# Fun & Easy Ways to Join & Participate in

THE IMPROVING FINANCIAL AWARENESS & FINANCIAL LITERACY MOVEMENT - In Ghana, In Africa, In India, In Brazil, In Europe, In USA, Worldwide

Commonly referred to as 'THE MOVEMENT' 'The Youth Movement'





# The Improving Financial Awareness & Financial Literacy Movement™

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

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

















# Join the Thought Leaders

1.Marie Burns 2.Dr. (Manu) Manoranjan Mishra 3.Frank PaaKumi 4.Anita Danquah, Esq. 5.Dr. Johnson Adelakun 6.Doris Ahiati 7.Pierce McDowell, III 8.John Awuah 9.Libuseng Titi 10.Joyceline Coleman 11.Daniel Ofori-Dankwa 12.Hélio Guilherme Dias Silva 13.Joyce Wilfred 14.Dr. Christian Kyeremeh 15.Asmamaw 'Asme' Gizaw 16.Henry Duah 17.Peter Kwadwo Asare Nyarko 18.Michael Ochieng Nyawino 19.Dr. Benjamin Amoah 20.Prof. Justice Nyigmah Bawole 21.David Lu 22.Henry Ababio 23.Gladys Shumbambiri 24.Gloria Anderson 25.TFAF 26.Pamela Chikoore 27.Edward Onyango 28.Nelson Vave Ruhurumba 29.Kwame Appiah-Baah 30.Pyoka Mfuni 31.Ammex Ssebidde 32.Mimi Anane- Appiah 33.Valentino Sabuco 34.Samuella Baah 35.Daniel Owusu Kyeremateng 36.Shilpa Bhaskar Gole 37.Taurai Matokwee 38.Gloria Boye-Doku 39.Miriam Amissah 40.Hellen Otieno 41.Ramat Ebella Whajah 42.Lubinga Vererian 43.Harriet Armah 44.Patrick Wameyo 45.Dr. David Ddumba 46.Genevieve Amevor 47.Dr. Juma Kasozi 48.Mulu Tsega 49.Dr. Paul G. Schervish

The Improving Financial Awareness & Financial Literacy Movement, spearheaded by The Financial Awareness Foundation, is 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

- ▼ PROBLEM SOLVING Making things better
- ▼ COLLABORATION Working together
- CREATIVITY Thinking outside the box
- ▼ NEUTRAL MIND open to seeing the big picture both positive & negative
- ▼ ETHICS doing the right thing, do no harm

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 in financial awareness and financial literacy. 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 within over a dozen countries, and growing strong...

# Help us do more ....





# The Improving Financial Awareness & Financial Literacy Movement<sup>™</sup>









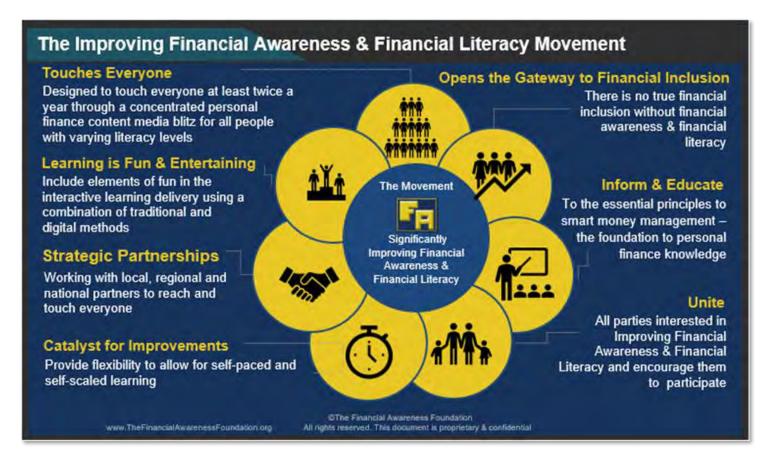
















# The Improving Financial Awareness & Financial Literacy Movement™

















# Helping to make this a better world for all!!!

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

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** 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, and six months later with
- October being known as Estate & Gift Planning Awareness Month





The Youth Movement Click here to view





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.



The Improving Financial Awareness & Financial Literacy Movement™

















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

- Government / Central Bank
- Financial Service Associations / Members
- Employers / Technology Companies
- Nonprofits / Religious / Social Change Organizations
- Educational Institutions
- Thought Leading Philanthropists / Grant Providers / Celebrities
- 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 The People. Further, they have a vested interest in helping to raise the quality of life for all The People, as it will also improve their businesses, and allow them to do their jobs more effectively.



# We believe having better financial knowledge changes your world & the world around you... FOREVER!



The Improving Financial Awareness & Financial Literacy Movement™



















# Here are some of the Thought Leading Organizations working together in Ghana



























Organizations Dedicated to Significantly Improving financial awareness & financial literacy





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# Fun & Easy Ways for You to Participate



# While Improving Your Bottom Line & Solving Major Social Problems

### Yes I/ Fun & Easy Ways to Participate & Support The Movement We can **Do This** Make contributions of your time, staff time, creativity, strategic planning, goodwill, Sharing time and 1. resources to make contacts, and funds where appropriate. it better for all 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. Ask your employees or fellow workers to volunteer some of their time. Circulate this communication to colleagues and associates and encourage them to Become a 2. become a Ambassador, Strategic Partner, and Volunteer and support and actively Ambassador, participate in The Improving Financial Awareness & Financial Literacy Movement & Strategic Campaigns & programs. Partner, and Volunteer Click Here -Click Here -Worldwide Africa Circulate this communication **Press** Support our media campaign by sponsoring or recommending our ambassadors to 3. appear on TV/Radio show during the two campaigns venues, thus, April and October. Conferences You can also interview our ambassadors if you are a TV/Radio host. & Media See what Media General (TV3) did to support Financial Literacy Month in April **Appearences** Click Here -Prepare a Craft and sign a Proclamation supporting The Improving Financial Awareness & 4. Financial Literacy Month declaring April as Financial Literacy Month and October as **Proclamation** Gift & Estate Planning Awareness Month within your Community Church Organization Association School Municipality Then announce it to the news media, your employees, members, students, and The Slick Here -See the Sample Proclamation link below In Word Click Here -



# The Improving Financial Awareness & Financial Literacy Movement™



















5. Add
The Movement
Logo
to your website
& your social
media









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.



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

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

**USA Version** 



**African Version** 





### **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.

**USA Version** 

Click Here -

**African Version** 

Click Here -



# The Improving Financial Awareness & Financial Literacy Movement™





















### **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.

**USA Version** 

Click Here -

**African Version** 

Click Here -



### Let Financial Planning Make YOUR Difference

Unless you are lucky enough to win the lottery or receive a substantial inheritance, very few people can really attain and maintain financial security without forethought and a strategy—a financial plan.

**USA Version** 

Click Here -

**African Version** 

Click Here -



### It's Time to Protect YOUR Family & Your Future

Most of our adult population does NOT nor realize the importance of not having a current or up-todate estate plan to protect themselves and their family's assets; that can include half your family, friends, and associates.

**USA Version** 

Click Here 🕶

**African Version** 

Click Here 🕶



### **Exposing Kids to Personal Finances**

It's very important for us parents, to introduce and expose our children to sound principles of personal money management. With our media enriched environment, we're constantly exposed to thousands of marketing suggestions on how to spend money, whether we have it or not.

**USA Version** 

Click Here -

**African Version** 

Click Here -



### **Cost-Cutting Money-Making Game**

Personal cash-flow management and managing your spending habits are key areas of personal financial management, and are concerns for many families. With fantastic new products arriving in the market daily, managing available cash becomes quite a challenge.

**USA Version** 

Click Here -

**African Version** 

Click Here -



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





















### **Starting Your Own Business**

Before starting a business, consider some of the advantages and disadvantages of heading down this path.

**USA Version** 

Click Here -

**African Version** 

Click Here -



# Financial Advisors / Product Providers - Select Carefully

Financial advisers / financial product providers and their firms can play a very important role in helping you reach and maintain your financial goal.

**USA Version** 

Click Here 🕶

**African Version** 

Click Here -

7.



### 12 Month Financial Fitness Calendar - CFLE-UG-TFAF

Personal finance doesn't have to be daunting or overwhelming; try the TFAF-12 Month Financial Fitness Plan

This can be used in a similar way at the Questions to Ponder noted above.

In the spirit of improving financial awareness and financial literacy you are welcome to put this on your own letter head.

**USA Version** 

Click Here -

**African Version** 

Click Here 🕶

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.



# The Improving Financial Awareness & Financial Literacy Movement™





















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.

**USA Version – eBook Version** 

Click Here -

Click Here -

African Version - eBook Version

Click Here -

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.

Click Here -

# 10. Develop a social media or webpage



The state of the s

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.

(The FA Association) This will be completed shortly and you can visit directly at

Click Here -

CFLE-Africa

Click Here -



# The Improving Financial Awareness & Financial Literacy Movement™



















11.



Make a **Presentation** Video or post COVID-19 do a Seminar

12.



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.

Click Here -

Program flyer for the Students at the University of Ghana

Click Here -

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
- Rethinking Personal Financial Management Gift of Person Financial Knowledge & Key Life Skills for a Successful Career & Life
- Building Blocks to Successful Financial Planning
- Building Blocks to Successful Estate & Gift Planning

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

Click Here -

Building Blocks to Successful Financial Planning Presentation Series & Curriculum Development

Click Here -

Other Fun 13. 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

Poem

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

As to who has the most Financially

Literate

Chapter / Council / Church П

Members

Employees / Members / City

Other thoughts

- Financial Awareness Art Contests
- Celebrity Appearances
- **Scholarships** П 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?



The Improving Financial Awareness & Financial Literacy Movement™

Organizations Dedicated to Significantly Improving financial awareness & financial literacy™



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# 14. Downloadable Graphic



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

Click Here -

If you cannot find what you are looking for contact us.

# 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.

**USA Version** 

Click Here -

**African Version** 

Click Here -

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

# 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!

CFLE-Africa

Click Here 🕶

The FA Association – University of Ghana

Click Here -

The Financial Awareness Foundation

Click Here -

**Thank YOU** 





# The Improving Financial Awareness & Financial Literacy Movement™



















Contact us about being a TFAF Ambassador, Strategic Partner, Volunteer or Supporter, or to learn more about being financially aware & financial literate:



Shilpa Gole, CFP® **Nerdy Bird Financial** Wellness

**TFAF** Lead Ambassador in India & TFAF Advisory **Board Member** 

shilpa@nerdybirdfinan cialwellness.com +91 95868 55398

www.nerdybirdfinanci alwellness.com

> Helping you feel Confident with Money



**Peter Kwadwo Asare** Nyarko, Executive **Director** 

**Center for Financial Literacy Education – Africa** 

**Lead TFAF** Ambassador - Ghana & Africa

Peternyarko403@mail.com Accra + Ghana +233 278553887 https://cfleafrica.org/

Dare To Be A Change Maker - Think Greatness



Dr. Benjamin Amoah, PhD, Coordinator

The International **Improving Financial Awareness & Literacy Association at UG** 

Senior Lecturer Department of Finance University of Ghana **Business School** 

**TFAF Ambassador** 

benamoah@ug.edu.gh P. O. Box LG 78, Legon, Accra, Ghana Mobile: 0247-599-606

Whatsapp: 0247-599-606 http://ugbs.ug.edu.gh/asso

Step Into Excellence



Marie Burns, CFP® Financial Advocate **Principal** Mind Money Motion Principal Focus Point Planning

**TFAF Board of Director Member** 575 West Chandler Boulevard, Chandler, Arizona 85226. United States Office: (480) 890-0100

Cell: 602-769-3219

Learn More (hyperlink https://www.mindmoneymo

tion.com/resources/thefinancial-awarenessfoundation/

In order to experience LESS WORRY and MORE LIFE...



Valentino Sabuco **Executive Director** 

The Financial Awareness **Foundation** V.Sabuco@TheFinancialAwareness Sonoma County ♦ CA ♦ **USA** Office +1.707.586.8620 Cell +1.707.322.1597 www.TheFinancialAwarenessF oundation.org

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

# We believe having better financial knowledge changes your world & the world around you... FOREVER!



The Improving Financial Awareness & Financial Literacy Movement™

















	Background Information - The Movement, The Research Center, CFLE-Africa, & TFAF	To View Click Here
	The Improving Financial Awareness & Financial Literacy Movement	
1.	The Improving Financial Awareness & Literacy Movement Worldwide Introduction	View -
2.	The Improving Financial Awareness & Literacy Youth Movement - Concept Note - Executive Summary	View →
3.	The Improving Financial Awareness & Financial Literacy Movement in Africa	View -
4.	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 –  - The International Improving Financial Awareness & Literacy Association at the University of Ghana Chapter website. (Under construction)	View • View • View •
5.	Become a TFAF Ambassador, Strategic Partner, Volunteer & Support & Actively Participate in The Improving Financial Awareness & Financial Literacy Movement & Campaigns & Programs  - Worldwide  - Africa	View •
	TFAF Research Centers / Research & Creative Thinking	
6.	The International Improving Financial Awareness & Financial Literacy Research Centers – See Page 8	View •
7.	TFAF – Economic Research Brief - Global Economic Profile – How is Your Country Doing? - Worldwide - Africa	View -
8.	NOW is the TIME for some CREATIVE THINKING & PROBLEM SOLVING  - Worldwide  - Africa	View →
9.	African Leadership Opportunity	View -
	TFAF – Complementary Personal Finance Knowledge - Sampling	
10.	TFAF-12 Month Financial Fitness Plan  - Worldwide  - Africa	View ⋅
11.	TFAF- Personal Finance Publication Set  International English USA	View • View •
12.	The TFAF Building Blocks to Successful Financial Planning Presentation Series & Curriculum	View •
	TFAF / CFLE-Africa	
13.	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	View +
14.	The Financial Awareness Foundation 501(c)(3) USA Based Nonprofit Organization  - TFAF Fact Sheet  - Websites - Brochure Website  - Educational – Educational Website under construction	View • View • View •



# The Improving Financial Awareness & Financial Literacy Movement™



















# **Centre for Financial Literacy**





CFLE-AFRICA is a Ghana-based not-for-profit social organization that develops and promotes financial literacy skills in Africa, especially young Africans, and female groups.

CFLE-Africa's mission is to empower and educate all Africans to make informed financial decisions. Through comprehensive financial planning and coaching, CFLE-Africa helps all Africans make informed money decisions, plan for the future, and live a debt-free life. CFLE-Africa is the Lead TFAF Ambassador in Ghana, and in Africa.

CFLE-Africa creates massive financial awareness and prepare individuals to be financially informed citizens and leaders. That means knowing what they want to do with their life, and their financial resources through a comprehensive financial, estate and gift plan. Further, CFLE-Africa helps families pass on values, knowledge and assets to future generations, and charitable causes, to help make this a better world for all. CFLE-Africa advocates for financial literacy through events and campaigns. They host quarterly SikaSukuu for market place 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 along with the financial illiteracy epidemic CFLE-Africa led by the Founding Executive Director, Mr. Peter Kwadwo Asare Nyarko (a Social Entrepreneur, Financial Literacy Advocate, and Educator, Author, and 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, NGOs, 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 semiannual concentrated personal finance content media blitz.

CFLE-Africa gives volunteers a chance to share what they have learned with the community as part of The Movement which is championed by The Financial Awareness Foundation (TFAF) a partnered organization. This is open to student clubs, academic institutions, 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.

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

Additional Information	Click to View
The Improving Financial Awareness & Financial Literacy Movement – Executive Summary / Overview	View -
Video	View -
The Improving Financial Awareness & Financial Literacy Movement in Africa	View -
Join the Movement – Fun Things for YOU & Friends to Do	View -
The International Improving Financial Awareness & Literacy Association at the University of Ghana Chapter website. (Under construction)	View -









The Improving Financial Awareness & Financial Literacy Movement™

Organizations Dedicated to Significantly Improving financial awareness & financial literacy™





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# 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, Senior 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 <a href="http://ugbs.ug.edu.gh/association">http://ugbs.ug.edu.gh/association</a>



# The Improving Financial Awareness & Financial Literacy Movement™

















# The Financial Awareness Foundation (TFAF)

**TFAF** is a 501(c)(3) USA-based nonprofit organization. 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 two 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 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, 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 unit the youth around the world on this important initiative we launched **The Improving Financial Awareness & Financial Literacy Youth Movement**.

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

- PROBLEM SOLVING Making things better
- COLLABORATION Working together
- CREATIVITY Thinking outside the box
- NEUTRAL MIND open to seeing the big picture both positive & negative

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



















# The Improving Financial Awareness & Financial Literacy Movement™



















- Developing's and delivering's 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

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# The Improving Financial Awareness & Financial Literacy Movement™

















