

Join The Movement

Improving Financial Awareness & Financial Literacy
Can Increase Your Bottom Line



The Improving Financial Awareness & Financial Literacy Movement

Help Solve A Major Epidemic
While You Improve Your Financial Situation

Supporting Improving Financial Awareness & Financial Literacy Is A Winning Opportunity For All
--Now is the time to get and keep your financial house in order with a current financial, estate and gift plan

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

With so many people on the path to or verge of running out of money before their life expectancy, many families burdened with large amounts of student loans and other forms of debt, and more than half of our adults not having nor understand why it is important to have up-to-date financial, estate and gift plans to protect themselves and their families, we have a serious problem. This lack of financial awareness and financial literacy places a **HUGE** growing amount of pressure on families and friends, employers, nonprofits; as well as the government.

The Big Challenge

Managing personal finances today is more complicated and more important than ever. We're living longer, but saving proportionately less. Scores of us feel less secure in our jobs and homes than we did in the past. We see our money being drained by the high cost of housing, taxes, education, health care, while dealing with the uncertainty of investments and our economy. We worry about the future, or unfortunately in many cases, simply try not to think about it.

Many people don't realize that

- The majority of the adults in the US that reach the age of 70 are almost out of money, but have life expectancies well into their mid-80's and maybe into their 90's. **That's disastrous.** Who will be responsible for them? The choices are few, family and friends, employers, nonprofits and people with money, and the government as a final safety net.
- Over 120 million adults, 50% of our adult population don't have nor understand why it is important to have a current financial, estate and gift plans to protect themselves and their assets in the event of sickness or when they pass away. This is a real problem, as most feel they don't have an estate to plan for; this is **NOT TRUE**. Estate and financial and gift planning is not just for the wealthy and elderly; it's important for everyone.
 - If people don't have a plan their assets may not pass to their desired party, and there is no way for their significant or modest assets to get to their favorite charities or causes, as asset then pass by title, beneficiary designation, and the state laws of intestate succession which by default goes to close then distant family, if none exist they then revert to the state of domicile after taxes and costs.



The Improving Financial Awareness & Financial Literacy Movement Organizations Dedicated to Significantly Improving Financial Awareness & Financial Literacy™ The FINANCIAL AWARENESS Foundation

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

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Executive Director: Valentino Sabuco ♦ V.Sabuco@TheFinancialAwarenessFoundation.org



- Can you believe that Prince and Aretha Franklin would pass with no wills or estate plan??? What could Prince and Aretha Franklin estates of \$400+ million do in the right hands? Music scholarships, teach entrepreneurship, help advance cures for health problems, help feed many, improve financial awareness and financial literacy, etc
- Too many young people and their families are burdened with excessive education debt and other forms of debt. Student loan debt exceeds \$1.3 trillion and is the **2nd largest class of consumer debt after mortgages; members of the class of 2020 graduated with an AVERAGE of \$36,000 in student loan debt.** Those with graduate degrees are significantly greater.
- The Consumer Financial Protection Bureau released a report in January that examined the link between financial education and financial well-being. A key finding was that while many adults desire to educate themselves to become more financially literate, they often seek out that information only within their social networks. This cuts across all demographics, including education level and income. **This is quite alarming:** People are making critical life decisions based on information gained from non-experts and fragmented sources.
- We have entered into the greatest wealth transfer in history. An estimated \$59 trillion - divided among heirs, charities, estate taxes and estate closing costs – is being transferred from 116 million American households from 2007 to 2061 as reported by John J. Havens and Paul G. Schervish from the Center on Wealth and Philanthropy Boston College.
- Without some financial, estate and gift planning a significant amount of these assets will be wasted; much of the remaining assets may not go to the right person(s) or organization(s), and or may not be used as intended.
- However, this huge wealth transfer is not for all families, many will run out of money long before passing.
- **This is not just a domestic challenge it is an international one.**



Many people mistakenly believe they're not "rich," and assume they don't need financial, estate or gift plans – NOT SO.

Note: *This attitude can be very harmful financially and can be avoided with some education and proactive actions.*

The majority of Americans over 65 are totally dependent on their Social Security checks, don't let this happen to you.

Note: *With proper knowledge, motivation, and planning, your future generations can have a more secure future; think "family office" for your family – large or small, rich or poor. The typical definition for "Family Office" is in excess of \$50 million. However, if you can talk with your family about combining several generations to work together, while retaining and helping to manage the family assets more efficiently than you would by keeping them as individually.*



A Solution and Master Plan

There is a real solution to this lack of financial awareness along with the financial illiteracy epidemic that revolves around better educating the general public – rich to poor, financial service and nonprofit professionals to the essential principles to smart personal financial management while motivating them to take appropriate actions. People need access to better personal financial management tools and information, to communicate and work more effectively with their financial advisors, and to make better every day informed money decisions.



Managing personal finances today is more complicated, time consuming, yet more important than ever. We are living longer, but saving proportionately less. We feel less secure in our jobs, homes, and overall outlooks than previous generations did. We watch, helplessly, as our money evaporates due to exorbitant costs of housing, taxes, education, health care and life's too many "unexpecteds." Many worry about the future, or unfortunately in many cases, they simply try not to think about it. Until "it" happens--a financial catastrophe which could have been avoided by some advanced planning.

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

Staying organized and planning wisely are keys to financial success. As you may know short of winning the lottery or inheriting millions, few people attain and maintain financial success and security without forethought, a strategy, and ongoing management. Learn this powerful simple process to make better everyday money decisions so you have the best chance of watching your personal and family dreams become a reality.

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



To help address the lack of financial awareness and the financial illiteracy epidemic 12 years ago we began taking an active leadership role to recognize organizations and their management, and individuals that are championing improving financial awareness and financial literacy. We unite them with other associations, organizations, nonprofits, educational institutions, municipalities, employers, and news media to actively focus this vast community resource into **The Improving Financial Awareness & Financial Literacy Movement** with its semi-annual concentrated personal finance content media blitz around the strategic campaign venues

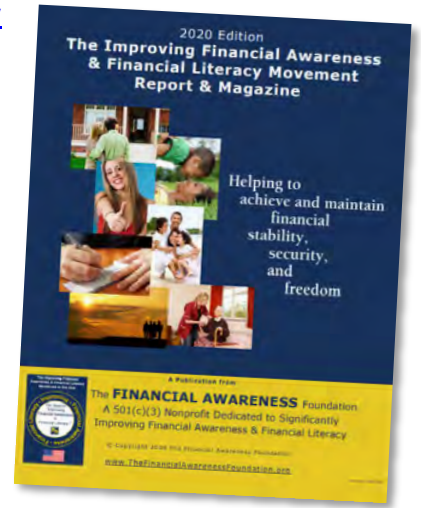
- **April being know as Financial Literacy Month**
 - In 2004 the Senate passed Resolution 316 officially recognizing April as National Financial Literacy Month. In 2011 President Obama signed a Presidential Proclamation deeming April as National Financial Literacy Month. In 2019 President Trump proclaimed April as National Financial Capability Month
- **October being know Estate & Gift Planning Awareness Month**
 - In 2007 and 2008 we worked with Congressman Thompson's Office to help create an Estate Planning Awareness proclamation that was co-authored by 50 bi-partisan Congresswomen & Congressmen and passed H.Res. 1499, which officially made the third week in October National Estate Planning Awareness Week.

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 a current financial, estate and gift plans.**

We understand that this is a massive undertaking; but as we move into the 12th year of the **Improving Financial Awareness & Financial Literacy Movement** it's being accomplished through thought leading financial service, nonprofit, and charitable gift planning organizations and their professionals, educational institutions, municipalities, employers, the news media, and other concerned organizations and individuals.



[Click here or the graphic to view The Improving Financial Awareness & Financial Literacy Movement Report & Magazine.](#) This report provides a broad picture of the lack of financial awareness and financial illiteracy epidemic, an overview of the strategy behind the movement and campaigns, and a sampling of the community participation, including supporting proclamations from 22 state governors.



To learn more about [The Improving Financial Awareness & Financial Literacy Movement Worldwide](#) click here or on the graphic.

You are welcome to circulate this among your family and friends and community and encourage them to participate, we are all in this together.



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 Improving Financial Awareness & Financial Literacy Movement in Ghana.

<https://cfleaffrica.org/>

<http://www.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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Fun & Easy Ways to Participate & Help Make a Difference - Checklist

Start by getting your financial house with a current financial, estate and gift plan and help your family and friends and others to do the same

We've assembled the following collection of no cost materials for assist you in get your financial house with a current financial, estate and gift plan. We encourage you to share these with other and encourage them to do the same and to actively participate in



The Improving Financial Awareness & Financial Awareness Movement & Campaign and programs

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. Circulate these communications</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>For Financial Advisors & Financial Product Providers http://www.thefinancialawarenessfoundation.org/pdf/TFAF-AdvisorsSupport-ImprovingFinancialAwareness-CanIncreaseYourBottomLine.pdf</p> <p>For the Public http://thefinancialawarenessfoundation.org/pdf/TFAF-PublicSupportfortheImprovingFinancialAwareness.pdf</p> <p>Becoming a Strategic Partner, an Ambassador, or Volunteer https://home.thefinancialawarenessfoundation.org/pdf/TFAF-Ambassador-Volunteer-Overview.pdf</p>	
<p>3. Prepare a Proclamation</p> 	<p>Craft and sign a Proclamation supporting The Improving Financial Awareness & Financial Literacy Month in Ghana 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, See the Sample Proclamation link below http://home.thefinancialawarenessfoundation.org/pdf/DraftImprovingFinancialAwareness-NFLM-NEPAW-Proclamation.pdf</p>	
<p>4. Learn More about The Movements & add the Logo to your website or social media</p> 	<p>Learn More About The Movement in The USA http://www.thefinancialawarenessfoundation.org/pdf/TFAF-FallCampaignReport&Magazine.pdf</p> <p>Add The Movement in the USA Logo http://www.thefinancialawarenessfoundation.org/pdf/TFAF-Movement-USA.jpg</p>	





Learn More About The Movement Worldwide

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

Add The Movement Worldwide Logo

<http://www.thefinancialawarenessfoundation.org/pdf/TFAF-MovementWorldwide.jpg>



Learn More About The Movement In Africa

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

Add The Movement in Africa Logo

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



How to Change the World with Better Financial Awareness & Financial Literacy

This international article was written by Michael Ochieng Nyawino Executive Director of COHECF-KENYA a the TFAF Lead Ambassador from Kenya

<https://www.urbanet.info/how-to-change-the-world-with-better-financial-awareness/>



The Movement in Ghana

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



The Movement in Kenya

<http://www.thefinancialawarenessfoundation.org/pdf/TFAF-MovementKenya.png>



The Movement in Tanzania

<http://www.thefinancialawarenessfoundation.org/pdf/TFAF-MovementTanzania.png>



The Movement in Uganda

<http://www.thefinancialawarenessfoundation.org/pdf/TFAF-MovementUganda.png>



The Movement in Brazil

<http://www.thefinancialawarenessfoundation.org/pdf/TFAF-MovementBrazil.png>



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The Movement in India

<http://www.thefinancialawarenessfoundation.org/pdf/TFAF-MovementIndia.png>

5. Share Some Articles



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 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



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

<http://www.thefinancialawarenessfoundation.org/pdf/TFAF-Quiz-SomeQuestionsToPonder.pdf>



Organization & Planning are YOUR KEYS to Financial Success

<http://www.thefinancialawarenessfoundation.org/pdf/TFAF-Org&PlanningAreKey-FreePubSet.pdf>



Getting Organized: Time to Get YOUR Financial House In Order

<http://www.thefinancialawarenessfoundation.org/pdf/002.TFAF-GettingOrganized.pdf>



Let Financial Planning Make YOUR Difference

<http://www.thefinancialawarenessfoundation.org/pdf/6-3-SampleFPArticle.pdf>



It's Time to Protect Your Family & Your Future

<http://www.thefinancialawarenessfoundation.org/pdf/5-3-SampleEPArticle.pdf>



Exposing Kids to Personal Finances

<http://www.thefinancialawarenessfoundation.org/pdf/TFAF-ExposingKidstoFinances.pdf>



Cost-Cutting Money-Making Game

<http://www.thefinancialawarenessfoundation.org/pdf/TFAF-Cost-CuttingMoney-MakingGame.pdf>



Starting Your Own Business

<http://www.thefinancialawarenessfoundation.org/pdf/TFAF-StartingYourOwnBus.pdf>



Financial Advisors / Product Providers - Select Carefully

<http://www.thefinancialawarenessfoundation.org/pdf/TFAF-SelectingFinancialAdvisors.pdf>



12 Month Financial Fitness Calendar

<http://www.thefinancialawarenessfoundation.org/pdf/TFAF-12MonthFinFitnessCalendar.pdf>



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.

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

In support of The Improving Financial Awareness & Financial Literacy Movement, during

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

What content can you share with your friends and family?

6. 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.

<http://www.thefinancialawarenessfoundation.org/pdf/TFAF-FinancialQuotes-Templates.docx>



7. 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 others

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>

<http://www.thefinancialawarenessfoundation.org/pdf/Draft-TFAF-UG-IFAFLA-ResearchCenter-WebsiteStoryboardIdeas.pdf>

University of Southern California (USC)

<https://emeriti.usc.edu/resources/financial-literacy/>

8. 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 these presentations, programs, or scripted programs please

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.

http://www.thefinancialawarenessfoundation.org/pdf/Monterey-FPFlier_2018-031518.pdf

9. Scripted Presentations



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

The TFAF Building Blocks to Successful Financial Planning Presentation Series & Curriculum

<http://www.thefinancialawarenessfoundation.org/pdf/TFAF-BuildingBlocktoSuccessfulFPPresentationSeries.pdf>

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

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

<http://www.thefinancialawarenessfoundation.org/pdf/DraftSlides1of4.TFAF-CFLE-UG-BBSFP-Intro-2020.pdf>

10. 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 April know as Financial Literacy Month? And in October as Estate & Gift Planning Awareness Month?

Fun & Easy Ways to Participate & Support The Movement

Yes I /
We Can
Do This

11. Share TFAF Programs for The Community, Employers, and Colleges / Universities

TFAF Improving Financial Awareness & Financial Literacy Programs

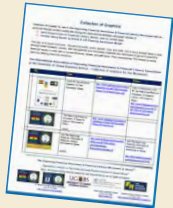
1. The Financially Green Organization Certification Program™ Executive Summary & Overview for Communities & Employers

<http://www.thefinancialawarenessfoundation.org/pdf/TFAF-FinanciallyGreenOrganizationCertProgramOverview.pdf>

2. The Your *financial* PARTNER University / College Program™ Executive Summary & Overview

<http://www.thefinancialawarenessfoundation.org/pdf/TFAF-YourFPUniversityProgramOverview.pdf>

12. Downloadable Graphics



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

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

13. 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.

<http://www.thefinancialawarenessfoundation.org/pdf/TFAF-CreativeSolutions.pdf>

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

14. Generous Contributions



We are a nonprofit 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 everyone and sharing personal finance knowledge at least twice a year.

Keep on the lookout for potential volunteers, ambassadors, strategic partners, sponsors, philanthropists, donors, supporters, future board members, and when they appear introduce them to us.

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

♥ <http://home.thefinancialawarenessfoundation.org/donate.html>

DONATE NOW

Become a  Supporter Today

Thank YOU!!!



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You might ask “Who benefits from this undertaking?”

Well for starters this is a great opportunity for you and your family to get and keep your financial house in order with a current financial, estate and gift plan. It also is a great opportunity to create goodwill, while performing a very important and valuable community service.

- **You and your family benefit** directly by supporting and actively participating in ***The Improving Financial Awareness & Financial Literacy Movement & Campaigns*** by being recognized as a thought leader that is significantly helping to solve a major social problem. This will create goodwill for you and your organization that will attract new patrons, retain existing ones, and build support for your own other initiatives.
- **You and other families** benefit by learning the essential principles to smart money; it empowers them to make better informed productive everyday money decisions, save time and money with their financial advisors and product providers, and have the best possibilities to reach and maintain their personal and family financial dreams, to enjoy a financially secure, debt-free future, while passing on their values, knowledge and assets to future generations to make their lives and this world a better place.
- **Financial service professionals and their organizations**, such as attorneys, accountants, bankers, trust officers and private fiduciaries, realtors, insurance brokers and agents, investment brokers and agents, wealth managers, financial advisors, benefit by acquiring new business from more informed and motivated clients.
- **Employers** benefit from having employees who are less financially stressed, happier and more productive.
- **Municipalities** benefit by having happier and financially successful constituents, and a reduced strain on social welfare services.
- **Nonprofits and fundraisers** benefit their organizations with increased donations, planned gifts, alternate beneficiary selections and bequests.
- **Philanthropists** benefit by helping to solve a major social problem that leads to a better world.
- **Universities and Colleges** benefit by having alumni, faculty and staff who are less stressed, happier and more productive and more philanthropic with increased donations, planned gifts, alternate beneficiary selections and bequests. This opens the door to significant development opportunities for Universities and Colleges to reduce education costs and fund student scholarships, faculty grants, research and other projects through outright gifts, lifetime structured gifts, primary and alternate beneficiary selections, bequests and deferred gifts that are a part of The Community member's financial, estate and gift plans.
- **The news media** benefits by providing its audience with timely valuable information.
- **Everyone actually benefits with a stronger and financially sound economy.**



Do you have strategic relationships with major employers, social media & technology companies, nonprofits, universities and colleges that should know about The Movement and Campaigns? If so please share this with them.



In Summary

Please get and keep your financial house in order and we welcome your active support and participation in the *Improving Financial Awareness & Financial Literacy Movement & Campaigns*; together we have the potential to help solve a major social challenge by advancing and contributing to one of the most broad-based, multifaceted moments for improving financial awareness and financial literacy while advancing philanthropy.

If you or someone you know are looking for a good cause to get involved with or have some time to share please consider becoming a TFAF Ambassador, Strategic Partner or Volunteer.

Serving as a TFAF Ambassador, Strategic Partner or Volunteer Overview & Application

If you or someone you know are looking for a good cause to get involved with or have some time to share please consider becoming a TFAF Ambassador, Strategic Partner or Volunteer.

<http://home.thefinancialawarenessfoundation.org/pdf/TFAF-Ambassador-Volunteer-Overview.pdf>

Stay safe and healthy – there's lots of work to do!!!! - wishing you, your family and colleagues all the very best, ALWAYS

Valentino

Valentino Sabuco, Executive Director

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



The FINANCIAL AWARENESS Foundation
A 501(c)(3) Nonprofit Dedicated to
Significantly *Improving financial awareness & financial literacy*™
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About The Financial Awareness Foundation

The Financial Awareness Foundation, (TFAF), is a 501(c)(3) nonprofit organization. TFAF serves as a nonpolitical "financial awareness advocate" for the general public – poor to rich, financial service and nonprofit professionals and their organizations, educational institutions, technology companies and employers, municipalities and news media. Our mission is to significantly help solve a major social problem by dealing with the lack of financial awareness and financial literacy. We believe that teaching financial awareness, financial literacy and the essential principles to smart personal money management – the foundation to personal finance knowledge - are very important as this gives people the tools of empowerment to: make better informed and productive everyday money decisions; save time and money with their financial advisors and service providers; have the best opportunities to reach and maintain their personal / family financial dreams; enjoy a financially secure debt free future; while they pass on values, knowledge & assets to future generations to make their lives & the world a better place

Learn more about The Foundation, The Improving Financial Awareness & Financial Literacy Movement & and our work at

www.thefinancialawarenessfoundation.org

Organizations and individuals are not required to financially support The Financial Awareness Foundation in any way. They do not pay any marketing or membership fee, or make a contribution in order to participate in this important improving financial awareness and financial literacy movement, campaigns and programs. And we develop and distribute high quality materials at 'NO Cost' for educational purposes, and modest fees for for-profit efforts. But as a 501(c)(3) nonprofit financial support and contributions are always welcomed and very much appreciated.



Help us do more by making a generous tax deductible contribution

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

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