



In support of **The Improving Financial Awareness & Financial Literacy Movement** built around the strategic venues of

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

This feature column contains some very important messages

Improving Financial Awareness & Financial Literacy Feature Column Series 002 Issue | Vol 1| 2021

## Getting Organized: Time to Get YOUR Financial House In Order

Getting and keeping your financial house in order is an important ongoing household task, but in these changing financial times it's particularly important. With all the financial uncertainties you want your important paperwork and digital files readily accessible.

Quick: do you know where your birth certificate is located? Your Passport? Your health records? Your marriage certificate? Deed to your house? Your vehicle registration certificate? How about mother's will or your folks durable power of attorney? Where's your employee benefits booklet?

A key and fundamental step in sound financial management is getting organized and staying that way. It's also the starting point to sound personal money management.

Good organization is the foundation for making wise fiscal decisions. Even with the help of technology, we still have to deal with a rising mound of personal and financial paperwork.

Paperwork starts with our birth certificate and keeps getting bigger and more complex with each coming year. Bills, statements, medical records, taxes, kids' educational paperwork, warranties and receipts — the flow of information can easily seem overwhelming, especially when files or critical pieces of paper scattered go astray.

### TODAY'S THOUGHT

*"Getting your house in order and reducing the confusion gives you more control over your life. Personal organization somehow releases or frees you to operate more effectively."*

-Larry King



And who has time for long-term planning when there are bills to pay and last year's tax records to get ready for the tax preparer?



### The FINANCIAL AWARENESS Foundation

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

959 Golf Course Drive, #273 ♦ Rohnert Park ♦ Sonoma County ♦ CA 94928  
[www.TheFinancialAwarenessFoundation.org](http://www.TheFinancialAwarenessFoundation.org) ♦ 707.586.8620

- (version 092121)

Investing a little time now to set up or fine-tune a system that works for you will simplify your record-keeping and financial management forever. You'll also benefit by:

- Saving time when you pay bills, work on tax returns or make financial decisions.
- Avoiding overlooked expense reimbursements or tax deductions you're entitled to.
- Being sure that in a family emergency, critical documents and information are accessible to those who need them.
- Eliminating stressful last-minute searches for information or documents.
- Avoiding penalties because of missed or late payments, or being caught short of funds when large obligations unexpectedly come due.

## GETTING STARTED

Think of organizing your personal finances in four general areas:

**1. Paperwork.** This is all about managing information, both digital and paper documents. We all have birth records, school records, health records, insurance policies, tax records, bank statements, paid bills, correspondence.

This information is commonly disorganized and difficult to access quickly. The key here is to give yourself some flexibility by setting up and using a filing system divided into five categories

— Primary Documents, Action Files, Main Files, Historical Files and Family Memorabilia and Projects.

Also, using a single “Things To-Do List” and calendar to track things you need to accomplish and remember can be helpful. Keeping these near a current list of the names, addresses, phone numbers and e-mail addresses of your family, friends and financial and household advisers can also be a real time saver.

Obtain a credit report each year to see if it is accurate and up-to-date. This can save you time and trouble in the future. You can get a free one <https://www.annualcreditreport.com/index.action>

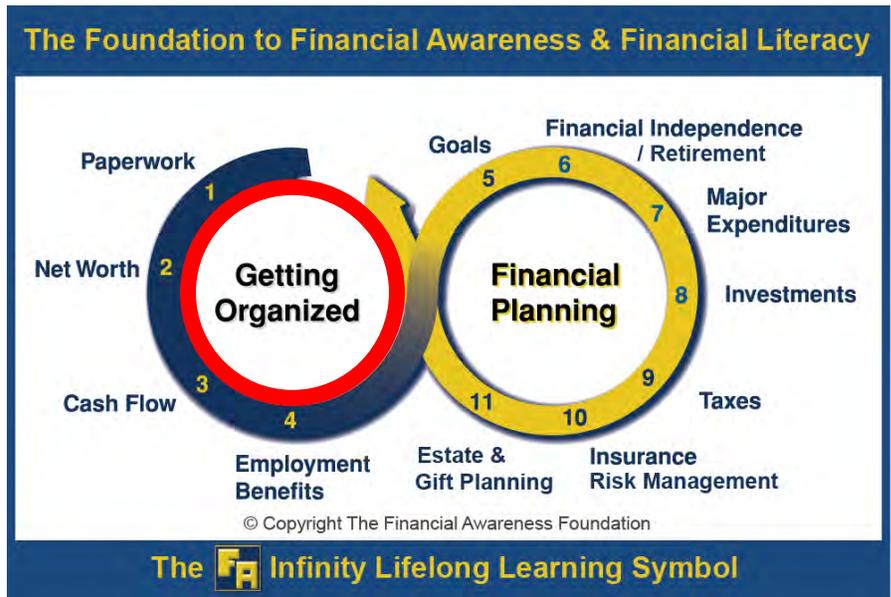
**2. Net Worth.** This is what you own, less what you owe.

Once a year it's a good idea to inventory what you own and what you owe, and create your own personal net worth statement. Compare it to last year's statement and see if you are improving your financial position.

When you do this, list the "fair market value" of what you own, not what you paid for items.

**3. Cash Flow.** This involves more than just creating a budget. Understanding what you earn and how you are using your money gives you more power over your life.

Ask yourself what you need or want? What you can afford today or that you need to save for?



## The Improving Financial Awareness & Financial Literacy Movement™

Dedicated to Significantly Improving financial awareness & financial literacy™

Page 2



- Where can I achieve just as much or more satisfaction from by spending less money?
- Attending an expensive concert or going for a country walk when I have no money in my account??
- Renting a video instead of going to the movies?
- Making a gourmet lunch instead of eating out?
- Waiting another year to buy your next car or take that special trip?



Managing your money wisely, not emotionally, is the key to gaining control over your financial life and giving you the best chance of reaching and maintaining your lifelong goals.

**4. Employment Benefits.** For millions of workers and small-business owners, employment benefits are a hidden paycheck. Any amount your employer contributes to your insurance — health, vision, dental, disability, automobile, long-term care and life — future retirement, financial planning and other benefits is money you don't need to spend with your after-tax dollars.

It is a good idea to review your benefits package annually to see that you are taking full advantage.

This is also a way to compare employment opportunities; as some employers provide their employees with benefits that can range from 5% to 40% of salaries!!!

*“What Creates Clutter? ...my perception is that at a basic level, there is really just one flaw: a failure to systematize common decisions. Whenever I leave things lying out, it’s because I’m not ready to decide what to do with them yet. So the process of organizing really comes down to having a system for automating decisions about where everything goes. Disorganized people have few or no systems, so they must make every decision on a case by case basis. Eventually this becomes overwhelming, and clutter begins to pile up. Organized people will make far fewer decisions in the long run. It takes far more time to be disorganized than it does to be organized because disorganized people lose so much time to inefficiency.”*

**~ Steve A. Pavlina**

**Complimentary Copy of the**

**Your *financial* PARTNER System**



In the spirit of Improving financial awareness & financial literacy we would like to share with you a complimentary copy of Your *financial* PARTNER System. To get your free copy click here.

[www.TheFinancialAwarenessFoundation.org](http://www.TheFinancialAwarenessFoundation.org)



**Visit *The Financial Awareness Foundation's* website to learn more about *The Movement and financial, estate and gift planning.*** [www.TheFinancialAwarenessFoundation.org](http://www.TheFinancialAwarenessFoundation.org)

**The Improving Financial Awareness & Financial Literacy Movement™**

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



# Introducing... The Financial Awareness Foundation (TFAF)

**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. They believe that teaching financial awareness, financial literacy and the essential principles to 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.



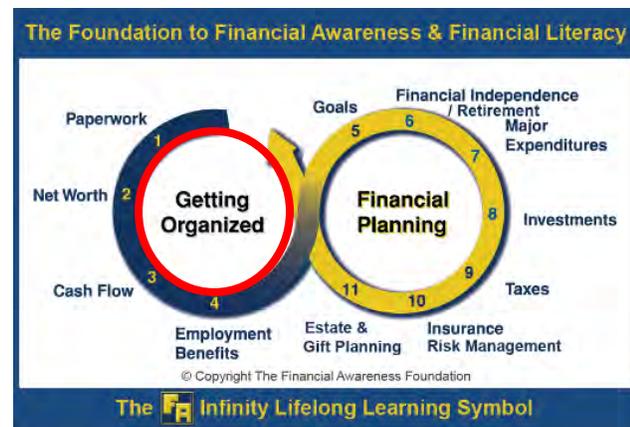
**TFAF** has two main focal points and they revolve around:

- 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 into **The Improving Financial Awareness & Financial Literacy Movement** around a growing concentrated semi-annual personal finance content media blitz through the strategic campaign venues April known as **Financial Literacy Month** and six months later **October** known 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.

<http://thefinancialawarenessfoundation.org/pdf/TFAF-PublicSupportfortheImprovingFinancialAwareness.pdf>

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. This will touch ~ 150 million people; modeled after our work in the US. In 2020 we began Movements in Ghana, Brazil, and India. We now have The Movement is developing within 7 countries and 4 continents. We also have initiated development activities and discussions for **The International Improving Financial Awareness and Financial Literacy Research Centers** within 12 Universities, (and growing) domestically and internationally. They are planning on taking leadership roles within the countries and community's improving financial awareness and financial literacy activities.



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

- 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.

Organizations and individuals are never required to financially support **TFAF** in any way. They do not pay any marketing or membership fee, or contribute in order to participate in **The Improving Financial Awareness & Financial Literacy Movement**, campaigns and programs. **TFAF** also develops and distribute high quality materials at 'NO Cost' used for nonprofit educational purposes. But as a 501(c)(3) nonprofit organization, financial support and contributions are always welcomed and very much appreciated.

**Valentino Sabuco** is the Executive Director, and you can learn more about **TFAF**, **The Movement**, and becoming an **Ambassador, Strategic Partner, Volunteer, or Supporter** at [www.thefinancialawarenessfoundation.org/](http://www.thefinancialawarenessfoundation.org/)

## The Improving Financial Awareness & Financial Literacy Movement™

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

Page 4



# The Improving Financial Awareness & Financial Literacy Movement

## ♦ Are you aware of The Improving Financial Awareness & Financial Literacy Movement?

To help address the global lack of financial awareness and the financial illiteracy epidemic over a decade ago in the USA we began taking an active leadership role to recognize organizations and their management, and individuals that are championing improving financial awareness and financial literacy. We are then uniting them with other associations, organizations, 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** with its semi-annual concentrated personal finance content media blitz around the strategic campaign venues



- ✓ **April being known as Financial Literacy Month** and six months later with
- ✓ **October being known as Estate & Gift Planning Awareness Month.** (We worked with Congressman Thompson's Office during 2007 and 2008 to help create an Estate Planning Awareness proclamation that was co-authored by 50 bi-partisan Congresswomen & Congressmen; we have helped 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, reminders and tools for making wise informed lifelong financial decisions and to **get and keep your financial house in order by having current financial, estate and gift plans.**

Below is a link to our annual **The Improving Financial Awareness & Financial Literacy Report & Magazine.** This provides a sampling of the community participation, including supporting proclamations from over 20 US State Governors, leading financial service, planned giving, and nonprofit associations and their professionals, and academia and news media efforts along with a comprehensive collection of reports including how financially literate each state and country is, and so much more.

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

For financial service professionals

- ✓ **The Improving Financial Awareness & Financial Literacy Movement Can Increase Your Bottom Line**

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

For We The People - The General Public –

- ✓ **Supporting Improving Financial Awareness & Financial Literacy Is A Winning Opportunity For All**

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



**To learn more about The Movement or become a volunteer or Ambassador or Strategic Partner in the US or worldwide.**

[www.thefinancialawarenessfoundation.org/pdf/TFAF-Ambassador-Volunteer-Overview.pdf](http://www.thefinancialawarenessfoundation.org/pdf/TFAF-Ambassador-Volunteer-Overview.pdf)

Hope you find this of interest and look forward to meeting you.

---

**The Improving Financial Awareness & Financial Literacy Movement™**

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

Page 5

