

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

Having better personal finance knowledge changes your world & the world around you... FOREVER!

Tactics for Attorneys, CAPs, CFA, CFP®, CTFA, ChFC®, CLU®, CPAs, CPA/PFS, RIA, Trust Officers, Private Fiduciaries, 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—don't have nor understand why they need to have up-to-date financial, estate and gift plans 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 / donors / patrons on the path to building a successful practice. The following outlines a significant opportunity for you – the elite financial advisors, nonprofit professionals and charitable gift planners to advance their practices by attracting motivated and primed clients, while helping to grow a strong 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 – the foundation to personal finance knowledge - at home or in school, thus they don't have the proper tools to address every day money 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 nor understand why they need a current financial, estate and gift plans 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.** Financial, Estate & Gift 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.



The FINANCIAL AWARENESS Foundation

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

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- o 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.

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.

- 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.



Many people mistakenly believe they are not "rich," and assume they don't need financial, estate 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 financial service professionals and leaders in the financial and estate planning and charitable planning communities, you have firsthand experience about the financial challenges Americans face with saving, retirement planning, dealing with major expenditures, investing, taxes, risk management, estate and gift 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 finance content media** around the strategic campaign venues of National Financial Literacy Month (April) and National Estate Planning Awareness Month / Week (3rd week in October).



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

National Estate Planning Awareness Month / Week (3rd 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



The plan is to touch the majority of the general public – rich to poor, 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 their financial, estate and gift plans in order.

We understand that this is a massive undertaking; but as we move into the 10th year of the **Improving Financial Awareness & Financial Literacy Movement** it's being accomplished through thought leading financial service, nonprofit, and charitable gift planning organizations and their professionals, educational institutions, municipalities, employers, the news media, and other concerned organizations and individuals. Below is a link to the **Improving Financial Awareness & Financial Literacy Movement Report & Magazine**. This report provides a broad picture of the lack of financial awareness and financial illiteracy epidemic, an overview of the strategy behind the movement and campaigns, and a sampling of the community participation, including supporting proclamations from 22 state governors. Click on this link to open your copy

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

You also won't want to miss seeing the section on Recent Financial Awareness & Financial Literacy Reports, Educational Initiatives, The International Section and so much more.

You are welcome to circulate this among your colleagues.

Please join the **2018 Distinguished Co-Honorary Chairs for the Improving Financial Awareness & Financial Awareness Movement**



Representing Academia Thought Leadership

Janette Brown, Ed.D., Assistant Vice Provost, USC Emeriti Center, USC Davis School of Gerontology, University of Southern California. Dr. Janette Brown is the assistant vice provost for the USC Emeriti Center, adjunct faculty at the USC Davis School of Gerontology and serves as volunteer executive director for AROHE.org (Association of Retirement Organizations in Higher Education). She connects the university and community with the valued USC retiree community and creates programs and partnerships that are interdisciplinary, multigenerational and multicultural. Janette has conducted survey research on campus-based retiree organizations, has a background in career services and

experiential learning, and has given presentations in the US and abroad. She provides consulting advice for universities, and has authored and co-authored book chapters for the American Council on Education and other higher education organizations.



Representing Financial and Legal Services Thought Leadership

Martin M. Shenkman, CPA, MBA, PFS, AEP (distinguished), JD. Martin "Marty" Shenkman, is an estate planning attorney and Certified Public Accountant from Paramus, New Jersey. He is a widely quoted expert on tax matters and a regular source for numerous financial and business publications, including The Wall Street Journal, Fortune, Money, The New York Times, and has appeared as a tax expert on numerous television and cable television shows including The Today Show, CNN, NBC Evening News, CNBC, MSNBC, CNN-FN and others. He has authored over 40 books and more than seven hundred articles. He is also active in numerous charitable organizations, sitting on many boards

and planned giving committees and lectures regularly for these and other organizations



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 (.pdf) <http://home.thefinancialawarenessfoundation.org/pdf/5-3-SampleEPArticle.pdf>
- * Graphic for Estate Planning Article (.jpg) <http://home.thefinancialawarenessfoundation.org/pdf/5-2-Graphic-EPArticle.jpg>
- * Sample Estate Planning Article-Text (.docx) <http://home.thefinancialawarenessfoundation.org/pdf/5-1-SampleEPArticle-Text.docx>
- * Sample Financial Planning Article (.pdf) <http://home.thefinancialawarenessfoundation.org/pdf/6-2-Graphic-FPArticle.jpg>
- * 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 Report-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 "**Building Blocks to Successful Financial, Estate & Gift Planning Series**"™ we did with the **City of Monterey** and its **Public Library** (The oldest in California) for their patrons and the **Greater Monterey Bay Area Residents** as a community gift.

http://www.thefinancialawarenessfoundation.org/pdf/TFAF-Monterey-FinLiteracyPresFlier_Octr4-2017.pdf

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

Look what the Fun Development Officer had to say about the program

<http://www.thefinancialawarenessfoundation.org/pdf/TFAF-ThankYou-fromSirieThongchuaMontereyPublicLibrary1-30-2018.pdf>

This is an excellent program for communities across the country. What do you think about this for communities you and your colleagues touch?

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. **Introduce your university or college to The Your *financial* PARTNER University / College Program™**
<http://www.thefinancialawarenessfoundation.org/pdf/TFAF-YourFPUniversityProgramOverview.pdf>

This is similar to the above program that is intended for **organizations, associations, employers and municipalities.**

This was originally designed for University and Colleges, but is now also being looked at for high schools. This is an excellent life-long learning program for graduating students, faculty and staff, and alumni while helping with development efforts at schools you touch. This was piloted in 2017 at the University of Miami - School of Law to its graduating class in the spring, and the student athletes at Sonoma State University to its graduating athletes. In 2018 we will be introducing this to universities and colleges throughout the country including working with The Association of Fund Raising Professionals (AFP) and its 40+ collegiate chapters.

Further recently we launched the first Improving Financial Awareness & Financial Literacy Student Club at Miami Dade College!

What do you think about this program for universities and colleges you touch?

6. **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.
7. **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
8. **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.
9. **Contact us if you can volunteer some staff or executive time** to help on national and international efforts.
10. **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>



11. **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 The 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, Executive Director



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 – rich to poor, 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 – the foundation to personal finance knowledge - 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 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 Personal Finance Publication Set. 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. These can also be cobranded with participating organizations and delivered as ebooks or 4 color printed hardcopies.

<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>



**Having better personal finance knowledge changes your world
and the world around you... FOREVER!**



Help us do more by making a generous tax deductible contribution

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

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