

Fun & Easy Ways to Join & Participate in

THE IMPROVING FINANCIAL AWARENESS & FINANCIAL LITERACY MOVEMENT - In Ghana & Other African Countries, 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. Joshua Martin 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. Benjamin Amoah 20. Dr. Justice Nyigmah Bawole
21. David Lu 22. Henry Kalebe 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 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 Vereriano 43. Ron Nelson
44. Harriet Armah 45. Dr. David Ddumba 46. Genevieve Amevor 47. Dr. Juma Kasozi 48. Mulu Tsega 49. William Martin

The Improving Financial Awareness & Financial Literacy Movement, spearheaded by **The Financial Awareness Foundation (TFAF)**, **Center for Financial Literacy Education – Africa (CFLE-Africa)**, and organizations worldwide committed to significantly improving financial awareness and financial literacy, domestically and worldwide.



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

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

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

The Movement functions as a pivotal communication platform aimed at accelerating substantial strides 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



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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 FA Movements – Current Areas & Potential People Touches

The Worldwide Movement 8 Billion
The Youth Movement 4 Billion

By Continent

Africa	1.4 Billion
Benin	13 Million
DRC	100 Million
Ethiopia	120 Million
Ghana	30 Million
Kenya	50 Million
Lesotho	2 Million
Malawi	20 Million
Nigeria	210 Million
Somalia	15 Million
South Africa	60 Million
Tanzania	57 Million
Uganda	40 Million
Zimbabwe	14 Million

Americas - North	
USA	330 Million
Americas - South	
Brazil	209 Million
Asia	
India	1.4 Billion
Europe	750 Million



The Movement has now expanded into 5 continents within over a dozen countries, and growing strong...

Help us do more

The Foundation to Financial Awareness & Financial Literacy

Financial Planning is a lifelong journey, symbolized by **The FA Infinity Lifelong Learning Symbol**, which powerfully represents a continuous cycle. By mastering the essentials of **Getting Organized & Financial Planning**, along with the core principles of smart money management, you lay a strong foundation for personal financial success. From there, it's about creating your personalized financial plan, regularly reviewing it, & updating it as life evolves.



Staying organized & planning wisely are essential to successful financial management. For most people, achieving & maintaining financial success & security does not happen by chance—it requires foresight, a clear strategy, & consistent management. By mastering this simple yet powerful process, you can make smarter everyday money decisions & give yourself the best chance of turning your personal & family dreams into reality.

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The FA Infinity Lifelong Learning Sign



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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**



Peter's Call to Action
Click here to view



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.



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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!



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



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Fun & Easy Ways for You to Participate

While Improving Your Bottom Line & Solving Major Social Problems

Fun & Easy Ways to Participate & Support The Movement		Yes I / We can Do This
<p>1. Sharing time and resources to make it better for all</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. Become a Ambassador, Strategic Partner, and Volunteer</p> <p>Circulate this communication</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 & Financial Literacy Movement & Campaigns & programs.</p> <p>Worldwide Click Here Africa Click Here</p>	
<p>3. Press Conferences & Media Appearances</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</p> <p>Click Here</p>	
<p>4. Prepare a Proclamation</p> 	<p>Craft and sign a Proclamation supporting The Improving Financial Awareness & Financial Literacy Month declaring April as Financial Literacy Month and October as Gift & Estate Planning Awareness Month within your</p> <ul style="list-style-type: none"> • Community • Church • Organization • Association • School • Municipality <p>Then announce it to the news media, your employees, members, students, and The People.</p> <p>See the Sample Proclamation link below Click Here</p> <p>In Word Click Here</p>	



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Fun & Easy Ways to Participate & Support The Movement

Yes I /
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Do This

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



[Click Here](#)



[Click Here](#)

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.

[Click Here](#)



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

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

USA Version

[Click Here](#)

African Version

[Click Here](#)



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](#)



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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-to-date 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](#)



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Fun & Easy Ways to Participate & Support The Movement

Yes I /
We can
Do This



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.



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Do This



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

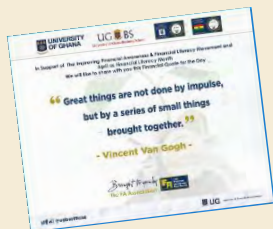
[Click Here](#)

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 your own.

USA PDF Version

[Click Here](#)

CFLE-Africa PDF Version

[Click Here](#)

USA Word Version

[Click Here](#)

CFLE-Africa Word Version

[Click Here](#)

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.

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

[Click Here](#)

CFLE-Africa

[Click Here](#)



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Fun & Easy Ways to Participate & Support The Movement

Yes I /
We can
Do This

11.



**Make a
Presentation
Video or post 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.

[Click Here](#)

[Click Here](#)

Program flyer for the Students at the University of Ghana

12.



Create Awareness & Shar Personal Money Knowledge

We believe that everyone deserves to be financially literate and empowered to make informed decisions about their money. To support this mission, we have developed a collection of scripted presentations, courses, and publications designed to raise awareness, spark interest in learning more, and provide personal financial education for people of all ages and financial situations. Our step-by-step approach helps individuals organize their finances while teaching essential principles of smart money management. These materials guide users through the process of creating an updatable personal financial, estate, and gift plan—a roadmap to turning their dreams into reality.

Our resources are versatile and can be used in various settings:

- As a graduation gift or semester-long course for high school & college students
- As a valuable employee benefit for businesses
- As a member benefit for associations and organizations, offering the gift of financial knowledge

Below are two slide decks for The Gift of Personal Finance Knowledge & Other Key Life Skills for a Successful Life & Career:

- Ghana – [Click Here](#)
- Poland – [Click Here](#)

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?



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Yes I /
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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



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Fun & Easy Ways to Participate & Support The Movement

17. **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
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TFAF Advisory Board
Member**

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www.nerdybirdfinancialwellness.com

Helping you feel
Confident
with Money



**Peter Kwadwo Asare
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**Center for Financial
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<https://cfleafrica.org/>

Dare To Be A Change
Maker - Think Greatness



**Dr. Benjamin Amoah,
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<http://ugbs.ug.edu.gh/association>

Step Into Excellence



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Learn More (hyperlink to
<https://www.mindmoneymotion.com/resources/the-financial-awareness-foundation/>)

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



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We believe having
better personal finance
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your world and the
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FOREVER!

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



	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 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 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 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	View
8.	NOW is the TIME for some CREATIVE THINKING & PROBLEM SOLVING - Worldwide - Africa	View View
9.	African Leadership Opportunity	View
	TFAF – Complementary Personal Finance Knowledge - Sampling	
10.	TFAF-12 Month Financial Fitness Plan - Worldwide - Africa	View View
11.	TFAF- Personal Finance Publication Set - International - English - USA	View 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 - CFLE Africa – Annual Report & Business Plans	View View
14.	The Financial Awareness Foundation 501(c)(3) USA Based Nonprofit Organization - TFAF Annual Report & Business Plans - TFAF Fact Sheet - Websites - Brochure Website - Educational – Educational Website under construction	 View View View View View



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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 semi-annual 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](#). [Annual Report & Business Plans](#)

Mr. Peter Kwadwo Asare Nyarko Contact Info peternyarko403@gmail.com +233 27 855 3887

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

Additional Information	Click to View
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Organizations Dedicated to Significantly *Improving financial awareness & financial literacy™*



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



The Improving Financial Awareness & Financial Literacy Movement™

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The Financial Awareness Foundation (TFAF)

TFAF is a 501(c)(3) USA-based nonprofit organization. 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 & 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

- ♥ **Personal Money Management** – Manage your finances effectively, make informed money decisions, & maintain a written financial plan.
- ♥ **Problem-Solving** – Ability to analyze challenges & create solutions to improve situations.
- ♥ **Collaboration** – Work effectively with others to achieve shared goals.
- ♥ **Creativity** – Think innovatively & explore solutions outside the box.
- ♥ **Neutral Mindset** – Remain open to seeing the bigger picture, considering both positive & negative perspectives.
- ♥ **Ethics** – Do the right thing & strive to avoid harm in all your actions.
- ♥ **Building Social Capital** – Create & maintain meaningful connections with others.



The Improving Financial Awareness & Financial Literacy Movement™

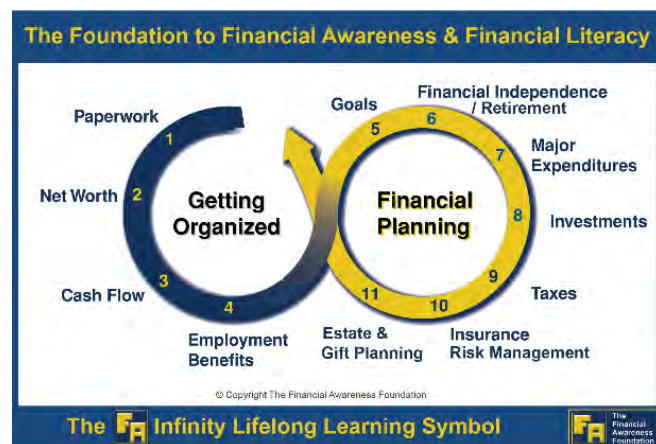
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- ♥ **Understanding Capitalism** – Recognize that being capitalistic involves creating value, not just making money for yourself.
- ♥ **Leadership** – Demonstrate responsibility & guide others effectively.
- ♥ **Proactive Listening & Effective Communication** – Practice understanding others while sharing your ideas clearly.
- ♥ **Time & Project Management** – Deliver quality work on time by prioritizing & managing tasks efficiently.
- ♥ **Acing the Job Interview / Crafting a Winning Resume** – Stand out, show value, & land the job

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

- 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 any marketing or membership fee, or licensing fees to participate in The Improving Financial Awareness & Financial Literacy Movement, campaigns, & programs. TFAF also develops and distributes high-quality education materials at 'NO Cost' for use for nonprofit purposes. But as a 501(c)(3) nonprofit organization, financial support, & contributions are always welcomed & very much appreciated.

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

Additional Information	Click to View
The Improving Financial Awareness & Literacy Movement Worldwide	View
The Improving Financial Awareness & Financial Literacy Movement in Africa	View
Complimentary – TFAF Personal Financial Publication Set	View
Become a TFAF Ambassador, Strategic Partner, Volunteer & Support & Actively Participate in The Improving Financial Awareness & Financial Literacy Movement & Campaigns & Programs	View
About Valentino Sabuco Executive Director, The Financial Awareness Foundation	View



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Help us to touch more people and to do more with your generous donation or your time, resources, and money.

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

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