The Improving Financial Awareness & Financial Literacy Movement – Worldwide

The Movement began in the USA over a decade ago through the founders of The Financial Awareness Foundation (TFAF) a USA based 501(c)(3) nonprofit organization. To help create personal financial awareness and improve financial literacy **The Movement** utilizes a semi-annual personal finance content media blitz campaign built around two strategic campaign venues celebrating,

- April as Financial Literacy Month, and six month later
- October as Estate & Gift Planning Awareness Month

With global financial literacy initiatives increasing TFAF is contacted regularly for assistance, content, and ideas from around the world. In 2018 at the request of local NGO's TFAF began **The Improving Financial Awareness & Financial Literacy Movement** in several East African modeled after the USA Model. In 2020 **The Movement** expanded into Western Africa, Brazil, and India. **The Movement** is developing within 5 continents.

TFAF has also initiated development activities for **The International Improving Financial Awareness and Financial Literacy Research Centers** in over a dozen Universities, domestically and internationally to take leadership roles within **The Movement** and help end the financial illiteracy epidemic.

To touch more young people (age 35 and below) in April 2023 **The Improving Financial Awareness & Financial Literacy Youth Movement was launched.**

Below you will find a collection of links to the growing global activities, additional background materials, and gifts of personal financial knowledge for you. Please explore them and if you like what you see we encourage you to get actively involved in participating and supporting this very important initiative. Thanks for your consideration.

The Movement Worldwide

The Movement Worldwide — **8+ Billion People**
https://www.home.thefinancialawarenessfoundation.org/pdf/TFAF-TIFA-FLMovement-WW-ExecSum.pdf — Download

The Youth Movement Worldwide — **4+ Billion People**
https://home.thefinancialawarenessfoundation.org/pdf/TFAF-TheYouthMovementConceptNote.pdf — Download
https://home.thefinancialawarenessfoundation.org/pdf/TFAF-TheYouthMovement-ExecSum.pdf — Download

The Movement in Africa

The Movement in Africa — **1.5+ Billion People**
https://home.thefinancialawarenessfoundation.org/pdf/TFAF-Africa-TIFA-FLM.pdf — Download

The Movement in Ethiopia — **120+ Million People**
https://home.thefinancialawarenessfoundation.org/pdf/TFAF-TIFA-FLMovement-Ethiopia-ExecSum.pdf — Download

The Movement in Ghana — **30+ Million People**
https://home.thefinancialawarenessfoundation.org/pdf/TFAF-TIFA-FLMovement-Ghana-ExecSum.pdf — Download
https://home.thefinancialawarenessfoundation.org/pdf/TFAF-Ghana-JoinTheMovement-PersonalFinKnowledge.pdf — Download

The Movement in Kenya — **50+ Million People**
https://home.thefinancialawarenessfoundation.org/pdf/TFAF-TIFA-FLMovement-Kenya-ExecSum.pdf — Download

The Movement in Lesotho — **2+ Million People**
https://www.home.thefinancialawarenessfoundation.org/pdf/TFAF-TIFA-FLMovement-Lesotho.pdf — Download

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The Movement in Malawi **20+ Million People** Download

https://home.thefinancialawarenessfoundation.org/pdf/TFAF-TIFA-FLMovement-Malawi-ExecSum.pdf



The Movement in Nigeria **210+ Million People** Download

https://home.thefinancialawarenessfoundation.org/pdf/TFAF-TIFA-FLMovement-Nigeria-ExecSum.pdf



The Movement in Somalia **15+ Million People** Download

https://home.thefinancialawarenessfoundation.org/pdf/TFAF-TIFA-FLMovement-Somalia-ExecSum.pdf



The Movement in South Africa **60+ Million People** Download

https://home.thefinancialawarenessfoundation.org/pdf/TFAF-TIFA-FLMovement-SouthAfrica-ExecSum.pdf



The Movement in Tanzania **57+ Million People** Download

https://home.thefinancialawarenessfoundation.org/pdf/TFAF-TIFA-FLMovement-Tanzania-ExecSum.pdf



The Movement in Uganda **40+ Million People** Download

https://home.thefinancialawarenessfoundation.org/pdf/TFAF-TIFA-FLMovement-Uganda-ExecSum.pdf



The Movement in Zimbabwe **14.2+ Million People** Download

https://home.thefinancialawarenessfoundation.org/pdf/TFAF-TIFA-FLMovement-Zimbabwe-ExecSum.pdf

The Movement in North America



The Movement in America **330+ Million People** Download Download

https://home.thefinancialawarenessfoundation.org/pdf/TFAF-FallCampaignReport&Magazine.pdf

https://home.thefinancialawarenessfoundation.org/pdf/TFAF-PublicSupportfortheImprovingFinancialAwareness.pdf

The Movement in South America



The Movement in Brazil **209+ Million People** Download Download

Brazil – English - https://home.thefinancialawarenessfoundation.org/pdf/TFAF-TIFA-FLMovement-Brazil-ExecSum.pdf

Brazil – Portuguese https://home.thefinancialawarenessfoundation.org/pdf/OMovimentoMelhorandoaConscienciaFinanceiraeaAlfabetizacaofinanceiranoBrasil.pdf

The Movement in Asia



The Movement in India **1.4+ Billion People** Download

https://home.thefinancialawarenessfoundation.org/pdf/TFAF-TIFA-FLMovement-India-ExecSum.pdf



The Improving Financial Awareness & Financial Literacy Movement

The Improving Financial Awareness & Financial Literacy Movement, spearheaded by The Financial Awareness Foundation (TFAF), Center for Financial Literacy Education – Africa (CFLE-Africa), and organizations worldwide committed to significantly improving financial awareness and financial literacy, domestically and worldwide.



The Movement began in the United States over a decade ago, initiated by the founders of The Financial Awareness Foundation (TFAF), a USA-based 501(c)(3) nonprofit organization. Its mission: to help individuals and communities worldwide become financially informed, empowered, and independent.

At its core, The Movement utilizes a *semi-annual global financial awareness campaign*, built around two strategic anchor events:

- **April – Financial Literacy Month**
- **October – Estate & Gift Planning Awareness Month**

These campaigns drive awareness, action, and education by reaching individuals, families, institutions, and professionals across diverse sectors.

Global Expansion

In response to increasing international interest, TFAF began supporting global partners in adapting The Movement to local needs:

- **2018:** Launched in East Africa, modeled after the U.S. initiative, in collaboration with local NGOs.
- **2020:** Expanded into Western Africa, Brazil, and India.
- **2023:** Launched the *Youth Edition* to engage and empower young adults (age 35 and under).

Today, The Movement is active across **five continents**, spearheaded by TFAF and strategic partners including CFLE-Africa, KAFI-Africa, NOWGO-Brazil, and others around the world.



Core Beliefs & Expanded Mission

TFAF believes that **financial awareness and financial literacy are fundamental life skills** — essential for personal well-being and economic sustainability, yet still not widely taught at home or in school.

As our international work expands, we recognize that other **vital life skills** are also underemphasized, including:

- **Personal Money Management** – Manage your finances effectively, make informed money decisions, & maintain a written financial plan.
- **Problem-Solving** – Ability to analyze challenges & create solutions to improve situations.
- **Collaboration** – Work effectively with others to achieve shared goals.
- **Creativity** – Think innovatively & explore solutions outside the box.
- **Neutral Mindset** – Remain open to seeing the bigger picture, considering both positive & negative perspectives.
- **Ethics** – Do the right thing & strive to avoid harm in all your actions.
- **Building Social Capital** – Create & maintain meaningful connections with others.
- **Understanding Capitalism** – Creating value, not just profit.
- **Leadership** – Demonstrate responsibility & guide others effectively.
- **Proactive Listening & Effective Communication** – Practice understanding others while sharing your ideas clearly.
- **Time & Project Management** – Deliver quality work on time by prioritizing & managing tasks efficiently.
- **Acing the Interview / Crafting a Winning Resume / Closing the Deal** – Stand out, show value, & land the job.

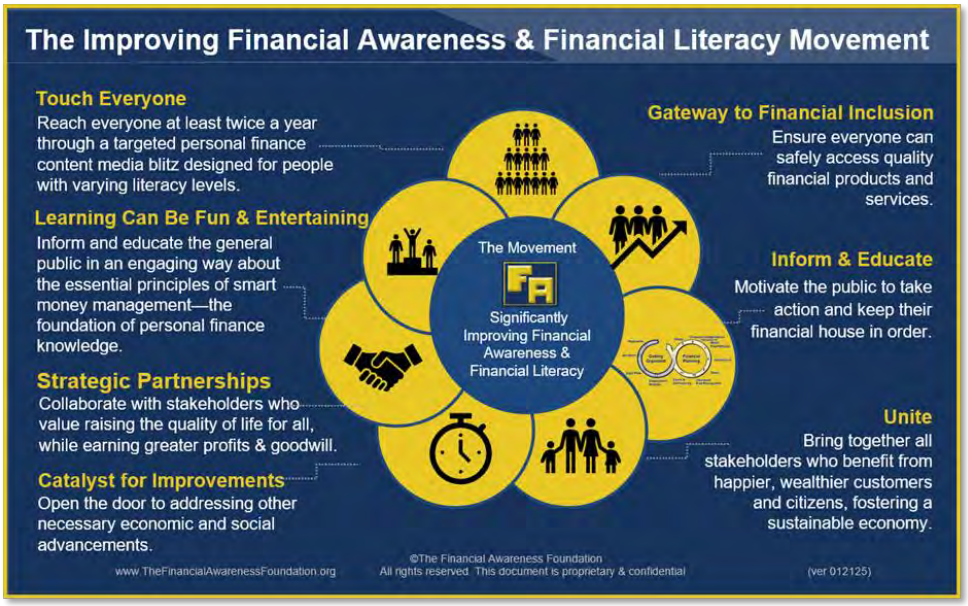
Without these foundational competencies, the world faces continued cycles of inequality, poverty, and instability.

Catalyst for Change

The Movement functions as a global **communications and activation platform** for:

- Advancing **human equality** and **economic sustainability** — especially for **women and youth**, who represent more than 75% of the world's population but are often underserved.
- Empowering individuals and families with knowledge and tools to **improve their lives**.
- Contributing to the **resilience of local, national, and global economies** by creating higher-paying, meaningful, and environmentally responsible jobs.
- Supporting **ethical growth** in the financial services industry by educating consumers and promoting best practices.
- Playing a central role in the effort to **end hunger and eliminate inherited poverty**.

And this is only the beginning.



Join Us — The Time Is Now

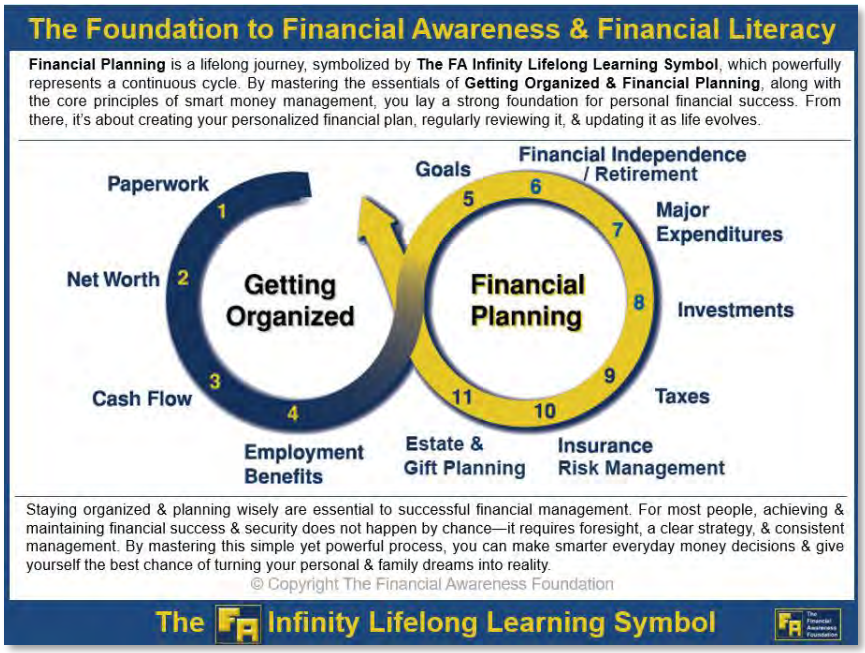
The Movement is growing — and we invite you to be part of it.

We are actively seeking:

- New **states**, **countries**, and **university partners**
- **Social change organizations**
- **Philanthropic leaders**
- **Impact venture capitalists**

Together, we can help solve the global crisis of financial illiteracy and empower millions to build stronger lives, families, and future

Fun & Easy Ways to Join & Participate in THE IMPROVING FINANCIAL AWARENESS & FINANCIAL LITERACY MOVEMENT



https://home.thefinancialawarenessfoundation.org/pdf/TFAF-JoinTheMovement-WW.pdf

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If you find our objectives and plans compelling and wish to explore potential collaboration further, kindly let us know, and we will arrange a mutually convenient time to engage in dialogue.

Thank you for considering our proposition.

We eagerly await the opportunity to connect. In the meantime, please take care and stay well, as there is much important work ahead, coupled with the prospect of rewarding progress.

Warm regards,

Valentino

Valentino Sabuco, Executive Director

The Financial Awareness Foundation
A 501(c)(3) Nonprofit Dedicated to Significantly
"Improving financial awareness & financial literacy…"

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To learn more about TFAF and our work…

Peter

Peter Kwadwo Asare Nyarko, Executive Director

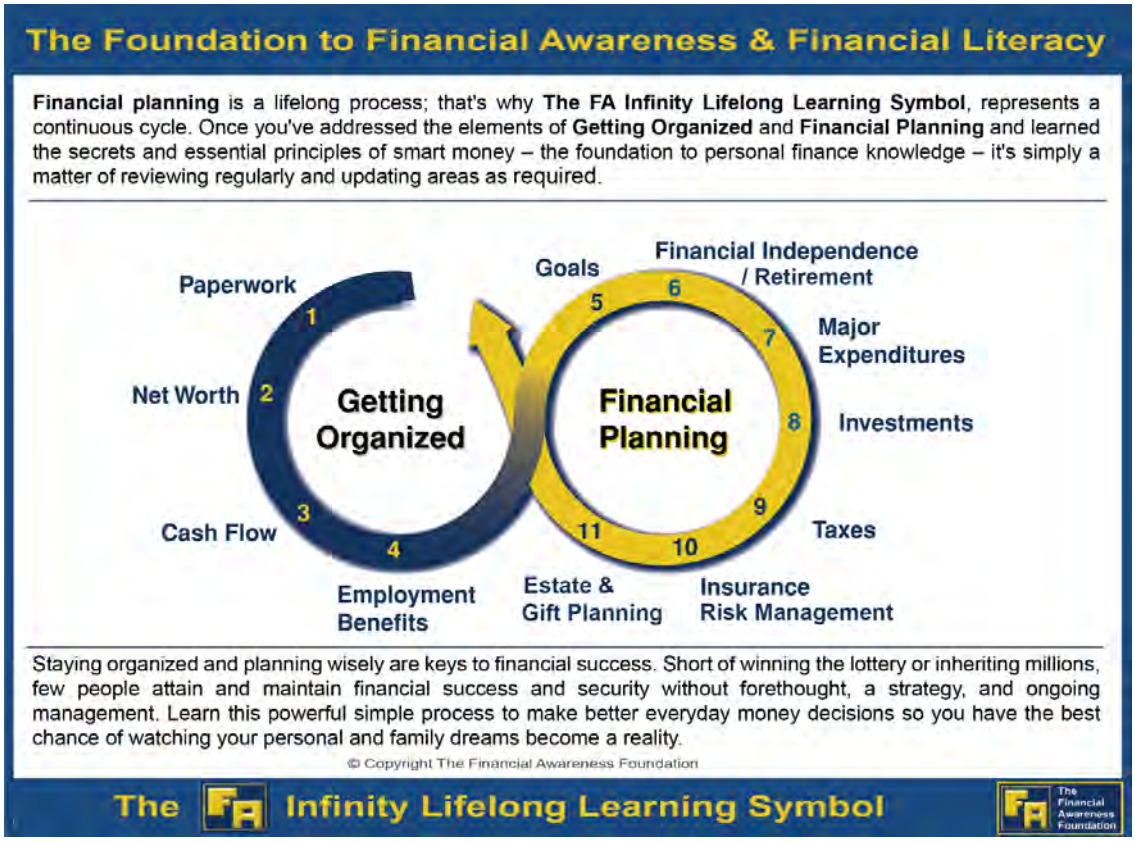
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We believe that EVERYONE needs to be financially literate and empowered to make better everyday money decisions. If not, how are you going to have any chance of living out a quality life, reach and maintain their personal and family financial dreams, and enjoy a debt free and secure financial future, pass on your values, knowledge and assets to future generations and your charitable causes to help make this a better world? Without this knowledge and empowerment, will YOU become a burden on family and friends, employers, local nonprofits and the ultimate safety-net the local and national government.



You can visit our website at www.thefinancialawarenessfoundation.org to receive your **FREE** copy of **TFAF Personal Finance Publication Set –** that includes **smart money secrets** and the **essential principles of smart money management** – the foundation to personal finance knowledge.



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

1. Learn the smart money secrets & the essential principles of smart money management – so you can start making better informed lifelong financial decisions
2. Give you a clear step-by-step process to organize and manage your financial affairs over your lifetime – and the skills to work efficiently with financial service professionals & financial product providers to get the best results from time & money
3. Develop your updateable personal financial plan to serve as your roadmap – 'Guide' – to have the best possibilities of living out a fun, meaningful, and successful financial future.

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

Centre for Financial Literacy Education Africa

CENTRE FOR FINANCIAL LITERACY EDUCATION AFRICA

Lead TFAF Ambassador—Africa







CFLE–AFRICA is a Ghana-based not-for-profit social organization that develops and promotes financial literacy skills in Africa, especially young Africans, and female groups.

CFLE-Africa's mission is to empower and educate all Africans to make informed financial decisions. Through comprehensive financial planning and coaching, **CFLE-Africa** helps all Africans make informed money decisions, plan for the future, and live a debt-free life. **CFLE-Africa** is the **Lead TFAF Ambassador in Ghana, and in Africa.**

CFLE-Africa creates massive financial awareness and prepare individuals to be financially informed citizens and leaders. That means knowing what they want to do with their life, and their financial resources through a comprehensive financial, estate and gift plan. Further, **CFLE-Africa** helps families pass on values, knowledge and assets to future generations, and charitable causes, to help make this a better world for all. **CFLE-Africa** advocates for financial literacy through events and campaigns. They host quarterly **SikaSukuu** for market place women and small-scale business owners in remote and rural communities in Ghana, and other African countries.

To help address the lack of financial awareness along with the financial illiteracy epidemic **CFLE-Africa** led by the Founding Executive Director, **Mr. Peter Kwadwo Asare Nyarko** (a Social Entrepreneur, Financial Literacy Advocate, and Educator, Author, and Public Speaker) is taking an active leadership role to recognize organizations and their management, and individuals that are championing improving financial awareness and financial literacy. **CFLE-Africa** is then uniting them with other associations, organizations, NGOs, nonprofits, educational institutions, municipalities, employers, the news media, and concerned individuals to actively focus this vast community resource into **The Improving Financial Awareness & Financial Literacy Movement in Ghana** with its semi-annual concentrated personal finance content media blitz.

CFLE-Africa gives volunteers a chance to share what they have learned with the community as part of **The Movement** which is championed by **The Financial Awareness Foundation** (**TFAF)** a partnered organization. This is open to student clubs, academic institutions, other volunteered organization, financial service professionals, and their associations and members, employers, and municipalities. **CFLE-Africa** working on a yearly **Financial Literacy Challenge** for High School Students to compete to share their financial awareness and financial literacy for scholarships, awards, and recognition.

You can learn more about CFLE-Africa**.** Annual Report & Business Plans

Mr. Peter Kwadwo Asare Nyarko Contact Info peternyarko403@gmail.com +233 27 855 3887

And **The Improving Financial Awareness & Financial Literacy Movement** - in Ghana, in Africa, and Worldwide

Additional Information	Click to View
The Improving Financial Awareness & Financial Literacy Movement – Ghana Executive Summary / Overview	View
CFLE-Africa Annual Report & Business Plans	View
Video	View
The Improving Financial Awareness & Financial Literacy Movement in Africa	View
Join the Movement – Fun Things for YOU & Friends to Do	View
The International Improving Financial Awareness & Literacy Association at the University of Ghana Chapter website. (Under construction)	View

The Financial Awareness Foundation (TFAF)

TFAF is a 501(c)(3) USA-based nonprofit organization established in 2013. Its mission is to significantly help solve a major social challenge dealing with the lack of financial awareness along with the financial illiteracy epidemic. They believe that teaching financial awareness, financial literacy and the essential principles of smart money management are so very important. This provides people the tools of empowerment for making lifelong informed money decisions, giving them the best probability of living a quality life without outliving their wealth; and for passing on personal values, knowledge & assets to future generations to make their lives & this world a better place, thus ending hunger and inherited poverty for all.



TFAF has three main focal points and they revolve around:

- Taking an active leadership role to recognize organizations and their management that are championing improving financial awareness and financial literacy. Unite them with other associations, organizations, nonprofits, educational institutions, municipalities, employers, and the news media to actively focus their vast community resources on **The Improving Financial Awareness & Financial Literacy Movement** built around a growing concentrated personal finance content media blitz every six months through the strategic campaign venues celebrating

  - April as **Financial Literacy Month** and six months later
  - October as **Estate & Gift Planning Awareness Month**





The goal is to significantly enhance financial awareness & literacy across all ages, income levels, & demographic groups—reaching every individual at least twice a year with educational & motivational reminders to get & keep their financial house in order with a current financial, estate, & gift plan. By addressing these critical issues, The Movement aims to end hunger and inherited poverty, improve quality of life, and act as a catalyst for meaningful and much-needed social & economic changes



With global financial literacy initiatives increasing, we are regularly contacted for assistance, content, and ideas from around the world. In 2018 we began **The Improving Financial Awareness & Financial Literacy Movement** in several East African Countries. Modeled after our work in the US, this will touch over 150 million people; In 2020 The Movement expanded into Ghana – West Africa, South America, and India.



The Movement is now developing within 5 continents, and over a dozen plus countries. We also have initiated development activities and discussions for **The International Improving Financial Awareness and Financial Literacy Research Centers** in Universities each country domestically and internationally. They are planning on taking leadership roles within their country's and community's improving financial awareness and financial literacy activities. To unite the youth around the world on this important initiative we launched **The Improving Financial Awareness & Financial Literacy Youth Movement.**



We strongly believe that financial awareness & financial literacy are fundamental life skills – not commonly taught at home or at school – required to live a successful life in today's world. As we work more internationally, we are learning that other key life skills are also not being taught, such as



- **Personal Money Management** – Manage your finances effectively, make informed money decisions, & maintain a written financial plan.
- **Problem-Solving** – Ability to analyze challenges & create solutions to improve situations.
- **Collaboration** – Work effectively with others to achieve shared goals.
- **Creativity** – Think innovatively & explore solutions outside the box.
- **Neutral Mindset** – Remain open to seeing the bigger picture, considering both positive & negative perspectives.
- **Ethics** – Do the right thing & strive to avoid harm in all your actions.
- **Building Social Capital** – Create & maintain meaningful connections with others.
- **Understanding Capitalism** – Creating value, not just profit.
- **Leadership** – Demonstrate responsibility & guide others effectively.
- **Proactive Listening & Effective Communication** – Practice understanding others while sharing your ideas clearly.

- ♥ **Time & Project Management** – Deliver quality work on time by prioritizing & managing tasks efficiently.
- ♥ **Acing the Interview / Crafting a Winning Resume / Closing the Deal** – Stand out, show value, & land the job.

Without these fundamentals, no wonder we have so many social and political challenges.

- Developing and delivering 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, ending hunger and inherited poverty for all.
-
- Serving as a catalyst for many needed social and economic improvements, gender equality, & sustainability.



Organizations & individuals are never required to financially support TFAF. Nor do they have to pay any marketing or membership fee, or licensing fees to participate in The Improving Financial Awareness & Financial Literacy Movement, campaigns, & programs. TFAF also develops and distributes high-quality education materials at 'NO Cost' for use for nonprofit purposes. But as a 501(c)(3) nonprofit organization, financial support, & contributions are always welcomed & very much appreciated.

To learn more about The Movement & Gifts of Personal Financial Knowledge check out these links

Additional Information	Click to View
TFAF Annual Report & Business Plans	View
The Improving Financial Awareness & Literacy Movement Worldwide	View
The Improving Financial Awareness & Financial Literacy Movement in Africa	View
Complimentary – TFAF Personal Financial Publication Set	View View
Become a TFAF Ambassador, Strategic Partner, Volunteer & Support & Actively Participate in The Improving Financial Awareness & Financial Literacy Movement & Campaigns & Programs	View
Websites TFAF Brochure The Movement (Under Construction)	View View
About **Valentino Sabuco** Executive Director, The Financial Awareness Foundation	View





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We believe having better personal finance knowledge changes your world and the world around you… FOREVER! Help us reach more people with a generous donation. Thanks for your consideration.

