

Executive Summary / Overview

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



Introduction
Video ▼

Thought Leaders Dedicated to Significantly Improving Financial Awareness & Financial Literacy™

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



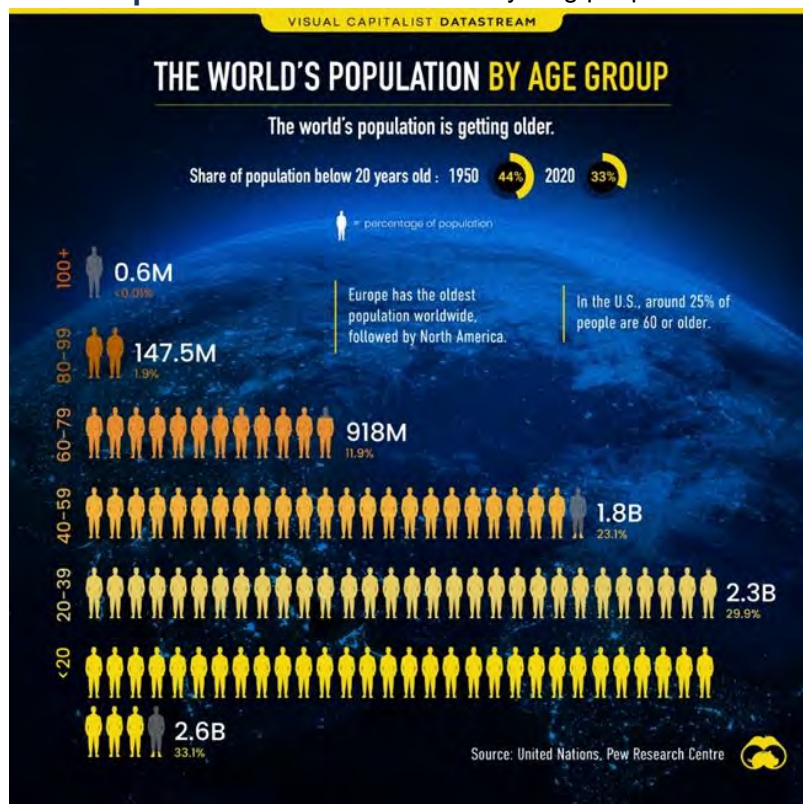
The Improving Financial Awareness & Financial Literacy Youth Movement Executive Summary / Overview

The world has a population of about 8 billion, a global workforce of about 3.45 billion (43%), and a stated unemployment rate of over 490 million (6.2%), but it could be much higher. Worldwide employment in agriculture is stated at approximately 930 million (27% of the workforce). More developed countries seem to have 5 to 10% of their workforce in agriculture, and they produce enough food to feed their entire populations.

This leaves over 730 million (9.2% 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). This is down from 36% in 1990, but we have still a long way to go. ⁽¹⁾

We are also experiencing increases in debt in all sectors and countries.

Today over half of the world's population is under 30—but they have little say over the decisions that shape their future. It's time for young people to be better educated with the necessary life skills to lead enjoyable,



successful and meaningful lives. Improving financial awareness and financial literacy, are a key element of those skills.

It's time for our young people, like the female population to be much more visible and heard in the halls of power. The public trusts young people – male and female - to participate in decision-making—but they remain massively underrepresented in public life.

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 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.

⁽¹⁾<https://www.worldvision.org/sponsorship-news-stories/global-poverty->

facts#:~:text=BACK%20TO%20QUESTIONS-How%20many%20people%20live%20in%20poverty%20in%20the%20world%3F,in%20poverty%20as%20of%202019

<https://data.worldbank.org/indicator/SI.POV.DDAY>

<https://data.worldbank.org/indicator/SL.TLF.TOTL.IN>



Improving Financial Awareness & Financial Youth Movement™

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

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

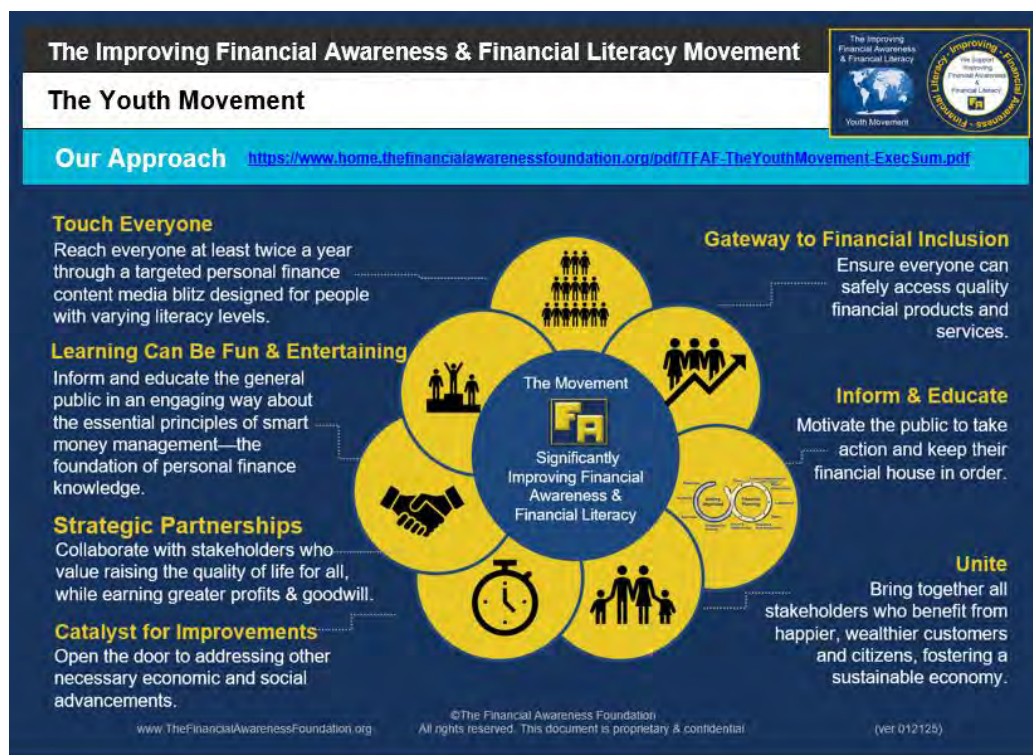
Earning and building personal wealth and managing personal finances today are more complicated and more important than ever. We're living longer and need to earn more, save more, and invest more wisely to build financial resources to care for ourselves and families. Many of us are insecure with our work 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 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.



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 young people and 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. Youth and all 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.

Hélio Dias, our TFAF Ambassador from Brazil, created a Theme song for us. What do you think of it?

One female and one male. - **Making Life & Our World Better**

Here are the links

<https://home.thefinancialawarenessfoundation.org/pdf/TFAF-MakingLifeOurWorldBetter-ThemeSong-M.mp3>

<https://home.thefinancialawarenessfoundation.org/pdf/TFAF-MakingLifeOurWorldBetter-ThemeSong-F.mp3>



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We believe having better financial knowledge changes your world & 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 for all.

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 - Worldwide*** while actively participating in ***The Improving Financial Awareness & Financial Literacy Youth Movement*** will benefit 'The Entire World' 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 in many parts of the world is under developed and largely inefficient, employing 27% of the workforce while contributing less than 5% to the national GDP. In Africa it is over 43% of the workforce. 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 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 citizens to obtain great jobs, borrow responsibly, and build a better life for themselves and their families. This also encourages families, youth, women and men to explore and initiate innovative businesses and micro-enterprises.
- **Peace & Reduced Violence** - Lasting peace and reduced violence will only exist when THE PEOPLE of the world are properly nourished, healthy, have reasonable levels of debt where warranted, 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-on – die.



⁽²⁾ <https://data.worldbank.org/indicator/NV.AGR.TOTL.ZS> <https://www.statista.com/statistics/1230868/employment-in-agriculture-as-share-of-total-in-africa/>

It also benefits

- **Youth & their 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.
- **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 leaders to build/establish new local businesses, attract global investors and strategic partners, retain existing ones, and building support for other key initiatives.
- **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 Youth Movement - can help make all this happen and so much more.



The 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 – are very important life skills that 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 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 of young people aged between 15 and 35 years, across the Globe.
- **Touch every** woman, man, and child at least 2 times per year with educational & motivating reminders to get and keep their financial house in order with a current financial, estate & gift plan.
- **Alert Young People** – the general public – why having a current & up-to-date financial, estate & gift plans is an important financial responsibility to them & their families & loved ones.



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- **Inform & Educate Young People**, in an entertaining format, on the essential principles of smart money management – the foundation of personal finance knowledge.
- **Motivate Young People** to take appropriate action to get and keep their financial house in order with up-to-date financial, estate & gift plans.
- **Guide Young People** to find the right financial service professionals to implement & update their financial, estate & giving plans cost-effectively.
- Inform & Educate financial service & nonprofit professionals & their organizations to better serve their clients (including young people), the general public, & potential donors.
- **Unite** all parties interested in empowering young people to improve their financial awareness & financial literacy by participate in The Youth Movement



Key Projects

- Youth & Money Conferences & Concerts
- Youth Dialogue & Townhall Meetings
- University Associations & Clubs
- Greater Youth & Women Representation
- Financial Awareness & Financial Literacy Social Media Contests & Challenges
- Business & Entrepreneurial Bootcamps, Incubators & Accelerators
- Expanding The Improving Financial Awareness & Financial Literacy Movement - Worldwide
- More to follow



Stakeholders

- Young people (aged between 15 & 35 years)
- Government / Central Banks
- Citizens & their families
- Schools, Colleges & Universities
- Financial Service Professionals & their organizations
- Employers, Farmers, Telecom & Technology Companies
- Non-Government Organizations (NGOs) & Nonprofits
- Philanthropists
- The News Media & the World actually benefit with a stronger & financially sound economy.



Call to Action

- **Actively join in & participate & support The Youth Movement & The Movements Around the World**
- **Share this communication with your friends & family & your social networks and encourage them to get and keep their financial house in order with a current financial, estate & gift plan**
- **Get & keep YOUR financial house in order with a current financial, estate & gift plan**



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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 Youth 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 being known as Financial Literacy Month**, and six months later
- ✓ **October being known as Estate & Gift Planning Awareness Month**

3. Touch everyone – every youth and 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.



7. 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 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>

✓ <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 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 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 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.



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

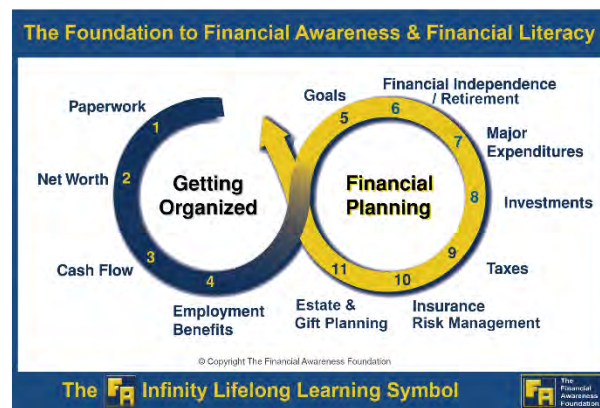
- Financial service and nonprofit professionals will be provided with a **The Improving Financial Awareness & Financial Literacy Movement Overview / Planner** similar to what was developed in the US, and encouraged to participate in this very important community service. This is an excellent overview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

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

- 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
- 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](https://home.thefinancialawarenessfoundation.org/pdf/TFAF-Ambassador-Volunteer-Overview.pdf)

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



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



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Conclusion

The Improving Financial Awareness & Financial Literacy Youth Movement™ 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.

Forming and participating in ***The Youth Movement*** will benefit 'The Entire World' 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.



Financial Literacy Education can be fun and entertaining!!! We believe having better personal finance knowledge changes your world and the world around you. FOREVER!

Thanks for your consideration, to learn more about The Youth Movement & how you can support & participate contact:



Theresa Chibogu

Founder & Executive Director
KAFI Financial Literacy & Empowerment Foundation (KAFI Africa)
Financial Literacy Expert
Lead TFAF Ambassador – Nigeria
theresachibogu@gmail.com
Nigeria
+234 808 198 9510
<http://www.kafiafrica.org>
<https://www.theresachibogu.com.ng/home>



"Together, let's Kick Against Financial Illiteracy And End Poverty in Africa"



Shilpa Gole

Founder & Financial Coach
Nerdy Bird Financial Wellness
Lead TFAF Ambassador in India
shilpa@nerdybirdfinancialwellness.com
Ahmedabad, India
+91 95868 55398
www.nerdybirdfinancialwellness.com



Helping you feel Confident with Money



Marie Burns, CFP®

Founder, Financial Advisor & Motivational Speaker
Mind Money Motion
Lead TFAF Ambassador Worldwide, TFAF Board Member
Marie@MindMoneyMotion.com
Chandler, AZ USA
+1.602.769.3219
www.MindMoneyMotion.com



In order to experience LESS WORRY and MORE LIFE



Peter Kwadwo Asare Nyarko

Executive Director
Center For Financial Literacy Education – Africa (CFLE-Africa)
Lead TFAF Ambassador – Ghana & Africa
Peternyarko403@mail.com
Accra ♦ Ghana
+233 278 553 887
<https://cfleafrica.org>



"The best financial or money advice is to educate yourself financially"
"Be great; nothing else pays!"



Valentino Sabuco
Executive Director
The Financial Awareness Foundation

V.Sabuco@TheFinancialAwarenessFoundation.org
Sonoma County ♦ CA ♦ USA
+1.707.322.1597
www.TheFinancialAwarenessFoundation.org



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How The Improving Financial Awareness & Financial Literacy Movement & The Youth Movement Began

The Improving Financial Awareness & Financial Literacy Movement began over a decade ago in the USA through efforts of founders within **The Financial Awareness Foundation (TFAF)**. After a long & successful career that pioneered the financial planning industry, & helped establish the 'fee-only' financial planning profession while served as a principal within several San Francisco Bay Area CPA firms, & private practices, the founder came to a very important understanding.

Being financially aware and financially literate is a VERY important life skill, that is NOT commonly taught at homes or in schools. Further, if this special knowledge is not personally applied, utilized and managed it has little value. After many years of research from real-world experiences it was discovered that this VERY important ignored life skill along with several other critical life skills such as problem solving – making things better, collaboration – working together, creativity – thinking outside the box, and having a neutral mindset, are the root issues behind many of today's social and political challenges including creating more sustainable jobs, building robust unending economies while reducing poverty, crime, and the strain on social welfare services experienced by so many governments.

To help make a world of difference it became a high priority mission to significantly improve financial awareness & financial literacy for everyone at no cost, by launching **The Improving Financial Awareness & Financial Literacy Movement**.

Global financial literacy initiatives have been increasing; TFAF is contacted regularly for assistance, content, and ideas from concerned parties around the world.

In 2018 we expanded **The Improving Financial Awareness & Financial Literacy Movement** into several East African countries modeled after our work in the US. In 2020 **The Movement** expanded into Ghana-West Africa, Brazil, and India.

We now have

- **The Improving Financial Awareness & Financial Literacy Movement** developing in over a dozen countries within 4 continents and growing
- **The International Improving Financial Awareness & Financial Literacy Research Center / Hub** taking leadership roles within the countries and community's improving financial awareness and financial literacy activities
- **TFAF Ambassadors, Strategic Partners, and friends** are working on significantly improving financial awareness and financial literacy within countries that represent over half the world's total population.



Today over half of the world's population is under 35—but they have little say over the decisions that shape their future. It is time for young people to be better educated with the necessary life skills to lead enjoyable, successful and meaningful lives. Improving financial awareness and financial literacy, are a key element of those skills. It is time for our young people, like the female population, to be much more visible and heard in the halls of power. The public trusts young people – male and female - to participate in decision-making—but they remain massively underrepresented in public life.

In 2023, with the current state of the world and through the growing family of thought leading TFAF Ambassadors, strategic partners, and concerned parties it was felt that the time to bring The Movement directly to the youth was most appropriate, and thus we launched **The Improving Financial Awareness & Financial Literacy Youth Movement**.

Does this sound like something you would like to get involved with to help the YOUTH and members of your community, your country, your world?

Call to Action

- ♦ **Actively join in & participate & support The Movement in Africa, & The Movements Around the World**
- ♦ **Share this communication with your friends & family & your social networks**
- ♦ **Get & keep your financial house in order with a current financial, estate & gift plan**

For Additional Background Information – Continue



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 Additional Background Information – The Movement, CFLE-Africa, The Financial Awareness Foundation, & Our Work		 To View Click 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	View View
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	 CENTRE FOR FINANCIAL LITERACY EDUCATION AFRICA Lead TFAF Ambassador—Africa  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)	 The Financial Awareness Foundation View View View



Special Gifts of Personal Financial Knowledge



The Secrets & Essential Principles of Smart Money the Foundation to Personal Finance Knowledge

- Some Questions to Ponder – Check Out Your Financial Literacy**

Managing your personal finances today is more complex—and more important—than ever. To help determine your personal financial awareness and financial literacy click below.

<https://home.thefinancialawarenessfoundation.org/pdf/TFAF-Quiz-SomeQuestionsToPonder.pdf>

<https://home.thefinancialawarenessfoundation.org/pdf/TFAF-CFLE-UG-Quiz-SomeQuestionsToPonder.pdf>



- Personal Finance does NOT have to be daunting or overwhelming; here is a link to our TFAF- 12 Month Financial Fitness Plan**

<https://home.thefinancialawarenessfoundation.org/pdf/TFAF-12MonthFitnessPlan.pdf>

<https://home.thefinancialawarenessfoundation.org/pdf/TFAF-CFLE-UG-12MonthFinFitnessCalendar.pdf>

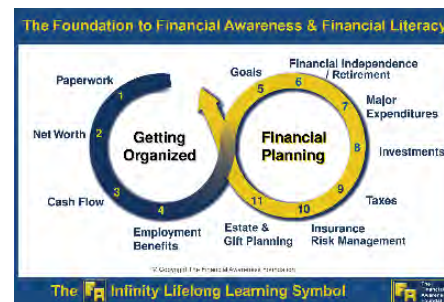


- Gift – The TFAF- Personal Finance Publication Set including the TFAF Financial Plan Forms Set**

Be more confident about your financial future!

This 'Life Changing' TFAF Publication Set are much more than words about some financial planning topics. They are a complete personal financial management system designed to

- ✓ Give you a clear step-by-step process to help organize & manage your financial affairs
- ✓ Learn the smart money secrets & the essential principles of smart money management
- ✓ Develop your personal financial plan to serve as your roadmap reaching & securing your financial success.



They provide you with all the basic tools to help make your dreams become a reality.

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

<https://cfleofafrica.org/personal-finance-knowledge/>

<https://thefamovement.org/personal-finance-knowledges/#gift-of-personal-finance-knowledge>



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

