

The Improving Financial Awareness & Financial Literacy Movement in Uganda™ Executive Summary / Overview



Organizations Dedicated to Significantly Improving Financial Awareness & Financial Literacy™



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Providing all the basics to those in need



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We Build for the Future



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

The Improving Financial Awareness & Financial Literacy Movement in Uganda Executive Summary / Overview

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

Uganda has a population over 46 million with an employment rate of about 17.5 million and an unemployment rate near 4.3%. However, this leaves over 19 million Ugandans (over 42% of our population) so poor they cannot afford three meals a day for themselves and their family; in rural areas it is much higher. Many families are struggling to survive and exist on \$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 a current financial, estate and gift plans to protect themselves and our families. We have a collection of serious problems resulting in a high percentage of poverty. Moreover, we have a lack of financial awareness resulting in a **serious financial illiteracy epidemic**. This places a **HUGE** growing amount of pressure on families and friends, employers, nonprofits; as well as the ultimate safety net the government. This is not just a local epidemic it's an international one.

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

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

One Powerful Solution

Wouldn't 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 People – the general public, educators, financial service and nonprofit professionals to the essential principles to smart money while motivating them to get and keep their financial house in order with a current 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.



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, they can serve as advocates for their citizens, workers, and politicians (The Community), and thus can encourage them to learn about the essential principles to money so they can make better every day informed money decisions. They can also 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.



Countries 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 through a new powerful life-long learning connection to the people that make up The Community.

Forming and participating in *The Improving Financial Awareness & Financial Literacy Movement in Uganda* will benefit 'The Entire Community in Uganda' 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 service - all while eradicating the financial illiteracy epidemic.

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

- **Healthcare** - Advancements in healthcare and technology help 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, attracts 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 under developed and largely inefficient, employing 72% of the workforce while contributing about 9.7% to the national GDP. In many parts of the world under 10% of the agricultural workforce feeds the entire populations and has 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 Ugandans to live successful, happy and productive lives. We give particular emphasis to significantly improve financial awareness and financial literacy as this empowers all people to make better informed everyday money decisions. This helps all Ugandans to obtain great jobs and build a better life for themselves and their families. This also encourages families, youth, women and men in Uganda to explore and initiate innovative businesses and micro-enterprises.
- **Peace & Reduced Violence** - Lasting peace and reduced violence will only exist when THE PEOPLE of Uganda are properly nourished, healthy, have low or no debt, and have the knowledge and life skills that provides 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.



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



It also benefits

- **Uganda's Government, Business, Financial Service, NGO's & Nonprofit, Educational Professions** and their organization's thought leaders benefit by significantly helping to solve a major social problem. This creates goodwill for Uganda attracting new local and global businesses and strategic partners, retain existing ones, and building support for other key initiatives.
- **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.
- **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 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 Service Advisors and Financial Product Providers 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, Farmers, Telecom and Technology Companies** benefit from earning more money and 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** benefits by helping to solve a major social problem that leads to a better world.
- **The News Media** benefits from increased ad revenues and providing its audience with timely valuable information.
- **Everyone and the world actually benefits with a stronger and financially sound economy.**



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



Improving Financial Awareness & Financial Literacy in Uganda™
Organizations Dedicated to Significantly *Improving Financial Awareness & Financial Literacy™*



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



Our Mission

The mission of **The Improving Financial Awareness & Financial Literacy Movement in Uganda** is to significantly help solve a major social problem dealing with a lack of financial awareness along with the financial illiteracy epidemic.

Teaching financial awareness, financial literacy and sharing the essential principles to smart money – the foundation to personal finance knowledge – are very important life skills that empower people 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 & money
- Pass on their values, knowledge and assets to future generations to make their lives and this world a better place, ending inherited poverty
- Have the highest probability to reach and maintain your family dreams while you live 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 & 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 to improve financial awareness and financial literacy.
- **Collaboration** – Recognize, promote, and unite organizations that are championing improving financial awareness and financial literacy with other organizations, nonprofits, educational institutions, municipalities, employers, and individuals.
- **Diversity & Gender Equality** – Promote gender and cultural diversity within the financial services, nonprofits, and all professions and workplaces to better serve a diversified youth and public.
- **Ethics** – Encourage ethical behavior within financial service professions, nonprofits, & the entire political, academic & business world.

Goals

- **Substantially improve financial awareness and financial literacy** across all ages, incomes and demographic groups.
- **Touch every woman, man and child** at least 2 times per year with educational and motivating reminders to get and keep their financial house in order with a current financial, estate and gift plan, ending inherited poverty for all.
- **Alert The People** – general public – why having a current and up-to-date financial, estate and gift plans are an important financial responsibility not only to them but to their families, and loved ones.
- **Inform and educate** The People, in an entertaining format, to the essential principles to smart money management – the foundation to personal finance knowledge.
- **Motivate** The People to take appropriate action to get and keep their financial house in order with up-to-date financial, estate and gift plans.
- **Guide** The People to find the right financial service professionals to cost effectively implement and update their financial, estate and gift plans.
- **Educate financial service and nonprofit professionals** and their organizations to better serve their clients, The People, and potential donors.
- **Unite all parties** interested in Improving Financial Awareness & Financial Literacy and 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.
 - This is nationally, regionally and locally recognized months with government, corporate, nonprofits, and academic leadership providing proclamations celebrating
 - ✓ **April being known as Financial Literacy Month in Uganda**, and six month later
 - ✓ **October being known as Estate & Gift Planning Awareness Month**



The plan is to touch everyone - the general public, every women, 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 the governments & central banks, 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 cost effectively establish and keep their financial house in order with a current financial, estate and gifting plan.

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 Ugandans. Further, they have a vested interest in helping to raise the quality of life for all Ugandans, as it will also improve their businesses, and allow them to do their jobs more effectively.



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



3. Establish **The International Improving Financial Awareness & Financial Literacy Research Center(s)** 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 Research Center** will:



- **Take a leadership role** in **The Improving Financial Awareness & Financial Literacy Movement**. Start by adding a website/webpages to share info about The Movement & Educational Materials.
- **Establish an Improving Financial Awareness & Financial Literacy Student Club / 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.
- **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.
 - ✓ <https://www.home.thefinancialawarenessfoundation.org/pdf/TFAF-YourFPUniversityProgramOverview.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 Ugandan Universities with your assistance, support and participation.
- **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 Uganda** that will be a powerful indicator.
- **Share Their Work** with other campuses in the country and around the world creating a network of **The International Improving Financial Awareness & Financial Literacy 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 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 Volunteers and Ambassadors** that support **The Movement** and efforts at the University. These can be modeled/localized and advanced as appropriate.
 - ✓ For Financial Service & Nonprofit Professionals - **Learn how The Improving Financial Awareness & Financial Literacy Movement Can Increase Your Bottom Line**
<https://www.home.thefinancialawarenessfoundation.org/pdf/TFAF-Advisors-CanIncreaseYourBottomLine.pdf>
 - ✓ For The People - the General Public - **Supporting Improving Financial Awareness & Financial Literacy Is A Winning Opportunity For All**
<https://www.home.thefinancialawarenessfoundation.org/pdf/TFAF-PublicSupportfortheImprovingFinancialAwareness.pdf>



Plans are to link these University 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.



4. Participants 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 **The Building Blocks to Successful Financial, Estate & Gift Planning Series™**.

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

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

- (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 Uganda**

- ◆ **October as Estate & Legacy Planning Awareness Month in Uganda**

5. 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.

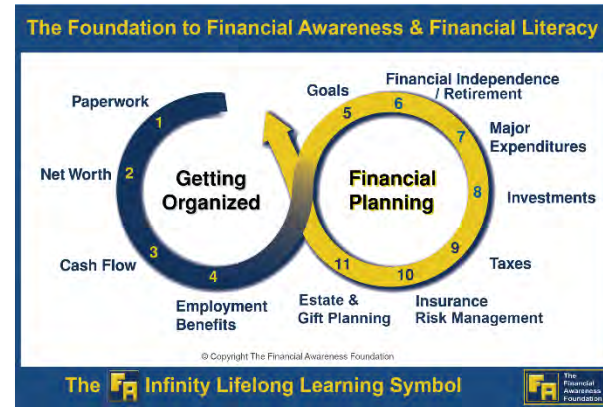
<https://www.home.thefinancialawarenessfoundation.org/pdf/TFAF-ImprovingFinancialAwarenessCampaign&ProgramPlanner.pdf>

6. 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



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



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

Join The Movement – See what Ghana's doing - learn more about The Movement and fun ways to participate



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



Conclusion

The Improving Financial Awareness & Financial Literacy Movement in Uganda™ provides a real winning approach to solving a major social problem dealing with the lack of financial awareness along with the financial illiteracy epidemic.

Forming and participating in *The Improving Financial Awareness & Financial Literacy Movement in Uganda* 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.

Thank you for your consideration,

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



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 personal finance knowledge
 changes your world and the
 world around you...
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	Additional Background Information - The Movement, CFLE-Africa, & TFAF
	The Improving Financial Awareness & Financial Literacy Movement
1.	The Improving Financial Awareness & Financial Literacy Movement in Africa https://www.home.thefinancialawarenessfoundation.org/pdf/TFAF-Africa-TIFA-FLM.pdf
2.	The Improving Financial Awareness & Financial Literacy Movement Uganda – Executive Summary / Overview https://www.home.thefinancialawarenessfoundation.org/pdf/TFAF-TIFA-FLMovement-Uganda-ExecSum.pdf
3.	The Improving Financial Awareness & Literacy Movement Worldwide https://www.home.thefinancialawarenessfoundation.org/pdf/TFAF-TIFA-FLMovement-WW-ExecSum.pdf https://home.thefinancialawarenessfoundation.org/pdf/TheMovementWorldWide.pdf
4.	The Improving Financial Awareness & Financial Literacy Youth Movement - Concept Note https://home.thefinancialawarenessfoundation.org/pdf/TFAF-TheYouthMovementConceptNote.pdf The Youth Movement – Executive Summary / Overview https://www.home.thefinancialawarenessfoundation.org/pdf/TFAF-TheYouthMovement-ExecSum.pdf
5.	See What is Happening in Ghana The Improving Financial Awareness & Financial Literacy Movement Ghana – Executive Summary / Overview https://www.home.thefinancialawarenessfoundation.org/pdf/TFAF-TIFA-FLMovement-Ghana-ExecSum.pdf Video - https://www.youtube.com/watch?v=zfSILFN9CZg Join the Movement – Fun Things for YOU & Friends to Do – https://www.thome.hefinancialawarenessfoundation.org/pdf/TFAF-Ghana-JoinTheMovement-PersonalFinKnowledge.pdf The International Improving Financial Awareness & Literacy Association at the University of Ghana Chapter website. (Under construction) http://ugbs.ug.edu.gh/association/
6.	Participate in THE IMPROVING FINANCIAL AWARENESS & FINANCIAL LITERACY MOVEMENT - Fun & Easy Ways to Join & Participate https://home.thefinancialawarenessfoundation.org/pdf/TFAF-JoinTheMovement-WW.pdf
7.	Become a TFAF Ambassador, Strategic Partner, Volunteer & Support & Actively Participate in The Improving Financial Awareness & Financial Literacy Movement & Campaigns & Programs - Africa https://home.thefinancialawarenessfoundation.org/pdf/CFLE-TFAF-Ghana-Ambassador-SP-Vol.pdf - Worldwide https://home.thefinancialawarenessfoundation.org/pdf/TFAF-Ambassador-Volunteer-Overview.pdf
	TFAF Research & Creative Thinking
8.	Brief - Global Economic Profile Africa https://home.thefinancialawarenessfoundation.org/pdf/TFAF-EconomicResearch-Brief-GlobalEconProfile-Afr.pdf Worldwide https://home.thefinancialawarenessfoundation.org/pdf/TFAF-EconomicResearch-Brief-GlobalEconProfile.pdf
9.	African Leadership Opportunity https://home.thefinancialawarenessfoundation.org/pdf//TFAF-Africa-LeadershipOpp-Panel%20Discussion.pdf
10.	NOW is the TIME for some CREATIVE THINKING & PROBLEM SOLVING https://www.home.thefinancialawarenessfoundation.org/pdf/TFAF-Ghana-CreativeSolutions.pdf
	CFLE & TFAF



11.	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 https://cflafrica.org/
12.	Introduction to The Financial Awareness Foundation (TFAF) a 501(c)(3) nonprofit USA based organization, and our work https://www.home.thefinancialawarenessfoundation.org/pdf/TFAF-VS-Intro.pdf Websites https://home.thefinancialawarenessfoundation.org/downloads.html Under construction https://thefamovement.org/personal-finance-knowledges/#gift-of-personal-finance-knowledge

