



To: Interested Parties
From: Valentino Sabuco, Executive Director
Date: October 2020
Re: **Introduction to The Financial Awareness Foundation**

About The Financial Awareness Foundation

The Financial Awareness Foundation is a 501(c)(3) nonprofit organization; our mission is to significantly help solve a major social problem dealing with the lack of financial awareness and financial illiteracy.



(Click on the graph to see our one minute video)

We serve as a nonpolitical 'financial awareness advocate' for We The People - the general public, the financial service professionals, financial product providers and their organizations, nonprofits, educational institutions, municipalities, employers and the news media.

We believe that teaching financial awareness, financial literacy and the essential principles to smart personal financial management - the foundation to personal finance knowledge - are very important as this gives people the tools of empowerment to:

- Make better informed everyday money decisions
- Live a quality life without outliving their wealth
- Watch personal / family dreams become a reality
- Make decisions about lifestyle without financial worry
- Enjoy a financially secure, debt-free future
- Work 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

Too many people are on the verge of running out of money prematurely - long before their life expectancy. Many families are burdened with large amounts of debt, while over 120 million American adults don't have nor realize why it's important to have current financial, estate and gift plans 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 of the government.

This is not just a local epidemic - it's an international one!

Purpose: The Foundation serves to benefit you by significantly improving financial awareness and financial literacy.

Vision: The Foundation envisions a **Financially Literate World** where everyone has access to quality financial knowledge, the skills and tools to manage their finances and to the right financial advice so they can make lifelong informed everyday money decisions; and thus have the best probability to achieve and maintain their personal and family financial dreams.

Core Values

1. **Public Service** – Serve as a nonpolitical “financial awareness advocate” to the general public – poor to rich - providing them with the essentials principles of smart personal financial management, ‘the foundation to personal finance knowledge’ so they can make better every day money decisions throughout their lives.
2. **Knowledge** – Encourage and support financial education to improve financial awareness and financial literacy.
3. **Collaboration** – Recognize, promote, and unite organizations that are championing improving financial awareness and financial literacy with other organizations, nonprofits, educational institutions, municipalities, employers and concerned individuals.
4. **Diversity** – Promote cultural diversity within the financial services professions to better serve a diversified public.
5. **Ethics** – Encourage ethical behavior within financial service professions, nonprofits and charitable gift planners, and the business world.

Focus The Financial Awareness Foundation has two main focal points that revolve around:

1. Taking an active leadership role to recognize organizations, their management, and concerned individuals that are championing improving financial awareness and financial literacy. We are then uniting them with other associations, 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 through the strategic campaign venues of

- **April - Financial Literacy Month (April)**
- **October - Estate & Gift Planning Awareness Month** (Foundation Founder’s worked with Congressman Thompson’s Office during 2007 and 2008 to help create this proclamation that was signed by 50 bi-partisan Congresswomen and Congressmen, and have helped to advance and promote it since.)



The plan is to touch everyone at least twice a year through these strategic campaign venues, with educational and motivating content, and reminders and tools for making wise informed lifelong financial decisions to **get and keep your financial house in order by having current financial, estate and gift plans.**

We understand that this is a massive undertaking; but since 2008 **The Improving Financial Awareness & Financial Literacy Movement** is being accomplished through thought leading financial service and financial



product providers, nonprofit organizations and their professionals, educational institutions, municipalities, employers, the news media, and other concerned organizations and individuals.

Below is a link to **The Improving Financial Awareness & Financial Literacy Movement Report & Magazine**. This report provides a broad picture of the lack of financial awareness and financial illiteracy epidemic, an overview of the strategy behind the movement and campaigns, and a sampling of the community participation including 21 state governors supporting proclamations, and so much more. Click on this link to open your copy

<http://www.thefinancialawarenessfoundation.org/pdf/TFAF-FallCampaignReport&Magazine.pdf>

2. The Foundation also delivers and develops exceptional educational content and programs for **We The People** - the general public – rich to poor, and for financial service, nonprofit, and charitable gift planning professionals, and educational institutions that support the public's financial and estate and gift planning and charitable planning needs.

We have successfully piloted 'no-cost' community programs like what the **City of Monterey** and its **Public Library** (The oldest in California) are doing for their patrons and the **Greater Monterey Bay Area Residents** as a Community Gift.

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

<http://www.monterey.org/library/Events/Financial-Awareness-Workshops>

This site has downloads of the materials as well as videos of the presentations

- ***Building Blocks to Successful Financial Planning***
- ***Building Blocks to Successful Estate & Gift Planning***

If you click on the October tab you can actually see all the presentation materials including a recording of the materials that was circulated on their cable TV network along with our complimentary TFAF-Personal Finance Publication Set. We have built a local speakers bureau of over 30 financial service professionals that have now served as presenters and moderators for these presentations. These presentations can be condensed and expanded as appropriate with the time available and kind of audience.

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

What do you think about encouraging your community to do something like this?

Additionally we are developing ***Improving Financial Awareness & Financial Literacy Programs for Universities and Colleges***. 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, alumni, and supporters (The Community) access to the **Your *financial*PARTNER University / College Program™** you are building a lifelong bond and social media connection while giving your community the secrets of smart money and essential principles to smart money management - the foundation to personal finance knowledge. This is an excellent life-long learning program for graduating students, faculty and staff, and alumni while helping with development efforts at schools you touch.



These have been piloted at the University of Miami - School of Law for its graduating class, the student athletes at Sonoma State University to its graduating athletes, and (USC) University of Southern California Emeriti College, and Miami Dade College which launched the first **Improving Financial Awareness & Financial Literacy Student Club**. In 2019 at Makerere University in Uganda we established the **first International Improving Financial Awareness & Financial Literacy Research Center**; Makerere University is the largest University in Uganda with a student enrollment of 39,000. We hope to globally link together universities and colleges through research centers like this.

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

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

Wouldn't it be great to introduce this as a gift program for graduating students, faculty and staff, and alumni at universities and colleges, following on with semi-annual updates during each April and October?

Global financial literacy initiatives are increasing and we are contacted regularly for assistance and ideas from around the world. In 2018 we began assisting in the creation of **The Improving Financial Awareness & Financial Literacy Movement in Kenya, Uganda and Tanzania; in 2020 we've added Ghana and Brazil this will touch ~ 2070 million people**; this is modeled after our work in the US.

The African Movement

The Movement in Kenya

The Movement in Uganda

The Movement in Tanzania

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

<http://www.thefinancialawarenessfoundation.org/pdf/TFAF-TIFA-FLMovement-Kenya-ExecSum.pdf>

<http://www.thefinancialawarenessfoundation.org/pdf/TFAF-TIFA-FLMovement-Uganda-ExecSum.pdf>

<http://www.thefinancialawarenessfoundation.org/pdf/TFAF-TIFA-FLMovement-Tanzania-ExecSum.pdf>

The Movement in Brazil

Brazil – English

Brazil – Portuguese

<http://www.thefinancialawarenessfoundation.org/pdf/TFAF-TIFA-FLMovement-Brazil-ExecSum.pdf>

<http://www.thefinancialawarenessfoundation.org/pdf/OMovimentoMelhorandoaConscienciaFinanceiraeaAlfabetizacaofinanceiranoBrasil.pdf>

In many parts of the world financial literacy deals only with savings, budgeting and debt management and many have never heard or thought about comprehensive financial planning which also includes: retirement / financial independence planning, investment planning, tax planning, risk management, and estate and gift planning.

What will the global societal and economic impact on the world's financial markets be if we can significantly increase the quality of life and buying power of THE PEOPLE around the world through **The International Improving Financial Awareness & Financial Literacy Movement**?

We are hard at work to become the 'foundation of choice' for improving financial awareness and financial literacy.

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



We believe that having financial knowledge can change your world and the world around you...FOREVER!



The FINANCIAL AWARENESS Foundation

Dediticated to Significantly Improving Financial Awareness & Financial Literacy™

The Financial Awareness Foundation Leadership and Board of Directors



Valentino Sabuco, Executive Director & Chairman

The Financial Awareness Foundation
Sonoma County, California

www.thefinancialawarenessfoundation.org/pdf/Sabuco-TFAF-Intro.pdf



Marie Burns, CFP®, Director

Financial Advocate, Speaker and Author, Mind, Money & Motion
Arizona

<http://mindmoneymotion.com/about/>



Pierce H. McDowell III, JD, Director

Co-Founder, Co-Chairman and Co-Chief Executive Officer of South Dakota Trust
Company, LLC and the South Dakota Planning Company, LLC

www.sdplanco.com/Planning-Information/Management-Biographies.aspx



Ken Ruff, Director

Interim CTO/COO, Retired businessman, Technologist & Digital Media Developer
Nevada



Paul G. Schervish, M.Div., Ph.D., Founding Director Emeritus

Professor of Sociology and Director of the Center on Wealth and Philanthropy (CWP)
at Boston College

www.thefinancialawarenessfoundation.org/pdf/7-3-HonoraryCoChairSchervish.pdf



What Others Are Saying About The Financial Awareness Foundation

Our Publications

"I would highly recommend Your financial PARTNER as an excellent tool for financial advisors and estate planners for use with their clients, as well as for consumers to use it with their families and financial advisors."
-Sidney Kess, Esq., CPA, J.D., LL.M., AEP®, Distinguished

"I found the Financial Partner to provide a full range of the core essentials of sound money management and is written at a level that anyone who can balance a checkbook can understand."
Robert Eyer, Ph.D., Chair Department of Economics
Sonoma State University



Some Strategic Partners

- **University of Southern California – Emeriti Center/College**
<https://emeriti.usc.edu/resources/financial-literacy/>
- **American Academy of Attorney-CPAs**
<http://www.multibriefs.com/briefs/AAACPA/AAACPA041818.php>
- **National Association of Charitable Gift Planners**
<https://charitablegiftplanners.org/news/press-release-cgp-partners-promote-financial-literacy-month-april>
- **Monterey Public Library**
<http://www.monterey.org/library/Events/Financial-Awareness-Workshops>
- **University of Miami School of Law**
<http://www.thefinancialawarenessfoundation.org/pdf/TFAF-MiamiLaw-BuildingBlockstoSuccessfulFP-033117.pdf>



Governor's Supporting The Improving Financial Awareness & Financial Literacy Movement & Campaigns

We've begun a governor proclamation campaign with a goal to have each state governor sign supporting proclamations each year for **Financial Literacy Month** (April) and **Estate & Gift Planning Awareness Month** (October) like the 21 Governors that signed supporting proclamations in 2018 those highlighted in yellow signed one for both.

1. Governor Doug Ducey, Arizona
2. Governor Asa Hutchinson, Arkansas
3. **Governor John Carney Delaware**
4. Governor Brian Kemp, Georgia
5. Governor Brad Little, Idaho
6. **Governor Kim Reynolds, Iowa**
7. Governor Larry Hogan, Maryland
8. Governor Tim Walz, Minnesota
9. Governor Phil Bryant, Mississippi
10. Governor Christopher Sununu, New Hampshire
11. Governor Roy Cooper, North Carolina
12. Governor Mike DeWine, Ohio
13. Governor Kevin Still, Oklahoma
14. Governor Kate Brown, Oregon
15. Governor Tom Wolf, Pennsylvania
16. **Governor Kristi Noem, South Dakota**
17. Governor Greg Abbott, Texas
18. Governor Phil Scott, Vermont
19. **Governor Ralph S. Northam, Virginia**
20. Governor Jay Inslee, Washington
21. Governor Tony Evers, Wisconsin

You can see the actual proclamation in the last issue of the **Improving Financial Awareness & Financial Literacy Campaign Report & Magazine™**



<http://www.thefinancialawarenessfoundation.org/pdf/TFAF-FallCampaignReport&Magazine.pdf>



We have a VERY BIG social challenge that requires immediate attention!

Our research and many years of professional experience, tells us that young people, middle aged and older people know they need 'financial knowledge' but aren't sure what it is. We strongly believe that most people haven't been provided with the 'foundation to financial knowledge', what we call the essential principles to smart personal financial management. Without this base empowerment people do not have the critical tools to make informed everyday money decisions throughout their lives. This is a big part of the reason why many people and families are

- On the verge of running out of money prematurely
- Burdened with large amounts of student loans and other forms of debt
- And more than half of our adults in America (120 million – poor to wealthy) do not have nor understand the importance of having an up-to-date financial, estate and gift plans to protect themselves and their families

And thus, we have a **VERY** serious social 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 and requires immediate attention now

Do you realize?

- **The majority of the adults in the US that reach the age of 70 are almost out of money**, but have life expectancies well into their mid-80's and maybe into their 90's. That's disastrous. Who will be responsible for them? The choices are few, family and friends, employers, nonprofits and people with money, and the government as a final safety net.
- Too many young people and their families are burdened with excessive education debt and other forms of debt. Student loan debt exceeds \$1.3 trillion and is **the 2nd largest class of consumer debt after mortgages; members of the class of 2016 graduated with an AVERAGE of \$37,000 in student loan debt. Those with graduate degrees are significantly greater.**
- **Over 120 million adults**, 50% of our adult population (that could be half your family and friends and business associates) don't have nor understand why it's important to have a current financial, estate and gift plan to protect themselves and their assets in the event of sickness or when they pass away. This is a real problem, as most feel they don't have an estate to plan for; this is **NOT TRUE**. Estate planning is not just for the wealthy or elderly; it's important for everyone. With some advance planning, issues such as managing bill paying and assets in the event of sickness or disability, guardianship of children, care of a special needs child and long-term care needs, and distribution of retirement plan and other assets to the correct person(s) and nonprofit(s) at ones death can all be handled with sensitivity, care, and at a reasonable cost.
- **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 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 - will be 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 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.
- This huge wealth transfer is not for all families, many will run out of money long before their passing.
- **This is not just a domestic challenge it is an international epidemic.**

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 financial management – the foundation to personal finance knowledge - at home or in school, thus they don't have the proper tools to address every day 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 debt free future.

The Solution / Master Plan / How Everyone Benefits

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 general public, educators, financial service and nonprofit professionals to the essential principles to smart personal financial management – the foundation to personal finance knowledge - while motivating them to get and keep the 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 – (that includes fee-based financial advisors and financial product providers), and to make better informed every day money decisions.

Supporting improving financial awareness and financial literacy is a winning opportunity for all. Working with the thought leading professionals within the financial service, nonprofit, estate and charitable gift planning industries, we have first-hand experience with the successes and challenges Americans face. The goals are to:

- Substantially improve financial awareness and financial literacy across all ages, incomes and demographic groups.
- Alert the general public – poor to rich - 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, loved ones, and their personal philanthropy.
- Inform and educate the general public, in an entertaining format, to the essential principles to smart personal financial management.
- Motivate the general public to take action to get and keep their financial house in order with up-to-date financial, estate and gift plans.
- Guide the general public to find to the right professionals to cost effectively implement and update their financial, estate, and giving plans.
- Educate financial service, nonprofit and charitable gift planning professionals and their organizations to better serve their clients, the general public, and potential donors.



The Strategy

The strategy is to recognize organizations and their management, and individuals that are championing improving financial awareness and financial literacy. Then uniting them, uniting them with other associations, organizations, nonprofits, educational institutions, municipalities, employers, and news media to actively focus their vast community resources into **The Improving Financial Awareness & Financial Literacy Movement** with its semi-annual concentrated personal finance content media blitz around the strategic campaign venues of



- **April - Financial Literacy Month** – In 2004 the Senate passed Resolution 316 that officially recognized April as National Financial Literacy Month. In 2016 President Obama signed a Presidential Proclamation proclaiming April as National Financial Capability Month.
www.TheFinancialAwarenessFoundation.org/pdf/About-NationalFinancialLiteracyMonth.pdf
- **October - Estate & Gift Planning Awareness Month** – In 2007 founders of The Financial Awareness Foundation approached Congressman's Mike Thompson office with the idea of creating a National Estate Planning Awareness Week Congressional proclamation. After eighteen months of research and work he and 49 bipartisan congressmen and congresswomen co-authored and passed H.Res. 1499, which proclaims the third week in October as National Estate Planning Awareness Week.
www.TheFinancialAwarenessFoundation.org/pdf/About-NationalEstatePlanningAwarenessWeek.pdf

The plan is to touch everyone at least twice a year through these strategic campaign venues, with educational and motivating content, and reminders and tools for making wise informed lifelong financial decisions to **get and keep your financial house in order by having current financial, estate and gift plans.**

The objective is to encourage financial / nonprofit / education professionals and their organizations, employers, municipalities, and the news media to actively participate in The Movement to alert, educate, motivate, and assist everyone to cost effectively establish and keep their financial, estate and gift plans and current; over 120 million America's-half the adults; across all demographics and economic status - that don't have plans.

We encourage you to join us and other financial service and non-profit organizations and professional associations such as: the American Institute of Certified Public Accountants, the Society of Attorney-Certified Public Accountants, the American Bar Association Section of Real Property, Trust and Estate Law; the Association of Fundraising Professionals, the Society of Financial Service Professionals, the National Academy of Elder Law Attorneys, National Association of Estate Planners and Councils, the National Association of Charitable Gift Planners, the Financial Planning Association®, and The International Association of Advisors in Philanthropy that have supported National Financial Literacy Month and National Estate Planning Awareness Month/Week.



We understand that this is a massive undertaking but it's being accomplished through leading organizations and their associates that include:

- Financial service associations and their members
- Nonprofit associations and their members
- Financial service professionals and their companies
- Nonprofits / Employers / Technology companies
- Educational institutions
- Government entities
- News media

Together these organizations represent nearly 1,000,000 financial professionals. The accountants, attorneys, estate planners, financial planners and advisors, insurance agents and brokers, trust officers, and nonprofit executive directors and development officers that are members of these organizations are helping to mobilize the financial and estate planning and nonprofit communities by providing support, tools, and education for their professionals and the general public they serve.

This is supplemented throughout the year with the develop and delivery of exceptional educational content, programs and tools to the general public and to financial service and nonprofit professionals and their organizations, and educational institutions that support the general public's financial and estate planning and charitable planning needs.

You can see our advancements and what others are doing within the latest **Improving Financial Awareness & Financial Literacy Campaign Report & Magazine™** found at

www.TheFinancialAwarenessFoundation.org/pdf/TFAF-FallCampaignReport&Magazine.pdf



How Everyone Benefits

What a great opportunity for you to create goodwill and new revenue opportunities while performing a very important and values community service.

- **You benefit** by being recognized as a thought leader that is significantly helping to solve a major social problem. This will create goodwill for you and your organization that will attract new patrons, retain existing ones, and build support for your own other initiatives.
- **You, your staff, patrons, and prospects benefit** by receiving personal financial and estate planning materials to improve their personal financial position and receive a powerful campaign and program to use within your organization to generate new sources of revenues.
- **Families benefit** by learning the essential principles to smart financial management – the foundation to personal finance knowledge - so they can empower themselves to make better, informed and productive everyday money decisions, save time and money with their financial advisors and financial product providers, and have the best possibilities to reach and maintain their personal and family financial dreams, to enjoy a financial secure debt free future, while they advance their personal philanthropy and legacy.
- **Financial service professionals and their organizations benefit** by acquiring new business from more informed and motivated clients.
- **Employers benefit** from having employees who are less stressed, happier and more productive.
- **Nonprofits, charitable gift planner, and fundraisers benefit** with increased donations, planned gifts, alternate beneficiary selections and bequests.
- **Universities benefit** by having alumni, faculty and staff who are less stressed, happier and more productive and more philanthropic.
- **Philanthropists benefits** by helping to solve a major social problem that leads to a better world.
- **The news media benefits** by providing its audience with timely valuable information.
- **Municipalities benefit** by having happier and financially successful constituents, and a reduced strain on social welfare services.
- **Everyone actually benefits** with a stronger and financially sound economy.



This is a great opportunity to "strengthen relationships" with clients and prospects and associates, generate new revenue opportunities for financial service / nonprofit / education professionals, while producing needed gifts and bequests for many educational institutions and nonprofits. Most importantly, this also goes a long way to solving the lack of financial awareness and financial illiteracy epidemic.

Together we have the potential to help solve a major social challenge by advancing and contributing to one of the most broad-based, multifaceted moments for improving financial awareness and financial literacy while advancing philanthropy.



Fun Ways to Participate in The Improving Financial Awareness & Financial Literacy Movement & Campaigns

Please join the **2020 Distinguished Co-Honorees for The Improving Financial Awareness & Financial Literacy Movement**



Representing Academia Thought Leadership

The International Improving Financial Awareness & Financial Literacy Research Center at Makerere University – Kampala Uganda

Dr. Winston Tumps Ireeta, Chairperson / Counselor

<http://governance.mak.ac.ug/university-council>

Dr. David Ddumba, Founding Executive Director / CEO

<http://math.mak.ac.ug/node/106>

Dr. Juma Kasozi, Vice Executive Director

<http://math.mak.ac.ug/Juma-Kasozi>

Ammex Ssebidde, Founding Chief Operating Officer (COO), Alumni Makerere University, Executive Director – Mercy-Giving

<https://www.mercy-giving.org/>

Over the last year these fine gentlemen have been working on creating The International Improving Financial Awareness & Financial Literacy Research Center at Makerere University – Kampala Uganda. The Research Center will be taking a leadership role in rolling out

- The Improving Financial Awareness & Financial Literacy Movement in Uganda <https://www.mercy-giving.org/pdf/TFAF-TIFA-FLMovement-Uganda-ExecSum.pdf>
- The Improving Financial Awareness & Financial Literacy University Program at Makerere University



Representing Financial Services Thought Leadership

<https://www.aboutschwab.com/carrie-schwab-pomerantz>

Carrie Schwab-Pomerantz, Board Chair and President, Charles Schwab Foundation, Senior Vice President, Charles Schwab & Co., Inc. & Board Chair, Schwab Charitable

Carrie Schwab-Pomerantz, CFP®, is a leading advocate for financial literacy and one of America's most trusted sources for financial advice. She has devoted her career to helping men and women from all walks of life achieve financial security. In addition, she oversees Schwab's corporate philanthropy and employee volunteer programs, which aim to strengthen the communities where Schwab operates.



The FINANCIAL AWARENESS Foundation

Dedicated to Significantly Improving Financial Awareness & Financial Literacy™



Representing Nonprofit / Charitable Gift Planning Community Thought Leadership
Michael Kenyon, President and CEO of the National Association of Charitable Gift Planners the leading organization setting standards, providing education, resources and advocacy for charitable gift planners. He oversees the CGP Indianapolis based staff and a national network of over 100 councils and 8,000 CGP members promoting the value of charitable gift planning to legislators in D.C. and nationally speaks on the role of advocacy in the nonprofit sector.



Representing Nonprofit Thought Leadership
<https://www.aztreasury.gov/treasurer-kimberly-yee>
Kimberly Yee, Treasurer State of Arizona

The Honorable Kimberly Yee serves as the 36th Treasurer of Arizona and as Arizona's chief banking and investment officer. A longtime advocate of financial literacy, she passed laws during her legislative tenure to require the state's academic standards to include financial education benchmarks in grades K-12 and developed a state seal on high school diplomas earned by students who master proficiency in personal finance. Treasurer Yee was also instrumental in the passing of a bill requiring AZ schools to teach financial literacy and money management as part of the required economics credit needed to graduate from high school.



<https://www.azecon.org/our-team.html>
Elena Zee, President and CEO of the Arizona Council on Economic Education
Elena is very passionate about education, professional development, economic empowerment, and international exchange. She is also a Certified Financial Planner™ and has taught financial planning and economics at universities. The Arizona Council on Economic Education (ACEE), a 501(C)(3) nonprofit dedicated to improving economic and personal financial literacy in Arizona, serves over 1,800 schools across 104 cities in Arizona.

and leading financial service and nonprofit associations and their members, professionals, financial service companies and nonprofits, small and large employers, technology companies, municipalities, and the news media in supporting and participating in the strategic venues.



We've assembled the following collection of tools to assist you, your branch office(s), your council(s) and chapter(s) to help to get this important message out to other leaders to support and to actively participate in **The Improving Financial Awareness & Financial Awareness Movement & Campaign** and programs.

Fun & Easy Tasks

Yes I can
Do that

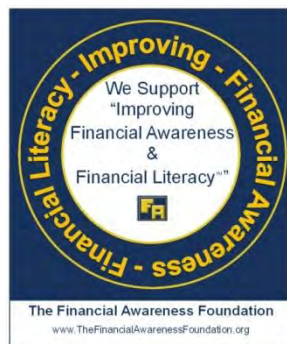
1. Place financial and estate and gift planning editorial content within your websites, newsletters, social media groups, local newspapers, and radio/television/web-based shows, in support of **Financial Literacy Month** and **Estate & Gift Planning Awareness Week**. If you need content please contact us or see the sample articles at the links below



Sample Estate & Gift Planning Article (.pdf)
Graphic for Estate Planning Article (.jpg)
Sample Estate & Gift Planning Article-Text (.docx)
Sample Financial Planning Article (.pdf)
Graphic for Financial Planning Article (.jpg)
Sample Financial Planning Article.docx

<http://home.thefinancialawarenessfoundation.org/pdf/5-3-SampleEPArticle.pdf>
<http://home.thefinancialawarenessfoundation.org/pdf/5-2-Graphic-EPArticle.jpg>
<http://home.thefinancialawarenessfoundation.org/pdf/5-1-SampleEPArticle-Text.docx>
<http://home.thefinancialawarenessfoundation.org/pdf/6-2-Graphic-FPArticle.jpg>
<http://home.thefinancialawarenessfoundation.org/pdf/6-2-Graphic-FPArticle.jpg>
<http://home.thefinancialawarenessfoundation.org/pdf/6-1-SampleFPArticle-Text.docx>

2. Add the **We Support Improving Financial Awareness & Financial Literacy Co-Branded Icon** to your website with a link to <http://home.thefinancialawarenessfoundation.org/campaigns.html>



Co-Brand by placing
your logo here

Here's a link to download the Foundation graphic

<http://www.thefinancialawarenessfoundation.org/pdf/TFAF-master-IFAFL-Blue.jpg>

Here's a link to download the Co-Brandable graphic

<http://www.thefinancialawarenessfoundation.org/pdf/Co-brand-IFAFL-BI-Graphic.jpg>

3. Add an **"The Improving Financial Awareness & Financial Literacy Page"** to your website. This is an excellent opportunity to show your support and to provide your employees, clients, prospects, and members of your community with a great platform to share important financial information.

<https://www.planwithfields.com/financial-awareness-foundation>

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



The FINANCIAL AWARENESS Foundation

Dedicated to Significantly Improving Financial Awareness & Financial Literacy™

Fun & Easy Tasks

4. **Encourage your organization and associates to host** or take part in national or community-wide programs or provide one for your employees and customers built around estate and financial planning during the months of April and October in support of improving financial awareness and financial literacy. If you need help or ideas with these programs, or scripted programs please contact us

We have successfully piloted 'no-cost' community programs like what the **City of Monterey** and its **Public Library** (The oldest in California) are doing for their patrons and the **Greater Monterey Bay Area Residents** as a Community Gift.



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

<http://www.monterey.org/library/Events/Financial-Awareness-Workshops>

We can work with you to do something like this with and for your organization. We have scripted public presentations for you that you can be easily customized and branded that are entitled

- ◆ **“Building Blocks to Successful Financial Planning”**
- ◆ **“Building Blocks to Successful Estate & Gift Planning”**

5. Circulate this communication to colleagues and associates and encourage them to support and actively participate in The Improving Financial Awareness & Financial Literacy Movement & Campaigns & programs. Click below to download the **Improving Financial Awareness & Financial Literacy Movement Programs Overview / Planner** that can be found at

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

For the financial service and nonprofit professionals - *How Improving Financial Awareness & Financial Literacy Can Increase Your Bottom Line*

<http://www.thefinancialawarenessfoundation.org/pdf/TFAF-AdvisorsSupport-ImprovingFinancialAwareness-CanIncreaseYourBottomLine.pdf>

6. **Encourage your company and associates to host** or take part in a 'general public' or a 'professional' webinar or community-wide workshop built around financial and estate planning during the months of April & October in support of improving financial awareness and financial literacy. Encourage your local

- ◆ Financial Planning Association Chapter
- ◆ Estate Planning Council
- ◆ National Association of Charitable Gift Planners
- ◆ Association of Fundraising Professionals Chapter
- ◆ International Association of Advisors in Philanthropy Chapter
- ◆ Society of Financial Service Professionals Chapter
- ◆ Nonprofits

and their financial professional associates to join in with you to host or take part in community-wide programs built around personal financial and estate planning during the months of April and October in support of improving financial awareness and financial literacy.



Fun & Easy Tasks

Yes I can
Do that

7. **Invite one of our speaker bureau members to address your conference**, event, and meetings on the Importance of Improving Financial Awareness & Financial Literacy for your organization. Or become a speaker bureau member to address conferences, events, and meetings on the Importance of Improving Financial Awareness & Financial Literacy.
8. **Ask your State Governor** and other political contacts to provide supporting proclamations for National Financial Literacy Month April and for Estate Planning Awareness Week in October. Semi-annually contact your state governor and request a supporting proclamation for
 - Financial Literacy Month (April)
 - Estate & Gift Planning Awareness Month (October)

This is usually an online form that's easy to complete. Here's a link to a sample proclamation

<http://home.thefinancialawarenessfoundation.org/pdf/DraftImprovingFinancialAwareness-NFLM-NEPAW-Proclamation.pdf>

Do the same with your Congressmen / women, and with local Mayors & City Council Members

9. **Build and schedule some of your organizations** annual marketing, branding, advertising, and social media programs around these strategic venues for improving financial awareness and financial literacy to take full advantage of the concentrated media blitz on your members, their organization's employees, donors, and prospects.
10. **Contact us if you can volunteer some staff or executive time** to help on national and international efforts.
11. **Become an Ambassador / Volunteer / Strategic Partner with The Financial Awareness Foundation**

Organizations are not required to financially support The Financial Awareness Foundation in any way or pay any marketing or membership fee or make a contribution in order to participate in this important improving financial awareness and financial literacy movement, campaigns and programs. But as a 501(c)(3) nonprofit financial support and contributions are always welcomed and very much appreciated. Here's a link that introduces this further and you can share with your employees and associates.

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

12. **Circulate this communication to colleagues and associates and encourage them to support and actively participate** in The Improving Financial Awareness & Financial Literacy Movement & Campaigns & programs. Click here to download the **Improving Financial Awareness & Financial Literacy Movement Programs Overview / Planner** that can be found at

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

We hope you will join us in communicating these important opportunities with your colleagues and actively supporting and participating in **The Improving Financial Awareness & Financial Literacy Movement** built around the strategic campaign venues of **April - Financial Literacy Month** and **October - Estate & Gift Planning Awareness Month**.



The Foundation's High Priority Campaigns & Programs

The high priority items for The Financial Awareness Foundation revolve around implementing our mission to serve as a nonpolitical "financial awareness advocate" for the general public, financial service and nonprofit professionals and their organizations, educational institutions, employers, and municipalities.

Our research - and over 45 years of experience - tells us that young people, middle aged and older people know they need 'financial knowledge' but aren't sure what it is. We strongly believe that most people haven't been provided with the 'foundation to financial knowledge' we call the essential principles to smart personal financial management. Without this empowerment people do not have the critical tools to make informed everyday money decisions throughout their lives. This is a big part of the reason why many people and families are

- On the verge of running out of money prematurely;
- Burdened with large amounts of student loans and other forms of debt;
- And more than half of our adults in America (120 million – poor to wealthy) do not have nor understand the importance of having an up-to-date financial, estate and gift plans 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 and requires immediate attention now.**

Our high priority items include:

1. **Advance our Infrastructure** to touch and serve more of the general public-poor to rich, political leaders, financial service and nonprofit professionals, educational institutions, municipalities and employers.
2. **Expand Active Participation & Support for The Improving Financial Awareness and Financial Literacy Movement & Campaigns** (Domestically & Internationally) with its concentrated personal finance content media blitz every six months through the strategic campaign venues of
 - Financial Literacy Month – April
 - Estate & Gift Planning Awareness Month - October

The plan is to touch the majority of the general public – rich to poor, financial service and nonprofit professionals and their organizations, educational institutions and municipalities at least twice a year through these strategic venues, with educational and motivating reminders and tools for making wise lifelong financial decisions and to get and keep their financial, estate and gift plans in order.

- We've been contacted by and are in discussions with several countries around the world regarding similar movements, including helping to launch
 - **The Improving Financial Awareness & Financial Literacy Movement in four African Countries**
<http://www.thefinancialawarenessfoundation.org/pdf/TFAF-Africa-TIFA-FLM.pdf>
 - **The Improving Financial Awareness & Financial Literacy Movement in Brazil**
<http://www.thefinancialawarenessfoundation.org/pdf/TFAF-TIFA-FLMovement-Brazil-ExecSum.pdf>
3. **Launch The Financial Knowledge Community** - Public, Professional, and Nonprofit portals designed to



- Inform and educate the general public, in an entertaining format, to the essential principles of smart personal financial management.
 - Motivate the public to take action to get and keep their financial house in order
 - Guide the public to find the right professionals to cost effectively implement and update their financial, estate, and their charitable giving plans.
 - Help bring together and educate financial service and nonprofit professionals to better serve their clients, general public and potential donors.
- 4. Advance our Publishing and Research Activities**
- Publications
 - ✓ Books & eBooks – [Personal Finance Publication Set](#)
 - ✓ Feature Articles – we have completed a collection of over 125 feature articles
 - ✓ [Research Reports and White Papers](#)
 - ✓ Specialty materials - Smart Phone Apps, Financial Games, Calendars, Tips & Blogs
 - Educational Programs & Content
 - ✓ The essential principles to smart personal financial management & common personal finance mistakes to avoid
 - ✓ [The Financially Green Organization Certification Program™](#) for employees
 - ✓ [The Your financial PARTNER University & College Program™](#) for graduating students, faculty and staff, and alumni
 - ✓ Seminars / Live & On-Demand Webinars – we have two scripted presentations
 - ◆ **Building Blocks to Successful Financial Planning**
 - ◆ **Building Blocks to Successful Estate & Gift Planning**
 - ✓ Complete development of a unique multimedia eLearning platform to deliver the above content in an impactful, dynamic, memorable, educating and entertaining manner.
 - ✓ Work with K-12 through college and graduate school education providers to imbed the essential principles of smart personal financial management into curriculums.
 - ✓ Work with financial service and nonprofit organizations, educational institutions, employers, membership organizations, and municipalities to provide their employees, members, alumni, and residents with the essential principles to smart personal financial management.
 - ✓ Create bi-lingual versions to assist diverse communities
 - ✓ Continuing Education (CE) for professionals
 - Speakers Bureau & Strategic Relationships
- 5. Open *The International Improving Financial Awareness & Financial Literacy Research Centers* at Universities / Colleges we touch to**
- Advance research projects
 - Serve as a Think Tank
 - Provide classes, workshops, and conferences
 - Advance our personal and professional publishing activities
 - Globally link together concerned parties to help attach this major social problem
 - House The Financial Awareness Foundation
- 6. Launch a Major Scholarship Challenge** to provide the next generation of financial service, nonprofit and charitable gift planning professionals with the best tools to service their clients and donors.
- 7. Expand our Capital Campaign Fundraising Efforts**



Capital Campaign

Over the last ten years of planning and thousands of volunteer hours have gone into developing the strategic plans and the foundation's infrastructure along with the initial ***The Improving Financial Awareness & Financial Literacy Movement*** and campaigns, content and other intellectual properties.

Up to now The Foundation's executive team, Board of Directors, Advisory Board, Ambassadors and the various associates are entirely a volunteer team. The Foundation has grown to the stage that it requires ongoing "hands-on" management, an advanced website and technology tools to strategically plan, implement and manage relationships, programs and initiatives.

Our capitalization goals are to raise \$10 million over the next 3 years to properly capitalize The Foundation with appropriate staff and technology infrastructure, and robust communication tools. This will allow us to further advance and support our campaigns and programs and work to touch and empower more to make better informed everyday money decisions.

We are seeking lead philanthropists and / or strategic partners who see the importance of our mission and appreciate our accomplishments to-date and who will assist us by initially capitalizing us with \$1 million each along with other appropriate resources. Further we are also looking for additional strategic partners, volunteers, donors and supporters to help with our improving financial awareness and financial literacy campaigns and programs.

There is an old saying

"Give a hungry man a fish and you'll feed him for a day. Teach him how to fish and you'll feed him for a lifetime."

Our Plan for a Financially Literate World will help us do just that. It is absolutely essential that each and every one of us have a solid understanding of the personal financial knowledge that shapes our lives.

Teaching the basics of personal financial management will help in so many ways. First, it will change poverty to self-reliance. It will also change self-doubt to self-confidence, and as this knowledge spreads, we will reduce poverty, which will help reduce corruption globally, thus leading the way to a much smarter, stronger and stable world economy.

We are looking for the right philanthropists, strategic partnerships, and concerned individuals to strategically and financially assist us.

Can you help us directly or with appropriate introductions?



The current facts are very frightening

- A large percentage of our population is on the path to run out of money before death.
 - Who will take care of the millions of senior citizens when they run out of money?
- Many families are burdened with enormous amounts of student loan and other personal debt?
 - Who will pay back this debt?
- Over half our adult population is without the personal financial knowledge to understand the necessity of having financial, estate and gift plans to protect themselves and their families.
- Having limited personal financial knowledge encourages the unscrupulous to take advantage to them.

This lack of financial knowledge places a HUGE and growing amount of pressure on the individual, their families and friends, employers, nonprofits, as well as the ultimate safety net of the local, state and federal government.

This is not just a US epidemic it's an international one. Our political leaders need to become more personally financial literate so they can truly understand the long term effects on the tax and social legislation they are create.

We can use additional financial resources to empower more people with personal financial knowledge and the essential principles to personal financial management so they can make better informed everyday money decisions throughout their lives.

This will significantly improve many more people's financial lifestyles and individual beliefs, provide them the best possibilities to reach and maintain their financial dreams while being less dependent on family and friends, nonprofits and the ultimate safety net the governments.

Here's a link to download your [FREE Personal Finance Publication Set](#) that provides the foundation to personal financial knowledge and the essential principles to smart personal financial management. This will introduce you to the quality of our work and how these tools can help make a big difference for you, and/or your family and friends and members of your community.



We Welcome Your Support In Being Part of the Solution

Thank you for your consideration and we look forward to hearing from you.

Respectfully submitted,

A handwritten signature in purple ink that reads "Valentino Sabuco".

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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We believe that having financial knowledge can change your world and the world around you...FOREVER!



The FINANCIAL AWARENESS Foundation

Dedicated to Significantly Improving Financial Awareness & Financial Literacy™