

The Improving Financial Awareness & Financial Literacy Your *financial* PARTNER University / College Program™ Overview Executive Summary

Pre-COVID-19 and The Ukraine War numerous people are on the verge of running out of money prematurely; while many families are burdened with large amounts of student loans and other forms of debt; and more than half of our adults in America (even larger internationally) don't have nor realize why it's important to have a current financial estate and gift plan to protect themselves and their families. **We have a serious problem.** This lack of financial awareness, along with the **financial illiteracy epidemic** places a **HUGE** growing amount of pressure on families and friends, employers, nonprofits; as well as the ultimate safety net the state and federal government. This is not just a US epidemic it's an international one.

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

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

One Powerful Solution

Wouldn't it be great if there is a real solution to this lack of financial awareness, along with the financial illiteracy epidemic?

We strongly believe there is, and it revolves around better educating the general public, educators, financial service and nonprofit professionals to the essential principles to smart personal financial management – the foundation of personal finance knowledge - while motivating them to get and keep their financial house in order with an up-to-date financial, estate and gift plan. People need access to better personal financial management tools and information, to communicate and work more effectively with their financial advisors – (this includes fee-based service advisors and commissioned based financial product providers - sales people), and to make better informed every day money decisions.

- ◆ Universities and Colleges are not financial service institutions and do not provide financial advice. However, they serve as advocates for their students, faculty, staff, administrative personnel, alumni, supporters and donors, (*The Community*) and can encourage them to think about and to get and keep their personal financial, estate, and gift plans current as part of their personal growth and preparation for a better life.
- ◆ Access to the Your *financial* PARTNER University/College Program™ builds lifelong community bonds and social media connections, while providing participants with tools to make better every day informed financial decisions.
- ◆ Universities and Colleges are in a strategic leadership position to materially improve the lives of its students, alumni, faculty, staff and administrative personnel, and supporters. This happens through their current education programs and through a new powerful life-long learning connection to the people that make up *The Community*.
- ◆ Opens the door to significant development opportunities for Universities and Colleges to fund projects, faculty, and scholarships through lifetime structured gifts, primary and alternate beneficiary selections, bequests and deferred gifts that are a part of *The Community* member's estate, financial, and gift plans.



The FINANCIAL AWARENESS Foundation

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

Targeted Program Goals

- ◆ The University/College becomes recognized as an impartial source of high-quality financial information reliable lifelong learning for *The Community*.
- ◆ Create happy, productive and financially secure alumni who are ready to support new initiatives, programs and projects at the University/College.
- ◆ Alert and remind *The Community* why having a current financial, estate, and gift plan is an important financial responsibility - not only to them, but to their families, loved ones, and their personal philanthropy.
- ◆ Inform, educate, and reinforce *The Community*, in an entertaining format, to the essential principles to smart personal financial management – the foundation to personal finance knowledge.
- ◆ Motivate *The Community* to take action to get and keep their financial house in order with up-to-date estate, financial and gift plans.
- ◆ Provide *The Community* tools they can use with their own advisors to build their successful plans.
- ◆ Guide *The Community* to find to the right financial service professionals, and financial product providers to cost-effectively implement and update their financial, estate, and giving plans.
- ◆ Educate *The Community's* alumni financial service and nonprofit professionals and organizations to better serve their clients, the general public, and potential donors.
- ◆ Generate for the University/College sustainable ongoing source of revenue and financial support, even when demographic and economic trends are volatile.
- ◆ Advance the global economies through the universities prosperous and successful alumni everywhere.

How To Achieve

The *Your financial PARTNER University/College Program™* provides **no-cost** tools to your Community to achieve these goals, through a new life-long learning toolset designed to materially improve their personal and family financial lives.

- ◆ The *Program* is introduced to the Community by the University/College President, Provost, or other dignitaries.
- ◆ Self-assessment tools are provided to participants to gauge current financial situation.
- ◆ Participants are provided with a
 - ✓ Gift of the TFAF- Personal Finance Publication Set filled with interesting and educational program materials that empowers the participant with the **essential principles to smart money management** and **common financial mistakes to avoid – the foundation to personal finance knowledge**, and a systematic approach to better manage their finances so they can
 - Make wiser informed lifelong money decisions
 - Work more efficiently with financial professionals & product providers to get the best results from time & money
 - Get and keep their financial house in order by having a current financial, estate and gift plans
 - Pass on values, knowledge and assets to future generations, and charitable causes, help end inherited poverty, while making this a better world for all
 - Have the highest probability to reach and maintain their family dreams while living out a financially successful life.
 - A series of core presentations – to be presented by your faculty and alumni financial service professionals live and/or recorded and downloadable from your website for viewing on the appliance of choice any time
 - ✓ Semi-annual financial updates in the form of live or record presentation that can be also be presented in a financial update newsletter, live on campus / web events and on demand during The Improving Financial Awareness & Financial Literacy Movements strategic campaign venues celebrating
 - *April* as Financial Literacy Month
 - *October* as Estate & Gift Planning Awareness Month



- ◆ Upon initial *Program* completion, participants are provided a follow-up assessment to measure their progress and are given a certification of completion.
- ◆ Ongoing materials will be developed and provided to ensure these financial lessons and tools are maintained and updated and reinforced on a regular basis.

Conclusion

The *Your financial PARTNER University/College Program* provides a real winning approach to solving a major social challenge and is a strong value proposition for the entire Community of students, graduating students, faculty, staff, and administrative personnel, alumni, supporters and donors, and their families.



Having better personal finance knowledge changes your world and the world around you... FOREVER!





The FINANCIAL AWARENESS Foundation

The Improving Financial Awareness & Financial Literacy Your *financial* PARTNER University / College Program™

Overview

Helping you
achieve and maintain
financial
stability,
security,
and freedom

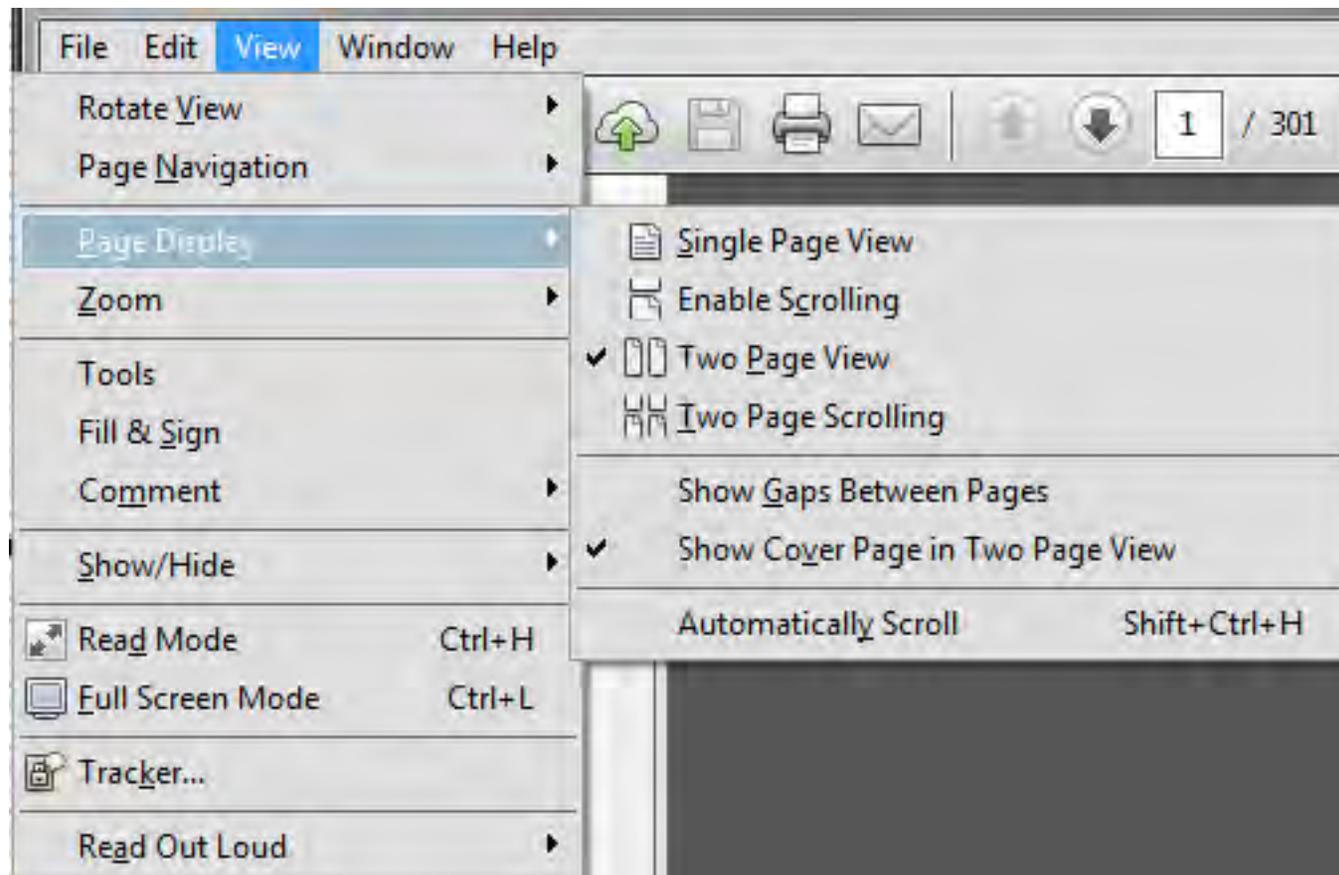


**Helping Your Graduating Students, Alumni, Faculty & Administrative Personnel
Develop a Sound Financial, Estate & Gift Plan to Guide Them Through Life's Events**

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The **FINANCIAL AWARENESS** Foundation

“Your Financial Partner”

Improving Financial Awareness & Financial Literacy™

financial **PARTNER**[™] *Series*

The Improving Financial Awareness & Financial Literacy
Your *financial* PARTNER University / College Program[™] Overview
A Financially Green Organization Certified Program[™]

Helping to Achieve Financial Stability, Security, and Freedom



In preparation of this publication every effort has been made to offer the most current, correct and clearly expressed information possible. Nonetheless, inadvertent errors can occur, and tax rules and regulations often change.

Further, information in the text is intended to offer general guidelines on matters of financial planning and management to everyone. The application and impact of tax laws and financial matters can vary widely, based upon the specific or unique facts involved. Accordingly, information in this book is not intended to serve as legal, accounting, or tax advice. Readers are encouraged to consult with professional advisors concerning specific matters before making any decision, and the author and publishers disclaim any responsibility for positions taken by taxpayers in their individual cases or for any misunderstanding on the part of readers.

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is a trademark — *The Decision Maker*™

Financial Independence & Retirement™ (FIR™) — *The Money Manager*™

My Estate Planning Organizer™ — *Your Financial Organizer*™ (YFO™)

Your *financial* PARTNER University / College Program™

The Financially Green Organization Certification Program™

A Financially Green Organization means “doing the right thing financially” for employees, members, students, faculty and administrative personnel, alumni, municipality residents, customers, prospects, and the general public while actively supporting and working toward improving financial awareness and financial literacy.

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www.thefinancialawarenessfoundation.org

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About The Financial Awareness Foundation

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

The Financial Awareness Foundation serves as a nonpolitical “financial awareness advocate” for the public, the financial service and nonprofit professionals and their organizations; educational institutions, municipalities, and employers.

Our mission is to significantly help solve a major social problem dealing with the lack of financial awareness and financial literacy. We believe that teaching financial literacy and the essential principles to smart personal financial management - the foundation to personal finance knowledge - are very important as it gives people the tools of empowerment to:

- Make wiser informed lifelong money decisions
- Work more efficiently with financial professionals & product providers to get the best results from time & money
- Get and keep their financial house in order by having a current financial, estate and gift plans
- Pass on values, knowledge and assets to future generations, charitable causes, while making this a better world for all
- Have the highest probability to reach and maintain their family dreams while living out a financially successful life.

We are taking an active leadership role to recognize the leading organizations and their professionals that are championing improving financial awareness and financial literacy. We are working to unite them with other organizations, nonprofits, educational institutions, municipalities, and employers 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 celebrating the strategic campaign venues of **April as Financial Literacy Month**, and 6 months later **October 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.

Further we deliver and develop exceptional educational content for the public and financial service & nonprofit professionals & their organizations, municipalities, & educational institutions that support the public’s financial & estate & gift planning, & charitable planning needs.

The Foundation is hard at work to become your ‘foundation of choice’ for significantly improving financial awareness and financial literacy. We hope you will enjoy and find the following materials helpful. If so help us do more by making a tax deductible contribution to us at

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

To learn more about us and our improving financial awareness & financial literacy movement, campaigns and programs, and ‘how you can make a meaningful difference visit us at www.TheFinancialAwarenessFoundation.org, or contact us directly. Thank you for your consideration and we wish you all the very best. *Your financial* PARTNER



“Our mission is to significantly help solve a major social problem dealing with the lack of financial awareness and financial literacy. We believe that teaching financial literacy and the essential principles to smart money management - the foundation to personal finance knowledge - are very important. This empowers people to make better everyday money decisions throughout their lives so they have the best chance to reach and maintain their personal and family dreams, and pass on values, knowledge and assets to future generations, and charitable causes, help end inherited poverty, while making this a better world for all”

Your *financial* PARTNER



Your *financial* PARTNER University/College Program™ Introduction

Universities and Colleges are in a strategic position to materially improve the lives of its students, alumni, faculty, staff, administrative personnel, and supporters. This happens through their current education programs and through a new addition to life-long learning and a life-long connection to the people that make up their academic community. By providing students, faculty, staff and administrative personnel, alumni, and supporters (*The Community*) access to the **Improving Financial Awareness & Financial Literacy Your financial PARTNER University / College Program™** you are building a lifelong bond and social media connection while giving your community the essential principles to smart personal financial management.

This valuable resource will assist The Community members throughout their lives in making better informed every day financial decisions; thus providing them the best possibilities to reach and maintain their personal dreams, financial freedom and security while advancing their legacy / philanthropy.

Along with being recognized as a valued benefit and resource for the participants and their families, this lifelong program will bring awareness your Community members for the need, tools, and encouragement to get and keep their financial house in order with a current financial, estate and gift plans. Further this opens the door to significant development opportunities for the University / College to fund projects, faculty, and scholarships through lifetime structured gifts, primary and alternate beneficiary selections, bequests and deferred gifts that is a part of *The Community* member's estate, financial, and gift plans.

The majority of the world's population are on the verge of running out of money prematurely. Many families are burdened with growing amounts of student loans and other forms of debt. We have a serious

problem. This lack of financial awareness, along with the **financial illiteracy epidemic** places a **HUGE** growing amount of pressure on families and friends, employers, nonprofits; as well as the ultimate safety net the state and federal government.

Some Observations that Requires Immediate Attention

Many people don't realize that:

- **The majority of the adults in the US that reach the age of 70 are almost out of money**, and worldwide that number is much greater. This becomes even a greater challenge as life expectancies advance well into mid-80's and 90's and beyond. That's disastrous. Who will be responsible for them? The choices are few: family and friends, nonprofits and charitable people with money, and then the government as a final safety net.
- Too many young people and their families are burdened with excessive education debt and other forms of debt. In the United States, **student loan debt exceeds \$1.75 trillion** and is the **2nd largest class of consumer debt** after mortgages; for borrowers with federal student loans in the US the **AVERAGE is \$37,000**. Those with graduate degrees are significantly greater.
- The vast majority of our adult population (wealthy & poor) don't have nor understand the importance of having a financial, estate and gift plan to protect themselves and their family. Globally, many have never heard of a personal financial plan.
- The Consumer Financial Protection Bureau released a report that examined the link between financial education and financial well-being. A key finding was that while many adults desire to educate themselves to become more financially literate,

they often seek out that information only within their social networks.

This cuts across all demographics, including education level and income.

This is quite alarming: People are making critical life decisions based on information gained from non-experts and fragmented and often out of date sources. **We have entered into the**

greatest wealth transfer in history. An estimated \$59 trillion - divided among heirs, charities, estate taxes and estate closing costs – is being transferred from 116 million American households from 2007 to 2061 as reported by John J. Havens and Paul G. Schervish from the Center on Wealth and Philanthropy Boston College.



- **Without some financial, estate and gift planning a significant amount of these assets will be wasted;** much of the remaining assets may not go to the right person(s) or organization(s), and or may not be used as intended.
- However, **this huge wealth transfer is not for all families,** many will run out of money long before passing.
- This is **not just a domestic challenge** it is an international one.

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

Most people are not taught the essential principle to smart personal money management at home or in school, thus they do not have the proper tools to address every day financial decisions in an informed manner. This jeopardizes their financial and physical wellness, their

ability to realistically achieve and maintain their personal and financial dreams, let alone enjoy a financially secure future.

This also places a growing amount of financial pressure on the families, employers, nonprofits and the government. That includes your alumni and supporter, who provide the sustainable financing for many Universities / Colleges.

There is a real solution to this lack of financial literacy epidemic and it revolves around better educating the general public, financial service and nonprofit professionals, and the University / College Communities to the essentials principles to smart money management - the foundation to personal finance knowledge - and motivating them to take appropriate actions to get and keep their financial, estate and gift plans in order.

You can help and we can use your assistance.

While the University / College are not a financial services institution and do not provide financial advice, nonetheless it serves as advocates for students, faculty, staff and administrative personnel, alumni, supporters and donors - *The Community*, and can encourage them to think about their personal financial, estate, and gift planning to improve their future.

Thoughtful and engaged individuals are ones who have planned financially and understands where they are now financially and what they can do today and in the future. People need access to these essential principles to smart money management to empower themselves to

- Make wiser informed lifelong money decisions
- Work more efficiently with financial professionals & product providers to get the best results from time & money
- Get and keep their financial house in order by having a current financial, estate and gift plans
- Pass on values, knowledge and assets to future generations, and charitable causes, ending inherited poverty and to helping to make this a better world for all
- Have the highest probability to reach and maintain your family dreams while you live out a financially successful life.



Program Goals

- The University/College becomes recognized as high-quality impartial source of financial information, and a reliable lifelong learning resource for *The Community*.
- Create happy, productive and financially secure alumni who are ready to support new initiatives, programs and projects at the University/College.
- Alert and remind *The Community* why having a current and up-to-date financial, estate and gift plan is an important financial responsibility - not only to them, but to their families, loved ones, and their personal philanthropy.
- Inform, educate, and reinforce *The Community*, in an entertaining format, to the essential principles to smart money management - the foundation to personal finance knowledge.
- Motivate *The Community* to take action to get and keep their financial house in order with up-to-date financial, estate and gift plans.
- Provide *The Community* members with tools they can use with their own financial advisors and financial product providers to create their own successful financial, estate, and gift plans.
- Guide *The Community* to find to the right financial service advisors, and financial product providers to cost-effectively implement and update plans.

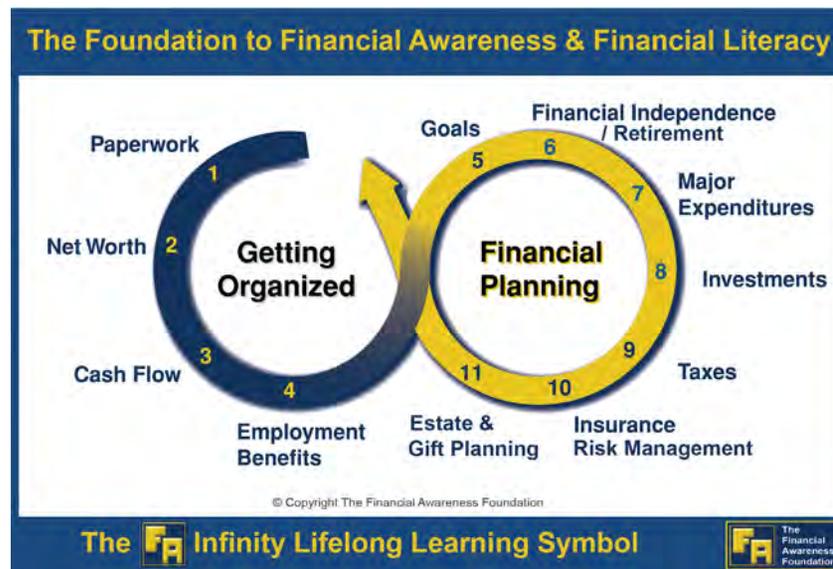


- Educate *The Community's* alumni financial service advisor, financial product providers, and nonprofit professionals and organizations to better serve their clients, the general public, and potential donors.
- Generate for the University/College sustainable ongoing source of revenue and financial support, even when demographic and economic trends are volatile.
- Advance the global economies through the universities prosperous and successful alumni everywhere.

“Learning, understanding, and using the essential principles to smart money management - the foundation to personal finance knowledge - are very important as they empowers you to address everyday money decisions in a more informed manner.”

The Essential Principles to Smart Money Management™ is a collection of financial doctrines that pertain to the eleven components of personal financial management: paperwork, net worth, cash flow, employment benefits, goals, financial independence / retirement planning, major expenditures planning, investment planning, tax planning, insurance (risk management) planning, and estate and gift planning.”

Your *financial* PARTNER



The Program Elements

The Your *financial* PARTNER University/College Program provides a very special **no-cost** gift of personal finance knowledge for students, graduating students, faculty, staff and administrative personnel, alumni, supporters and donors (*The Community*) through a life-long learning toolset designed to materially improve their personal and family financial lives.

This valuable resource provides *The Community* with personal financial tools to better address their everyday money decisions. It teaches financial awareness, financial literacy and the essential principles to smart personal financial management while encouraging them to get and keep their financial, estate, and gift plans current. Further providing members of *The Community* with the ongoing tools to make better informed and productive everyday financial decisions, save time and money with their financial advisors and service providers, and have the best possibilities to reach and maintain their personal and family financial dreams, while they enjoy a financially secure debt free future and advance their legacy.

This special toolset builds and strengthens lifelong bonds and social media connections with *The Community* through ongoing valued communications and activities.

Along with being recognized as a valuable benefit and resource for the participants and their families, this lifelong offering brings awareness to *The Community* members for the need, tools, and encouragement to get and keep their financial, estate and gift plans current. This opens the door to significant development opportunities for the University/College to fund projects, faculty, and scholarships through lifetime structured gifts, primary and alternate beneficiary selections, bequests and deferred gifts that's a part of *The Community* member's estate, financial, and gift plans.

1. The Program is introduced to *The Community* by the University/College President, Provost, or other dignitaries

2. Self-assessment tools are provided to the participant's to gauge their personal financial awareness and financial literacy.

3. The participants are provided with a gift set of personal finance publications filled with interesting and educational program materials that provide the participant with the essential principles to smart money, common financial mistakes to avoid, and a systematic approach to better manage their finances. These materials provide a clear step-by-step process designed to empower the recipient to better organize and manage their personal finances so they can



- Make wiser informed lifelong money decisions
- Work more efficiently with financial professionals & product providers to get the best results from time & money
- Get and keep their financial house in order by having a current financial, estate and gift plans
- Pass on values, knowledge and assets to future generations, and charitable causes, help end inherited poverty, while making this a better world for all
- Have the highest probability to reach and maintain their family dreams while living out a financially successful life.



A Financially Green Organization means “doing the right thing financially” for employees, members, students, faculty, staff and administrative personnel, alumni, municipality residents, prospects, patrons, and the general public while actively supporting and working toward improving financial awareness and financial literacy. ”

*Your **financial** PARTNER*

4. Accompanying these publications are a series of educational, entertaining and motivating presentations that introduce the participants to and reinforce the materials addressed within the publications, entitled ***The Building Blocks to Successful Financial Planning Presentation Series***

These presentations provide the attendees with a systematic approach to better manage their personal finances, the Essentials to Smart Money Management - the foundation to personal finance knowledge - in a fun and educational manner. They are presented by University/College alumni that are qualified financial service professionals, they last 45 to 120 minutes each, and can be recorded and presented on demand, so participants and their family can view them on demand at their leisure on their smart phones, tablets, notebooks, computers or big screen TV's.

5. Semi-annually personal finance update webinars/seminars (live or on demand) can be provided celebrating and during

- ***Financial Literacy Month (April)***
- ***Estate & Gift Planning Awareness Month***

These can be provided by qualified credentialed financial service alumni professionals of ***The Community***.

6. At the end of the year the participants can be provided with a fun follow-up assessment to see how they have progressed with their financial awareness and financial literacy.

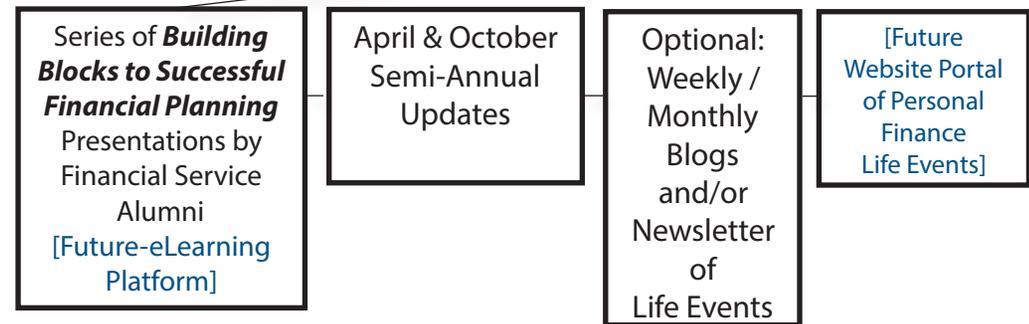
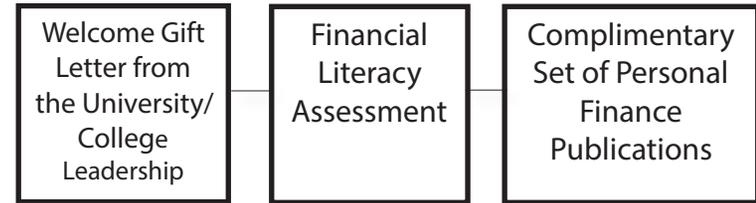
7. Upon successfully going through the materials the participant can be given a certification of completion

8. Once ***The Community*** has been given the program the University/College can be given a **Financially Green Organization Certification Certificate** and the privilege of calling themselves a **Financially Green Organization™**.

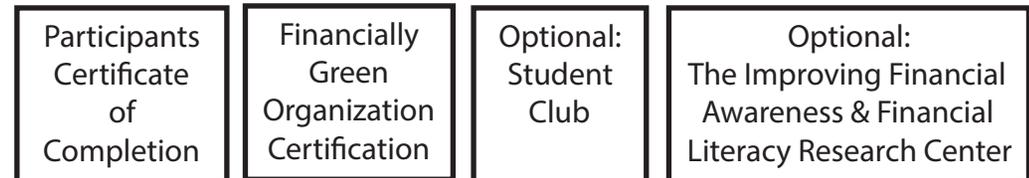
9. Repeat and update these on a semi-annual basis

As a no cost gift, we can provide you with the content and materials to present the above and work with you, your alumni, faculty, staff, and administration to deliver them

Flowchart of the Basic Elements to the
 Improving Financial Awareness & Financial Literacy
 Your *financial* PARTNER University / College Program™



Empowering participants to make better lifelong informed and productive everyday money decisions to have the best opportunities to reach and maintain their personal / family financial dreams



Benefits for the University / College Community

This is a real winning approach to solving a major social challenge and a strong VALUE proposition for your entire community of students, faculty, staff and administrative personnel, alumni, supporters and donors.

- The University / College is recognized as a thought leader that is significantly helping to solve a major social problem.
- Creates good will that builds strong ongoing alumni and donor relationships while building support for other initiatives.
- Students, faculty, staff and administrative personnel, alumni and their families, friends, supporters, and donors benefit from receiving lifelong personal finance and charitable giving knowledge and tools. Participants and their families benefit by learning the key essential to money management so they can make better informed and productive everyday financial decisions, and have the best possibilities to reach and maintain their personal and family financial dreams, and pass on values, knowledge and assets to future generations, and charitable causes, help end inherited poverty, while making this a better world for all.
- The University / College Alumni and Development Department receives a powerful social media / community building and fund-raising programs. This will generate strong lifelong relationships and a new sources of current and planned giving structured gifts, primary and alternate beneficiary selections, and bequests that's a part of *The Community* member's financial, estate and gift plans.
- Alumni that are financial service professionals benefit by acquiring new business from more informed and motivated clients.
- Employers benefit from having less stressed, happier and more productive employees.
- Everyone actually benefits with a stronger financially sound economy.

Additional Information on the Program Materials

1. A fun financial awareness and literacy assessment
 - The initial quiz will consist of a collection of 20 'yes and no' simple personal finance questions that the participant should knowingly should answer 'yes'. Having giving this quiz to thousands of users we have found that the vast majority of people answer 'yes' to in the '7 to 9' range.
 - <http://www.thefinancialawarenessfoundation.org/pdf/TFAF-Quiz-SomeQuestionsToPonder-2018.pdf>
 - Grading scale

16-20	Consider yourself financially astute. <i>The timing may be right for fine tuning.</i>
11-15	You are financially concerned. <i>You are ready to take the next step.</i>
6-10	You are not current with your finances <i>Information is available to help you catch up</i>
Under 6	Your finances are managing you. <i>You can begin to take charge with information available to you</i>



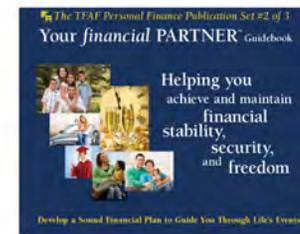
2. Complimentary Set of the TFAF - Personal Finance Publication Set - consists of three core publications; in print or digitally formatted, that can be co-branded with your University/College.

Here is a link to download the set of personal finance publications. In the spirit of improving financial awareness and financial literacy you are welcome to share them with family and friends, staff and business associates as you see appropriate.

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

- **Your *financial* PARTNER™ Overview** – Essential Principles to Smart Money Management™ This publication provides the reader with an overview of the Your *financial* PARTNER Personal Financial Management System and also identifies the essential principles to smart personal financial management and common financial mistakes to avoid and places them at your fingertips.
- **Your *financial* PARTNER™ – The Personal Financial Management System, Guidebook and form set** - This is more than just another source of financial information and advice. It's a complete personal financial management system - a clear step-by-step process designed to help organize your affairs and provides you with the essential principles to smart personal financial management and a comprehensive set of common financial mistakes to avoid. These tools empower you to
 - Make wiser informed lifelong money decisions
 - Work more efficiently with financial professionals & product providers to get the best results from time & money
 - Get and keep their financial house in order by having a current financial, estate and gift plans
 - Pass on values, knowledge and assets to future generations, and charitable causes, help end inherited poverty, while making this a better world for all

- Have the highest probability to reach and maintain their family dreams while living out a financially successful life.
- **Your Estate & Gift Planning Organizer™** – All the tools you need to better organize, plan and manage your estate plan over your lifetime. Helps you develop and maintain a sound estate plan for you and your family. Organizing financial information is challenging for most of us. Your Estate & Gift Planning Organizer streamlines the estate & gift planning process, helping you prepare your estate & gift plan in a quick and easy manner saving you time and money.



The Foundation to Financial Awareness & Financial Literacy

Financial planning is a lifelong process; that's why The FA Infinity Lifelong Learning Symbol, represents a continuous cycle. Once you've addressed the elements of **Getting Organized** and **Financial Planning** and learned the secrets and essential principles of smart money – the foundation to personal finance knowledge – it's simply a matter of reviewing regularly and updating areas as required.

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

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The FA Infinity Lifelong Learning Symbol

3. *The Building Blocks to Successful Financial Planning Presentation Series™* provide educational and entertaining presentations to accompany these publications. This collection of scripted presentations provide the attendees with the essential principles to smart money management - the foundation to personal finance knowledge. They are

- Fast paced
- Entertaining
- Very educational
- Presented by qualified alumni financial service professionals
- Last 45 to 120 minutes each
- Can be recorded so participants and their family can view them on demand at their leisure on their appliance of choice.

We want much better for you and your Community members. So you will not become one of the statistics noted earlier, we want you to be part of the solution and not another victim to the many problems dealing with the lack of financial awareness and the financial illiteracy epidemic. Hence we developed an enlightening series of presentations, that are accompanied by a precious set of personal finance publications.

These valuable materials are designed to motivate, educate, and empower you to improve your financial lifestyle by providing an easy-to-use, systematic approach to personal financial management. They identify the Essential Principles to Smart Money Management and the Common Financial Mistakes to Avoid. These are the tools of empowerment to help you make better informed and productive everyday money decisions, save time and money working with your financial advisors and service providers, and give you the best possibilities to reach and maintain your personal and family financial dreams, while you advance your legacy.



You can see how others presented the *Building Blocks to Successful Financial Planning Presentation Series*



Here are two sample slide decks from our Introduction – The Building Blocks to Successful Financial Planning Series, from

- **University of Southern California (USC)**

<https://home.thefinancialawarenessfoundation.org/pdf/DraftSlidesIof4.TFAF-KLS-Emeriti-BBSFP-Intro-2020.pdf>



- **The International Improving Financial Awareness & Financial Literacy Association (The FA Association) at the University of Ghana.**

<https://www.home.thefinancialawarenessfoundation.org/pdf/TFAF-BBSFP.Intro-UGBS.pdf>



Building Blocks to Successful Financial Planning

This enlightening program that can be presented by a panel of Alums who are experienced financial service professionals and is designed to motivate, educate, and empower the viewer to improve their future financial lifestyle by providing an easy-to-use, systematic approach to personal financial management. It also shares the essential principles for smart personal financial management and the common financial mistakes to avoid, the foundation to personal finance knowledge.

These powerful tools of empowerment help make better informed and productive money decisions, save you time and money working with financial advisors, while providing the view with the best possibilities to reach and maintain their personal and family financial dreams, while they advance their legacy.

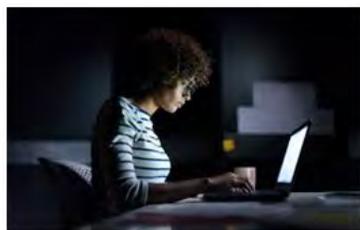
Here are some attendee comments:

- Great teamwork between the panel of presenters.
- *Enjoyed learning about getting organized and knowing where you are so you can effectively plan where you want to go.*
- *Gave me very helpful information. Thanks.*
- *Liked the scope of 'financial literacy' broken down into comprehensible pieces and the comprehensiveness of the coverage.*
- *Loved the six steps of planning.*
- *Found the information on retirement planning very helpful.*
- *Very extensive and gave me much helpful information.*
- *Loved the real life examples of the essential principles; easy to understand and very helpful.*
- *Thank you for making such an important topic available! Bulls-eye! First Class!*

Future Plans for Establishing Your:

The International Improving Financial Awareness & Financial Literacy Research Center

We are establish The International Improving Financial Awareness & Financial Literacy Research Center(s) at prominent universities to serves 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.
- **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.

See The FA Association at UGBS in development to serve as a model

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



- **Initiate Professional Certification & Training** Programs for financial service professionals.
- **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 mentoring and internships and related programs. It can also be open to faculty and staff and alumni, family and friends as part of a lifelong learning program.
- **Work with community-based organizations** to incorporate financial literacy-based content into existing programs and contests.
- **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.
- **Establish Incubators / Accelerators** to create, help launch and successfully grow new and existing business 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.

Help us establish and grow – The International Improving Financial Awareness & Financial Literacy Research Centers within your University / College and others that your are friendly with.



Notes & Ideas:





The **FINANCIAL AWARENESS** Foundation “Your Financial Partner”

Improving Financial Awareness & Financial Literacy™

Financial, estate and gift planning are lifelong processes. They can be a lot easier and very rewarding once you understand the process and are no longer intimidated. We hope you enjoyed learning about the **Your financial PARTNER University / College Program™** and the introduction to the *Your financial PARTNER System*. Please share it with your colleague and associates. In the spirit of improving financial awareness and financial literacy if you would like a complimentary copy for you, your family and friends, of the *Your financial PARTNER Guidebook and Form Set* and the **Your Estate & Gift Planning Organizer** visit www.thefinancialawarenessfoundation.org or contact us directly.

If you are a University / College administrator or member of the faculty, or a financial service professional, a member of a nonprofit, membership organization, or an employer and would be interested in customized or co-branded versions and would like to further discuss our the **Your financial PARTNER University / College Program™** or the *Financially Green Organization Certification Program™* please contact us.

Together we have the potential to advance and contribute to one of the most amazing, broad-based, multifaceted campaigns for improving financial awareness and financial literacy. If you found our materials valuable to you and your family please consider making a charitable contribution to The Financial Awareness Foundation to assist us in helping others.

DONATE TODAY!

If you would like additional information about us and The Improving Financial Awareness and Financial Literacy Movement, our campaigns, programs and activities, or to discuss how you can make a ‘meaningful difference’ as a volunteer or through sponsorships, planned gifts, and contributions and grants to The Financial Awareness Foundation, please contact me directly.

Thank YOU for your consideration and support. Wishing you all the very best,

Valentino Sabuco, Executive Director
The Financial Awareness Foundation

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

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959 Golf Course Drive #273

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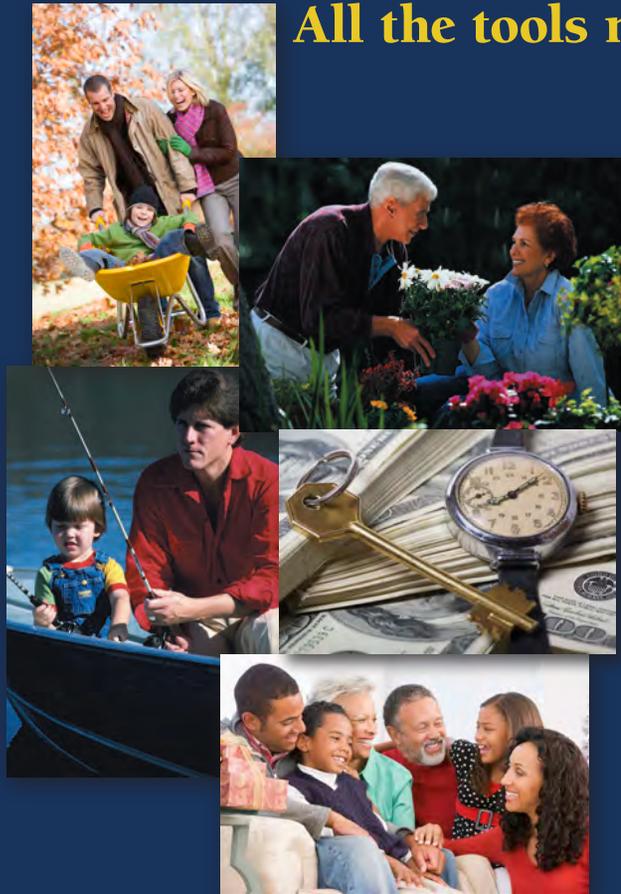
Having better personal finance knowledge changes your world and the world around you... FOREVER!





Inside Back Cover

All the tools needed to organize, plan & manage personal finances



Universities and Colleges are in a strategic position to materially improve the lives of its students, alumni, faculty and administrative personnel, and supporters. This happens through their current education programs and through a new addition to life-long learning and a life-long connection to the people that make up their community. By providing graduating students, faculty and administrative personnel, and alumni access to the *Your financial PARTNER University / College Program*[™] you are building a lifelong social media connection while giving your community the essential principles to smart personal financial management, the foundation to personal finance knowledge.

Don't delay, help bring the path to financial security and success to your graduating students, alumni, faculty & administrative personnel, and other supporters today.

Having better personal finance knowledge changes your world and the world around you... FOREVER!



The FINANCIAL AWARENESS Foundation

"Your financial PARTNER"[™]

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"Improving financial awareness & financial literacy"[™]

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