

# The Improving Financial Awareness & Financial Literacy Financially Green Organization Certification Program™ For Community Organization's & Group Financial Planning Executive Summary

**F**inancially Green Organization means “doing the right thing financially” for employees, members, students, faculty, alumni, municipality residents, customers, prospects, patrons and the general public while actively supporting and working toward improving financial awareness and financial literacy.

Numerous people are on the verge of running out of money prematurely; while many families are burdened with large growing amounts of student loans and other forms of debt; and most adults don't have nor realize why it's important to have a current financial, estate and gift plan to protect themselves and their families. We have a serious problem. This lack of financial awareness, along with the financial illiteracy epidemic 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. This is not just a US epidemic it's an international one.

Managing personal finances today is more complicated and more important than ever. We're living longer, but saving proportionately less. Scores of us 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, health care, while dealing with the uncertainty of investments and our economy. We worry about the future, or unfortunately in many cases, simply try not to think about it.

Most people are not taught the essential principle to smart personal financial management at home or in school, thus they don't have the proper tools to address every day financial decisions in an informed manner. This jeopardizes their financial and physical wellness, their ability to realistically achieve and maintain their personal and financial dreams, let alone enjoy a financially secure future.

## One Powerful Solution

Wouldn't it be great if there is a real solution to this lack of financial awareness, along with the financial illiteracy epidemic?

We strongly believe there is, and it revolves around better educating the general public, educators, financial service and nonprofit professionals to the essential principles to smart money management – the foundation of personal finance knowledge - while motivating them to get and keep their financial house in order with a current financial, estate, and gift plans. People need access to better personal financial management tools and information, to communicate and work more effectively with their financial advisors – (that includes fee-based financial service providers and commissioned financial product providers), and to make better informed lifelong every day money decisions.

- ♦ Most employers / municipalities / institutions aren't financial service providers nor do they give financial advice. However, they can serve as advocates for their employees, residents, members and their nonprofits and community and can encourage them to think about their personal financial, estate and gift planning as part of their development and preparation for a better life.
- ♦ Employers / municipalities / institutions and supporting organizations are in a strategic leadership position to materially improve the lives of its employees, residents, members and their nonprofits (The



## The FINANCIAL AWARENESS Foundation

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

© Copyright The Financial Awareness Foundation & Valentino Sabuco - (version 072522)  
959 Golf Course Drive, #273 ♦ Rohnert Park ♦ Sonoma County ♦ CA 94928  
Executive Director: Valentino Sabuco ♦ V.Sabuco@TheFinancialAwarenessFoundation.org  
707.586.8620 ♦ [www.TheFinancialAwarenessFoundation.org](http://www.TheFinancialAwarenessFoundation.org)

Community). This happens through their current programs and through a new addition to life-long learning and a life-long connection to the people that make up Their Community.

- ◆ Providing members of Their Community access to the Financially Green Organization Certification Program™ builds a strong bond and community connection while giving the entire community access to the essential principles to smart personal financial management – the foundation to personal finance knowledge.

## Program Goals

- ◆ Help employers, municipalities, institutions and supporting organizations become recognized as impartial sources of high quality reliable lifelong learning and nonbiased financial information for their organization / The Community, touching all ages, incomes and demographic groups.
- ◆ Create happy, productive and financially secure employees, students, residents, members and associates.
- ◆ Motivate participants to take-action to get and keep their financial house in order with up-to-date financial, estate and gift plans.
- ◆ Alert and remind participants 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, loved ones, and their philanthropy.
- ◆ Provide participants with discernment and decision-making tools that they can use with their own advisors to build their successful financial plans.
- ◆ Guide participants to find to the right financial service professionals, and financial product providers to cost-effectively implement and update their financial, estate, and giving plans.
- ◆ Advance the global economies through prosperous and successful employers, educational institutions, municipalities and organizations everywhere.

## How To Achieve

The Financially Green Organization Certification Program™ provides the tools to achieve these goals, through a new life-long learning toolset designed to materially improve your Community's / Employee's personal and family financial lives.

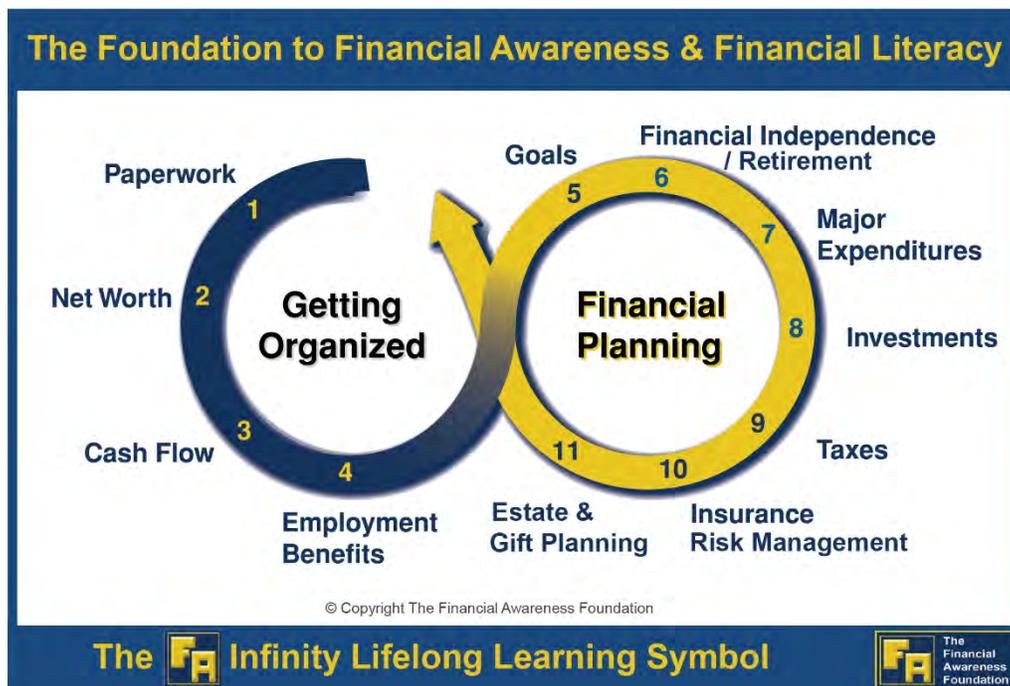
- ◆ The *Program* is introduced to The Community / Employer by its leadership.
- ◆ Self-assessment tools are provided to participants to gauge current financial situation.
- ◆ Participants are provided with a
  - ✓ Gift of the TFAF- Personal Finance Publication Set filled with interesting and educational program materials that empowers the participant with the **essential principles to smart money management** and **common financial mistakes to avoid – the foundation to personal finance knowledge**, and a systematic approach to better manage their finances so they can
    - 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 a current financial, estate and gift plans
    - Pass on values, knowledge and assets to future generations, and charitable causes, 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.



- A series of core presentations – to be presented by your faculty and alumni financial service professionals live and/or recorded and downloadable from your website for viewing on the appliance of choice any time
- ✓ Series of educational, entertaining and motivating presentations that introduce the participants to and reinforce the materials addressed within the publications, entitled **The Building Blocks to Successful Planning Series™**
- ✓ Semi-annual financial updates in the form of live or record presentation that can be also be presented in a financial update newsletter while celebrating
  - April as Financial Literacy Month
  - October as Estate & Gift Planning Awareness Month
- ◆ Upon initial *Program* completion, participants are provided a follow-up assessment to measure their progress and are given a certification of completion.
- ◆ Ongoing materials will be developed and provided to ensure these financial lessons and tools are maintained and updated and reinforced on a regular basis.

## Conclusion

The Financially Green Organization Certification Program™ provides a real winning approach to solving a major social challenge by improving financial awareness and financial literacy for members of your Community / Organization.



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





# The Improving Financial Awareness & Financial Literacy Financially Green Organization Certification Program™ For Community Organization's & Group Financial

## Planning - Overview

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

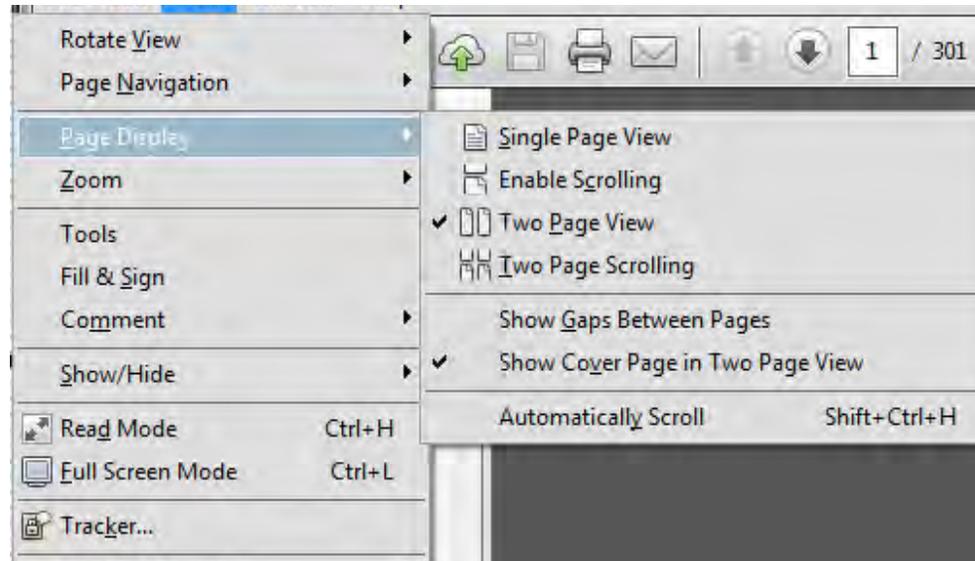


**Help Your Employees, Residents & Members to Develop a Sound Financial,  
Estate & Gift Plan to Guide Them Through Life's Events**

**If you are using a small screen device the following PDF  
is best viewed in ‘Single Page View’  
If you are using a large screen you can view this PDF  
using the ‘Two Page View’  
that shows the Cover Page in the ‘Two Page View’**

If you are familiar with this setting it can be found while you're in your PDF viewer program with this file loaded then

1. Click on the ‘View’ tab
2. Click on ‘Two Page View’
3. Click on ‘Show Cover Page in Two Page View’



**For the best functionality and use of this PDF Report download it to your desktop**

**Caution: If you are viewing this PDF from your browser and the links don't seem to work for you, either**

- Download the file and open it in an Adobe viewer
- Mouse over the link try to then open it
- Copy the link and paste it into your browser directly

If you experience any font problems once the PDF opens, just refresh the browser so the fonts will appear properly; if for some reason this doesn't work, try downloading the PDF on the desktop and opening it with Adobe Reader.



The **FINANCIAL AWARENESS** Foundation

*“Your Financial Partner”*

*Improving Financial Awareness & Financial Literacy™*

*financial* **PARTNER**<sup>™</sup> *Series*

The Improving Financial Awareness & Financial Literacy  
The Financially Green Organization Certified Program™ Overview  
For Community Organization's & Group Financial Planning

Helping You Achieve Financial Stability, Security, and Freedom



In preparation of this publication every effort has been made to offer the most current, correct and clearly expressed information possible. Nonetheless, inadvertent errors can occur, and tax rules and regulations often change.

Further, information in the text is intended to offer general guidelines on matters of financial planning and management to everyone. The application and impact of tax laws and financial matters can vary widely, based upon the specific or unique facts involved. Accordingly, information in this book is not intended to serve as legal, accounting, or tax advice. Readers are encouraged to consult with professional advisors concerning specific matters before making any decision, and the author and publishers disclaim any responsibility for positions taken by taxpayers in their individual cases or for any misunderstanding on the part of readers.

Co-Published by The Financial Awareness Foundation & Valentino Sabuco

Copyright © 2010 - 2022 Valentino Sabuco

The following are trademarks of Valentino Sabuco

Your *financial* PARTNER — *financial* PARTNER®



is a trademark — *The Decision Maker*™

Financial Independence & Retirement™ (FIR™) — *The Money Manager*™

*My Estate Planning Organizer*™ — *Your Financial Organizer*™ (YFO™)

*The Financially Green Organization Certification Program*™

Your *financial* PARTNER University Program™

A Financially Green Organization means “doing the right thing financially” for employees, members, students, faculty and administrative personnel, alumni, municipality residents, customers, prospects, and the general public while actively supporting and working toward improving financial awareness and financial literacy.

All rights reserved.

To ensure compliance with requirements imposed by the U.S. Internal Revenue Service, we inform you that any tax advice contained in this communication (including any attachments) is not intended to be used, and may not be used, by any taxpayer for the purposes of (1) avoiding tax-related penalties under the U.S. Internal Revenue Code or (2) promoting, marketing or recommending to another party any tax-related matters addressed herein.

Reproduction, transmission, or translation of any part of this work beyond that permitted by Section 107 or 108 of the 1976 United States Copyright Act without permission of the copyright owner is unlawful. Request for permission or further information should be addressed to Valentino Sabuco, Executive Director & Publisher at 707.586.8620, [V.Sabuco@TheFinancialAwarenessFoundation.org](mailto:V.Sabuco@TheFinancialAwarenessFoundation.org), or Permissions Department at The Financial Awareness Foundation, Mailing Address: 959 Golf Course Drive, #273, Rohnert Park, Sonoma County, CA 94928

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

VERSION TFAF-FIN GREEN PROGRAM -072422





## About The Financial Awareness Foundation

A 501(c)(3) Nonprofit Organization Dedicated to “Improving financial awareness & financial literacy”™

The Financial Awareness 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 personal financial management - the foundation to personal finance knowledge - are very important as it gives people the tools of empowerment 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 a current financial, estate and gift plans
- Pass on values, knowledge and assets to future generations, charitable causes, 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.

We are taking an active leadership role to recognize the leading organizations and their professionals that are championing improving financial awareness and financial literacy. We are working to unite them with other organizations, nonprofits, educational institutions, municipalities, and employers to actively focus their vast community resources into **The Improving Financial Awareness & Financial Literacy Movement** with its concentrated personal finance content media blitz every six months celebrating the strategic campaign venues of **April as Financial Literacy Month**, and 6 months later **October as Estate & Gift Planning Awareness Month**.

The plan is to touch everyone - the general public, every women, man and child, rich or poor - at least twice a year through these strategic venues, with educational and motivating materials and reminders to get and keep their financial house in order with a current financial, estate and gift plans. Thus empowering ‘The People’ to make informed lifelong financial decisions.

Further we deliver and develop exceptional educational content for the public and financial service & nonprofit professionals & their organizations, municipalities, & educational institutions that support the public’s financial & estate & gift planning, & charitable planning needs.

The Foundation is hard at work to become your ‘foundation of choice’ for significantly improving financial awareness and financial literacy. We hope you will enjoy and find the following materials helpful. If so help us do more by making a tax deductible contribution to us at

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

To learn more about us and our improving financial awareness & financial literacy movement, campaigns and programs, and ‘how you can make a meaningful difference visit us at [www.TheFinancialAwarenessFoundation.org](http://www.TheFinancialAwarenessFoundation.org). or contact us directly. Thank you for your consideration and we wish you all the very best. *Your financial* PARTNER



*“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 money management - the foundation to personal finance knowledge - are very important. This empowers people to make better everyday money decisions throughout their lives so they have the best chance to reach and maintain their personal and family dreams, and pass on values, knowledge and assets to future generations, and charitable causes, help end inherited poverty, while making this a better world for all”*

Your *financial*PARTNER



# Financially Green Organization Certification Program™ Introduction

**F**inancially Green Organization means “doing the right thing financially” for employees, members, students, faculty, alumni, municipality residents, customers, prospects, and the general public, while actively supporting and working toward improving financial awareness and financial literacy.

Numerous people are on the verge of running out of money prematurely. Many families are burdened with large amounts of student loans and other forms of debt. Most adults do not have nor understand the importance of having an up-to-date financial, estate and gift plan to protect themselves and their families. We have a serious problem. This lack of financial awareness, along with the **financial illiteracy epidemic** places a **HUGE** growing amount of pressure on families and friends, employers, nonprofits; as well as the ultimate safety net the government.

## Some Observations that Requires Immediate Attention

Many people don't realize that:

- **The majority of the adults in the US that reach the age of 70 are almost out of money**, and worldwide that number is much greater. This becomes even a great challenge as life expectancies advance into their mid-80's and maybe into their 90's and beyond. 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.
- Too many young people and their families are burdened with excessive education debt and other forms of debt. **Student loan debt exceeds \$1.75 trillion** and is the **2nd largest class of consumer debt** after mortgages; for borrowers with federal student loans in the US the **AVERAGE of \$37,000**. Those with graduate degrees are significantly greater.

- The vast majority of our adult population (wealthy & poor) don't have nor understand the importance of having a financial, estate and gift plan to protect themselves and their family. Globally, many have never heard of a personal financial plan.
- The Consumer Financial Protection Bureau released a report that examined the link between financial education and financial well-being. A key finding was that while many adults desire to educate themselves to become more financially literate, they often seek out that information only within their social networks. This cuts across all demographics, including education level and income. This is quite alarming: **People are making critical life decisions based on information gained from non-experts and fragmented and often out of date sources.**
- **We have entered into the greatest wealth transfer in history.** An estimated \$59 trillion - divided among heirs, charities, estate taxes and estate closing costs – is being transferred from 116 million American households from 2007 to 2061 as reported by John J. Havens and Paul G. Schervish from the Center on Wealth and Philanthropy Boston College.
- **Without some financial and estate planning a significant amount of these assets will be wasted;** much of the remaining assets may not go to the right person(s) or organization(s), and or may not be used as intended.
- However, **this huge wealth transfer is not for all families**, many will run out of money long before passing.
- This is not just a domestic challenge it is an international one.

Managing personal finances today is more complicated and more important than ever. We're living longer, but saving proportionately less. Scores of us 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, health care, while dealing with the uncertainty of investments and our economy. We worry about the future, or unfortunately in many cases, simply try not to think about it.



There is a real solution to this lack of financial awareness and the financial illiteracy epidemic and it revolves around educating the public, professionals, and nonprofits to the essentials principles to smart personal financial management - the foundation to personal finance knowledge - and motivating them to take appropriate actions. **You can help and we can use your assistance.**

We realize that you may not be a financial service organization or financial professional, but as a concerned individual / organization you can encourage your associates, employees, clients, members, and prospects to think about their personal financial, estate and gift planning to improve their future. A thoughtful and financially engaged individual is one who has planned financially, understands where he or she is today, and how to best get there.

Encouraging and teaching financial awareness and financial literacy and the essential principles to smart money management are critical to the future economic health of the country, nonprofits, and the general public.

The Financially Green Organization Certification Program is designed to address this major social challenge and to be used within municipalities, employers, financial service organizations, associations, and membership based organizations for their valued employees and associates, customers and clients, prospects, members, patrons, and their families.

This thought provoking program is more than just a source educational financial information, it is a complete personal financial management system – a clear step-by-step process designed to help organize the participant's financial affairs and provides them with the essentials principles to smart money management.

This program gives people the tools of empowerment 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 a current financial, estate and gift plans
- Pass on values, knowledge and assets to future generations, and charitable causes, ending inherited poverty and to helping to make this a better world for all
- Have the highest probability to reach and maintain your family dreams while you live out a financially successful life.

## Program Goals

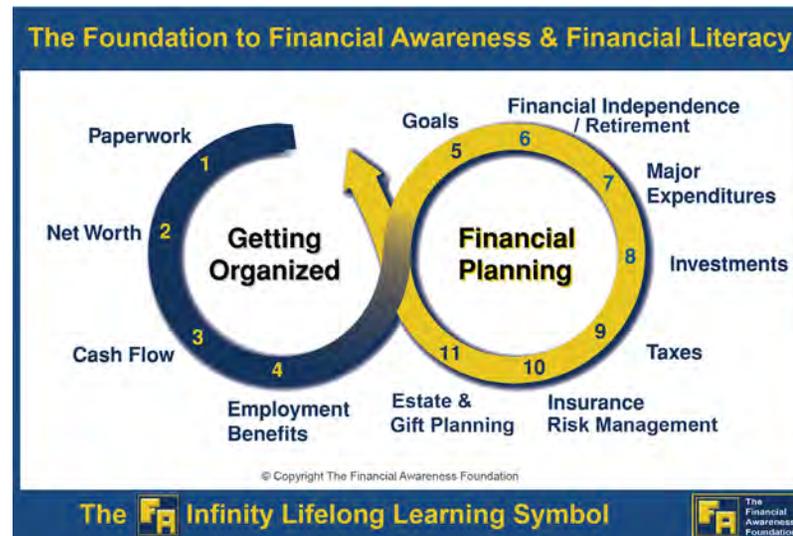
---

- Help communities, municipalities, institutions and supporting organizations. membership organizations, employers, become recognized as impartial sources of high quality reliable lifelong learning and non biased financial information for The Community, touching all ages, incomes and demographic groups.
  - Create happy, productive and financially secure employees, residents, members and associates.
  - Alert and remind participants 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, loved ones, and their philanthropy.
  - Inform, educate, and reinforce participants in an entertaining format, to the essential principles to smart money management - the foundation to personal finance knowledge.
  - Motivate participants to take action to get and keep their financial house in order with up-to-date financial, estate and gift plans.
  - Provide participants with discernment and decision making tools that they can use with their own advisors to build their successful financial plans.
- 
- A photograph of a hand holding a black alarm clock. The clock has a white face with black numbers and hands. The hand is positioned at the bottom right of the clock, holding it steady. The background is plain white.
- Guide participants to find the right financial service professionals, and financial product providers to cost-effectively implement and update their financial, estate, and giving plans.
  - Advance the global economies through prosperous and successful employers, educational institutions, municipalities and organizations everywhere.

*“Learning, understanding, and using the essential principles of smart money management - the foundation to personal finance knowledge - are very important as it gives you the tools to address everyday financial decisions in a more informed manner.”*

*The Essential Principles of Smart Money Management™ is a collection of financial doctrines that pertain to the eleven components of personal financial management: paperwork, net worth, cash flow, employment benefits, goals, financial independence / retirement planning, major expenditures planning, investment planning, tax planning, insurance (risk management) planning, and estate and gift planning.”*

Your *financial*PARTNER



## The Program Elements

The Financial Green Organization Certification Program provides a very special **no-cost** gift of personal finance knowledge for employees, students, residents, members, alumni, and supporters (*The Community*) through a life-long learning toolset designed to materially improve their personal and family financial lives.

This valuable resource provides *The Community* with personal financial tools to better address their everyday financial decisions. It teaches financial awareness, financial literacy and the essential principles to smart money management while encouraging the participants to get and keep their financial, estate, and gift plans current.

This special toolset builds and strengthens lifelong bonds and social media connections with *The Community* through ongoing valued communications and activities.

Along with being recognized as a valuable benefit and resource for the participants and their families, this lifelong offering brings awareness to *The Community* members for the need, tools, and encouragement to get and keep their financial, estate and gift plans current. This also opens the door to significant development opportunities for nonprofits and educational institutions to fund projects, faculty, and scholarships through lifetime structured gifts, primary and alternate beneficiary selections, bequests and deferred gifts that's a part of *The Community* member's estate, financial, and gift plans.

1. The Program is introduced by the organization's leadership.
2. Self-assessment tools are provided to the participant's to gauge their personal financial awareness and financial literacy.
3. The participants are provided with a gift of the current edition of the TFAF - Personal Finance Publication Set. These materials are filled with interesting and educational program materials that provide the participant with the essential principles to smart money management,

common financial mistakes to avoid, and a systematic approach to better manage their finances. These materials provide a clear step-by-step process designed to empower the recipient to better organize and manage their personal finances so they can

- 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 a current financial, estate and gift plans
- Pass on values, knowledge and assets to future generations, and charitable causes, ending inherited poverty and to helping to make this a better world for all
- Have the highest probability to reach and maintain your family dreams while you live out a financially successful life.



4. Accompanying these publications are a series of educational, entertaining and motivating presentations that introduce the participants to and reinforce the materials addressed within the TFAF - Personal Finance Publication Set, entitled *The Building Blocks to Successful Financial Planning Presentation Series™* they include:

- **Introduction to Rethinking Personal Finances - Building Blocks to Successful Financial Planning Presentation Series™**
- **Building Blocsk to Successful Financial Planning**
  - **Part One – Getting Organized™**
  - **Part Two – Essential Principle™**
- **Building Blocks to Successful Estate & Gift Planning™**
- **(Optional) The Elements - 11 Individual Workshops Covering The FA Infinity Lifelong Learning Symbol**



*A Financially Green Organization means “doing the right thing financially” for employees, members, students, faculty, staff and administrative personnel, alumni, municipality residents, prospects, patrons, and the general public while actively supporting and working toward improving financial awareness and financial literacy. ”*

*Your **financial** PARTNER*

These presentations provide the attendees with a systematic approach to better manage their personal finances, the Essentials to Smart Money Management and Common Mistakes to Avoid – the foundation to personal finance knowledge - in a fun and educational manner. They are presented by local financial service professionals and financial product providers. They last 45 to 2 hours each, and can be recorded so participants and their family can view them on demand at their leisure on their smart phones, tablets, notebooks, computers or big screen TV's.

5. Semi-annually personal finance update webinars/seminars (live or on demand) can be provided to celebrate

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

These again can be provided by credentialed financial service professionals and financial product providers of **The Community**.

6. At the end of the year the participants can be provided with a fun follow-up assessment to see how they have progressed with their financial awareness and financial literacy.

7. Upon successfully going through the materials the participant can be given a certification of completion.

8. Once **The Community** has been given the program the presenting organization can be given a **Financially Green Organization Certification Certificate** and the privilege of calling themselves a **Financially Green Organization™**

9. Repeat and update these on a semi-annual basis

**As a no cost gift, we can provide you with the content and materials to present the above, and work with you, your staff to deliver them.**

10. Ongoing elements or customized features to keep improving financial awareness and financial literacy can easily be added and developed such as

- Develop an Improving Financial Awareness & Financial Literacy Master Plan to manage offer, market, present, update, and capitalize this going forward.
- For the Human Resources Department, Group Financial Planning as an employee benefit communication and compliance

tool can be easily integrated into these materials.

- Inventory existing improving financial awareness and financial literacy workshops, programs; and current, past, and possible future strategic partners and sponsors.
- Develop capital campaigns to fund staffing and technology support needs and scholarships for students entering the financial service and nonprofit careers.
- Create a Improving Financial Awareness & Financial Literacy webpage(s)
- Provide interesting, informative, and valued educational financial content directly to the participant in the form of an email, newsletter, Blog, to help better manage life's financial challenges.
- Provide monthly, quarterly, semi-annual workshops or webinars on particular life event topics. This can be provided by or supplemented by local alumni financial service professionals or their associations
- Create a competitive game and challenge can be developed between your rival organizations to see who has the most financially literate members
- Create a Community Financial Service & Charitable Gift Planner Directory & Speakers Bureau
- Develop strategic relationships with national financial service and charitable gift planning associations and their local chapters. Serve as mentors for students; help with career planning and job opportunities
- Replicate the above bilingually for different Community sectors
- Team up with other local organizations to provide improving financial awareness & financial literacy campaigns in your city and state
- Encourage colleagues in senior management of larger employers to bring this program to their employees.

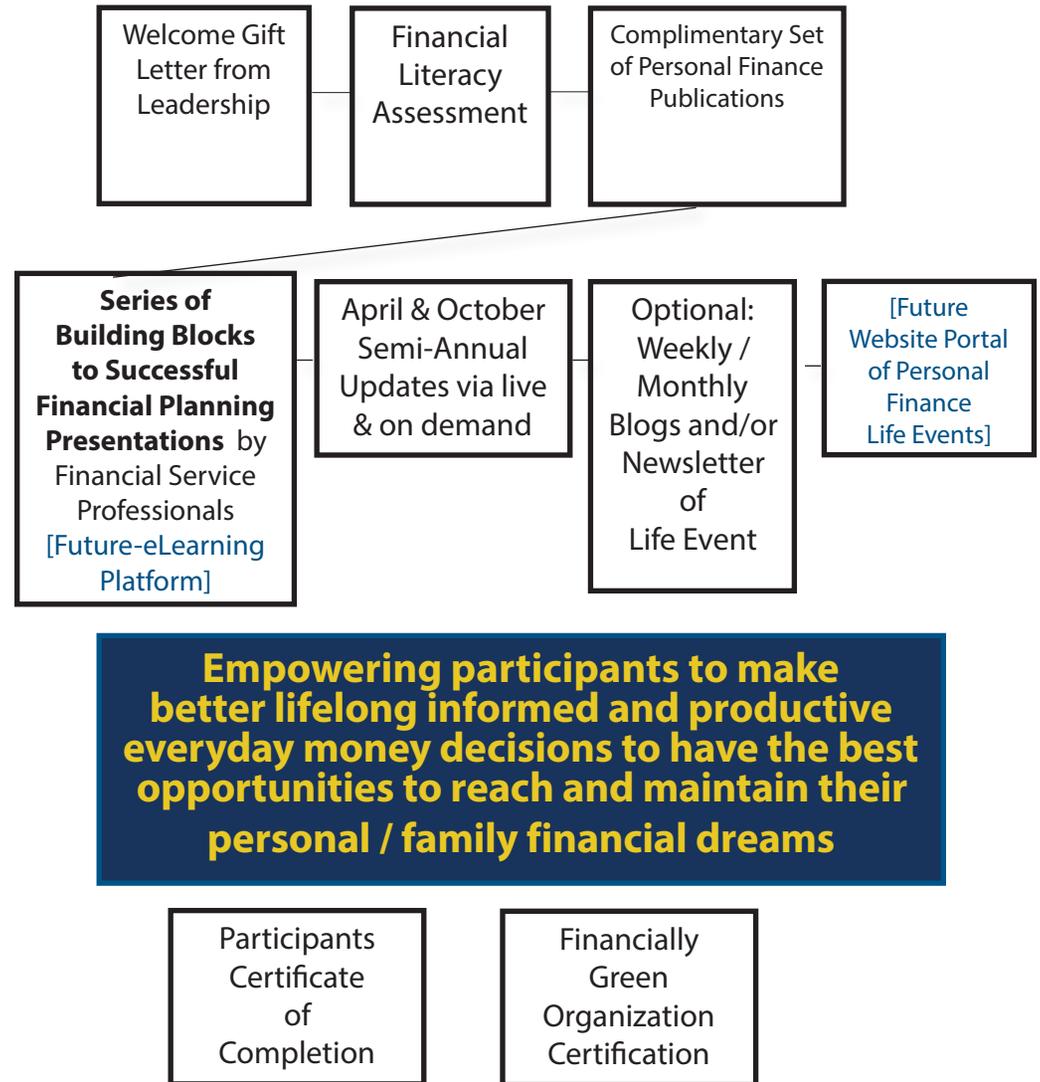
#### 11. Future Developments - **Assist us in developing**

- A Bilingual eLearning Technology Platform - This innovative, interactive, educational and entertaining (edutaining) on demand, online eLearning platform will be used to walk the user through a systematic approach to better manage personal finance, the Essential Principles of Personal Financial Management, Common Financial Mistakes to Avoid, and much more.
- Personal Finance Public Portal - This on-demand, multimedia life events library will provide guidance through all life's financial challenges. It will also include numerous videos and webinars of financial, estate and charitable planning topics.
- Expanded Publishing Efforts - This will include new publications, feature articles, newsletters, and blogs, expanded research reports and white papers, and specialty materials - smart phone apps, financial games, calendars, and tips.
- The International Improving Financial Awareness & Financial Literacy Research Center - Help us identify several strategic University/College campuses to help launch and house this important Center. It will house The Financial Awareness Foundation, advance research projects, serve as a Think Tank, provide classes, workshops, and conference facilities, while it further advances our personal and professional publishing activities..

## Additional Details



## Flowchart of the Basic Elements to the Financially Green Organization Certification Program™



## Candidates for the Financially Green Organization Certification Program™

---

1. General Public
2. Graduating students, alumni, faculty, and administrative personnel of high schools, junior colleges, colleges and universities
3. Employers for their employees as a group financial, estate and gift planning employee benefit
4. Financial Service Organizations as an employee benefit for their workers, a training tool for their producers, and a gift to their customers and prospects
5. Associations & Membership Organizations as a member benefit
6. Nonprofits Organizations for their staff and their donors and prospects
7. Municipalities for their staff, associates, and citizens
8. Continuing Education Providers for financial service professionals.

## How Everyone Benefits

---

**1. You benefit** by being recognized as a thought leader that is significantly helping to solve a major social problem. This will create goodwill for you and your organization that will attract new patrons, retain existing ones, and build support for your own other initiatives.

**2. You, your staff, patrons, prospects, and associates benefit** by receiving personal financial and estate and gift planning materials to improve their personal financial position and you receive a powerful campaign and program to use within your organization to generate new sources of revenues.

**3. Families benefit** by learning the essential principles of smart money; it empowers them to make better informed productive everyday money decisions, save time and money with their financial advisors and product providers, and have the best possibilities to reach and maintain their personal and family financial dreams, to enjoy a financially secure, reasonable manage debts, while passing on their values, knowledge and assets to future generations to make their lives and this world a better place.

**4. Financial Advisors & Financial Product Providers & their Organizations, such as attorneys, accountants, bankers, trust officers and private fiduciaries, realtors, insurance brokers and agents, investment brokers and agents, wealth managers and financial advisors benefit** by acquiring new business from more informed and motivated clients.

**5. Employers, Farmers, Telecom & Technology Companies benefit** from earning more money while having employees who are less financially stressed, happier and more productive.

**6. Nonprofits and fundraisers benefit** with increased donations, planned gifts, alternate beneficiary selections and bequests.

**7. Universities/Colleges benefit** by having alumni, faculty and staff who are less stressed, happier and more productive and more philanthropic.

**8. Philanthropists** benefits by helping to solve a major social problem that leads to a better world.

**9. The news media benefits** by providing its audience with timely valuable information.

**10. Municipalities benefit** by having happier and financially successful constituents, and a reduced strain on social welfare services.

**11. Everyone actually benefits** with a stronger and financially sound economy.

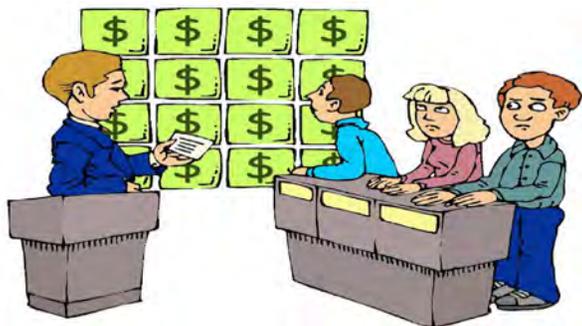
Together we have the potential to help solve a major social challenge by improving financial awareness and financial literacy while advancing personal philanthropy. **ing better personal finance knowledge changes your world and the world around you... FOREVER!**



## Additional Information on the Program Materials

1. A fun financial awareness and literacy quiz
  - The initial quiz will consist of a collection of 19 ‘yes and no’ simple personal finance questions that the participant should knowingly should answer ‘yes’. Having giving this quiz to thousands of users we have found that the vast majority of people answer ‘yes’ to in the ‘7 to 9’ range.
  - <http://www.thefinancialawarenessfoundation.org/pdf/TFAF-Quiz-SomeQuestionsToPonder-2018.pdf>
  - Grading scale

16-20	Consider yourself financially astute. <i>The timing may be right for fine tuning.</i>
11-15	You are financially concerned. <i>You are ready to take the next step.</i>
6-10	You are not current with your finances <i>Information is available to help you catch up</i>
Under 6	Your finances are managing you. <i>You can begin to take charge with information available to you</i>



2. **Complimentary TFAF - Personal Finance Publication Set** - consists of three core publications; in print or digitally formatted, that can be co-branded with your Organization.

Here is a link to download a set of personal finance publications. 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.

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

- **Your *financial* PARTNER™ Overview** – Essential Principles to Smart Personal Financial Management™ This publication provides the reader with an overview of the Your *financial* PARTNER Personal Financial Management System and also identifies the essential principles to smart personal financial management and common financial mistakes to avoid and places them at your fingertips.
- **Your *financial* PARTNER™ – The Personal Financial Management System, Guidebook and form set** - This is more than just another source of financial information and advice. It’s a complete personal financial management system - a clear step-by-step process designed to help organize your affairs and provides you with the essential principles to smart personal financial management and a comprehensive set of common financial mistakes to avoid.
- **Your Estate & Gift Planning Organizer™** – All the tools you need to better organize, plan and manage your estate plan over your lifetime. Helps you develop and maintain a sound estate plan for you and your family. Organizing financial information is challenging for most of us. Your Estate Planning Organizer streamlines the estate planning process, helping you prepare your estate plan in a quick and easy manner saving you time and money.

3. Educational and entertaining presentations accompany these publications and are entitled

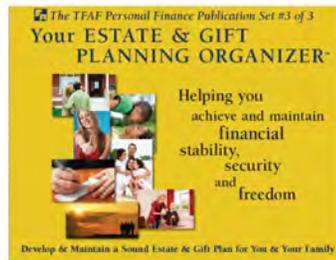
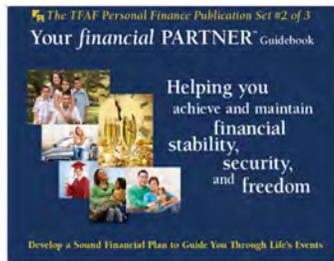
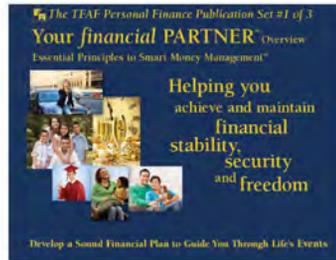
- **Introduction to - Rethinking Personal Finances - Building Blocks to Successful Financial Planning Presentation Series™**
- **Building Blocks to Successful Financial Planning™**
  - Part 1 - Getting Organized
  - Part 2 - The Essential Principles
- **Building Blocks to Successful Estate & Gift Planning™**

These presentations provide the attendees with the essential principles to smart personal financial management - the foundation to personal finance knowledge, are

- Fast paced
- Entertaining
- Very educational
- Presented by qualified alumni financial service professionals
- Last 45 to 120 minutes each
- Can be recorded so participants and their family can view them on demand at their leisure on their appliance of choice.

**We want much better for you and your Community members.** So you will not become one of the statistics noted earlier, we want you to be part of the solution and not another victim to the many problems dealing with the lack of financial awareness and the financial illiteracy epidemic. Hence we developed an enlightening series of presentations, that are accompanied by a precious set of personal finance publications.

These valuable materials are designed to motivate, educate, and empower you to improve your financial lifestyle by providing an easy-to-use, systematic approach to personal financial management. They identify the Essential Principles to Smart Money Management and the Common Financial Mistakes to Avoid. These are the tools of empowerment to help you make better informed and productive everyday money decisions, save time and money working with your financial advisors and service providers, and give you the best possibilities for financial success.



**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**

## Building Blocks to Successful Financial Planning

This enlightening program that can be presented by a panel of experienced financial service professionals and is designed to motivate, educate, and empower the viewer to improve their future financial lifestyle by providing an easy-to-use, systematic approach to personal financial management. It also shares the essential principles for smart money management and the common financial mistakes to avoid, the foundation to personal finance knowledge.

These powerful tools of empowerment help make better informed and productive money decisions, save you time and money working with financial advisors, while providing the view with the best possibilities to reach and maintain their personal and family financial dreams, while they advance their legacy.

Here are some attendee comments:

- Great teamwork between the panel of presenters.
- Enjoyed learning about getting organized and knowing where you are so you can effectively plan where you want to go.
- Gave me very helpful information. Thanks.
- Liked the scope of 'financial literacy' broken down into comprehensible pieces and the comprehensiveness of the coverage.
- Loved the six steps of planning.
- Found the information on retirement planning very helpful.
- Very extensive and gave me much helpful information.
- Loved the real life examples of the essential principles; easy to understand and very helpful.
- Thank you for making such an important topic available! Bulls-eye! First Class!



## Building Blocks to Successful Estate & Gift Planning

You can see how others presented the **Building Blocks to Successful Financial Planning Presentation Series**



Here are two sample slide decks from our Introduction – The Building Blocks to Successful Financial Planning Series, from

- **University of Southern California (USC)**

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



- **The International Improving Financial Awareness & Financial Literacy Association (The FA Association) at the University of Ghana.**

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

Estate & gift planning can seem to be a daunting and insurmountable task for some. Yet it's one of the most important things you can do for yourself and your loved ones. In the presentation we'll cover the essential principles of smart estate planning, giving you the confidence to get and keep your estate & gift plans in order and up-to-date.

Important information the viewer will learn includes:

- An Estate & Gift Planning Overview
- Common estate & gift planning terms
- Core documents that make up the estate plan
- Six steps process to successful estate & gift planning
- Information necessary to begin planning
- Considerations in choosing an attorney and other advisors
- Working with advisors
- Essential Principles for Successful Estate & Gift Planning
- Estate & Gift Planning Mistakes to Avoid
- Tips to save you time and money

Here are some attendee comments:

- *Very informative. You have changed my thought process regarding estate planning. This will be a topic of discussion in my family very soon. Thank you.*
- *I think the seminar was fine. But I already had this material under control. I do admit I never thought of what to do with my 5 cats if my wife and I were both to die! That was a new idea.*
- *I attended as a development staff member of a nonprofit foundation and learned a lot about what our prospective donors should be doing with regard to planning. Also, it was a good reminder for myself.*
- *Very well done. A lot of useful information packed into one hour!*
- *Great motivation! Would like to share with supporters of our nonprofit. Is there a recording of it we can share? Thanks!*
- *Great job. I like that your materials focused on HOW to do estate planning, not just understanding it.*





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

*Improving Financial Awareness & Financial Literacy™*

Financial and estate and gift planning is a lifelong process. It can be easy and very rewarding once you understand the process and are no longer intimidated. Your *financial* **PARTNER** is here to coach and support you every step of the way. We hope you enjoyed the Financially Green Organization Certification Program™ Overview and the introduction to the Your *financial* **PARTNER** System. Please share it with your family and friends and business associates. In the spirit of improving financial awareness and financial literacy if you would like a complementary copy for you, your family and friends, of the Your *financial* **PARTNER** Guidebook and Form Set and the *Your Estate & Gift Planning Organizer* visit [www.TheFinancialAwarenessFoundation.org](http://www.TheFinancialAwarenessFoundation.org) or contact us directly.

If you are a financial service professional, a member of a nonprofit, membership organization, or a municipality, an employer and would be interested in customized or co-branded versions and would like to further discuss our *Financially Green Organization Certification Program™* please 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. If you found our materials valuable to you and your family please consider making a charitable contribution to The Financial Awareness Foundation to assist us in helping others.

**DONATE TODAY!**

If you would like additional information about us and The Financial Awareness and Financial Literacy Movement, our financial awareness campaigns, programs and activities, or to discuss how you can make a ‘meaningful difference’ as a volunteer or through sponsorships, planned gifts, and contributions and grants to The Financial Awareness Foundation, please contact me directly.

Thanks for your consideration and support. Wishing you all the very best,

**Valentino Sabuco**, Executive Director  
**The Financial Awareness Foundation**

A 501(c)(3) Nonprofit Dedicated to Significantly “Improving financial awareness & financial literacy...”<sup>SM</sup>

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

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

Office: 707.586.8620

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

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





*Inside Back Cover*

## All the tools needed to organize, plan & manage personal finances

**E**mployers, municipalities, institutions and supporting organizations are in a strategic position to materially improve the lives of their workers, residents and members. This can happen through a new life-long learning program call the *Financially Green Organization Certification Program™*. The decision makers will be seen as a thought leaders as they present their community access to the essential principles to smart personal financial management - the foundation to personal finance knowledge. These important personal financial management tools provide employees, residents and members to address everyday money decisions in a more informed manner thus giving them the best possibilities to reach and maintain their personal and family financial dreams while advancing their philanthropy.

Don't delay, help bring the path to financial security and success to your employees, residents & members today.

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



### The FINANCIAL AWARENESS Foundation

*"Your financial PARTNER"™*

A 501(c)(3) Nonprofit Organization Dedicated to Significantly

"Improving financial awareness & financial literacy"™

A Financially Green Organization™

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