

**The Financial Awareness Foundation (TFAF),  
The Improving Financial Awareness & Financial Literacy Movement,  
& Our Work**



TFAF is a 501(c)(3) USA-based nonprofit organization. Its mission is to significantly help solve a major social challenge dealing with the lack of financial awareness along with the financial illiteracy epidemic. We 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 inherited poverty.



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** 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 plan is to touch the majority of the general public, high net worth individuals, financial service and nonprofit professionals and their organizations at least twice a year through these strategic venues, with educational and motivating reminders to get and keep their financial house in order with current financial, estate, and gift plans.

To help address the global lack of financial awareness and the financial illiteracy epidemic **The Movement** began in the USA over a decade ago; global financial literacy initiatives are increasing; we are contacted regularly 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. In 2020 The Movement expanded into Ghana – West Africa, South America, and India. We now have **The Movement** developing over 5 continents, within a dozen countries. We also have initiated development activities and discussions for **The International Improving Financial Awareness and Financial Literacy Research Centers** in Universities domestically and internationally. They are planning on taking leadership roles within their country's and community's improving financial awareness and financial literacy activities.

- Developing's and delivering's exceptional educational content and programs for everyone – female, youth, male, the general public – rich to poor; and for financial service, and nonprofit professionals, educational institutions, employers and technology companies, the news media, and others that support the public's financial, estate and gift planning and charitable planning needs, with a goal of ending inherited poverty for all.
- Servicing as a catalyst for improvements.



**The FINANCIAL AWARENESS Foundation**

A 501(c)(3) Nonprofit Organization  
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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 nonprofit purposes. But as a 501(c)(3) nonprofit organization, financial support, & contributions are always welcomed & very much appreciated.

Some Background Information on The Financial Awareness Foundation		To View Click Here
1.	Introduction to The Financial Awareness Foundation & Our Work - Websites - Brochure Website - Educational – Educational Website under construction	<a href="#">View</a> <a href="#">View</a> <a href="#">View</a>
2.	TFAF IRS Determination Letter	<a href="#">View</a>
3.	TFAF Leadership	<a href="#">View</a>
4.	Valentino Sabuco, Executive Director for The Financial Awareness Foundation - Backgrounder	<a href="#">View</a>

### Valentino Sabuco, Executive Director for The Financial Awareness Foundation

Valentino is a lifelong advocate for improving the public's and professional's financial awareness and their financial literacy; he began pioneering the financial planning industry in the US in the mid 1970's, and helped establish the 'fee-only' financial planning profession while serving as a principal within several Bay Area CPA firms, and private practices. Over a decade ago, helped establish **The Improving Financial Awareness & Financial Literacy Movement** in the US, which is now expanding within 5 continents over a dozen countries. Further, we have development activities for **The International Improving Financial Awareness & Financial Literacy Research Centers** in over a dozen universities, domestically and internationally. They are taking leadership roles of improving financial awareness and financial literacy activities within their communities and countries.

Domestically and internationally personal financial management is not being adequately addressed at home and school, or by financial professionals. To address this deficiency, we began developing content and crafted **The FA Infinity Lifelong Learning Symbol** to help individuals and professionals to easily and quickly identify areas in their comprehensive financial planning that maybe out of date or hasn't been adequately addressed.



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



**The Improving Financial Awareness & Financial Literacy Movement**, spearheaded by **The Financial Awareness Foundation**, is committed to significantly improving financial awareness and financial literacy, domestically and worldwide.



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

- ♥ PROBLEM SOLVING – Making things better
- ♥ COLLABORATION – Working together
- ♥ CREATIVITY – Thinking outside the box
- ♥ NEUTRAL MIND – open to seeing the big picture both positive & negative
- ♥ ETHICS – Doing the right thing / Doing no harm

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

**The Movement** functions as a pivotal educational communication platform aimed at accelerating substantial strides in financial awareness and financial literacy. We achieve this by:

- ♥ Acting as a catalyst for crucial improvements in human equality and economic sustainability. (Females and youth – 75% of the world's population seem to be grossly underserved worldwide)
- ♥ By touching, impacting, and empowering individuals worldwide, we aim to equip them with essential financial awareness and financial literacy skills, along with other vital life skills. This initiative is designed to foster improvements in the lives of individuals and their families.
- ♥ Contributing to the fortification and stabilization of local, regional, national, international, and global economies by generating new higher-paying, environmentally conscious jobs.
- ♥ Fostering the growth of high-quality businesses for financial service advisors and providers, simultaneously educating consumers about essential financial products/services while ensuring their protection from misuse and misrepresentation
- ♥ Playing a key role in the effort to end hunger and eradicate inherited poverty universally.
- ♥ And this marks just the outset of our multifaceted impact.

**The Movement** has now expanded into 5 continents within over a dozen countries, and growing strong...  
**Help us do more...**

### ♦ **The Improving Financial Awareness & Financial Literacy Movement – A Global Initiative**

**The Movement** began in the USA over a decade ago. As global financial literacy initiatives are increasing, we are contacted regularly for assistance, content, and ideas from around the world. In 2018 we expanded **The Improving Financial Awareness & Financial Literacy Movement** into several East African Countries modeled after our work in the US. In 2020 **The Movements** expanded into West Africa, Brazil, and India.

We now have **The Movement** developing in over 12 countries within 5 continents. We also have initiated development activities and discussions for **The International Improving Financial Awareness and Financial Literacy Research Centers** in over a dozen Universities, domestically and internationally. They are taking leadership roles within the countries and community's improving financial awareness and financial literacy activities.





## Some Background Information on The Improving Financial Awareness & Financial Literacy Movement

To View  
Click  
Here

1.	Supporting Improving Financial Awareness & Financial Literacy Is A Winning Opportunity For All	View ▾
2.	The Improving Financial Awareness & Literacy Movement Worldwide Introduction	View ▾
3.	The Improving Financial Awareness & Financial Literacy Movement in Africa	View ▾
4.	The Improving Financial Awareness & Literacy Youth Movement - Concept Note - Executive Summary	View ▾ View ▾
<b>Sample of Our Work in Ghana</b>		
5.	See What is Happening in Ghana - The Improving Financial Awareness & Financial Literacy Movement – Executive Summary / Overview - Video – - Join the Movement – Fun Things for YOU & Friends to Do – - The International Improving Financial Awareness & Literacy Association at the University of Ghana Chapter website. (Under construction)	View ▾ View ▾ View ▾ View ▾
6.	Center for Financial Literacy Education Africa (CFLE Africa) is a not-for-profit social organization that develops and promotes financial literacy skills in Africans, especially young Africans	View ▾
<b>Join The Movement – Help Make Our World Better for All!</b>		
7.	Participate in THE IMPROVING FINANCIAL AWARENESS & FINANCIAL LITERACY MOVEMENT - Fun & Easy Ways to Join & Participate	View ▾
8.	Become a TFAF Ambassador, Strategic Partner, Volunteer & Support & Actively Participate in The Improving Financial Awareness & Financial Literacy Movement & Campaigns & Programs - Worldwide - Africa	View ▾ View ▾

We understand that this is a massive undertaking; however, it can be accomplished through leading organizations and their associates that include:

- Government / Central Bank
- Financial Service Associations / Members
- Employers / Technology Companies
- Nonprofits / Religious / Social Change Organizations
- Educational Institutions
- Thought Leading Philanthropists / Grant Providers /
- Celebrities
- Health / Social Welfare Organizations
- Media / Social Media / Concerned Parties
- Financial Service Companies / Professionals



Together these noted organizations and their leadership represents a direct communication channel to all The People. Further, these organization and thought leaders have a vested interest in helping to raise the quality of life for all citizens, as it will also improve their businesses, and allow them to do their jobs more productively and cost effectively.



## The FINANCIAL AWARENESS Foundation

A 501(c)(3) Nonprofit Dedicated to Significantly *Improving financial awareness & financial literacy*™

## Some Background Information on TFAF Research & Creative Thinking

1.	TFAF – Economic Research Brief - Global Economic Profile – How is Your Country Doing? - Africa - International	<a href="#">View</a> ▼ <a href="#">View</a> ▼
2.	NOW is the TIME for some CREATIVE THINKING & PROBLEM SOLVING - TFAF - The International Improving Financial Awareness & Financial Literacy Association at the University of Ghana	<a href="#">View</a> ▼ <a href="#">View</a> ▼
3.	Key Financial Literacy Definitions	<a href="#">View</a> ▼
4.	African Leadership Opportunity	<a href="#">View</a> ▼

### ♦ TFAF Research Centers

We are in the early stages of establishing **The International Improving Financial Awareness & Financial Literacy Research Centers** at universities around the world to

- ✓ Serve as Think Tanks
- ✓ Be ‘Thought Leading’ Improving financial awareness & financial literacy advocates
- ✓ Perform ongoing Longitudinal Technical Research to monitor **The Movement** and its advancements, make improvements where necessary, and provide political leadership with valuable economic insights. **The Improving Financial Awareness & Financial Literacy Movement** is not a get rich quick process; it’s generating awareness to a very important lifelong skillset that we all need, and very few have.

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 also working on a Quality of Life Family Index for each country and community that will be a powerful indicator.

### ♦ Creative Thinking and Problem Solving

We believe that NOW is the TIME for some CREATIVE THINKING & Problem Solving, and Making Things Better for you and your family. What creative ideas / thoughts do you have for solutions / new products / jobs / business opportunity creations during and after the COVID-19 Healthcare Crisis & Financial / Economic Crisis?

See the collection thoughts and projects people are working on around the world; please add your ideas and circulate it to your family & friends / colleagues and encourage them to do the same!!!



## Some Background Information on TFAF – Complimentary Personal Finance Knowledge - Sampling

	TFAF-12 Month Financial Fitness Plan	<a href="#">View</a>
2.	TFAF- Personal Finance Publication Set - International - - USA	<a href="#">View</a> <a href="#">View</a> <a href="#">View</a>
3.	The TFAF Building Blocks to Successful Financial Planning Presentation Series & Curriculum	<a href="#">View</a>

- ◆ **We believe that EVERYONE needs to be financially literate and empowered to make better everyday money decisions.** If not how are they going to have any chance of living out a quality life, reaching and maintaining our personal and family financial dreams, enjoying a debt free and secure financial future, and passing on your values, knowledge and assets to future generations and charitable causes to help make this a better world?

Without this empowerment, many many people become a burden on family and friends, employers, local nonprofits and the ultimate safety-net the local and national government.

You can visit the websites noted above to receive your **FREE** copy of **TFAF Personal Finance Publication Set** – that includes **smart money secrets** and the **essential principles to smart money management** – the foundation to personal finance knowledge.

### 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

Infinity Lifelong Learning Symbol

The  
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Foundation



These are very special tools designed to empower people to make better informed lifelong money decisions and to use and to work with financial professionals & product providers to get the best results from time & money.



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

- ✓ Learn the smart money secrets & the essential principles of smart money management – so you can start making lifelong informed financial decisions
- ✓ Give you a clear step-by-step process to help 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
- ✓ Develop your updateable personal financial plan to serve as your roadmap to reaching & securing your financial success.

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

In the spirit of improving financial awareness and financial literacy you are welcome to share these with your colleagues, friends and family. These special empowerment tools are designed to help the reader

- ✓ Make wiser informed lifelong money decisions
- ✓ Live a quality life without outliving your wealth
- ✓ Watch personal / family dreams become a reality
- ✓ Enjoy a financially secure debt free future
- ✓ Work efficiently with financial service professionals & financial product providers to get the best results from time & money
- ✓ Get & keep your financial house in order by having a current financial, estate & gift plans
- ✓ Saves time and money with a systematic approach to managing their personal finances
- ✓ Pass on your values, knowledge & assets to future generations, & your charitable causes, to help make this a better world, while ending inherited poverty for all
- ✓ Have the highest probability of reaching & maintaining your family dreams while living a financially successful life.

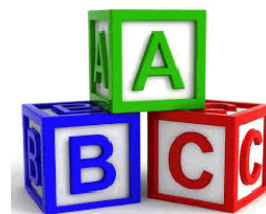


#### ◆ **The TFAF Building Blocks to Successful Financial Planning Presentation Series & Curriculum**

We have collection of dynamic and powerful scripted PowerPoint presentations, which can be accompanied by the **TFAF Personal Finance Publication Set**, to provide the viewer with a memorable lifelong learning experience.

Further, these materials can provide

- ✓ The foundation for a **Personal Finance Management** semester long course for all students, faculty and staff, alumni and friends, and the general public.
- ✓ A **Certification Program for Financial Service Professionals**
- ✓ The foundation for countrywide standards for personal financial awareness and financial literacy, and what is required to be included within a comprehensive financial plan.



They have been used domestically and internationally as content for classroom interaction, webinars and conferences, regional and community workshops, and as in-house employee and member benefits as improving financial awareness and financial literacy programs.



## TFAF - Improving Financial Awareness & Financial Literacy Programs

TFAF - The FP University Program™ Overview	<a href="#">View</a>
The Financially Green Organization Certification Program™ Overview	<a href="#">View</a>

### ♦ Educational Content and Programs

**TFAF** delivers and develops exceptional educational content and programs for everyone – female, youth, male, the general public – rich to poor; and for financial service, and nonprofit professionals, educational institutions, employers and technology companies, the news media, and others that support the public's financial, estate and gift planning and charitable planning needs, with a goal of ending inherited poverty for all.

### ♦ Improving Financial Awareness & Financial Literacy Programs for Universities & Colleges

Domestically we have successfully piloted programs 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. In 2019 at Makerere University in Uganda we established the first **The International Improving Financial Awareness & Financial Literacy Research Center**; Makerere University is the largest University in Uganda. (Student enrollment over 35,000) In 2020 we helped establish **The International Improving Financial Awareness & Financial Literacy Association** at The University of Ghana. (Student enrollment of 40,000). Today we have development activities occurring at over a dozen universities worldwide. Our plans are to strategically globally link them together into a The International Improving Financial Awareness & Financial Literacy Think Tank.

**Is The International Improving Financial Awareness & Financial Literacy Research Center right for domestic or international Universities you are touching?**





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We hope you have enjoyed and found these materials of interest.

We are looking for several social change philanthropists and impact venture capitalists to speak with. Are you one? do you have access to some?

We would like to share what we have accomplished, and are accomplishing, and see if this aligns with and/or can serve a catalyst or adhesive for their programs and plans to end inherited poverty, gender inequality, racism, and help make this a better world for all.

What do you think?

If you find the above materials of interest and would like to discuss this further, please let us know and we will arrange a mutually convenient time to speak.

Thanks for your consideration.

Stay safe and healthy – there's lots of work to do and fun to be had!!!! - wishing you, your loved ones and colleagues all the very best, ALWAYS,

*Valentino*

### **The Financial Awareness Foundation**

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“Improving financial awareness & financial literacy...”

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***We believe that improving financial awareness & financial literacy changes your world & the world around you... FOREVER!!!***

**Help us do even more....**



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