

# Improving Financial Awareness & Financial Literacy Can Increase Your Bottom Line Help Solve A Major Epidemic While You Take Your Business to New Heights

Tactics for Attorneys, CAPs, CFA, CFP®, CTFA, ChFC®, CLU®, CPAs, CPA/PFS, RIA, and other financial service and nonprofit professionals to advance their business while making the world a better place

## Key Takeaways

- Families of aging Baby Boomers are transferring more wealth in the next ten years than at any previous time in history.
- An estimated 120 million Americans—perhaps half of the adults in our community-- have no up-to-date estate plan to protect themselves and their families.
- Think “family office” for small and aspirational clients—it’s not just for the ultra-wealthy
- Take an active leadership role in The Improving Financial Awareness & Financial Literacy Movement personal finance content media blitz and encourage people to get and keep their financial, estate, and gift plans in order.



We live in one of the most exhilarating times in the annals of all mankind. However there are many challenges to attracting, retaining and growing satisfied clients on the path to building a successful practice. The following outlines a significant opportunity for you – the elite financial advisors to advance their practices by attracting motivated and primed clients, while helping to grow a strong a financially sound domestic and international economy.

## The Big Challenge

Managing personal finances today is more complicated, time consuming, and more important than ever. We are living longer, but saving proportionately less. We feel less secure in our jobs, homes, and overall outlooks than previous generations did. We watch, helplessly, as our money evaporates due to exorbitant costs of housing, taxes, education, health care and life’s too many “unexpecteds.” Many clients and prospects worry about the future, or unfortunately in many cases, they simply try not to think about it. Until “it” happens--a financial catastrophe which could have been avoided by some advanced planning.

Most people are not taught the essential principle to smart personal financial management 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.

## Many people don’t realize that

- The majority of the adults in the US that reach the age of 70 are almost out of money, 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.
- Over 120 million adults, 50% of our adult population don’t have a current estate 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 and elderly; it’s important for everyone.
  - If people don’t have an estate plan their asset may not pass to their desired party, and there is no way for their significant or modest assets to get to their favorite charities or causes, as asset then pass by title, beneficiary designation, and the state laws of intestate succession which by default goes to close then distant family, if none exist they then revert to the state of domicile after taxes and costs.
  - What could Prince’s estate of \$300+ million do in the right hands? Music scholarships, teach entrepreneurship, help advance cures for health problems, help feed many, improve financial awareness and financial literacy, etc.



## The FINANCIAL AWARENESS Foundation

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

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- 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.
- The Consumer Financial Protection Bureau released a report in January 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 – is being transferred from 116 million American households from 2007 to 2061 as reported by John J. Havens and Paul G. Schervish from the Center on Wealth and Philanthropy Boston College.
- Without some financial and estate planning a significant amount of these assets will be wasted; much of the remaining assets may not go to the right person(s) or organization(s), and or may not be used as intended.
- However, this huge wealth transfer is not for all families, many will run out of money long before passing.
- This is not just a domestic challenge it is an international one.



***Note:** Rich, poor or somewhere in between--that's about half the adults in your hometown: many prospects that need your assistance and are able to pay for your expertise.*

Many people mistakenly believe they are not “rich,” and assume they don’t need estate and financial planning or gift planning – NOT SO.

***Note:** This attitude can be very harmful financially and can be avoided with some education and proactive actions.*

The majority of Americans over 65 are totally dependent on their Social Security checks.

***Note:** With proper knowledge, motivation, and planning, future generations can have a more secure future; think “family office” for your midsize and aspirational clients. The typical definition for “Family Office” clients is in excess of \$50 million. However, if you can talk with your smaller and aspirational clients about combining several generations of their families to work together, then you can increase the size of your client base, while retaining and helping to manage those assets more efficiently than you would by keeping them as individual clients.*

## **A Solution and Master Plan**

As longtime financial service professionals and leaders in the financial and estate planning and charitable planning communities, you have firsthand experience about the challenges Americans face with saving, retirement planning, dealing with major expenditures, investing, taxes, risk management, estate planning and overall planning for their financial futures. Share your knowledge and experience; take an active leadership role and be part of the Improving Financial Awareness & Financial Literacy Movement and the **concentrated personal financial and estate planning and gift planning content media campaigns** around the strategic venues of National Financial Literacy Month (April) and National Estate Planning Awareness Month / Week (3<sup>rd</sup> week in October).



### **13<sup>th</sup> Anniversary of National Financial Literacy Month**

In 2004 the Senate passed Resolution 316 officially recognizing April as National Financial Literacy Month. In 2011 President Obama signed a Presidential Proclamation deeming April as National Financial Literacy Month. Please add the following link to your web browser to see the text of the proclamation and some further background information.

[www.TheFinancialAwarenessFoundation.org/pdf/About-NationalFinancialLiteracyMonth.pdf](http://www.TheFinancialAwarenessFoundation.org/pdf/About-NationalFinancialLiteracyMonth.pdf)

### **9<sup>th</sup> Anniversary of National Estate Planning Awareness Month / Week (3<sup>rd</sup> Week in October)**

In 2008 Congressman’s Mike Thompson and 49 bipartisan congressmen and congresswomen co-authored and passed H.Res. 1499, which officially made the third week in October National Estate Planning Awareness Week. The full text of the proclamation can be found at

[www.thefinancialawarenessfoundation.org/pdf/About-NationalEstatePlanningAwarenessWeek.pdf](http://www.thefinancialawarenessfoundation.org/pdf/About-NationalEstatePlanningAwarenessWeek.pdf)



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 campaign venues, with educational and motivating reminders to get and keep your financial, estate, and gift plans in order.

**Take a look at what your colleagues are doing by previewing the latest *Improving Financial Awareness & Financial Literacy Magazine*** - This 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 what you colleagues are doing

- **Supporting Presidential, Senate, and 21 Governor's Proclamations** (starting on page 38),
- **Evaluation Services spring campaign launching webinar** – Help Solve the Financial Literacy Epidemic While Increasing Your Bottom Line! (page 9),
- **AFP's** (Association of Fundraising Professionals) – helps launch the spring campaign (page 111),
- **Purposeful Planning Institute** - said to their community (page 73),
- **Planned Giving Design Center** helps launch the spring campaign - (page 69),
- **American Academy of Attorney-CPA's** helps launch the spring campaign (page 68),
- **University of Miami School of Law** gift to graduating students (page 162),
- **Monterey Public Library gift to the Monterey Bay Community** (page 77),
- **American Library Association participates in Smart Money Week** (page 136)
- **HeirSearch.com** helps launch the spring campaign (page 114),
- **National Association of Gift Planners** provides an Estate Planning Checklist (page 131)
- **National Association of State Treasurers** provides state treasurers a comprehensive set of materials (page 65),
- **Citizen's Bank kicks off Financial Literacy Month with \$1.4 Million in Charitable Contributions** (page 184),
- **TD Ameritrade ushers in National Financial Literacy Month with Scholarships and Grants** (page 196)
- **TFAF – A planning calendar & a complimentary set of personal finance publications** (page 121 & 214)
- **Coast Guard** sends an important message to its workforce – (page 128)
- **Gooding**, rock band teaches students about financial literacy – (page 64 & 86),
- **NBA Legend Bob Lanier & WNBA Legend Allison Feaster inspire and teach financial literacy.** (page 184),
- **Educational Initiatives** (page 160),
- **The International Section** (page 219),
- and so much more.

Click on this link to open your copy

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

You are welcome to circulate this among your colleagues.

Please join the **2017 Distinguished Co-Honorary Chairs for the Improving Financial Awareness & Financial Awareness Movement**



**Representing Academia Thought Leadership**

**Patricia D. White, JD**, Dean of the University of Miami School of Law. Her legal career spans four decades as an attorney and an educator. Dean White is transformative and a visionary; and the National Jurist Magazine named her as one of the most influential people in legal education in 2015, 2014, and in 2013.



**Representing Financial and Legal Services Thought Leadership**

**John A. Warnick, JD, CEO & Founder of the Purposeful Planning Institute.** Along with his duties as the CEO of PPI, John A. is a practicing estate planning attorney who balances his enthusiasm for tax savings with in-depth discovery and purposeful questions to ensure the planning is congruent with his client's core values. John A. delivers workshops across the country for estate planning attorneys and financial planners sharing the six paradigms of Purposeful Planning and Seven Keys of the Purposeful Trust & Gifts. Received his BA magna cum laude from Brigham Young University and his JD from George Washington University with honors, and has authored two BNA (Bureau of National Affairs) Tax Management portfolios and many other professional articles.





### Representing News Media Thought Leadership

**Randy A. Fox, Editor in Chief of Planned Giving Design Center** a national website and newsletter for philanthropic advisors. Randy's exceptional ability to make the most complex and technical materials clear and relevant has given him the opportunity to have been a regular contributor to numerous publications. Randy also co-founded and is an active principle of Life Legacy Case Design, a back office for professional advisors engaged with high net worth families, and EzCharitable, an online philanthropic giving training resource for professionals. He's past president Board of the International Association of Advisors in Philanthropy and recipient 2015 Fithian Leadership Award.



### 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.

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.

## Promote Your Business While Improving Financial Awareness & Financial Literacy

Here are some fun, easy ways to help improve financial awareness and financial literacy while building your practice:



1. **Place financial and estate planning and gift planning editorial content** within your websites, newsletters, social media groups, local newspapers, and radio/television/web-based shows, in support of **National Financial Literacy Month** and **National Estate Planning Awareness Week**. Here are links to some sample articles:

- \* Sample Estate Planning Article <http://home.thefinancialawarenessfoundation.org/pdf/5-3-SampleEPArticle.pdf> (.pdf)
- \* Graphic for Estate Planning Article <http://home.thefinancialawarenessfoundation.org/pdf/5-2-Graphic-EPArticle.jpg> (.jpg)
- \* Sample Estate Planning Article-Text (.docx) <http://home.thefinancialawarenessfoundation.org/pdf/5-1-SampleEPArticle-Text.docx>
- \* Sample Financial Planning Article <http://home.thefinancialawarenessfoundation.org/pdf/6-2-Graphic-FPArticle.jpg> (.pdf)
- \* Graphic for Financial Planning Article (.jpg) <http://home.thefinancialawarenessfoundation.org/pdf/6-2-Graphic-FPArticle.jpg>
- \* Sample Financial Planning Article.docx <http://home.thefinancialawarenessfoundation.org/pdf/6-1-SampleFPArticle-Text.docx>

Email us links your articles, checklists, ads, and seminar/webinar activity notices so we can highlight them and you in the next **Improving Financial Awareness & Financial Literacy Magazine**.





2. **Add this 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 "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.
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. You can preview a version of the "**Basic Building Blocks to Successful Estate Planning**" we did with the American Endowment Foundation at <https://www.youtube.com/watch?v=LFUj77VUtEs&feature=youtu.be>

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 Planning"

**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 and 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 service and nonprofit professionals to join in with these programs or do their own versions.



5. **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.

6. **Ask your State Governor and other political contacts to provide supporting proclamations** for Financial Literacy Month April and for Estate Planning Awareness Month in October. Semi-annually contact your state governor and request a supporting proclamation for

- **National Financial Literacy Month (April) & Estate 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 and Congresswomen, and with local Mayors & City Council Members

7. **Build and schedule your organization's annual marketing, branding, advertising, and social networks programs** around these amazing, broad-based, multifaceted campaigns for improving financial awareness and financial literacy to take full advantage of the concentrated media blitz on your clients, members, and prospects.

8. **Contact us if you can volunteer some staff or executive time** to help on national and international efforts.

9. **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>

10. **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>



Please join us and the leading financial and nonprofit associations, companies, and their professionals; nonprofits, educational institutions, larger employers, membership based organizations, technology companies, government agencies, and the news media on this important initiative. **Together we have the potential to help solve a major social challenge** by advancing and contributing to one of the most amazing, broad-based, multifaceted movement for improving financial awareness and financial literacy.



## Who Benefits From This Undertaking?

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

- You benefit by supporting and actively participating in The Improving Financial Awareness & Financial Literacy Movement & Campaigns 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; it empowers them to make better informed productive everyday financial decisions, save time and money with their financial advisors and service providers, and have the best possibilities to reach and maintain their personal and family financial dreams, to enjoy a financial secure debt free future, while they advance their 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 and fundraisers benefit with increased donations, planned gifts, alternate beneficiary selections and bequests.
- Philanthropists benefit by helping to solve a major social problem that leads to a better world.
- Universities benefit by having alumni, faculty and staff who are less stressed, happier and more productive and more philanthropic.
- 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.

***Do you have strategic relationships with major employers, social media & technology companies, nonprofits, universities and colleges that should know about this Movement and Campaigns?***



## In Summary

**We welcome your active support and participation** in the **Improving Financial Awareness & Financial Literacy Movement & Campaigns**; 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.

Wishing you much success and all the very best,

**Valentino**

Valentino Sabuco, CFP®, AEP®, the Executive Director and Publisher

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## About The Financial Awareness Foundation

The Financial Awareness Foundation, (TFAF), is a 501(c)(3) nonprofit organization. TFAF serves as a nonpolitical “financial awareness advocate” for the general public, financial service and nonprofit professionals and their organizations, educational institutions, municipalities, and employers. Our mission is to significantly help solve a major social problem by dealing with the lack of financial awareness and financial literacy. We believe that teaching financial awareness, financial literacy and the essential principles to smart personal financial management are very important as this gives people the tools of empowerment to: make better informed and productive everyday money decisions; save time and money with their financial advisors and service providers; have the best opportunities to reach and maintain their personal / family financial dreams; enjoy a financially secure debt free future; while they advance their philanthropy and legacy.



The Financial Awareness Foundation has two main focal points and they revolve around:

1. Taking an active leadership role to recognize organizations and their management 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 & Campaigns** - a growing concentrated personal finance content media blitz campaign every six months through the strategic campaign venues of
  - **National Estate Planning Awareness Month / Week**
  - **National Financial Literacy 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, estate, and gift plans in order.

2. The Foundation delivers and develops exceptional educational content for the general public and for financial service and nonprofit professionals, and educational institutions that support the public’s financial and estate planning and charitable planning needs.

**Organizations and individuals 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 develop and 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.**





Here are some links to provide you with further background information on us and **The Improving Financial Awareness & Financial Literacy Movement & Campaigns**.

### The Financial Awareness Foundation

1. Our **Introduction 1 minute video** and website  
<http://www.thefinancialawarenessfoundation.org>
2. **The Financial Awareness Foundation Fact Sheet**  
<http://www.thefinancialawarenessfoundation.org/pdf/TheFAFoundationFactSheet.pdf>
3. **The Financial Awareness Foundation Introduction**  
<http://www.thefinancialawarenessfoundation.org/pdf/TheFAFoundationIntro.pdf>
4. IRS Determination Letter  
<http://www.thefinancialawarenessfoundation.org/pdf/TFAF-IRS-Determination-Letter-060414.pdf>

### The Improving Financial Awareness & Financial Literacy Movement & Campaigns

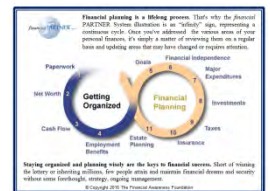
1. **The Improving Financial Awareness & Financial Literacy Movement Report & Magazine™**  
Spring <http://www.thefinancialawarenessfoundation.org/pdf/TFAF-SpringCampaignReport&Magazine.pdf>  
Fall <http://www.thefinancialawarenessfoundation.org/pdf/TFAF-FallCampaignReport&Magazine.pdf>
2. **The Improving Financial Awareness & Financial Literacy Movement Program Planner / Overview**  
<http://www.thefinancialawarenessfoundation.org/pdf/TFAF-ImprovingFinancialAwarenessCampaign&ProgramPlanner.pdf>
3. **Serving as an Ambassador or Volunteer**  
<http://home.thefinancialawarenessfoundation.org/pdf/TFAF-Ambassador-Volunteer-Overview.pdf>

### TFAF Improving Financial Awareness & Financial Literacy Programs

1. **The Financially Green Organization Certification Program™ Executive Summary & Overview**  
<http://www.thefinancialawarenessfoundation.org/pdf/TFAF-FinanciallyGreenOrganizationCertProgramOverview.pdf>
2. **The Your *financial* PARTNER University / College Program™ Executive Summary & Overview**  
<http://www.thefinancialawarenessfoundation.org/pdf/TFAF-YourFPUniversityProgramOverview.pdf>

### TFAF Complimentary Set of Personal Finance Publications

**Here is a link to download the 2017 set of personal finance publications. In the spirit of improving financial awareness and financial literacy you are welcome to share them with family and friends, staff and business associates as you see appropriate.**



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

1. **Your *financial* PARTNER™ Overview – Essential Principles to Smart Personal Financial Management™**  
This publication provides the reader with an overview of the **Your *financial* PARTNER Personal Financial Management System** and also identifies the essential principles to smart personal financial management and common mistakes to avoid and places them at your fingertips.
2. **Your *financial* PARTNER™ – The Personal Financial Management System, Guidebook and form set - This** is more than just another source of financial information and advice. It's a complete personal financial management system - a clear step-by-step process designed to help organize your affairs and provides you with the essential principles to smart personal financial management and a comprehensive set of common mistakes to avoid. These tools empower you to
  - Make better informed and productive everyday financial decisions
  - Save time and money with your financial advisors and service providers
  - Have the best opportunities to reach and maintain your personal / family financial dreams
  - Enjoy a financially secure debt free future
  - Advance your philanthropic and legacy plans.
3. **Your *Estate Planning Organizer*™** – All the tools you need to better organize, plan and manage your estate plan over your lifetime. Helps you develop and maintain a sound estate plan for you and your family. Organizing financial information is challenging for most of us. **Your *Estate Planning Organizer*** streamlines the estate planning process, helping you prepare your estate plan in a quick and easy manner saving you time and money.

### TFAF White Papers

1. We Have a Lack of Financial Awareness & Financial Illiteracy Epidemic that Requires Immediate Attention  
<http://www.thefinancialawarenessfoundation.org/pdf/TFAF-WhitePaper-LackofFinAware-FinIlliteracyEpidemic.pdf>



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**Help us do more by making a generous tax deductible contribution**  
<http://home.thefinancialawarenessfoundation.org/donationgateway.html>

