

[Insert seal]

The Office of the (Add title President, Governor, Elected Official) of Ghana (Municipality / Organization)

### PROCLAMATION

In Support of The Improving Financial Awareness & Financial Literacy Movement in Ghana April shall hereafter be known as *Financial Literacy Month in Ghana* & October shall be known as *Estate & Gift Planning Awareness Month in Ghana*

**Whereas**, given Ghana's economic statue, Ghanaian's (citizens) are energized & engaged in growing our economy while improving our communities we also see that a greater understanding & familiarity with financial markets will lead to increased economic activity & growth; and

**Whereas**, improving financial & financial literacy empowers THE PEOPLE to make better informed everyday money decisions so they can live a quality life without outliving their wealth & pass on their values, knowledge & assets to future generations to make their lives & this world a better place, ending inherited poverty.

**Whereas**, financial education has been linked to improved lifestyles, lower delinquency rates for borrowers, higher participation & contribution rates in retirement plans, improved spending & saving habits, improved risk-management, higher net-worth with positive knowledge, attitude, & behavior changes; and

**Whereas**, careful estate & financial planning can greatly assist all in building & preserving asset built over a lifetime for the benefit of family, heirs, & supported community & charitable causes; and

**Whereas**, financial, estate & gift planning involves many considerations, including safekeeping of important documents, documentation of assets, operation of law, preparation of appropriate legal instruments, insurance, investments, availability of trust arrangements, charitable giving, inter-vivos care of the benefactor, & other important factors; and

**Whereas**, estate & gift planning encourages timely decisions about the method of holding title to certain assets, the designation of beneficiaries, the possible transfer of asset during the life of the benefactor; and

**Whereas**, the implementation of an estate & gift plan starts with sound education & planning, & then may require the proper drafting & execution of appropriate legal documents, including wills, trusts, & durable power of attorney for asset management & healthcare; and

**Whereas**, this proclamation encourages citizens to carefully consider financial, estate & gift planning to build & preserve assets built over a lifetime for the benefit of family, friends, heirs, & supported causes; &

**Whereas**, during the months of April & October, **The Center for Financial Literacy Education-Africa, The International Improving Financial Awareness & Financial Literacy Association - University of Ghana** (The FA Association), **The Financial Awareness Foundation**, & [+ other appropriate proclaiming organizations] encourages governmental agencies, educational institutions, the financial services industry, consumer groups, nonprofits, employers, the news media & to join together in a personal finance content media blitz though sharing articles, workshops & seminars, webinars & other innovative activities that will educate & empower all to make wise informed lifelong financial decisions & to get & keep their financial house in order by having current financial, estate & gift plans, thus ending the financial illiteracy epidemic & inherited poverty.

**Now & thereafter**, I, [replace with name], the [of] (tile & municipality or organization) in support of **The Improving Financial Awareness & Financial Literacy Movement** do hereby proclaim **April as Financial Literacy Month & October as Estate & Gift Planning Awareness Month in Ghana**.

Signature \_\_\_\_\_  
Title \_\_\_\_\_

Date \_\_\_\_\_

*Further, I encourage all resident of all ages to learn the essential principles of smart money management & to get & keep your financial house in order with a current financial, estate & gift plan. Careful financial, estate & gift planning is necessary not just for your piece of mind, but to give you & your families the best possibilities to reach & maintain your financial goals & dreams, while ending inherited poverty.*

### The Improving Financial Awareness & Financial Literacy Movement in Ghana™

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

**Alert:** We believe sharing financial awareness and financial literacy can be highly contagious!



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