

Join THE MOVEMENT

The Improving Financial Awareness & Financial Literacy Movement in Ghana

Sharing the essential principles to personal financial knowledge changes your world and the world around you, FOREVER!

The Big Challenge

Ghana has a population of nearly 30 million with an employment rate of about 41% and an unemployment rate near 6.8%. However, this leaves over 3.9 million Ghanaians (13% of our population) so poor they cannot afford three meals a day for themselves and their family; in rural areas it is higher. Many are struggling to survive less than \$1.90 PPP (Purchasing Power Parity) (1) US per day.

We are also experiencing increases in debt. We are not taught at home or school about planning for our future and why it's important to have a current financial, estate and gift plans to protect themselves and our families. We have a collection of serious problems resulting in a high percentage of poverty coupled with a lack of financial awareness resulting in a serious financial illiteracy epidemic. This places a HUGE growing amount of pressure on families and friends, employers, nonprofits; as well as the ultimate safety net the government.

This is not just a local epidemic it's an international one. Most people are not taught the essential principles to smart money management – the foundation to personal finance knowledge - at home or in school. Thus, they don't have the proper tools to address everyday money decisions in an informed manner. This jeopardizes their financial and physical wellness, their ability to realistically achieve and maintain their personal and family financial dreams, let alone enjoy a financially secure debt free future.

The Solution

To help address the lack of financial awareness and the financial illiteracy epidemic a dedicated team of concerned parties led by the **Center for Financial Literacy Education - Africa (CFLE)**, **The International Improving Financial Awareness & Financial Literacy Association at University of Ghana Business School** and **The Financial Awareness Foundation** began taking an active leadership role to recognize organizations and their management, and individuals that are championing improving financial awareness and financial literacy.



The Improving Financial Awareness & Financial Literacy Movement in Ghana™

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

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



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Then they began 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 in Ghana** is built around the semi-annual concentrated personal finance content media blitz around the strategic campaign venues

- April being known as **Financial Literacy Month in Ghana**, and six months later with
- **October being known as Estate & Gift Planning Awareness Month in Ghana**

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.

To learn more about **The Improving Financial Awareness & Financial Movement in Ghana** preview the ***Executive Summary / Overview*** by clicking the graphic or keying in this URL address

<http://www.thefinancialawarenessfoundation.org/pdf/TFAF-TIFA-FLMovement-Ghana-ExecSum.pdf>



Learn more about **The Improving Financial Awareness Movement in Africa** preview the Overview by clicking the graphic or keying in this URL address

<http://www.thefinancialawarenessfoundation.org/pdf/TFAF-Africa-TIFA-FLM.pdf>



These Movements and others around the world are modeled after one created in the USA over a decade ago by founders of The Financial Awareness Foundation. To see what others are doing preview ***The Improving Financial Awareness & Financial Literacy Report & Magazine***. This provides a sampling of the community participation, including supporting proclamations from many 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>



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How You Can Participate

While Improving Your Bottom Line & Solving a Major Problem

Fun & Easy Ways to Participate & Support The Movement		Yes I / we can Do This
<p>1. Sharing time and resources to make it better for all</p> 	<p>Make contributions of your time, staff time, creativity, strategic planning, goodwill, contacts, and funds where appropriate.</p> <p>If you are an employer and have available staff time let us know so we can make good use of it on our worthy projects.</p> <p>Ask your employees or fellow workers to volunteer some of their time.</p>	
<p>2. Circulate this communication</p>	<p>Circulate this communication to colleagues and associates and encourage them to become a Ambassador, Strategic Partner, and Volunteer and support and actively participate in The Improving Financial Awareness & Financial Literacy Movement & Campaigns & programs.</p>	
<p>3. Prepare a Proclamation</p> 	<p>Craft and sign a Proclamation supporting The Improving Financial Awareness & Financial Literacy Month in Ghana declaring April as Financial Literacy Month and October as Gift & Estate Planning Awareness Month within your</p> <ul style="list-style-type: none"> • Community • Church • Organization • Association • School • Municipality <p>Then announce it to the news media, your employees, members, students, and The People of Ghana.</p> <p>See the Sample Proclamation link below</p> <p>http://www.thefinancialawarenessfoundation.org/pdf/TFAF-Draft-Ghana-DualMonthFinLitProclamation.pdf</p> <p>In Word</p> <p>http://www.thefinancialawarenessfoundation.org/pdf/TFAF-Draft-Ghana-DualMonthFinLitProclamation.docx</p>	
<p>4. Add The Movements Logo to your website or social media</p>	 <p>http://www.thefinancialawarenessfoundation.org/pdf/TheMovementGhana-WeSupport.jpg</p>	

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5. Share some articles



Place financial and estate and gift planning editorial content on your social media, websites, newsletters, local newspapers, and radio/television/web-based shows, in support of **The Movement** during the strategic campaign venues of Financial Literacy Month and Estate & Gift Planning Awareness Month.

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.

If you need some content to share with friends, family, clients and members see the sample links below or contact us



The Financial Awareness & Financial Literacy Quiz – Some Questions to Ponder

<http://www.thefinancialawarenessfoundation.org/pdf/001A.TFAF-CFLE-UG-Quiz-SomeQuestionsToPonder.pdf>



Organization & Planning are YOUR KEYS to Financial Success

<http://www.thefinancialawarenessfoundation.org/pdf/001B.TFAF-Ghana-Org&PlanningAreKey.pdf>



Getting Organized: Time to Get YOUR Financial House In Order

<http://www.thefinancialawarenessfoundation.org/pdf/002.TFAF-Ghana-GettingsOrganized.pdf>



Let Financial Planning Make YOUR Difference

<http://www.thefinancialawarenessfoundation.org/pdf/007.TFAF-Ghana-LetFPMakeYourDifference.pdf>



It's Time to Protect YOUR Family & Your Future

<http://www.thefinancialawarenessfoundation.org/pdf/014.TFAF-Ghana-ItsTimeToProtectYourFamily.pdf>

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Exposing Kids to Personal Finances

<http://www.thefinancialawarenessfoundation.org/pdf/015.TFAF-Ghana-ExposingKidstoFinances.pdf>



Cost-Cutting Money-Making Game

<http://www.thefinancialawarenessfoundation.org/pdf/016.TFAF-Ghana-Cost-CuttingGame.pdf>



Starting Your Own Business

<http://www.thefinancialawarenessfoundation.org/pdf/017.TFAF-Ghana-Starting Your Own Business.pdf>



Financial Advisors / Product Providers - Select Carefully

<http://www.thefinancialawarenessfoundation.org/pdf/018.TFAF-Ghana-FinancialAdvisors-FinancialProductProviders.pdf>



12 Month Financial Fitness Calendar – CFLE-UG-TFAF

<http://www.thefinancialawarenessfoundation.org/pdf/TFAF-CFLE-UG-12MonthFinFitnessCalendar.pdf>

In support of The Improving Financial Awareness & Financial Literacy Movement, during

- April as Financial Literacy Month...
- October as Estate & Gift Plannign Awareness Month

What content can you share with your employees, clients, prospects and friends?

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Fun & Easy Ways to Participate & Support The Movement

Yes I / we can Do This

6. Financial Quote of the Day or Week



Financial Quotes of the Day or Week

It is fun and a GREAT way to participate in The Improving Financial Awareness & Financial Literacy Movement.

Download this Word File and see what others are doing and use the Templates and samples provided or you can design the perfect one of your own!!! Also included are 30 financial quotes for your use, or you can create or find you own.

<http://www.thefinancialawarenessfoundation.org/pdf/TFAF-UGBS-CFLE-FinancialQuotes-Templates.docx>

7. Develop a social media or webpage



Develop an Improving Financial Awareness & Financial Literacy Webpage on your website and social media. Here you can

- Show your support in improving financial awareness and financial literacy while
- Introducing others to and encouraging them to support and participate in “The Movement”
- Share personal finance content to your employees, members, clients and other Ghanaian

Sample Webpage we are developing on University of Ghana Business School website for The International Improving Financial Awareness & Financial Literacy Association. This will be completed shortly and you can visit directly at

<http://ugbs.ug.edu.gh/association>

<http://www.thefinancialawarenessfoundation.org/pdf/Draft-TFAF-UG-IFAFLA-ResearchCenter-WebsiteStoryboardIdeas.pdf>

8. Make a Presentation Video or post COVID-19 do a Seminar



Host or take part in local, regional and national community-wide Improving Financial Awareness & Financial Literacy workshops, seminars and presentations for your employees and customers built around personal finance content in April and October in support of The Movement and its strategic campaign venues.

These can be recorded and placed as a view on demand on your website and social media.

If you need help or ideas with these presentations, programs, or scripted programs please

We have successfully piloted 'no-cost' community programs like what the City of Monterey and its Public Library (The oldest in California) are doing for their patrons and the Greater Monterey Bay Area Residents as a Community Gift Organizations.

http://www.thefinancialawarenessfoundation.org/pdf/Monterey-FPFlier_2018-031518.pdf

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Yes I /
we can
Do This



We have scripted public presentations for you that you can be easily customized and branded. We have 4 - 90 minute each Presentations in this series part of **The TFAF Building Blocks to Successful Financial Planning Presentation Series**

1. Introduction to The Movement & The Building Blocks to Successful Financial Planning Presentation Series
2. Building Blocks to Successful Financial Planning
 - a. Part 1 – Getting Organized
 - b. Part 2 – Essential Principles
3. Building Blocks to Successful Estate & Gift Planning

Below is a link to the slide deck for the first of the series

<http://www.thefinancialawarenessfoundation.org/pdf/DraftSlides1of4.TFAF-CFLE-UG-BBSFP-Intro-2020.pdf>

9. Other Fun Ideas



Help create some fun improving financial awareness & financial literacy challenges, community-wide events, activities and contests

As to who has the best Financial Awareness

- Community Activity
- Poem
- Article
- Campaign Slogan
- Rap Songs
- Campaign Flyer
- Website
- Other possibilities?

As to who has the most Financially Literate

- Chapter / Council / Church Members
- Employees / Members / City
- Other thoughts
 - Financial Awareness Art Contests
 - Celebrity Appearances
 - Scholarships
 - Concerts
 - Walks, runs and marathons

What other FUN ideas do you have in store for April as Financial Literacy Month?

And in October as Estate & Gift Planning Awareness Month?

10 Downloadable Graphic



The Movement in Ghana – Collection of downloadable graphics for use on your website, communications and social media.

<http://www.thefinancialawarenessfoundation.org/pdf/TheMovement-Ghana-CollectionGraphics.pdf>

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11 Creative Thinking

NOW is the TIME for some CREATIVE THINKING & PROBLEM SOLVING



We believe that NOW is the TIME for some CREATIVE THINKING for you and your family – for dealing with the Medical Crisis and emerging Economic / Financial Crisis!!! From a personal, business, local, national and global perspective.

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

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12 Generous Contributions

We are nonprofits trying to make a BIG difference.



As your budget permits a generous financial contribution would be appreciated and will allow us to accelerate our efforts to significantly improving financial awareness and financial literacy by touching each Ghanaian and sharing personal finance knowledge at least twice a year.

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

- ♥ <http://ugbs.ug.edu.gh/association/MakeAGift.html>
- ♥ <https://cfleafrica.org/donate/>
- ♥ <http://home.thefinancialawarenessfoundation.org/donate.html>

Thank YOU

13 Contact US

Contact us about being leading Strategic Partner

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Appendix

1. The Founding Parties

The International Improving Financial Awareness & Financial Literacy Association at The University of Ghana Business School (The FA Association)

The Association is housed at The University of Ghana (UG), the premier university and the largest university in Ghana was founded as the University College of the Gold Coast by Ordinance on August 11, 1948 for the purpose of providing and promoting university education, learning and research. Dr. Benjamin Amoah, is a Bank and Financial Analyst, Lecturer within the Department of Finance and is the Founding Coordinator of The Association.

The Association's mission is to significantly Improve Financial Awareness & Financial Literacy in Ghana. The envision a Ghana and a World where every person is well educated and has personal finance knowledge - an essential life skill – necessary to make lifelong informed financial decisions while having access to the right financial advice and the skills and tools to manage their finances. Providing everyone the opportunity to achieve and maintain their financial stability, security, and freedom throughout their lives, while they pass on their values, knowledge and assets to future generations to make their lives and this world a better place.

The Association Aims & Objects are to

- ◆ Serve as a forum for member students, faculty, staff and alumina for the discussion of matters relating to financial awareness and financial literacy.
- ◆ Foster close co-operation and brotherly relationship among Members of the Association.
- ◆ Assist the financial service industry in promoting financial awareness and financial literacy in Ghana.
- ◆ Organize lectures, symposia, picnics and fundraising to support the University of Ghana, and The Improving Financial Awareness & Financial Literacy Movement in Ghana, Student Scholarships, Faculty Grants, and other worthy causes.
- ◆ Promote and maintain the spirit of friendship among members of The Association

The membership of The Association shall be open to all persons who are within the University of Ghana Community, and at this time there is no membership subscriptions or fees.

Preview of what we will be doing

- ◆ Leadership role in The Improving Financial Awareness & Financial Literacy Movement in Ghana
- ◆ Assist in developing and delivering Financial Awareness & Financial Literacy Curriculum Programs for all university students, faculty & staff, and alumni
- ◆ Establishing **The International Improving Financial Awareness & Financial Literacy Research Center at UG**. This will provide ongoing longitudinal, technical & academic research to monitor The Movement and its advancements, make improvements where necessary, and provide political leadership with valuable economic insights
- ◆ Initiate Professional Certification & Training Programs for financial service professionals.
- ◆ Establishing Incubators / Accelerators to identify, assemble, create, and help launch and nurture / guide the successful growth of new and existing businesses.
- ◆ Develop a Network of Volunteers and Ambassadors that support The Movement and efforts at the University and throughout the University Community.
- ◆ Fundraising for UG & UGBS

To learn more about The International Improving Financial Awareness & Financial Literacy Association at The University of Ghana Business School and how you can become a member or strategic partner visit us at

<http://ugbs.ug.edu.gh/association>



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Centre for Financial Literacy Education Africa



CFLE–AFRICA is a Ghana based not-for-profit professional organization that seeks to promote and develop financial literacy skills in the average African.

CFLE-Africa's mission is to empower and educate all Africans to make financially sound decisions. Promote and develop financial literacy skills in young Africans and help them make financially sound decisions, plan for the future and live a debt free life. **CFLE-Africa** is the **Lead TFAF Ambassador in Ghana.**

CFLE-Africa seeks to create massive financial awareness and prepare individuals to be a financially informed citizens and leaders. That means knowing only not what they want to do with their life, but also with their financial resources. **CFLE-Africa** advocates for financial literacy through events and campaigns. They host quarterly **SikaSukuu** for market women and small-scale business owners in remote and rural communities in Ghana and other African countries.

To help address the lack of financial awareness and the financial illiteracy epidemic CFLE-Africa led by the Founding Executive Director, **Mr. Peter Kwadwo Asare Nyarko** (a Social Entrepreneur, Financial Literacy Advocate & Educator, Author, and a Public Speaker) is taking an active leadership role to recognize organizations and their management, and individuals that are championing improving financial awareness and financial literacy. **CFLE-Africa** is then uniting them with other associations, organizations, NGO's, 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 in Ghana** with its semi-annual concentrated personal finance content media blitz.

CFLE-Africa gives volunteers a chance to share what they've learned with the community as part of **The Movement** which is championed by **TFAF** a partnered organization. This will be open to student clubs, academic institutions and other volunteered organization, financial service professionals, and their associations and members, employers, and municipalities. **CFLE-Africa** working on a yearly **Financial Literacy Challenge** for High School Students to compete to share their financial awareness and financial literacy for scholarships, awards and recognition.

You can learn more about **CFLE-Africa** at <https://cfleafrica.org/>

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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 personal finance content media blitz every six months through the strategic campaign venues none as **Financial Literacy Month (April) and six months later Estate & Gift Planning Awareness Month (October)**.

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.

- 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 make a contribution 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.

Global financial awareness and financial literacy initiatives are increasing and TFAF is contacted regularly for assistance and ideas from around the world. In 2018 we began assisting in the creation of The Improving Financial Awareness & Financial Literacy Movement in Kenya, Uganda and Tanzania; this will touch ~ 150 million people; this is modeled after our work in the US. In 2020 we are launching The Movement in Ghana and Brazil, and are in discussions with a half dozen other countries.

TFAF shares **UG** vision *"to create an enabling environment that makes University of Ghana increasingly relevant to national and global development through cutting-edge research as well as high quality teaching and learning"* and believes that

- **The Improving Financial Awareness & Financial Literacy Movement in Ghana**
- **The Improving Financial Awareness & Financial Literacy Association at the University of Ghana**

will materially advance efforts to accomplish this and so much more for UG, its students, faculty and staff, alumni, friends and family of the University of Ghana, and all of Ghana.

Valentino Sabuco is the Executive Director, and you can learn more about TFAF at

www.thefinancialawarenessfoundation.org/

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