

# Join THE MOVEMENT

## The Improving Financial Awareness & Financial Literacy Movement in Ghana

Sharing the essential principles to personal financial knowledge changes YOUR world and the world around you, FOREVER!

### The Big Challenge

Ghana has a population over 31 million with an employment rate of about 66% and an unemployment rate near 4.6%. However, this leaves over 4 million Ghanaians (13% of our population) so poor they cannot afford three meals a day for themselves and their family; in rural areas it is higher. Many are struggling to survive less than \$1.90 USD per day (International Poverty Line). <sup>(1)</sup>

<https://www.theglobaleconomy.com/Ghana/>

We are also experiencing increases in debt. We are not taught at home or school about planning for our future and why it's important to have a current financial, estate and gift plans to protect themselves and our families. We have a collection of serious problems resulting in a high percentage of poverty coupled with a lack of financial awareness resulting in a serious financial illiteracy epidemic. This places a HUGE growing amount of pressure on families and friends, employers, nonprofits; as well as the ultimate safety net the government.

This is not just a local epidemic it's an international one. Most people are not taught the essential principles to smart money management – the foundation to personal finance knowledge - at home or in school. Thus, they don't have the proper tools to address everyday money decisions in an informed manner. This jeopardizes their financial and physical wellness, their ability to realistically achieve and maintain their personal and family financial dreams, let alone enjoy a financially secure debt free future.

<sup>(1)</sup> <https://www.theglobaleconomy.com/Ghana/>



### The Solution

[https://www.youtube.com/watch?v=V\\_GAXzBG2Zw](https://www.youtube.com/watch?v=V_GAXzBG2Zw)

To help address the lack of financial awareness and the financial illiteracy epidemic a dedicated team of concerned parties led by the **Centre for Financial Literacy Education - Africa (CFLE)**, **The International Improving Financial Awareness & Financial Literacy Association at University of Ghana Business School** and **The Financial Awareness Foundation** began taking an active leadership role to recognize organizations and their management, and individuals that are championing improving financial awareness and financial literacy.



## The Improving Financial Awareness & Financial Literacy Movement in Ghana™

Organizations Dedicated to Significantly *Improving financial awareness & financial literacy™*

**Caution:** We believe sharing financial awareness and financial literacy can be highly contagious!



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

Then they began uniting them with other associations, organizations, nonprofits, educational institutions, municipalities, employers, the news media and concerned individuals to actively focus this vast community resource into **The Improving Financial Awareness & Financial Literacy Movement in Ghana** is built around the semi-annual concentrated personal finance content media blitz around the strategic campaign venues to celebrate

- **April being known as Financial Literacy Month in Ghana, and six months later with**
- **October being known as Estate & Gift Planning Awareness Month in Ghana**

The plan is to touch everyone - the general public, every woman, 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.

The objective is to encourage government, financial service organizations and their professionals, corporate, academic, and social service leadership; and the news media to actively support and participate in The Movement to alert, educate, motivate and assist everyone to get and keep their financial house in order with a cost effective current financial, estate and gifting plans.

We understand that this is a massive undertaking; however, it can be accomplished through leading organizations and their associates that include:

- Financial Service Associations / Members
- Employers / Technology Companies
- Nonprofits / Religious / Social Change Organizations
- Government
- Educational Institutions
- Thought Leading Philanthropists / Grant Providers
- Health / Social Welfare Organizations
- Media / Social Media / Concerned Parties
- Financial Service Companies / Professionals



Together these organizations and their leadership represents a direct communication channel to all Ghanaians. Further, they have a vested interest in helping to raise the quality of life for all Ghanaians, as it will also improve their businesses, and allow them to do their jobs more effectively.

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To learn more about **The Improving Financial Awareness & Financial Movement in Ghana** preview the **Executive Summary / Overview** by clicking the graphic or keying in this URL address

<https://www.home.thefinancialawarenessfoundation.org/pdf/TFAF-TIFA-FLMovement-Ghana-ExecSum.pdf>

Learn more about **The Improving Financial Awareness Movement in Africa** - preview the Overview by clicking the graphic or keying in this URL address

<https://www.home.thefinancialawarenessfoundation.org/pdf/TFAF-Africa-TIFA-FLM.pdf>

See how Ghana's celebrating the strategic campaign venues preview the Overview by clicking the graphic or keying in this URL address

<https://home.thefinancialawarenessfoundation.org/pdf/Ghana-ActionPlan.pdf>

<https://www.youtube.com/watch?v=zfSILFN9CZg>

**These Movements** and others around the world are modeled after one created in the USA over a decade ago by founders of The Financial Awareness Foundation. To see what others are doing preview **The Improving Financial Awareness & Financial Literacy Report & Magazine**. This provides a sampling of the community participation, including supporting proclamations from many US State Governors, leading financial service, planned giving, and nonprofit associations and their professionals, and academia and news media efforts along with a comprehensive collection of reports including how financially literate each state and country is, and so much more.

<https://www.home.thefinancialawarenessfoundation.org/pdf/TFAF-FallCampaignReport&Magazine.pdf>

**The Movement Worldwide** 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 that will touch ~ 150 million people; modeled after our work in the US. In 2020 The Movement expanded into Ghana-West Africa, Brazil, and India. We now have The Movement developing in over 10 countries within 4 continents. We also have initiated development activities and discussions for The International Improving Financial Awareness and Financial Literacy Research Centers in over a dozen Universities, domestically and internationally. They are taking leadership roles within the countries and community's improving financial awareness and financial literacy activities.

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

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

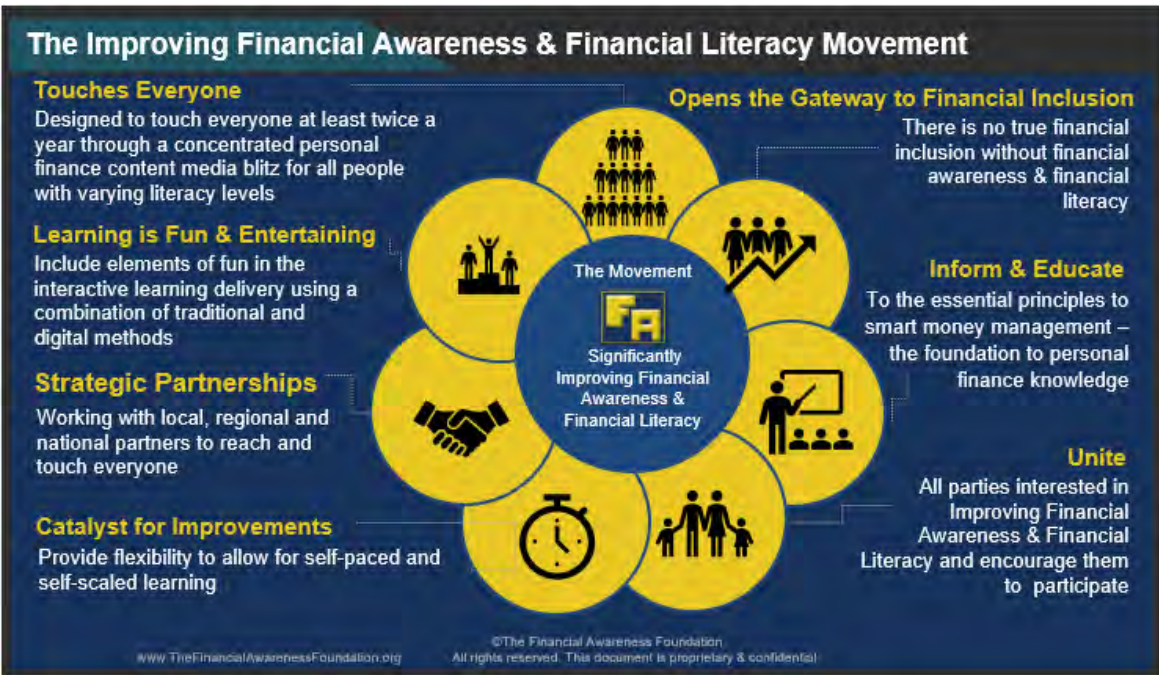
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### Thought Leading Organizations Dedicated to Significantly Improving Financial Awareness & Financial Literacy™



**We are able to deliver this valuable information thanks to the time and generous support from our strategic partners, please join The Movement and help make a HUGE difference for all.**

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## The Improving Financial Awareness & Financial Literacy Movement Distinguished Co-Honorees

Each year we recognize and honor a distinguished group of hard working 'Thought Leaders' for their outstanding individual efforts in improving financial awareness and financial literacy. It gives us great pleasure to recognize this year's Co- Honorees representing Thought Leadership in Academia, Financial Services, News Media and Nonprofits.



### Representing Academia Thought Leadership

The International Improving Financial Awareness & Financial Literacy Association the University of Ghana (The FA Association) - <http://ugbs.ug.edu.gh/association/>

- ◆ Professor Godfred A. Bokpin, Dean of Students Affairs, University of Ghana
- ◆ Professor Justice Nyigmah Bawole, Dean, University of Ghana Business School
- ◆ Professor Charles Andoh, Head - Department of Finance
- ◆ Benjamin Amoah, PhD, Coordinator, The International Improving Financial Awareness & Literacy Association, TFAF Ambassador & Advisory Board Member

Over the last year these fine gentlemen have been working on creating The International Improving Financial Awareness & Financial Literacy Association at the University of Ghana Business School. The FA Association is taking a leadership role in rolling out

- ◆ The Improving Financial Awareness & Financial Literacy Movement in Ghana <http://www.thefinancialawarenessfoundation.org/pdf/TFAF-TIFA-FLMovement-Ghana-ExecSum.pdf>
- ◆ The Improving Financial Awareness & Financial Literacy University Program at University of Ghana Business School




### Representing Financial Services Thought Leadership

**Gary L. Flotron, MBA, CLU®, ChFC®, AEP®**

Professor Flotron has taught at University of Missouri – St. Lewis for over 18 years and is the 2014-15 Recipient of the Chancellor's Award for Excellence. An author and frequent national speaker, Gary has spoken to numerous professional associations and conferences, and has over 35 years of experience in business and estate planning and executive and employee benefit plans. Gary is the past president of the National Association of Estate Planners & Councils, and their Foundation; a past national board member of the Society of Financial Service Professionals (FSP) and their Foundation; and Chair Emeritus and member of the executive committee for the Synergy Summit.

<https://www.umsl.edu/divisions/business/About%20the%20College/Faculty/Finance%20and%20Legal%20Studies%20flotron.html>



### Representing News Media Thought Leadership

**Jean Chatzky, CEO of HerMoney.com & host of the podcast HerMoney With Jean Chatzky.** The financial editor of NBC Today for 25 years and the Financial Ambassador for AARP, she appears frequently on CNN, MSNBC and was a recurring guest on The Oprah Winfrey Show. She is a New York Times and Wall Street Journal best-selling author. Her latest book is Women with Money: The Judgment-Free Guide to Creating the Joyful, Less Stressed, Purposeful (and Yes, Rich) Life You Deserve. An in-demand motivational speaker and fierce advocate for financial literacy, in 2015, she partnered with the PwC Charitable Foundation and Time for Kids to launch Your \$, an in-school magazine that reaches 2 million school children each month. <https://jeanchatzky.com>

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## Representing Nonprofit Thought Leadership

### Centre for Financial Literacy Education Africa - CFLE –AFRICA

CFLE–AFRICA is a Ghana based not-for-profit professional organization that seeks to promote and develop financial literacy skills in the average African. Their mission is to empower and educate all Africans to make financially sound decisions. Promote and develop financial literacy skills in young Africans and help them make financially sound decisions, plan for the future and live a debt free life. CFLE-Africa is the Lead TFAF Ambassador in Ghana.

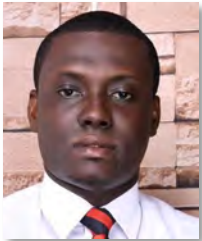
#### The founding executive team is



**Peter Kwadwo Asare Nyarko, Executive Director**, is a Financial Literacy Advocate & Educator, Financial and Business Planner, Coach & Consultant, Practicing Accountant, Author, Public Speaker and Lead TFAF Ambassador - Ghana. Peter is also the Founder/CEO of PKAN Consulting; a personal finance, group financial planning and business development firm.



**Barbara Ama Aboagye, Executive Member**, a curious learner with Master's Degree in Civil Engineering with a focus on materials and structures in the environment at Ecole Centrale Nantes, France. Has a Bachelor's Degree in Civil Engineering from KNUST, Ghana. Barbara's lifelong dream is to construct affordable housing for Africans, using plastic bottles and alternative source of material apart from cement. Her favorite quote is "If not now, then when, if not you, then who?" She is passionate about financial literacy and wealth management, and aspires to be a teacher someday.



**Philip Oduro Annor, Executive Member**, is pursuing a Bachelor of Science in Finance at the Ghana Institute of Management and Public Administration (GIMPA) and holds a Securities Industry Certificate from the Ghana Stock Exchange. He believes in strategic human capital development, global knowledge, financial literacy, and investments. Philip is passionate about finance and all its related activism; loves to volunteer and give back to the community, and envisions CFLE-Africa to be championing and creating massive awareness on financial literacy and impacting a greater number of Africans and the world at large.

To help address the lack of financial awareness and the financial illiteracy epidemic, CFLE-Africa has taken an active leadership role to recognize organizations and their management, and individuals that are championing improving financial awareness and financial literacy, then uniting them with other associations, organizations, NGO's, nonprofits, educational institutions, municipalities, employers, the news media and concerned individuals to actively focus this vast community resource into The Movement in Ghana.

<https://cfleaffrica.org/>

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

They are strong supporters and advocates for improving financial awareness and financial literacy and excellent role models within their respective industries; join The Movement and encourage your colleagues to do the same.



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# How You Can Participate

## While Improving Your Bottom Line & Solving a Major Problem

Fun & Easy Ways to Participate & Support The Movement		Yes I / We can Do This
<p>1. <b>Sharing time and resources to make it better for all</b></p> 	<p>Make contributions of your time, staff time, creativity, strategic planning, goodwill, contacts, and funds where appropriate.</p> <p>If you are an employer and have available staff time let us know so we can make good use of it on our worthy projects.</p> <p>Ask your employees or fellow workers to volunteer some of their time.</p>	
<p>2. <b>Circulate this communication</b></p>	<p>Circulate this communication to colleagues and associates and encourage them to become a Ambassador, Strategic Partner, and Volunteer and support and actively participate in The Improving Financial Awareness &amp; Financial Literacy Movement &amp; Campaigns &amp; programs.</p> <p><a href="https://www.home.thefinancialawarenessfoundation.org/pdf/CFLE-TFAF-Ghana-Ambassador-SP-Vol.pdf">https://www.home.thefinancialawarenessfoundation.org/pdf/CFLE-TFAF-Ghana-Ambassador-SP-Vol.pdf</a></p>	
<p>3. <b>Media Appearances</b></p>	<p>Support our media campaign by sponsoring or recommending our ambassadors to appear on TV/Radio show during the two campaigns venues, thus, April and October. You can also interview our ambassadors if you are a TV/Radio host.</p> <p>See what Media General (TV3) did to support Financial Literacy Month in April  <a href="https://www.youtube.com/watch?app=desktop&amp;v=sFKXEJrUeXM">https://www.youtube.com/watch?app=desktop&amp;v=sFKXEJrUeXM</a></p>	
<p>4. <b>Prepare a Proclamation</b></p> 	<p>Craft and sign a Proclamation supporting <b>The Improving Financial Awareness &amp; Financial Literacy Month in Ghana</b> declaring April as Financial Literacy Month and October as Gift &amp; Estate Planning Awareness Month within your</p> <ul style="list-style-type: none"> <li>• Community</li> <li>• Church</li> <li>• Organization</li> <li>• Association</li> <li>• School</li> <li>• Municipality</li> </ul> <p>Then announce it to the news media, your employees, members, students, and The People of Ghana.</p> <p>See the Sample Proclamation link below  <a href="https://www.home.thefinancialawarenessfoundation.org/pdf/TFAF-Draft-Ghana-DualMonthFinLitProclamation.pdf">https://www.home.thefinancialawarenessfoundation.org/pdf/TFAF-Draft-Ghana-DualMonthFinLitProclamation.pdf</a></p> <p>In Word  <a href="https://www.home.thefinancialawarenessfoundation.org/pdf/TFAF-Draft-Ghana-DualMonthFinLitProclamation.docx">https://www.home.thefinancialawarenessfoundation.org/pdf/TFAF-Draft-Ghana-DualMonthFinLitProclamation.docx</a></p>	

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# Fun & Easy Ways to Participate & Support The Movement

Yes I /  
We can  
Do This

5. Add The Movements Logo to your website or social media



<https://www.home.thefinancialawarenessfoundation.org/pdf/TheMovementGhana-WeSupport.jpg>

6. Share some articles or create a video



Place financial and estate and gift planning editorial content on your social media, websites, newsletters, local newspapers, and radio/television/web-based shows, in support of **The Movement** during the strategic campaign venues of celebrating Financial Literacy Month and Estate & Gift Planning Awareness Month.

The plan is to touch everyone at least twice a year through these strategic campaign venues, with educational and motivating content, reminders and tools for making wise informed lifelong financial decisions and to get and keep your financial house in order by having current financial, estate and gift plans.

If you need some content to share with friends, family, clients and members see the sample links below or contact us



### Financial Tidbits in 2 Minutes

Our series of bite sized video financial presentations focuses on how to get and stay financially organized and how to successfully financially plan for our future.

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



### The Financial Awareness & Financial Literacy Quiz – Some Questions to Ponder

Check out your financial literacy. Share this with your family and friends.

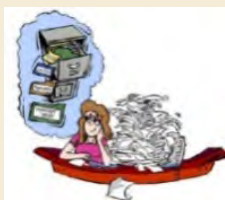
<https://home.thefinancialawarenessfoundation.org/pdf/001A.TFAF-CFLE-UG-Quiz-SomeQuestionsToPonder.pdf>



### Organization & Planning are YOUR KEYS to Financial Success

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, healthcare, etc.

<https://home.thefinancialawarenessfoundation.org/pdf/001B.TFAF-Ghana-Org&PlanningAreKey.pdf>



### Getting Organized: Time to Get YOUR Financial House In Order

Getting and keeping your financial house in order is an important ongoing household task, but in these changing financial times it's particularly important. With all the financial uncertainties you want your important paperwork and digital files readily accessible.

<https://home.thefinancialawarenessfoundation.org/pdf/002.TFAF-Ghana-GettingsOrganized.pdf>

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# Fun & Easy Ways to Participate & Support The Movement

Yes I / We can Do This

## 8. Publications



### Current Edition of – the TFAF - Personal Finance Publication Set (3 Books & a Forms Set)

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

You can visit this link to receive your FREE copy of the TFAF Personal Finance Publication Set – that includes smart money secrets and the essential principles of smart money management – the foundation to personal finance knowledge.

These are very special empowerment tools, not a Do-It-Yourself-Kit, it is a powerful tool to empower people to make better informed lifelong money decisions and to use and to work with financial professionals & product providers to get the best results from time & money.

If you are a financial service professional this is also a great tool to use with your clients. In the spirit of improving financial awareness & financial literacy you are welcome to share this with others.

#### Ghana Version – eBook Version

<https://cfleAfrica.org/personal-finance-knowledge/>

<http://ugbs.ug.edu.gh/association/PersonalFKnowledge.html>

#### USA Version – eBook Version

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

### In support of The Improving Financial Awareness & Financial Literacy Movement, celebrating

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

### What content can you share with your employees, clients, prospects and friends?

## 9. Financial Quote of the Day or Week



### Financial Quotes of the Day or Week

It is fun and a GREAT way to participate in The Improving Financial Awareness & Financial Literacy Movement.

Download this Word File and see what others are doing and use the Templates and samples provided or you can design the perfect one of your own!!! Also included are 30 financial quotes for your use, or you can create or find you own.

<https://www.home.thefinancialawarenessfoundation.org/pdf/TFAF-UGBS-CFLE-FinancialQuotes-Templates.docx>

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# Fun & Easy Ways to Participate & Support The Movement

## 10. Develop a social media or webpage



Develop an Improving Financial Awareness & Financial Literacy Webpage on your website and social media. Here you can

- Show your support in improving financial awareness and financial literacy while
- Introducing others to and encouraging them to support and participate in “The Movement”
- Share personal finance content to your employees, members, clients and other Ghanaian

Sample Webpage we are developing on University of Ghana Business School website for The International Improving Financial Awareness & Financial Literacy Association. This will be completed shortly and you can visit directly at <http://ugbs.ug.edu.gh/association>

## 11. Make a Presentation Video or post COVID-19 do a Seminar



Host or take part in local, regional and national community-wide Improving Financial Awareness & Financial Literacy workshops, seminars and presentations for your employees and customers built around personal finance content in April and October in support of The Movement and its strategic campaign venues.

These can be recorded and placed as a view on demand on your website and social media.

If you need help or ideas with presentations, programs, or scripted programs please contact us.

We have successfully piloted 'no-cost' community programs like what the City of Monterey and its Public Library (The oldest in California) are doing for their patrons and the Greater Monterey Bay Area Residents as a Community Gift Organizations.

[https://www.home.thefinancialawarenessfoundation.org/pdf/Monterey-PFPFlier\\_2018-031518.pdf](https://www.home.thefinancialawarenessfoundation.org/pdf/Monterey-PFPFlier_2018-031518.pdf)

Program flyer for the Students at the University of Ghana

<https://www.home.thefinancialawarenessfoundation.org/pdf/TheFAStudentFlyer.032421b.pdf>

## 12.



We have scripted public presentations for you that you can be easily customized and branded. We have 4 - 90 minute each Presentations in this series part of **The TFAF Building Blocks to Successful Financial Planning Presentation Series**

1. Introduction to The Movement & The Building Blocks to Successful Financial Planning Presentation Series
2. Building Blocks to Successful Financial Planning
  - a. Part 1 – Getting Organized
  - b. Part 2 – Essential Principles
3. Building Blocks to Successful Estate & Gift Planning

Below is a link to the slide deck for the first of the series

<https://www.home.thefinancialawarenessfoundation.org/pdf/TFAF-FAAssociation-CFLE-AxisPensions-Intro1of4-Slides.pdf>



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## Fun & Easy Ways to Participate & Support The Movement

Yes I /  
We can  
Do This

13. **Other Fun Ideas**



Help create some fun improving financial awareness & financial literacy challenges, community-wide events, activities and contests

As to who has the best Financial Awareness

- Community Activity
- Poem
- Article
- Campaign Slogan
- Rap Songs
- Campaign Flyer
- Website
- Other possibilities?

As to who has the most Financially Literate

- Chapter / Council / Church Members
- Employees / Members / City
- Other thoughts
- Financial Awareness Art Contests
- Celebrity Appearances
- Scholarships
- Concerts
- Walks, runs and marathons

What other FUN ideas do you have in store for celebrating April as Financial Literacy Month?

And for celebrating October as Estate & Gift Planning Awareness Month?

14. **Downloadable Graphic**



**The Movement in Ghana** – Collection of downloadable graphics for use on your website, communications and social media.

<https://www.home.thefinancialawarenessfoundation.org/pdf/TheMovement-Ghana-CollectionGraphics.pdf>

15. **Creative Thinking**



**NOW is the TIME for some CREATIVE THINKING & PROBLEM SOLVING**

We believe that NOW is the TIME for some CREATIVE THINKING for you and your family – for dealing with the Medical Crisis and emerging Economic / Financial Crisis!!! From a personal, business, local, national and global perspective.

<https://www.home.thefinancialawarenessfoundation.org/pdf/TFAF-Ghana-CreativeSolutions.pdf>

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# Fun & Easy Ways to Participate & Support The Movement

Yes I /  
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## 16. Generous Contributions



**We are nonprofits trying to make a BIG difference.**

As your budget permits a generous financial contribution would be appreciated and will allow us to accelerate our efforts to significantly improving financial awareness and financial literacy by touching each Ghanaian and sharing personal finance knowledge at least twice a year.

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

- ♥ <http://ugbs.ug.edu.gh/association/MakeAGift.html>
- ♥ <https://cflafrica.org/donate/>
- ♥ <https://home.thefinancialawarenessfoundation.org/donate.html>

**Thank YOU**

## 17. Contact US



**Contact us about being leading Strategic Partner**

**Peter K. Asare Nyarko, Executive Director**  
Center for Financial Literacy Education-CFLE  
Africa, Founding TFAF Lead Ambassador in  
Ghana and Advisory Board Member,  
Financial Literacy Advocate| Financial  
Educator| Entrepreneur| Author  
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Africa.  
Tel: +233-278-553-887  
[peternyarko403@gmail.com](mailto:peternyarko403@gmail.com)  
[cflafrica@gmail.com](mailto:cflafrica@gmail.com)  
[www.cflafrica.org](http://www.cflafrica.org)

**Dr. Benjamin Amoah, PhD, Coordinator**  
The International Improving Financial Awareness  
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TFAF Ambassador & Advisory Board Member  
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Mobile: 0247-599-606  
Whatsapp: 0247-599-606  
Website: <http://ugbs.ug.edu.gh/association>

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## Appendix

### 1. The Founding Parties

#### The International Improving Financial Awareness & Financial Literacy Association at The University of Ghana Business School (The FA Association)

The **FA Association** is housed at The University of Ghana (UG), the premier university and the largest university in Ghana was founded as the University College of the Gold Coast by Ordinance on August 11, 1948 for the purpose of providing and promoting university education, learning and research. Dr. Benjamin Amoah, is a Bank and Financial Analyst, Lecturer within the Department of Finance and is the Founding Coordinator of The Association.

The Association's mission is to significantly Improve Financial Awareness & Financial Literacy in Ghana. The envision a Ghana and a World where every person is well educated and has personal finance knowledge - an essential life skill – necessary to make lifelong informed financial decisions while having access to the right financial advice and the skills and tools to manage their finances. Providing everyone the opportunity to achieve and maintain their financial stability, security, and freedom throughout their lives, while they pass on their values, knowledge and assets to future generations to make their lives and this world a better place.

#### The Association Aims & Objects are to

- ◆ Serve as a forum for member students, faculty, staff and alumina for the discussion of matters relating to financial awareness and financial literacy.
- ◆ Foster close co-operation and brotherly relationship among Members of the Association.
- ◆ Assist the financial service industry in promoting financial awareness and financial literacy in Ghana.
- ◆ Organize lectures, symposia, picnics and fundraising to support the University of Ghana, and The Improving Financial Awareness & Financial Literacy Movement in Ghana, Student Scholarships, Faculty Grants, and other worthy causes.
- ◆ Promote and maintain the spirit of friendship among members of The Association

The membership of The Association shall be open to all persons who are within the University of Ghana Community, and at this time there is no membership subscriptions or fees.

#### Preview of what we will be doing

- ◆ Leadership role in The Improving Financial Awareness & Financial Literacy Movement in Ghana
- ◆ Assist in developing and delivering Financial Awareness & Financial Literacy Curriculum Programs for all university students, faculty & staff, and alumni
- ◆ Establishing **The International Improving Financial Awareness & Financial Literacy Research Center at UG**. This will provide ongoing longitudinal, technical & academic research to monitor The Movement and its advancements, make improvements where necessary, and provide political leadership with valuable economic insights
- ◆ Initiate Professional Certification & Training Programs for financial service professionals.
- ◆ Establishing Incubators / Accelerators to identify, assemble, create, and help launch and nurture / guide the successful growth of new and existing businesses.
- ◆ Develop a Network of Volunteers and Ambassadors that support The Movement and efforts at the University and throughout the University Community.
- ◆ Fundraising for UG & UGBS

To learn more about The International Improving Financial Awareness & Financial Literacy Association at The University of Ghana Business School and how you can become a member or strategic partner visit us at <http://ugbs.ug.edu.gh/association>

#### The Improving Financial Awareness & Financial Literacy Movement in Ghana™

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**Caution:** We believe sharing financial awareness and financial literacy can be highly contagious!



## Centre for Financial Literacy Education Africa

**CFLE–AFRICA** is a Ghana based not-for-profit professional organization that seeks to promote and develop financial literacy skills in the average African.



**CFLE-Africa's** mission is to empower and educate all Africans to make financially sound decisions. Promote and develop financial literacy skills in young Africans and help them make financially sound decisions, plan for the future and live a debt free life. **CFLE-Africa** is the **Lead TFAF Ambassador in Ghana**.

**CFLE-Africa** seeks to create massive financial awareness and prepare individuals to be a financially informed citizens and leaders. That means knowing only not what they want to do with their life, but also with their financial resources. **CFLE-Africa** advocates for financial literacy through events and campaigns. They host quarterly **SikaSukuu** for market women and small-scale business owners in remote and rural communities in Ghana and other African countries.

To help address the lack of financial awareness and the financial illiteracy epidemic CFLE-Africa led by the Founding Executive Director, **Mr. Peter Kwadwo Asare Nyarko** (a Social Entrepreneur, Financial Literacy Advocate & Educator, Author, and a Public Speaker) is taking an active leadership role to recognize organizations and their management, and individuals that are championing improving financial awareness and financial literacy. **CFLE-Africa** is then uniting them with other associations, organizations, NGO's, nonprofits, educational institutions, municipalities, employers, the news media and concerned individuals to actively focus this vast community resource into **The Improving Financial Awareness & Financial Literacy Movement in Ghana** with its semi-annual concentrated personal finance content media blitz.

**CFLE-Africa** gives volunteers a chance to share what they've learned with the community as part of **The Movement** which is championed by **TFAF** a partnered organization. This will be open to student clubs, academic institutions and other volunteered organization, financial service professionals, and their associations and members, employers, and municipalities. **CFLE-Africa** working on a yearly **Financial Literacy Challenge** for High School Students to compete to share their financial awareness and financial literacy for scholarships, awards and recognition.

You can learn more about **CFLE-Africa** at <https://cfleafrica.org/>

And The Improving Financial Awareness & Financial Literacy Movement - in Ghana, in Africa, and Worldwide

<https://home.thefinancialawarenessfoundation.org/pdf/TFAF-TIFA-FLMovement-Ghana-ExecSum.pdf>

<https://www.home.thefinancialawarenessfoundation.org/pdf/TFAF-Africa-TIFA-FLM.pdf>

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

Video - <https://www.youtube.com/watch?v=zfSILFN9CZg>

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**Valentino Sabuco** is the Executive Director, and you can learn more about **TFAF, The Movement, and becoming an Ambassador, Strategic Partner, Volunteer, or Supporter** at [www.thefinancialawarenessfoundation.org/](http://www.thefinancialawarenessfoundation.org/) Here is a link to Valentino's backgrounder <https://home.thefinancialawarenessfoundation.org/pdf/Sabuco-TFAF-Intro.pdf>

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

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