL LITERACY MOVEMENT - Fun & Easy Ways to Join & Participate		View
7.	Become a TFAF Ambassador, Strategic Partner, Volunteer & Support & Actively Participate in The Improving Financial Awareness & Financial Literacy Movement & Campaigns & Programs		View
TFAF Research & Creative Thinking			
8.	TFAF – Economic Research Brief - Global Economic Profile – How is Your Country Doing? -African Focus with a Worldwide Sampling		View View
9.	NOW is the TIME for some CREATIVE THINKING & PROBLEM SOLVING		View
10.	African Leadership Opportunity		View
Sample of Our Work			
11.	See What is Happening in Ghana - The Improving Financial Awareness & Financial Literacy Movement – Executive Summary / Overview - Video - Join the Movement – Fun Things for YOU & Friends to Do		View View View
12.	Center for Financial Literacy Education Africa (CFLE Africa) is a not-for-profit social organization that develops and promotes financial literacy skills in Africans, especially young Africans – website - CFLE-Africa Annual Report & Business Plans		View View
TFAF – Complementary Personal Finance Knowledge - Sampling			
13.	TFAF- Personal Finance Publication Set		View
14.	TFAF-12 Month Financial Fitness Plan		View
15.	The TFAF Building Blocks to Successful Financial Planning Presentation Series & Curriculum		View
TFAF - Improving Financial Awareness & Financial Literacy Programs			
16.	TFAF - The FP University Program™ Overview		View
17.	The Financially Green Organization Certification Program™ Overview		View



The Improving Financial Awareness & Financial Literacy Movement, spearheaded by **The Financial Awareness Foundation (TFAF)**, and organizations worldwide committed to significantly improving financial awareness and financial literacy, domestically and worldwide.

We strongly believe that financial awareness & financial literacy are fundamental life skills – not commonly taught at home or at school – required to live a successful life in today's world. As we work more internationally, we are learning that other key life skills are also not being taught, such as



- ♥ **Personal Money Management** – Manage your finances effectively, make informed money decisions, & maintain a written financial plan.
- ♥ **Problem-Solving** – Ability to analyze challenges & create solutions to improve situations.
- ♥ **Collaboration** – Work effectively with others to achieve shared goals.
- ♥ **Creativity** – Think innovatively & explore solutions outside the box.
- ♥ **Neutral Mindset** – Remain open to seeing the bigger picture, considering both positive & negative perspectives.
- ♥ **Ethics** – Do the right thing & strive to avoid harm in all your actions.
- ♥ **Building Social Capital** – Create & maintain meaningful connections with others.
- ♥ **Understanding Capitalism** – Recognize that being capitalistic involves creating value, not just making money for yourself.
- ♥ **Leadership** – Demonstrate responsibility & guide others effectively.
- ♥ **Proactive Listening & Effective Communication** – Practice understanding others while sharing your ideas clearly.
- ♥ **Time & Project Management** – Deliver quality work on time by prioritizing & managing tasks efficiently.
- ♥ **Acing the Job Interview / Crafting a Winning Resume / Closing the Deal** – Stand out, show value, & land the job

Without these fundamentals, no wonder we have so many social and political challenges.

The Movement functions as a pivotal communication platform aimed at accelerating substantial strides within financial awareness and financial literacy and much more. We achieve this by:

- ♥ Acting as a catalyst for crucial improvements in human equality and economic sustainability. (Females and youth – 75% of the world's population seem to be grossly underserved worldwide)
- ♥ By touching, impacting, and empowering individuals worldwide, we aim to equip them with essential financial awareness and financial literacy skills, along with other vital life skills. This initiative is designed to foster improvements in the lives of individuals and their families.
- ♥ Contributing to the fortification and stabilization of local, regional, national, international, and global economies by generating new higher-paying, environmentally conscious jobs.
- ♥ Fostering the growth of high-quality businesses for financial service advisors and providers, simultaneously educating consumers about essential financial products/services while ensuring their protection from misuse and misrepresentation
- ♥ Playing a key role in the effort to end hunger and eradicate inherited poverty universally.
- ♥ And this marks just the outset of our multifaceted impact.



The Movement has now expanded into 5 continents and growing strong... Help us do more...

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

We are actively seeking out new state, new countries, new universities, social change organizations, philanthropists, and impact venture capitalists to join us in advancing and amplifying the mission of The Movement.

If you find our objectives compelling and wish to explore potential collaboration further, kindly let us know, and we will arrange a mutually convenient time to engage in dialogue.

Thank you for considering our proposition.

We eagerly await the opportunity to connect. In the meantime, please take care and stay well, as there is much important work ahead, coupled with the prospect of rewarding progress.

Warm regards,

Valentino

Valentino Sabuco, Executive Director

The Financial Awareness Foundation

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

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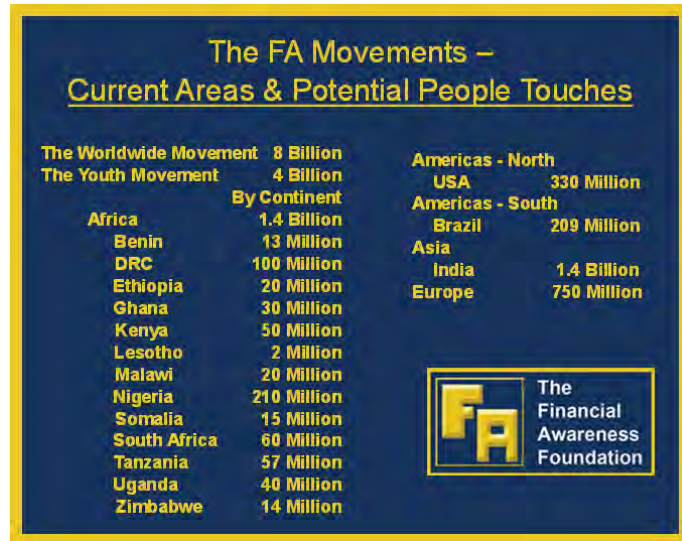
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Co-Founder of The Improving Financial Awareness & Financial Literacy Movement



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The Financial Awareness Foundation (TFAF)

TFAF is a 501(c)(3) USA-based nonprofit organization established in 2013. Its mission is to significantly help solve a major social challenge dealing with the lack of financial awareness along with the financial illiteracy epidemic. They believe that teaching financial awareness, financial literacy and the essential principles of smart money management are so very important. This provides people the tools of empowerment for making lifelong informed money decisions, giving them the best probability of living a quality life without outliving their wealth; and for passing on personal values, knowledge & assets to future generations to make their lives & this world a better place.

TFAF has three main focal points and they revolve around:

- Taking an active leadership role to recognize organizations and their management that are championing improving financial awareness and financial literacy. Unite them with other associations, organizations, nonprofits, educational institutions, municipalities, employers, and the news media to actively focus their vast community resources on **The Improving Financial Awareness & Financial Literacy Movement** built around a growing concentrated personal finance content media blitz every six months through the strategic campaign venues celebrating
 - ◆ April as **Financial Literacy Month** and six months later
 - ◆ October as **Estate & Gift Planning Awareness Month**

The plan is to touch the majority of the general public, high net worth individuals, financial service and nonprofit professionals and their organizations at least twice a year through these strategic venues, with educational and motivating reminders to get and keep their financial house in order with current financial, estate, and gift plans.

To help address the global lack of financial awareness and the financial illiteracy epidemic **The Movement** began in the USA over a decade ago; global financial literacy initiatives are increasing; we are contacted regularly for assistance, content, and ideas from around the world. In 2018 we began **The Improving Financial Awareness & Financial Literacy Movement** in several East African Countries. This will touch ~ 150 million people; modeled after our work in the US. In 2020 The Movement expanded into Ghana – West Africa, South America, and India. We now have **The Movement** developing within 5 continents, and over a dozen plus countries. We also have initiated development activities and discussions for **The International Improving Financial Awareness and Financial Literacy Research Centers** in Universities each country domestically and internationally. They are planning on taking leadership roles within their country's and community's improving financial awareness and financial literacy activities. To unite the youth around the world on this important initiative we launched **The Improving Financial Awareness & Financial Literacy Youth Movement**.

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- Developing and delivering exceptional educational content and programs for We The People - the general public – rich to poor; and for financial service, nonprofit, and charitable gift planning professionals, and educational institutions that support the public's financial and estate and gift planning and charitable planning needs, ending inherited poverty for all.
- Serving as a catalyst for many needed improvements, gender equality, & sustainability.



Organizations & individuals are never required to financially support TFAF. Nor do they have to pay any marketing or membership fee, or licensing fees to participate in The Improving Financial Awareness & Financial Literacy Movement, campaigns, & programs.

TFAF also develops and distributes high-quality education materials at 'NO Cost' for use for nonprofit purposes. But as a 501(c)(3) nonprofit organization, financial support, & contributions are always welcomed & very much appreciated.

To learn more about The Movement & Gifts of Personal Financial Knowledge check out these links

Additional Information	Click to View
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Websites TFAF Brochure The Movement (Under Construction)	View
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About Valentino Sabuco Executive Director, The Financial Awareness Foundation	View



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



The FINANCIAL AWARENESS Foundation

A 501(c)(3) Nonprofit Dedicated to Significantly *Improving financial awareness & financial literacy*™ Page 6