

The Improving Financial Awareness & Financial Literacy Movement in Ghana™

Executive Summary / Overview



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

UGBS UNIVERSITY OF GHANA BUSINESS SCHOOL
GAB GHANA ASSOCIATION OF BANKERS
CIB GHANA
ASSOCIATION OF AFRICAN UNIVERSITIES / ASSOCIATION DES UNIVERSITES AFRICAINES / اتحاد الجامعات الأفريقية
KPMG
AXIS PENSIONS
E-THINK
Deloitte.
UGBS ALUMNI ASSOCIATION
Joy BUSINESS - empowering
PRUDENTIAL LIFE INSURANCE GHANA
Stanbic Investment Management Services
EDC
UNIVERSITY OF GHANA
PALI GLOBAL
MILLENNIALS VOICE AFRICA
HSI Media Consult
Abby Susubox
Regulus
Naa Sika
Education Ghana
cefis
ASALINK
HS GH
PKAN Capital Consulting
CRESCENDO CONSULT / LIMITED
UNIVERSITY OF ENVIRONMENT & SUSTAINABLE DEVELOPMENT - Securing the Environment
UNIVERSITY FOR DEVELOPMENT STUDIES
KOFORIDUA TECHNICAL UNIVERSITY
SUNyani TECHNICAL UNIVERSITY
SYNERGIES INSTITUTE GHANA
UENR University of Energy and Natural Resources
CENTRE FOR FINANCIAL LITERACY EDUCATION AFRICA - Lead TFAF Ambassador—Africa
The Financial Awareness Foundation

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Ghana has a population of approximately 34 million with a workforce of about 15 million, (44%), with a stated unemployment rate of 3%. This leaves nearly 8 million Ghanaians (23% of our population) so poor they cannot afford three meals a day for themselves and their family; in rural areas it is higher. Many are struggling to survive less than 1.90 USD per day. (International Poverty Line) ⁽¹⁾. We are also experiencing increases in debt.

We are not taught at home or school about planning for our future and why it's important to have current financial, estate and gift plans to protect ourselves and our families. We have a collection of serious problems resulting in high poverty. Moreover, a lack of financial awareness results in a **serious financial illiteracy epidemic**. This places a **HUGE** growing amount of pressure on families and friends, employers, and nonprofits; as well as the ultimate safety net of the government. This is not just a local epidemic it's an international one.

Earning and building personal wealth and managing personal finances today are more complicated and more important than ever. We're living longer and need to earn more, save more, and invest more wisely to build financial resources to care for ourselves and families. Many of us are insecure with our work and the future of our homes. We see our money being drained by the high cost of food and water, healthcare, housing, education, and taxes while dealing with the uncertainty of investments in our local and global economy. We worry about the future, or unfortunately in many cases, simply try not to think about it.

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

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

One Powerful Solution



Would it be great if there is a real solution to this lack of financial awareness and financial illiteracy epidemic?

We **strongly** believe there is, and it revolves around better educating the general public – rich to poor, educators, financial service and nonprofit professionals on the essential principles of smart money management – the foundation to personal finance knowledge - while motivating them to get and keep their financial, estate and gift plans in order. People need access to better personal financial management tools and information, to communicate and work more effectively with their financial advisors and financial product providers, and to make better informed everyday money decisions.



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



We believe having better financial knowledge changes your world and the world around you... FOREVER

Countries and their communities are not financial service institutions and do not generally provide personal financial advice. However, countries and communities can serve as advocates for their citizens, workers, and politicians (The Community), and thus can encourage them to learn about the essential principles of money so they can make better every day informed money decisions. Also, they can encourage the members of The Community to get and keep their financial, estate and gift plans current as part of their personal growth and preparation for life and all its challenges, and end inherited poverty.

Governments and their local communities are in a strategic leadership position to materially improve the quality of life of their citizens. This happens through governance, social welfare programs, laws and taxes, defense and protection, advanced healthcare, educational initiatives, and a new powerful lifelong learning connection to the people who make up The Community.

Forming and participating in **The Improving Financial Awareness & Financial Literacy Movement in Ghana** will benefit 'The Entire Community in Ghana' by having happier and financially successful constituents, creating jobs and helping to build a robust economy, while reducing poverty, crime, and the strain on social welfare services, all while eradicating the financial illiteracy epidemic.



Significantly improving financial awareness & financial literacy can have a major positive impact on:

- **Healthcare** - Advancements in healthcare and technology are helping us to live longer, healthier, and higher quality lives. Improving financial awareness and financial literacy will help us earn more, and attract needed money for a high-quality education to take advantage of these healthcare advancements while reducing stress, a major cause of health problems.
- **Education** - Improving financial awareness and financial literacy will help us increase our quality of life, and attract the needed financial resources to advance our education system so that every man, woman, and child has the fundamental life skills, knowledge, and opportunity to live successful, happy and productive lives.
- **Agriculture & Food Supply** - The important agricultural sector is underdeveloped and largely inefficient, employing 40% of the workforce while contributing less than 16% to the national GDP. In many parts of the world under 10% of the agricultural workforce feeds the entire population and has a surplus for exports. Improving financial awareness and financial literacy will help to better manage natural resources, better feed, and provide for the growing population while creating higher-paying jobs for farmers to better grow a sustainable economy. ⁽²⁾
- **Economic Empowerment & Jobs** - Key drivers of our economy revolves around every man, woman, and child having their basic need covered with encouragement, education, and support to enhance all to live successful, happy, and productive lives. We give particular emphasis on significantly improving financial awareness and financial literacy as this empowers all people to make better informed everyday money decisions. This helps all Ghanaians to obtain great jobs, borrow responsibly, and build a better life for themselves and their families. This also encourages families, youth, women, and men in Ghana to explore and initiate innovative businesses and micro-enterprises.
- **Peace & Reduced Violence** - Lasting peace and reduced violence will only exist when THE PEOPLE of Ghana are properly nourished, healthy, have reasonable levels of debt when warranted, and have the knowledge and life skills that provide them the opportunity to live happy productive lives, raise their families in safety - and don't run out of their personal wealth and become a burden, before they pass-on – die.



⁽²⁾ <https://www.theglobaleconomy.com/Ghana/>



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It also benefits

- **Ghana's Government, Business, Financial Service, NGOs & Nonprofits, Educational Professions** and their organizations' thought leaders benefit by significantly helping to solve a major social problem. This creates goodwill for Ghana to build/establish new local businesses, attract global investors and strategic partners, retain existing ones, and building support for other key initiatives.
- **Families** benefit by learning the essential principles of smart money; it empowers them to make better informed productive everyday money decisions, save time and money with their financial advisors and product providers, and have the best possibilities to reach and maintain their personal and family financial dreams, to enjoy a financially secure, reasonable manage debts, while passing on their values, knowledge and assets to future generations to make their lives and this world a better place.
- **Schools, Colleges & Universities** 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 gifts, bequests and deferred gifts that are a part of The Community member's financial, estate and gift plans.
- **Financial Advisors & Financial Product Providers & their Organizations**, such as attorneys, accountants, bankers, trust officers and private fiduciaries, realtors, insurance brokers and agents, investment brokers and agents, wealth managers and financial advisors benefit by acquiring new business from more informed and motivated clients.
- **Employers, Farmers, Telecom & Technology Companies** benefit from earning more money while having employees who are less financially stressed, happier and more productive.
- **NGOs, Nonprofits & 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.
- **The News Media** benefits from increased ad revenues and by providing its audience with timely valuable information.
- **Everyone and the world actually benefit with a stronger and financially sound economy.**



The Improving Financial Awareness & Financial Literacy Movement in Ghana can help make all this happen and so much more.



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Our Mission

The mission of The Improving Financial Awareness & Financial Literacy Movement in Ghana is to significantly help solve a major social problem dealing with a lack of financial awareness along with the financial illiteracy epidemic, end hunger and inherited poverty for all, while it serves as a catalyst for many needed improvements and sustainability.

Teaching financial awareness, financial literacy and sharing the essential principles of smart money – the foundation to personal finance knowledge – along with other key life skill empower people to:

- Manage finances effectively, make wiser informed money decisions, & maintain a written financial plan.
- Live a quality life without outliving their wealth
- Watch personal / family dreams become a reality
- Enjoy a financially secure debt free future
- Work efficiently with financial professionals & product providers to get the best results from their time & money
- Pass on their values, knowledge & assets to future generations to make their lives & this world a better place, ending hunger and inherited poverty
- Have the highest probability to reach & maintain family dreams while living out a financially successful life.



Vision

We envision a world where every person is well educated and has personal finance knowledge, 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.

Core Values

- **Public Service** – Serve as a nonpolitical “financial awareness advocate” to the general public providing them with the essential principles of smart personal financial management – the foundation of personal finance knowledge - so they can make better every day financial decisions throughout their lives.
- **Knowledge** – Encourage and support financial education and other key life skills to improve financial awareness & financial literacy.
- **Problem Solving** – Inspire & encourage problem-solving, making things better for oneself, family & loved ones, community, our world.
- **Creativity** – Stimulate creative thought & innovation amongst all ages, gender, & economic status.
- **Collaboration** – Recognize, promote, & unite organizations that are championing improving financial awareness & financial literacy with other organizations, nonprofits, educational institutions, municipalities, employers, & individuals.
- **Diversity & Gender Equality** – Promote gender and cultural diversity and leadership within the financial services, nonprofits, and all professions and workplaces to better serve a diversified youth and public.
- **Ethics** – Encourage honest and ethical behavior within financial service professions, nonprofits, & the entire political, academic & business world.



Goals

- **Substantially improve financial awareness & financial literacy** across all ages, incomes & demographic groups.
- **Reach every woman, man & child – The People** - at least 2 times per year, with educational/motivating reminders to get & keep their financial house in order with current financial, estate & gift plans, ending inherited poverty for all.
- **Alert The People** why having current and up-to-date financial, estate & gift plans are an important financial responsibility not only to themselves but to their families, & loved ones.
- **Inform & educate The People**, in an entertaining format, about the essential principles of smart money management – the foundation of personal finance knowledge, so they make better informed lifelong money decisions.
- **Motivate The People** to take appropriate action to get & keep their financial house in order with up-to-date financial, estate & gift plans.



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- **Guide** *The People* to work most effectively with the right financial service professionals, & financial product providers to cost-effectively implement and update their financial, estate and gift plans.
- **Inform & Educate** financial service professionals, financial product providers, & their organizations to better serve their clients, *The People*, and potential philanthropists.
- **Unite all parties** interested in Improving Financial Awareness & Financial Literacy & encourage them to participate in The Movement.

The Strategy & Plan

1. Taking an active role to recognize ‘thought leaders’ and stakeholders that are and should be championing improving financial awareness and financial literacy.
2. Unite them with other associations, organizations, nonprofits, educational institutions, municipalities, employers and the news media to actively focus their vast community resources into The Improving Financial Awareness & Financial Literacy Movement with its **concentrated personal finance content media blitz** every six months built around two strategic campaign venues.



- These are nationally, regionally and locally recognized months with government, corporate, nonprofits and academic leadership providing proclamations celebrating

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

3. 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.
4. Garner support from government, central banks, financial service organizations, corporations, academia, social services, and the media to actively participate in the movement.
5. Mobilize leading organizations and influencers, including government entities, financial service associations, employers, nonprofits, educational institutions, philanthropists, media outlets, and financial professionals, to serve as communication channels and advocates for improving financial awareness and financial literacy.
6. We understand that this is a massive undertaking; however, it can be accomplished in a relative short period of time through these leading organizations.



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

The **FA** Gear Affect™ Parties & Beneficiaries



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7. Establish **The International Improving Financial Awareness & Financial Literacy Research Center(s) (The FA Research Center)** at prominent universities to serve as a 'Think Tank' and an 'improving financial awareness and financial literacy advocate' for all students, faculty and staff, alumni and all The People of the country, financial service and nonprofit professionals and their organizations, educational institutions, municipalities, employers and the news media. **The FA Research Center** will:



- **Take a leadership role in The Improving Financial Awareness & Financial Literacy Movement.** Start by adding a website/webpages and social media platforms to share info about The Movement & Educational Materials.
- **Establish The International Improving Financial Awareness & Financial Literacy Student Club / Association (The FA Association).** This can be available to all students interested in accounting, legal and the other financial service professions, and the nonprofit sector. This can work quite well for integrating scholarships, study grants, mentoring, internships, apprentices and related programs. It can also be open to faculty and staff and alumni, family and friends as part of a lifelong learning program.



- ✓ <https://www.home.thefinancialawarenessfoundation.org/pdf/TFAF-YourFPUniversityProgramOverview.pdf>
- ✓ <https://home.thefinancialawarenessfoundation.org/pdf/TFAF-ResearchCenter-Setup.pdf>
- ✓ <http://ugbs.ug.edu.gh/association/> See The FA Association at UGBS in development to serve as a model

Help us establish and grow – The International Improving Financial Awareness & Financial Literacy Research Center within Ghana Universities with your assistance, support and participation.

- **Actively Assist** in developing and delivering a Financial Awareness & Financial Literacy Curriculum Program for all university students at their university. This would also be available for all faculty and staff, alumni and family & friends at no cost.
 - **Initiate Professional Certification & Training Programs** for financial service professionals.
 - **Work with Community-based Organizations** to incorporate financial literacy-based content into existing programs and contests. This can also incorporate mentorships, internships, apprentices, and scholarships.
 - **Perform Ongoing Longitudinal Technical Research** to monitor **The Movement** and its advancements, make improvements where necessary, and provide political leadership with valuable economic insights. Improving Financial Awareness & Financial Literacy is not a get rich quick process; it's a lifelong skillset. To measure what's working and what's not requires longitudinal studies. This research can provide critical feedback on many financial and economic matters as a service to political and business leaders. We are working on a **Quality of Life Family Index for Ghana** that will be a powerful indicator.
 - **Share Their Work** with other campuses in the country and around the world creating a network of **The FA Research Centers** and connecting them together, along with Town-Hall meetings with the news media and communities.
 - **Establish Incubators / Accelerators** to create, help launch and successfully grow the new and existing businesses while creating needed jobs and building wealth for the founders, the university and the economy.
 - **Attract Funds for The FA Research Center and the University and other worthy causes** from work products, satisfied recipients of our work, gifts from those benefiting from improving their financial awareness & financial literacy, grants, and philanthropists, that see the importance of our work.
 - **Develop a Network of Ambassadors, Strategic Partners, volunteers, and supporters** that support **The Movement** and efforts at the University. These can be modeled/localized and advanced as appropriate.
- ✓ <https://home.thefinancialawarenessfoundation.org/pdf/TFAF-JoinTheMovement-WW.pdf>

Plans are to link these FA Research Centers together nationally / internationally as a Master Brain Trust to jointly help solve the global lack of financial awareness & financial illiteracy epidemic, and so much more.



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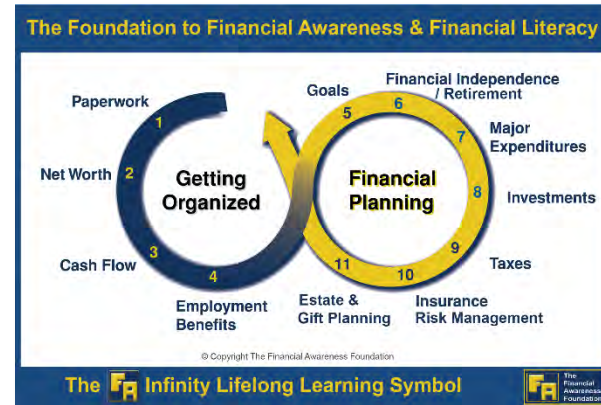
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8. Participants in the Movement will be given access to

- Gift of the **TFAF - Personal Finance Publication Set** filled with interesting and educational program materials that empowers the participant with the *essential principles of smart money* and *common personal finance mistakes to avoid – the foundation of personal finance knowledge*, and a systematic approach to better manage their finances to:
 - ✓ Make wiser informed everyday money decisions
 - ✓ Live a quality life without outliving their wealth
 - ✓ Watch personal / family dreams become a reality
 - ✓ Enjoy a financially secure debt free future
 - ✓ Work efficiently with financial professionals & product providers to get the best results from their time and money
 - ✓ Pass on their values, knowledge & assets to future generations to make their lives & this world a better place, ending inherited poverty
 - ✓ Have the highest probability to reach & maintain family dreams while living out a financially successful life.



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

- Gift series of educational, entertaining and motivating fundamental **presentations and programs** that introduce the participants to and reinforce the materials addressed within the publications, entitled **Rethinking Personal Finances -Special Gift of Personal Finance Knowledge & Key Life Skills for a Successful Career / Life™**.

<https://home.thefinancialawarenessfoundation.org/pdf/UGFA-Gift-PersonalFin+LifeSkillsSept2022.png>

- (In phase 2 an eLearning presentation of the materials that once complete will provide everyone with an initial financial, estate and gift plan)

• **Gift of lifelong personal finance learning –**

- ✓ With the sharing of weekly life event **blogs/newsletters** addressing topics as:
 - ◆ Planning for your future
 - ◆ Saving for your future
 - ◆ Starting a business
 - ◆ Funding college education
 - ◆ Renting an apartment
 - ◆ Death in the family
 - ◆ Investing in your future
- ✓ **Semi-annually financial updates** in the form of live / recorded presentations that can be delivered in print, audio and multi-media formats to everyone celebrating
 - ◆ **April as Financial Literacy Month in Ghana**
 - ◆ **October as Estate & Legacy Planning Awareness Month in Ghana.**

“You never change things by fighting the existing reality. To change something, build a new module that makes the existing model obsolete.”
 – Buckminster Fuller

9. Financial service and nonprofit professionals will be provided with a **The Improving Financial Awareness & Financial Literacy Movement Overview / Planner** similar to what was developed in the US, and encouraged to participate in this very important community service. This is an excellent overview and planning tool that encourages them to support and participate in this important movement.

<https://www.home.thefinancialawarenessfoundation.org/pdf/TFAF-ImprovingFinancialAwarenessCampaign&ProgramPlanner.pdf>

10. Identify and develop **fun activities** during The Movement’s semi-annual campaign venues such as

- Blogs / Videos / Podcasts / TV & Radio Shows
- Social Media
- Conferences, Concerts, & Townhall Meetings
- Improving Financial Awareness & Financial Literacy Music
- Local, regional, national, international Improving Financial Awareness & Financial Literacy Contests
- ✓ Math / Personal Finance / Art – Financial Literacy Posters
- ✓ Best Financial Literacy Radio / TV Ad
- ✓ Slogan or Poster for the Year
- Celebrity Appearances
- Scholarships / Mentorships / Internships / Apprenticeships
- Sponsors
- Clubs / Walks / Marathons
- Business & Entrepreneurial Bootcamps, Incubators & Accelerators
- And so much more



11. **Ongoing materials** will be developed and provided to ensure these financial lessons and tools are maintained and updated and reinforced on a regular basis.

[Join The Movement – See what others are doing - learn more about The Movement and fun ways to participate](#)



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Conclusion

The Improving Financial Awareness & Financial Literacy Movement in Ghana™ provides a real winning approach to solving a major social problem dealing with the lack of financial awareness along with the financial illiteracy epidemic, while serving as a much-needed catalyst for positive social changes. Further, forming and participating in **The Movement in Ghana** will benefit 'The Entire Community' by having happier and financially successful constituents, creating jobs and helping to build a robust economy, while significantly reducing poverty, crime, and the strain on social welfare services, all while eradicating the financial illiteracy epidemic.



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

Thank you for your consideration,

To learn more about The Movement and how you can support and participate contact:



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<https://cfleafrica.org/>

Dare To Be A Change Maker - Think Greatness

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<https://thefamovement.org/>

Educational Website Under Construction

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How The Improving Financial Awareness & Financial Literacy Movement in Ghana Began

In March 2018, Peter Kwadwo Asare Nyarko, a Financial Literacy Advocate & Educator in Ghana who is the Founding Executive Director of Center for Financial Literacy Education - CFLE Africa, reached out to The Financial Awareness Foundation (TFAF) a 501(c)(3) USA based nonprofit organization. Peter shared his vision for Ghana and Africa, where every single Ghanaian is financially aware and financially literate, and an Africa where people are financially empowered and educated to make their own informed personal finance decisions.

Further Peter requested assistance in launching The Improving Financial Awareness & Financial Literacy Movement in Ghana, modeled after what TFAF had accomplished in the USA, and was working on in three East African Countries. Peter's powerful vision was in line with the overarching mission of The Financial Awareness Foundation (USA) to significantly improve financial awareness and financial literacy across the world. Peter was soon appointed the Lead TFAF Ambassador in Ghana. We started the operation of "The Improving Financial Awareness and Financial Literacy Movement in Ghana" in January, 2019.

To help address the lack of financial awareness and the financial illiteracy epidemic, Peter and his NGO's Executive Team of Barbara Aboagye and Philip Oduro Annor, and Board of Advisors lead by Daniel Ofori-Dankwa and Frank PaaKumi began assembling a team of dedicated concerned Ghana strategic partners and key stakeholders. They began taking an active leadership role to recognize other organizations and their management, and individuals that are interested in improving financial awareness and financial literacy.

Dr. Benjamin Amoah who had recently co-authored a research paper noting the critical importance of improving financial literacy was soon identified and became a TFAF Ambassador and joined the core team. The team have continued identifying and uniting these thought leaders with other associations, organizations, nonprofits, educational institutions, municipalities, employers, the news media and concerned individuals to actively focus their vast community resource into The Improving Financial Awareness & Financial Literacy Movement in Ghana.





**Additional Background Information –
 The Movement, CFLE-Africa,
 The Financial Awareness Foundation, & Our Work**



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 Here

The Improving Financial Awareness & Financial Literacy Movement	
1.	The Improving Financial Awareness & Literacy Movement Worldwide Introduction - Concept Note - Executive Summary
	View
	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 - Annual Report - Video - Join the Movement – Fun Things for YOU & Friends to Do
	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 - Africa - Worldwide
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TFAF Research & Creative Thinking	
6.	TFAF – Economic Research Brief - Global Economic Profile – How is Your Country Doing?
	View
7.	NOW is the TIME for some CREATIVE THINKING & PROBLEM SOLVING
	View
8.	African Leadership Opportunity
	View
TFAF – Complementary Personal Finance Knowledge - Sampling	
9.	TFAF-12 Month Financial Fitness Plan
	View
10.	TFAF- Personal Finance Publication Set - International - USA -
	View
	View
	View
11.	The TFAF Building Blocks to Successful Financial Planning Presentation Series & Curriculum
	View
CFLE-Africa & The Financial Awareness Foundation	
12.	Center for Financial Literacy Education Africa (CFLE Africa) is a not-for-profit social organization that develops & promotes financial literacy skills in Africans - Annual Report
	View
	View
13.	The Financial Awareness Foundation (TFAF) is a USA based nonprofit - Annual Report & Business Plans - Websites - Brochure Website - Educational - Educational Website (Under construction)
	View
	View
	View

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