2018
Improving Financial Awareness & Financial Literacy Movement Report & Magazine Part I

Helping to
achieve and maintain
financial
stability,
security,
and
freedom

A Publication from

The **FINANCIAL AWARENESS** Foundation

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

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Version-072418

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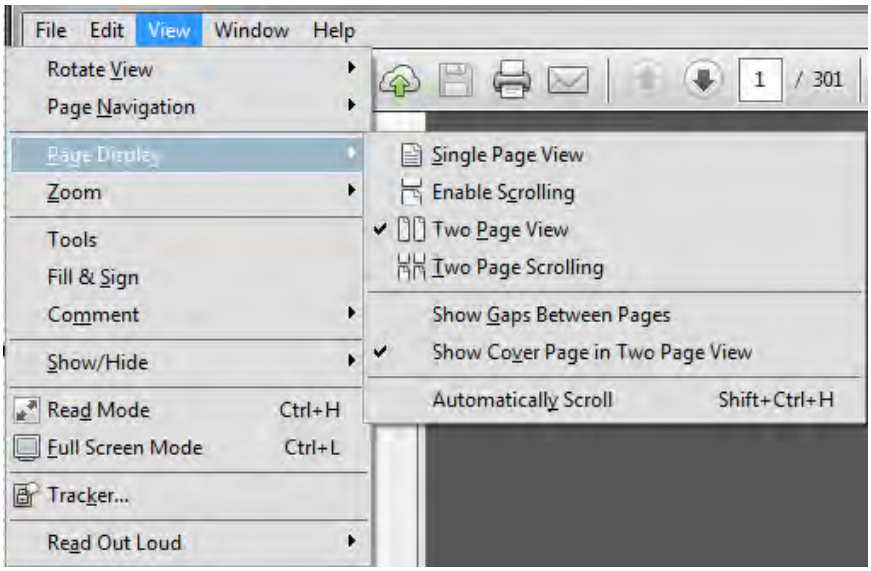

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2018

Improving Financial Awareness & Financial Literacy Movement Report & Magazine™ Part I

The Financial Awareness Foundation

Improving Financial Awareness & Financial Literacy™

www.TheFinancialAwarenessFoundation.org

2018 Improving Financial Awareness & Financial Literacy Movement Report & Magazine™ Part I

Table of Contents

Improving Financial Awareness & Financial Literacy Movement Summary Update....7
2018 Improving Financial Awareness & Financial Literacy Movement First Half Highlights.... 8
Proclamations.... 8
The 2018 Improving Financial Awareness & Financial Literacy Movement.... 9
Distinguished Honorary Co-Chairs.... 9
Webinar about The Improving Financial Awareness & Financial Literacy Movement 9
Sampling of What Others Are Doing 10
VERY IMPORTANT MESSAGE.... 12
Big Social Challenge That Requires Immediate Attention.... 13
The Master Plan and How Everyone Benefits 15
Who benefits from this undertaking? 17
Ways to Partake in The Improving Financial Awareness & Financial Literacy Movement & Campaigns 18
Additional Information 20
Full text of Improving Financial Awareness & Financial Literacy Resolutions.... 20
Press & Industry Media Kit, Councils & Branch Office Information Kit.... 20
Distinguished Honorary Chairs.... 21
Recent Financial Awareness & Financial Literacy Reports 24
How Financially Literate is Your State?.... 32
Annual Financial Service & Nonprofit Association Conferences 37
Community Support & Participation 39
Sampling of Activities & Efforts.... 39
Proclamations 40
Did Your Governor Participate?.... 40
What Others Are Doing.... 66
Educational Initiatives 173
International Initiatives 205
About The Financial Awareness Foundation....225
Donor Contribution Form....231

So What is Financial Literacy?

Financial Literacy is the understanding and effective use of the essential principles to smart personal financial management to address everyday financial decisions in an informed manner, thus empowering people 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
- Advance their philanthropy and legacy plans.

– **The Financial Awareness Foundation**

Most Americans lack personal finance knowledge for making appropriate financial decisions in the normal course of life. On average, U.S. adults answered 50% of the P-Fin Index questions correctly. In addition, there is essentially a 50/50 split between those who were able to answer one-half of the index questions correctly and those who were not able to do so. - ***The TIAA Institute-GFLEC Personal Finance Index*** - https://www.tiaainstitute.org/sites/default/files/presentations/2018-04/TIAA%20Institute_GFLEC_P-Fin%20Index_April%202018.pdf

Improving Financial Awareness & Financial Literacy Movement Summary Update

Greetings Friends and Colleagues:

To all those who participated in the First Half 2018 Improving Financial Awareness & Financial Literacy Movement & Campaigns "**Thank YOU**" for your support and efforts in making this the best ever!!!

For those just learning about the movement and campaigns, or who have not participated in the past, please mark your calendars to partake in the **Improving Financial Awareness & Financial Literacy Movement** with its concentrated personal finance content media blitz built around the strategic campaign venues of **Financial Literacy Month** (April) and six month later during the 10th anniversary of **Estate Planning Awareness Month / Week** (October).

The plan is to touch the majority of the general public – rich to poor, financial service and nonprofit professionals and their organizations, educational institutions and municipalities at least twice a year through these strategic venues, with educational and motivating reminders and tools for making wise lifelong financial decisions and encourage them to **get and keep their financial, estate and gift plans in order.**

Be a part of this important movement and campaigns for improving financial awareness and financial literacy and help make a **BIG** difference, while you increase your bottom line.

The following provides you with

1. Highlights of the first half of 2018 improving financial awareness and financial literacy activities
2. An overview of the lack of financial awareness and the financial illiteracy epidemic and why it places a HUGE growing amount of pressure on families and friends, employers, nonprofits; and the ultimate safety net – the state and federal government
3. Outline of a solution and master plan
4. Fun ways for helping to solve this growing social problem while improving your bottom line
5. Digest and summary of recent reports & white papers related to the financial illiteracy epidemic
6. Community support, participation, and other improving financial awareness & financial literacy programs / activities
7. Additional background information

2018 Improving Financial Awareness & Financial Literacy Movement First Half Highlights

Following is a brief preview of what our colleagues, a number of our government officials, financial service and nonprofit professionals and their organizations, educational institutions, municipalities, employers, philanthropists, the news media, and other concerned supporters are doing to improve financial awareness and financial literacy.

Proclamations

Joining President Trump, the Senate and the following State Governor's signed supporting proclamations proclaiming April as Financial Literacy Month: (Pg 40)

1. Governor Asa Hutchinson, Arkansas
2. Governor Jerry Brown, California
3. Governor John Carney Delaware
4. Governor Nathan Deal, Georgia
5. Governor Butch Otter, Idaho
6. Governor Matt Bevin, Kentucky
7. Governor Rick Snyder, Michigan
8. Governor Mark Dayton, Minnesota
9. Governor Phil Bryant, Mississippi
10. Governor Christopher Sununu, New Hampshire
11. Governor Roy Cooper, North Carolina
12. Governor Mary Fallin, Oklahoma
13. Governor Kate Brown, Oregon
14. Governor Tom Wolf, Pennsylvania
15. Governor Dennis Daugaard, South Dakota
16. Governor Bill Haslam, Tennessee
17. Governor Greg Abbott, Texas
18. Governor Phil Scott, Vermont
19. Governor Jay Inslee, Washington
20. Governor Scott Walker, Wisconsin

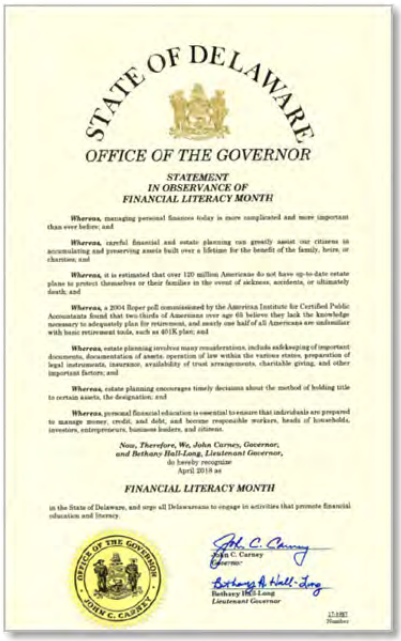
Wouldn't it be great if we can get all 50 governors to do proclamation for every Financial Literacy Month and Estate Planning Awareness Month!

With a little effort we can help make this happen!

Can you assist by contacting your state governor and provide them with such a request and a sample draft proclamation with research footnotes to consider?

Use the following link to download a sample draft proclamation

http://www.thefinancialawarenessfoundation.org/pdf/DraftImprovingFinancialAwareness-NFLM-NEPAW-Proclamation.pdf


STATE OF DELAWARE

OFFICE OF THE GOVERNOR

STATEMENT
IN OBSERVANCE OF
FINANCIAL LITERACY MONTH

Whereas, managing personal finances today is more complicated and more important than ever before; and

Whereas, careful financial and estate planning can greatly assist our citizens in accumulating and preserving assets built over a lifetime for the benefit of the family, heirs, or charities; and

Whereas, it is estimated that over 120 million Americans do not have up-to-date estate plans to protect themselves or their families in the event of sickness, accidents, or ultimately death; and

Whereas, a 2004 Roper poll commissioned by the American Institute for Certified Public Accountants found that two thirds of Americans over age 65 believe they lack the knowledge necessary to adequately plan for retirement, and nearly one half of all Americans are unfamiliar with basic retirement tools, such as 401K plan; and

Whereas, estate planning involves many considerations, include safekeeping of important documents, documentation of assets, operation of law within the various states, preparation of legal instruments, insurance, availability of trust arrangements, charitable giving, and other important factors; and

Whereas, estate planning encourages timely decisions about the method of holding title to certain assets, the designation; and

Whereas, personal financial education is essential to ensure that individuals are prepared to manage money, credit, and debt, and become responsible workers, heads of households, investors, entrepreneurs, business leaders, and citizens.

Now, Therefore, We, John Carney, Governor;
and Bethany Hall-Long, Lieutenant Governor,
do hereby recognize
April 2018 as

FINANCIAL LITERACY MONTH

in the State of Delaware, and urge all Delawareans to engage in activities that promote financial education and literacy.

John C. Carney
Governor

Bethany Hall-Long
Lieutenant Governor

STATE OF OKLAHOMA

EXECUTIVE DEPARTMENT

Proclamation

Whereas, people frequently hold bank and credit union accounts, credit cards and other financial tools before they are trained how to use them responsibly; and

Whereas, financial life skills can help avert debt problems and provide a strong foundation upon which Oklahomans can shape their future; and

Whereas, financial education plays a key role in helping Oklahomans establish and maintain healthy financial habits; and

Whereas, it is vital for Oklahomans to have a significant understanding of budgeting, saving, investing, and credit choices; and

Whereas, throughout the month of April, an awareness campaign will be conducted to highlight the significance of financial literacy, and the need to cultivate skills and strategies to manage personal finances; and

Whereas, Oklahomans are encouraged to improve their financial literacy and make every effort to achieve financial wellness;

Now, therefore, I, Mary Fallin, Governor, do hereby proclaim April 2018 as

"Financial Literacy Month"

in the state of Oklahoma.

In Witness Whereof, I have hereunto set my hand and caused the Great Seal of the State of Oklahoma to be affixed.

Done at the Capitol, in the City of Oklahoma City, this 20th day of February in the Year of Our Lord two thousand eighteen and of the State of Oklahoma in the one hundred and tenth year.

Mary Fallin

STATE OF ARKANSAS

EXECUTIVE DEPARTMENT

PROCLAMATION

TO ALL TO WHOM THESE PRESENTS COME - GREETINGS:

WHEREAS: The world is changing quickly, and the financial world is no exception. Teenagers, college students, young adults, and retirees frequently hold bank and credit union accounts, credit cards, and other financial tools before they are trained how to use them responsibly; and

WHEREAS: All too often, teens begin struggling with mounting financial debt before they are even out of school. When learned early in life, financial literacy can prevent terrible debt problems and provide a strong foundation upon which Arkansans can build their future; and

WHEREAS: Whatever their income level, Arkansans can have a bright future if they take charge of their financial management skills today. Financial education plays a key role in helping our youth mature into responsible adults, and ultimately, lead them to financial freedom; and

WHEREAS: Organizations across this great state work to promote awareness and education on financial management. Their efforts include instruction on development of financial goals and explanation of the benefits of bank or credit union accounts, savings programs, and prudent spending; and

WHEREAS: Having budgeting strategies and a strong grasp of how to avoid credit card debt empowers Arkansans to make sound financial choices for their future financial stability; and

WHEREAS: Throughout the month of April, an awareness campaign will be conducted to highlight the importance of financial literacy, among both young and old, and the need to develop financial capability and capacity;

NOW, THEREFORE, I, ASA HUTCHINSON, Governor of the State of Arkansas, by virtue of the authority vested in me by the laws of the State of Arkansas, do hereby proclaim April 2018, as

FINANCIAL LITERACY MONTH IN ARKANSAS

across the State, and I encourage Arkansans of all ages to learn more about financial strategies and options.

IN TESTIMONY WHEREOF, I have hereunto set my hand and caused the Great Seal of the State of Arkansas to be affixed this 7th day of March, in the year of our Lord 2018.

Asa Hutchinson, Governor

Mark Martin, Secretary of State

The 2018 Improving Financial Awareness & Financial Literacy Movement Distinguished Honorary Co-Chairs

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-foundered 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 other leading financial service, nonprofit, and charitable gift planning professional and their organizations, small and large employers, municipalities, the news media, and other concerned individuals and organizations in supporting and participating in these strategic venues.

Webinar about The Improving Financial Awareness & Financial Literacy Movement

Appraise By Evaluation Services, Inc. helped launch the spring campaign

You can view or access the presentation to listen while you drive here.

https://www.youtube.com/watch?v=gaUrcXqiIFo&feature=youtu.be

Sampling of What Others Are Doing

Professional Associations

- **American Academy of Attorney-CPAs**
  Helps launches the spring campaign (Pg 68)

  http://www.multibriefs.com/briefs/AAACPA/AAACPA041818.php

- **Association of Fundraising Professionals**
  Helps launch the spring campaign (Pg 78)

  http://www.afpnet.org/Audiences/MemberNewsDetail.cfm?ItemNumber=37253

- **National Association of Charitable Gift Planners**
  Encourages members to participate. (Pg 79)

  https://charitablegiftplanners.org/news/press-release-cgp-partners-promote-financial-literacy-month-april

- **National Association of State Treasurers**
  Provides state treasurers with a pre-packaged comprehensive set of materials on how to commence a financial literacy program (Pg 65)
  https://nast.org/financial-literacy/

News Media / Publishing

- **Forbes**
  April Is Financial Literacy Month - Why Financial Wellness Matters (Pg 90)
  https://www.forbes.com/sites/markavallone/2018/03/31/april-is-financial-literacy-month-why-financial-wellness-matters/#1605e2cd6f13

- **Planned Giving Design Center**
  Launches National Estate Planning Awareness Month (Pg 71)
  https://www.pgdc.com/pgdc/april-14th-anniversary-national-financial-literacy-month

Universities & Colleges

- **University of Southern California – Emeriti Center**
  and The Financial Awareness Foundation provide a gift of financial knowledge to the graduating class. (Pg 175)

  https://emeriti.usc.edu/resources/financial-literacy/

Nonprofits

- **The Financial Awareness Foundation**
  Provides 12 month Financail Fitness Plan and a Set of Free Publications – (Pg 228)
  http://www.thefinancialawarenessfoundation.org/

- **Council for Economic Council**

  Posts student video why improving financial literacy is so very important (Pg 88)
  http://councilforeconed.org/events/financial-literacy-month/

  https://www.youtube.com/embed/CaEPKyNg71k?autoplay=1

- **Jump$tart**

  Supports National Financial Literacy Month (Pg 158)
  https://www.jumpstart.org/what-we-do/financial-literacy-month/

- **SEC**

  Promotes Investor Awareness during National Financial Capabilities Month (Pg 75)

  https://www.sec.gov/news/press-release/2018-54

Financial Service Companies

- **Evaluation Services, Inc.**
  Kicks off Financial Literacy Month with a video (Pg 86)
  http://investor.citizensbank.com/about-us/newsroom/latest-news/2017/2017-04-03-143015078.aspx

- **American Endowment Foundation**
  Does a webinar The Building Blocks to Successful Estate & Gift Planning (Pg 121)
  https://marketing.aefonline.org/acton/form/9733/0101:d-0002/0/-/-/-/-/index.htm?sid=TV2:A9uiimvQJ

International

- **Prakash Koirala Uses Piggy Banks To Empower Nepalese Students**
  Prakash and his company FinLit are working on financial empowerment as an approach to poverty reduction that focuses on improving the financial security of low-income people. (Pg 214)
  http://kwhs.wharton.upenn.edu/2018/04/prakash-koirala-financial-literacy-champion-nepal/

  http://finlitnepal.com/

- **The University of Memphis**

  Supports National Financial Literacy Month (Pg 179)

  http://news.psu.edu/story/461359/2017/04/10/impact/professors-efforts-part-governors-financial-capability-month

- **Kenya - Christian Community Healthcare Foundation- Kenya (COHECF-KENYA)**

  We are helping to launch The Improving Financial Awareness & Financial Literacy Movement in Kenya. (Pg 209)

  http://www.thefinancialawarenessfoundation.org/pdf/TFAF-TIFA-FLMovement-Kenya-ExecSum.pdf

  http://cohecfkenya.org/improving-financial-literacy-project/

Community Wide

- **Monterey Public Library**

  Provides the Monterey Bay Community with several important presentations – (Pg 81)

  http://www.thefinancialawarenessfoundation.org/pdf/TFA-Monterey-FinLiteracyFlier-Spring2018.pdf

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

  https://www.facebook.com/montereypubliclibrary

- **Girl Scouts**

  Provides Financial Literacy Badges (Pg 167)

  http://blog.girlscouts.org/2017/04/financial-literacy-requires-more-than.html

- **CFA Society Boston**

  Does the CFS Society Boston's Financial Literacy Initiative – Understanding Personal Finances (Pg 164)

  https://www.cfaboston.org/CFAB/Advocacy/Financial_Literacy_Initiative/CFAB/Landing_Pages/Fin_Lit_Landing_Pages/Financial_Literacy_Initiative.aspx?hkey=3c81067a-3334-4287-b25d-5c75da3d0680

Financial Service Professionals

- **Tayne Law Group**

  Provides a Blog support Financial Literacy Month (Pg 144)

  https://attorney-newyork.com/financial-attitude-financial-literacy/

- **J&F Advisors LLC**

  Detroit based CPA firm promotes Financial Literacy Month (Pg 103)

  https://michronicleonline.com/2018/04/02/jf-advisors-promotes-financial-literacy-month-to-small-business-owners/

- **TD Ameritrade**

  Helps launch Financial Literacy Mont: with The Importance of Investor Education (Pg 162)

  https://tickertape.tdameritrade.com/personal-finance/financial-literacy-month-investor-education-14933

Special Reports

- **Survey of States - How is your state doing?**

  2016 Survey of the States: Economic and Personal Finance Education in Our Nations Schools (Pg 26 & 32)

  https://wallethub.com/edu/most-and-least-financially-literate-states/3337/

- **PISA 2015 Results Students' Financial Literacy Volume IV–**

  How students fair internationally (Pg 24 & 205)

  http://www.oecd.org/education/pisa-2015-results-volume-iv-9789264270282-en.htm

Interested Parties

- **Gooding**

  Rock band teaches students about financial literacy – (Pg 93 & 114)

  https://www.goodingmusic.com/for-good/financial-literacy-tour/

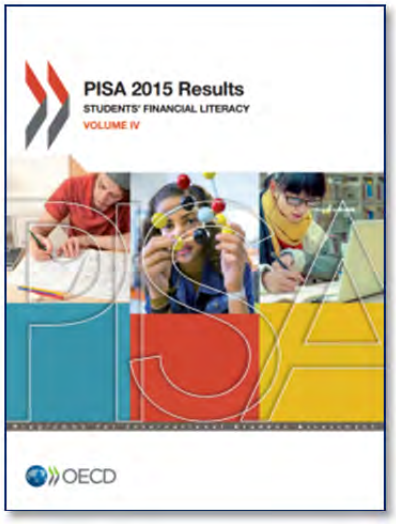
- **Financial Literacy Legislation**

  Twenty-nine states and Puerto Rico have financial literacy legislation in the 2018 session. (Pg 168)

  http://www.ncsl.org/research/financial-services-and-commerce/financial-literacy-2018-legislation.aspx

And so much more as you will soon see

VERY IMPORTANT MESSAGE



"Basic financial literacy is an essential life skill. Individuals make financial decisions for themselves at all ages: from children deciding how to spend their pocket money to teenagers entering the world of work, from young adults purchasing their first home to older adults managing their retirement savings. Financial literacy helps individuals to navigate these decisions and strengthens their financial well-being. In this spirit, it also promotes inclusive growth and more resilient financial systems and economies.

For the second time, the latest edition of the OECD's Programme for International Student Assessment (PISA) – which serves as the world's premier yardstick for evaluating the quality, equity and efficiency of school systems – assessed the financial literacy of 15-year-old students. In particular, it examined their capacity to apply their financial knowledge and skills to real-life situations involving financial issues and decisions.

The results call for greater investments in financial literacy from a young age. Students performing at the highest levels of proficiency in financial literacy are more likely than lower-performing students to be oriented towards saving, to expect to complete a university education, and to work in a high-skilled occupation. This suggests that financially literate students may be better able to recognise the value of investing in their human and financial capital.

But PISA 2015 data show that far too many students around the world are failing to attain a baseline level of proficiency. Even in countries and economies that perform at or above the OECD average – including Australia, Italy, the Netherlands, Poland and the United States – at least one fifth of students perform below the baseline level of proficiency. This means that these students cannot even recognise the value of a simple budget or understand the relationship between how much a vehicle is used and the costs incurred.

There is thus an urgent need for all countries, regardless of their economic and financial development, to improve the financial literacy of their students. While we don't yet have all the answers, the PISA 2015 Financial Literacy Assessment shines the spotlight on a number of important policy considerations."

-From the Forward of the PISA 2015 Results – Report
http://www.oecd.org/education/pisa-2015-results-volume-iv-9789264270282-en.htm

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Big Social Challenge That Requires Immediate Attention

So many people are on the verge of running out of money prematurely. Many families are burdened with large amounts of student loans and other forms of debt; more than half of our adults in America (120 million – poor to wealthy) do not have an up-to-date financial, estate and gift plans to protect themselves and their families. **We have a serious problem**. This lack of financial awareness, along with the **financial illiteracy epidemic** places a **HUGE** growing amount of pressure on families and friends, employers, nonprofits; as well as the ultimate safety net the state and federal government. This is not just a US epidemic it's an international one.

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 (that could be half your family and friends and business associates, and for universities and nonprofits half **your potential donors**) **don't have nor understand the importance of having a current estate & gift plan** to protect themselves and their assets and family 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 or elderly; it's important for everyone. With some advance planning, issues such as managing bill paying and assets in the event of sickness or disability, guardianship of children, care of a special needs child and long-term care needs, and distribution of retirement plan and other assets to the correct person(s) and nonprofit(s) at ones death can all be handled with sensitivity, care, and at a reasonable cost.
    - To execute a will and powers of attorney, you must have the legal ability to enter a contract, meaning that in California you must be mentally competent and at least 18 years old.
    - As you may know if people don't have an estate plan, their assets may not pass to their desired party, and there is no way for their assets (significant or modest) to get to their favorite charities or causes unless some advance arrangements are made. Asset pass at death by title, beneficiary designation, and if there is no will or trusts via 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 entrepreneurism, help advance cures for health problems, help feed many, improve financial awareness and financial literacy, etc.

- 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 last 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 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 will be 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
- **This is not just a domestic epidemic it is an international one**.

Managing personal finances today is more complicated and more important than ever. We're living longer, but saving proportionately less. Scores of us feel less secure in our jobs and homes than we did in the past.

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.

People need access to better personal financial management tools and information, to communicate and work more effectively with their financial advisors, and to make better every day informed financial decisions.

To learn more about this empidemic review our white paper

We Have a Lack of Financial Awareness & a Financial Illiteracy Epidemic that Requires Immediate Attention

http://www.thefinancialawarenessfoundation.org/pdf/TFAF-WhitePaper-LackofFinAware-FinlliteracyEpidemic.pdf

Together we have the potential to advance and contribute to one of the most amazing, broad-based, multifaceted campaigns for improving financial awareness and financial literacy.

The Master Plan and How Everyone Benefits

There is a real solution to this lack of financial awareness and financial literacy epidemic that revolves around better educating the general public, financial service and nonprofit professionals to the essential principles to smart personal financial management – the foundation to personal finance knowledge - while motivating them to take appropriate actions. People need access to better personal financial management tools and information, to communicate and work more effectively with their financial advisors, and to make better every day informed money decisions. **We can use your assistance.**

You can play an integral role in joining with your colleagues from the financial service, nonprofit, academic communities, employers, government agencies, and the news media in supporting and actively participating in building semiannual financial awareness programs to touch the vast majority of the general public. This can be accomplished with the subtle **concentrated personal finance content media blitz** around the strategic campaign venues of:

- National Financial Literacy Month (NFLM - April)
- National Estate Planning Awareness Month / Week (NEPAW - 3rd Week in 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 campaign venues, with educational and motivating **reminders to get and keep your financial, estate and gift plans in order**.

The objective is to encourage you and other financial / nonprofit / education professionals and their organizations, employers, municipalities, and the news media to actively participate in this movement to alert, educate, motivate, and assist everyone to cost effectively establish and keep their estate and financial plans and gifting plans current. 120 million America's-half the adults; rich to poor - don't have plans, that's a lot of quality business for the financial service and nonprofit professionals!

Please join us and other financial service and nonprofit organizations and professional associations such as: the American Institute of Certified Public Accountants, the Society of Attorney-Certified Public Accountants, the American Bar Association, the Association of Fundraising Professionals, the Society of Financial Service Professionals, the National Academy of Elder Law Attorneys, National Association of Estate Planners and Councils, the National Association of Charitable Gift Planners, the Financial Planning Association®, and The International Association of Advisors in Philanthropy that have supported National Financial Literacy Month and National Estate Planning Awareness Month/Week.

We understand that this is a massive undertaking. As we move into the 10th year of the **Improving Financial Awareness & Financial Literacy Movement** it's being accomplished through leading organizations and their associates that include:

- Financial service associations and their members
- Nonprofit associations and their members
- Financial service professionals and their companies
- Nonprofits / Employers / Technology companies
- Educational institutions
- Government entities
- News media

WELCOME TO THE FINANCIAL AWARENESS FOUNDATION WEBSITE

Together these organizations represent nearly 1,000,000 financial professionals. The accountants, attorneys, estate planners, financial planners and advisors, insurance agents and brokers, trust officers, and nonprofit executive directors and development officers that are members of these organizations are helping to mobilize the financial and estate planning and nonprofit communities by providing support, tools, and education for their professionals and the general public they serve.

Who benefits from this undertaking?

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

- You benefit 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 attack new patrons, retain existing ones, and build support for your own other initiatives.
- You, your employees, 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 fundamentals of smart financial management so they can make better every day informed financial decisions, and have the best possibilities to reach and maintain their personal financial freedom, security and advance their personal philanthropy.
- Financial advisors and their organizations benefit by acquiring new business from more informed and motivated clients.
- Employer benefit from having less stressed and happier more productive employees.
- Nonprofits benefit with increased donations, planned gifts, alternate beneficiary selections and bequests from more informed and motivated donors and volunteers.
- Philanthropists benefits by helping to solve a major social problem that leads to better world.
- Universities benefit by having alumni, faculty and staff who are less stressed, happier and more productive and more philanthropic.
- News media benefits by providing their readers with timely valuable information.
- Municipalities, states, and the federal government benefits by having more productive, happier, and more financially stable constituents; with less demands on their social welfare resources.
- Everyone actually benefits with a stronger and financially sound economy.

Together we have the potential to help solve a this major social challenge by advancing and contributing to one of the most amazing, broad-based, multifaceted moments for improving financial awareness and financial literacy movement while advancing philanthropy.

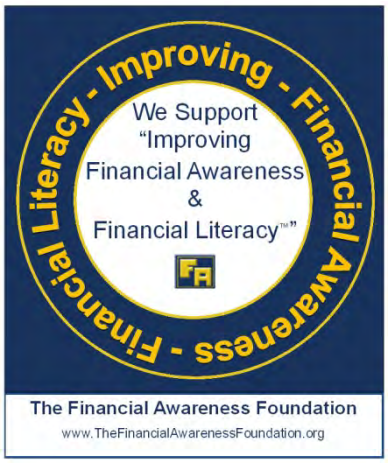
Ways to Partake in The Improving Financial Awareness & Financial Literacy Movement & Campaigns

Remember the plan is to touch the majority of the general public – poor to rich, 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.

1. Place financial and estate planning editorial content into your website, newsletters, social media groups, your chapters local newspapers, and radio/television/web-based shows and ads, in support of **National Financial Literacy Month** (April) and **National Estate Planning Awareness Month/Week** (3rd week in October). If you need some financial and estate planning content contact us.

2. Add the ***We Support Improving Financial Awareness & Financial Literacy Co-Branded 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-Bl-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. **Host and present a 'general public' and a 'professional' national webinar** built around built around personal financial and estate planning during the months of April and October. If you need content ideas or a scripted webinar contact us.

5. **Provide local seminars and workshops. Encourage your local**
    - Financial Planning Association Chapter
    - Estate Planning Council
    - Partnership in Philanthropic Planning Council
    - Association of Fundraising Professionals Chapter
    - International Association of Advisors in Philanthropy Chapter
    - Society of Financial Service Professionals Chapter
    - Nonprofits

    and their financial professional associates to join in with you to host or take part in community-wide programs built around personal financial and estate planning during the months of April and October in support of improving financial awareness and financial literacy.

6. **Circulate financial awareness campaign materials** and the Press & Industry Media Kit and Guides to your members, colleagues, associates, and encourage them to support and participate in these important events. These can be found under the Campaign tab on www.TheFinancialAwarenessFoundation.org beneath downloads. We can work with you to customize and co-brand an Improving Financial Awareness & Literacy Campaign Guide & Information Kit to meet your needs.

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

    Here's a link to further background materials and sample proclamations; this only takes a few minutes!

    http://home.thefinancialawarenessfoundation.org/pdf/DraftImprovingFinancialAwareness-NFLM-NEPAW-Proclamation.pdf

8. **Build and schedule some of your organizations annual marketing, branding, advertising, and social media programs and conferences** around these strategic venues for improving financial awareness and financial literacy to take full advantage of the concentrated media blitz on your members, their organization's employees, donors, and prospects.

9. Further possibilities and ideas are provided later in this report.

We hope you will join us in communicating these important opportunities with your colleagues and we look forward to working with you on **Estate & Gift Planning Awareness Month** and **Financial Literacy Month** and the **Improving Financial Awareness & Financial Literacy Movement.**

Additional Information

Full text of Improving Financial Awareness & Financial Literacy Resolutions

To see the full text of the National Financial Literacy Month and National Estate Planning Awareness Month/Week resolutions click onto, or cut and paste the following link into your web browser.

http://www.thefinancialawarenessfoundation.org/pdf/About-NationalFinancialLiteracyMonth.pdf

http://www.thefinancialawarenessfoundation.org/pdf/About-NationalEstatePlanningAwarenessWeek.pdf

Press & Industry Media Kit, Councils & Branch Office Information Kit

To download the Planner Press & Industry Media Kit and the Councils / Chapters / Branch Office Guide & Information Kit under the Campaign tab at

http://home.thefinancialawarenessfoundation.org/campaigns.html

Together we have the potential to help solve a major social challenge around the lack of financial awareness and the financial illiteracy epidemic.

Distinguished Honorary Chairs

2009 & 2010

Sidney Kess**, Esq., JD, LLM, CPA, AEP®**

(Distinguished) nationally renowned tax expert / author, educator and lecturer. Recipient of the AICPA's Gold Medal Award for his contributions to the profession, 2015 winner of the NYSSCPA's Dr. Emanuel Saxe Outstanding CPA in Education, and selected by CPA Magazine as the "Most Influential Practioner"

2011 & 2012

Sidney Kess**, Esq., JD, LLM, CPA, AEP®**

(Distinguished) nationally renowned tax expert / author, educator and lecturer. Recipient of the AICPA's Gold Medal Award for his contributions to the profession, 2015 winner of the NYSSCPA's Dr. Emanuel Saxe Outstanding CPA in Education, and selected by CPA Magazine as the "Most Influential Practioner"

Andrea R. Millar, CPA/PFS, leads the

American Institute of Certified Public Accountants ("AICPA") Personal Financial Planning ("PFP") Division

2012 & 2013

Jonathan Blattmachr, Esq., AEP®

(Distinguished), recognized as one of the country's most creative trusts and estates lawyers, author and speaker

Janet Novack, leading financial

journalist, exceptional communicator, and the Washington D.C. Bureau Chief & Executive Editor for Forbes

2013 & 2014 Spring

Joanna Averett, MBA, CFP®, AIF®,

AEP®, is the Past President of the National Association of Estate Planners & Councils, President of The NAEPC Education Foundation, and VP and Wealth Management Advisor at First American Trust.

Jim Stovall, is President of the

Emmy Award-winning Narrative Television Network, a highly sought after best-selling author and platform speaker, and philanthropist.

Paul G. Schervish, M.Div., Ph.D.,

Professor of Sociology and Director of the Center on Wealth and Philanthropy at Boston College, 2013 recipient of the Distinguished Career Award from the American Sociological Association's section on Altruism, Morality & Social Solidarity.

2014 Fall & 2015

Paul G. Schervish, M.Div., Ph.D.,

Professor of Sociology and Director of the Center on Wealth and Philanthropy at Boston College, 2013 recipient of the Distinguished Career Award from the American Sociological Association's section on Altruism, Morality and Social Solidarity.

Jim Stovall, is President of the

Emmy Award-winning Narrative Television Network, a highly sought after best-selling author and platform speaker, and philanthropist. ***The Gift of a Legacy***, based on Jim's novel, is in pre-production with an anticipated 2015 release date.

Andrew Watt, FInstF, Pres. & CEO,

of the Association of Fundraising Professionals (AFP), representing individuals and organizations that raise more than $100 billion in charitable contributions every year around the world for countless causes.

2016

Representing Academia, 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; National Jurist Magazine named her as one of the most influential people in legal education in 2015 - 2013.

Representing Nonprofits,

Andrew Watt, FInstF, Pres. & CEO, of the Association of Fundraising Professionals (AFP), representing individuals and organizations that raise more than $100 billion in charitable contributions every year around the world for countless causes.

Representing News Media,

Susan R. Lipp, Editor in Chief of Trusts & Estates magazine, the WealthManagement.com Journal for estate-planning professionals, and a member of the Penton Wealth Management team. She oversees both the print and online version of T & E, as well as the monthly e-newsletter articles.

2017

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 the Seven Keys of Purposeful Trust and Gift. Received his BA magna cum laude from Brigham Young University and his JD from George Washington University.

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-foundered and is an active principle of Life Legacy Case Design, a back office for professional advisors engaged with high net worth families, and EzCharitable.

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.

2018

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).

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.

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-foundered and is an active principle of Life Legacy Case Design, a back office for professional advisors engaged with high net worth families, and EzCharitable.

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So What is Financial Literacy?

Financial Literacy means possessing the skills and knowledge on financial matters to confidently take effective action that best fulfills an individual's personal, family and global community goals.

- **The National Financial Educators Council**

Financial literacy is the ability to understand how money works in the world: how someone manages to earn or make it, how that person manages it, how he/she invests it, or how that person donates it to help others.

– **McGraw Hill Financial Inc.**

Recent Financial Awareness & Financial Literacy Reports

1. **Financial Education and Empowerment Committee** - STATE TREASURY PROGRAM CENSUS - By State (updated April 4, 2017). Check out what your state is doing to help promote financial awareness and financial literacy.
http://nast.org/wp-content/uploads/2017/04/Financial-Literacy-Census-April-2017-1.pdf

2. **OECD / INFE International Survey of Adult Financial Literacy Competencies**

Assessing the levels of financial literacy in the population is a key component of a successful national strategy for financial education, enabling policy makers to identify gaps and design appropriate responses. International comparisons increase the value of such an assessment by allowing countries to benchmark themselves with other countries. Where similar patterns are identified across countries, national authorities can work together to find common methods for improving financial literacy within their respective populations.

Addressing a call by G20 Leaders to develop practical tools for financial literacy measurement, the OECD/INFE has conducted an international data collection exercise to measure financial literacy and financial inclusion. A total of 51,650 adults aged 18 to 79 from 30 countries and economies participated in the survey.

The survey results were released at the Global Symposium on Financial Education in Auckland, New Zealand, on 12 October 2016.

http://www.oecd.org/finance/oecd-infe-survey-adult-financial-literacy-competencies.htm

3. **PISA 2015 Results – Students' Financial Literacy Volume IV**– - May 2017

Basic financial literacy is an essential life skill. Individuals make financial decisions for themselves at all ages: from children deciding how to spend their pocket money to teenagers entering the world of work, from young adults purchasing their first home to older adults managing their retirement savings. Financial literacy helps individuals to navigate these decisions and strengthens their financial well-being. In this spirit, it also promotes inclusive growth and more resilient financial systems and economies.

For the second time, the latest edition of the OECD's Programme for International Student Assessment (PISA) – which serves as the world's premier yardstick for evaluating the quality, equity and efficiency of school systems – assessed the financial literacy of 15-year-old students. In particular, it examined their capacity to apply their financial knowledge and skills to real-life situations involving financial issues and decisions.

The results call for greater investments in financial literacy from a young age. Students performing at the highest levels of proficiency in financial literacy are more likely than lower-performing students to be oriented towards saving, to expect to complete a university education, and to work in a high-skilled occupation. This suggests that financially literate students may be better able to recognize the value of investing in their human and financial capital.

But PISA 2015 data show that far too many students around the world are failing to attain a baseline level of proficiency. Even in countries and economies that perform at or above the OECD average – including Australia, Italy, the Netherlands, Poland and the United States – at least one fifth of students perform below the baseline level of proficiency. This means that these students cannot even recognize the value of a simple budget or understand the relationship between how much a vehicle is used and the costs incurred.

There is thus an urgent need for all countries, regardless of their economic and financial development, to improve the financial literacy of their students. While we don't yet have all the answers, the PISA 2015 Financial Literacy Assessment shines the spotlight on a number of important policy considerations.

http://www.oecd.org/education/pisa-2015-results-volume-iv-9789264270282-en.htm

4. **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.

https://s3.amazonaws.com/files.consumerfinance.gov/f/documents/201703_cfpb_StateEngagementProject.pdf
http://files.consumerfinance.gov/f/201501_cfpb_report_financial-well-being.pdf

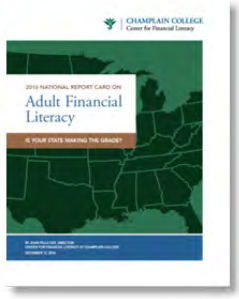
5. **State Personal Income**

State personal income increased 4.3 percent at an annual rate in the first quarter of 2018, after increasing 4.7 percent in the fourth quarter of 2017, according to estimates released today by the Bureau of Economic Analysis1 (table 1). Personal income increased in all states and the District of Columbia. The percent change in personal income across all states ranged from 7.4 percent in Washington to 2.0 percent in Idaho.

https://www.bea.gov/newsreleases/regional/spi/sqpi_newsrelease.htm

6. **Consumer Financial Literacy Survey**

According to the National Foundation for Credit Counseling's (NFCC) 2016 Consumer Financial Literacy Survey, 45 percent of adults gave themselves grades C, D or F with regard to their personal finance knowledge, 26 percent have not saved anything for retirement, 31 percent have no savings other than retirement savings, 60 percent do not have a budget and 22 percent do not pay their bills on time. Such negative financial outcomes and low levels of consumer knowledge and confidence make it crystal clear that financial literacy in America should be a national priority.



Champlain College's Center for Financial Literacy is based in Vermont. We have participated in a variety of state task forces, commissions and boards focused on increasing the financial literacy and capability of Vermonters. Each of these groups started their efforts the same way, by trying to obtain data on how financially literate or capable our adult citizens are and wondering how well they fare compared to our neighboring states or the nation. Although data on these subjects exist in all states, it is often hard to find and is dispersed in reports and websites or gathered by private enterprises for use by paying customers. Organizations that gather data on these subjects often wish that there was a report that collected state-specific data in one place, and that indicated how each state was doing against its peers and the nation.

http://www.champlain.edu/centers-of-excellence/center-for-financial-literacy/national-report-card-on-adult-financial-literacy

7. ***Fall Improving Financial Awareness & Literacy Movement Report & Magazine™.*** The Financial Awareness Foundation reported that the fall campaign around National Estate Planning Awareness Month / Week was very successful. See what your colleagues are doing and learn how you can participate in this broad-based, multifaceted strategic venue for improving financial awareness and financial literacy.

http://www.thefinancialawarenessfoundation.org/pdf/TFAF-FallCampaignReport&Scrapbook.pdf

8. **2016 U.S. Trust Study of High Net Worth Philanthropy**
The 2016 U.S. Trust® Study of High Net Worth Philanthropy examines the giving patterns, priorities, and attitudes of America's wealthiest households for the year 2015. This study is the sixth in a series of biennial studies, researched and written by the Indiana University Lilly Family School of Philanthropy in partnership with U.S. Trust. All of these studies provide valuable information about high net worth giving across multiple dimensions that can be used by nonprofit professionals, charitable advisors, donors, and others interested in philanthropy and the nonprofit sector:

https://newsroom.bankofamerica.com/press-kits/us-trust-study-high-net-worth-philanthropy

9. **The 2016 National State of Financial & Economic Education- Council for Economic Education**
This is a very interesting presentation that shows the maginitude of the lack of financial awareness and financial literacy empidemic.
http://www.surveyofthestates.com/

10. **Survey of the States: Economic and Personal Finance Education in Our Nation's Schools - Council for Economic Education**
The 2016 Survey of the States shows that there has been slow growth in personal finance education in recent years and no improvement in economic education. 2016 Key Findings

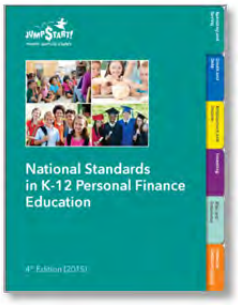
- Since 2014, two additional states include personal finance in their K-12 standards and require those standards to be taught.
- While more states are implementing standards in personal finance, the number of states that require high school students to take a course in personal finance remains unchanged since 2014 – just 17 states.
- Only 20 states require high school students to take a course in economics – that's less than half the country and two fewer states than in 2014.
- There has been no change in the number of states that require standardized testing of economic concepts – the number remains at 16.

http://councilforeconed.org/wp/wp-content/uploads/2016/02/sos-16-final.pdf
http://councilforeconed.org/policy-and-advocacy/survey-of-the-states/
http://www.surveyofthestates.com/#2016

11. **Financial literacy and financial inclusion in Vietnam: A way back and forth – February 2018 – By GIZ** Financial litera cy strategies and programs need to be improved in Vietnam. A survey on financial literacy has just been conducted and its findings need to be shared with the relevant stakeholders. A tailored made financial literacy survey for Vietnam taking into account the distinctive features of the country would be an advantage. There are few programs in place in the public or private sectors regarding financial literacy and a national strategy on financial literacy needs to be developed. Regulators still play a limited role in relation to improving financial literacy

http://mefin.org/files/GIZ%20RFPI_Vietnam_Financial%20Literacy_financial%20inclusion.pdf

12. **2015-National Standards in K-12 Personal Finance – By Jumpstart –** These National Standards delineate the personal finance knowledge and ability that young people should acquire throughout their kindergarten through 12th grade school years (K-12) to emerge as independent adult consumers, fully prepared to make wise financial decisions for a lifetime of economic well-being. The National Standards represent the framework of a comprehensive personal finance curriculum that begins early in elementary school, builds on foundational knowledge and results in high school graduates who are competent, confident managers of their own money.



http://www.jumpstart.org/assets/files/2015_NationalStandardsBook.pdf

13. **Student Debt and the Class of 2016 by The Institute for College Access & Success.** Student Debt and the Class of 2016 is TICAS' twelfth annual report on the student loan debt of recent graduates from four-year colleges, documenting the rise in student loan debt and variation among states as well as colleges. Unless otherwise noted, the figures in this report are only for public and nonprofit colleges, because virtually no for-profit colleges report what their graduates owe.

State averages for debt at graduation ranged from a low of $20,000 (Utah) to a high of $36,350 (New Hampshire), and new graduates' likelihood of having debt varied from 43 percent (Utah) to 77 percent (West Virginia). In 17 states, average debt was more than $30,000. Many of the same states appear at the high and low ends of the spectrum as in previous years. High-debt states remain concentrated in the Northeast and Midwest, and low-debt states are mainly in the West. See page 7 for a complete state-by-state table. At the college level, average debt at graduation covers an enormous range, from $4,600 to $59,100.

https://ticas.org/sites/default/files/pub_files/classof2016.pdf

14. **HIGH-PERFORMANCE TEAMING & PROFESSIONAL COLLABORATION - A MULTI-DISCIPLINARY TEAM APPROACH TO ESTATE PLANNING by NAEPC** Over the past several decades, the estate planning world has become increasingly complex and inter-dependent: Everything any advisor does impacts the work of the remaining team members. The purpose of this white paper, then, is to offer guidance on collaboration-related topics and to encourage the multi-disciplinary professionals who are part of an estate planning team to incorporate collaboration more deliberately into their everyday practice.

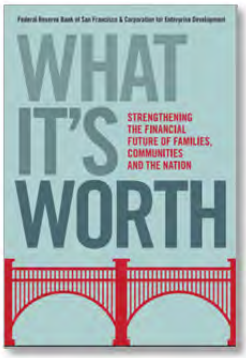
http://www.naepc.org/assets/national/files/High%20Performance%20Teaming%20White%20Paper%2002_25_16.pdf

15. **Bridging the Financial Literacy Gap: Empowering teachers to support the next generation by PWC. This report found**

- Many teachers believe financial literacy should start as early as elementary school, but most don't feel comfortable teaching it.
- Four primary barriers exist, according to the report: teachers say they lack appropriate curriculum, qualifications and take-home materials to teach financial literacy, and financial education isn't seen as a critical skill for college and career readiness.
- Millennial teachers are twice as likely to seek funding for missing materials as their more seasoned counterparts.

http://www.pwc.com/us/en/about-us/corporate-responsibility/assets/pwc-financial-education-report.pdf
http://www.educationdive.com/news/report-teachers-uncomfortable-teaching-financial-literacy/417061/
http://www.pwc.com/us/en/about-us/corporate-responsibility/assets/pwc-financial-education-report.pdf

16. **What It's Worth – Strengthening the Financial Futures of Families, Communities and the Nation - Joint project of the Corporation for Enterprise Development (CFED) and the Federal Reserve Bank of San Francisco**. "THE PROBLEM: GROWING FINANCIAL INSECURITY IN AMERICA Decades ago, few would have anticipated the dramatic increase in the complexity of the American economy, financial systems, and social safety nets, or how that complexity would transform the economic lives of individuals and families. Today, nearly every aspect of American life, Where We Are: Understanding The Financial Lives Of America's Households from employment to housing to the generational transfer of wealth (and poverty) is tied to financial systems and other institutional structures, such as the workplace. Although these systems and structures provide valuable benefits, including the democratization of credit and technology-driven cost savings in the delivery of products and services, they bring new risks to consumers as well. The fact is, it's hard to be a consumer of financial services these days. Anyone who visits the website of a major financial institution or drives through a busy street filled with billboards advertising check-cashers and payday lenders can appreciate the pace and extent of change in the financial services marketplace in recent decades. This increasingly complex marketplace demands corresponding savvy to navigate successfully."



http://www.strongfinancialfuture.org/wp-content/uploads/2015/12/What-its-Worth_Full.pdf

17. **Foundations of Financial Well-Being: Insights into the Role of Executive Function, Financial Socialization, and Experience-Based Learning in Childhood and Youth** by Michal Grinstein-Weiss and Margaret S. Sherraden Financial well-being is a multifaceted concept that transcends both traditional financial literacy and the broader notion of financial capability. According to the Consumer Financial Protection Bureau, financial well-being entails having control over one's finances day-to-day and month-to-month, having the capacity to absorb financial shocks, being on track to meet financial goals, and having the financial freedom.

http://onlinelibrary.wiley.com/doi/10.1111/joca.2015.49.issue-1/issuetoc
http://onlinelibrary.wiley.com/doi/10.1111/joca.12068/pdf

18. **S&P Ratings Services Global Financial Literacy Survey** - Financial literacy is a critical barrier to financial and economic participation. Because of a lack of knowledge about finance and financial products, many people – especially the poor and women – are not able to access banking and financial services, and are therefore kept out of financial markets. McGraw Hill Financial (MHFI)'s Corporate Responsibility commitment is to contribute to closing the global financial inclusion gap. We believe that increased financial literacy is linked to financial inclusion, economic opportunity, and the development of stronger capital markets all over the world. MHFI worked with Gallup to create the S&P Ratings Services Global Financial Literacy Survey – one of the most extensive measurements of global financial literacy to date. The survey was based on interviews with more than 150,000 adults across 148 countries. Of the 148 countries targeted for data collection in 2014, 144 countries successfully collected data and met Gallup quality standards.

https://www.mhfi.com/corporate-responsibility/global-financial-literacy-survey

19. **2015 Billionaires Report**, "Billionaires: Master architects of great wealth and lasting legacies," UBS and PwC have launched the revealing entrepreneurship that is a strong driver of wealth creation globally and that [most] billionaires are looking to philanthropy to establish their legacy. The survey of 1,300 billionaires analyses data from the last 19 years across the 14 largest billionaire markets, accounting for 75% of global billionaire wealth. The report examined the differences between billionaires' wealth creation, preservation and philanthropic practices across the U.S., Europe and Asia.

http://www.pwc.com/en_GX/gx/financial-services/publications/assets/pwc-ubs-billionaire-report.pdf

20. **The American Community Survey (ACS)** is an ongoing survey that provides vital information on a yearly basis about our nation and its people. Information from the survey generates data that help determine how more than $400 billion in federal and state funds are distributed each year. Through the ACS, we know more about jobs and occupations, educational attainment, veterans, whether people own or rent their home, and other topics. Public officials, planners, and entrepreneurs use this information to assess the past and plan the future. When you respond to the ACS, you are doing your part to help your community plan hospitals and schools, support school lunch programs, improve emergency services, build bridges, and inform businesses looking to add jobs and expand to new markets, and more.

http://www.census.gov/acs/www/data/data-tables-and-tools/

21. **The Millennials,** JPMorgan Asset Management makes the argument that not only should people in their twenties save money, but they should be saving 15% of their income if they want to be prepared for everything life will throw at them. And for those who think, "what could possibly happen to me?" the report, provides a rude awakening.

https://www.jpmorganfunds.com/blobcontent/690/439/1323431015884_RI-WP-MILLENNIALS.pdf

22. **The Aegon Retirement Readiness Survey** revealed only 12% of people around the world **say** that they are very prepared and already saving enough for their retirement. In fact, 39% don't have a retirement plan at all.

http://www.aegon.com/Documents/aegon-com/Research/2015-Retirement-Survey/Aegon-Retirement-Readiness-Survey-2015-Global-Report.pdf

23. **FINANCIAL LITERACY AMONG THE US.** Financial Literacy Among the US: Actual and Further Investigation The lack of financial literacy is an issue that has been affecting the population of the United States. In general terms and as itself suggests, lack of financial literacy is the absence of literacy in personal financial transactions. It is important to highlight that for the purposes of this study, a new definition of financial literacy was developed which was possible because this term does not have an accepted universal definition. The new definition is based in the principles that Huston stated which are: "financial literacy could be conceptualized as having two dimensions -- understanding (personal finance knowledge) and use (personal finance application).

http://media.wix.com/ugd/392ce8_eec3d0b0ace74af5b6be037f44567033.pdf

24. ***A Golden Age of Philanthropy Still Beckons: National Wealth Transfer and Potential for Philanthropy?*** by Paul Schervish and John Havens', from the Boston College Center of Wealth and Philanthropy. This report predicts U.S. wealth transfer of $59 Trillion, with $6.3 trillion in charitable bequests from 2007 to 2061 and additional lifetime giving of $20.6 Trillion. A free copy of this important report can be obtained at

http://www.bc.edu/content/dam/files/research_sites/cwp/pdf/A%20Golden%20Age%20of%20Philanthropy%20Still%20Bekons.pdf

25. Neighbor Works America marks the beginning of National Financial Capability month, ***and*** to call attention to the fragility of many families' finances despite an improving economy and a stock market chasing records released a survey that found that 1/3 of US Adults have no emergency savings.

http://www.neighborworks.org/Media-Center/Press-Releases/2015-Archive/March/One-in-three-U-S-adults-has-no-emergency-savings

26. MasterCard Financial Literacy Index Report (2014H1) The ongoing drive to equip consumers with essential financial skills and inculcate a culture of effective financial learning throughout life is manifested through various financial knowledge enhancement strategies and programs that have been initiated across many countries. Although the issue of financial wellbeing has progressively gained recognition as a vital and important life skill, many are still finding it challenging to deal with financial complexities on a daily basis. This is reflected in MasterCard's latest 2014H1 Financial Literacy Index results which underscore that progress towards improving financial well-being remains stagnant in the majority of markets in Asia Pacific.

http://www1.mastercard.com/content/intelligence/en/research/reports/2015/mastercard-financial-literacy-index-report-2014h1.html

27. 2018's The Most & Least Financially Literate States in America by John S Kiernan After the Great Recession, it became clear that more people needed to learn financial literacy. The housing-market collapse and following financial crisis reminded Americans of our obsession with debt and the dangers of quick access to finances for under-informed consumers. But how much have we learned since, and what are we doing to help future generations avoid repeating our mistakes?

Not enough, it would seem. We ended 2017 with $92.2 billion in new credit-card debt, the highest increase since 2007. That's unsurprising, considering that only two in five adults actually have a budget. For the first time ever, total American credit card debt has passed $1 trillion, so it's clear that better financial education is necessary to try to turn this trend around. But the problems aren't as pronounced in every state; some are more responsible than others.

https://wallethub.com/edu/most-and-least-financially-literate-states/3337/

28. Report on the Economic Well-Being of U.S. Households in 2015 - May 2017 by The Federal Reserve Board - Overall, the modest improvements in financial wellbeing that were observed in recent years continued into 2016. However, those with more education appear to have driven most of the observed gains in well-being relative to the previous year.
• Seventy percent of adults report that they are either living comfortably or doing okay financially, compared to 69 percent in 2015 and 62 percent when the question was first asked in 2013. However, 30 percent, or approximately 73 million adults, are either finding it difficult to get by or are just getting by financially.

https://www.federalreserve.gov/publications/files/2016-report-economic-well-being-us-households-201705.pdf

29. **Financial Capability in the United States 2016 – FINRA Investor Education Foundation – July 2016** - While many Americans are benefiting from the economic recovery of recent years, real median household income is still catching up to its pre-recession level. The 2015 NFCS shows that large segments of society continue to face financial difficulties, particularly minority populations and those without a college education.

http://www.usfinancialcapability.org/downloads/NFCS_2015_Report_Natl_Findings.pdf

30. **The Effect of Financial Education on the Quality of Decision Making – August 2016** – By Sandro Ambuehl, B. Douglas Bernheim, and Annamaria Lusardi WP 2016-2. We introduce a method for measuring the quality of financial decision making built around a notion of financial competence, which gauges the alignment between individuals' choices and those they would make if they properly understood their opportunities. We use it to document the potential pitfalls of the types of brief rhetoric-laden interventions commonly used for adult financial education. Motivational rhetoric can render the effects of such interventions indiscriminate even when people appear to understand and internalize the targeted concepts. Conventional methods of evaluation involving financial literacy, self-reported decision strategies, and directional effects on choices do not reliably detect these deficiencies.

http://gflec.org/wp-content/uploads/2016/08/WP-2016-2-The-Effect-of-Financial-Education-on-the-Quality-of-Decision-Making.pdf?x87657

31. **The Standard & Poor's Ratings Services Global Financial Literacy Survey** – By Leora Klapper World Bank Development Research Group Annamaria Lusardi The George Washington University School of Business Peter van Oudheusden World Bank Development Research Group – 2015. The Standard & Poor's Ratings Services Global Financial Literacy Survey is the world's largest, most comprehensive global measurement of financial literacy. It probes knowledge of four basic financial concepts: risk diversification, inflation, numeracy, and interest compounding.

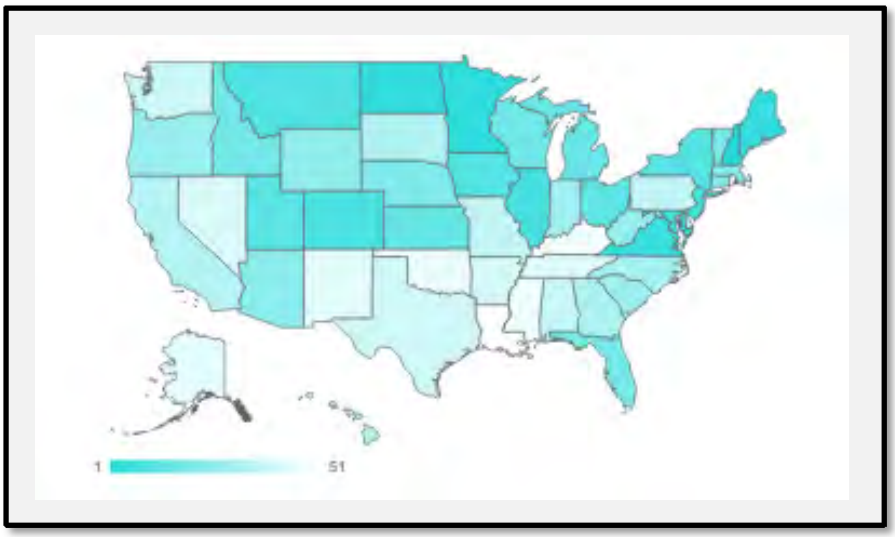
The survey is based on interviews with more than 150,000 adults in over 140 countries. In 2014 McGraw Hill Financial worked with Gallup, Inc., the World Bank Development Research Group, and GFLEC on the S&P Global FinLit Survey.

http://gflec.org/initiatives/sp-global-finlit-survey/

32. **The TIAA Institute-GFLEC Personal Finance Index (P-Fin Index) – 2018.** This is an annual barometer of knowledge and understanding which enable sound financial decision making and effective management of personal finances among U.S. adults. It is unique in its capacity to examine financial literacy across eight areas of personal finance in which individuals routinely function. The 2018 data represents the second wave of the P-Fin Index. Most Americans lack personal finance knowledge for making appropriate financial decisions in the normal course of life. On average, U.S. adults answered 50% of the P-Fin Index questions correctly. In addition, there is essentially a 50/50 split between those who were able to answer one-half of the index questions correctly and those who were not able to do so.

How Financially Literate is Your State?

https://wallethub.com/edu/most-and-least-financially-literate-states/3337/



Overall Rank*	State	Total Score	'WalletLiteracy' Rank	'Financial Planning & Habits' Rank	'Financial Knowledge & Education' Rank
1	New Hampshire	70.28	1	4	4
2	Virginia	68.15	9	2	29
3	Minnesota	67.93	5	8	8
4	Maryland	67.83	19	3	15
4	Utah	67.83	3	1	47
6	New Jersey	67.47	21	5	9
7	Maine	67.25	12	17	1
8	Colorado	67.01	11	11	7
9	North Dakota	65.69	4	9	37
10	Illinois	65.10	32	13	11
11	Michigan	65.00	10	14	20
12	New York	64.71	17	18	12
13	North Carolina	63.78	37	15	18
14	Iowa	63.51	22	16	30
15	Washington	63.30	16	21	22
16	Arizona	63.14	27	23	16
17	Ohio	63.13	23	19	27
18	Florida	62.71	30	24	14
19	Texas	62.69	35	10	39
20	Kansas	62.58	36	31	6
21	Nebraska	61.99	20	32	21
22	Montana	61.92	24	38	3
23	Alabama	61.85	31	12	45
24	Wisconsin	61.76	13	42	2
25	Vermont	61.75	26	27	31
26	Georgia	61.71	34	22	33
27	Massachusetts	61.63	8	34	19
28	Connecticut	61.57	29	36	5
29	Oregon	61.40	33	28	28
30	South Carolina	61.39	41	20	36
31	Idaho	61.34	7	25	42
32	Indiana	60.54	42	33	17
33	California	60.35	2	46	25
34	Tennessee	60.02	40	6	51
35	Pennsylvania	59.56	25	44	10
36	Wyoming	59.55	6	45	23
37	Missouri	59.47	48	7	50
38	West Virginia	59.28	50	29	13
39	Nevada	58.57	14	35	44
40	Arkansas	58.49	43	26	46
41	Hawaii	57.92	18	47	35
42	Rhode Island	57.47	15	41	41
43	Delaware	57.31	46	39	32
44	Kentucky	57.29	44	30	48
45	South Dakota	56.73	28	48	38
46	New Mexico	56.64	45	43	24
47	District of Columbia	56.57	38	49	34
48	Oklahoma	55.82	49	37	40
49	Mississippi	55.49	51	40	26
50	Alaska	54.66	39	50	43
51	Louisiana	51.72	47	51	49

Best WalletLiteracy Score

1. Maine
2. Wisconsin
3. Montana
4. New Hampshire
5. Connecticut

Worst WalletLiteracy Score

47. Utah
48. Kentucky
49. Louisiana
50. Missouri
51. Tennessee

Highest Public High-School Graduation Rate

1. Iowa
2. New Jersey
3. West Virginia
4. Nebraska
5. Texas

Lowest Public High-School Graduation Rate

47. Alaska
48. Oregon
49. Nevada
50. New Mexico
51. District of Columbia

Highest Share of Adults with Rainy-Day Funds

1. North Dakota
2. New Hampshire
3. Minnesota
4. Hawaii
5. California

Best State
vs
Worst State

2x Difference

Lowest Share of Adults with Rainy-Day Funds

47. Tennessee
48. Mississippi
49. Missouri
50. Oklahoma
51. West Virginia

Lowest Share of Unbanked Households

1. Vermont
2. New Hampshire
3. Maine
T-4. Hawaii
T-4. Wyoming

Best State
vs
Worst State

9x Difference

Highest Share of Unbanked Households

47. Oklahoma
48. Georgia
49. Alabama
50. Mississippi
51. Louisiana

Most Sustainable Spending Habits

1. Massachusetts
2. Nebraska
3. Michigan
4. North Dakota
5. Wyoming

Best State
vs
Worst State

2x Difference

Least Sustainable Spending Habits

47. District of Columbia
48. Alaska
49. Florida
50. Vermont
51. Delaware

Lowest Share of Adults Borrowing from Nonbank Lenders

1. Vermont
2. Wisconsin
3. New Jersey
4. New Hampshire
5. Maine

Best State
vs
Worst State

2x Difference

Highest Share of Adults Borrowing from Nonbank Lenders

47. Arkansas
48. Oklahoma
49. Texas
50. Alabama
51. Mississippi

Forrest Baumhover
Certified Financial Planner and Owner of Westchase Financial Planning

Daniel B. Moisand
Principal and Financial Advisor at Moisand Fitzgerald Tamayo

Julio Rivas-Aguilar
Assistant Professor in the College of Business at Lipscomb University

Steven D. Podnos
Principal at Wealth Care

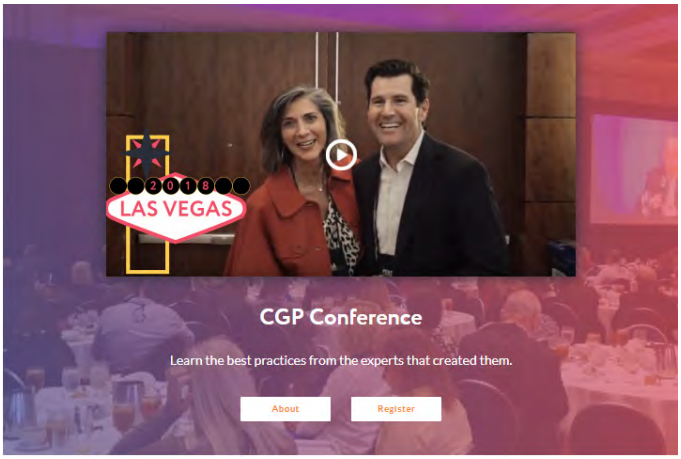
Robert Klosterman
Founder & Advisor at White Oaks Wealth Advisors

Victor Ricciardi
Assistant Professor of Financial Management at Goucher College and Co-Editor of "Financial Behavior: Players, Services, Products, and Markets"

Luiz Pacheco
Financial Planner and Portfolio Manager at Inva Capital Wealth Management

Holly Donaldson
Certified Financial Planner and Founder of Holly Donaldson Financial Planning

Jill M. Bisco
Assistant Professor of Finance at The University of Akron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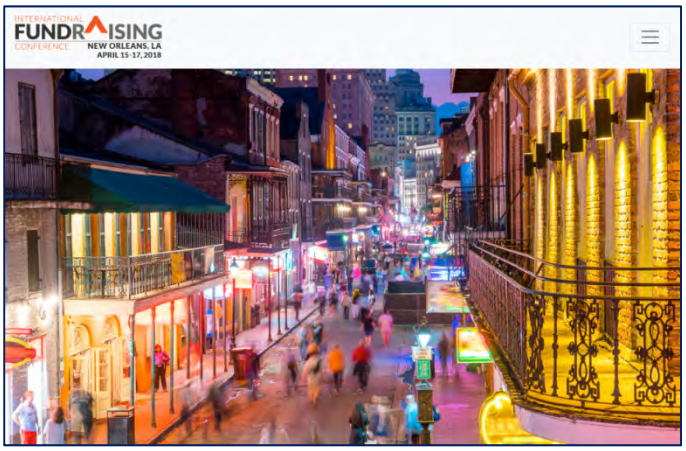
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Annual Financial Service & Nonprofit Association Conferences

Please let us know when your conference is

Organization	Event	Date / Location	Registration Link
American Academy of Attorney-CPAs	National Conference	November 4-6,2018, Miami	https://netforum.avectra.com/eweb/DynamicPage.aspx?Site=AAA-CPA&WebCode=EventDetail&evt_key=f24adc42-1010-444e-865c-d01fbd06a38e
American Bar Association	Annual Meeting	July 27, 2018 To August 7, 2018, Chicago	https://shop.americanbar.org/ebus/ABAEventsCalendar/EventDetails.aspx?productId=214483626&ptype=ABA%20Annual%5EWEB_FACET_2~Events~ABA%20Annual
Association for Fund Raising Professionals	National Conference	March 31 - April 2, 2019, in San Antonio, TX	http://www.afpnet.org/Professional/content.cfm?ItemNumber=3097
Financial Planning Association	Annual Conference	October 3-5, Chicago	https://fpaannual.org/?_ga=2.42954341.1129538515.1531692949-2005964834.1531692949
The National Academy of Elder Law Attorneys	Annual Conference	Ft. Worth, Texas Essentials Practicum: Wednesday, May 8 – 11, 2019	https://www.naela.org/Web/Home_Page/Education.aspx
National Association of Charitable Gift Planners	National Conference	October 17-19, 2018 - Las Vegas	https://charitablegiftplanners.org/cgp-conference-2018
National Association of Estate Planners & Councils	National Conference	November 6 - 9, 2018 - Ft. Lauderdale, Florida	http://www.naepc.org/conference
Purposeful Planning Institute	Rendezvous & Fusion Collaboration	July 24 - 27, 2018 Denver, Colorado	http://purposefulplanninginstitute.com/

Community Participation
#InclusionWorks
8 Avoid Probate
WHEN FLOODED TURN AROUND DON'T DROWN
NEDA Feeding hope.
HUNGER ACTION MONTH
Estate Planning for Young Families
Breast Cancer Awareness Month
THE CLOSING WEALTH TRANSFER WINDOW
Mental Illness Awareness Week
Lead Free KIDS for a Healthy Future
2017 NATIONAL SEASONAL PREPAREDNESS
KEEP EACH OTHER SAFE
NATIONAL SAFETY MONTH 2017
ESTATE PLANNING
National Poison Prevention Week
NTD Awareness Week
MONEY CONCEPTS
national groundwater awareness week
March 5-11, 2017
BRAIN TUMOR
Hogan Lovells
NWR National Women in Roofing
NISAW
8 WEEKS
Estate Planning & The Concierge Medicine Physician
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netlaw
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TAX IDENTITY THEFT AWARENESS WEEK
NAMI
National Alliance on Mental Illness
NATIVE AMERICAN HERITAGE MONTH
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Celebrate with #ThisPlaceMatters
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ENGAGING NEW VOICES
USE YOUR VOICE TO CHANGE THE CULTURE
Brain Awareness Week
2017 National ASTHMA & ALLERGY Awareness Month
COMMUNITY ACTION MONTH TOOLKIT

Community Support & Participation

Sampling of Activities & Efforts

The following is a sampling of what many professional associations and members, financial service professionals and organizations, nonprofit and charitable giving professionals and organizations, government officers, and other concerned parties that are participating in this important campaign.

If your organization participated in the **Financial Literacy Month** or other first half of year improving financial awareness activities and you do not see a copy of your URL, article, or profile of your event please email us your organizations information and we will gladly add it into the ***Improving Financial Awareness & Financial Literacy Movement Report & Magazine™ Part I***.

If you would like to receive future mailing of improving financial awareness & financial literacy campaigns and related information please register here

http://home.thefinancialawarenessfoundation.org/constantcontact.html

Where possible we have included a URL link on the top of the page for you to locate the activity and get a clearer full view of the content.

Proclamations

Following is a listing and copies of supporting proclamations that were made in support of National Financial Awareness Month, National Financial Capability Month, and Financial Awareness Month

Did Your Governor Participate?

If not here's a link to all the Governors' Offices & Websites
https://www.nga.org/cms/governors/addresses

Contact them and encourage them support the ***Improving Financial Awareness & Financial Literacy Movement*** by issuing supporting proclamations proclaiming ***April as Financial Literacy Month***, and ***October as Estate Planning Awareness Month***.

Wouldn't it be great if we can get all 50 governors to do proclamation for every Financial Literacy Month and Estate Planning Awareness Month!

With a little effort we can help make this happen!

Can you assist by contacting your state governor and provide them with such a request and a sample draft proclamation with research footnotes to consider?

Use the following link to download a sample draft proclamation

http://www.thefinancialawarenessfoundation.org/pdf/DraftImprovingFinancialAwareness-NFLM-NEPAW-Proclamation.pdf

	Entity	Spring 2016	Fall 2016	Spring 2017	Fall 2017	Spring 2018
	Presidential	President Obama		President Trump		President Trump
	Senate	S. RES. 145		S. RES. 145		S. RES. 145
1.	Alabama					
2.	Alaska					
3.	Arizona					The Arizona Dept of Financial Institutions (AZDFI)
4.	Arkansas	Governor Mike Beebe, Arkansas		Governor Asa Hutchinson - Arkansas		Governor Asa Hutchinson - Arkansas
5.	California	Governor Jerry Brown, California		Governor Jerry Brown, California		Governor Jerry Brown, California
6.	Colorado	Governor John Hickenlooper, Colorado				
7.	Connecticut					
8.	Delaware	Jack Markell, Delaware	Jack Markell, Delaware	John Carney Delaware	John Carney Delaware	Governor John Carney Delaware
9.	Florida	Rick Scott, Florida				
10.	Georgia	Nathan Deal, Georgia		Nathan Deal, Georgia		Governor Nathan Deal, Georgia
11.	Hawaii					
12.	Idaho	Butch Otter, Idaho	Butch Otter, Idaho	Butch Otter, Idaho		Governor Butch Otter, Idaho
13.	Illinois					
14.	Indiana					
15.	Iowa	Terry Branstad, Iowa		Terry Branstad, Iowa	Governor Kim Reynolds, Iowa	
16.	Kansas	Sam Brownback, Kansas				

	Entity	Spring 2016	Fall 2016	Spring 2017	Fall 2017	Spring 2018
17.	Kentucky	Matt Bevin, Kentucky		Matt Bevin, Kentucky		Governor Matt Bevin, Kentucky
18.	Louisiana					
19.	Maine					
20.	Maryland					
21.	Massachusetts					
22.	Michigan	Governor Rick Snyder, Michigan		Governor Rick Snyder, Michigan		Governor Rick Snyder, Michigan
23.	Minnesota	Mark Dayton, Minnesota		Mark Dayton, Minnesota		Governor Mark Dayton, Minnesota
24.	Mississippi	Phil Bryant, Mississippi		Phil Bryant, Mississippi		Governor Phil Bryant, Mississippi
25.	Missouri					
26.	Montana					
27.	Nebraska					
28.	Nevada					
29.	New Hampshire	Margret Wood Hassan, New Hampshire		Christopher Sununu, New Hampshire		Governor Christopher Sununu, New Hampshire
30.	New Jersey					
31.	New Mexico					
32.	New York					
33.	North Carolina	Governor Pat McCrory, North Carolina		Governor Roy Cooper, North Carolina		Governor Roy Cooper, North Carolina
34.	North Dakota					
35.	Ohio					
36.	Oklahoma	Mary Fallin, Oklahoma	Mary Fallin, Oklahoma	Mary Fallin, Oklahoma	Governor Mary Fallin, Oklahoma	Governor Mary Fallin, Oklahoma
37.	Oregon					Governor Kate Brown, Oregon
38.	Pennsylvania	Governor Tom Wolf, Pennsylvania		Governor Tom Wolf, Pennsylvania		Governor Tom Wolf, Pennsylvania
39.	Rhode Island					
40.	South Carolina					
41.	South Dakota	Dennis Daugaard, South Dakota	Dennis Daugaard, South Dakota	Dennis Daugaard, South Dakota	Dennis Daugaard, South Dakota	Governor Dennis Daugaard, South Dakota
42.	Tennessee	Bill Haslam, Tennessee		Bill Haslam, Tennessee		Governor Bill Haslam, Tennessee
43.	Texas	Governor Greg Abbott, Texas	Governor Greg Abbott, Texas	Governor Greg Abbott, Texas	Governor Greg Abbott, Texas	Governor Greg Abbott, Texas
44.	Utah					
45.	Vermont	Peter Shumlin, Vermont		Phil Scott, Vermont		Governor Phil Scott, Vermont
46.	Virginia	Terry McAuliffe, Virginia	Terry McAuliffe, Virginia	Terry McAuliffe, Virginia		
47.	Washington					Governor Jay Inslee, Washington
48.	West Virginia					
49.	Wisconsin	Scott Walker, Wisconsin		Scott Walker, Wisconsin		Scott Walker, Wisconsin
50.	Wyoming			Matt Mead, Wyoming		

https://www.whitehouse.gov/briefings-statements/presidential-message-national-financial-capability-month/

STATEMENTS & RELEASES

Presidential Message on National Financial Capability Month

ECONOMY & JOBS | Issued on: March 30, 2018

★ ★ ★

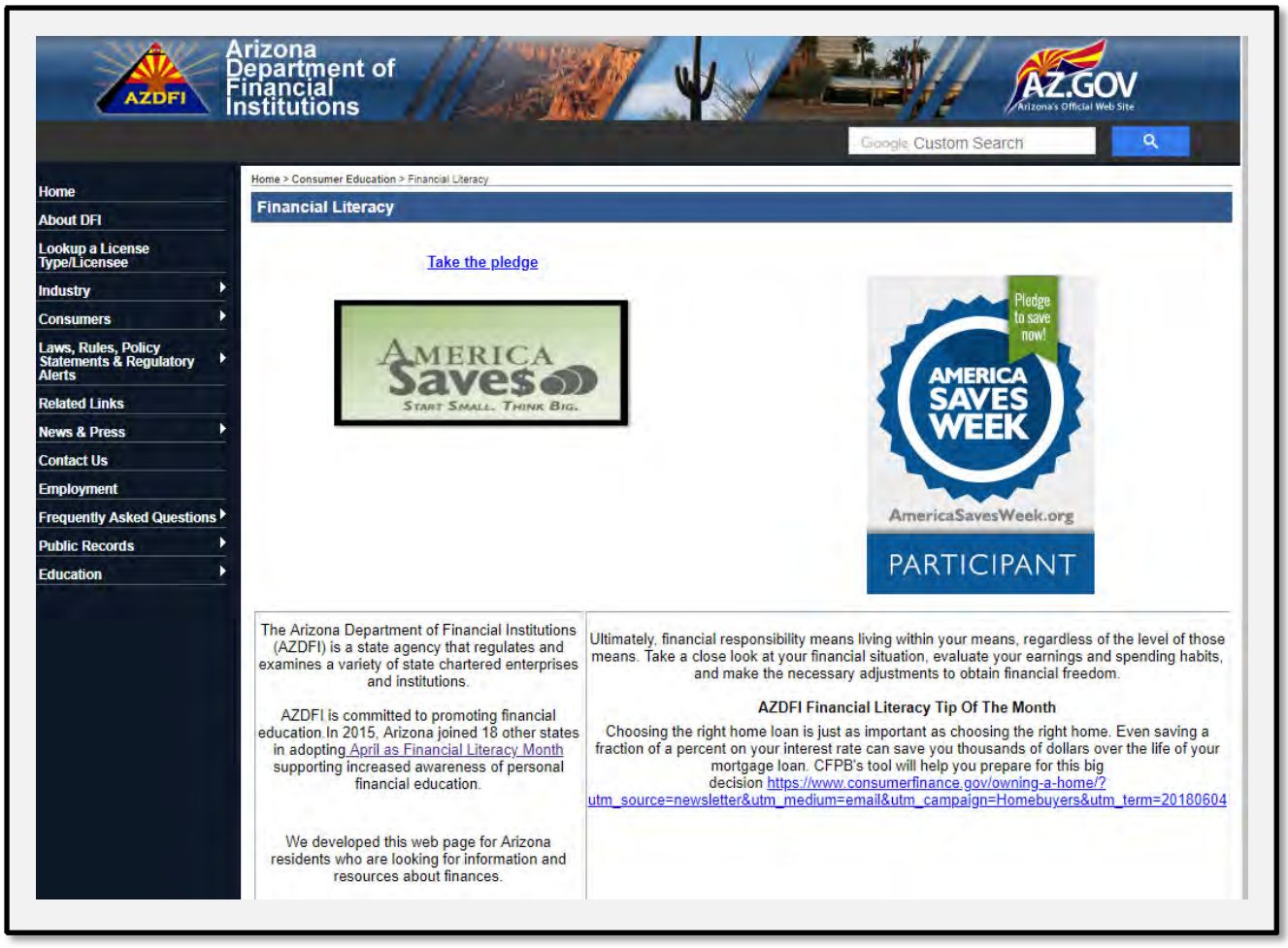
The foundation of American prosperity is the freedom of financial independence. The inherent right of citizens to determine the best investments for their hard-earned money has spurred entrepreneurship and innovation that makes our country great. Too many hard-working people, however, struggle to invest in their financial independence, despite working long hours at well-paying jobs. Our Nation must endeavor to improve the financial capabilities of our citizenry. During National Financial Capability Month, we affirm the importance of financial literacy and highlight the need for all Americans to plan for their futures.

Across our Nation, millions of Americans are finding more opportunities to invest and save their hard-earned money with help from the Tax Cuts and Jobs Act of 2017. This historic law includes the biggest tax cuts and reforms in American history. It cuts taxes by $5.5 trillion over the next decade, providing much needed fuel to boost our economy. Since I signed this legislation into law in December 2017, more than 440 businesses have announced new investments, raises, or bonuses that are benefiting more than 4.5 million American workers.

As our economy continues to thrive, we must also focus on protecting our renewed prosperity by ensuring that all Americans can make informed financial decisions. In order to enhance the financial freedom of our citizens, my Administration is working to improve how Americans learn about evidence-based practices, which they can use to save and grow their earnings. The Department of the Treasury is leading these efforts, through a review of the effectiveness and quality of Federal financial education programs. This includes an assessment of the Financial Literacy and Education Commission, a body made up of representatives from more than 20 Federal agencies. This reform process will allow us to fix or eliminate ineffective programs and build innovative tools that truly empower Americans to make smart financial choices, save for retirement, and build individual wealth.

During National Financial Capability Month, I invite families, communities, schools, employers, and other institutions to join us in empowering Americans of all ages and backgrounds to make informed financial decisions that will lead to an even more prosperous future.

http://www.azdfi.gov/consumers/Education/FinancialLiteracy.html
http://www.azdfi.gov/consumers/Education/Forms/DFI-AD-HCR_2034_Financial_Literacy_Month_Bill%20051215.pdf



http://ee-governor-2015.ark.org/images/uploads/170401_2017_Financial_Literacy_Month_in_Arkansas.pdf

STATE OF ARKANSAS
EXECUTIVE DEPARTMENT

PROCLAMATION

TO ALL TO WHOM THESE PRESENTS COME – GREETINGS:

WHEREAS: The world is changing quickly, and the financial world is no exception. Teenagers, college students, young adults, and retirees frequently hold bank and credit union accounts, credit cards, and other financial tools before they are trained how to use them responsibly; and

WHEREAS: All too often, teens begin struggling with mounting financial debt before they are even out of school. When learned early in life, financial literacy can prevent terrible debt problems and provide a strong foundation upon which Arkansans can build their future; and

WHEREAS: Whatever their income level, Arkansans can have a bright future if they take charge of their financial management skills today. Financial education plays a key role in helping our youth mature into responsible adults, and ultimately, lead them to financial freedom; and

WHEREAS: Organizations across this great state work to promote awareness and education on financial management. Their efforts include instruction on development of financial goals and explanation of the benefits of bank or credit union accounts, savings programs, and prudent spending; and

WHEREAS: Having budgeting strategies and a strong grasp of how to avoid credit card debt empowers Arkansans to make sound financial choices for their future financial stability; and

WHEREAS: Throughout the month of April, an awareness campaign will be conducted to highlight the importance of financial literacy, among both young and old, and the need to develop financial capability and capacity;

NOW, THEREFORE, I, ASA HUTCHINSON, Governor of the State of Arkansas, by virtue of the authority vested in me by the laws of the State of Arkansas, do hereby proclaim April 2018, as

FINANCIAL LITERACY MONTH IN ARKANSAS

across the State, and I encourage Arkansans of all ages to learn more about financial strategies and options.

IN TESTIMONY WHEREOF, I have hereunto set my hand and caused the Great Seal of the State of Arkansas to be affixed this 7th day of March, in the year of our Lord 2018.

Asa Hutchinson, Governor

Mark Martin, Secretary Of State

http://www.dbo.ca.gov/Resources/CaFIm/April-Financial_Literacy_Month_Gov_Letter_2017.pdf

OFFICE OF THE GOVERNOR

April 2017

Financial Literacy Month

California is a dynamic state and draws people from every part of the nation and world. The ability to build a secure future requires access to trustworthy financial services and products. Consumers also need skills to navigate rapidly changing and complex financial systems.

By empowering Californians with the knowledge and tools they need to help them make critical decisions, including financing higher education, buying a home, starting a business and saving for retirement, we are investing in a brighter and more successful future.

April is California Financial Literacy Month. Public, private, academic, and community institutions across the state will work together to reach out to schools, workplaces, and communities and give consumers of all ages resources to build better lives.

During this month, let us all take time to increase our knowledge of our finances and encourage our friends and family to do the same. I encourage Californians to take advantage of the free resources – including seminars and workshops, classroom presentations, online services and educational materials – and learn how to better manage money, investments, credit and debt and avoid financial scams and fraud.

Sincerely,

EDMUND G. BROWN JR.

GOVERNOR EDMUND G. BROWN JR. • SACRAMENTO, CALIFORNIA 95814 • (916) 445-2841

STATE OF DELAWARE

OFFICE OF THE GOVERNOR

STATEMENT
IN OBSERVANCE OF
FINANCIAL LITERACY MONTH

Whereas, managing personal finances today is more complicated and more important than ever before; and

Whereas, careful financial and estate planning can greatly assist our citizens in accumulating and preserving assets built over a lifetime for the benefit of the family, heirs, or charities; and

Whereas, it is estimated that over 120 million Americans do not have up-to-date estate plans to protect themselves or their families in the event of sickness, accidents, or ultimately death; and

Whereas, a 2004 Roper poll commissioned by the American Institute for Certified Public Accountants found that two-thirds of Americans over age 65 believe they lack the knowledge necessary to adequately plan for retirement, and nearly one half of all Americans are unfamiliar with basic retirement tools, such as 401K plan; and

Whereas, estate planning involves many considerations, include safekeeping of important documents, documentation of assets, operation of law within the various states, preparation of legal instruments, insurance, availability of trust arrangements, charitable giving, and other important factors; and

Whereas, estate planning encourages timely decisions about the method of holding title to certain assets, the designation; and

Whereas, personal financial education is essential to ensure that individuals are prepared to manage money, credit, and debt, and become responsible workers, heads of households, investors, entrepreneurs, business leaders, and citizens.

Now, Therefore, We, John Carney, Governor,
and Bethany Hall-Long, Lieutenant Governor,
do hereby recognize
April 2018 as

FINANCIAL LITERACY MONTH

in the State of Delaware, and urge all Delawareans to engage in activities that promote financial education and literacy.

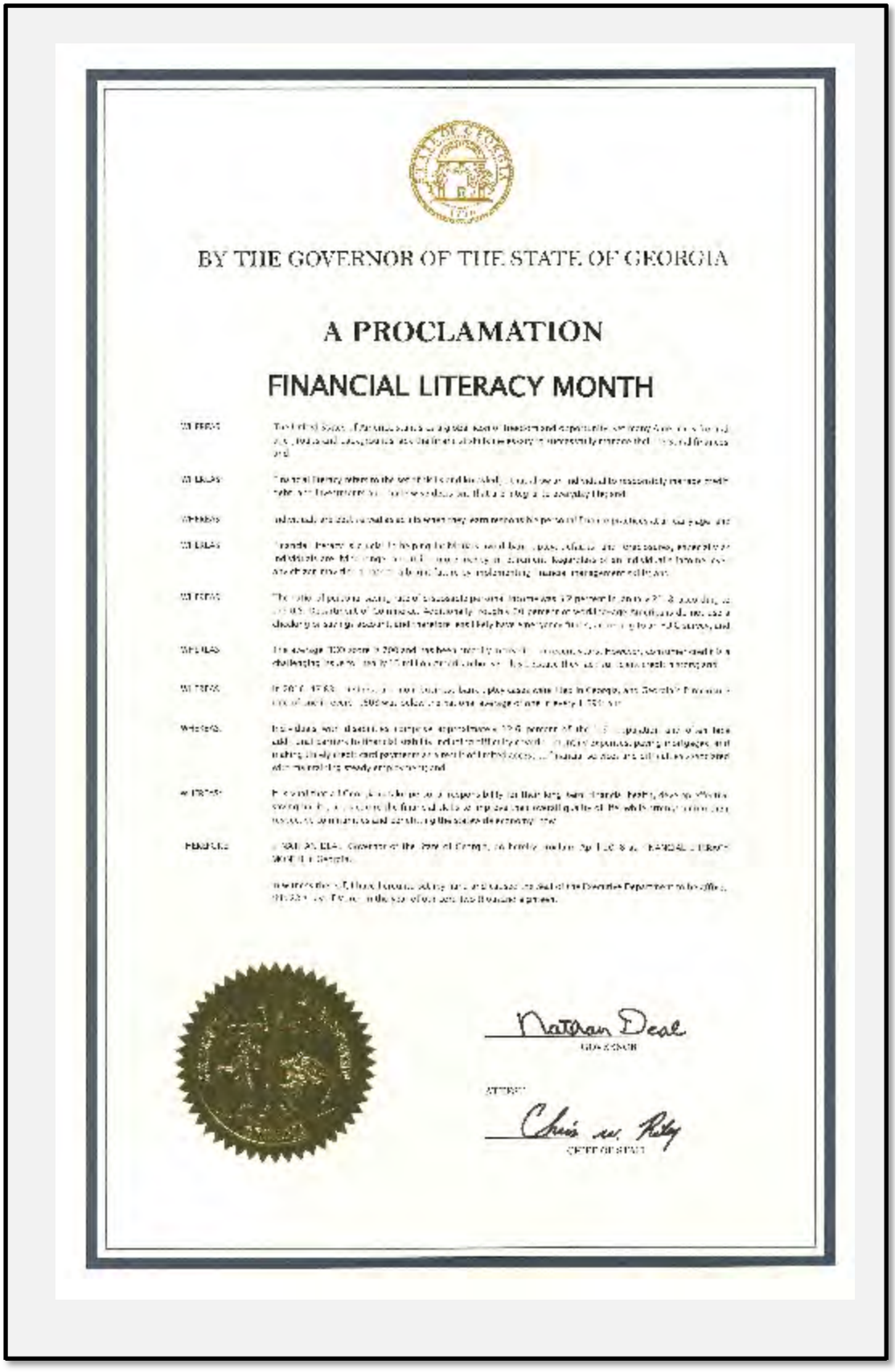
OFFICE OF THE GOVERNOR · JOHN C. CARNEY

John C. Carney
Governor

Bethany Hall-Long
Lieutenant Governor

17-1987
Number

https://gov.georgia.gov/sites/gov.georgia.gov/files/related_files/site_page/Financial%20Literacy%20Month%202018.pdf



BY THE GOVERNOR OF THE STATE OF GEORGIA

A PROCLAMATION

FINANCIAL LITERACY MONTH

WHEREAS [illegible]

WHEREAS [illegible]

WHEREAS [illegible]

WHEREAS [illegible]

WHEREAS [illegible]

WHEREAS [illegible]

WHEREAS [illegible]

WHEREAS [illegible]

WHEREAS [illegible]

THEREFORE [illegible]

[illegible]

Nathan Deal
GOVERNOR

ATTEST:

Chris w. Riley
SECRETARY OF STATE

https://gov.georgia.gov/sites/gov.georgia.gov/files/related_files/site_page/Financial%20Planning%20Month%202018.pdf

BY THE GOVERNOR OF THE STATE OF GEORGIA

A PROCLAMATION

FINANCIAL PLANNING MONTH

WHEREAS: Financial planning is the process of wisely managing one's finances while simultaneously navigating the economic barriers that can arise at any stage of life; and

WHEREAS: This process provides individuals and families with the resources necessary to set manageable fiscal goals and develop realistic and comprehensive plans to meet those goals by addressing financial weaknesses and building on financial strengths; and

WHEREAS: Financial planning can provide advantages to all citizens, regardless of income level; and

WHEREAS: Whether buying a home, starting a business, saving for a child's college education, or preparing for retirement, everyone can benefit from sound financial planning and an understanding of how to locate the proper resources for receiving objective financial advice from a Certified Financial Planner professional; and

WHEREAS: Organizations such as the Financial Planning Association (FPA), with its more than 27,500 members, support the financial planning process as a proper method to help individuals reach their dreams and achieve their financial goals; and

WHEREAS: During the sixth celebration of Financial Planning Week, FPA's Georgia chapter and FPA chapters across the country will host a series of events to increase public knowledge of the value of financial planning; now

THEREFORE: I, NATHAN DEAL, Governor of the State of Georgia, do hereby proclaim October 2018 as FINANCIAL PLANNING MONTH in Georgia.

In witness thereof, I have hereunto set my hand and caused the Seal of the Executive Department to be affixed this 7th day of June in the year of our Lord two thousand eighteen.

Nathan Deal

GOVERNOR

ATTEST Chris W. Riley

CHIEF OF STAFF

https://www.finance.idaho.gov/PR/2018/Financial_Literacy_Month_Proclamation.pdf

Executive Department
State of Idaho

The Office of the Governor
Proclamation

State Capital
Boise

WHEREAS, financial literacy is essential to the financial stability of all Idahoans; and

WHEREAS, given Idaho's stability and strength, Idahoans are energized and engaged in growing our economy, improving our communities and turning their attention toward planning and managing their financial futures; and

WHEREAS, it is critical that Idaho's citizens make well-informed, educated decisions in planning for their financial futures through appropriate savings and investing habits; and

WHEREAS, the Idaho Department of Finance, the Idaho Financial Literacy Coalition, the Idaho Military Financial Alliance and Idaho Public Libraries seek to heighten Idaho consumer awareness of the basics of investing and the importance of investigating investment opportunities, those who advise about investing in securities, and the companies and brokers who sell them, before investing; and

WHEREAS, the Idaho Department of Finance, the Idaho Financial Literacy Coalition, the Idaho Military Financial Alliance, and Idaho Public Libraries seek to educate Idahoans about the wise use of consumer credit, how to compare offers of credit and first-time home buying; and

WHEREAS, the Idaho Department of Finance, the Idaho Financial Literacy Coalition, the Idaho Military Financial Alliance, and Idaho Public Libraries will be educating Idahoans to become better-informed investors and borrowers, and encouraging them to save and invest for retirement and other financial goals; and

WHEREAS, it is everyone's responsibility to learn the basic facts of investing and consumer credit, take charge of their money, realize the importance of saving for their family's future, and understand that it is never too late or too early to save and invest; and

WHEREAS, during the month of April, state and federal agencies, consumer groups, the media and the financial services industry will join together to conduct educational events through the media and in communities and schools to illustrate the importance of personal financial ownership;

NOW, THEREFORE, I, C.L. "BUTCH" OTTER, Governor of the State of Idaho, do hereby proclaim April 2018 to be

FINANCIAL LITERACY MONTH

in Idaho.

IN WITNESS WHEREOF I have hereto set my hand and caused the Great Seal of the State of Idaho at the Capitol in Boise on this 11th day of April, in the year of our Lord two thousand and eighteen and of the Independence of the United States of America the two hundred forty-second and of the Statehood of Idaho the one hundred twenty-eighth.

C.L. "BUTCH" OTTER
GOVERNOR

LAWERENCE DENNEY
SECRETARY OF STATE

http://kfi.ky.gov/publications/2018%20Press%20Releases/2018-4-17%20DFI%20Shares%20Classroom%20Lessons%20for%20Financial%20Literacy%20Month.pdf

Commonwealth of Kentucky
Public Protection Cabinet

Department of Financial Institutions

Matthew G. Bevin, Governor

David A. Dickerson, Secretary
Charles A. Vice, Commissioner

FOR IMMEDIATE RELEASE

Contact: **Kelly May**
502-782-9031
kelly.may@ky.gov

DFI Shares Classroom Lessons for Financial Literacy Month

April Activities Include School Presentations and a Train-the-Trainer Workshop

FRANKFORT, Ky. (April 17, 2018) – The Department of Financial Institutions (DFI) is celebrating Financial Literacy Month by sharing resources and lessons with second-grade students in Frankfort, as well as with teachers and extension agents across Kentucky.

Governor Bevin declared April to be Financial Literacy Month to raise public awareness about the importance of financial literacy and the need for financial education.

"Learning financial skills at an early age will help individuals make wise financial decisions throughout their lives," said DFI Commissioner Charles Vice. "The department provides resources to teachers and community members to use in classrooms and workshops statewide to help children as well as all residents of Kentucky."

DFI offers curriculum materials and resources on a variety of financial topics, including saving and investing; avoiding fraud; cybercrime; budgeting; credit; and other topics listed at http://bit.ly/DFITeacher.

On Tuesday, a DFI representative will speak with teachers and extension agents at the Kentucky Association of Family and Consumer Sciences (KAFCS) Annual Meeting in Lexington. The presentation, "Financial Literacy Throughout the Year," will highlight some fun "holidays" that lend themselves to a finance lesson focus.

On Tuesday and Wednesday, a DFI representative will speak to nearly 200 students at three Frankfort elementary schools: Westridge, Hearn and Collins Lane. As part of Teach Children to Save Day, DFI joins the Kentucky Jump$tart Coalition to place volunteers in second-grade classrooms to read "Less Than Zero," an engaging story about a penguin that learns to save money. Each participating school receives a book for their library, and students are given a

http://www.michigan.gov/snyder/0,4668,7-277-57577_59874_78751-407803--,00.html

http://mn.gov/commerce-stat/other/gov-proc-fi-2018.png

STATE *of* MINNESOTA

Proclamation

WHEREAS: Minnesotans are better able to achieve greater economic success when they have the skills to effectively manage available their financial resources, avoid fraud and scams, and make informed choices for their financial security; and

WHEREAS: Empowering and educating Minnesotans to be financially capable is vital to expanding economic opportunities and ensuring a prosperous, inclusive economy for all Minnesotans; and

WHEREAS: Financial capability involves education through every stage of life, from pre-kindergarten through retirement; and

WHEREAS: Minnesota has an extensive network of educational institutions, government agencies, nonprofit organizations, and businesses that offer resources and services to help Minnesotans build their financial capability; and

WHEREAS: Strengthening these partnerships will result in improved resources and services to meet the diverse financial capability needs of communities and individuals statewide; and

WHEREAS: Creating greater awareness of the availability of services and resources through the coordinated efforts of Minnesota's financial capability partners provides more opportunities for Minnesotans to improve their financial capability and achieve financial security.

NOW, THEREFORE, I, MARK DAYTON, Governor of Minnesota, do hereby proclaim the month of April 2018, as:

FINANCIAL CAPABILITY MONTH

in the State of Minnesota.

IN WITNESS WHEREOF, I have hereunto set my hand and caused the Great Seal of the State of Minnesota to be affixed at the State Capitol this 30th day of March.

GOVERNOR

Steve Simon

SECRETARY OF STATE

http://www.msmec.com/whats-happening/gov-bryant-declares-april-financial-literacy-month

Yesterday, Governor Phil Bryant signed the official proclamation designating April 2018 as Financial Literacy Month for Mississippi. Nationally, the month is an opportunity to promote strong financial education and empower Americans of all ages and income levels to take control of their personal finances. President Trump has issued his annual Presidential Message on National Financial Capability Month, as well.

The text of the Governor's proclamation is as follows:

WHEREAS, the Mississippi Council on Economic Education is dedicated to improving the personal financial literacy of Mississippi youth by promoting the teaching of personal finance concepts using the economic way of thinking in kindergarten through twelfth grade; and

WHEREAS, it is essential that the people of Mississippi be financially literate in order to make informed and responsible decisions regarding money management, saving, investing, finance, credit, and debt; and

WHEREAS, two out of three Mississippians do not have sufficient savings to cover emergencies; and

WHEREAS, 44.2 million Americans owe $1.48 trillion in student loan debt; and

WHEREAS, over half of Mississippi college graduates in 2016 had student loan debt and that average debt was $29,384; and

WHEREAS, 39% of U.S. adults carry credit card debt month-to-month and more than 1 in 4 adults do not save anything saved for retirement; and

WHEREAS, 38% of Mississippians have no savings at all and 56% of residents have less than $1,000 saved; and

WHEREAS, acquisition of financial literacy skills by citizens will improve the quality of their lives, provide them with skills for success, contribute to positive changes in the communities in which they live and work, and benefit the economy of Mississippi; and

WHEREAS, the Treasurer's Education About Money (TEAM) initiative is committed to providing financial education to Mississippi schools at no cost to the school through a public-private partnership powered by EverFi and the Mississippi Council on Economic Education; and

WHEREAS, 30% of 4th-12th graders in Mississippi public schools are using EverFi's online financial literacy curriculum in over 441 Mississippi schools, which is the highest percentage of students enrolled in this curriculum of any state in the nation; and

WHEREAS, the Mississippi Council on Economic Education will host the state Financial Literacy Challenge at Millsaps College in Jackson, Mississippi on Thursday, April 19, 2018, from 9:00 am until 3:00 pm at which the state challenge winners and the state financial literacy student of the year will be named and receive Mississippi Affordable College Savings (MACS) scholarships; and

WHEREAS, it is the desire of the Mississippi Council on Economic Education to designate April as "Financial Literacy Month" raising the public's awareness of the need for financial education not only among our youth but all Mississippians and hereby urge all citizens to participate fully in this observance; and

NOW, THEREFORE, I, Phil Bryant, Governor of the State of Mississippi, hereby proclaim April as **FINANCIAL LITERACY MONTH** in the state of Mississippi.

https://www.nhjumpstart.org//files/2018/03/Proclamation.jpg

The State of New Hampshire
By His Excellency
Christopher T. Sununu, Governor
And The Honorable Executive Council

A Proclamation

In the year of our Lord Two Thousand and Eighteen

YOUTH FINANCIAL LITERACY MONTH
APRIL 2018

WHEREAS, personal financial education is essential for ensuring that the youth of New Hampshire are prepared to manage money and credit wisely and responsibility; and

WHEREAS, New Hampshire JumpStart Coalition for Personal Financial Literacy is a non-profit organization consisting of concerned professionals who volunteer their time and energy to promote financial education for New Hampshire's youth to meet these educational goals; and

WHEREAS, the New Hampshire JumpStart Coalition evaluates the financial literacy of youth; develops, disseminates and encourages the use of financial literacy educational standards for grades K-college; promotes the teaching of personal finance to New Hampshire's youth; and provides free training and curriculum materials to teachers, students and parents; and

WHEREAS, acquisition of financial literacy skills by New Hampshire youth will improve the quality of their lives as adults, will provide them with skills for success, will contribute to positive changes for the communities in which they live and work, and will benefit the economy of this state; and

WHEREAS, the contribution of time, talent, energy and concern of the NH JumpStart Coalition volunteers, who come from the business, government and education sectors, should not go unrecognized;

NOW, THEREFORE, **I, CHRISTOPHER T. SUNUNU, GOVERNOR** of the State of New Hampshire, do hereby proclaim **APRIL** 2018 as **FINANCIAL LITERACY FOR YOUTH MONTH** in the State of New Hampshire, and call this to the attention of all citizens.

Given during Executive Council session, this 21st day of March, in the year of Our Lord, two thousand eighteen, and of the independence of the United States of America, two hundred forty.

Christopher T. Sununu, Governor

Councilor Joseph D. Kenney, District 1

Councilor Andru Volinsky, District 2

Councilor Russell E. Prescott, District 3

Councilor Christopher C. Pappas, District 4

Councilor David K. Wheeler, District 5

https://files.nc.gov/governor/documents/files/Financial%20Literacy%20Month_0.pdf

State of North Carolina

ROY COOPER
GOVERNOR

FINANCIAL LITERACY MONTH

2018

BY THE GOVERNOR OF THE STATE OF NORTH CAROLINA

A PROCLAMATION

WHEREAS, April is National Financial Literacy Month, dedicated to improving financial literacy in an effort to ensure that all Americans have access to trustworthy financial services and products; and

WHEREAS, financial literacy can help families establish and maintain healthy financial habits to improve their quality of life; and

WHEREAS, financial education helps citizens become more knowledgeable about finances and develop skills and strategies to manage personal finances, savings, and credit development; and

WHEREAS, in 2010, the North Carolina Board of Education adopted new standards for K-12 Social Studies which incorporated personal financial literacy; and

WHEREAS, 2016 was North Carolina's inaugural year participating in Money Smart Week, created by the Federal Reserve Bank of Chicago in 2002 as a public awareness campaign designed to help consumers better manage their personal finance through the collaboration and coordinated efforts of hundreds of organizations across the country; and

WHEREAS, the State of North Carolina encourages state agencies, public and private institutions, regional agencies, and community organizations to provide instruction, activities, and initiatives that contribute to developing and enhancing financial literacy knowledge and skills to ensure economic success;

NOW, THEREFORE, I, ROY COOPER, Governor of the State of North Carolina, do hereby proclaim April, 2018, as the **"FINANCIAL LITERACY MONTH"** in North Carolina, and commend its observance to all citizens.

Roy Cooper
Governor

IN WITNESS WHEREOF, I have hereunto set my hand and affixed the Great Seal of the State of North Carolina at the Capitol in Raleigh this twenty-ninth day of March in the year of our Lord two thousand and eighteen and of the Independence of the United States of America the two hundred and forty-second.

http://www.cscuf.coop/repository/Oklahoma+April+Proclamation+optimized.pdf

STATE OF OKLAHOMA

EXECUTIVE DEPARTMENT

Proclamation

Whereas, people frequently hold bank and credit union accounts, credit cards and other financial tools before they are trained how to use them responsibly; and

Whereas, financial life skills can help avert debt problems and provide a strong foundation upon which Oklahomans can shape their future; and

Whereas, financial education plays a key role in helping Oklahomans establish and maintain healthy financial habits; and

Whereas, it is vital for Oklahomans to have a significant understanding of budgeting, saving, investing, and credit choices; and

Whereas, throughout the month of April, an awareness campaign will be conducted to highlight the significance of financial literacy, and the need to cultivate skills and strategies to manage personal finances; and

Whereas, Oklahomans are encouraged to improve their financial literacy and make every effort to achieve financial wellness;

Now, therefore, I, Mary Fallin, Governor, do hereby proclaim April 2018 as

"Financial Literacy Month"

in the state of Oklahoma.

In Witness Whereof, *I have hereunto set my hand and caused the Great Seal of the State of Oklahoma to be affixed.*

Done at the Capitol, in the City of Oklahoma City, this 20th day of February in the Year of Our Lord two thousand and eighteen and of the State of Oklahoma in the one hundred and tenth year.

GREAT SEAL OF THE STATE OF OKLAHOMA 1907

ATTEST:

SECRETARY OF STATE

Mary Fallin

GOVERNOR

STATE OF OREGON

PROCLAMATION

OFFICE OF THE GOVERNOR

WHEREAS: Financial literacy is essential to ensure that Oregonians are prepared to manage their money and make sound financial decisions; and

WHEREAS: Many residents have difficulty managing money due to a lack of financial literacy; and

WHEREAS: By increasing the financial literacy of Oregonians, they may be able to improve the quality of their lives and strengthen the overall financial well-being of this state; and

WHEREAS: During Financial Literacy Month, the OBA Education Foundation, the financial industry, consumer groups, non-profits, state and federal agencies, and the media will join together to raise awareness of the importance of financial literacy.

NOW, THEREFORE: I, Kate Brown, Governor of the State of Oregon, hereby proclaim **April 2018** to be

FINANCIAL LITERACY MONTH

in Oregon and encourage all Oregonians to join in this observance.

IN WITNESS WHEREOF, I hereunto set my hand and cause the Great Seal of the State of Oregon to be affixed. Done at the Capitol in the City of Salem in the State of Oregon on this day, March 23, 2018.

Kate Brown

Kate Brown, Governor

Dennis Richardson

Dennis Richardson, Secretary of State

http://www.dobs.pa.gov/Documents/Proclamations/Financial%20Capability%20Month_FINAL.pdf

COMMONWEALTH OF PENNSYLVANIA
OFFICE OF THE GOVERNOR

PROCLAMATION

FINANCIAL CAPABILITY MONTH
April 2017

WHEREAS, personal financial capability is a challenging, complex endeavor to make good decisions about money that lead to financial independence; and

WHEREAS, the Department of Banking and Securities assists thousands of Pennsylvanians each year through the Consumer Financial Protection Initiative, its partnerships with the Investor Protection Trust and AARP Pennsylvania, and its leadership of a financial information exchange involving more than 20 state government agencies; and

WHEREAS, the Pennsylvania Department of Education and Penn State University have collaborated to improve personal finance and economic education through professional development, curriculum resources, and research; and

WHEREAS, the Pennsylvania Department of Aging offers protective services which shield Pennsylvanians 60 and older from financial abuse and exploitation; and

WHEREAS, the Pennsylvania Department of Corrections is working to reduce recidivism by offering financial education to inmates about to transition out of incarceration; and

WHEREAS, the Pennsylvania Department of Labor & Industry's Office of Vocational Rehabilitation offers training to help Pennsylvanians with disabilities cope with financial challenges; and

WHEREAS, the Pennsylvania Housing Finance Agency provides the Building Your House Financial program for Pennsylvania renters, homebuyers, and homeowners; and

WHEREAS, the Pennsylvania Higher Education Assistance Agency provides resources on student debt awareness and college planning through its MySmartBorrowing.org website; and

WHEREAS, the Pennsylvania Treasury Department strives to ensure the lifelong financial security of all Pennsylvanians through its tax-advantaged savings programs and promotion of financial literacy; and

WHEREAS, the Pennsylvania Office of Attorney General's Bureau of Consumer Protection investigates financial fraud and deception, and promotes consumer education;

WHEREAS, many banks will participate in "Teach Children to Save Day" on April 28 and many credit unions will participate in "National Credit Union Youth Month" this April.

THEREFORE, in special recognition of the importance of affordable, accessible, high-quality education and resources that support financial capability, I, Tom Wolf, Governor of the Commonwealth of Pennsylvania, do hereby proclaim April 2017 FINANCIAL CAPABILITY MONTH. I encourage all citizens, parents, teachers, business and community leaders, and others to seek ways to improve personal finance capabilities for themselves, as well as their loved ones, stakeholders, and customers.

GIVEN under my hand and the Seal of the Governor, at the City of Harrisburg, this twenty-seventh day of March two thousand seventeen, the year of the commonwealth the two hundred forty-first.

TOM WOLF
Governor

Executive Proclamation

State of South Dakota
Office of the Governor

Whereas, Millions of Americans derive great benefits from the wide variety of products and services offered by the financial services industry in the United States, and these financial products and services allow individuals and families to build homes, start businesses, finance education, buy cars, and meet their everyday needs; and,

Whereas, Expanding access to the mainstream financial system provides individuals with lower cost and safer options for managing their finances and building wealth; and,

Whereas, A greater understanding and familiarity with financial markets and institutions will lead to increased economic activity and growth; and,

Whereas, Financial literacy empowers individuals to make wise financial decisions and reduces the confusion of an increasingly complex economy; and,

Whereas, Personal financial management skills and life-long habits develop during childhood; and,

Whereas, Personal financial education is essential to ensure that individuals are prepared to manage money, credit, debt, and to become responsible workers, heads of households, investors, entrepreneurs, business leaders, and citizens:

Now, Therefore, I, Dennis Daugaard, Governor of the state of South Dakota, do hereby proclaim April 2018 as

FINANCIAL LITERACY MONTH

in South Dakota.

In Witness Whereof, I have hereunto set my hand and caused to be affixed the Great Seal of the state of South Dakota, in Pierre, the Capital City, this Eighth Day of March in the Year of Our Lord, Two Thousand and Eighteen.

Dennis Daugaard, Governor

Attest:

Shantel Krebs, Secretary of State

https://tnsos.net/publications/proclamations/files/1436.pdf

STATE OF TENNESSEE

PROCLAMATION

BY THE GOVERNOR

WHEREAS, personal financial education is essential for ensuring that the people of Tennessee are prepared to wisely and responsibly manage their finances; and

WHEREAS, a personal finance course is required for students graduating high school in Tennessee; and

WHEREAS, people face difficulties in wisely and effectively using consumer credit, leading to the establishment of poor financial management habits; and

WHEREAS, Tennessee Jump$tart, a coalition for personal financial literacy, comprised of government agencies, financial institutions, non-profits, and educators is dedicated to improving personal financial literacy by promoting the teaching of personal financial concepts in kindergarten through post-secondary classrooms throughout the state; and

WHEREAS, acquisition of financial literacy skills by Tennesseans will improve the quality of their lives, will provide them with skills for success, will contribute to positive changes in the communities in which they live and work, and will benefit the economy of this state;

NOW, THEREFORE, I, Bill Haslam, Governor of the State of Tennessee, do hereby proclaim the month of April, 2018, as

Financial Literacy Month

in Tennessee and encourage all citizens to join me in this worthy observance.

IN WITNESS WHEREOF, I have hereunto set my hand and caused the official seal of the State of Tennessee to be affixed at Nashville on this twentieth day of March, 2018.

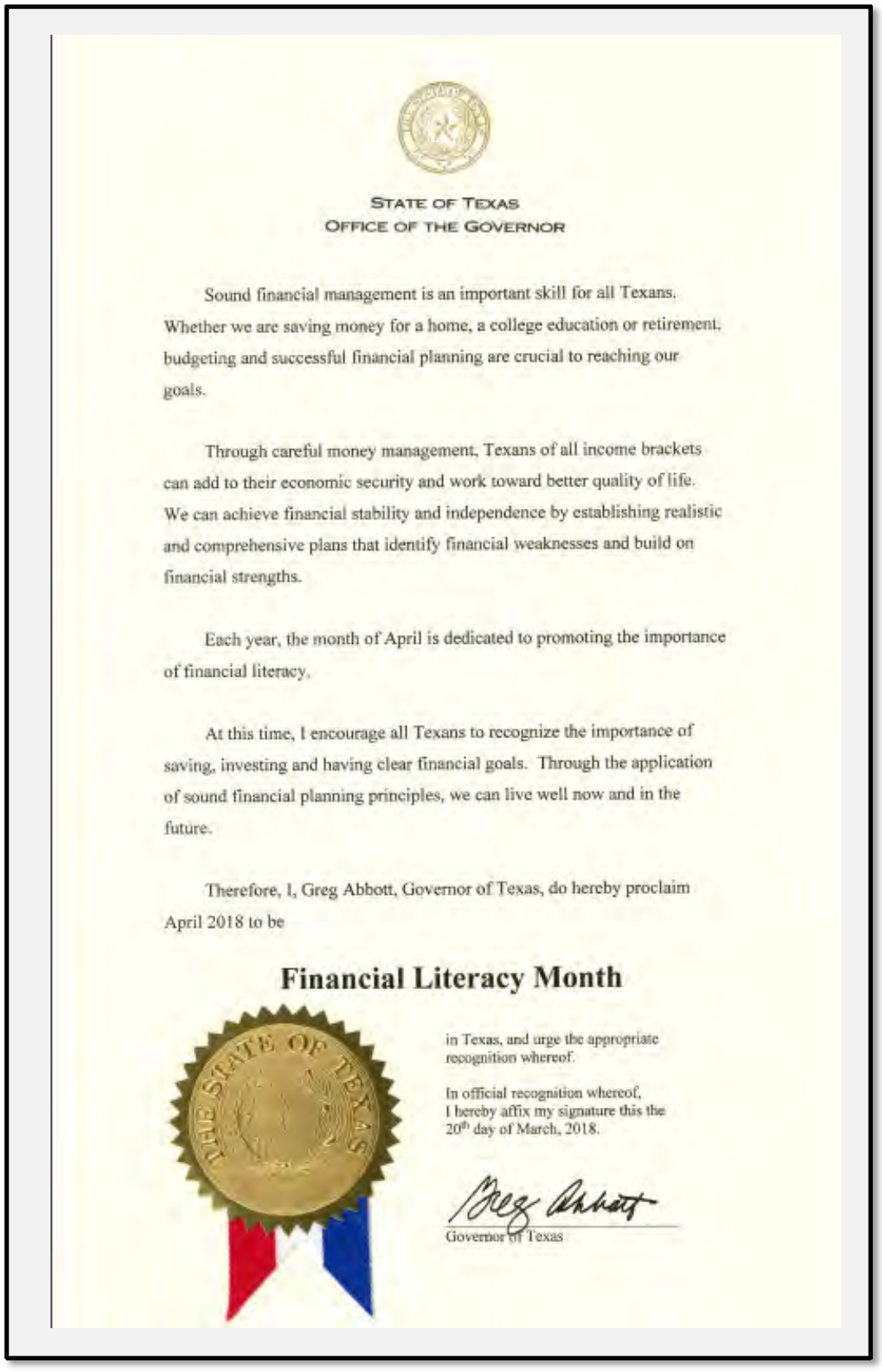
Bill Haslam

Governor

Tre Hargett

Secretary of State

http://www.cscuf.coop/repository/Texas+April+Proclamation.pdf



STATE OF TEXAS
OFFICE OF THE GOVERNOR

Sound financial management is an important skill for all Texans. Whether we are saving money for a home, a college education or retirement, budgeting and successful financial planning are crucial to reaching our goals.

Through careful money management, Texans of all income brackets can add to their economic security and work toward better quality of life. We can achieve financial stability and independence by establishing realistic and comprehensive plans that identify financial weaknesses and build on financial strengths.

Each year, the month of April is dedicated to promoting the importance of financial literacy.

At this time, I encourage all Texans to recognize the importance of saving, investing and having clear financial goals. Through the application of sound financial planning principles, we can live well now and in the future.

Therefore, I, Greg Abbott, Governor of Texas, do hereby proclaim April 2018 to be

Financial Literacy Month

in Texas, and urge the appropriate recognition whereof.

In official recognition whereof, I hereby affix my signature this the 20th day of March, 2018.

Greg Abbott
Governor of Texas

http://governor.vermont.gov/sites/scott/files/documents/18-041%20Finanacial%20Literacy%20Month.pdf

State of Vermont
Executive Department
A Proclamation

WHEREAS, when Vermont citizens increase their personal finance knowledge and skills, the financial well-being of the individual and the state will improve; and

WHEREAS, when Vermont citizens improve their financial literacy, they will be better equipped to effectively manage their finances in an increasingly complex financial world; and

WHEREAS, national research continues to highlight points of concern for how Americans manage personal debt, retirement savings, and daily budgetary challenges; and

WHEREAS, it is important for both adults and youth to demonstrate proficiency in personal financial management; and

WHEREAS, the activities and efforts of organizations such as the Vermont Jump$tart Coalition for Personal Financial Literacy and its volunteers, who come from business, government, and education sectors, are recognized for their important work of promoting financial well-being and knowledge; and

WHEREAS, the designation of Financial Literacy Month helps raise public awareness about the importance of financial education in Vermont.

NOW, THEREFORE, I, Philip B. Scott, Governor, do hereby proclaim April 2018 as

FINANCIAL LITERACY MONTH

in Vermont.

Given under my hand and the Great Seal of the State of Vermont on this 29th day of March, A.D. 2018

Philip B. Scott
Governor

Brittney L. Wilson
Secretary of Civil and Military Affairs

https://dfi.wa.gov/sites/default/files/financial-capability-month.pdf

The State of Washington

Proclamation

WHEREAS, financial capability is essential to ensure that Washingtonians are prepared to manage money, credit, investments, and debt; and

WHEREAS, many people have difficulty managing money due to a lack of financial education; and

WHEREAS, consumers must be informed before their lack of financial education puts them, and our economy, at risk; and

WHEREAS, it is vital that Washingtonians have the knowledge they need to make wise financial decisions; and

WHEREAS, by increasing the financial capability of Washingtonians, we can improve the quality of their lives, provide them with skills for success, as well as strengthen the economy of this state; and

WHEREAS, Washington must continue to be a leader in financial education in order to maintain a strong and vibrant community; and

WHEREAS, it is everyone's responsibility to learn the facts of investing, take charge of their money, realize the importance of saving for their family's future, and understand that it is never too late to invest; and

WHEREAS, during National Financial Capability Month, state and federal agencies, consumer groups, the financial industry, numerous non-profit organizations, and the media will join together to conduct educational events in schools and communities to illustrate the importance of personal financial ownership;

NOW, THEREFORE, I, Jay Inslee, Governor of the state of Washington, do hereby proclaim April, 2018 as

Financial Capability Month

in Washington, and I encourage all people in our state to join me in this special observance.

Signed this 23rd day of January, 2018

Governor Jay Inslee

https://www.wdfi.org/ymm/govcouncilfinlit/

STATE *of* WISCONSIN

OFFICE *of the* GOVERNOR

Proclamation

WHEREAS, our financial system has evolved to provide consumers unprecedented access to a growing array of financial products and services; and

WHEREAS, consumers' financial knowledge and skills have not kept pace with this expansion; and

WHEREAS, the Governor's Council on Financial Literacy was established to measurably improve the financial literacy of Wisconsin citizens; and

WHEREAS, the Council's launch of Wisconsin's first-ever statewide Money Smart Week® Wisconsin initiative 12 years ago led the nation as an overwhelming success, and during the 2017 Money Smart Week® more than 300 volunteer, partnering organizations offered educational events that attracted 15,411 attendees; and

WHEREAS, Money Smart Week® is being celebrated nationwide during the same week in April as part of the national recognition of the importance of financial literacy education; and

WHEREAS, Money Smart Week® promotes financial literacy awareness and provides hundreds of financial education classes, activities, and opportunities for Wisconsin's citizens by working with consumers, bringing together different organizations to help them share expertise, leverage limited resources, and expand community participation;

NOW, THEREFORE, I, Scott Walker, Governor of the State of Wisconsin, do hereby proclaim April 21 – 28, 2018 as

MONEY SMART WEEK® WISCONSIN

throughout the State of Wisconsin and I commend this observance to all of our citizens.

IN TESTIMONY WHEREOF, I have hereunto set my hand and caused the Great Seal of the State of Wisconsin to be affixed. Done at the Capitol in the City of Madison this 2nd day of April, 2018.

SCOTT WALKER
GOVERNOR

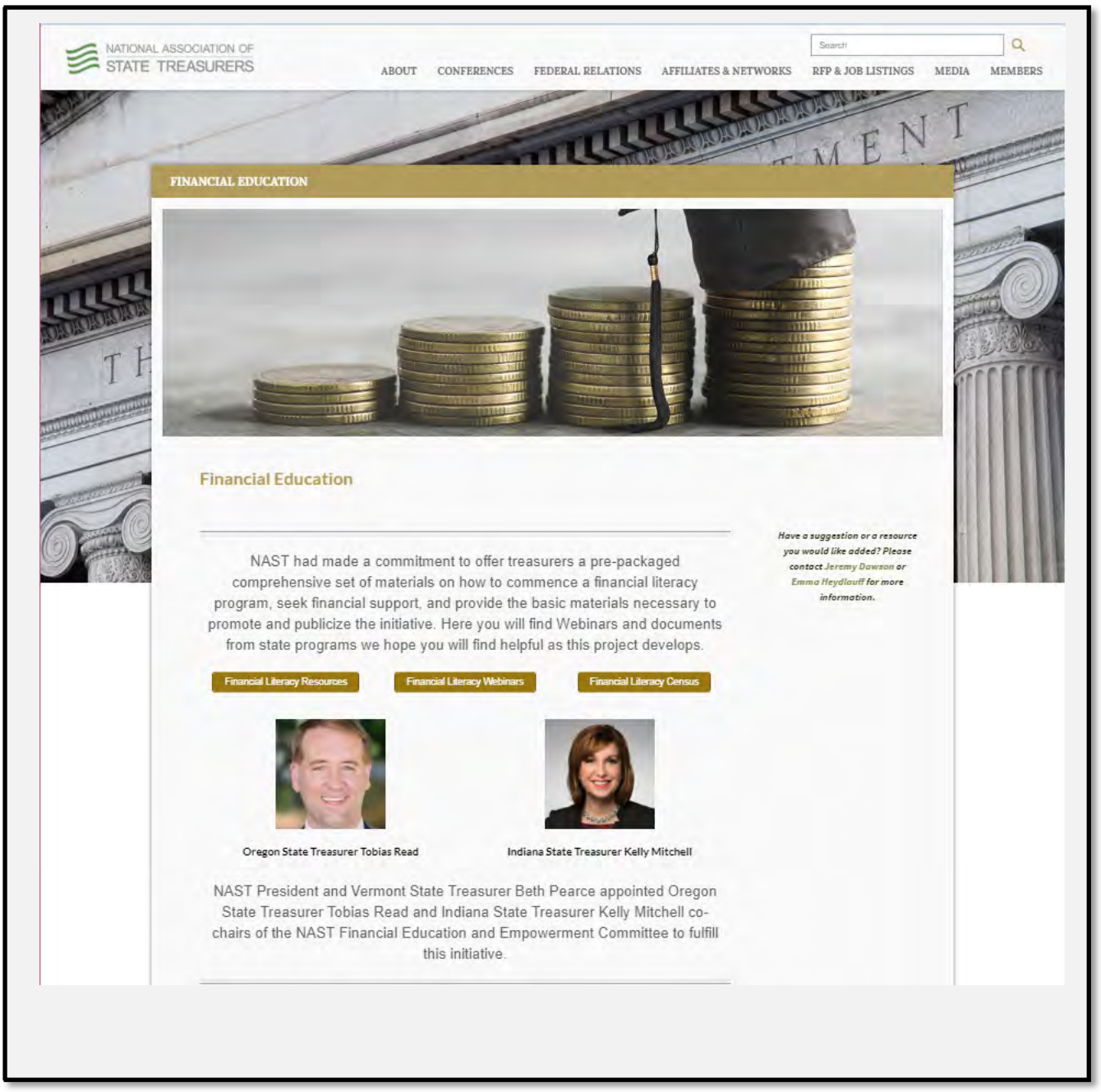
By the Governor:

Secretary of State

NATIONAL ASSOCIATION OF STATE TREASURERS

Check out what your state treasurers are doing in support of improving financial awareness and financial literacy. NAST had made a commitment to offer treasurers a pre-packaged comprehensive set of materials on how to commence a financial literacy program, seek financial support, and provide the basic materials necessary to promote and publicize the initiative. Here you will find Webinars and documents from state programs we hope you will find helpful as this project develops.

https://nast.org/financial-literacy/

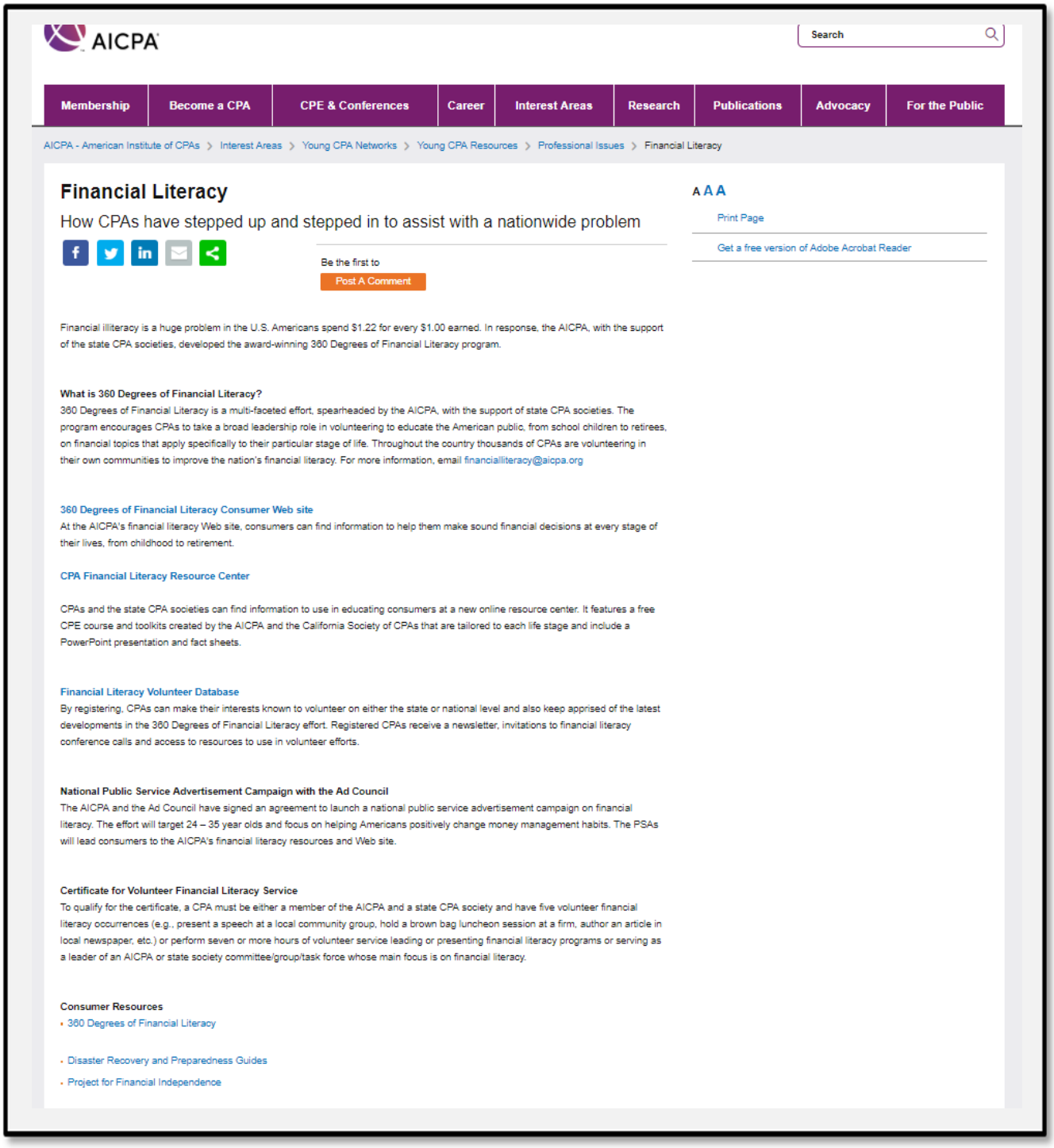


What Others Are Doing

Some Images of Financial Literacy Month

https://www.cfecf.org/national-financial-literacy-month/

https://www.aicpa.org/interestareas/youngcpanetwork/resources/professionalissues/financial-literacy.html



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AICPA - American Institute of CPAs › Interest Areas › Young CPA Networks › Young CPA Resources › Professional Issues › Financial Literacy

Financial Literacy

How CPAs have stepped up and stepped in to assist with a nationwide problem

Be the first to

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Print Page

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Financial illiteracy is a huge problem in the U.S. Americans spend $1.22 for every $1.00 earned. In response, the AICPA, with the support of the state CPA societies, developed the award-winning 360 Degrees of Financial Literacy program.

What is 360 Degrees of Financial Literacy?

360 Degrees of Financial Literacy is a multi-faceted effort, spearheaded by the AICPA, with the support of state CPA societies. The program encourages CPAs to take a broad leadership role in volunteering to educate the American public, from school children to retirees, on financial topics that apply specifically to their particular stage of life. Throughout the country thousands of CPAs are volunteering in their own communities to improve the nation's financial literacy. For more information, email financialliteracy@aicpa.org

360 Degrees of Financial Literacy Consumer Web site

At the AICPA's financial literacy Web site, consumers can find information to help them make sound financial decisions at every stage of their lives, from childhood to retirement.

CPA Financial Literacy Resource Center

CPAs and the state CPA societies can find information to use in educating consumers at a new online resource center. It features a free CPE course and toolkits created by the AICPA and the California Society of CPAs that are tailored to each life stage and include a PowerPoint presentation and fact sheets.

Financial Literacy Volunteer Database

By registering, CPAs can make their interests known to volunteer on either the state or national level and also keep apprised of the latest developments in the 360 Degrees of Financial Literacy effort. Registered CPAs receive a newsletter, invitations to financial literacy conference calls and access to resources to use in volunteer efforts.

National Public Service Advertisement Campaign with the Ad Council

The AICPA and the Ad Council have signed an agreement to launch a national public service advertisement campaign on financial literacy. The effort will target 24 – 35 year olds and focus on helping Americans positively change money management habits. The PSAs will lead consumers to the AICPA's financial literacy resources and Web site.

Certificate for Volunteer Financial Literacy Service

To qualify for the certificate, a CPA must be either a member of the AICPA and a state CPA society and have five volunteer financial literacy occurrences (e.g., present a speech at a local community group, hold a brown bag luncheon session at a firm, author an article in local newspaper, etc.) or perform seven or more hours of volunteer service leading or presenting financial literacy programs or serving as a leader of an AICPA or state society committee/group/task force whose main focus is on financial literacy.

Consumer Resources

- 360 Degrees of Financial Literacy
- Disaster Recovery and Preparedness Guides
- Project for Financial Independence

http://www.multibriefs.com/briefs/AAACPA/AAACPA041818.php

April 18, 2018

American Academy of Attorney-CPAs

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AAA-CPA NEWS

April is the 14th Anniversary of National Financial Literacy Month

AAA-CPA

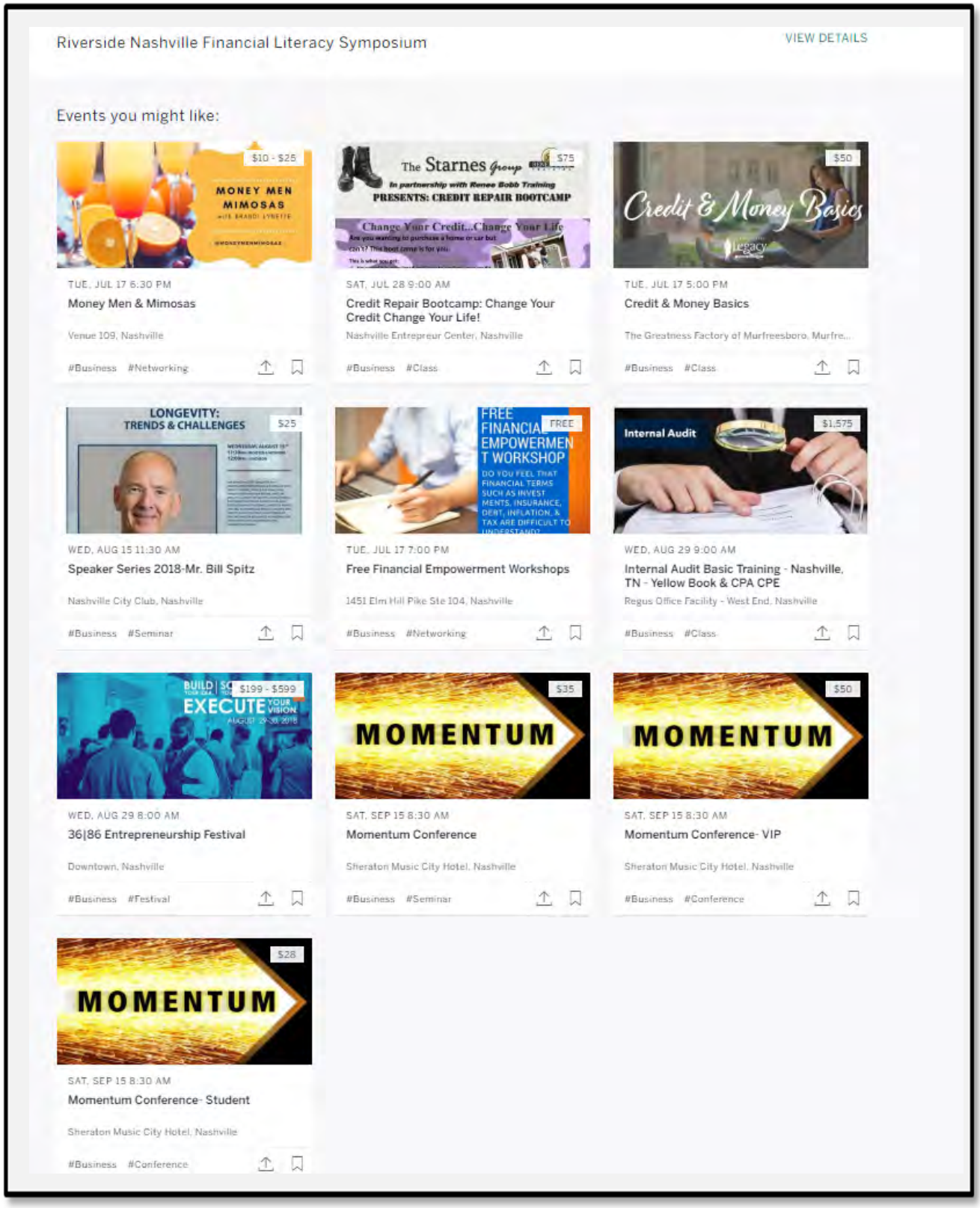
Please join the American Academy of Attorney-CPAs as we partner with The Financial Awareness Foundation and other leading financial service and nonprofit associations, their professionals and companies, nonprofits, educational institutions, larger employers, membership-based organizations, technology companies, government agencies and the news media in celebrating, supporting and participating in the 2018 Improving Financial Awareness & Financial Literacy Movement. Its concentrated personal finance content media blitz is built around the strategic venues of:

- 14th anniversary of National Financial Literacy Month (NFLM — April)
- 10th anniversary of National Estate Planning Awareness Month/Week (NEPAW — third week in October)

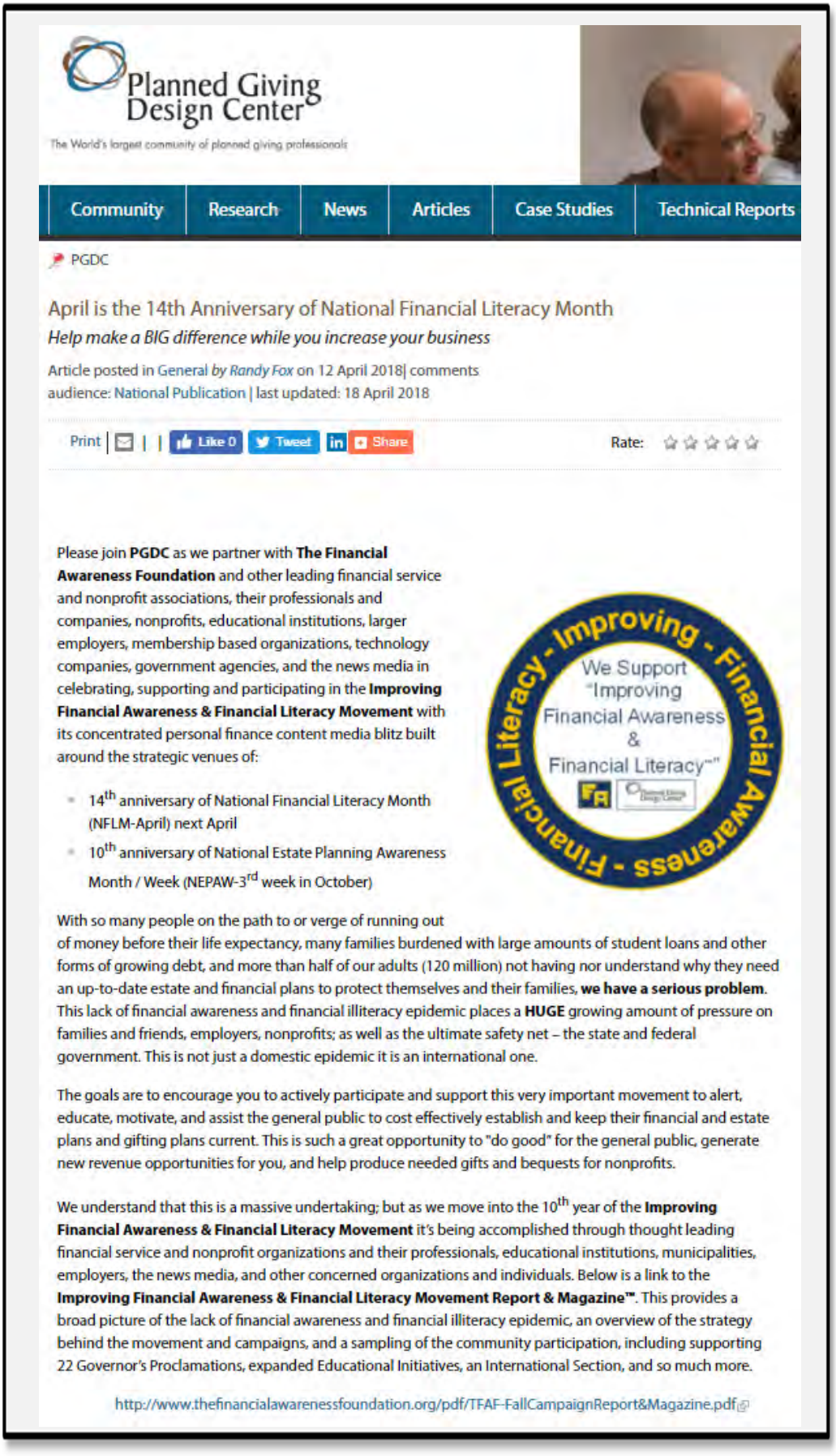
The goals are to encourage you to actively participate and support this important movement to alert, educate, motivate and assist the general public to cost effectively establish and keep their financial, estate and gift plans current. This is such a great opportunity to "do good" for the general public, generate new revenue opportunities for you and help produce needed gifts and bequests for nonprofits.

Click here to learn more about how you can promote this cause.

https://www.eventbrite.com/e/riverside-nashville-financial-literacy-symposium-tickets-44011938894?aff=erellivmlt



https://www.pgdc.com/pgdc/april-14th-anniversary-national-financial-literacy-month



Planned Giving Design Center

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PGDC

April is the 14th Anniversary of National Financial Literacy Month

Help make a BIG difference while you increase your business

Article posted in General *by Randy Fox* on 12 April 2018| comments
audience: National Publication | last updated: 18 April 2018

Print | Like 0 | Tweet | Share | Rate:

Please join **PGDC** as we partner with **The Financial Awareness Foundation** and other leading financial service and nonprofit associations, their professionals and companies, nonprofits, educational institutions, larger employers, membership based organizations, technology companies, government agencies, and the news media in celebrating, supporting and participating in the **Improving Financial Awareness & Financial Literacy Movement** with its concentrated personal finance content media blitz built around the strategic venues of:

- 14th anniversary of National Financial Literacy Month (NFLM-April) next April
- 10th anniversary of National Estate Planning Awareness Month / Week (NEPAW-3rd week in October)

Improving - Financial Awareness - Financial Literacy - We Support "Improving Financial Awareness & Financial Literacy""

With so many people on the path to or verge of running out of money before their life expectancy, many families burdened with large amounts of student loans and other forms of growing debt, and more than half of our adults (120 million) not having nor understand why they need an up-to-date estate and financial plans to protect themselves and their families, **we have a serious problem**. This lack of financial awareness and financial illiteracy epidemic places a **HUGE** growing amount of pressure on families and friends, employers, nonprofits; as well as the ultimate safety net – the state and federal government. This is not just a domestic epidemic it is an international one.

The goals are to encourage you to actively participate and support this very important movement to alert, educate, motivate, and assist the general public to cost effectively establish and keep their financial and estate plans and gifting plans current. This is such a great opportunity to "do good" for the general public, generate new revenue opportunities for you, and help produce needed gifts and bequests for nonprofits.

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 and nonprofit 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 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 22 Governor's Proclamations, expanded Educational Initiatives, an International Section, and so much more.

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

Please join the ***Distinguished 2018 Improving Financial Awareness & Financial Literacy Movement Honorary Co-Chairs*** in actively participating and supporting this important 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. She provides consulting advice for universities, and has authored several books and materials for higher education 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-foundered 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 of the Board of the International Association of Advisors in Philanthropy and recipient of the 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.

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

****

They are strong supporters and advocates for improving financial awareness and financial literacy and provide leadership and support for bringing the essential principles of smart personal financial management to the public and in attracting others to join in and participate in this very important strategic financial awareness movement.

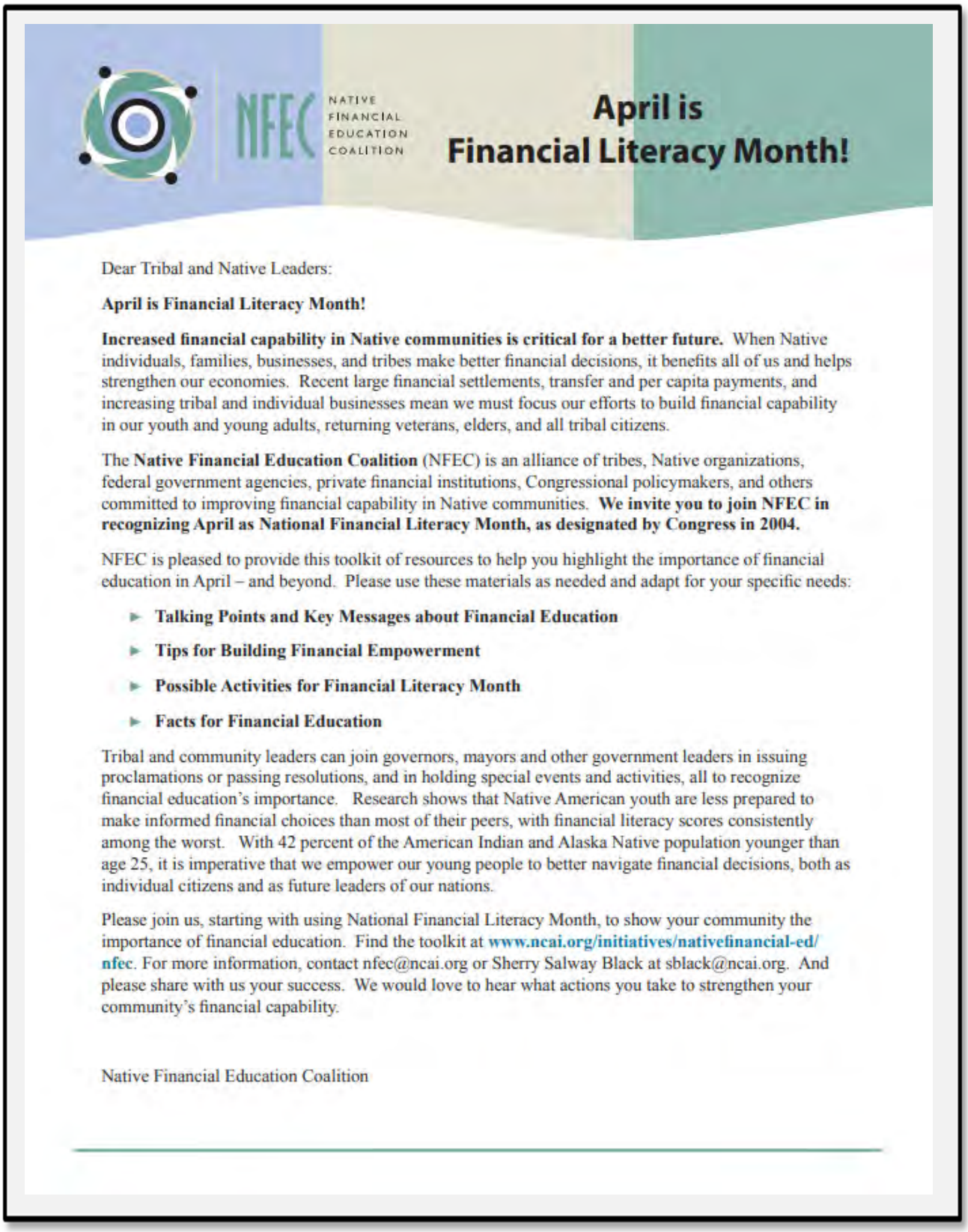
Here are some fun and easy ways to participate:

1. Placing financial and estate planning editorial content in your website, newsletters, social media groups, local newspapers, and radio/television/web-based shows, in support of **National Financial Literacy Month** April and six months later during **National Estate Planning Awareness Month / Week (October 16-22)**

- For your convenience 'free' sample editable and downloadable articles can be found at

http://home.thefinancialawarenessfoundation.org/campaigns.html

http://www.ncai.org/initiatives/nativefinancial-ed/NFECCoverLetter.pdf



NFEC NATIVE FINANCIAL EDUCATION COALITION

April is Financial Literacy Month!

Dear Tribal and Native Leaders:

April is Financial Literacy Month!

Increased financial capability in Native communities is critical for a better future. When Native individuals, families, businesses, and tribes make better financial decisions, it benefits all of us and helps strengthen our economies. Recent large financial settlements, transfer and per capita payments, and increasing tribal and individual businesses mean we must focus our efforts to build financial capability in our youth and young adults, returning veterans, elders, and all tribal citizens.

The **Native Financial Education Coalition** (NFEC) is an alliance of tribes, Native organizations, federal government agencies, private financial institutions, Congressional policymakers, and others committed to improving financial capability in Native communities. **We invite you to join NFEC in recognizing April as National Financial Literacy Month, as designated by Congress in 2004.**

NFEC is pleased to provide this toolkit of resources to help you highlight the importance of financial education in April – and beyond. Please use these materials as needed and adapt for your specific needs:

- **Talking Points and Key Messages about Financial Education**
- **Tips for Building Financial Empowerment**
- **Possible Activities for Financial Literacy Month**
- **Facts for Financial Education**

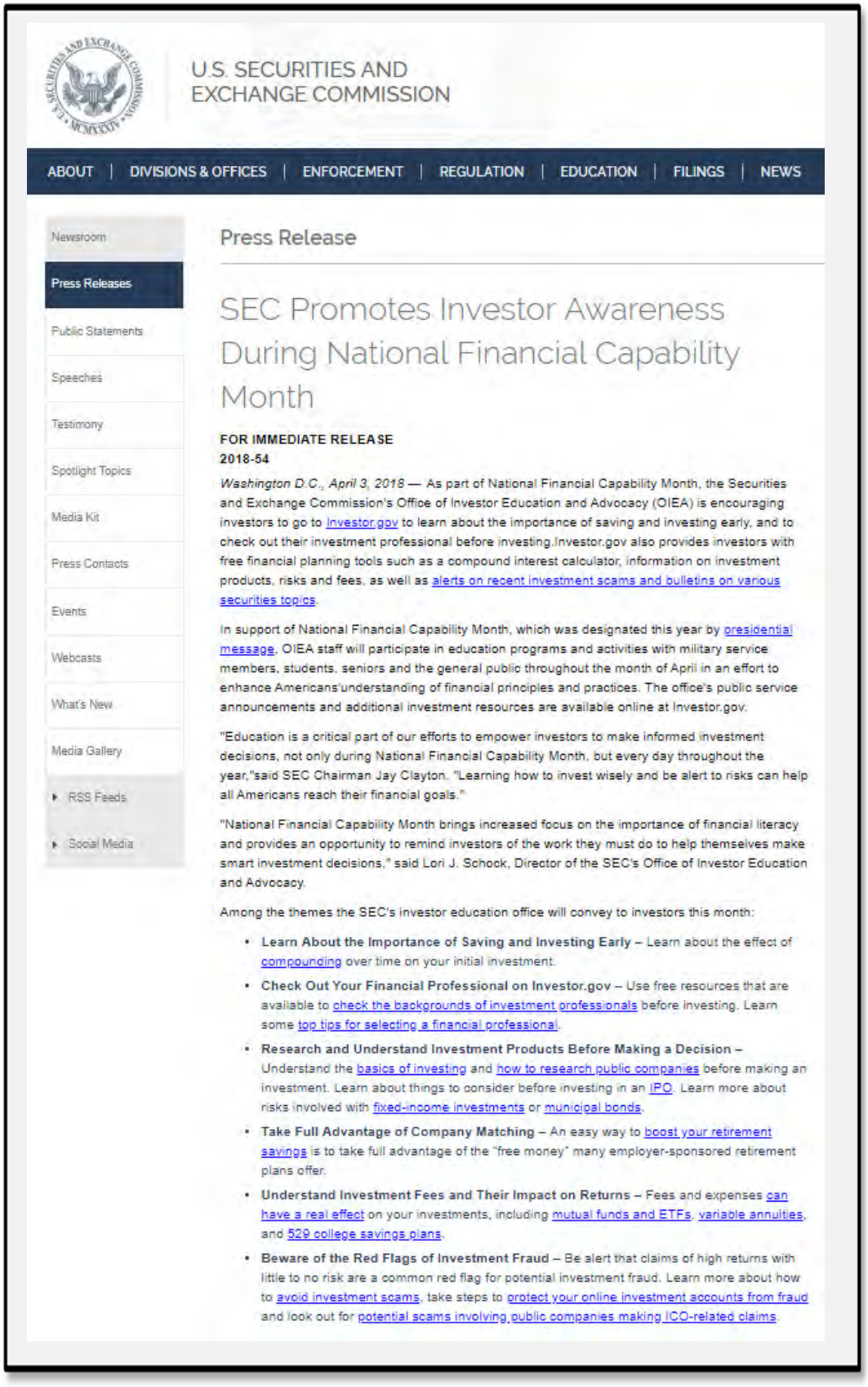
Tribal and community leaders can join governors, mayors and other government leaders in issuing proclamations or passing resolutions, and in holding special events and activities, all to recognize financial education's importance. Research shows that Native American youth are less prepared to make informed financial choices than most of their peers, with financial literacy scores consistently among the worst. With 42 percent of the American Indian and Alaska Native population younger than age 25, it is imperative that we empower our young people to better navigate financial decisions, both as individual citizens and as future leaders of our nations.

Please join us, starting with using National Financial Literacy Month, to show your community the importance of financial education. Find the toolkit at **www.ncai.org/initiatives/nativefinancial-ed/nfec**. For more information, contact nfec@ncai.org or Sherry Salway Black at sblack@ncai.org. And please share with us your success. We would love to hear what actions you take to strengthen your community's financial capability.

Native Financial Education Coalition

http://www.caflm.ca.gov/resources/

https://www.sec.gov/news/press-release/2018-54



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Press Release

SEC Promotes Investor Awareness During National Financial Capability Month

FOR IMMEDIATE RELEASE
2018-54

Washington D.C., April 3, 2018 — As part of National Financial Capability Month, the Securities and Exchange Commission's Office of Investor Education and Advocacy (OIEA) is encouraging investors to go to Investor.gov to learn about the importance of saving and investing early, and to check out their investment professional before investing.Investor.gov also provides investors with free financial planning tools such as a compound interest calculator, information on investment products, risks and fees, as well as alerts on recent investment scams and bulletins on various securities topics.

In support of National Financial Capability Month, which was designated this year by presidential message, OIEA staff will participate in education programs and activities with military service members, students, seniors and the general public throughout the month of April in an effort to enhance Americans'understanding of financial principles and practices. The office's public service announcements and additional investment resources are available online at Investor.gov.

"Education is a critical part of our efforts to empower investors to make informed investment decisions, not only during National Financial Capability Month, but every day throughout the year,"said SEC Chairman Jay Clayton. "Learning how to invest wisely and be alert to risks can help all Americans reach their financial goals."

"National Financial Capability Month brings increased focus on the importance of financial literacy and provides an opportunity to remind investors of the work they must do to help themselves make smart investment decisions," said Lori J. Schock, Director of the SEC's Office of Investor Education and Advocacy.

Among the themes the SEC's investor education office will convey to investors this month:

- **Learn About the Importance of Saving and Investing Early** – Learn about the effect of compounding over time on your initial investment.
- **Check Out Your Financial Professional on Investor.gov** – Use free resources that are available to check the backgrounds of investment professionals before investing. Learn some top tips for selecting a financial professional.
- **Research and Understand Investment Products Before Making a Decision** – Understand the basics of investing and how to research public companies before making an investment. Learn about things to consider before investing in an IPO. Learn more about risks involved with fixed-income investments or municipal bonds.
- **Take Full Advantage of Company Matching** – An easy way to boost your retirement savings is to take full advantage of the "free money" many employer-sponsored retirement plans offer.
- **Understand Investment Fees and Their Impact on Returns** – Fees and expenses can have a real effect on your investments, including mutual funds and ETFs, variable annuities, and 529 college savings plans.
- **Beware of the Red Flags of Investment Fraud** – Be alert that claims of high returns with little to no risk are a common red flag for potential investment fraud. Learn more about how to avoid investment scams, take steps to protect your online investment accounts from fraud and look out for potential scams involving public companies making ICO-related claims.

https://www.finance.idaho.gov/PR/2018/Press_Rel_Financial_Literacy_Month.pdf

IDAHO
DEPARTMENT OF FINANCE

C. L. "BUTCH" OTTER
Governor

GAVIN M. GEE
Director

CONTACT:
Patricia Highley
Senior Securities Analyst
Securities Bureau
(208) 332-8077

NEWS RELEASE

For Immediate Release **April 12, 2018**

GOVERNOR OTTER PROCLAIMS APRIL "FINANCIAL LITERACY MONTH"

Boise, Idaho . . . Governor C.L. "Butch" Otter has signed a proclamation establishing April as "Financial Literacy Month" in Idaho, noting that, "The quality of every Idahoan's life is dramatically affected by how you manage your money. Education is a key to providing Idahoans the tools to achieve a better financial life. I encourage every Idahoan to take advantage of the great free resources available during the month to learn about the wise use of credit, the basics of saving and investing, home ownership preservation, and the pitfalls associated with financial fraud."

The **Idaho Department of Finance**, the **Idaho Financial Literacy Coalition** (IFLC) (www.idahoflc.org) – an affiliate of the Jump$tart Coalition for Personal Financial Literacy – the **Idaho Military Financial Alliance**, and **Idaho Public Libraries** have joined together to sponsor "Financial Literacy Month" in April. The IFLC is a partnership of private- and public-sector financial educators. The Department of Finance participates year-round in IFLC efforts and is proud to take part in this opportunity to draw attention to the need for all Idahoans to learn money management skills.

A proclamation ceremony with Governor Otter and members of the **Idaho Financial Literacy Coalition** is planned for April 12 at the Idaho State Capitol. The ceremony will kick off Financial Literacy Month and will include a presentation of awards to students who have won in selected categories of the **Piggy Bank Beauty Contest**.

The IFLC membership organizes Idaho's annual **"Piggy Bank Beauty Contest."** This year's winners were chosen by IFLC members during their annual meeting in March. Contest participants, currently in third through sixth grades, created their own banks and entered them in one of the four contest categories: prettiest, celebrity look-alike, funniest, and most creative. Each winner of the four categories will receive $75 to fund an IDeal-Idaho 529 College Savings Program account. Winners, their parents and teachers are invited to the annual Financial Literacy Month proclamation celebration at the Governor's office.

Along with a variety of non-profit entities and government agencies, the Department of Finance, as a member of the Idaho Scam Jam Alliance, will co-sponsor two **Scam Jams** on May 14 and 15, 2018, in Idaho Falls and Pocatello. The Scam Jam events are free, open to the public and will begin at 10 a.m. and end at 3 p.m. Registration opens at 9:30 a.m. The keynote speakers for both of these events will be **Charles A. Harwood, Northwest Region director for the Federal Trade Commission**. Sponsors will have breakout sessions, and the department will have presentations on the red flags of investment scams.

PROTECTING THE INTEGRITY OF IDAHO FINANCIAL MARKETS SINCE 1905

Below is a list of some of the events scheduled for April. A list of events throughout Idaho is on the Department of Finance's website at www.finance.idaho.gov. For more information about any of these events or to schedule a presentation, please call **Patricia Highley** or **Jo Ann Lanham** of the Idaho Department of Finance at **(208) 332-8004** or toll-free within Idaho at **1-888-346-3378**. All presentations are free and are scheduled on a first-come, first-served basis.

Financial Literacy Month Events:

- The Proclamation ceremony at the Idaho State Capitol will be held on April 12.
- The Scam Jams will be held on May 14 and 15 and are open to the public.

  Register for the Idaho Falls event at:
  https://www.aarp.org/states/id/stateeventdetails.eventId=684758&stateCode=ID/

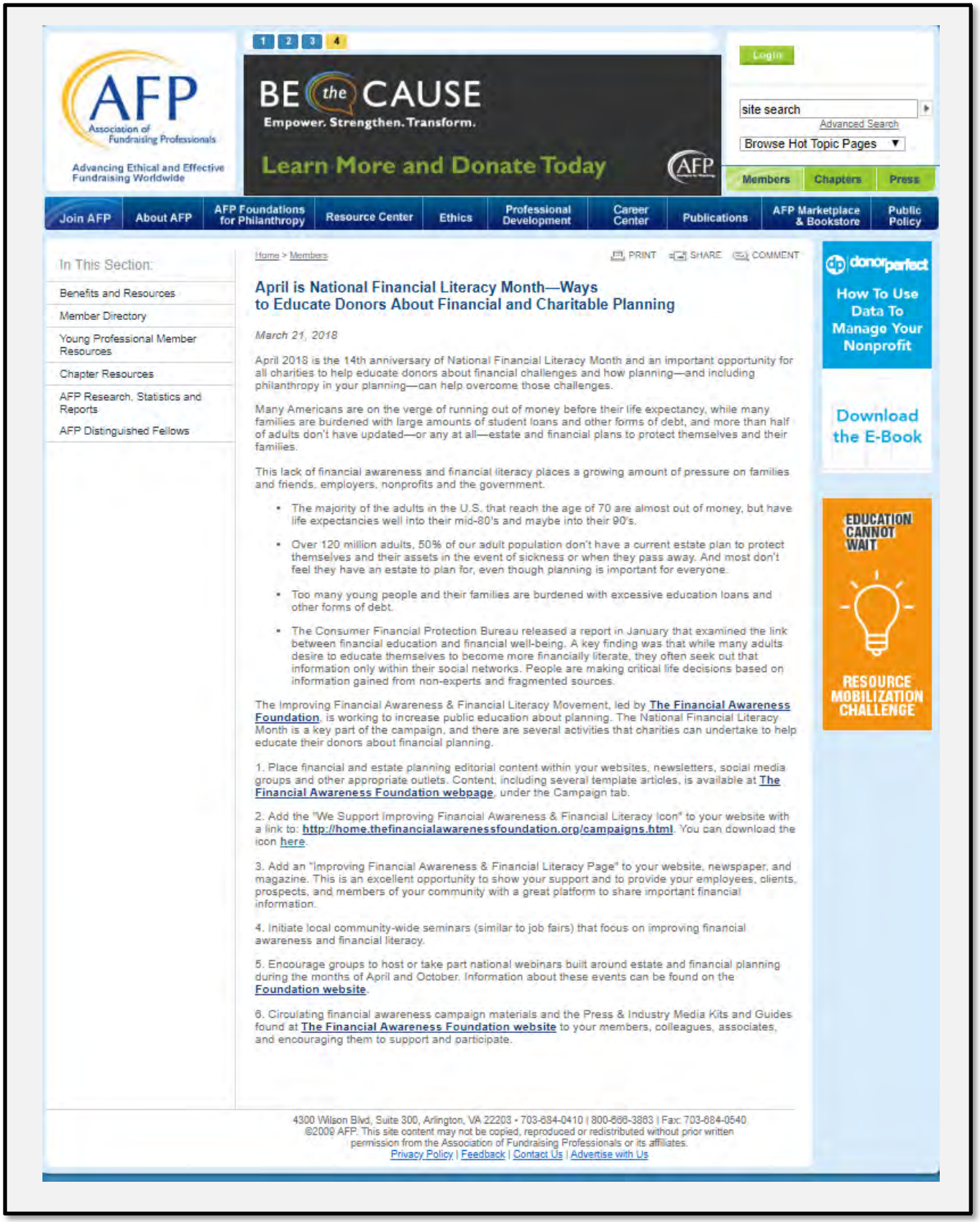
  Register for the Pocatello event at:
  https://www.aarp.org/states/id/stateeventdetails.eventId=684752&stateCode=ID/

- The Department of Finance will offer **financial education presentations** to Idahoans at high schools, senior citizen centers, universities, and community groups in April.
- The department participates in the ongoing **Bank On Treasure Valley**, a non-profit program designed to help un-banked and under-banked individuals obtain low-cost, starter checking and savings accounts along with free financial education from participating financial institutions.
- "Financial Literacy Month Tip of the Week" press releases will be issued by the department during April, focusing on various timely financial topics.
- The department has a **Financial Literacy Month Calendar of Events** on its website, highlighting events during April as well as the many other resources that are available. Website resources include an assortment of financial literacy informational links and brochures, fraud prevention tips, and links to sites on such topics as "Online Fraud Prevention Tips," "Research Your Broker," "Foreclosure Prevention Resources," and more. The website can be found at www.finance.idaho.gov; click through to Education/Financial Literacy.

Department of Finance Press Releases and other information can be found on the internet at www.finance.idaho.gov and may be obtained by contacting the department at (208) 332-8000 or Idaho toll-free at 1-888-346-3378.

* * * *

http://www.afpnet.org/Audiences/MemberNewsDetail.cfm?ItemNumber=37253



https://charitablegiftplanners.org/news/press-release-cgp-partners-promote-financial-literacy-month-april

NATIONAL ASSOCIATION of Charitable Gift Planners

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Press Release: CGP Partners to Promote Financial Literacy Month in April

Monday, April 3, 2018

For Immediate Release
For more information, please contact:
Alaina Leverenz, Marketing and Communications Manager
317.269.6274 ext 107, aleverenz@charitablegiftplanners.org

CGP Partners with the Financial Awareness Foundation for Financial Literacy Month

Indianapolis, IN: CGP is partnering with the Financial Awareness Foundation for the 14th annual Financial Literacy Month to bring attention to the growing lack of financial awareness and financial literacy.

The Financial Awareness Foundation through its promotion of National Financial Awareness Month seeks to increase the number of American households with adequate financial and estate planning to better secure their financial future. Across all professions, (including charitable gift planning), the rate of individuals without estate plans is staggering. Over 120 million adults, 50% of our adult population don't have nor understand the importance of having a financial, estate and gift plan to protect themselves, their assets and family in the event of sickness or when they pass away.

Financial and estate planning is not just for the wealthy. It's important for everyone. With so many people on the verge of running out of money before their life expectancy, people need access to better personal financial management tools and information, to communicate and work more effectively with their financial advisors and to make better informed every day money decisions.

Financial Literacy Month efforts strive to mitigate the lack of financial awareness and financial illiteracy epidemic. Led by The Financial Awareness Foundation, we have the potential to help solve a major social challenge by advancing and contributing to a broad-based, multifaceted movement for improving financial awareness and financial literacy while advancing philanthropy.

There are several activities that organization can do to participate:

1. Place financial and estate planning editorial content into your website, newsletters, social media groups, local newspapers, and radio/television/web-based shows and ads, in support of National Financial Literacy Month and National Estate Planning Awareness Week.

2. Add the "We Support Improving Financial Awareness & Financial Literacy Icon" to your website with this link.

3. Add an "Improving Financial Awareness & Financial Literacy Page to your website, newsletter, and magazine. 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. Initiating local community-wide seminars (similar to job fairs) that focus on improving financial awareness and financial literacy.

5. Encouraging groups to host or take part in national webinars built around estate and financial planning during the months of April and October.

6. Circulating financial awareness campaign materials and the Press & Industry Media Kits and Guides found here to your members, colleagues, associates, and encouraging them to support and participate.

http://blog.charitablegiftplanners.org/helping-to-improve-financial-awareness-financial-literacy

Helping to Improve Financial Awareness & Financial Literacy

Posted by Valentino Sabuco, CFP®, AEP® on Apr 18, 2018 7:30:00 AM

The 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 people worry about the future, or unfortunately in many cases, they simply try not to think about it. Until "it" happens – a financial catastrophe that 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 and enjoy a financially secure debt free future.

Our research tells us that young people, middle aged and older people know they need 'financial knowledge' but are not sure what it is. We strongly believe that most people have not been provided with the 'foundation to financial knowledge' we call the essential principles to smart personal financial management. Without this empowerment people do not have the critical tools to make informed everyday money decisions throughout their lives.

This is a large part of the reason why many people and families are:

- On the verge of running out of money prematurely
- Burdened with large amounts of student loans and other forms of debt
- And more than half of our adults in America (120 million – poor to wealthy) do not have nor understand the importance of having an up-to-date financial, estate and gift plans to protect themselves and their families

The lack of financial awareness, along with the financial illiteracy epidemic places a HUGE growing amount of pressure on families and friends, employers, and even nonprofits.

What We're Doing

The Improving Financial Awareness & Financial Literacy Movement is a broad based media and education initiative built on the strategic campaign venues of National Financial Literacy (April) and National Estate Planning Awareness Month/Week (third week in October).

The plan is to touch the majority of the general public – rich to poor, 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.

For further information, access the Improving Financial Awareness & Financial Literacy Movement Report & Magazine here. 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 community participation.

The National Association of Charitable Gift Planners (CGP) partners with the Financial Awareness Foundation for Financial Literacy Month with efforts to bring attention to the growing lack of financial awareness and financial literacy throughout the month of April. Read more about our organizational efforts for Financial Literacy Month here.

https://www.facebook.com/montereypubliclibrary/

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

Be sure to click on this link and see the videos and download a free Set of Personal Finance Publications

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Financial Awareness Workshops

Planning for the Future

We want to motivate, educate and empower you to improve your future financial lifestyle by providing an easy-to-use, systematic approach to personal financial management.

The Monterey Public Library Endowment Committee and the Friends of the Library in partnership with The Financial Awareness Foundation present free workshops semi-annually in April and October to improve financial awareness and financial literacy in our community.

Please download materials from previous workshops, view workshops on-demand, and share the information with family and friends.

Monterey Public Library Legal Services Resource Guide

Gift Personal Finance Publication Set, 2018

- *Your Financial PARTNER* Overview – Essential Principles to Smart Personal Financial Management (pdf)
- *Your Financial PARTNER* – The Personal Financial Management System (pdf)
- *Your Financial PARTNER* Forms Set (pdf)
- Your Estate Planning Organizer (pdf)

Presentations

★April/May 2018 | October 2017 | Past Speakers

April 24, 2018 - Building Blocks to Successful Financial Planning

- *Your Financial PARTNER* Overview – Essential Principles to Smart Personal Financial Management (pdf)
- *Your Financial PARTNER* – The Personal Financial Management System (pdf)
- *Your Financial PARTNER* – Blank Forms (pdf)
- Handout (pdf)
- Slides from Presentation (pdf)
- Quiz – Some questions to ponder (pdf)
- Watch the video
- April 24 Presentation Survey

May 1, 2018 - Building Blocks to Successful Estate and Gift Planning

- *Your Financial PARTNER* Overview – Essential Principles to Smart Personal Financial Management (pdf)
- *Your Financial PARTNER* – The Personal Financial Management System (pdf)
- *Your Financial PARTNER* – Blank Forms (pdf)
- Your Estate Planning Organizer (pdf)
- Handout (pdf)
- Slides from Presentation (pdf)
- Quiz – Some questions to ponder (pdf)
- Watch the video
- May 1 Presentation Survey

http://www.thefinancialawarenessfoundation.org/pdf/TFA-Monterey-FinLiteracyFlier-Spring2018.pdf

The Monterey Public Library
Endowment Committee and
Friends of the Library
in Partnership with The Financial
Awareness Foundation present

A SPECIAL GIFT TO THE COMMUNITY

Supporting the Financial Awareness and Financial Literacy Movement

April is National Financial Literacy Month

Building Blocks to Successful
Financial Planning
Tuesday, April 24th • 6:00–8:00 pm

Building Blocks to Successful
Estate & Gift Planning
Tuesday, May 1st • 6:00–8:00 pm

Monterey Public Library Community Room

Adults are invited to attend.
Admission is free. Reservations required.
Hors d'oeuvres will be served.

Call (831) 646-5632 or
email thongchu@monterey.org

Sponsored by the Communities Advancing the Arts Fund of the Community Foundation for Monterey County

We want to motivate, educate, and empower you to improve your future financial lifestyle by providing you with the essential principles to smart personal financial management and an easy-to-use, systematic approach to personal financial management.

Expert Speakers

Allison Barrientos
CPA, CFP®, Partner
Integris Wealth
Management, LLC

Carmine Lepiane
CPA
Vanderbilt CPAs PC

Greg Finn, MBA
Trust Relationship Mgr.
Fremont Bank Trust
Department

Travis H. Long, CPA
Travis H. Long CPA,
Inc.

Cynthia Healy, CPA
CFE, CSA, President
GoGrey.com &
Security Financial
Advisors, Inc.

Kevin Mahoney
CFP®, Partner
Integris Wealth
Management, LLC

Kyle Krasa, Attorney
Certified Legal
Specialist in Estate
Planning, Trust &
Probate Law
Krasa Law, Inc.

Kris Toscano, CPA
Partner
Hayashi Wayland

All attendees will receive a complimentary set of 2018 publications with new tax laws. This powerful resource gives you and your loved ones the 'gift of personal financial knowledge' to help make your dreams a reality.

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The Financial Awareness Foundation • a 501(c)(3) non-profit • thefinancialawarenessfoundation.org

http://www.dob.texas.gov/consumer-information/financial-education

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Financial Education

Mission Statement

Bankers helping Texans making informed decision about budget, credit, asset building, savings and debt management through financial education.

79th Regular Legislative Session
Financial literacy bills that established personal finance education in school curricula.

- HB 492
- SB 851

82nd Regular Legislative Session
Financial literacy bills requiring teaching institutions to offer training, distribution of money management resources to the public, and incorporation of financial literacy courses in public school mathematics.

- HB 399
- HB 2615
- SB 290

Texas Department of Banking Financial Education Brochure
The brochure can be used at any education event in the community. Intended to be helpful information on the various programs available.

Ask a Question

Select a subject *
- Select -

Ask a Question *

Email *

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Need Help? Contact Us

What can you do?

Be active in your community! Establish an In-School Bank, join the "Bank On" Initiative, and share your success story with others.

In–School Banking

- Center of Monetary Education for Texans (COMET) authorized under Title 7, Chapter 15 of the Texas Administrative Code (7 TAC §15.44)
- Office of the Comptroller of Currency School Bank Savings Programs (OCC)

https://www.aba.com/Engagement/Documents/spirit-banking-april-2018.pdf

ABA FOUNDATION Spirit of Banking

April 2018

Celebrating Financial Literacy Month

In honor of Financial Literacy Month, ABA Foundation participated in financial education events throughout April bringing Teach Children to Save to Financial Literacy on the Hill day and into classrooms from Baltimore to Washington, D.C. ABA President and CEO Rob Nichols joined in the fun by presenting to fifth and sixth graders in Washington, D.C., on April 17. ABA staff volunteers also participated, recognizing the official day on April 20, where they visited 2nd-5th grade students at a local elementary school.

Tell Us About Your Volunteer Experience

Thank you to all the bankers who helped make this year's Teach Children to Save a success. More than 554 banks across the county have given more than 14,328 presentations to more than 451,896 students this year alone—with new bankers continuing to register each day! We need your insight to make your next financial education experience even more successful, and are inviting banker volunteers and the educators you work with to complete a brief survey. Registered 2018 TCTS participants can find the survey links on the private resource page. All other banker volunteers can still register for TCTS to access the survey. As a thank you, we will randomly award 50 survey respondents with a $50 Amazon gift card. Surveys must be completed by June 1.

Celebrate Older Americans Month

May is Older Americans Month and the ABA Foundation has everything you need to make presentations using the Safe Banking for Seniors curriculum or plan a financial education program for seniors using the Protecting the Financial Security of Older Americans Toolbox. The latest resource, FinEdLink, is an online portal that allows senior-focused community organizations or agencies seeking a banker-led presentation on elder financial abuse to connect directly with banks. It's a simple way to spread the Safe Banking for Seniors message to key audiences in your community. To learn more about how to register for Safe Banking for Seniors and how to utilize the FinEdLink tool, visit aba.com/Seniors.

Mark Your Calendar! Community Commitment Awards Call for Entries

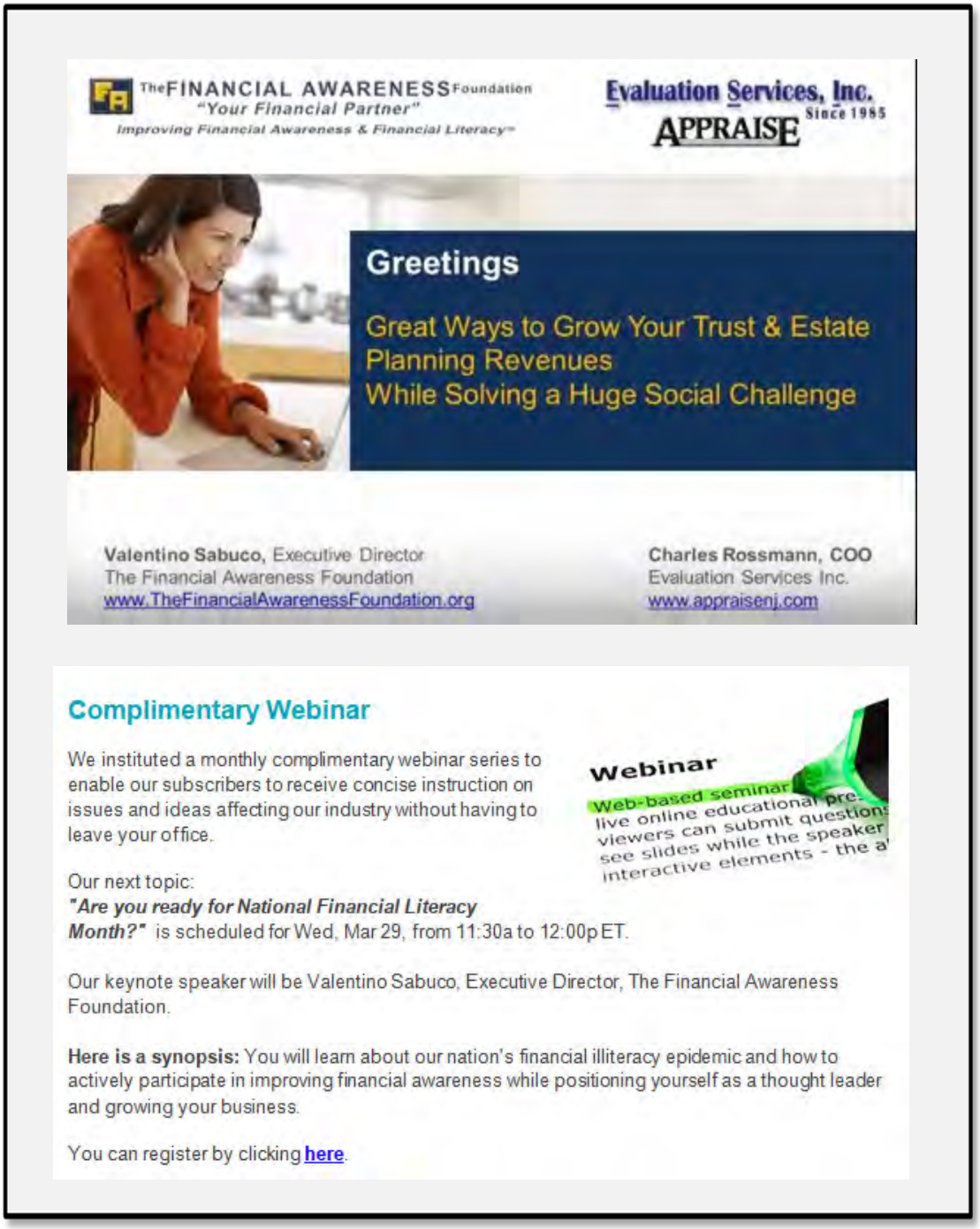
The ABA Foundation Community Commitment Awards recognizes and promotes the many valuable ways banks of all sizes and charters contribute to economic growth and community development, as well as enhancing quality of life. Each year—during ABA Annual Convention—we proudly honor winners in seven award categories. Every bank that submits an entry will have an opportunity to showcase their program on the Banks in Their Communities interactive map. Tell us how your bank is committed to strengthening the communities in which it serves—you may be the next winner! Visit aba.com/Awards. Entry period opens May 1.

For financial advisors check out this webinar

You can see an on demand version of the presentation here.

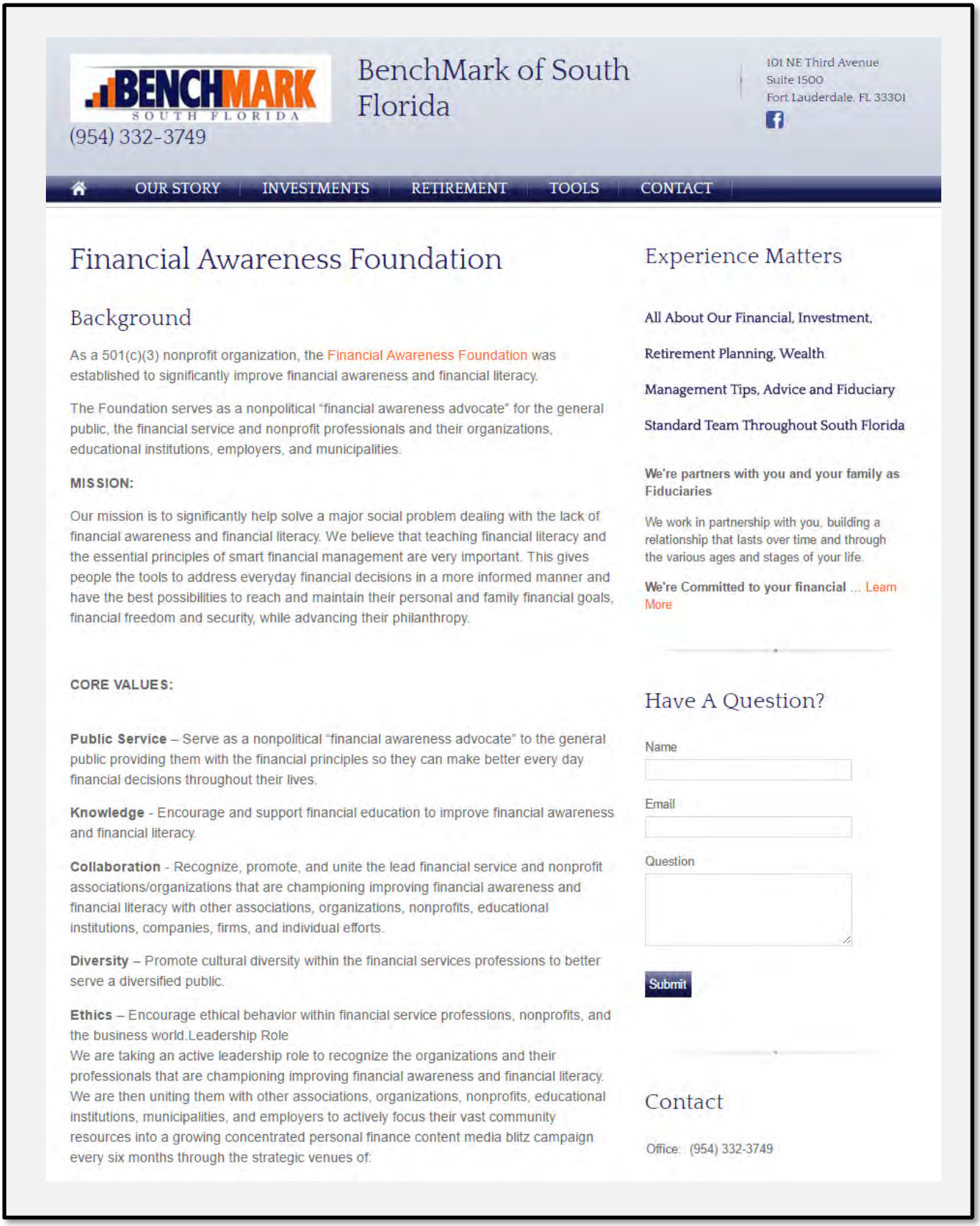
http://www.thefinancialawarenessfoundation.org/pdf/2018-IFAFLMovement-Slides-ESI-GrowPractice-042518.pdf

https://www.youtube.com/watch?v=gaUrcXqiIFo&feature=youtu.be



http://www.benchmarksfl.com/financial-awareness-foundation

What's your financial service compnmay doing for Financial Literacy Month and Estate & Gift Planning Awareness Month?



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Financial Awareness Foundation

Background

As a 501(c)(3) nonprofit organization, the Financial Awareness Foundation was established to significantly improve financial awareness and financial literacy.

The Foundation serves as a nonpolitical "financial awareness advocate" for the general public, the financial service and nonprofit professionals and their organizations, educational institutions, employers, and municipalities.

MISSION:

Our mission is to significantly help solve a major social problem dealing with the lack of financial awareness and financial literacy. We believe that teaching financial literacy and the essential principles of smart financial management are very important. This gives people the tools to address everyday financial decisions in a more informed manner and have the best possibilities to reach and maintain their personal and family financial goals, financial freedom and security, while advancing their philanthropy.

CORE VALUES:

Public Service – Serve as a nonpolitical "financial awareness advocate" to the general public providing them with the financial principles so they can make better every day financial decisions throughout their lives.

Knowledge - Encourage and support financial education to improve financial awareness and financial literacy.

Collaboration - Recognize, promote, and unite the lead financial service and nonprofit associations/organizations that are championing improving financial awareness and financial literacy with other associations, organizations, nonprofits, educational institutions, companies, firms, and individual efforts.

Diversity – Promote cultural diversity within the financial services professions to better serve a diversified public.

Ethics – Encourage ethical behavior within financial service professions, nonprofits, and the business world.Leadership Role
We are taking an active leadership role to recognize the organizations and their professionals 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 a growing concentrated personal finance content media blitz campaign every six months through the strategic venues of:

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Management Tips, Advice and Fiduciary

Standard Team Throughout South Florida

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We work in partnership with you, building a relationship that lasts over time and through the various ages and stages of your life.

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Email

Question

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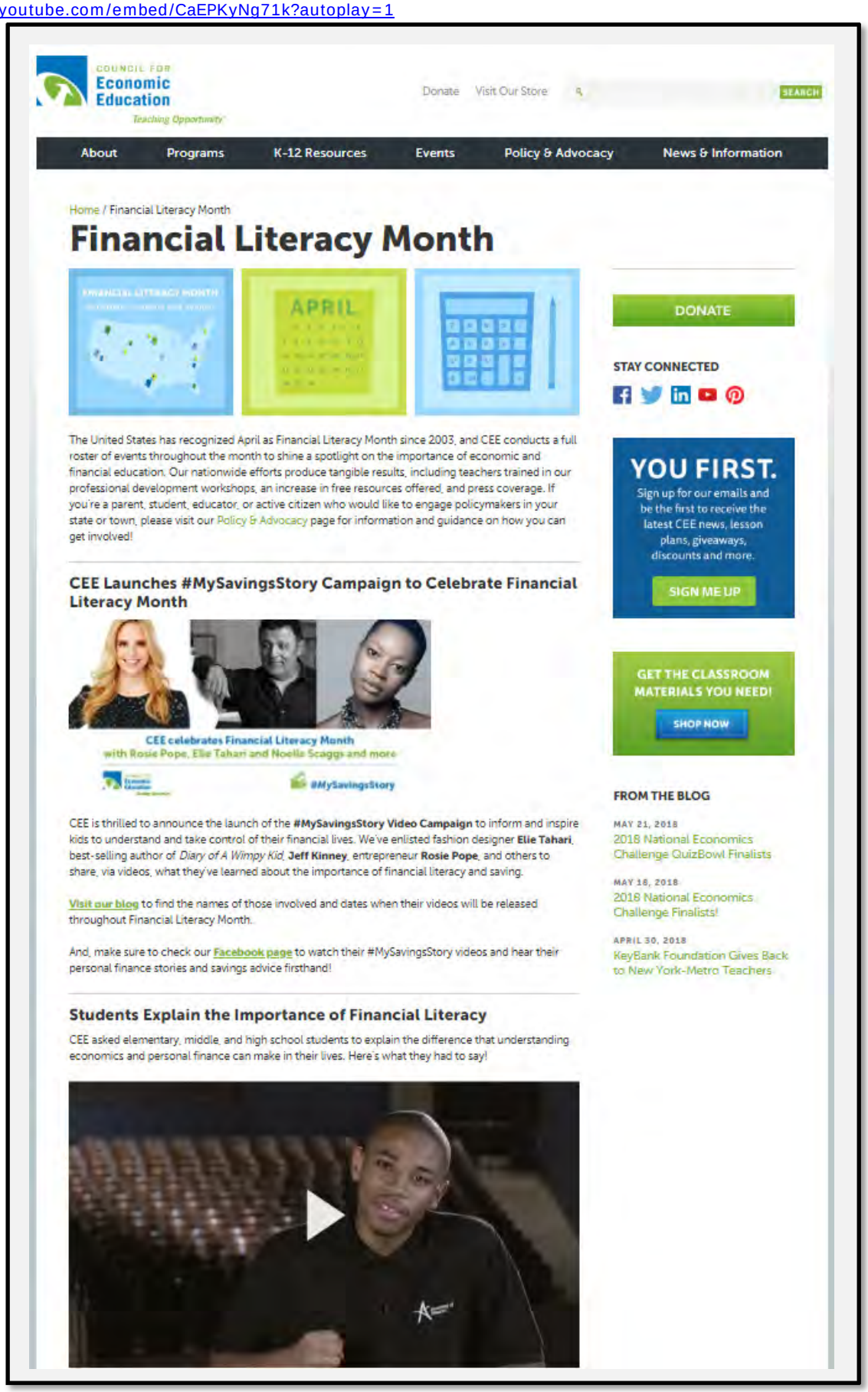
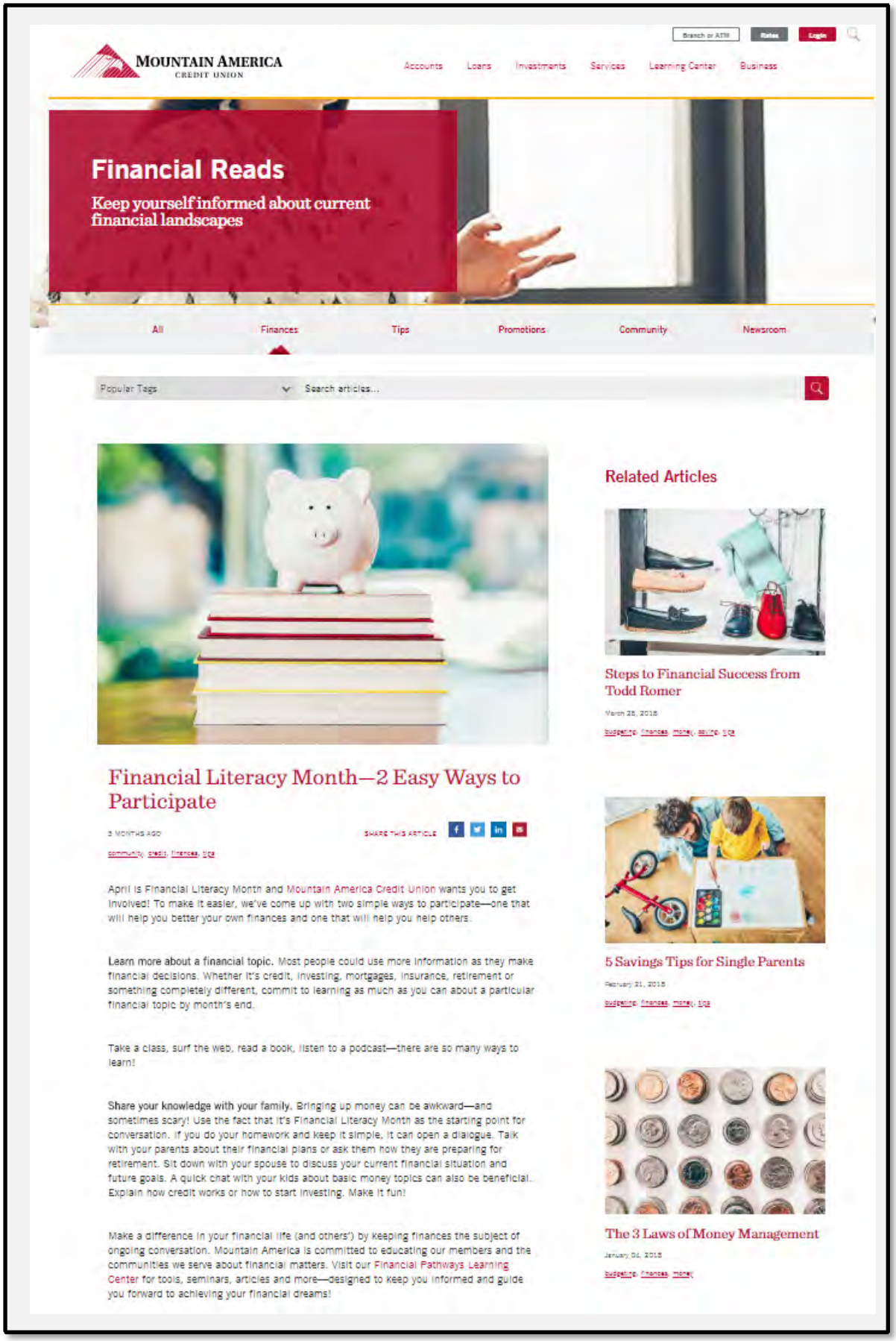
Office: (954) 332-3749

http://councilforeconed.org/events/financial-literacy-month/

https://www.youtube.com/embed/CaEPKyNg71k?autoplay=1



https://www.macu.com/must-reads/2018/april/financial-literacy-month



https://www.forbes.com/sites/markavallone/2018/03/31/april-is-financial-literacy-month-why-financial-wellness-matters/#1605e2cd6f13

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April Is Financial Literacy Month – Why Financial Wellness Matters

Mark Avallone

April is Financial Literacy Month and a great time to focus on financial education. A lack of financial preparedness has huge societal costs, and in the coming years as Americans age, these costs will likely increase. There are daunting challenges facing not only the poor but also the working middle class. In the face of flat real wages, structural unemployment, a high tax burden, and higher health-care costs, it is becoming more difficult for millions of Americans to find extra income to save at the end of the month. In addition, many don't understand the enormous commitment a self-financed retirement entails.

This is a complex problem. According to a recent survey, over 50% of Americans have less than $1,000 in savings. To combat this, our country needs a combination of things that will alert citizens to the financial reality they are facing. To start, workers need skill sets that keep pace with a rapidly changing world and wages that at least track inflation and rise with productivity gains. Workers need to be educated on the importance of regular savings especially with the rapid decline of pensions.

There also needs to be a deeper understanding that everyone is responsible for their own financial freedom and how challenging that is to attain. To accomplish this, we need to educate on the importance of starting early. For example, young workers will need to save close to $1,000 per month to remain in the middle class; $925 per month for 30 years at 8% grows to $1.26 million, but that amount saved for 20 years only grows to about $508,000. Young people are often surprised to learn that the few hundred dollars they're saving each month may not be enough to retire into a middle-class lifestyle.

As a nation, we need an environment where a business can thrive and where sponsoring a retirement savings plan for employees doesn't lead to sizable amounts of paperwork, time, cost, and risk. We need a smart, pro-growth regulatory environment that protects workers and consumers, but also allows for strong economic growth so our workers earn sufficient wages. Historically, each generation of Americans has worked for a chance to achieve a better lifestyle and we need this dream to continue. People would be wise not to look to the government for middle-class financial freedom. We have seen the failure of governments that promise a workers paradise complete with middle-class wealth. This is, after all, an impossible task for any nation to finance—especially one already $21 trillion in debt. With this realization, we should arm ourselves with the knowledge and tools to begin our own journey towards financial freedom.

http://www.cscuf.coop/arkansas_oklahoma_and_texas_governors_sign_proclamations_declaring_april_financial_literacy_month.html

CORNERSTONE CREDIT UNION FOUNDATION

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INSIDE THE FOUNDATION

Governors Sign Proclamations Declaring April Financial Literacy Month

Wednesday, April 4, 2018 9:20 AM

Happy National Financial Literacy Month!

"There is a tremendous need for financial education, and National Financial Literacy Month is an excellent opportunity to increase awareness and inspire consumers to make a change," says Cornerstone Credit Union Foundation Financial Capability Director Paula Upchurch. "Not having the necessary financial knowledge and skills can prevent consumers from ever realizing their true financial capability."

As champions of improving financial capability, credit unions continue to make great strides in deploying financial education into their local schools and communities. During the month of April, credit unions across the Cornerstone region are hosting financial education workshops and classes, lunch-and-learns, and reality fairs.

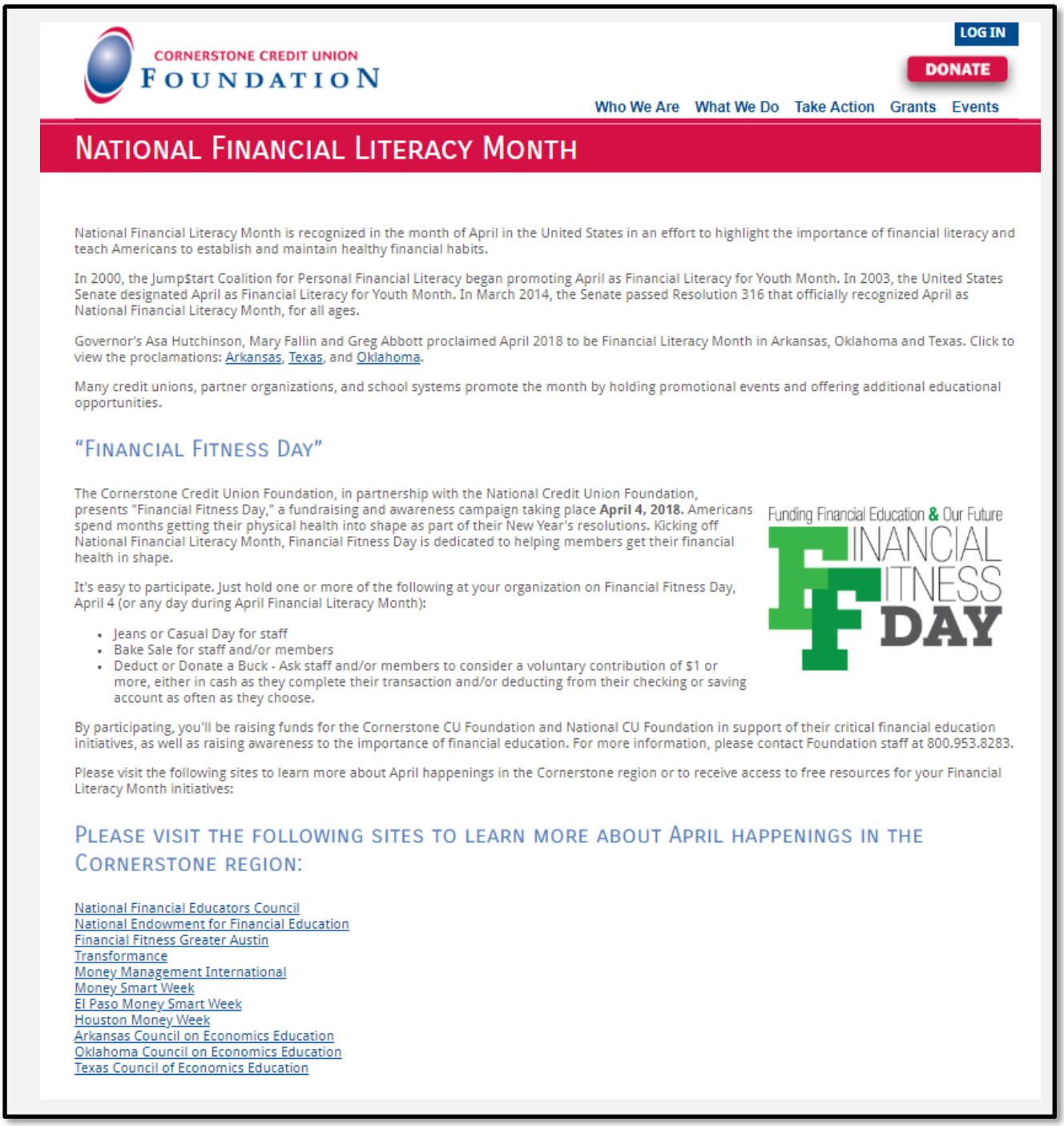
"We are also very excited that the governors of Arkansas, Oklahoma, and Texas have all signed proclamations declaring April as Financial Literacy Month," notes Courtney Moran, executive director of the Cornerstone Credit Union Foundation. "In all three proclamations, the governors acknowledge the important role financial education plays in helping consumers make more responsible financial choices."

The Cornerstone Credit Union Foundation would like to encourage your credit union to participate this month. Americans spend months getting their physical health into shape as part of their New Year's resolutions. National Financial Literacy Month is dedicated to helping members get their financial health in shape.

To learn more about other financial capability and to view all three proclamations, please visit the Cornerstone Foundation's website or contact our staff at 800-953-8283.

<< Tickets Available Now for the Winner's Choice Raffle | Foundation Announces 2018 Biz Kid$ Entrepreneur Contest Winners >>

http://www.cscuf.coop/financial_literacy_month.html



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National Financial Literacy Month

National Financial Literacy Month is recognized in the month of April in the United States in an effort to highlight the importance of financial literacy and teach Americans to establish and maintain healthy financial habits.

In 2000, the Jump$tart Coalition for Personal Financial Literacy began promoting April as Financial Literacy for Youth Month. In 2003, the United States Senate designated April as Financial Literacy for Youth Month. In March 2014, the Senate passed Resolution 316 that officially recognized April as National Financial Literacy Month, for all ages.

Governor's Asa Hutchinson, Mary Fallin and Greg Abbott proclaimed April 2018 to be Financial Literacy Month in Arkansas, Oklahoma and Texas. Click to view the proclamations: Arkansas, Texas, and Oklahoma.

Many credit unions, partner organizations, and school systems promote the month by holding promotional events and offering additional educational opportunities.

"Financial Fitness Day"

The Cornerstone Credit Union Foundation, in partnership with the National Credit Union Foundation, presents "Financial Fitness Day," a fundraising and awareness campaign taking place **April 4, 2018.** Americans spend months getting their physical health into shape as part of their New Year's resolutions. Kicking off National Financial Literacy Month, Financial Fitness Day is dedicated to helping members get their financial health in shape.

Funding Financial Education & Our Future
FINANCIAL FITNESS DAY

It's easy to participate. Just hold one or more of the following at your organization on Financial Fitness Day, April 4 (or any day during April Financial Literacy Month):

- Jeans or Casual Day for staff
- Bake Sale for staff and/or members
- Deduct or Donate a Buck - Ask staff and/or members to consider a voluntary contribution of $1 or more, either in cash as they complete their transaction and/or deducting from their checking or saving account as often as they choose.

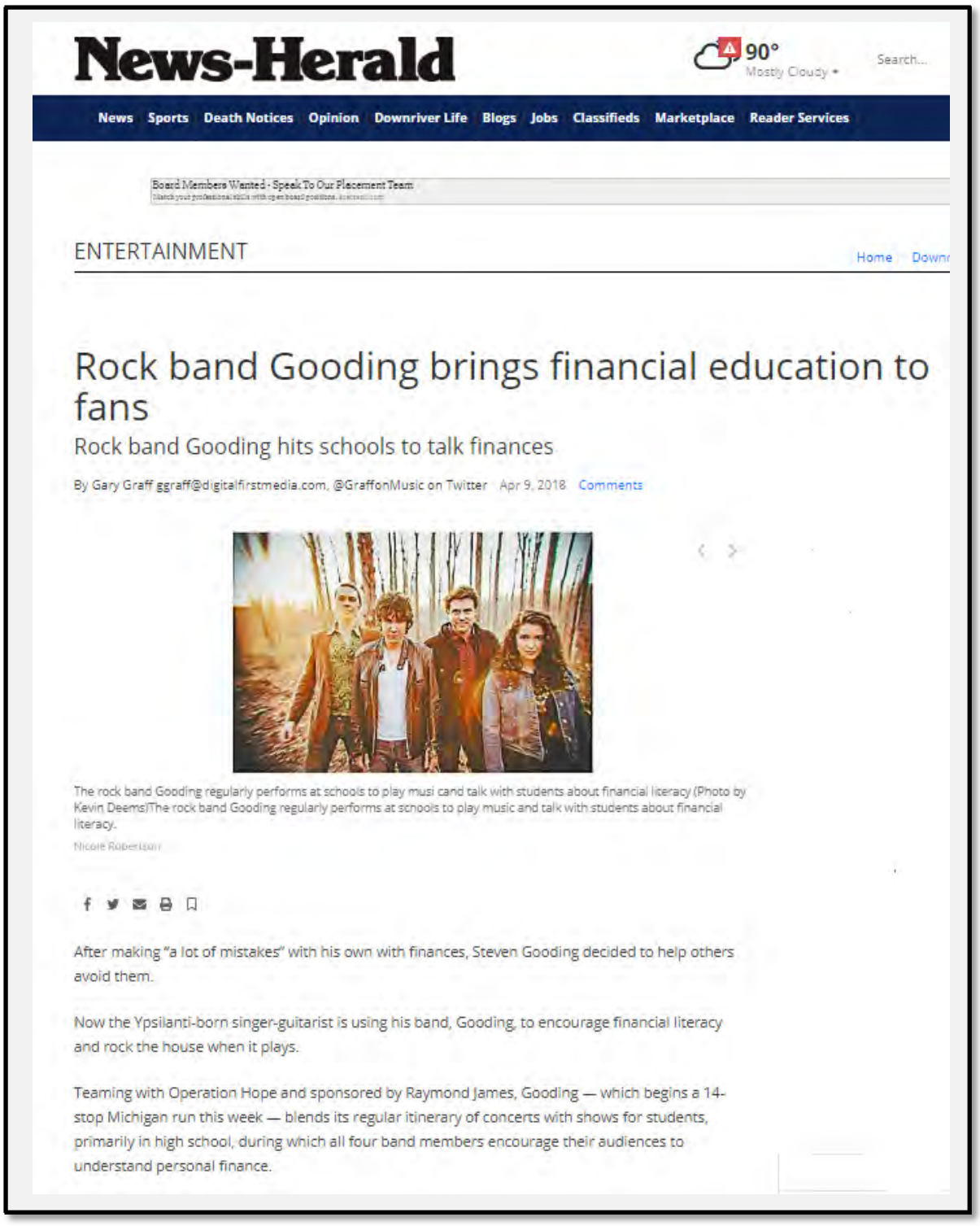
By participating, you'll be raising funds for the Cornerstone CU Foundation and National CU Foundation in support of their critical financial education initiatives, as well as raising awareness to the importance of financial education. For more information, please contact Foundation staff at 800.953.8283.

Please visit the following sites to learn more about April happenings in the Cornerstone region or to receive access to free resources for your Financial Literacy Month initiatives:

Please visit the following sites to learn more about April happenings in the Cornerstone region:

National Financial Educators Council
National Endowment for Financial Education
Financial Fitness Greater Austin
Transformance
Money Management International
Money Smart Week
El Paso Money Smart Week
Houston Money Week
Arkansas Council on Economics Education
Oklahoma Council on Economics Education
Texas Council of Economics Education

http://www.thenewsherald.com/downriver_life/entertainment/rock-band-gooding-brings-financial-education-to-fans/article_6b1bd39a-9d21-564d-9440-2d7d662e4a30.html



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Rock band Gooding brings financial education to fans

Rock band Gooding hits schools to talk finances

By Gary Graff ggraff@digitalfirstmedia.com, @GraffonMusic on Twitter Apr 9, 2018 Comments

The rock band Gooding regularly performs at schools to play musi cand talk with students about financial literacy (Photo by Kevin Deems)The rock band Gooding regularly performs at schools to play music and talk with students about financial literacy.

Nicole Robertson

After making "a lot of mistakes" with his own with finances, Steven Gooding decided to help others avoid them.

Now the Ypsilanti-born singer-guitarist is using his band, Gooding, to encourage financial literacy and rock the house when it plays.

Teaming with Operation Hope and sponsored by Raymond James, Gooding — which begins a 14-stop Michigan run this week — blends its regular itinerary of concerts with shows for students, primarily in high school, during which all four band members encourage their audiences to understand personal finance.

http://home.thefinancialawarenessfoundation.org/pdf/6-3-SampleFPArticle.pdf

Let financial planning make your difference

In support of the Improving Financial Awareness & Financial Literacy Movement built around National Financial Literacy Month (April) and six month later during National Estate Planning Awareness Month/Week (3rd week in October) the following financial planning article contains a very important message.

Unless you are lucky enough to win the lottery or receive a substantial inheritance, very few people can really attain and maintain financial security without forethought and a strategy—a financial plan.

The beginning of the year is always an excellent time to review and update your existing financial plans or start the process if you haven't done so yet.

The process of financial planning doesn't have to be intimidating or a difficult task. In simple terms, a financial plan is whatever strategy you set up for yourself and your family to meet your financial goals, needs, and obligations.

The most successful financial plans are personal in nature. They're based on your own goals, values and lifestyle choices; they even reflect your personality.

Are you aggressive by nature, or are you a risk avoider?

Would you rather own stocks and bonds, than leveraged real estate or fine art? Do you like to rely on professional advisers or talk with a lot of people before making a decision, or do you prefer to do your own investigation and come to your own conclusions?

It's important that you understand the steps you'll need to take in putting together a winning strategy to reach and maintain your financial objectives, regardless of your goals or personality.

The subject matter of financial planning is very broad, and its areas of expertise overlap. Accountants, attorneys, bankers, financial planners, insurance agents, investment advisers, realtors, stock brokers, trust officers and others can act as financial advisers and planners. Each of them emphasizes a different aspect of your financial life. This is another reason financial plans can take many different forms.

Once you've defined your personal and financial goals, there are six major areas of personal finance that should be addressed in your planning:

- ☐ **1. Financial Independence & Retirement**
- ☐ **2. Major Expenditures**
- ☐ **3. Investments**
- ☐ **4. Taxes**
- ☐ **5. Insurance**
- ☐ **6. Estate Planning**

WHY DEVELOP A FINANCIAL PLAN?

The economics of living today's are more complicated than in previous generations. The uncertainties of the job market, the lack of company sponsored retirement plans, the rising housing costs as well as college education, questions about the future of Social Security and other government programs, and the need to support yourself over a longer life span are real concerns.

Developing a comprehensive financial plan will address your financial situation now while giving you a real sense of security for the future. It will also help you:

Determine what has to be done and achieved to realistically meet your financial goals.

Save time and money when working with financial advisers.

Recognize bad advice and avoid financial pitfalls.

You don't need to become a financial expert to create and carry out a solid financial plan. You do need to develop the assertiveness to ask questions and the willingness to listen until you understand the answers. And you must make the commitment to take appropriate timely actions.

DON'T DELAY YOUR PLANNING

The need for financial planning is obvious, so why do so few people do it? Here are a few reasons:

- ☐ **Unorganized finances**
- ☐ **Lack of financial knowledge**
- ☐ **Too much information and no system to process it**
- ☐ **Not enough time**
- ☐ **Procrastination**
- ☐ **Lack of goals as a motivating force**

SIX EASY STEPS TO YOUR FINANCIAL PLANNING

Comprehensive personal financial planning can seem complex and confusing, and if you don't know how to sort it all out, you may not even try. Armed with a systematic approach for addressing your planning, you'll be in the best position to progress toward meeting your goals.

First, you need to do some serious (and playful) thinking about your goals, both personal and financial.

Next, to simplify and clarify the process, use the following six-step system for analyzing and planning each area of your financial life. This approach will guide you in a logical progression toward establishing, understanding and meeting your goals:

Step 1. Define Your Goals: State your financial goals in writing as concisely and specifically as you can.

Step 2. Gather & Organize Your Data: Make sure your financial information is organized so that your current financial position is clear. If you've been working through the previous features in this series, you've already done this (refer to your Net Worth Statement and Cash Flow Planner). If not, do so as you address each of the six areas of personal finance.

Step 3. Analyze Your Situation: Look at your current financial position. Are you meeting your goals, or are you falling short?

Step 4. Develop Your Strategies: Identify plans that will help you achieve your goals in the most efficient manner.

Step 5. Implement Your Plan: This is your action step. Take definitive measures to achieve and maintain your goals.

Step 6. Track & Monitor Your Progress: Check your progress on a monthly, quarterly, semi-annual or annual basis, depending on which of the areas of your personal finances you are addressing.

Using this six-step approach to financial planning gives you a systematic process to effectively address your personal finances.

CHECKLIST FOR AVOIDING PROCRASTINATION

Procrastination is the most common downfall of financial planning. Sometimes it's wise to wait until you have all the information you need or until the timing is right before taking action. But procrastination can cause serious financial issues, including missed opportunities, increased stress, and a cynical attitude about accomplishing anything.

Here are some basic reasons for procrastination:

- ☐ 1. Fear of Failure: "I know I won't do it right, so why start at all?"
- ☐ 2. Perfectionism: "What if I make a mistake?"
- ☐ 3. The Unknown: "I'm not sure what's involved, so where do I start?"

You can break the procrastination habit. Here are some suggestions for getting things done instead of putting them off:

- ☐ 1. Break big tasks into manageable parts.
- ☐ 2. Set priorities and do what needs to be done first.
- ☐ 3. Spend 20 minutes every day on your top-priority task.
- ☐ 4. Plan rewards for yourself as you complete each task.

Here's a FREE GIFT to help you to get and keep your estate, financial and gift plans in order; a set of personal finance publications. Click here to get yours.

Www.TheFinancialAwarenessFoundation.org

TODAY'S THOUGHT

"Planning is bringing the future into the present so that you can do something about it now."

— Alan Lakein

These materials are provided as a public service by The Financial Awareness Foundation for "free-use" on websites, newspapers, newsletters, magazines, and other news media broadcasts in support of the Improving Financial Awareness & Financial Literacy Movement. For additional information or materials contact us at

The Financial Awareness Foundation
A 501(c)(3) Nonprofit Organization dedicated to significantly *"Improving financial awareness & financial literacy"*
Valentino Sabuco, Executive Director
V.Sabuco@TheFinancialAwarenessFoundation.org • 707.586.8620
www.TheFinancialAwarenessFoundation.org

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https://oregonbankersorassoc.wliinc35.com/news/NewsArticleDisplay.aspx?articleid=51

Date	ArticleType
4/4/2018	News Release

Oregon Governor Proclaims April 2018 "Financial Literacy Month"

OBA EDUCATION FOUNDATION

Oregon Governor Proclaims April 2018 "Financial Literacy Month"

Bankers across the state set out to help build the next generation of savers

Oregon Governor Kate Brown has officially proclaimed April 2018 as "Financial Literacy Month" in Oregon. The Governor bestowed this **proclamation** at the request of the OBA Education Foundation and in support of the many Oregon banks and organizations raising awareness of the importance of financial literacy.

In conjunction with Financial Literacy Month, Teach Children to Save Day (TCTS) will be held April 20. Now in its 22nd year, TCTS is an annual awareness campaign which mobilizes bankers to visit classrooms and teach young people the value of saving. Bankers use their real-world knowledge and professional skills to encourage young people to start young, and save more. Several Oregon communities will be reached by banks participating in Teach Children to Save this year, including:

Albany Willamette Community Bank	**Enterprise** Community Bank	**Portland** Scott Valley Bank
Amity First Federal	**Lincoln City** First Interstate Bank	**Statewide** Wells Fargo
Bend First Interstate Bank	**McMinnville** First Federal	**Yamhill** First Federal
Dayton First Federal	**Medford** First Interstate Bank	
Dundee First Federal	**Newberg** First Federal	

"Financial literacy is essential to ensure that Oregonians are prepared to manage their money and make sound financial decisions," stated Governor Brown in her proclamation, adding, "By increasing the financial literacy of Oregonians, they may be able to improve the quality of their lives and strengthen the overall financial well-being of this state."

In addition to supporting Financial Literacy Month and Teach Children to Save Day, the OBA Education Foundation is involved in several other initiatives aimed at increasing the financial literacy of Oregonians. Those interested in supporting the Foundation's vision to empower all Oregonians to be financially educated and secure can make a tax-deductible contribution to the Foundation at **www.oregonbankers.com/donate**.

About the OBA Education Foundation

The OBA Education Foundation works toward its vision of a vibrant banking and business community that attracts the best talent and empowers all Oregonians to be financially educated and secure. It does so by enhancing educational opportunities in banking, finance, financial literacy and business. For more information or to help support the Foundation's current initiatives, please visit **www.OBAEdFoundation.org**.

Contacts:

Linda Navarro, President & CEO
Andee Rose, Communications Director
(503) 581-3522

https://www.jumpstart.org/who-we-are/states/kentucky/

Kentucky Jump$tart Coalition

An Independent Affiliate of the Jump$tart Coalition

- Kentucky
- Kentucky - About Us
- Kentucky - Board
- Kentucky - Clearinghouse
- Kentucky - Contact Us
- Kentucky - Downloads
- Kentucky - Events
- Kentucky - Get Involved
- Kentucky - Links
- Kentucky - Meetings
- Kentucky - Newsletters
- Kentucky - Partners
- Kentucky - Speakers Bureau
- Kentucky - Teacher of the Year

Kentucky

Kentucky

Financial Literacy – The ability of individuals to make informed decisions in managing their personal finances.

The Kentucky Jump$tart Coalition believes all Kentuckians need to have the financial literacy and money management skills necessary to make informed financial decisions.
Kentucky Jump$tart Coalition's goals:

- Raise awareness of the importance of personal financial literacy.
- Enhance professional development of Kentucky educators on financial literacy issues.
- Coordinate and promote communication and cooperation among coalition members.

The purpose of the Kentucky coalition mirrors that of the national coalition as applied to Kentuckians of all ages. If you're involved with or concerned about students learning how to handle money successfully – you've come to the right place.

The Kentucky Jump$tart Coalition is a non-profit 501 (c)(3) organization with more than 25 individuals and organizations representing business, government and education who have joined together to improve the personal financial literacy of all Kentuckians. Working collaboratively, more resources and expertise are available to accomplish this task.

Kentucky Jump$tart is an independent affiliate of the national Jump$tart Coalition for Personal Financial Literacy. The national Jump$tart Coalition is a 501(c)(3) tax-exempt non-profit organization headquartered in Washington, D.C. Founded in 1995, the coalition includes more than 100 national partners and a network of 51 state affiliates that share a commitment to #afinlitfuture and to working collaboratively toward common goals.

Kentucky Saves Week – 2018 Poster Theme is "Be a Savings Superhero"

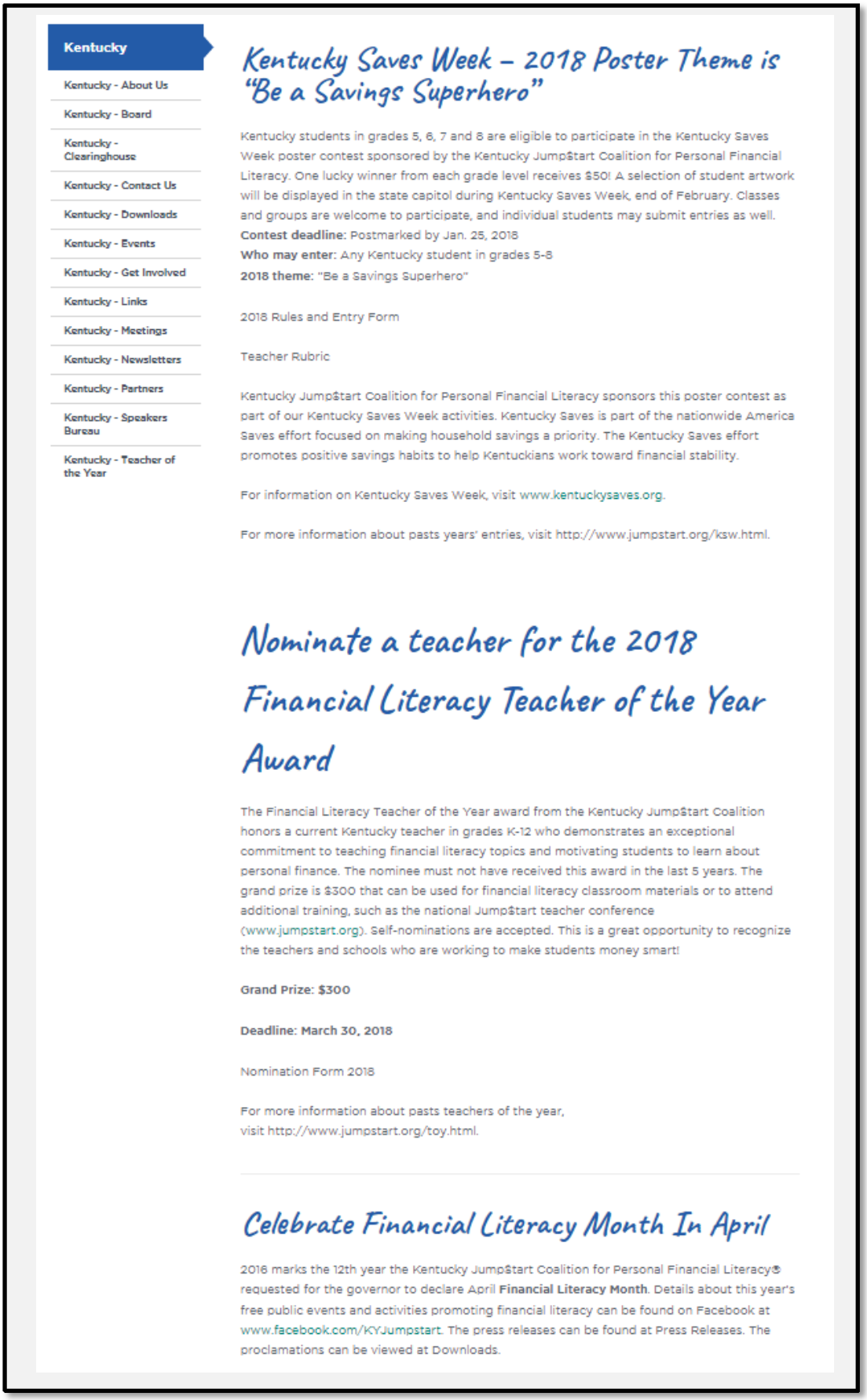
Kentucky students in grades 5, 6, 7 and 8 are eligible to participate in the Kentucky Saves Week poster contest sponsored by the Kentucky Jump$tart Coalition for Personal Financial Literacy. One lucky winner from each grade level receives $50! A selection of student artwork will be displayed in the state capitol during Kentucky Saves Week, end of February. Classes and groups are welcome to participate, and individual students may submit entries as well.
Contest deadline: Postmarked by Jan. 25, 2018
Who may enter: Any Kentucky student in grades 5-8
2018 theme: "Be a Savings Superhero"

2018 Rules and Entry Form

Teacher Rubric

Kentucky Jump$tart Coalition for Personal Financial Literacy sponsors this poster contest as part of our Kentucky Saves Week activities. Kentucky Saves is part of the nationwide America Saves effort focused on making household savings a priority. The Kentucky Saves effort promotes positive savings habits to help Kentuckians work toward financial stability.

For information on Kentucky Saves Week, visit www.kentuckysaves.org.



Kentucky

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- Kentucky - Board
- Kentucky - Clearinghouse
- Kentucky - Contact Us
- Kentucky - Downloads
- Kentucky - Events
- Kentucky - Get Involved
- Kentucky - Links
- Kentucky - Meetings
- Kentucky - Newsletters
- Kentucky - Partners
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For information on Kentucky Saves Week, visit www.kentuckysaves.org.

For more information about pasts years' entries, visit http://www.jumpstart.org/ksw.html.

Nominate a teacher for the 2018 Financial Literacy Teacher of the Year Award

The Financial Literacy Teacher of the Year award from the Kentucky Jump$tart Coalition honors a current Kentucky teacher in grades K-12 who demonstrates an exceptional commitment to teaching financial literacy topics and motivating students to learn about personal finance. The nominee must not have received this award in the last 5 years. The grand prize is $300 that can be used for financial literacy classroom materials or to attend additional training, such as the national Jump$tart teacher conference (www.jumpstart.org). Self-nominations are accepted. This is a great opportunity to recognize the teachers and schools who are working to make students money smart!

Grand Prize: $300

Deadline: March 30, 2018

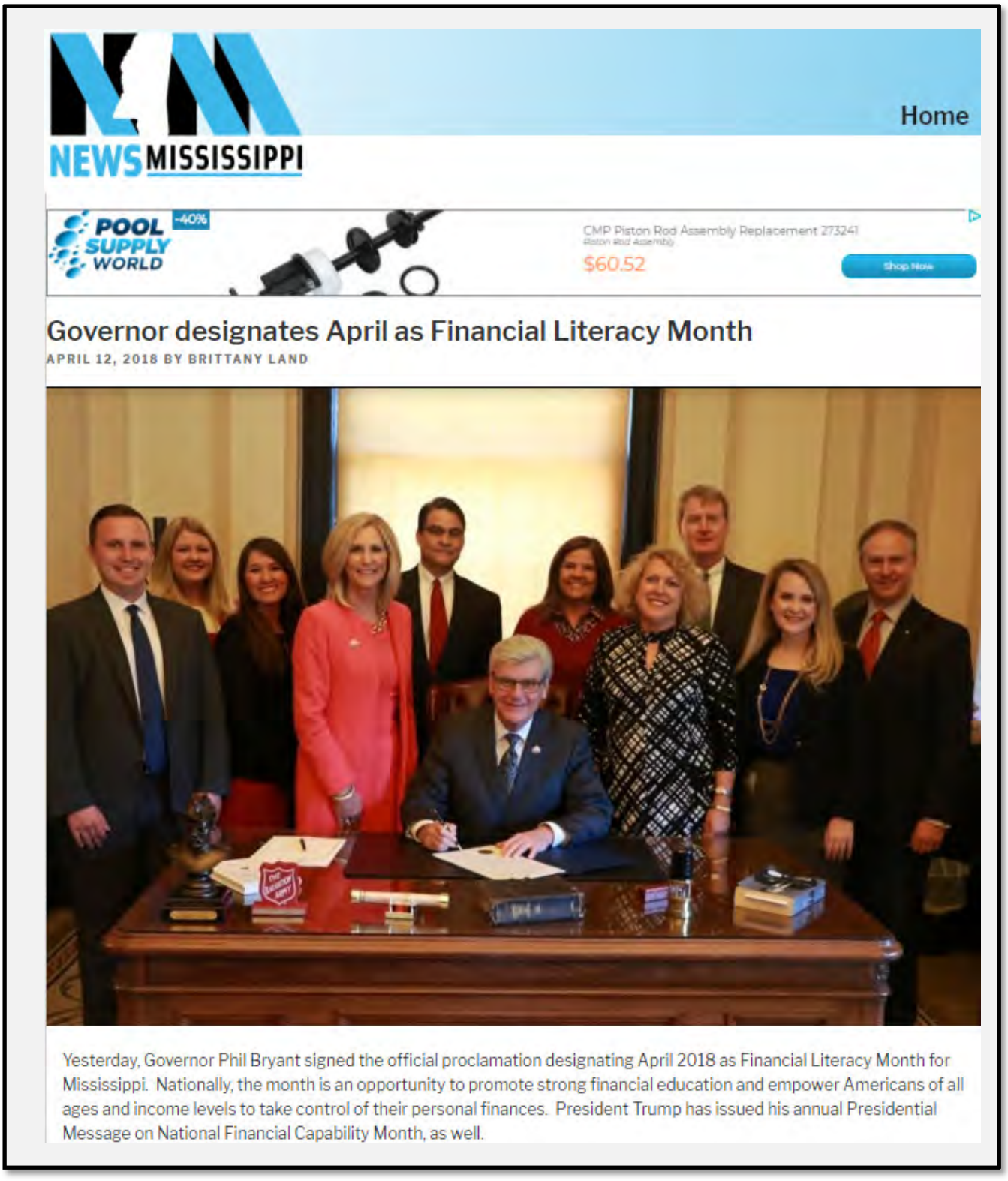
Nomination Form 2018

For more information about pasts teachers of the year,
visit http://www.jumpstart.org/toy.html.

Celebrate Financial Literacy Month In April

2016 marks the 12th year the Kentucky Jump$tart Coalition for Personal Financial Literacy® requested for the governor to declare April **Financial Literacy Month**. Details about this year's free public events and activities promoting financial literacy can be found on Facebook at www.facebook.com/KYJumpstart. The press releases can be found at Press Releases. The proclamations can be viewed at Downloads.

https://newsms.fm/governor-designates-april-as-financial-literacy-month/



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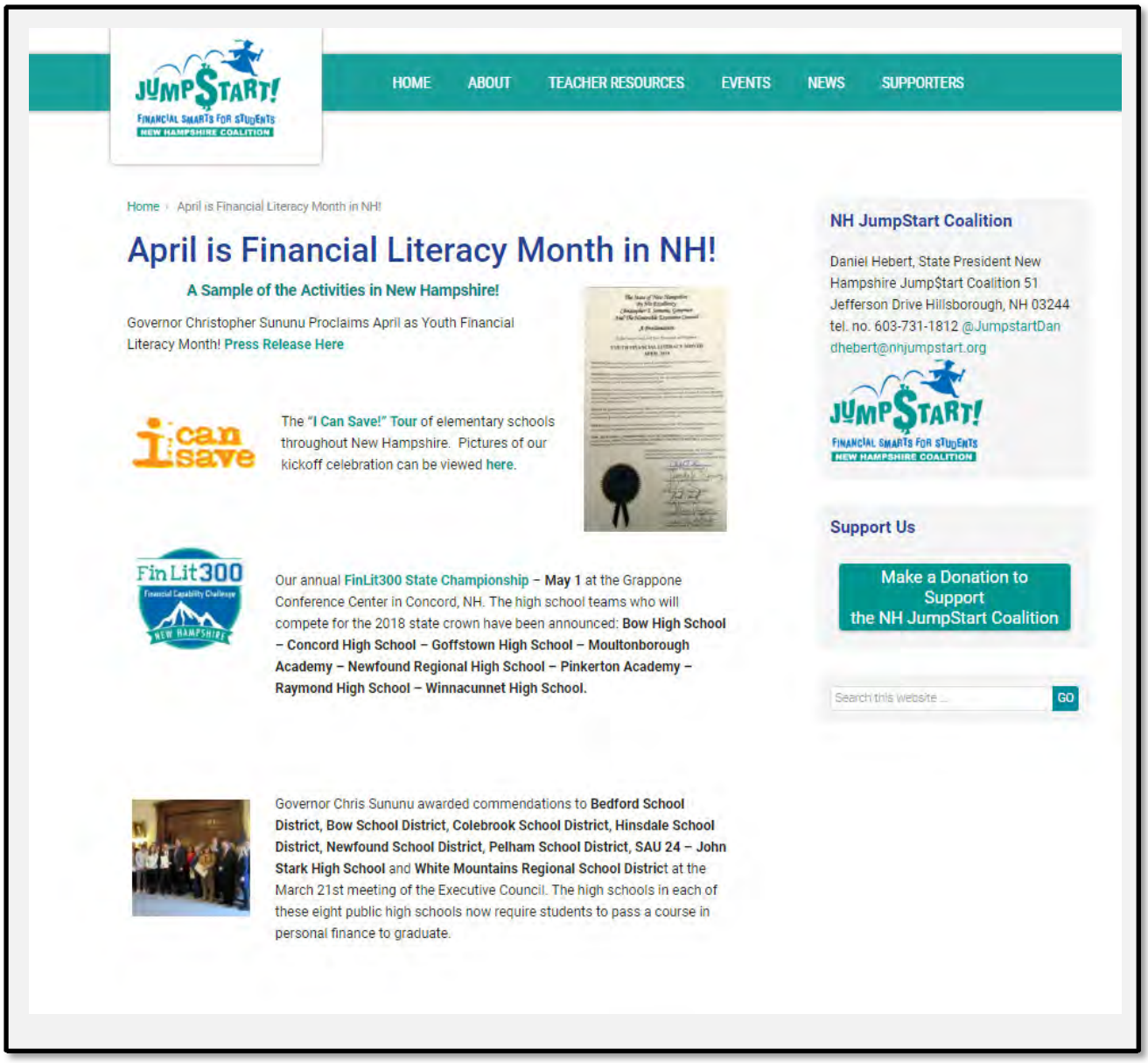
Governor designates April as Financial Literacy Month

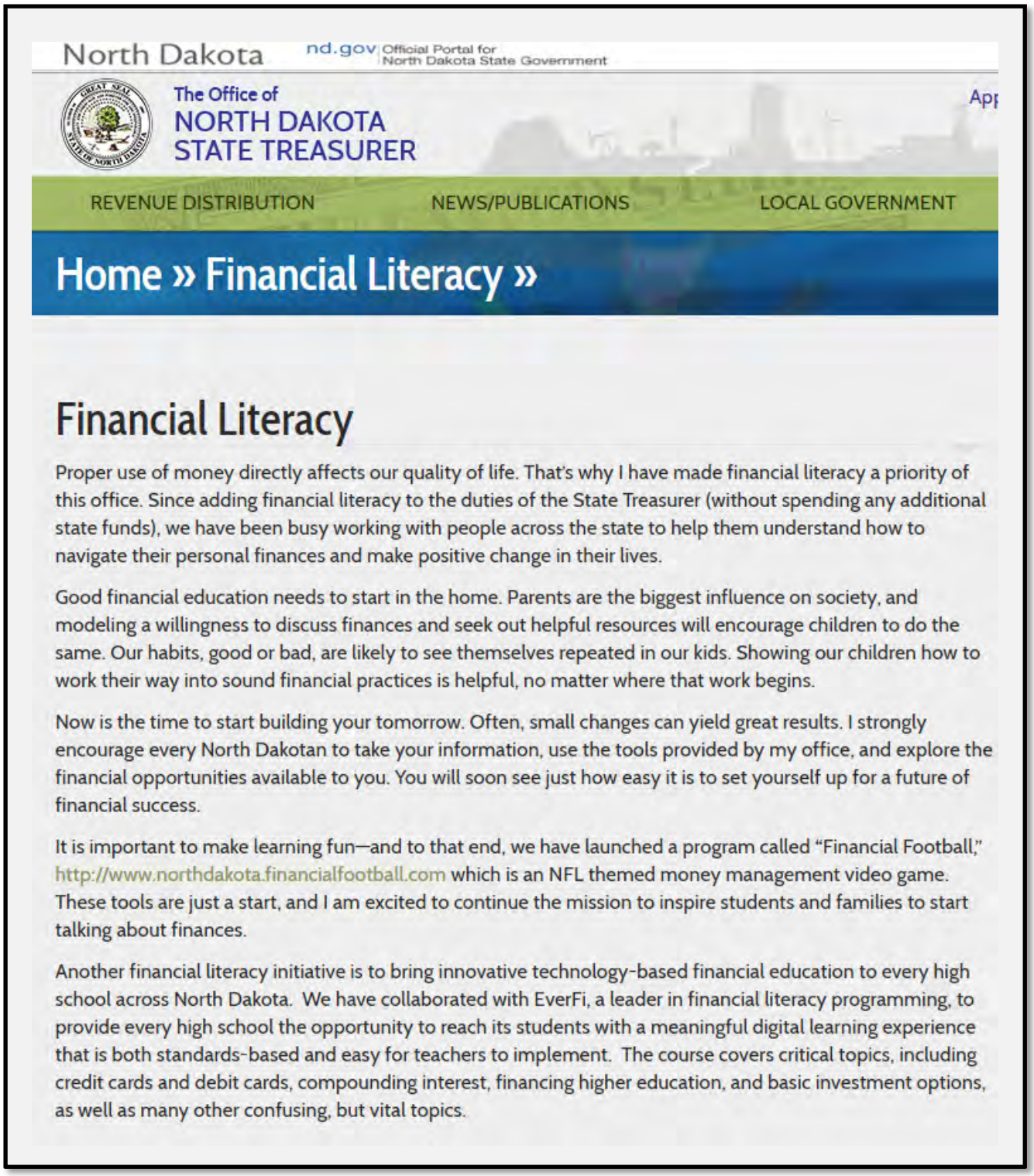
APRIL 12, 2018 BY BRITTANY LAND

Yesterday, Governor Phil Bryant signed the official proclamation designating April 2018 as Financial Literacy Month for Mississippi. Nationally, the month is an opportunity to promote strong financial education and empower Americans of all ages and income levels to take control of their personal finances. President Trump has issued his annual Presidential Message on National Financial Capability Month, as well.

https://www.nhjumpstart.org/april-is-financial-literacy-month-in-nh/



http://www.nd.gov/treasurer/financial-literacy/



North Dakota nd.gov Official Portal for North Dakota State Government

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Home » Financial Literacy »

Financial Literacy

Proper use of money directly affects our quality of life. That's why I have made financial literacy a priority of this office. Since adding financial literacy to the duties of the State Treasurer (without spending any additional state funds), we have been busy working with people across the state to help them understand how to navigate their personal finances and make positive change in their lives.

Good financial education needs to start in the home. Parents are the biggest influence on society, and modeling a willingness to discuss finances and seek out helpful resources will encourage children to do the same. Our habits, good or bad, are likely to see themselves repeated in our kids. Showing our children how to work their way into sound financial practices is helpful, no matter where that work begins.

Now is the time to start building your tomorrow. Often, small changes can yield great results. I strongly encourage every North Dakotan to take your information, use the tools provided by my office, and explore the financial opportunities available to you. You will soon see just how easy it is to set yourself up for a future of financial success.

It is important to make learning fun—and to that end, we have launched a program called "Financial Football," http://www.northdakota.financialfootball.com which is an NFL themed money management video game. These tools are just a start, and I am excited to continue the mission to inspire students and families to start talking about finances.

Another financial literacy initiative is to bring innovative technology-based financial education to every high school across North Dakota. We have collaborated with EverFi, a leader in financial literacy programming, to provide every high school the opportunity to reach its students with a meaningful digital learning experience that is both standards-based and easy for teachers to implement. The course covers critical topics, including credit cards and debit cards, compounding interest, financing higher education, and basic investment options, as well as many other confusing, but vital topics.

https://www.csbs.org/april-financial-literacy-month

CSBS

CALENDAR CONTACT

About Press Policy Data & Tools Education

April is Financial Literacy Month

Apr 20, 2018

States across the nation are pitching in to help consumers identify better financial habits, increase their savings, and plan for retirement.

Financial Literacy Month, occurring each year in April, is an opportunity for financial corporations, nonprofits, and government agencies to promote educational initiatives and resources. The Jumpstart Coalition for Personal Financial Literacy coordinates the work of hundreds of businesses and state and local governments for Financial Literacy Month. CSBS has been a long-standing partner with the Jumpstart Coalition for Personal Financial Literacy.

Several state banking departments are already hard at work promoting financial literacy for their consumers. Here is just a small sampling of states participating in Financial Literacy Month:

District of Columbia

In observance of Financial Literacy Month, District residents can participate in free educational programs, resources and services that promote inclusive prosperity, economic growth and personal financial well-being.

"Many Americans live paycheck to paycheck and worry about not having enough funds to cover daily expenses let alone planning for retirement," said Commissioner Stephen C. Taylor. "Mayor Bowser and her administration are committed to helping all District residents break the cycle of living paycheck to paycheck by providing the educational tools and strategies for managing household debt and create pathways to the middle class."

Idaho

Governor C.L. "Butch" Otter has signed a proclamation establishing April as "Financial Literacy Month" in Idaho, noting that, "The quality of every Idahoan's life is dramatically affected by how you manage your money. Education is a key to providing Idahoans the tools to achieve a better financial life. I encourage every Idahoan to take advantage of the great free resources available during the month to learn about the wise use of credit, the basics of saving and investing, home ownership preservation, and the pitfalls associated with financial fraud."

The Idaho Department of Finance, the Idaho Financial Literacy Coalition (IFLC) (www.idahoflc.org) – an affiliate of the Jump$tart Coalition for Personal Financial Literacy – the Idaho Military Financial Alliance, and Idaho Public Libraries have joined together to sponsor "Financial Literacy Month" in April. The IFLC is a partnership of private- and public-sector financial educators. The Department of Finance participates year-round in IFLC efforts and is proud to take part in this opportunity to draw attention to the need for all Idahoans to learn money management skills.

Pennsylvania

Pennsylvania Governor Tom Wolf declared April as "Financial Capability Month" in Pennsylvania. In his proclamation, Governor Wolf recognized the Pennsylvania Department of Banking and Securities for its work with CSBS to assist thousands of Pennsylvanians each year.

The Department also conducts several consumer outreach events year-round, with emphasis on financial literacy and avoiding common financial scams. For senior citizens, the Department will conduct a "Consumer Fraud Bingo" event, a program to help develop a spending plan, and an in-depth discussion on avoiding scams and identify theft, banking basics, and budgeting. For Students, the Department will conduct a presentation combining lessons on credit reports and scores, banking basics, and creating a spending plan.

Texas

The Texas Department of Banking supports Financial Literacy Month, promoting the "$mart Kid" Essay Contest. The "$mart Kid" Essay Contest is aimed at helping students develop knowledge of financial concepts, understand budgets, recognize the importance of financial planning, and become better prepared for future roles as consumers, investors, and employees. In support of Financial Literacy Month, the Financial Fitness Greater Austin (FFGA) "$mart Kid" Essay Contest, presented by Capital One Bank, encourages middle school and high school students in the Greater Austin area to answer this year's "$mart Kid" question.

Washington

The Washington State Department of Financial Institutions is also a partner celebrating April 2018 as Financial Capability Month. Understanding the importance of financial education, Washington Governor Jay Inslee proclaimed April as Financial Capability Month.

This month presents opportunities for partners like DFI, the Treasurer's Office, Jump$tart Washington Coalition and the Financial Education Public-Private Partnership (FEPPP) to highlight and support the work being done to increase and improve financial education in our state - and assist the many educators and organizations currently providing financial education to Washington residents.

"Helping Washington residents improve their financial skills and capabilities is part of DFI's core mission," DFI Director Gloria Papiez said. "When more residents understand how to make sound financial decisions and avoid financial fraud, they can protect themselves — and our state as a whole is stronger."

Wisconsin

Dozens of communities across the state will participate in Money Smart Week Wisconsin April 21-28 with events focused on improving the personal financial awareness and education of Wisconsin citizens.

Money Smart Week Wisconsin is the highlight of April being national Financial Literacy Awareness Month. The Governor's Council on Financial Literacy, in partnership with the Federal Reserve Bank of Chicago, is spearheading Money Smart Week Wisconsin, the celebration of which was proclaimed by Governor Scott Walker on April 2.

http://www.treasury.state.tn.us/news/tnflc-dinner.html

Tennessee Department of Treasury

David H. Lillard, Jr., Treasurer

FOR IMMEDIATE RELEASE: March 28, 2018
Media Contact: Shelli King
615-532-8025
Shelli.King@tn.gov

Governor Haslam and Three Tennessee Schools Honored by Tennessee Financial Literacy Commission

FOR IMMEDIATE RELEASE: March 28th, 2018
Media Contact: **Shelli King**
615-532-8025
Shelli.King@tn.gov

http://images.e2ma.net/images/spacer.gif

Governor Haslam and Three Tennessee Schools Honored by Tennessee Financial Literacy Commission

Nashville, TN - Yesterday, leaders from across the state joined the Tennessee Financial Literacy Commission (TNFLC) at the State Capitol to celebrate the impact of financial education in Tennessee and honor the supporters who are making it possible. State Treasurer David H. Lillard, Jr., who serves as Chair of the TNFLC Board, was joined by Governor Bill Haslam, Lieutenant Governor Randy McNally, Speaker Beth Harwell, legislators, and business leaders for the event.

The evening was a celebration of the overall achievements of the Tennessee Financial Literacy Commission. Under the direction of Treasurer Lillard and Director Bill Parker, the TNFLC has helped Tennessee K-8 students in 148 schools across the state complete 28,315 hours of online financial education modules. After utilizing the online learning platform, students have increased their scores by an average of 36% per child.

Treasurer Lillard and the Financial Literacy Commission presented the Champion of Financial Literacy Award to Governor Bill Haslam. Governor Haslam's leadership and support have paved the way for the Tennessee Financial Literacy Commission to train more than 4,200 Tennessee teachers and educate more than 19,000 Tennessee students through *Vault-Understanding Money*, an online interactive financial literacy program used in classrooms throughout the state.

"This work gets to the heart of so many things we need to be teaching our citizens, including those at early ages," Haslam said. "The principles behind financial literacy are important for our children to learn and to carry with them in life."

The Commission also presented the 2018 Leadership Award to a school from each Grand Division for their efforts to advance financial literacy education in their classrooms.

Principal Travis Hurley and fifth-grade teacher Christy Malone accepted the Leadership Award for East Side Elementary in Elizabethton. Mrs. Malone, who has a passion for bringing financial education to life for her students, has also served as the Vice Chair of the TNFLC Board since 2010.

The Leadership Award for Middle Tennessee was presented to Thomas Magnet School in Shelbyville and accepted by teacher Rachel Grijalva. After attending a TNFLC educator training session, Mrs. Grijalva began incorporating financial literacy into her classroom lessons immediately.

"Through the use of the Vault program in my building, I believe that we are planting a small seed of the understanding of financial responsibility at the elementary level... I appreciate Treasurer Lillard and the TN Financial Literacy Commission for making the *Vault - Understanding Money* program available to elementary students in Tennessee," said Mrs. Grijalva.

Delano Optional School in Memphis received the TNFLC Leadership Award for West Tennessee, accepted by Principal Patrice Shipp and teacher Will Miller.

The Tennessee Financial Literacy Commission is a tax exempt 501(c)(3) non-profit organization that relies on donations from individuals and businesses for a majority of its funding.

About the Tennessee Financial Literacy Commission:
The Tennessee Financial Literacy Commission was created to equip Tennesseans to make sound financial decisions in regard to planning, saving, and investing. The Commission has the goal to reach every K-8 classroom in Tennessee, providing financial literacy resources like Vault and the nationally recognized Financial Fitness for Life curriculum. The TNFLC provides both of these resources, including training, free to Tennessee K-8 schools.

https://michronicleonline.com/2018/04/02/jf-advisors-promotes-financial-literacy-month-to-small-business-owners/

MICHIGAN CHRONICLE

News Money Roots City Life Style Events Classifieds About Us

BUSINESS - ORIGINAL

Home > Business - Original

J&F Advisors promotes Financial Literacy Month to small business owners

Branden Hunter

J&F Advisors LLC founders Robyn Fuller (left) and Ashley Johnson (right). Photo: Quenton Ross

April is many things – a month that begins with obvious pranks, a month when we celebrate Easter, and a month when taxes are due. It is also Financial Literacy Month. Americans will learn why financial literacy is so important and how being financially aware will enhance your daily, monthly and annual financial decisions.

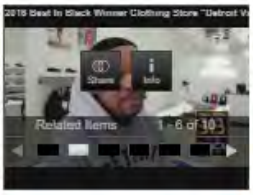
Certified Public Accountants Ashley Johnson and Robyn Fuller founded J&F Advisors LLC., in 2011 and are experts on financial literacy. A large percentage of their clientele base are small business owners in Detroit, who they stress the importance of financial literacy to.

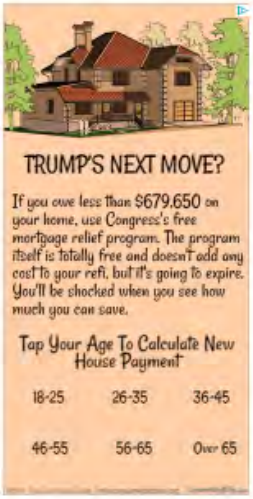
"Financial literacy is having the knowledge and skillset to maximize your financial resources," said Fuller. "Understanding basic management of money, credit and debt, as you begin to age and take on more financial responsibilities, is key in maintaining long-term financial security."

"As small business owners, a lot of times people start business based on hobbies, and things that they are passionate about. It is especially key for small business owners to understand the financial element of running a business to avoid financial scrutiny, especially relating to taxes."

Johnson and Fuller are both graduates of Detroit Cass Tech and have bachelors and master's degrees in accounting. They both recently quit their jobs at Fortune 500 companies to run J&F Advisors full-time.

As the youngest African-American female-owned CPA firm in the Detroit area, J&F Advisors is extremely vested in directly impacting the growth of the small business community in the city. Johnson and Fuller understand, for Detroit's economy to grow, small business owners must have a certain level of financial knowledge to make well informed business decisions.





TRENDING

Meet Queen Latifah's girlfriend Eboni Nichols

17 Black gay celebrities out of the closet

Evangelist Sterling L. Jones passes away at 77

Top 51 Products For Relaxed Hair

The continuous rise and fall of the DeBarge family

First African American Westland City Councilwoman sworn in as Wayne County Reserve Sheriff

http://dream-usa.org/blog/2018/3/20/dream-to-host-2018-national-financial-literacy-month-conference-in-nyc

DREAM

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D.R.E.A.M. to host 2018 National Financial Literacy Month Conference in NYC

March 21, 2018

If you have been following us for some time, you already know that April is National Financial Literacy Month (our favorite time of year and reason to celebrate, FYI). With that in mind, we are excited to announce that we are hosting the **2018 National Financial Literacy Month Conference.** This premier event brings together individuals from all over the Tri-State area for important conversations on personal finance management topics such as budgeting, investing, debt, credit and much more.

The event will be held on **April 21, 2018** starting at **10 am @ 154 W. 93rd Street, New York, NY**. We invite persons of all ages to spend the day with us exploring and enhancing their financial literacy.

Oh, did we forget to mention that the event is **FREE?** All guests must do to attend is register online. Space is limited, so we encourage everyone to register early – don't wait. To register and for more information, click here.

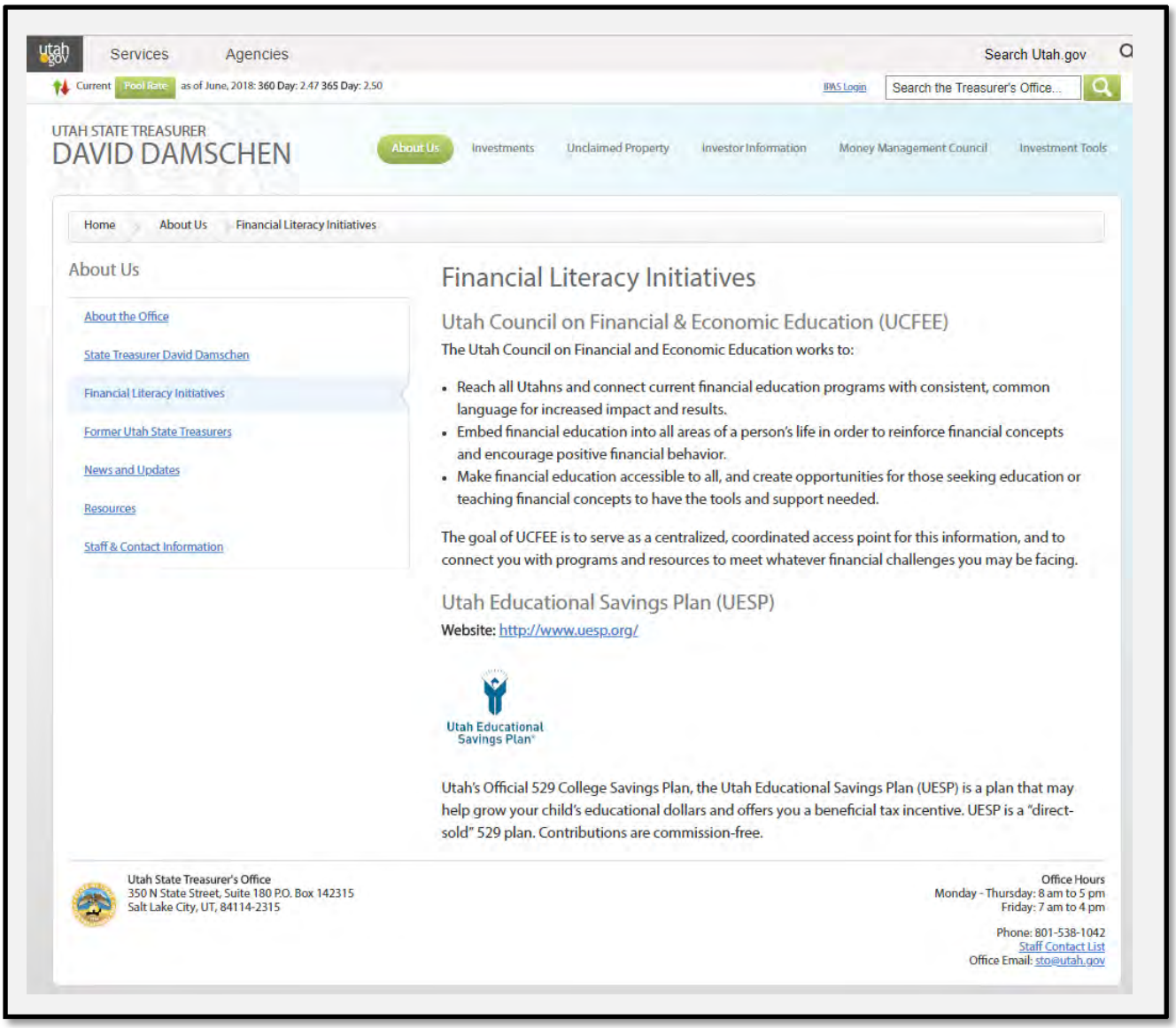
Date: Saturday, April 21, 2018

Time: 10 am – 1 pm

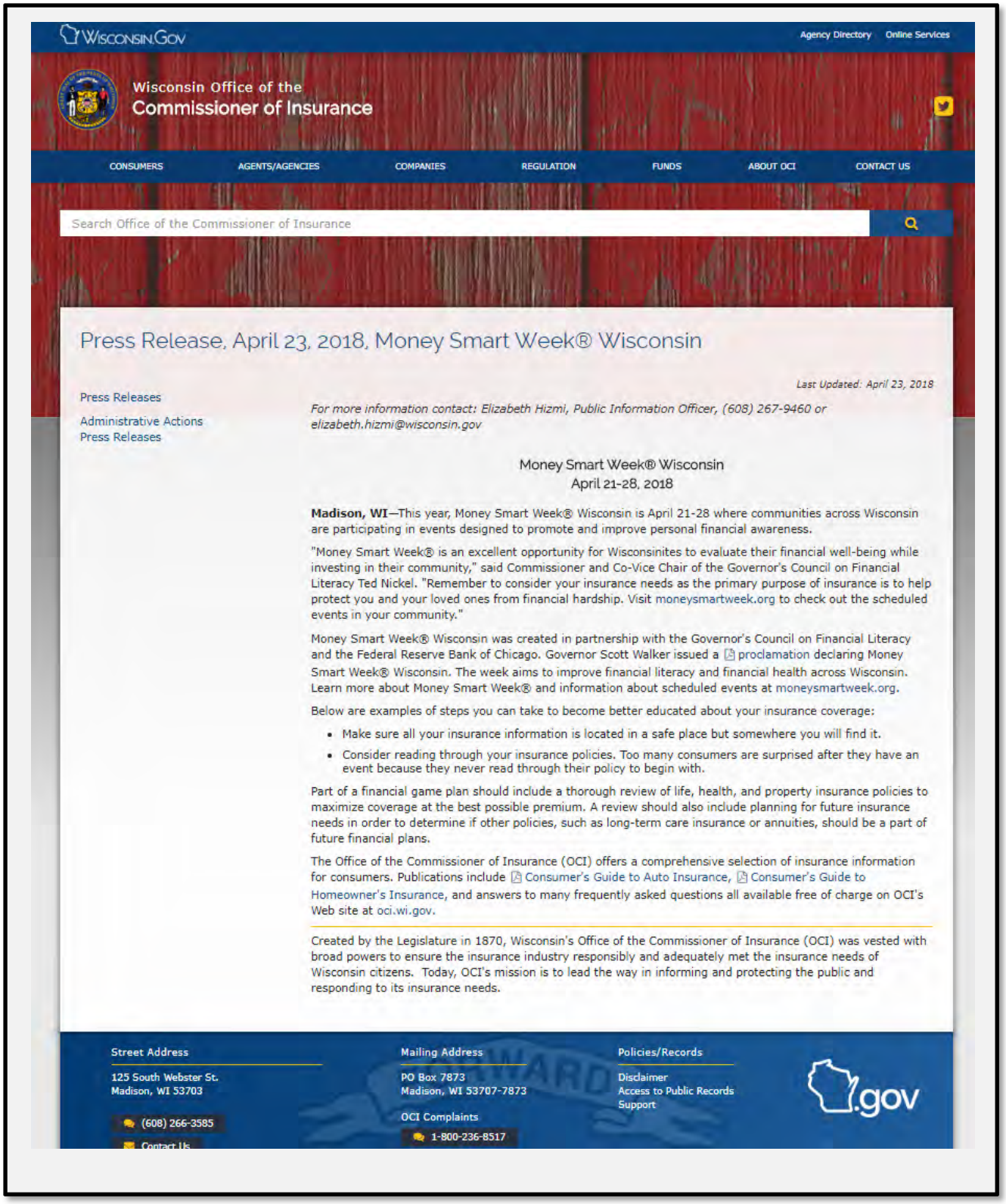
Location: 154 W. 93rd Street, New York, NY.

Registration: 2018financialliteracyconference.eventbrite.com

https://treasurer.utah.gov/about-us/financial-literacy-initiatives/



https://oci.wi.gov/Pages/PressReleases/20180423MoneySmart.aspx



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Press Release, April 23, 2018, Money Smart Week® Wisconsin

Last Updated: April 23, 2018

Press Releases

Administrative Actions
Press Releases

For more information contact: Elizabeth Hizmi, Public Information Officer, (608) 267-9460 or elizabeth.hizmi@wisconsin.gov

Money Smart Week® Wisconsin
April 21-28, 2018

Madison, WI—This year, Money Smart Week® Wisconsin is April 21-28 where communities across Wisconsin are participating in events designed to promote and improve personal financial awareness.

"Money Smart Week® is an excellent opportunity for Wisconsinites to evaluate their financial well-being while investing in their community," said Commissioner and Co-Vice Chair of the Governor's Council on Financial Literacy Ted Nickel. "Remember to consider your insurance needs as the primary purpose of insurance is to help protect you and your loved ones from financial hardship. Visit moneysmartweek.org to check out the scheduled events in your community."

Money Smart Week® Wisconsin was created in partnership with the Governor's Council on Financial Literacy and the Federal Reserve Bank of Chicago. Governor Scott Walker issued a proclamation declaring Money Smart Week® Wisconsin. The week aims to improve financial literacy and financial health across Wisconsin. Learn more about Money Smart Week® and information about scheduled events at moneysmartweek.org.

Below are examples of steps you can take to become better educated about your insurance coverage:

- Make sure all your insurance information is located in a safe place but somewhere you will find it.
- Consider reading through your insurance policies. Too many consumers are surprised after they have an event because they never read through their policy to begin with.

Part of a financial game plan should include a thorough review of life, health, and property insurance policies to maximize coverage at the best possible premium. A review should also include planning for future insurance needs in order to determine if other policies, such as long-term care insurance or annuities, should be a part of future financial plans.

The Office of the Commissioner of Insurance (OCI) offers a comprehensive selection of insurance information for consumers. Publications include Consumer's Guide to Auto Insurance, Consumer's Guide to Homeowner's Insurance, and answers to many frequently asked questions all available free of charge on OCI's Web site at oci.wi.gov.

Created by the Legislature in 1870, Wisconsin's Office of the Commissioner of Insurance (OCI) was vested with broad powers to ensure the insurance industry responsibly and adequately met the insurance needs of Wisconsin citizens. Today, OCI's mission is to lead the way in informing and protecting the public and responding to its insurance needs.

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OCI Complaints
1-800-236-8517

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https://statetreasurer.wyo.gov/FinanceLiteracy.aspx

Wyoming STATE TREASURER'S OFFICE MARK GORDON

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Financial Literacy

State Treasurer Highlights Funding the Future Program

Headquartered in Wyoming, Funding the Future is a nonprofit organization educating young people about the importance of managing and saving money by setting S.M.A.R.T. goals.

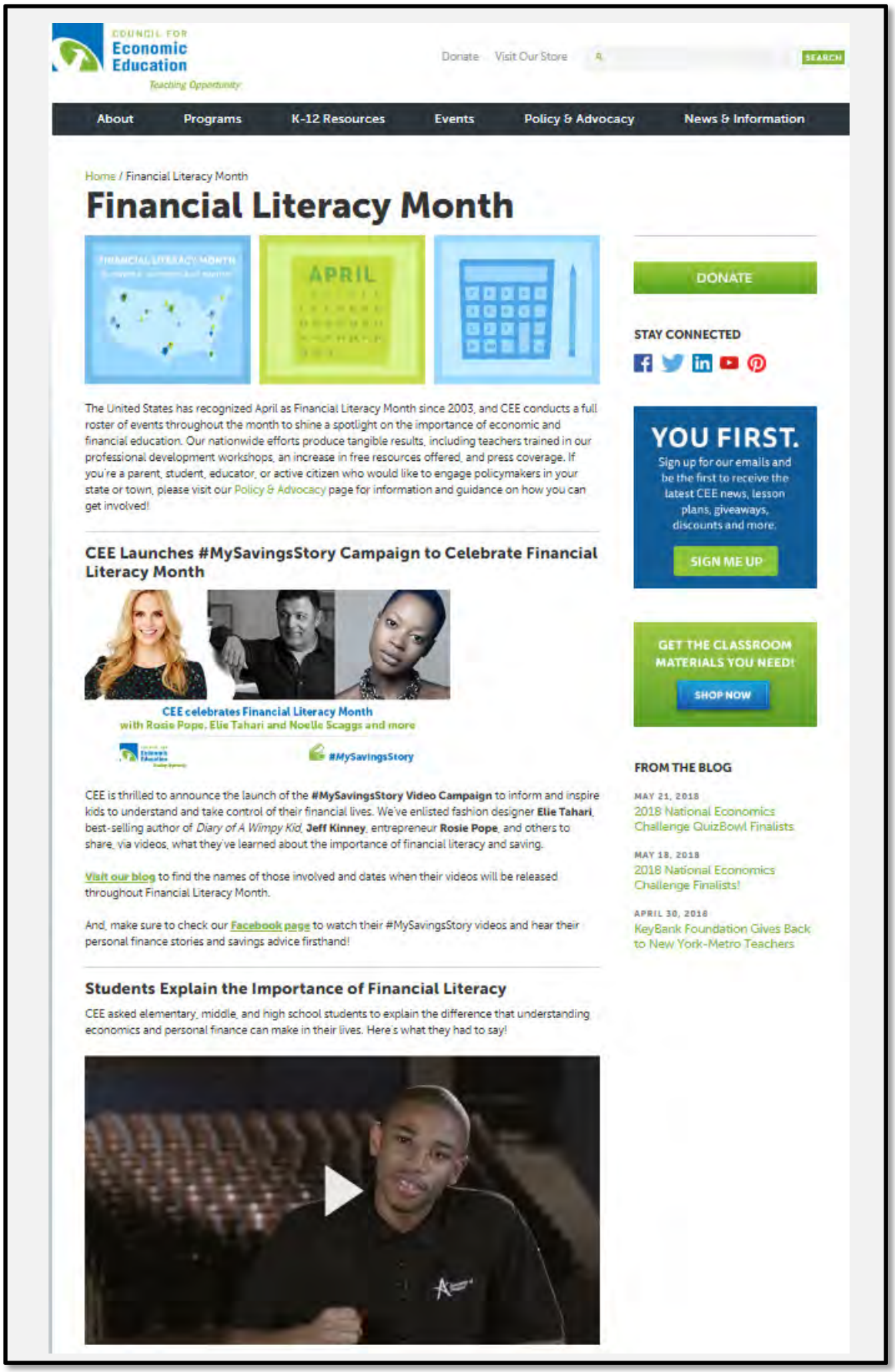
The unique financial literacy presentations teach middle, high school and college students about financial literacy by first grabbing their attention with an excellent rock & roll mini concert, then delivering a talk about why making a living in any industry requires hard work, planning and an understanding of basic financial principles. Students are inspired to see their own dreams as possibilities. Student engagement is amped as the message is delivered with a "cool factor" that's difficult to duplicate. The program has been delivered to over 35,000 students across the United States and Canada. In Wyoming, Funding the Future has reached students in Cheyenne, Laramie, Casper, Gillette, Sheridan, Buffalo, Greybull and Basin with Treasurer Gordon often introducing the band. Learn more about Funding the Future on their website. There, you'll also find a complete listing of tour dates and locations.

2016 Financial Literacy Proclamation Signing
State Treasurer Mark Gordon with Governor Matt Mead

Financial Literacy Resources

- Investopedia
- Fun Facts & Tidbits
- Who Else Can Teach Me
- Teach Me Way More
- Funding the Future

https://www.councilforeconed.org/financial-literacy-month/



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Financial Literacy Month

The United States has recognized April as Financial Literacy Month since 2003, and CEE conducts a full roster of events throughout the month to shine a spotlight on the importance of economic and financial education. Our nationwide efforts produce tangible results, including teachers trained in our professional development workshops, an increase in free resources offered, and press coverage. If you're a parent, student, educator, or active citizen who would like to engage policymakers in your state or town, please visit our Policy & Advocacy page for information and guidance on how you can get involved!

CEE Launches #MySavingsStory Campaign to Celebrate Financial Literacy Month

CEE celebrates Financial Literacy Month
with Rosie Pope, Elie Tahari and Noelle Scaggs and more

#MySavingsStory

CEE is thrilled to announce the launch of the **#MySavingsStory Video Campaign** to inform and inspire kids to understand and take control of their financial lives. We've enlisted fashion designer **Elie Tahari**, best-selling author of *Diary of A Wimpy Kid*, **Jeff Kinney**, entrepreneur **Rosie Pope**, and others to share, via videos, what they've learned about the importance of financial literacy and saving.

Visit our blog to find the names of those involved and dates when their videos will be released throughout Financial Literacy Month.

And, make sure to check our Facebook page to watch their #MySavingsStory videos and hear their personal finance stories and savings advice firsthand!

Students Explain the Importance of Financial Literacy

CEE asked elementary, middle, and high school students to explain the difference that understanding economics and personal finance can make in their lives. Here's what they had to say!

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FROM THE BLOG

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2018 National Economics Challenge Finalists!

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https://www.moonjar.com/blogs/news/april-is-financial-literacy-month

Moonjar

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April is Financial Literacy Month

April 03, 2018

April is a great time to start talking to kids about choices with money. Just as the weather changes, so do the "i wants" seem to get louder. I notice it in myself as I see Spring clothes come out and as I see neighbors out in their yards. I think it is natural after the winters we have been having to want to refresh and spruce up a bit.

The opportunity presented by Moonjar is one of "how can we make it happen"; our tools are a great way to set plans and goals to achieve those special spring wants. Simple budgeting conversations as a family can help set even young children on the right path in terms of SAVE SPEND and SHARE.

Jump$tart Coalition is a group that works to keep Youth Financial Literacy and Education in the forefront of national and statewide legislation and ideology. We have been a part of the coalition since we started over 17 years ago. They are a wonderful resource for all ages! They were integral in making April Financial Literacy Month.

Here is a bit of the history:

National Financial Literacy Month is recognized in the United States in April in an effort to highlight the importance of financial literacy and teach Americans how to establish and maintain healthy financial habits. Financial Literacy Month evolved from Youth Financial Literacy Day, introduced by the National Endowment for Financial Education (NEFE) more than a decade ago as an activity of its High School Financial Planning Program. NEFE turned Financial Literacy Day over to the **Jump$tart Coalition** to promote among its network of national partners and state coalitions. Jump$tart expanded the day and in 2000, began promoting **April** as Financial Literacy for Youth Month. In 2003, the United States Senate designated April as *Financial Literacy for Youth Month*. In March 2004, the Senate passed Resolution 316 that officially recognized April as *National Financial Literacy Month*, and both Houses of Congress have passed similar resolutions each year since then.

Recent Articles

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April is Financial Literacy Month
April 03, 2018

Keep Talking About Money
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Winner for DECA ! Congratulations Holly, Richland High School, and GESA CU!
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November 27, 2017

Back to School Money Talk
September 07, 2017

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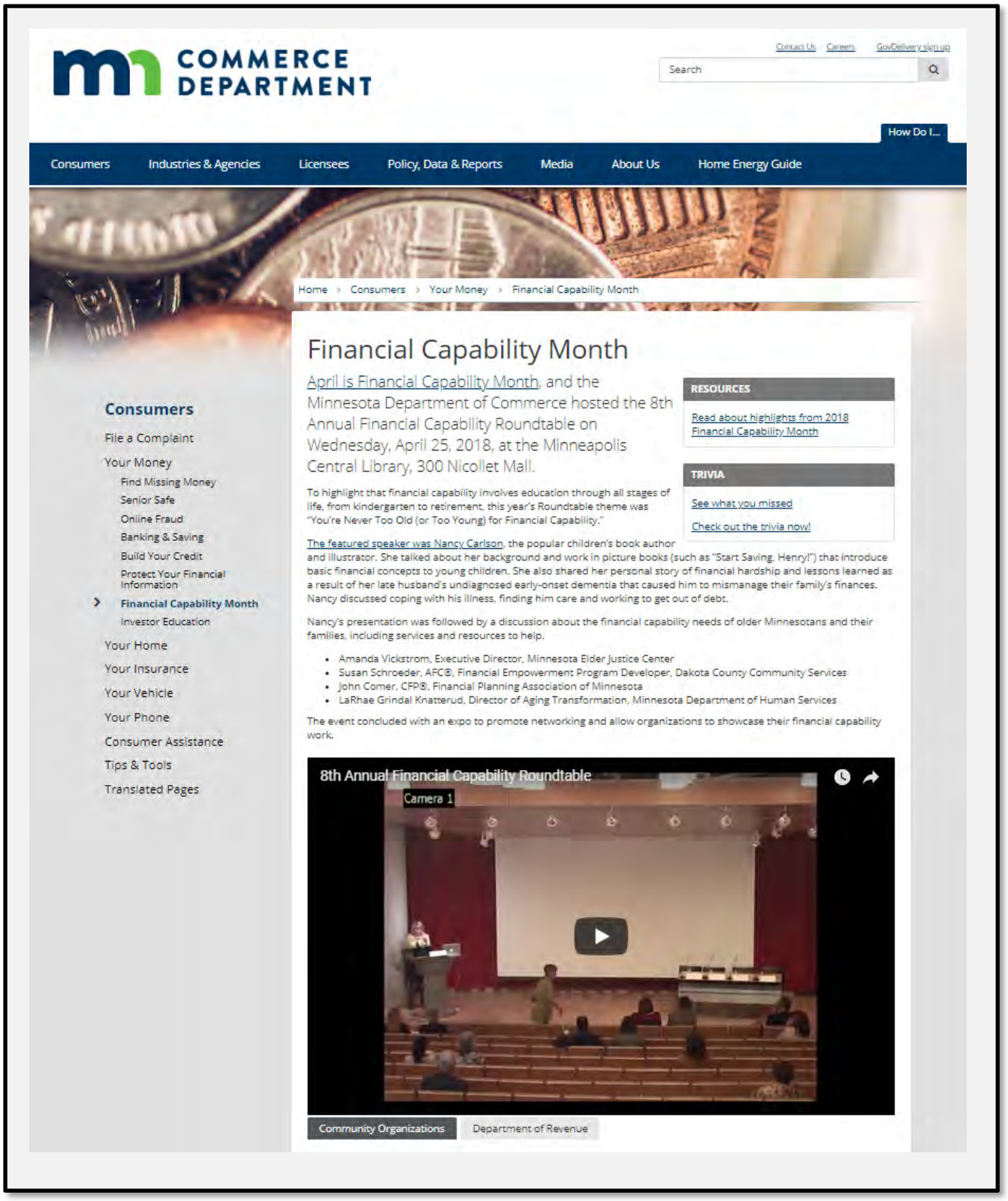

http://www.msmec.com/whats-happening/gov-bryant-declares-april-financial-literacy-month

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Mississippi Economic Council

Mission
Building a Sense of Statewide Business Community

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Giving You a Meaningful Voice at the Capitol Without Leaving Your Desk

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Gov. Bryant Declares April Financial Literacy Month

State Treasurer Lynn Fitch (center) with leaders from the State Treasurer's Office, the Mississippi Council on Economic Education and MEC joined together in the Governor's Office to celebrate the proclamation of April as Financial Literacy Month.

https://everfi.com/press-releases/everfi-launches-roadshow-to-promote-financial-literacy-month/

EVERFI Launches Roadshow to Promote Financial Literacy Month

New Partners Include Prominent Higher Education Institutions, Global Brands, and Private Foundations

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RELEASED
April 8, 2013
Washington, D.C.

EverFi, Inc., the education technology company that teaches, assesses, and certifies students in critical skills, today announced the launch of its first-ever Financial Literacy Month Roadshow. EverFi will host more than 50 financial literacy events in 20 states as part of the Roadshow, including a signature event today at Brackenridge High School in San Antonio, Texas, with special guest Mayor Julian Castro. Over 400 students will be recognized at the event for having completed EverFi's financial literacy platform.

In a recent survey of U.S. high school students, commissioned by EverFi to gauge their knowledge and feelings toward money management, 83 percent of students said that personal finance should be mandatory in schools. However, only four states require at least a semester-long course devoted to the topic. Working closely with sponsors, EverFi is embarking on this Roadshow to provide students the financial education they are asking for.

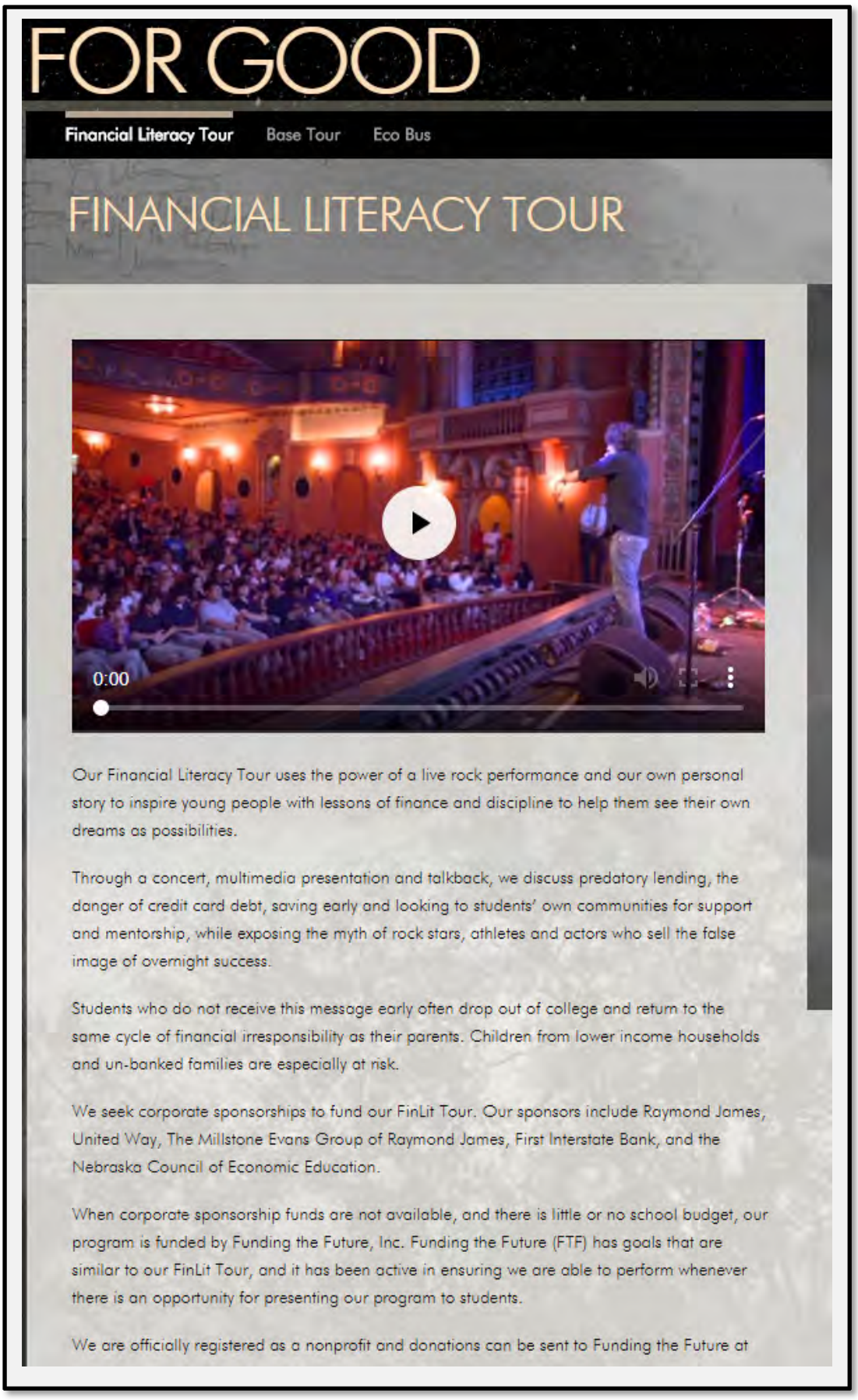
"When we started EverFi in 2008, we drove an RV across the country to talk with students, teachers and administrators about the pressure financial issues put on them," said Tom Davidson, Chief Executive Officer of EverFi. "Today we are still on that journey in small towns and large cities across the nation working to ensure that all students can become financially literate using the technology they love."

Roadshow events will be hosted at K-12 schools across the nation and will include launch receptions for schools new to the program and certification ceremonies to recognize students who have completed the EverFi digital learning platform. In addition to Mayor Castro of San Antonio, the Roadshow will include state and local government officials including Rhode Island State Treasurer Gina Raimondo and Missouri State Treasurer Clint Zweifel.

EverFi partners with more than 500 financial institutions, corporations and non-profit organizations to bring its innovative learning platforms to K-12 schools at no cost. Partners participating in the Roadshow include BMO Harris Bank, the Bruce Rauner Family Foundation, Capital One, Genworth, Mutual of Omaha Bank, Regions Bank, Sandy Spring Bank, PNC Bank, and US Bank.

Among the cities included in the Roadshow are Atlanta, Chicago, Cleveland, Milwaukee, Phoenix, Richmond, San Antonio, San Diego, St. Louis and Washington, DC. Stay connected to Financial Literacy Roadshow updates at the EverFi Blog.

https://www.goodingmusic.com/for-good/financial-literacy-tour/



https://www.cuinsight.com/credit-unions-celebrate-financial-literacy-month.html

Strategies That Guide Portfolio Growth
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Advisors Plus | PSCU

Credit unions celebrate Financial Literacy Month

The #StopMoneyShaming campaign originating from Philadelphia is one example of the nationwide efforts the movement is leading.

April 20, 2018
by Marc Rapport, CREDITUNIONS.COM

7 SHARES
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April is Financial Literacy Month.

It's also National Credit Union Youth Month.

And National Financial Capability Month.

The idea that credit unions can directly counsel and educate members on their personal finances has taken on organizational heft. According to NAFCU, approximately 36% of the 5,689 federally insured U.S. credit unions offered financial counseling and education to members in 2016, and more than 20% offered financial literacy workshops last year.

One notable approach to celebrating financial education this year comes from Philadelphia Federal Credit Union($1.1B,

http://www.businessinsider.com/financial-literacy-is-a-basic-life-skill-2018-4

BUSINESS INSIDER

TECH FINANCE POLITICS STRATEGY LIFE INTELLIGENCE ALL

Financial literacy is a basic life skill and a need to know — and now it's more relevant than ever

Bev Hendry, Aberdeen Standard Investments Apr. 20, 2018, 11:06 AM

The 2017 Knowledge @ Wharton High School investment competition Knowledge @ Wharton

- **One in five teenage students in the U.S. lack basic financial literacy skills, data from the Program for International Student Assessment (PISA) showed.**
- **Financial literacy is a basic life skill that is more than a nice to know, it's a need to know. And now it's more relevant than ever.**

Not everyone aspires to be an investment manager when they leave school, but the core elements of financial literacy should be common knowledge.

This is particularly true today, in an increasingly global economy where people are spending more and living longer. Understanding how to manage personal finances is critical for anyone, and it helps to start young.

Unfortunately, we are not quite there yet. One in five teenage students in the U.S. lack basic financial literacy skills, data from the Program for International Student Assessment (PISA) showed. Among adults, only 20% of those polled by the Financial Industry Regulatory Authority (FINRA) in a study said they were offered and have participated in some form of financial education. It seems the country has a lot of work to do on the financial literacy front, and many teachers appear to agree.

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https://finance.yahoo.com/news/citizens-bank-announces-more-1-123000008.html

What's your Bank doing for Financial Literacy Month and Estate & Gift Planning Awareness Month?

Citizens Bank Announces More Than $1.5 Million In Financial Literacy Charitable Contributions To Non-Profits In Nine States

Business Wire April 5, 2018

PROVIDENCE, R.I.--(BUSINESS WIRE)--

Citizens Bank today marked the start of National Financial Literacy Month with the launch of its multi-faceted financial education program, *Citizens Helping Citizens Manage Money;* reaching more than 350,000 people through local partnerships to deliver home buyer's assistance training, financial empowerment, earned income tax credit programs and small business development.

The *Citizens Helping Citizens Manage Money* program is a yearly effort by the bank to teach financial literacy throughout the communities it serves. This year, the bank will provide more than $1.5 million in contributions to 80 nonprofits in Massachusetts, Rhode Island, New Hampshire, Vermont, Ohio, Michigan, Pennsylvania, Connecticut, and New York. The program will help people obtain a better understanding of financial topics ranging from the basics of checking accounts to the intricacies of household budgeting and long-term financial planning.

"At Citizens, we believe that becoming financially savvy is a skill that benefits everyone. Learning the basics is the first step in achieving your financial goals and getting on the path to financial security," said Barbara Cottam, Head of Corporate Affairs for Citizens Bank. "With *Citizens Helping Citizens Manage Money*, more than 400 Citizens Bank colleagues will provide fellow members of their communities with the knowledge, confidence and resources they need to budget, save, invest and be fiscally healthy."

Citizens Bank also offers helpful tips on its website for consumers to learn how to budget and save as well as advice on how to save to buy a home, seek identity protection and more. The bank is also inviting those interested in learning more about money management to follow along on social media, including Facebook, Twitter and Instagram, throughout the month of April to learn and share tips about topics such as goal-setting, saving, and managing credit. The bank's Community Ambassadors will offer their real-world tips on saving and money management.

Citizens Helping Citizens Manage Money is part of the bank's broader *Citizens Helping Citizens* program, which addresses three key areas: hunger, financial education and strengthening communities.

For additional information on Citizens Helping Citizens Manage Money, visit Citizens' website.

About Citizens Financial Group, Inc.

Citizens Financial Group, Inc. is one of the nation's oldest and largest financial institutions, with $152.3 billion in assets as of December 31, 2017. Headquartered in Providence, Rhode Island, Citizens offers a broad range of retail and commercial banking products and services to individuals, small businesses, middle-market companies, large corporations and institutions. Citizens helps its customers reach their potential by listening to them and by understanding their needs in order to offer tailored advice, ideas and solutions. In Consumer Banking, Citizens provides an integrated experience that includes mobile and online banking, a 24/7 customer contact center and the convenience of approximately 3,300 ATMs and approximately 1,200 branches in 11 states in the New England, Mid-Atlantic and Midwest regions. Consumer Banking products and services include a full range of banking, lending, savings, wealth management and small business offerings. In Commercial Banking, Citizens offers corporate, institutional and not-for-profit clients a full range of wholesale banking products and services, including lending and deposits, capital markets, treasury services, foreign exchange and interest rate products,

http://www.financialliteracymonth.com/

http://home.thefinancialawarenessfoundation.org/pdf/5-3-SampleEPArticle.pdf

It's time to protect your family & your future

In support of the Improving Financial Awareness & Financial Literacy Movement personal finance content blitz built around the strategic campaign venues of National Financial Literacy Month (April) and six month later during National Estate Planning Awareness Month / Week (3rd week in October), the following estate planning article contains a very important message.

Over 50% of our adult population (120 million adults) does NOT nor realize the importance of not having a current or up-to-date estate plan to protect themselves and their family's assets; that can include half your family, friends, and associates.

Estate planning is a financial process that can protect you and your family and is a very important component of your overall financial planning. Now is the perfect time to put your estate planning house in order.

If you don't have an up-to-date estate plan and you happen to get hurt or sick and cannot manage your financial affairs, the courts will have to appoint someone to manage them for you.

The person they appoint might not be the one you would want to perform those tasks.

Without an estate plan, when you pass away, your affairs will be settled by default through a complex legal system called "probate." The handling of your financial affairs can turn into a costly and frustrating ordeal for your family and heirs. Your assets may not pass to their desired party, and there is no way for your assets (significant or modest) to get to their favorite charities or causes unless some advance arrangements are made.

The crafting of a good estate plan starts with planning, followed by the proper drafting and signing of appropriate legal documents such as wills, trusts, buy-sell agreements for business owners, durable powers of attorney for financial management, and an advanced health-care directive or health-care power of attorney. Having these documents in place saves you and your family a lot of money and time at a very difficult and emotional time.

Your estate planning should also address the coordination of the way you hold title to your various assets, your beneficiary selections, and the possible transfer of certain assets while you are alive.

Regardless of the extent of your net worth, estate planning is important for everyone. Complex strategies may be used by wealthy people to reduce death taxes and costs. Others may only require a simple will and/or trust to pass on property to their heirs and provide for minor children.

Even if a simple will and power of attorney is all you require, an estate plan is an essential part of your financial and gift planning. Everybody will need it someday. The time to address or update your estate plan is now.

TODAY'S THOUGHT

"The only person who doesn't need an estate plan is the one who lives forever and never gets sick." -Your ***financial*** **PARTNER**

CHECKLIST – SIX STEPS TOWARD SUCCESSFUL ESTATE & GIFT PLANNING

1. DEFINE YOUR GOALS: What do you want to happen to your assets in the event of your death or disability? If your beneficiaries predecease you, who are your alternate selections? How will your assets be distributed, and when will these distributions take place?

☐Decisions on distribution of your estate assets should take into account the size of the estate, the ages and abilities of your children, and your personal desires. For example, a distribution to children over time might consist of 10 percent of the estate at age 18, 25 percent at age 21, 50 percent at age 24 or upon completion of college, and the balance at age 30.

☐Choose your appointees for important roles: Who will be your executor and, if applicable, trustee and/or guardians? It is advisable to list at least a first and second alternate for each appointment in case your first choice is unwilling or unable to serve.

☐If you have children who are minors, the appointment of a guardian is probably the most important decision you'll make. With the court's approval, this person, or persons, will raise your children. Consider appointing a family member and spouse, or another close couple who'll care for your children the way you would want.

☐You may want to consider listing multiple executors, trustees and guardians to serve together in handling the details of your estate. This can provide a check-and-balance system for the appointees and help them avoid oversights or misappropriations. Consider appointing family members, friends, professionals, advisers and/or trust companies for this position.

☐There is some risk here: If these people disagree and have problems, they can each be represented in court by counsel paid for by your estate, so be very careful in making your selections.

☐Living trusts have become popular because less administration is required in comparison with a will. Be aware that having a living trust does not eliminate the need for a will and administration at either the first or second spouse's death.

☐To get the benefits of the trust, certain details must be attended to, and this is the job of your appointees. For example, leaving a trust for the surviving spouse requires that the trust be funded properly and in a timely manner at the first death, or major tax benefits can be lost.

☐Is estate privacy an issue for you? Do you want your estate to be public record upon your death? Do you have any special gifts you want made to charity? Do you want an elderly parent or friend to be financially cared for? All of these circumstances should be noted in your plan.

2. GATHER & ORGANIZE YOUR DATA: There are three basic tasks to be accomplished:

☐Review and update your financial position.

☐Review how you hold title to your assets. Is it consistent with your estate plan?

☐Review your beneficiary selections. Are they aligned with your estate plans?

Did you know that how you hold title to assets has a higher legal priority than your will? For example, if you and your best friend held title to an investment club account as joint tenants and you died, the property would revert to your friend even though you had willed your interest to your spouse.

3. ANALYZE YOUR SITUATION: Start by determining your current net worth, assuming your death occurred today. This can be done by totaling your current assets and liabilities, and adding the value of any life insurance.

Try sketching a picture or flow chart of your existing estate plan. Review your appointees:

☐Executor

☐Guardian of the Person/of the Property

☐Trustee

☐Power of Attorney – Financial Management

☐Advance Health-Care Directive or Health-Care Power of Attorney

ESTATE PLANNING ALERT

On December 22, 2018 President Trump signed into law the "Tax Cuts and Jobs Act" (TCJA). This new law contains massive changes to personal and business income taxation. It also touches on Gift / Estate / Generation-Skipping transfers (GST) Tax Exemptions doubling the estate, gift, and GST tax exemptions to $11.2 million per US domiciliary; that's $22.4 million per US couple! Like most individual provisions these will expire after 2025 unless it's addressed in future tax acts. The gift tax exclusion per donee increases in 2018 to $15,000. The top estate, gift, and GST tax rate is 40%.

Portability – Beginning for taxpayers dying after Dec. 31, 2010 the estate tax exclusion becomes "portable" between spouses. This means that the surviving spouse's exemption is increased by any exemption not used at the first spouse's death. However, this is not automatic; it must elected by timely filing a 706 estate tax return.

Carryover Basis – For most capital assets transferred at the time of death the beneficiary receives a "stepped up" basis to its fair market value at the date of death.

Check with your financial advisors for updated information.

4. DEVELOP YOUR STRATEGIES: With the assistance of your estate planning advisor(s), identify the legal documents that need drafting or make any necessary adjustments to existing documents. Determine any other actions that must be taken for your wishes to be carried out.

5. IMPLEMENT YOUR PLAN: Do what needs to be done – i.e., create or create new wills, trusts and powers of attorney, adjust title to your properties, change alternate beneficiaries of retirement plans and life insurance policies. Consider making current or planned gifts to family and your favorite causes and nonprofits. Provide your executors and trustee with a location sheet as to where you keep things

6. TRACK & MONITOR YOUR PROGRESS: Check your estate plan annually or any time there are changes in your family situation or net worth. Use your financial planning calendar to schedule your next review.

Here's a FREE-GIFT to help you to get and keep your estate, financial, and gift plans in order.; a set of personal finance publications. Click here to get yours.

www.TheFinancialAwarenessFoundation.org

These materials are provided as a public service by The Financial Awareness Foundation for "free-use" on websites, newspapers, newsletters, magazines, and other news media broadcasts in support of the Improving Financial Awareness & Financial Literacy Movement For additional information or materials contact us at

The Financial Awareness Foundation
A 501(c)(3) Nonprofit Organization dedicated to Significantly
"Improving financial awareness & financial literacy"
Valentino Sabuco, Executive Director
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www.TheFinancialAwarenessFoundation.org

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https://www.businesswire.com/news/home/20180404005248/en/TD-Ameritrade-Offer-Free-Investor-Education-Curriculum

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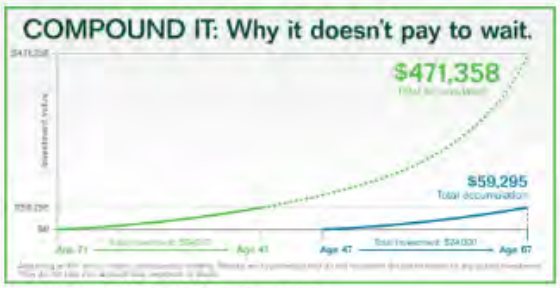
TD Ameritrade to Offer Free Investor Education Curriculum for Financial Literacy Month

Improving financial acumen through TD Ameritrade's award-winning education



TD Ameritrade Financial Literacy Month. (Graphic: TD Ameritrade Holding Corporation)

April 04, 2018 08:30 AM Eastern Daylight Time

OMAHA, Neb.--(BUSINESS WIRE)--More investors are taking the time to prioritize their financial know-how than ever before yet some investors may delay investing due to a lack of financial knowledge. In an effort to improve financial wellness, TD Ameritrade Holding Corporation (Nasdaq: AMTD) is taking part in Financial Literacy Month by offering investors a special immersive education curriculum to help improve their knowledge and understanding of financial concepts and build their confidence.

"Whether investors have little understanding of how to invest or are sophisticated traders looking to sharpen their knowledge, this is an opportunity to take advantage of the free resources we have available to all retail investors"

Tweet this

An educated investor is better equipped to manage their money and more confident when making investment decisions. This is why teaching financial literacy and building confidence early on is key, as it gives investors the opportunity to build more wealth throughout their lifetime. If a young adult were to invest $24,000 between ages 21 and 41 – assuming an 8 percent annual return – at age 67 they would save approximately $412,000 more than an adult who invested the same $24,000 between ages 47 and 67, thanks to the potential of interest returns over time[1].

TD Ameritrade wants to help investors get started on their financial journey sooner, which is why it's providing education ideas and resources to investors throughout the entire month of April.

https://marketing.aefonline.org/acton/form/9733/0101:d-0002/0/-/-/-/-/index.htm?sid=TV2:A9uiimvQJ

For financial advisors check out this webinar

American Endowment Foundation

WEBINAR INVITATION:

Introduction to " The Building Blocks to Successful Estate & Gift Planning"

Tuesday, June 19, 2018 2PM ET

Based upon the success and continued interest in education provided by Valentino Sabuco, Executive Director of The Financial Awareness Foundation (TFAF), AEF is pleased to host a webinar on estate and gift planning.

In this 1 hour discussion, Laura Malone from AEF will visit with Valentino on some of the highlights of a presentation by TFAF. This presentation " *The Building Blocks to Successful Estate & Gift Planning*" is offered as an educational resource for financial advisors who are able to use it in formats ranging from 30 minutes to 2 hours.

Advisors around the country have used this presentation to motivate, educate, and empower themselves and their clients & prospects to get and keep estate and gift plans in order. We will be discussing tools to help you work efficiently with your clients & prospects to define estate and gifting goals as well as ways to gather and organize that data. We will also touch on other estate & charitable gift planning topics.

All attendees will receive a complimentary PDF copy of the "Your Estate Planning Organizer" for use with your clients.

Co-Presented by **Laura J. Malone**, *CAP, CEPA*

Vice President of Corporate/Complex Giving at
American Endowment Foundation (AEF)
and
Valentino Sabuco, Executive Director at The Financial Awareness Foundation

https://www.huffingtonpost.com/topic/financial-literacy-month

HUFFPOST

FINANCIAL LITERACY MONTH

NEW YORK

Personal Finances: Facts and Fixes

By New York Legal Assistance Group, Contributor

Fighting poverty, protecting the rights of the vulnerable and ...

POLITICS

Money, Power, Respect: The Importance of Financial Education

The month of April is synonymous with many things — spring, taxes, April showers — but what it should perhaps be most associated with is financial empowerment. In 2004, the Senate did precisely that when it officially recognized April as National Financial Literacy Month.

By Rev. Al Sharpton, Contributor

President, National Action Network

BUSINESS

The Tipping Point of Financial Wellness Looks Like This

By Elliot S. Weissbluth, Contributor

Chief Executive Officer, HighTower

BUSINESS

Financial Literacy Month - How We Learn About Credit

By Charlie Scanlon, Contributor

Lawyer, public speaker, and President of Phoenix Credit Consul...

PARENTS

Money as You Grow Has a New Home With the CFPB

To continue sharing the site—and its lessons—with American families, the Consumer Financial Protection Bureau (CFPB) adopted Money as You Grow and launched a new version of the site on March 17, where it will continue to grow and serve parents and caregivers.

By Beth Kobliner, Contributor

Author of 'Get a Financial Life' and 'Make Your Kid a Money Ge...

MONEY

What Does It Mean to Be Financially Capable?

In case you missed it, April was National Financial Capability Month. For those of you who don't live and breathe the subject on a daily basis, as I do, an explanation may be in order.

By Andrea Levere, Contributor

President, Corporation for Enterprise Development

https://401kspecialistmag.com/just-how-low-is-401k-financial-literacy/#.W0wd19IzphE

Just How Low Is 401k Financial Literacy?

It's higher among men than women, but all around awful

Failing grades are never fun.

POSTED BY: JOHN SULLIVAN APRIL 4, 2018

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"Most Americans lack personal finance knowledge necessary to make appropriate financial decisions in the normal course of life."

Harsh, direct and (unfortunately) true.

The **TIAA Institute** and the Global Financial Literacy Excellence Center found that adults answered, on average, 50 percent of survey questions correctly.

Financial literacy is the lowest in the area of comprehending risk, according to TIAA, with only 35 percent of questions on risk answered correctly.

"Given that risk and uncertainty are inherent in most financial decision-making, low knowledge levels on this topic carry implications for Americans' overall financial well-being," it notes.

Compared to the 2017 findings, personal finance knowledge remains strong on the topics of borrowing and debt management, with 60 percent of those questions answered correctly.

For many individuals, knowledge and understanding of debt-related topics may emerge from confronting accumulated debt across the life cycle, often from a young age because of student loans.

"Less than one in five U.S. adults demonstrated a relatively high level of personal finance knowledge by answering more than 75 percent of the survey questions correctly," Annamaria Lusardi, academic director of **GFLEC**, said in a statement. "Low levels of financial literacy, among not only the young but also people close to retirement, show we need to step up the effort to promote financial knowledge across the entire population."

The survey found **financial literacy** is significantly higher among men than women; with a share of 21 percent of men answering 75 percent of the questions correctly, compared to 12 percent among women.

Not surprisingly, individuals who have participated in a financial education class or program answered more questions correctly on average than those who have not received financial education. This positive correlation shows the importance of financial education in schools and the workplace.

https://www.timesfreepress.com/news/business/aroundregion/story/2018/apr/11/greopportunity-improve-financial-literacy/468039/

Personal Finance: Financial Literacy Month a great opportunity to improve financial literacy

April 11th, 2018 | by Christopher A. Hopkins | in Business Around the Region | Read Time: 2 mins.

Retirement should be anticipated as the reward for a lifetime of work. But too many adults rightly feel a sense of foreboding at the prospect if they have not prepared adequately. In an age where pensions are an artifact of a bygone era, the burden falls upon each of us to save and invest for our golden years. But the reality is too few of us have set aside enough to ensure a comfortable retirement. Study after study have demonstrated we aren't saving nearly enough to get the job done, often because we don't know where to start.

National Bureau of Economic Research estimates more than 90 percent of all private contribution to retirement savings plans now goes to defined contribution plans such as 401(k)s, and less than 10 percent into traditional pensions, increasing the need for individuals to master the financial skills necessary to reach the finish line.

Christopher A. Hopkins

Photo by Contributed Photo /Times Free Press.

Millennials in particular are falling farther behind. According to a recent analysis by the National Institute on Retirement Security, 66 percent of working Millennials (born between 1980 and 1996) have saved literally nothing for retirement. With each passing year, the hill gets steeper.

Meanwhile, debt continues to accumulate, complicating the picture. Student loan debt in particular is exploding, adding to the mounting burden of preparing for the end of our working years. Some 44 million Americans have some college debt, totaling an astonishing $1.5 trillion. That figure is $620 billion more than all the credit card debt in the United States. And for the first time, we are witnessing examples of Social Security payments being garnished to repay old student loans.

It has never been more important for Americans to actively engage in enhancing their own money skills. Fortunately, there are many more sources today providing financial education resources, both online and in person, including right here in our community.

April is Financial Literacy Month, an annual opportunity to highlight the need for education and to offer resources to get the job done. This coming Saturday, numerous agencies and providers will come together to offer valuable financial education, counseling and consultation, all free of charge.

Money School is an information-packed half-day event organized by Chattanooga Neighborhood Enterprise to enhance financial knowledge and promote essential money habits. The event is completely free to participants age 13 and up beginning at 8 AM at the Brainerd Crossroads. The event features a full slate of workshops dealing with critical financial skills including credit management, basics of mortgage loans, investments, budgeting, estate planning and much more.

Workshops cover a range of crucial topics, divided into five broad categories: The Road to Homeownership, Preparing for the Future, Planning for the Now, Getting out of Debt, and Money Skills for Teens.

In addition to the class sessions, a number of financial professionals will be on hand to offer one-on-one sessions covering credit report analysis, mortgage assessments and personal financial advice.

"Money School provides resources to empower the citizens of Chattanooga to make knowledgeable, confident financial decisions," says Martina Guilfoil, president and CEO of CNE. "The cornerstone for a strong community is stable families, and a key component of family stability is financial literacy and money management skills. These are services Money School offers."

This annual event has grown rapidly in the four years since its inception, and 2018 promises to the biggest and best yet. For more information, check out www.MoneySchool CHA.org or call 423- 756-6201. A small investment of your time this Saturday will continue to pay big dividends in the years ahead.

Christopher A. Hopkins, CFA, is a vice president and portfolio manager for Barnett & Co. in Chattanooga.

http://www.whig.com/20180411/credit-union-helps-students-learn-about-money#//

Credit union helps students learn about money

Members First Community Credit Union business development representative Taylor Gaines talks with Jessica Saunder's class at Liberty High School in Liberty on Tuesday, Apr. 10, 2018. Gaines did a presentation on a financial literally program called Banzai, which helps students develop skill to manger their money and credit.| H-W Photo/Jake Shane

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By **Deborah Gertz Husar** Herald-Whig
Posted: Apr. 11, 2018 8:35 am

LIBERTY, Ill. -- Liberty High School sophomore Grace Shanks already has figured out one way to handle her money from a part-time job.

Half of it goes into savings, and the other half she can use for whatever she wants.

Learning more about finances -- thanks to a program offered through Members First Community Credit Union -- helps Shanks and some of her classmates think more about saving and less about spending.

"It's helped me to set goals on what you should save," said freshman Dustin Dennis, who has a savings and a checking account along with plans to repair a truck. "People are starting to drive. They need to know how to set aside money for gas."

Students in Jessica Saunders' math class got some more help Tuesday thanks to a presentation from Taylor Gaines with Members First.

The in-person lessons reinforce what the students already learned through Banzai, a world-class software platform designed to introduce students to adult financial dilemmas through real-life simulations.

"I realize what parents go through with money," Grace said.

Members First has offered the program since 2010, reaching more than 1,500 area students in Adams, Brown, Pike and Schuyler counties. More than 35,000 teachers in all 50 states use the free curriculum targeted to elementary, junior high and high school students.

"It's simple things we're hoping to teach kids so they're more prepared for the real world," said Gaines, a business development representative with the credit union. "It offers students the opportunity to learn the trade-offs, the good and the bad, the discipline of making financial decisions with things that might come up, choices they might make."

It's especially apt in April, National Financial Literacy Month.

"It has really helped them to think more about their futures," Saunders said.

Gaines wants to see more schools take advantage of the Banzai curriculum and the credit union's additional assistance.

Char Cearlock, an associate faculty member at John Wood Community College, has used Banzai in several different teaching settings – and even with her own daughter.

"It's just changing students' perspective, so they don't become adults that make poor financial decisions," Cearlock said. "They understand money instead of becoming young adults who don't understand money – and how they can make it work for them."

The lessons are fun, kid-friendly and adaptable for a wide range of ages and classrooms.

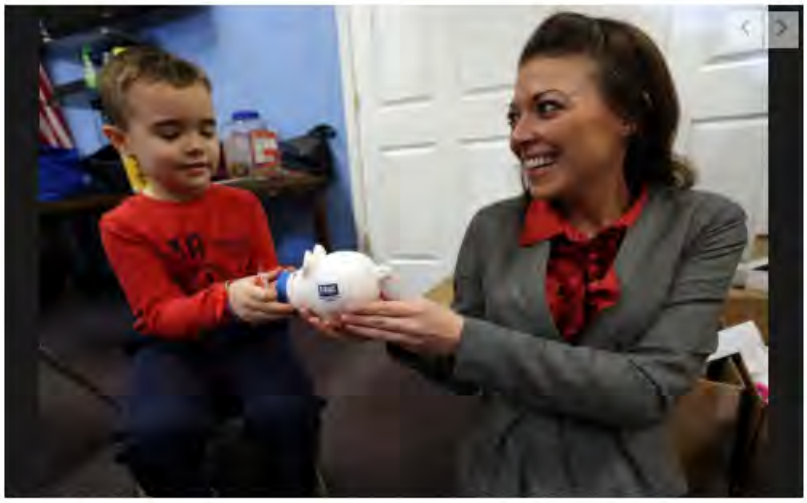
"Years ago I made it fit in a computer class, in a college prep careers exploration class, in life skills or an accounting class," Cearlock said. "It can supplement your curriculum, or it can be on its own. It is aligned to state standards. That's attractive for teachers and administration as well."

More information about Banzai is available online at teachbanzai.com.

http://www.herald-dispatch.com/_recent_news/first-state-bank-gives-children-piggy-banks-to-promote-financial/article_470fab3a-3e50-11e8-9185-5f1926affffc.html

First State Bank gives children piggy banks to promote financial literacy

By FRED PACE The Herald-Dispatch fpace@herald-dispatch.com Apr 12, 2018 (0)



BARBOURSVILLE — Many young children are not taught to save money, according to Willa Midkiff with the Barboursville Public Library.

"When I was a child, nobody told me that I could open a savings account until I was older," she said. "I made sure my children got one, and I think today's event will encourage other parents to do the same."

Midkiff handles all the children's programs at the library and said she was happy to have representatives with First State Bank in attendance Wednesday for the library's story hour.

"We have been doing a major push in community outreach," said Ashley Taylor Scott with First State Bank. "April is National Financial Literacy Month, so we are doing events in the community and giving out free piggy banks to children."

The bank's goal is to promote financial literacy among community youth, according to Scott — and for good reason. A 2016-17 report by the Federal Reserve on the economic well-being of Americans found that just under half of adults polled had saved at least some of their income in the year prior to the survey.

Several children attended the event and listened to the story, "My First Trip to the Bank."

Following the story hour, children received free piggy banks and then were taken on a tour of First State Bank's main office, located just a block away from the library.

"Families of the children have the opportunity to open a free savings account without a minimum balance requirement to help them learn the importance of saving from a young age," Scott said.

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Utah Ranks Fourth In Nation For Financial Literacy

By MATILYN MORTENSEN • APR 11, 2018

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April is National Financial Literacy Month. In a recent report released by WalletHub, Utah ranked fourth in the nation for financial literacy.

The organization assessed the financial literacy of individuals with questions on topics like interest, stocks and investing. The report also analyzed financial education and consumer habits.

"After the Great Recession, it was really clear that people needed to learn more about financial literacy," said Jill Gonzalez, a WalletHub analyst. "And I think that we've come a long way from that, but not necessarily far enough. We ended last year with a record high in credit card debt. So it seems like across the country, we're kind of forgetting of what the Great Recession taught us in terms of financial lessons."

Gonzalez said Utah doesn't seem to be following the national trend. It ranked number one out of 51 when it comes to financial planning and habits, and number three for results on the survey.

The state did rank 47 on financial knowledge and education, however, Gonzalez said this isn't necessarily an outlier.

"These states that do have that low financial knowledge or education ranking," she said, "rely more so on families to instill those values in their children and then to pass them on that debt is bad, saving more than spending is good, etc. So relying really more so on a family dynamic than a schooling dynamic for the education and financial literacy component."

Gonzalez said individuals struggling with debt may find the survey data useful for identifying areas of financial literacy to improve in their own lives by looking at the areas their state struggles with as a whole.

http://www.minicassia.com/online_features/family_living/article_f9118f3a-6043-5c5b-9c4a-4ca565f125ed.html

How Parents Can Help Boost Kids' Financial Literacy

Posted: Tuesday, April 10, 2018 11:00 pm

How Parents Can Help Boost Kids' Financial Literacy

(StatePoint) April is Financial Literacy Month, providing the perfect opportunity to actively engage kids on the topic of money.

"Even young children should learn about basic money concepts, like saving for a goal and spending only what you can afford," says Alison Summerville, business administration executive and head of Corporate Citizenship at Ally Financial. "Building an understanding of basic money skills and good savings habits at a young age can positively impact your children by giving them a solid foundation that they can use to manage their finances at every phase of their lives."

This month and beyond, consider the following lessons:

Money Basics

Conceptualizing how money works can be challenging for kids, who may see you using credit or debit cards, buying things online, and even purchasing movies on televisions and mobile devices. Since many consumers rarely use cash, children may not realize when you are actually spending money.

Discuss the prices of various products and services. Explain how money can be spent only once, and that after buying something, a person needs to earn more money in order to buy something else. To teach this concept, play "grocery store" or other games that involve buying and selling items. Take turns being the cashier and the customer.

Start Saving

An allowance can be an opportunity to teach kids how to save. Having "give," "save" and "spend" piggy banks is a simple but effective way to illustrate the three main uses of money and teach them about giving. Kids can practice math skills by tracking the amount saved for future spending on the things they want.

To maximize the benefits your child receives from saving money, you may want to consider a Uniform Transfers to Minors Act (UTMA) or custodial bank account. For example, those offered by Ally Bank, Member FDIC, require no minimum balance to open, and offer competitive interest rates and no monthly maintenance fees. When opening such an account, take time to discuss interest and other basic banking concepts.

Needs vs. Wants

Help your children learn the difference between needs and wants. Explain how you have to pay for needs like food, shelter and heat, before buying items that you want, such as toys and electronics. Help your children come up with a plan to save and spend their own money that takes into account their needs and wants.

Helpful Resources

Turn to free resources that your family can use to help teach kids financial concepts. For example, Ally, a digital financial services company, released "Planet Zeee and the Money Tree," a book for parents and educators that uses a fun and futuristic story line to teach kids ages 6-10 basic financial literacy. Parents can visit allywalletwise.com to download the book and play "What's Zeee Answer?" an interactive game where players answer questions based on the concepts covered in the book. Additional resources for all ages are also available at fdic.gov/moneysmart.

This April, take the time to plant the seeds of money mindfulness and boost your children's financial knowledge.

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Business Notes: April 16, 2018

Steve Swett, of Hanover, takes notes as Dr. Daniel Stadler speaks on death with dignity at Dartmouth-Hitchcock's Aging Resource Center in Lebanon, N.H., Tuesday, Feb. 28, 2018. (Valley News - James M. Patterson) Copyright Valley News. May not be reprinted or used online without permission. Send requests to permission@vnews.com. James M. Patterson

Sunday, April 15, 2018

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The Better Business Bureau of New Hampshire is currently accepting applications for the 2018 BBB Torch Awards for Marketplace Ethics. Applications are being accepted through May 14 and are open to for-profit organizations of all sizes that are headquartered, operate and provide goods or services in New Hampshire. Three companies that demonstrate outstanding business practices while promoting a trustworthy marketplace will be honored at the Annual Torch Awards Ceremony on June 27 at 5 p.m. at the Bedford Village Inn, 2 Olde Bedford Way, Bedford. Applications can be found online at bbb.org/concord.

Citizens Bank will present Financial Literacy Awards to three nonprofits, which will receive $45,000 in program support, in recognition of National Financial Literacy Month.

https://www.prnewswire.com/news-releases/new-research-finds-americans-less-likely-to-discuss-domestic-violence-today-than-four-years-ago-despite-momentum-of-womens-movement-300629712.html

New Research Finds Americans Less Likely to Discuss Domestic Violence Today Than Four Years Ago, Despite Momentum of Women's Movement

Purple Purse
Allstate Foundation

National survey from Allstate Foundation Purple Purse reveals gap between public concern and action on domestic violence and financial abuse

NEWS PROVIDED BY
Allstate Foundation Purple Purse
Apr 16, 2018, 08:30 ET

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NORTHBROOK, Ill., April 16, 2018 /PRNewswire/ -- As women around the country continue to bravely share their stories of harassment and abuse, a survey released today in honor of Financial Literacy Month by Allstate Foundation Purple Purse reveals the topic of domestic violence is becoming increasingly taboo. While survey findings show the American public ranks domestic violence as one of the most serious national issues, one-third think discussing domestic violence is taboo, a 10-point increase since the 2014 survey (34 percent in 2018 vs. 24 percent in 2014).

Sixty-two percent of Americans rank domestic violence as an extremely serious problem in the United States, placing it on par with issues such as substance abuse (70 percent), terrorism (65 percent), crime (65 percent), identity theft (62 percent) and poverty (60 percent). Still, the lack of discourse can make the most common form of domestic violence – financial abuse, which occurs in 99 percent[1] of domestic violence cases – even more difficult to detect and understand, especially when considering nearly half (47 percent) aren't familiar with financial abuse as a form of domestic violence.

"Our new research validates that the public recognizes the severity of domestic violence and financial abuse and their long-term impact on survivors; yet, as a society, we are still afraid to speak up and provide help," said Vicky Dinges, Allstate's senior vice president of corporate social responsibility. "Now more than ever, we must stand up to abusers and speak out for survivors. By facing this issue head on, we can amplify the voice of the too-often silenced domestic violence victim, and accelerate the powerful momentum surrounding the women's movement on a national scale."

Since 2005, The Allstate Foundation has been committed to ending domestic violence through financial empowerment services for survivors. The Allstate Foundation conducted the national survey to inform its ongoing work, with a particular focus on public perception of domestic violence and financial abuse during this important moment in time.

A snapshot of the survey's most compelling findings is included below:

A snapshot of the survey's most compelling findings is included below:

- **Despite Americans' reluctance to talk about domestic violence, nearly 69 percent think the recently shared stories around workplace harassment will spark more testimonials in the public sphere.**
- **The public struggles when it comes to recognizing the signs of financial abuse and knowing how to help victims.**
  - Forty-eight percent agree that financial abuse is the hardest form of abuse for an outsider to recognize — more than physical, sexual and emotional abuse.
  - Only 34 percent would know how to help if they suspected a family member or friend were a victim.
  - Fifty-one percent of survivors, even with their personal experience with the issue, wouldn't know how to help another victim.

- **Fifty-five percent of respondents reported being or knowing a victim of domestic violence or financial abuse, but less than half (44 percent) have talked about the topic with a family member or friend.**
- **Seventy-one percent of those who have experienced financial abuse think the most effective way to keep victims from returning to their abusers is through financial empowerment.**

Since 2005, Allstate Foundation Purple Purse has empowered more than 1.3 million survivors on the road to safety and security through its educational resources, including The Allstate Foundation's *Purple Purse Moving Ahead* curriculum. The curriculum equips women with the necessary knowledge to empower themselves financially and recover from financial abuse. To date, The Allstate Foundation has invested more than $60 million to help educate the public about financial abuse and provide critical survivor services, including financial education, asset-building, job training and readiness programs.

Visit PurplePurse.com today to donate to the cause and learn how to help a victim or start a conversation. Follow Purple Purse on social media (Facebook, Twitter) for future updates on this year's initiative.

If you or someone you know is in a domestic violence situation, call the National Domestic Violence Hotline at 1-800-799-SAFE (7233) or TTY 1-800-787-3224.

Methodology

The Allstate Foundation Domestic Violence and Financial Abuse survey was conducted online between February 9-17, 2018, by GfK among 1,840 American adults over age 18. It was a nationally representative sample of 1,052, with demographic oversamples (age 22-37), as well as residents of Florida, Illinois, New York and Texas. The margin of error for the total sample is +/- 2.6 percentage points at the 95 percent confidence interval. The survey was offered in both English and Spanish.

About The Allstate Foundation

Established in 1952, The Allstate Foundation is an independent charitable organization made possible by subsidiaries of The Allstate Corporation (NYSE: ALL). Through partnerships with nonprofit organizations across the country, The Allstate Foundation brings the relationships, reputation and resources of Allstate to support innovative and lasting solutions that enhance people's well-being and prosperity. With a focus on building financial independence for domestic violence survivors, empowering youth and celebrating the charitable community involvement of Allstate agency owners and employees, The Allstate Foundation works to bring out the good in people's lives. For more information, visit www.AllstateFoundation.org.

https://thetimes24-7.com/Content/Columnists/Columnists/Article/REPRESENTING-YOU-Understanding-personal-finances-for-a-more-secure-future/13/163/58473

The TIMES
Hamilton County's Only Daily Newspaper

REPRESENTING YOU - Understanding personal finances for a more secure future

By Kathy Kreag Richardson, Indiana State Representative, District 29

Monday, April 16, 2018 1:13 AM

April is National Financial Literacy Month and a good opportunity to become more educated on how to better manage our money. From balancing check books to understanding interest rates and avoiding scams, understanding personal finances is key to making important decisions. The state offers a variety of resources to help Hoosiers become more financially fit and responsible stewards of their fiscal futures.

Whether a child just starting out with a piggy bank or an adult applying for a mortgage, the Indiana MoneyWise Financial Education Program promotes financial literacy for Hoosiers of all ages. At no cost to taxpayers, this program offers interactive learning tools and resources.

Teenagers can develop basic financial skills, including how to set up a budget, pay for higher education, invest, establish long-term goals, build credit, manage credit cards, rent property and pay utilities. Adults can better understand retirement options, refinancing tools and mortgages. There are even tips for newlywed couples to follow and ideas for helping children understand money management.

Teachers can also access coursework materials aligning with state and national financial education standards. Web-based lessons are available for those in grade levels 9-12, and take about six hours to complete. For teens and young adults, understanding basic financial concepts is key to avoiding bad credit that can negatively impact them throughout their lifetimes.

Many Americans are burdened with excessive loans, not taking into account increased life expectancies as they prepare to retire, falling prey to scams, and failing to protect themselves and their assets in the event of an illness. These are tough situations to face, but need to be addressed.

Locally, students from Noblesville High School are preparing for their futures while helping their peers. As overall winners of the statewide high school pitch competition hosted by the Indiana Economic Development Corporation, Indiana Department of Education and Ball State University, team Educaid will receive one year of paid college tuition at a state institution, mentoring services, internship opportunities and $10,000.

After participating in rounds of pitches to a panel of judges from the Indiana entrepreneurial community, Colin Wareham and Jackson Ramey won the competition based off of their board game that teaches marketing and management concepts.

Congratulations, team Educaid! Noblesville is proud of all of you and your innovative idea.

Regardless of your age or circumstances, please take advantage of the free resources provided online at www.in.gov/sos/indianamoneywise. It's never too early or too late to become more financially literate.

Kathy Kreag Richardson is a Republican State Representative from District 29, which includes Noblesville, and has served in the legislature since 1992. She also is the elections administrator for Hamilton County. You may contact her at h29@in.gov.

https://insurancenewsnet.com/oarticle/1-in-3-americans-is-financially-fragile

April 17, 2018 Advisor News

1 In 3 Americans Is Financially Fragile

+ 27

DENVER—Research funded by the National Endowment for Financial Education® (NEFE®), and conducted by the Global Financial Literacy Excellence Center at the George Washington University, identifies a widespread problem affecting millions of Americans. The recent study finds one in three Americans are financially fragile, meaning they are unable to cope with emergency expenses in a short timeframe.

Using survey data and focus group discussion findings, researchers assessed responses focused on financial preparedness—specifically respondents' confidence that they could come up with $2,000 within a month's time if needed for an emergency. Individuals answering that they certainly could not or probably not come up with that amount of money in that timeframe are considered financially fragile. The analysis found that one in three (36 percent) respondents in the 2015 National Financial Capability Study (NFCS) fall within this vulnerable group.

"It's inevitable that a person will experience a financial setback or an income disruption during their lifetime," says Billy Hensley, Ph.D., senior director of education at NEFE. "If you're getting money back from Uncle Sam this tax season, consider investing this windfall toward starting or growing an emergency savings fund."

Financially fragile Americans could not cover the cost of a midsize shock, such as a medical bill, car or house repair within a reasonable amount of time, in the case of this study one month. This number has dropped since 2009 during the Great Recession, when nearly 50 percent of working-age adults were considered financially fragile. Still, the prevalence of unsteady personal finances is concerning.

What causes financial fragility? Researchers investigated the causes of financial fragility and found three main factors: high debt, lack of assets, and low financial literacy.

"Financial fragility does not mean simply lack of precautionary savings," says Annamaria Lusardi, Ph.D., academic director of GFLEC. "Both sides of households' balance sheet matter; heavy indebtedness can also make individuals financially fragile."

Higher income does not always protect against financial fragility. Not surprisingly, the majority of financially fragile people are in the low-income bracket. Yet almost 30 percent of middle-income households (annual income in the $50–75k range) and 20 percent of high-income households (annual income $75–100k) also are considered financially fragile.

https://queenannenews.com/Content/News/News/Article/Financial-literacy-events-later-this-month-at-local-library-branches/26/337/39714

Financial literacy events later this month at local library branches

Free workshops part of Money Smart Week

Money Smart Week is April 21-28.

By Joe Veyera, Staff Reporter
4/18/2018 1:22 PM

National Money Smart Week starts April 21, and both the Queen Anne and Magnolia branches of the Seattle Public Library will host several free financial literacy events as part of the thousands to be held across the country.

Jean Cormier of Cormier Insurance will host a "Medicare Made Clear," workshop on April 22, covering the different parts of the federal health insurance program and the pros and cons of each ways to receive benefits. The presentation — which starts at 1 p.m. at the Magnolia branch (2801 34th Ave. W.) — will also include eligibility and enrollment guidelines. Cormier is not affiliated with the Federal Medicare Program.

Identity theft will be the topic of discussion during an April 26 workshop at the Queen Anne branch (400 W. Garfield St.), taught by the Seattle Credit Union. The hour-long program will cover the various types of identity theft, how to prevent it, steps victims can take to recover if they're targeted, and the techniques that thieves use. The event starts at 2 p.m.

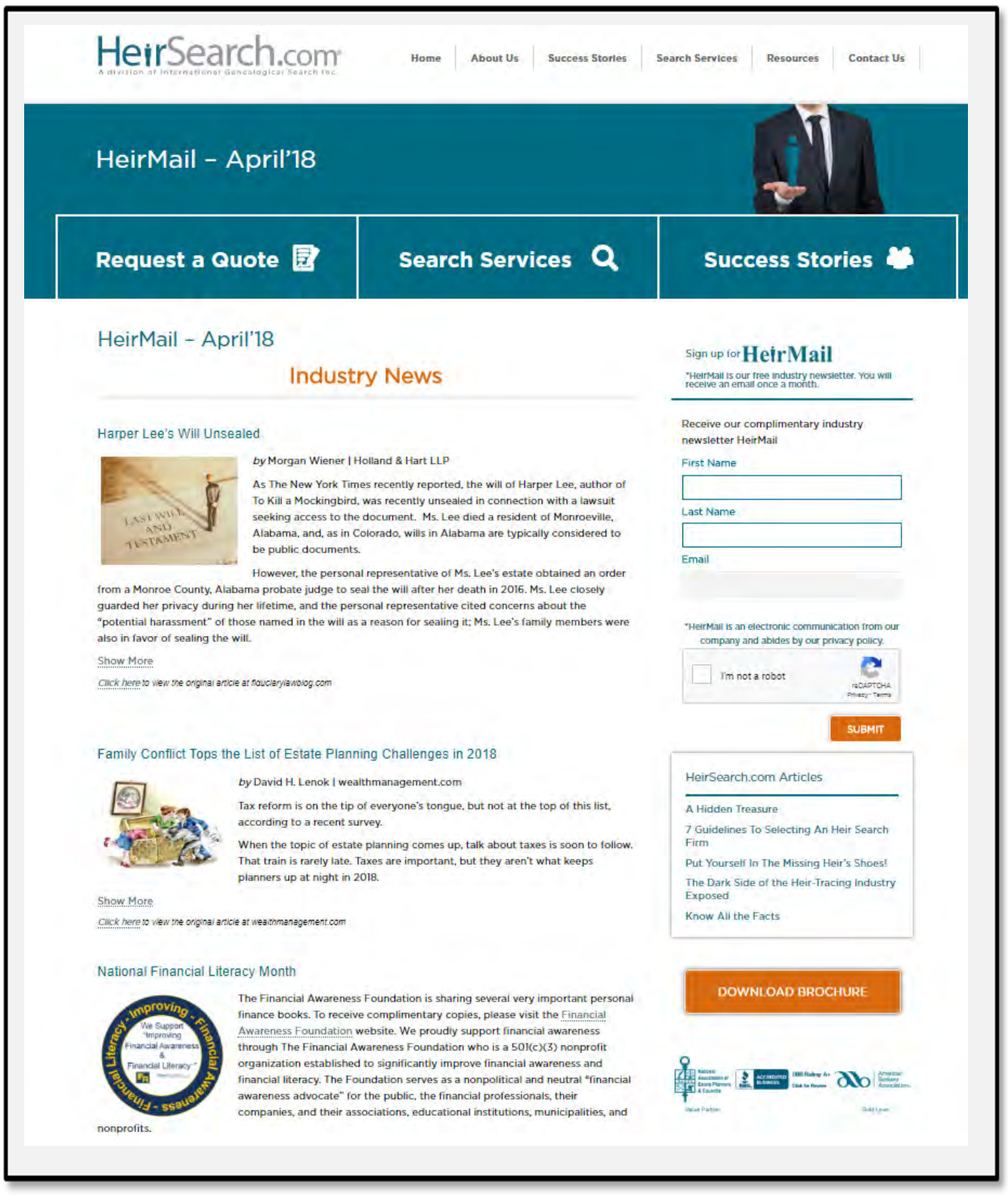
The credit union will also host back-to-back events that Saturday afternoon at the Magnolia branch, also beginning at 2 p.m. "Building a Better Budget," will take attendees through the basics of tracking spending and designing a realistic financial plan, along with tips for sticking to that saving strategy. That presentation will be followed by, "The Psychology of Spending," at 3:30 p.m. — with a half-hour break between the two — which covers the factors that influence spending decisions beyond personal preference. Coffee and light refreshments will also be provided.

Registration is not required for any of the events.

Money Smart Week was created by the Federal Reserve Bank of Chicago more than 15 years ago, to help consumers better manage their personal finances.

For more information on Money Smart Week, go to www.moneysmartweek.org. To learn more about the library programs, visit www.spl.org/event-calendar.

http://heirsearch.com/april18



https://thedailycpa.com/2018/04/16/cpas-pessimist-or-realist/

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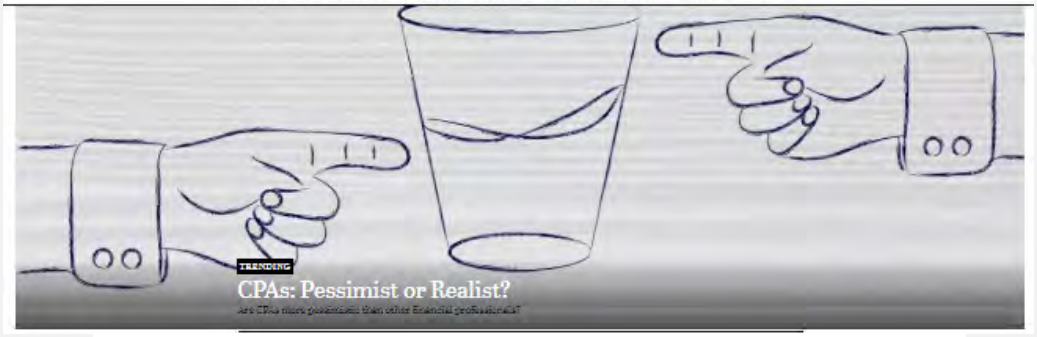

TRENDING

CPAs: Pessimist or Realist?

Are CPAs more pessimistic than other financial professionals?

BY JEREMIAS RAMOS, CPA
APRIL 16, 2018

COMMENTS 0

2017 Wealth Advisor Confidence Survey

We all have preconceptions of a stereotypical CPA: level-headed, trusted, respected, hates when you ask tax related questions at dinner parties (no?...just me?). Well how about pessimistic? According to a recent survey conducted by The Financial Awareness Foundation and HB Publishing & Marketing Company, LLC, CPAs are statistically more pessimistic than their peers—but that healthy degree of skepticism can be an attribute.

The Wealth Advisor Confidence Survey™ 2018 took the pulse of CFPs, Financial Advisors, Insurance Professionals, and CPAs. Broadly speaking, CPAs were more likely to forecast a recession, predict market corrections in the stock market, and project less optimistic growth for their firm and the growth of their industry as a whole.

But according to Hank Berkowitz, Principal at HB Publishing & Marketing Company, LLC and co-author of the survey, the raw data might point to CPAs being more pessimistic but when put into context CPAs are more in-tune with their clients and in-tune with broader economic indicators than their peers.

"I'd venture to say they [CPAs] are a little more pessimistic about the economy, the financial markets and certainly about tax reform... and that's why CPAs remain the most trusted advisors for so many clients."

10% Market Correction

One key indicator surveyed in the study was stock market confidence. On average, 54% of participants noted the high value of the stock market as a key factor that is chipping away at the confidence level of affluent clients.

When asked further about whether or not they predict a 10% or more market correction in the upcoming year, CPAs were more likely to answer yes. The survey was conducted in the fall of 2017 and interestingly enough, the stock market fell by 12% in just two weeks during February 2018.

CPAs were also more pessimistic when it came to broader economic indicators and were more likely to predict a recession (let's just hope they're not right about that one as well).

Constant Client Communication

One startling fact about the study was the number of CPAs who are in constant contact with their clients. 2 out of 3 CPAs reported they speak to their clients 2 to 5 times per month on average, compare that with the 29% average of the survey's population.

CPAs are more than twice as likely to stay in contact with their client throughout the year and therefore have a pulse on broader economic outcomes. For example, a CPA with 20 clients in the healthcare sector might notice a 10% drop in sales amongst his clients. Broadly speaking, their pessimism might be borne out of real world examples and not mere headline reading or cocktail party anecdotes.

What are CPAs Talking About?

So, what's the biggest topic of conversation between client's and their CPA? Well according to the survey, CPAs are more likely than any other financial advisor to help clients with college financing plans.

With all the tax incentives for college savings it's no wonder why CPAs are 5 times more likely than any other financial planner to help clients save and pay for college.

Conclusion

Although the data gathered points to CPAs as being more pessimistic, they just might be more realistic than their peers. Also, they are more likely to be in constant communication with their clients and they see trends across several industries. It's no wonder why CPAs remain one of the most trusted type of financial advisors.

Take the Wealth Advisor Confidence Survey™ 2018.

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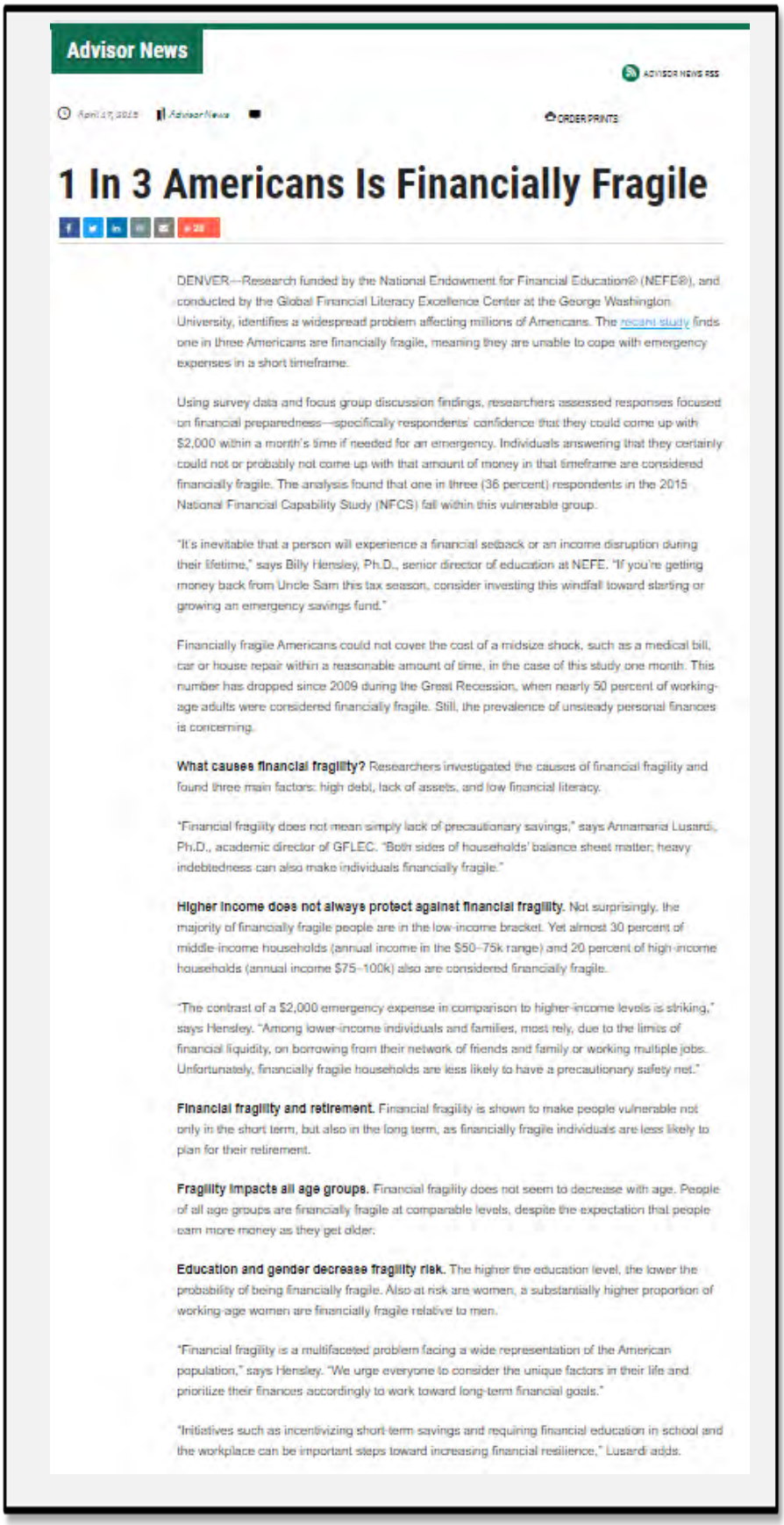

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1 In 3 Americans Is Financially Fragile

DENVER—Research funded by the National Endowment for Financial Education® (NEFE®), and conducted by the Global Financial Literacy Excellence Center at the George Washington University, identifies a widespread problem affecting millions of Americans. The recent study finds one in three Americans are financially fragile, meaning they are unable to cope with emergency expenses in a short timeframe.

Using survey data and focus group discussion findings, researchers assessed responses focused on financial preparedness—specifically respondents' confidence that they could come up with $2,000 within a month's time if needed for an emergency. Individuals answering that they certainly could not or probably not come up with that amount of money in that timeframe are considered financially fragile. The analysis found that one in three (36 percent) respondents in the 2015 National Financial Capability Study (NFCS) fall within this vulnerable group.

"It's inevitable that a person will experience a financial setback or an income disruption during their lifetime," says Billy Hensley, Ph.D., senior director of education at NEFE. "If you're getting money back from Uncle Sam this tax season, consider investing this windfall toward starting or growing an emergency savings fund."

Financially fragile Americans could not cover the cost of a midsize shock, such as a medical bill, car or house repair within a reasonable amount of time, in the case of this study one month. This number has dropped since 2009 during the Great Recession, when nearly 50 percent of working-age adults were considered financially fragile. Still, the prevalence of unsteady personal finances is concerning.

What causes financial fragility? Researchers investigated the causes of financial fragility and found three main factors: high debt, lack of assets, and low financial literacy.

"Financial fragility does not mean simply lack of precautionary savings," says Annamaria Lusardi, Ph.D., academic director of GFLEC. "Both sides of households' balance sheet matter; heavy indebtedness can also make individuals financially fragile."

Higher income does not always protect against financial fragility. Not surprisingly, the majority of financially fragile people are in the low-income bracket. Yet almost 30 percent of middle-income households (annual income in the $50–75k range) and 20 percent of high-income households (annual income $75–100k) also are considered financially fragile.

"The contrast of a $2,000 emergency expense in comparison to higher-income levels is striking," says Hensley. "Among lower-income individuals and families, most rely, due to the limits of financial liquidity, on borrowing from their network of friends and family or working multiple jobs. Unfortunately, financially fragile households are less likely to have a precautionary safety net."

Financial fragility and retirement. Financial fragility is shown to make people vulnerable not only in the short term, but also in the long term, as financially fragile individuals are less likely to plan for their retirement.

Fragility impacts all age groups. Financial fragility does not seem to decrease with age. People of all age groups are financially fragile at comparable levels, despite the expectation that people earn more money as they get older.

Education and gender decrease fragility risk. The higher the education level, the lower the probability of being financially fragile. Also at risk are women, a substantially higher proportion of working-age women are financially fragile relative to men.

"Financial fragility is a multifaceted problem facing a wide representation of the American population," says Hensley. "We urge everyone to consider the unique factors in their life and prioritize their finances accordingly to work toward long-term financial goals."

"Initiatives such as incentivizing short-term savings and requiring financial education in school and the workplace can be important steps toward increasing financial resilience," Lusardi adds.

https://www.cuinsight.com/credit-unions-celebrate-financial-literacy-month.html

Credit unions celebrate Financial Literacy Month

The #StopMoneyShaming campaign originating from Philadelphia is one example of the nationwide efforts the movement is leading.

April 20, 2018
by Marc Rapport, CREDITUNIONS.COM

7
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April is Financial Literacy Month.

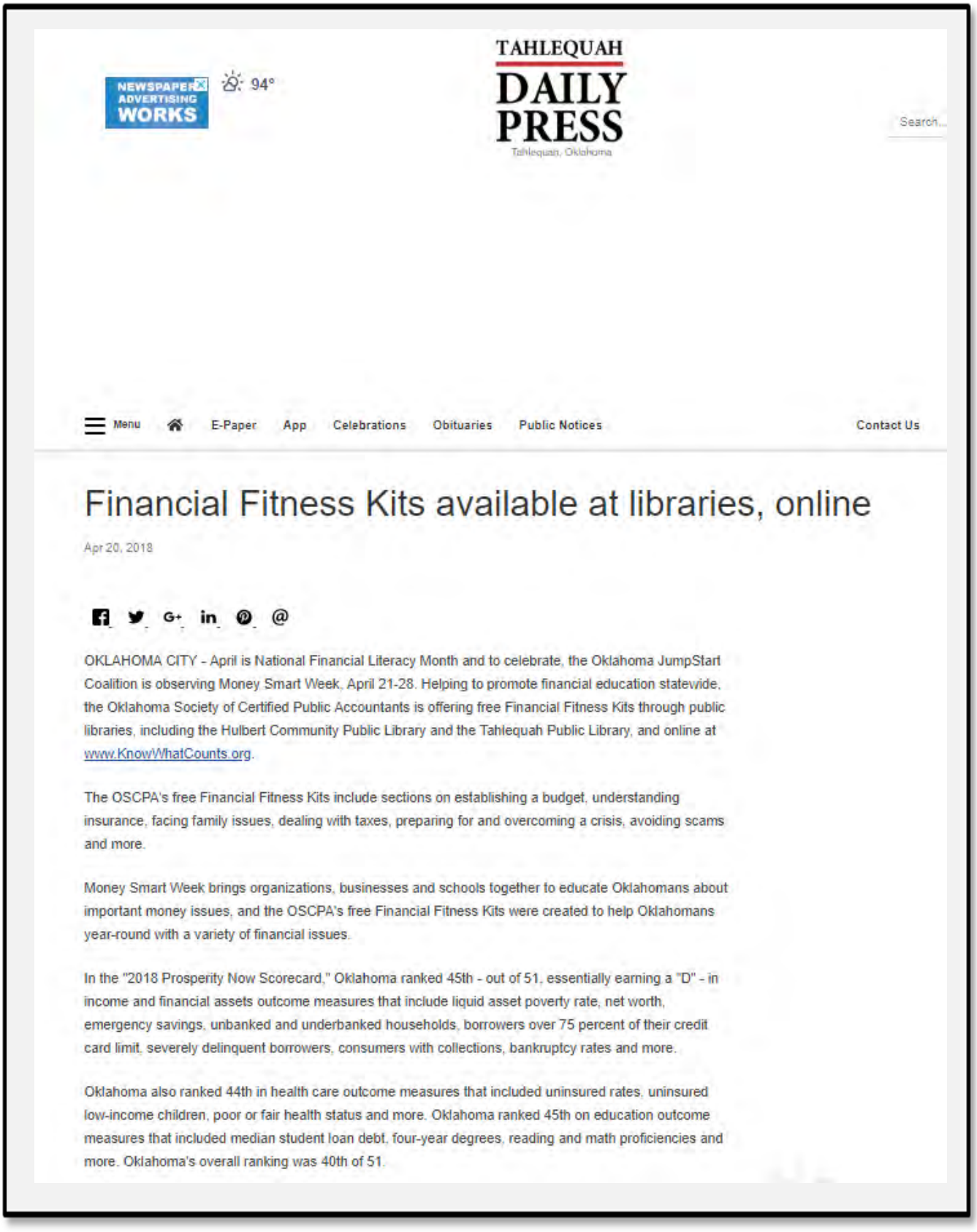
It's also National Credit Union Youth Month.

And National Financial Capability Month.

The idea that credit unions can directly counsel and educate members on their personal finances has taken on organizational heft. According to NAFCU, approximately 36% of the 5,689 federally insured U.S. credit unions offered financial counseling and education to members in 2016, and more than 20% offered financial literacy workshops last year.

One notable approach to celebrating financial education this year comes from Philadelphia Federal Credit Union($1.1B, Philadelphia, PA), whose #StopMoneyShamingcampaign encourages locals, including students at Temple University, to use that hashtag to share a money confession and help ease the stigma around talking about financial problems.

http://www.tahlequahdailypress.com/news/lifestyles/financial-fitness-kits-available-at-libraries-online/article_68fedd8b-cb99-5de6-bac1-56670176221d.html



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Financial Fitness Kits available at libraries, online

Apr 20, 2018

OKLAHOMA CITY - April is National Financial Literacy Month and to celebrate, the Oklahoma JumpStart Coalition is observing Money Smart Week, April 21-28. Helping to promote financial education statewide, the Oklahoma Society of Certified Public Accountants is offering free Financial Fitness Kits through public libraries, including the Hulbert Community Public Library and the Tahlequah Public Library, and online at www.KnowWhatCounts.org.

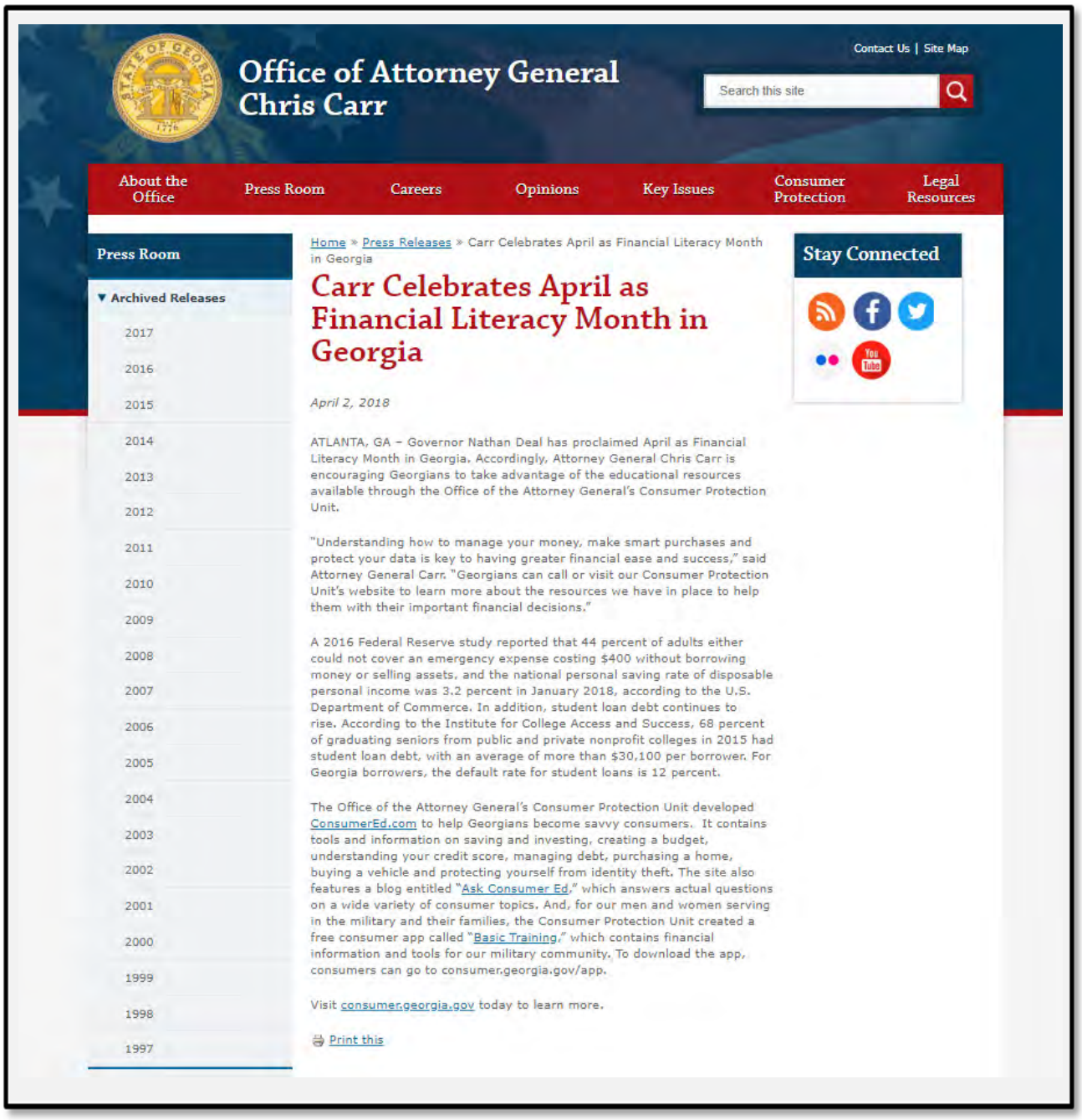
The OSCPA's free Financial Fitness Kits include sections on establishing a budget, understanding insurance, facing family issues, dealing with taxes, preparing for and overcoming a crisis, avoiding scams and more.

Money Smart Week brings organizations, businesses and schools together to educate Oklahomans about important money issues, and the OSCPA's free Financial Fitness Kits were created to help Oklahomans year-round with a variety of financial issues.

In the "2018 Prosperity Now Scorecard," Oklahoma ranked 45th - out of 51, essentially earning a "D" - in income and financial assets outcome measures that include liquid asset poverty rate, net worth, emergency savings, unbanked and underbanked households, borrowers over 75 percent of their credit card limit, severely delinquent borrowers, consumers with collections, bankruptcy rates and more.

Oklahoma also ranked 44th in health care outcome measures that included uninsured rates, uninsured low-income children, poor or fair health status and more. Oklahoma ranked 45th on education outcome measures that included median student loan debt, four-year degrees, reading and math proficiencies and more. Oklahoma's overall ranking was 40th of 51.

https://law.georgia.gov/press-releases/2018-04-02/carr-celebrates-april-financial-literacy-month-georgia



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2015
2014
2013
2012
2011
2010
2009
2008
2007
2006
2005
2004
2003
2002
2001
2000
1999
1998
1997

Home » Press Releases » Carr Celebrates April as Financial Literacy Month in Georgia

Carr Celebrates April as Financial Literacy Month in Georgia

April 2, 2018

ATLANTA, GA – Governor Nathan Deal has proclaimed April as Financial Literacy Month in Georgia. Accordingly, Attorney General Chris Carr is encouraging Georgians to take advantage of the educational resources available through the Office of the Attorney General's Consumer Protection Unit.

"Understanding how to manage your money, make smart purchases and protect your data is key to having greater financial ease and success," said Attorney General Carr. "Georgians can call or visit our Consumer Protection Unit's website to learn more about the resources we have in place to help them with their important financial decisions."

A 2016 Federal Reserve study reported that 44 percent of adults either could not cover an emergency expense costing $400 without borrowing money or selling assets, and the national personal saving rate of disposable personal income was 3.2 percent in January 2018, according to the U.S. Department of Commerce. In addition, student loan debt continues to rise. According to the Institute for College Access and Success, 68 percent of graduating seniors from public and private nonprofit colleges in 2015 had student loan debt, with an average of more than $30,100 per borrower. For Georgia borrowers, the default rate for student loans is 12 percent.

The Office of the Attorney General's Consumer Protection Unit developed ConsumerEd.com to help Georgians become savvy consumers. It contains tools and information on saving and investing, creating a budget, understanding your credit score, managing debt, purchasing a home, buying a vehicle and protecting yourself from identity theft. The site also features a blog entitled "Ask Consumer Ed," which answers actual questions on a wide variety of consumer topics. And, for our men and women serving in the military and their families, the Consumer Protection Unit created a free consumer app called "Basic Training," which contains financial information and tools for our military community. To download the app, consumers can go to consumer.georgia.gov/app.

Visit consumer.georgia.gov today to learn more.

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Financial Attitude and Financial Literacy

April 3, 2018 / Lea DeRosa / From the Blog, Money Saving Tips, Personal Finance / 0 comments

April is Financial Literacy Month! There are many aspects of being financially literate, and a significant part of that is your attitude.

Just like all other aspects of your life, your attitude towards your financial situation has a large impact on your finances. Your "financial attitude" goes hand in hand with your "money attitude," as some refer to it.

What is a Money Attitude?

Your money attitude is specifically how you "feel" about money. There tend to be four major categories of money attitudes but it is possible to fall under more than one;

Adoring: It is pretty straightforward. If you adore money, you love to spend it. People who have this attitude tend to be impulse shoppers. He or she often relies on credit and shops because they can. They also tend to get themselves into debt because of this; they don't recognize the fact that swiping your card adds up and they will have to pay it at some point.

Entitled: Those who have an entitled money attitude are the ones who love to show-off. They have the best of everything, regardless of whether or not they can actually afford it. Behind closed doors, it is entirely possible they struggle financially and bare a large financial burden.

Avoidance: An attitude of avoidance isn't about avoiding problems; it's about avoiding the concept of money. This type of person gets stressed/ anxious about money very easily. They count every penny purely out of fear of not having enough. It is a hard attitude to change, but can still have a negative impact on your financial situation.

Cautious: Cautious people are those who are very frugal or "scrooges." They refuse to spend their money on anything that isn't deemed necessary. This can cause them to miss out on opportunities and any sort of enjoyment. They also tend to squeeze everything they can from their budget, but not in a good way.

http://www.planwithfields.com/p/the-financial-awareness-foundation

http://www.hawaiinewsnow.com/story/38012238/an-investment-for-the-future-hawaii-kids-learn-about-financial-literacy

An investment for the future: Hawaii kids learn about financial literacy

Published: Saturday, April 21st 2018, 11:04 pm PDT
Updated: Saturday, April 21st 2018, 11:08 pm PDT

By HNN Staff CONNECT

(Image: Bank Of Hawaii)

HONOLULU (HawaiiNewsNow) - A campaign to teach the youth of Hawaii and other Pacific islands to save money kicked off Friday in Kalihi.

Students at Princess Victoria Kaiulani Elementary School received money management lessons from Bank of Hawaii volunteers as part of Teach Children to Save Day.

"We know that recycling, saving a nickel a day, a quarter a day all adds up. Letting our students know that these kinds of things, theses kinds of practices, these kind of habits, will make a difference in the long run. It needs to start right here," the school's principal Jill Texeira said.

This month, more than 150 bank volunteers went into schools across the state to teach financial literacy. Six Oahu schools and 19 other neighbor island campuses held the program for their students so far.

"We find children that know about saving have a higher propensity to attend college in their later years," Timothy Chang, Sr. VP, Kalihi Market Manager for Bank Of Hawaii said. "We think it's a really good investment in our community."

Across the Pacific, 15 other schools in American Samoa, Guam, Saipan and Palau have also taken part in the campaign.

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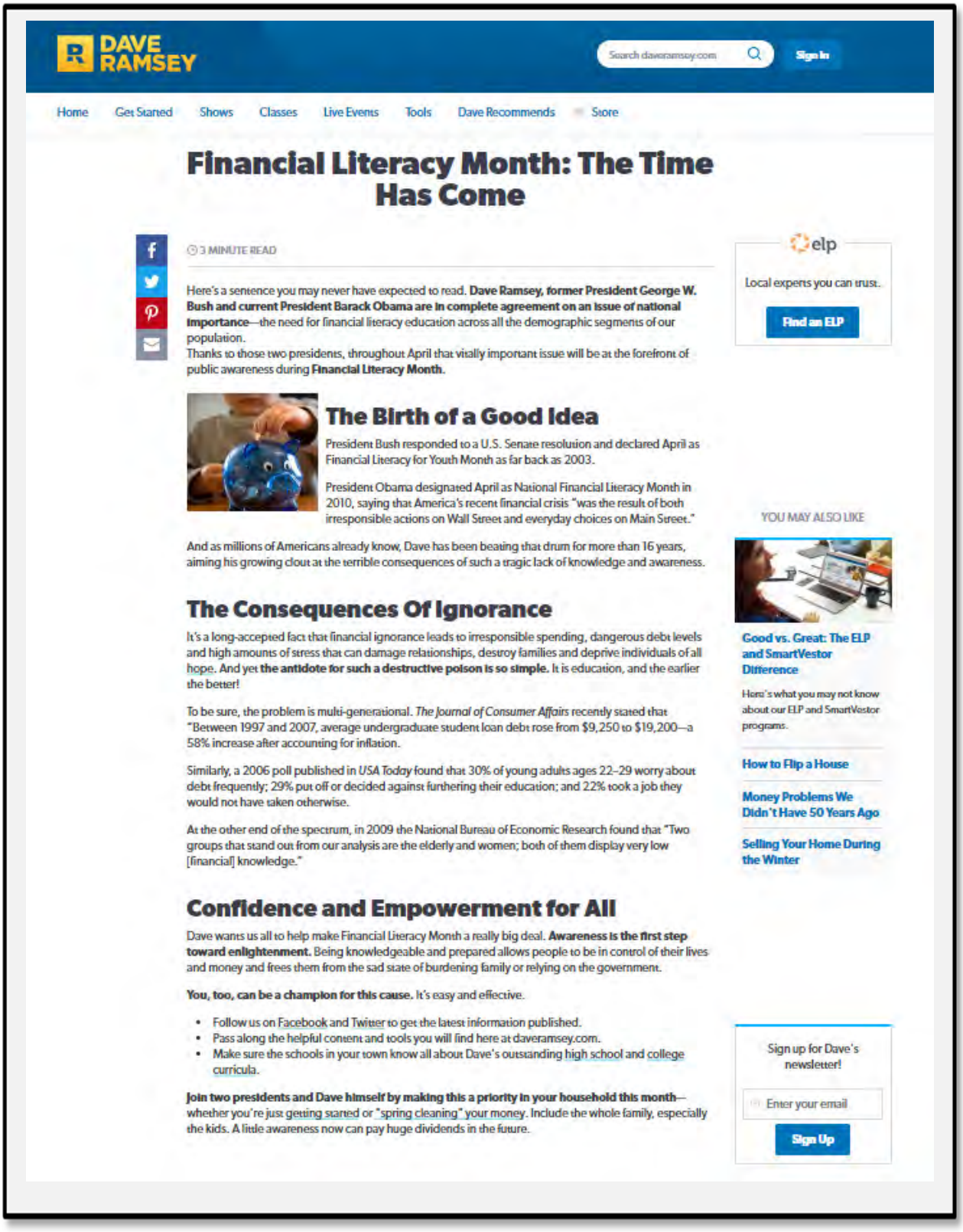

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Financial Literacy Month: The Time Has Come

3 MINUTE READ

Here's a sentence you may never have expected to read. **Dave Ramsey, former President George W. Bush and current President Barack Obama are in complete agreement on an issue of national importance**—the need for financial literacy education across all the demographic segments of our population.

Thanks to those two presidents, throughout April that vitally important issue will be at the forefront of public awareness during **Financial Literacy Month**.

The Birth of a Good Idea

President Bush responded to a U.S. Senate resolution and declared April as Financial Literacy for Youth Month as far back as 2003.

President Obama designated April as National Financial Literacy Month in 2010, saying that America's recent financial crisis "was the result of both irresponsible actions on Wall Street and everyday choices on Main Street."

And as millions of Americans already know, Dave has been beating that drum for more than 16 years, aiming his growing clout at the terrible consequences of such a tragic lack of knowledge and awareness.

The Consequences Of Ignorance

It's a long-accepted fact that financial ignorance leads to irresponsible spending, dangerous debt levels and high amounts of stress that can damage relationships, destroy families and deprive individuals of all hope. And yet **the antidote for such a destructive poison is so simple.** It is education, and the earlier the better!

To be sure, the problem is multi-generational. *The Journal of Consumer Affairs* recently stated that "Between 1997 and 2007, average undergraduate student loan debt rose from $9,250 to $19,200—a 58% increase after accounting for inflation.

Similarly, a 2006 poll published in *USA Today* found that 30% of young adults ages 22–29 worry about debt frequently; 29% put off or decided against furthering their education; and 22% took a job they would not have taken otherwise.

At the other end of the spectrum, in 2009 the National Bureau of Economic Research found that "Two groups that stand out from our analysis are the elderly and women; both of them display very low [financial] knowledge."

Confidence and Empowerment for All

Dave wants us all to help make Financial Literacy Month a really big deal. **Awareness is the first step toward enlightenment.** Being knowledgeable and prepared allows people to be in control of their lives and money and frees them from the sad state of burdening family or relying on the government.

You, too, can be a champion for this cause. It's easy and effective.

- Follow us on Facebook and Twitter to get the latest information published.
- Pass along the helpful content and tools you will find here at daveramsey.com.
- Make sure the schools in your town know all about Dave's outstanding high school and college curricula.

Join two presidents and Dave himself by making this a priority in your household this month—whether you're just getting started or "spring cleaning" your money. Include the whole family, especially the kids. A little awareness now can pay huge dividends in the future.

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Financial Literacy Month

PERSONAL FINANCE

Financial Literacy – In the U.S. and Around the World

APRIL 12, 2018

April is National Financial Literacy Month, which means there's no better time to talk about where the U.S. and other countries rank when it comes to understanding finances. Some of these facts and figures might surprise you (and even scare...

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PERSONAL FINANCE

April is National Financial Literacy Month. How Financially Literate are You?

APRIL 5, 2018

National Financial Literacy Month was introduced in an effort to highlight the importance of financial literacy and help teach Americans how to establish and maintain healthy financial habits. It's a great way for people to begin their path to financial...

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PERSONAL FINANCE

Financial Attitude and Financial Literacy

APRIL 26, 2017

How to Change Both for the Better Through experience, most of us have learned that attitude plays a big part in the success (or failure) of reaching any goal. For instance, if we want to learn to play the piano...

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Financial Literacy Month

Today, a majority of consumers are experiencing some sort of financial difficulty causing a significant impact on their everyday lives. In fact, Americans carry more than $2 trillion in consumer debt and 30 percent of consumers report having no extra cash; making it impossible to escape the burden of living paycheck to paycheck.

April has been declared National Financial Literacy Month; and for good reason. Too many Americans are insufficiently educated about their personal finances.

The first and most important step in developing and following a financial plan is to examine your attitudes about money. Are you ready to accept responsibility for changing your financial situation? Do you believe that you can and will change the way you make financial decisions? Can you identify at least one benefit you hope to gain by changing your money management behavior? (http://www.financialliteracymonth.com/)

How to Keep a Budget

As soon as you start spending your own money, it's time to start tracking your spending so that you can create and follow a personal budget. Keeping track of expenses, while sometimes tedious, is the best way to find out exactly where your money is going.

The simplest way to keep track of your finances, especially your cash, is the low-tech way, with a notebook and a pen. By carrying around the notebook with you, you can track exactly where every dollar is going–from a small coffee on your way to work to a spending splurge at the mall. If you'd prefer, on a daily or weekly basis, you can transfer your handwritten notes to a computer spreadsheet.

Once you have collected information for about a month, you'll have a good baseline of information to use to create your personal budget. Some major categories that you'll want to include are housing, utilities, insurance, food (groceries and dining out), gasoline, clothing, entertainment, and "other". Using a spreadsheet program (such as Excel), online service, or other personal finance program, add up the expenses that you've been tracking, and then calculate what you'd like to budget for each category. Keep in mind that you'll need to budget for some items, like gifts and automobile repairs, which will be necessary but won't occur every month. You can either create a budget for each individual month, with variances for irregular expenses (e.g., heating expenses which will be higher in winter months, or car repairs and gifts), or a standard monthly budget where you include an average amount for expenses such as car repairs, heating, and gifts.

Your budget should also contain some personal savings amounts for retirement savings, college savings, an emergency fund, long-term savings, and any other savings goals you may have. Don't wait until the end of the month to see what's left – budget for your savings first.

Creating a personal budget is a good first step, but the most important thing is to follow the budget. Make time weekly or monthly to track your spending, and start to see if you are actually keeping to your budget. Using a personal finance program or an online service is probably the easiest way to do this on an ongoing basis, but make sure you continue to track where your cash is going. You may be surprised to find out how the frequent small amounts you spend actually add up to big money.

After tracking your personal budget, you may notice some areas where you'll have to make changes. Don't just increase your budget without considering alternatives. While you may have no choice, if prices or expenses go up, shop for better deals before giving in to the extra expenses.

https://news.psu.edu/story/517561/2018/04/20/campus-life/financial-literacy-sessions-slated-week-april-23

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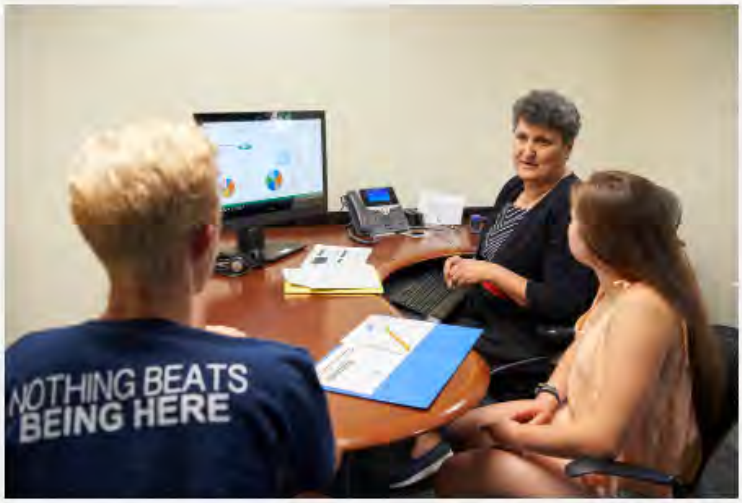

Daad Rizk, center, director of the Financial Literacy and Wellness Center, meets with two students in her office.

Image: Penn State

Financial literacy sessions slated for week of April 23

Sean Yoder
April 20, 2018

UNIVERSITY PARK, Pa. — In early May, most students will be leaving their Penn State campus and looking toward their planned summer events. For many, that includes a summertime job.

The Financial Literacy and Wellness Center at Penn State can help students make the most of the precious dollars they earn over the summer, as well as prompt deeper questions about attitudes toward money and building a life of financial security.

The Financial Literacy and Wellness Center has multiple sessions open to everyone scheduled during April, which is also National Financial Literacy Month.

On Monday, April 23, and Thursday, April 26, the center will be hosting financial literacy overview sessions. Staff will provide information on the importance of financial literacy and how to establish financial freedom. The April 23 sessions are slated for 4 to 5 p.m. and 5:30 to 6:30 p.m. in Business Building Room 110. The April 26 session is scheduled for 9:30 to 10:30 a.m. in Outreach Building Room 119.

The center also will be presenting sessions specifically geared toward saving and investing from 4 to 5 p.m. and 5:30 to 6:30 p.m. on April 25 in Business Building Room 110. Another session will be held from 11 a.m. to noon on April 26 in Outreach Building Room 119.

The saving and investing sessions are open to everyone and will focus on the complex world of saving and investing for the future. No longer can workers rely on company pensions, social security and saved cash for emergencies. Instead, the modern worker will need to take advantage of complex financial products and protect their assets.

For more information and a full list of upcoming events, visit financialliteracy.psu.edu.

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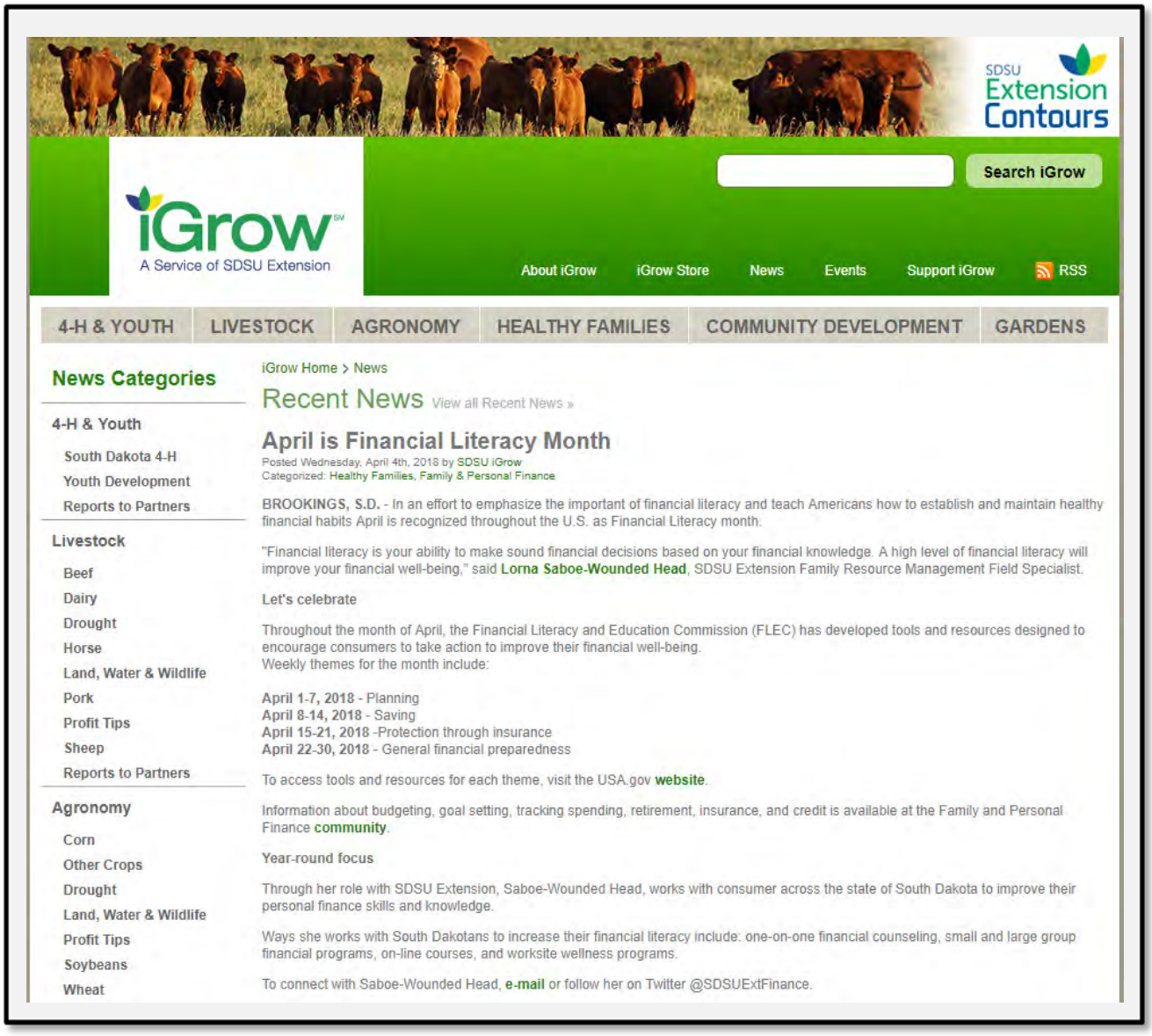

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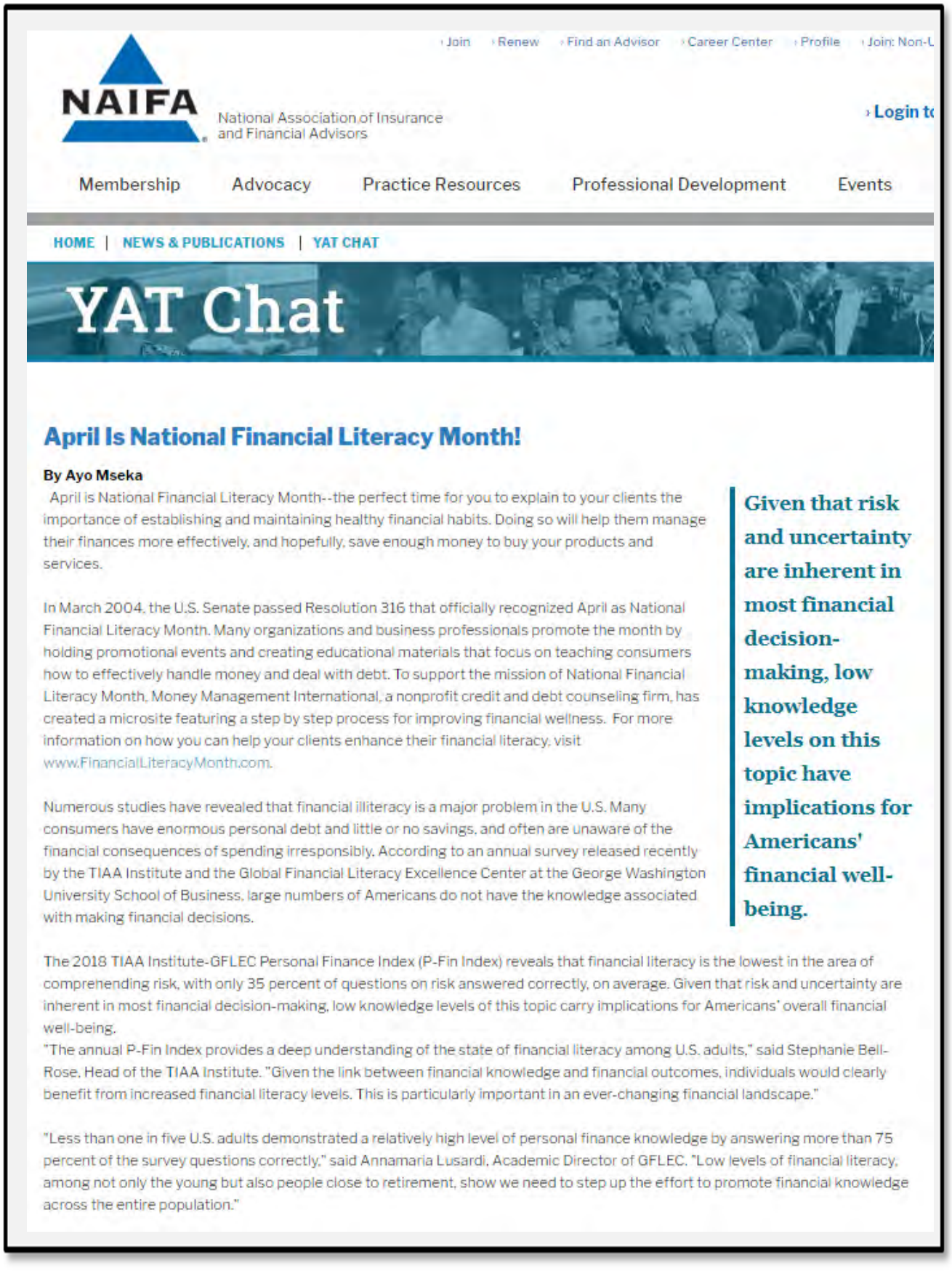

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YAT Chat

April Is National Financial Literacy Month!

By Ayo Mseka

April is National Financial Literacy Month--the perfect time for you to explain to your clients the importance of establishing and maintaining healthy financial habits. Doing so will help them manage their finances more effectively, and hopefully, save enough money to buy your products and services.

In March 2004, the U.S. Senate passed Resolution 316 that officially recognized April as National Financial Literacy Month. Many organizations and business professionals promote the month by holding promotional events and creating educational materials that focus on teaching consumers how to effectively handle money and deal with debt. To support the mission of National Financial Literacy Month, Money Management International, a nonprofit credit and debt counseling firm, has created a microsite featuring a step by step process for improving financial wellness. For more information on how you can help your clients enhance their financial literacy, visit www.FinancialLiteracyMonth.com.

Numerous studies have revealed that financial illiteracy is a major problem in the U.S. Many consumers have enormous personal debt and little or no savings, and often are unaware of the financial consequences of spending irresponsibly. According to an annual survey released recently by the TIAA Institute and the Global Financial Literacy Excellence Center at the George Washington University School of Business, large numbers of Americans do not have the knowledge associated with making financial decisions.

Given that risk and uncertainty are inherent in most financial decision-making, low knowledge levels on this topic have implications for Americans' financial well-being.

The 2018 TIAA Institute-GFLEC Personal Finance Index (P-Fin Index) reveals that financial literacy is the lowest in the area of comprehending risk, with only 35 percent of questions on risk answered correctly, on average. Given that risk and uncertainty are inherent in most financial decision-making, low knowledge levels of this topic carry implications for Americans' overall financial well-being.

"The annual P-Fin Index provides a deep understanding of the state of financial literacy among U.S. adults," said Stephanie Bell-Rose, Head of the TIAA Institute. "Given the link between financial knowledge and financial outcomes, individuals would clearly benefit from increased financial literacy levels. This is particularly important in an ever-changing financial landscape."

"Less than one in five U.S. adults demonstrated a relatively high level of personal finance knowledge by answering more than 75 percent of the survey questions correctly," said Annamaria Lusardi, Academic Director of GFLEC. "Low levels of financial literacy, among not only the young but also people close to retirement, show we need to step up the effort to promote financial knowledge across the entire population."

https://www.marcus.com/us/en/resources/build-your-savings/financial-literacy-month

Marcus: BY GOLDMAN SACHS

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How's your financial literacy?

Did you know April is Financial Literacy Month? At Marcus by Goldman Sachs®, we'd like to help you be in command of your personal finances. So we surveyed over 1,000 Americans with savings accounts on a variety of topics–including how in the know they are when it comes to their personal savings and general feelings toward their banks. We did this to help us estimate the overall financial literacy of our customers.

Financial literacy starts with having a clear understanding of your financial landscape, which helps you make better decisions about your money.

We'd like to help you save better by increasing your "Savings IQ." Because the more you know, the more you could be saving.

What can you tell us about your savings account?

Have you ever been curious about where your savings stand in comparison to others? While it's recommended that you start by putting at least 10% of your income, or as much as you reasonably can, into your savings, that's not feasible for everyone. Here's how America weighed in:

More than half of our respondents said they have less than $5,000 in their savings accounts today. If you don't have a savings goal or are having trouble hitting yours, start by setting a realistic goal and making a plan to reach it. Start small and learn how to maximize your savings by getting educated about your finances.

https://www.vscpa.com/content/Financial_Fitness/Initiative/Month.aspx

What's your local Society of CPA's doing for Financial Literacy Month and Estate & Gift Planning Awareness Month?

Virginia Society of Certified Public Accountants

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Virginia Financial Literacy Month

Mark your calendar! Virginia Gov. Terry McAuliffe has proclaimed April 2014 as Virginia Financial Literacy Month!

The Virginia Society of Certified Public Accountants (VSCPA) serves as a catalyst for the month as part of its award-winning campaign to improve the financial literacy of all Virginians. The VSCPA hopes the commemorative month, along with other outreach activities, will build awareness for the importance of wise money management as well as encourage other Virginia organizations to make a difference in financial education.

The VSCPA offers a variety of supportive resources to help Virginia organizations get involved in Virginia Financial Literacy Month, including:

- Commemorative Logo
- Press Release Template
- 10 Easy Promotion Ideas

To celebrate the month, the VSCPA will offer pro bono promotional activities and resources during April, including:

- CPA Speakers Bureau (FREE financial training brought to your door)
- Ask a CPA Email Program (FREE financial advice from CPAs)
- *Financial Fitness Insider* (FREE monthly e-newsletter on money management topics)
- Educator Resource Center (Online resources for Virginia educators, including financial literacy presentations, curricula, best practices and more)

For more information on Virginia Financial Literacy Month or the VSCPA's financial literacy initiative, please contact VSCPA Public Relations Manager David Bass at (804) 612-9440.

http://allhands.coastguard.dodlive.mil/?s=family

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Dear Coast Guard Family: Spouse Employment Programs and Resources

FRIDAY, JULY 20, 2018

If you're a Coast Guard spouse seeking employment, there are a variety of programs and resources to support you.

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Category: - Dear Coast Guard Family, Families | Comments Off

Dear Coast Guard Family: Tips and resources for times of deployment or seperation

FRIDAY, JUNE 15, 2018

Time – it's a funny thing, isn't it? Sometimes passing too quickly. Sometimes too slowly. And, it never feels more evident than when you're facing or experiencing time away from the one that you love.

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Category: - Dear Coast Guard Family, Community, Families | Comments Off

Dear Coast Guard Family: Answers to your frequently asked moving questions

FRIDAY, MAY 25, 2018

Once a month, Coast Guard All Hands will feature "Dear Coast Guard Family," a column for Coast Guard families by Coast Guard spouse Rachel Conley. In this post, Rachel gets some answers from the experts on military moves!

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Category: - Dear Coast Guard Family, Families | Comments Off

Dear Coast Guard Family: Month of the Military Child

FRIDAY, APRIL 20, 2018

Once a month, Coast Guard All Hands will feature "Dear Coast Guard Family," a column for Coast Guard families by Coast Guard spouse Rachel Conley. In this post, Rachel talks about our amazing Coastie kids!

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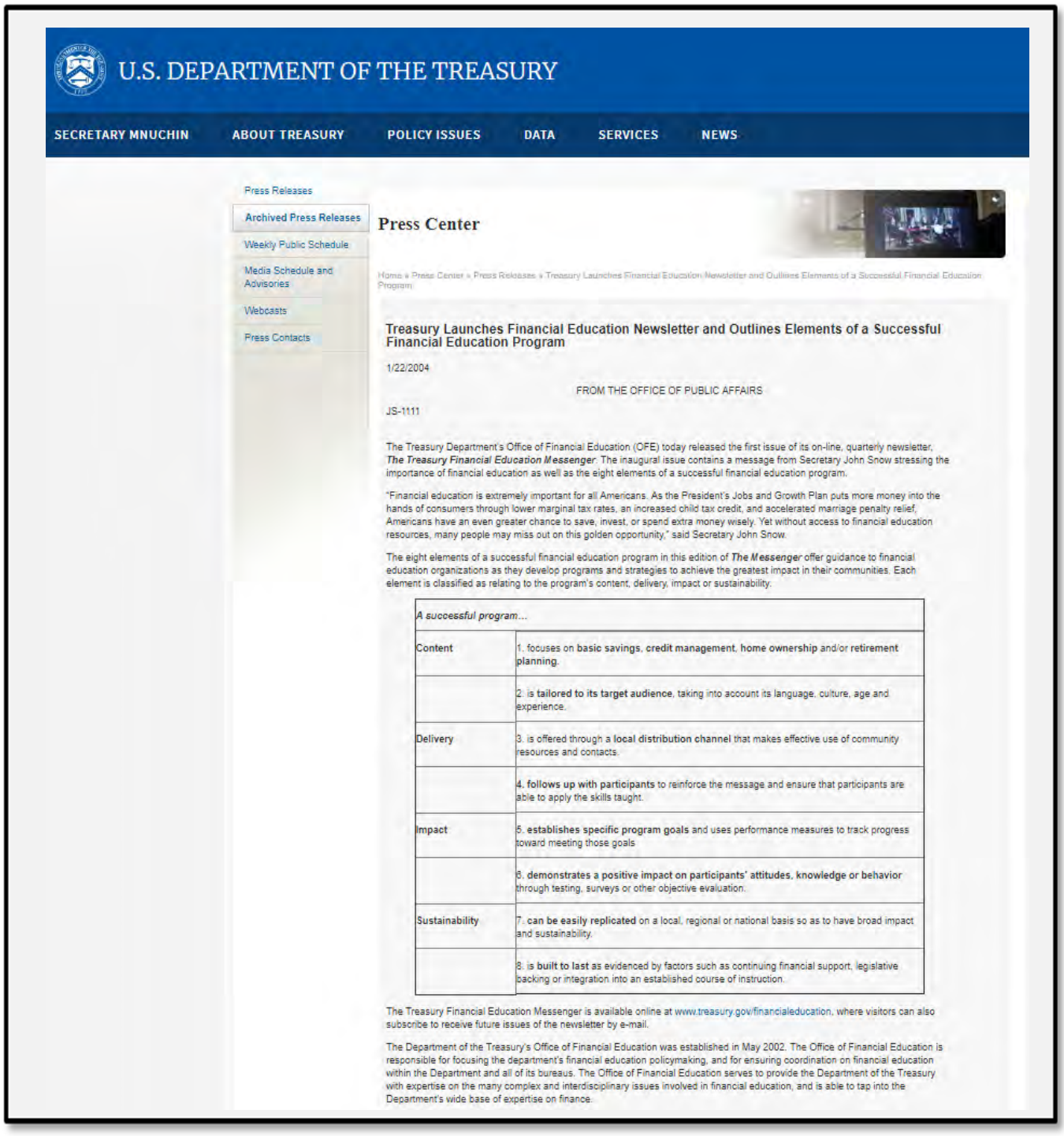
Join our discussion on Sexual Assault

https://www.treasury.gov/press-center/press-releases/Pages/js1111.aspx



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Treasury Launches Financial Education Newsletter and Outlines Elements of a Successful Financial Education Program

1/22/2004

FROM THE OFFICE OF PUBLIC AFFAIRS

JS-1111

The Treasury Department's Office of Financial Education (OFE) today released the first issue of its on-line, quarterly newsletter, ***The Treasury Financial Education Messenger***. The inaugural issue contains a message from Secretary John Snow stressing the importance of financial education as well as the eight elements of a successful financial education program.

"Financial education is extremely important for all Americans. As the President's Jobs and Growth Plan puts more money into the hands of consumers through lower marginal tax rates, an increased child tax credit, and accelerated marriage penalty relief, Americans have an even greater chance to save, invest, or spend extra money wisely. Yet without access to financial education resources, many people may miss out on this golden opportunity," said Secretary John Snow.

The eight elements of a successful financial education program in this edition of ***The Messenger*** offer guidance to financial education organizations as they develop programs and strategies to achieve the greatest impact in their communities. Each element is classified as relating to the program's content, delivery, impact or sustainability.

A successful program...	
Content	1. focuses on **basic savings, credit management, home ownership** and/or **retirement planning**.
	2. is **tailored to its target audience**, taking into account its language, culture, age and experience.
Delivery	3. is offered through a **local distribution channel** that makes effective use of community resources and contacts.
	4. **follows up with participants** to reinforce the message and ensure that participants are able to apply the skills taught.
Impact	5. **establishes specific program goals** and uses performance measures to track progress toward meeting those goals
	6. **demonstrates a positive impact on participants' attitudes, knowledge or behavior** through testing, surveys or other objective evaluation.
Sustainability	7. **can be easily replicated** on a local, regional or national basis so as to have broad impact and sustainability.
	8. is **built to last** as evidenced by factors such as continuing financial support, legislative backing or integration into an established course of instruction.

The Treasury Financial Education Messenger is available online at www.treasury.gov/financialeducation, where visitors can also subscribe to receive future issues of the newsletter by e-mail.

The Department of the Treasury's Office of Financial Education was established in May 2002. The Office of Financial Education is responsible for focusing the department's financial education policymaking, and for ensuring coordination on financial education within the Department and all of its bureaus. The Office of Financial Education serves to provide the Department of the Treasury with expertise on the many complex and interdisciplinary issues involved in financial education, and is able to tap into the Department's wide base of expertise on finance.

https://www.usnews.com/info/blogs/press-room/articles/2018-04-18/april-is-financial-literacy-month-stay-in-the-know-with-us-news-money

U.S. News Money

April 18, 2018, at 12:01 a.m.

Washington, DC – April is Financial Literacy Month, and U.S. News & World Report provides the resources to help consumers brush up on financial skills and knowledge, including understanding credit cards, saving and budgeting in 2018. Stay in the know with tips from U.S. News Personal Finance Editor Susannah Snider's article 8 Scary Financial Statistics – and How to Avoid Becoming One:

1. **Keep a rainy day fund:** Just 46 percent of Americans have a rainy day fund, even though a robust emergency fund is key to weathering financial downturns, such as job loss, and funding unexpected expenses, such as health care bills. You should have cash reserves on hand for expected but irregular expenses.
2. **Co-manage your money responsibly:** Among adults who have combined finances in current or previous relationships, 2 out of 5 fess up to committing financial infidelity. An open and honest attitude toward money is important in any relationship with shared finances because it can ensure that you're on track to meet financial goals and are sticking to a shared budget. Couples can use myriad strategies to co-manage their money, from joining every single account to managing everything separately.
3. **Know how to use your credit card wisely:** Nearly one-third of Americans pay the minimum due on their credit card each month, but paying just the minimum on your credit card balance means you'll pay more in interest. Beyond that, carrying a balance could potentially ding your credit score by maintaining a high utilization rate, typically one of the more important factors in your credit score.

"Building and maintaining your financial literacy can help you make savvy financial choices, avoid predatory money products and choose a trusted financial advisor," Snider said. "At U.S. News Money, we offer expert advice and tips for readers who want to be more comfortable building a spending plan, filing taxes, improving their credit score and reaching other financial goals."

Here are additional resources for Financial Literacy Month:

- How to Start a Financial Literacy Club
- Why Financial Literacy Matters in an Era of Deregulation
- 5 Scary Facts About Financial Literacy – and How to Avoid Becoming a Statistic
- How Teachers Are Bringing Financial Literacy Lessons to the Classroom
- How to Make a Budget – and Stick to It

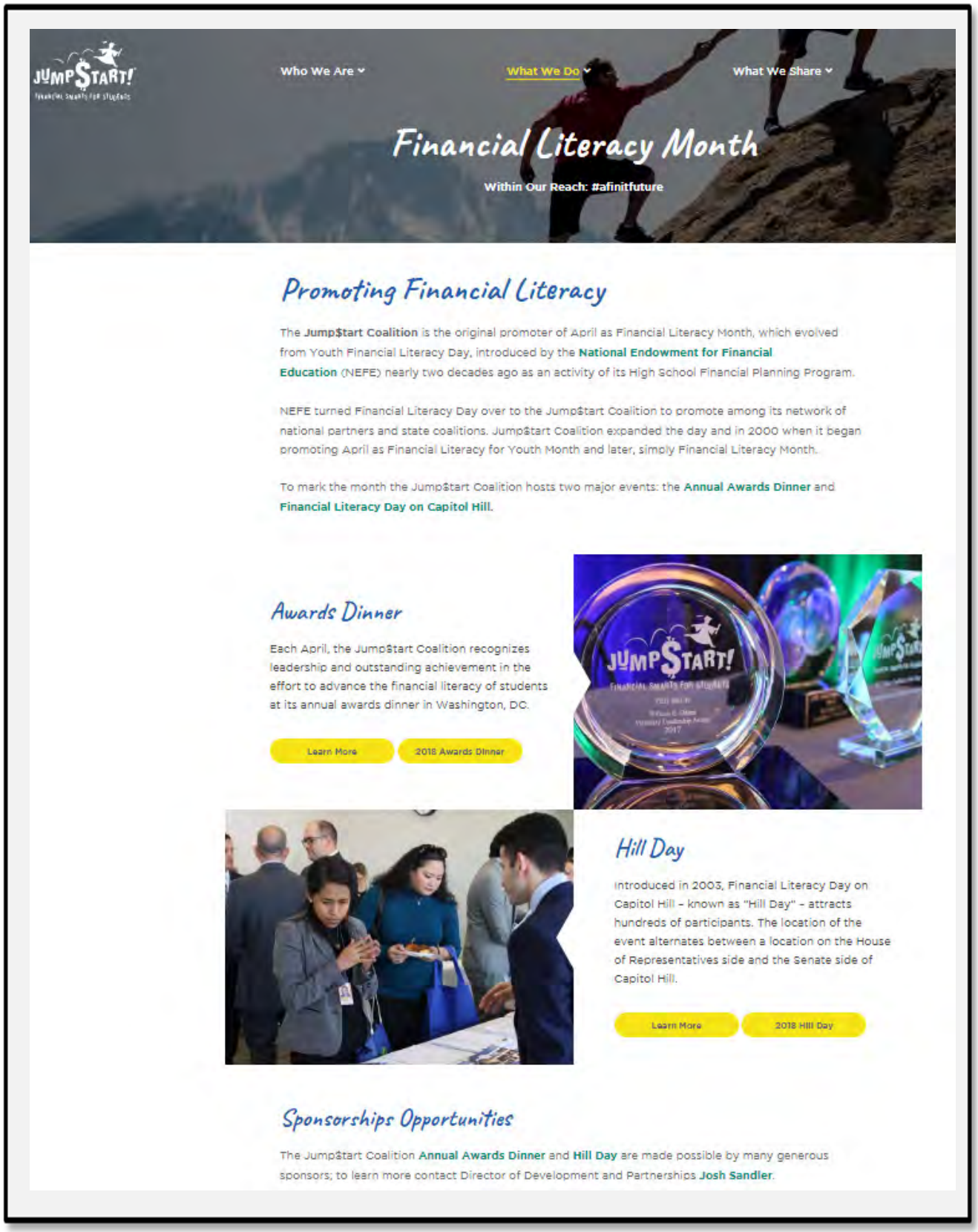
U.S. News Money keeps abreast of the latest financial news to help consumers make wise money decisions.

Media Contact: Anna Beth Jager, ajager@usnews.com, 202-823-4831.

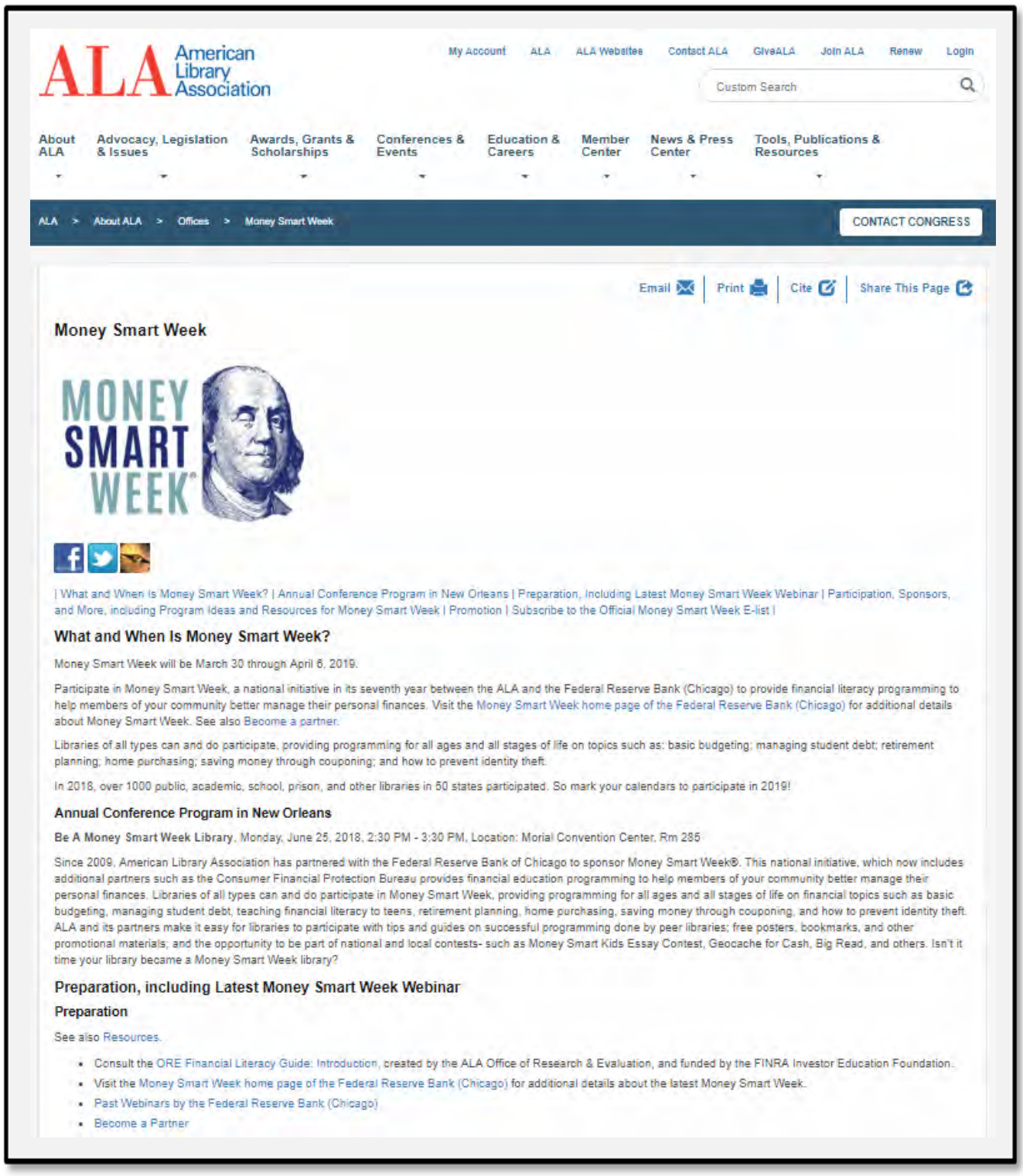
About U.S. News & World Report

U.S. News & World Report is a digital news and information company that empowers people to make better, more informed decisions about important issues affecting their lives. Focusing on Education, Health, Personal Finance, Travel, Cars and News, USNews.com provides consumer advice, rankings, news and analysis to serve people making complex decisions throughout all stages of life. More than 40 million people visit USNews.com each month for research and guidance. Founded in 1933, U.S. News is headquartered in Washington, D.C.

https://www.jumpstart.org/what-we-do/financial-literacy-month/



http://www.ala.org/offices/money-smart-week



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Money Smart Week

MONEY SMART WEEK®

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What and When Is Money Smart Week?

Money Smart Week will be March 30 through April 6, 2019.

Participate in Money Smart Week, a national initiative in its seventh year between the ALA and the Federal Reserve Bank (Chicago) to provide financial literacy programming to help members of your community better manage their personal finances. Visit the Money Smart Week home page of the Federal Reserve Bank (Chicago) for additional details about Money Smart Week. See also Become a partner.

Libraries of all types can and do participate, providing programming for all ages and all stages of life on topics such as: basic budgeting; managing student debt; retirement planning; home purchasing; saving money through couponing; and how to prevent identity theft.

In 2018, over 1000 public, academic, school, prison, and other libraries in 50 states participated. So mark your calendars to participate in 2019!

Annual Conference Program in New Orleans

Be A Money Smart Week Library, Monday, June 25, 2018, 2:30 PM - 3:30 PM, Location: Morial Convention Center, Rm 285

Since 2009, American Library Association has partnered with the Federal Reserve Bank of Chicago to sponsor Money Smart Week®. This national initiative, which now includes additional partners such as the Consumer Financial Protection Bureau provides financial education programming to help members of your community better manage their personal finances. Libraries of all types can and do participate in Money Smart Week, providing programming for all ages and all stages of life on financial topics such as basic budgeting, managing student debt, teaching financial literacy to teens, retirement planning, home purchasing, saving money through couponing, and how to prevent identity theft. ALA and its partners make it easy for libraries to participate with tips and guides on successful programming done by peer libraries; free posters, bookmarks, and other promotional materials; and the opportunity to be part of national and local contests- such as Money Smart Kids Essay Contest, Geocache for Cash, Big Read, and others. Isn't it time your library became a Money Smart Week library?

Preparation, including Latest Money Smart Week Webinar

Preparation

See also Resources.

- Consult the ORE Financial Literacy Guide: Introduction, created by the ALA Office of Research & Evaluation, and funded by the FINRA Investor Education Foundation.
- Visit the Money Smart Week home page of the Federal Reserve Bank (Chicago) for additional details about the latest Money Smart Week.
- Past Webinars by the Federal Reserve Bank (Chicago)
- Become a Partner

https://www.consumer.ftc.gov/blog/2018/03/ftcs-top-tips-financial-literacy-month

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FTC's top tips for Financial Literacy Month

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March 29, 2018
by Colleen Tressler
Consumer Education Specialist, FTC

April is Financial Literacy Month, and a great time to get your personal finances on track. Here are a few tips to help you get started.

- **Create a budget.** The first step toward taking control of your financial life is to find out how much money you take in and how much you spend. Use our budget worksheet to get started.
- **Pay yourself first.** Consider using a payroll savings plan to automatically deposit a certain amount of money into your savings account each payday.
- **Keep credit card use under control.** Got a credit card? Remember, incidental purchases add up. Paying only the minimum amount due each month can result in finance charges that quickly make small purchases very costly. Your credit also can take a hit. If possible, pay your full balance every month.
- **Protect your personal information.** Reduce your risk of identity theft. Here's how: Ask questions before sharing your personal information and know who you're sharing the information with; store and dispose of your personal information securely; and maintain appropriate security on your computers and other electronic devices. While you're at it, check out the warning signs that someone might be using your personal information.
- **Order your credit report** from annualcreditreport.com. Make sure the information is accurate, complete, and up-to-date before you apply for a mortgage or other loan, buy insurance, or apply for a job. If you find errors, dispute them.
- **Learn about your options**, and what to expect at the dealership, ***before*** you lease or finance a new or used vehicle.
- **Comparison shop for home loans and mortgages.** A mortgage is a product, just like a car, so the price and terms may be negotiable. You'll want to compare all the costs involved in obtaining a mortgage. Shopping, comparing, and negotiating can save you thousands of dollars.

Please share our resources with friends, family, coworkers, and neighbors. And if you have a financial tip of your own, post it in our Comments section.

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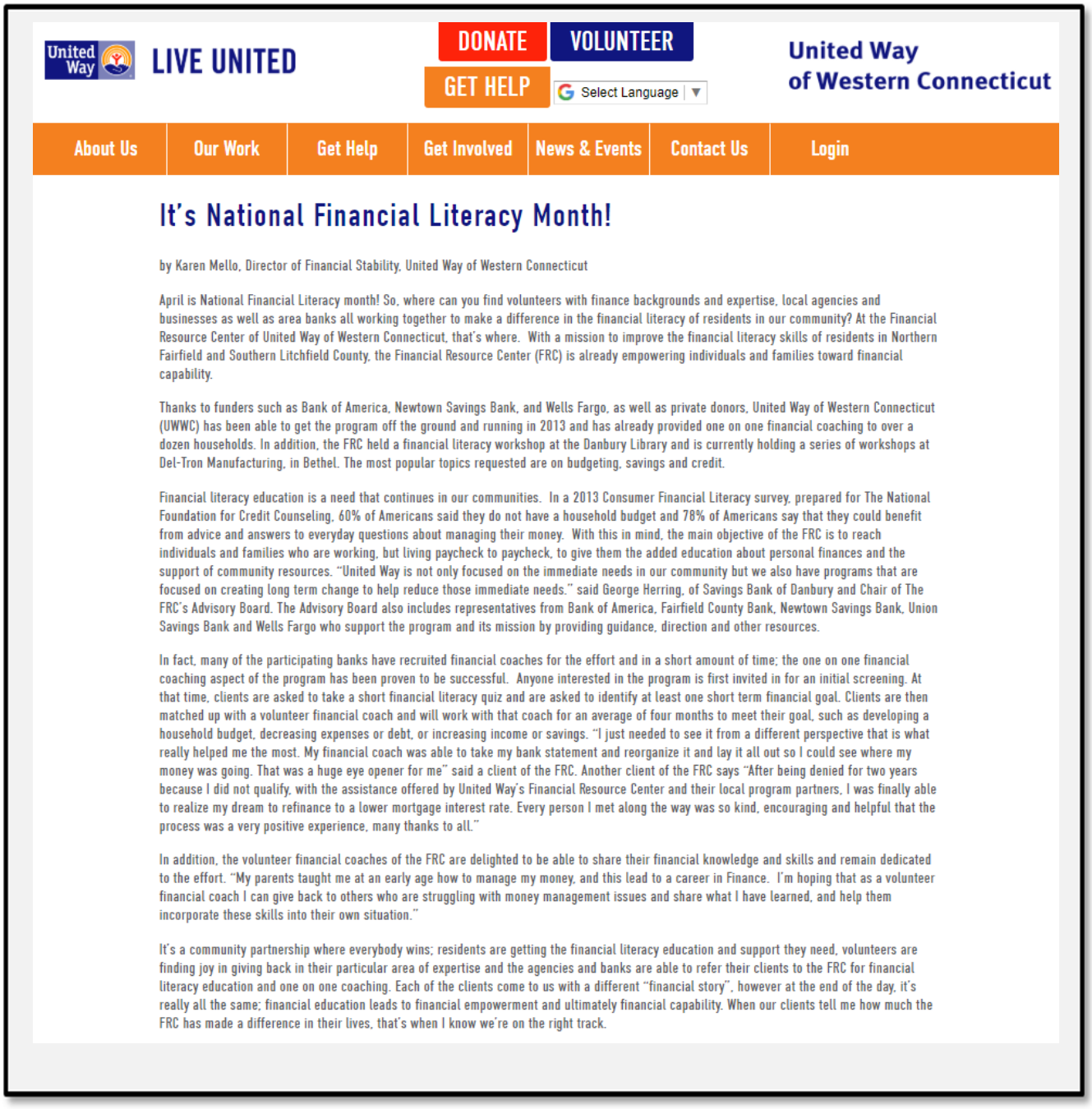
https://www.uwwesternct.org/it%E2%80%99s-national-financial-literacy-month

What's your local United Way doing for Financial Literacy Month and Estate & Gift Planning Awareness Month?



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It's National Financial Literacy Month!

by Karen Mello, Director of Financial Stability, United Way of Western Connecticut

April is National Financial Literacy month! So, where can you find volunteers with finance backgrounds and expertise, local agencies and businesses as well as area banks all working together to make a difference in the financial literacy of residents in our community? At the Financial Resource Center of United Way of Western Connecticut, that's where. With a mission to improve the financial literacy skills of residents in Northern Fairfield and Southern Litchfield County, the Financial Resource Center (FRC) is already empowering individuals and families toward financial capability.

Thanks to funders such as Bank of America, Newtown Savings Bank, and Wells Fargo, as well as private donors, United Way of Western Connecticut (UWWC) has been able to get the program off the ground and running in 2013 and has already provided one on one financial coaching to over a dozen households. In addition, the FRC held a financial literacy workshop at the Danbury Library and is currently holding a series of workshops at Del-Tron Manufacturing, in Bethel. The most popular topics requested are on budgeting, savings and credit.

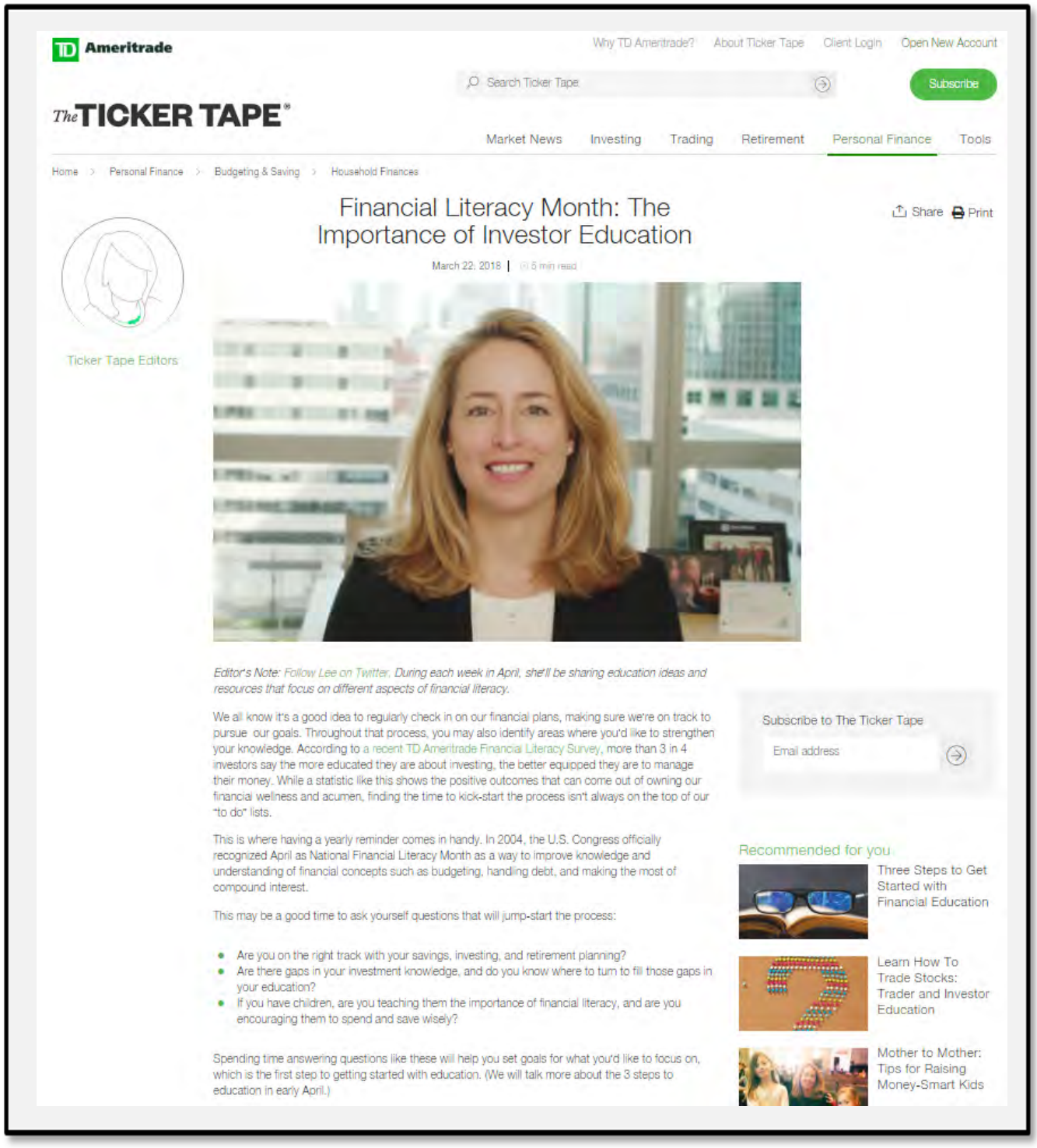
Financial literacy education is a need that continues in our communities. In a 2013 Consumer Financial Literacy survey, prepared for The National Foundation for Credit Counseling, 60% of Americans said they do not have a household budget and 78% of Americans say that they could benefit from advice and answers to everyday questions about managing their money. With this in mind, the main objective of the FRC is to reach individuals and families who are working, but living paycheck to paycheck, to give them the added education about personal finances and the support of community resources. "United Way is not only focused on the immediate needs in our community but we also have programs that are focused on creating long term change to help reduce those immediate needs." said George Herring, of Savings Bank of Danbury and Chair of The FRC's Advisory Board. The Advisory Board also includes representatives from Bank of America, Fairfield County Bank, Newtown Savings Bank, Union Savings Bank and Wells Fargo who support the program and its mission by providing guidance, direction and other resources.

In fact, many of the participating banks have recruited financial coaches for the effort and in a short amount of time; the one on one financial coaching aspect of the program has been proven to be successful. Anyone interested in the program is first invited in for an initial screening. At that time, clients are asked to take a short financial literacy quiz and are asked to identify at least one short term financial goal. Clients are then matched up with a volunteer financial coach and will work with that coach for an average of four months to meet their goal, such as developing a household budget, decreasing expenses or debt, or increasing income or savings. "I just needed to see it from a different perspective that is what really helped me the most. My financial coach was able to take my bank statement and reorganize it and lay it all out so I could see where my money was going. That was a huge eye opener for me" said a client of the FRC. Another client of the FRC says "After being denied for two years because I did not qualify, with the assistance offered by United Way's Financial Resource Center and their local program partners, I was finally able to realize my dream to refinance to a lower mortgage interest rate. Every person I met along the way was so kind, encouraging and helpful that the process was a very positive experience, many thanks to all."

In addition, the volunteer financial coaches of the FRC are delighted to be able to share their financial knowledge and skills and remain dedicated to the effort. "My parents taught me at an early age how to manage my money, and this lead to a career in Finance. I'm hoping that as a volunteer financial coach I can give back to others who are struggling with money management issues and share what I have learned, and help them incorporate these skills into their own situation."

It's a community partnership where everybody wins; residents are getting the financial literacy education and support they need, volunteers are finding joy in giving back in their particular area of expertise and the agencies and banks are able to refer their clients to the FRC for financial literacy education and one on one coaching. Each of the clients come to us with a different "financial story", however at the end of the day, it's really all the same; financial education leads to financial empowerment and ultimately financial capability. When our clients tell me how much the FRC has made a difference in their lives, that's when I know we're on the right track.

https://tickertape.tdameritrade.com/personal-finance/financial-literacy-month-investor-education-14933



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Financial Literacy Month: The Importance of Investor Education

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March 22, 2018 | 5 min read

Ticker Tape Editors

Editor's Note: Follow Lee on Twitter. During each week in April, she'll be sharing education ideas and resources that focus on different aspects of financial literacy.

We all know it's a good idea to regularly check in on our financial plans, making sure we're on track to pursue our goals. Throughout that process, you may also identify areas where you'd like to strengthen your knowledge. According to a recent TD Ameritrade Financial Literacy Survey, more than 3 in 4 investors say the more educated they are about investing, the better equipped they are to manage their money. While a statistic like this shows the positive outcomes that can come out of owning our financial wellness and acumen, finding the time to kick-start the process isn't always on the top of our "to do" lists.

This is where having a yearly reminder comes in handy. In 2004, the U.S. Congress officially recognized April as National Financial Literacy Month as a way to improve knowledge and understanding of financial concepts such as budgeting, handling debt, and making the most of compound interest.

This may be a good time to ask yourself questions that will jump-start the process:

- Are you on the right track with your savings, investing, and retirement planning?
- Are there gaps in your investment knowledge, and do you know where to turn to fill those gaps in your education?
- If you have children, are you teaching them the importance of financial literacy, and are you encouraging them to spend and save wisely?

Spending time answering questions like these will help you set goals for what you'd like to focus on, which is the first step to getting started with education. (We will talk more about the 3 steps to education in early April.)

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Mother to Mother: Tips for Raising Money-Smart Kids

http://www.firsttennesseefoundation.com/Financial-Literacy

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Investing in the futures

As bankers, financial literacy is dear to our hearts (and our expertise). Because few causes are more important to Tennessee's future prosperity, our foundation sponsors:

- Mini-banks in Junior Achievement model cities in Greater Knoxville, Memphis, Hamblen, Cleveland, Chattanooga and Nashville, where students simulate earning a living and budgeting. General support and volunteerism for Junior Achievement is provided in Northeast Tennessee
- The University of Tennessee Extension's Youth Consumer and Financial Education program that reaches more than 45,000 students across Tennessee annually.
- In Nashville, funded scholarships and mentored women as leaders and professionals through the YWCA and CABLE Connects
- In Chattanooga, the Chamber Education Initiative, where financial institutions work together to develop financial academies in three Hamilton County schools and collaboration with the Partnership for Families, Children and Adults, where the bank sponsors a program called Consumer Credit Counseling
- The Bank On initiative, a network of organizations whose goal is to raise public awareness, target outreach and expand access to financial education.
- Develop strategies to help unbanked customers enter the financial mainstream
- In Knoxville, supports the Knoxville Area Urban League's Homeownership Center Homebuyer Education classes, Foreclosure Counseling, and Financial Fitness classes. Also provides Financial Literacy Classes through HomeSource East Tennessee.
- In Hamblen County, supports the HC*Excell programs for Financial Literacy and workforce development for Public School Students.
- In Jefferson County, supports the Jefferson County Economic Development Oversight Committee, which promotes economic development and new job creation for the county.

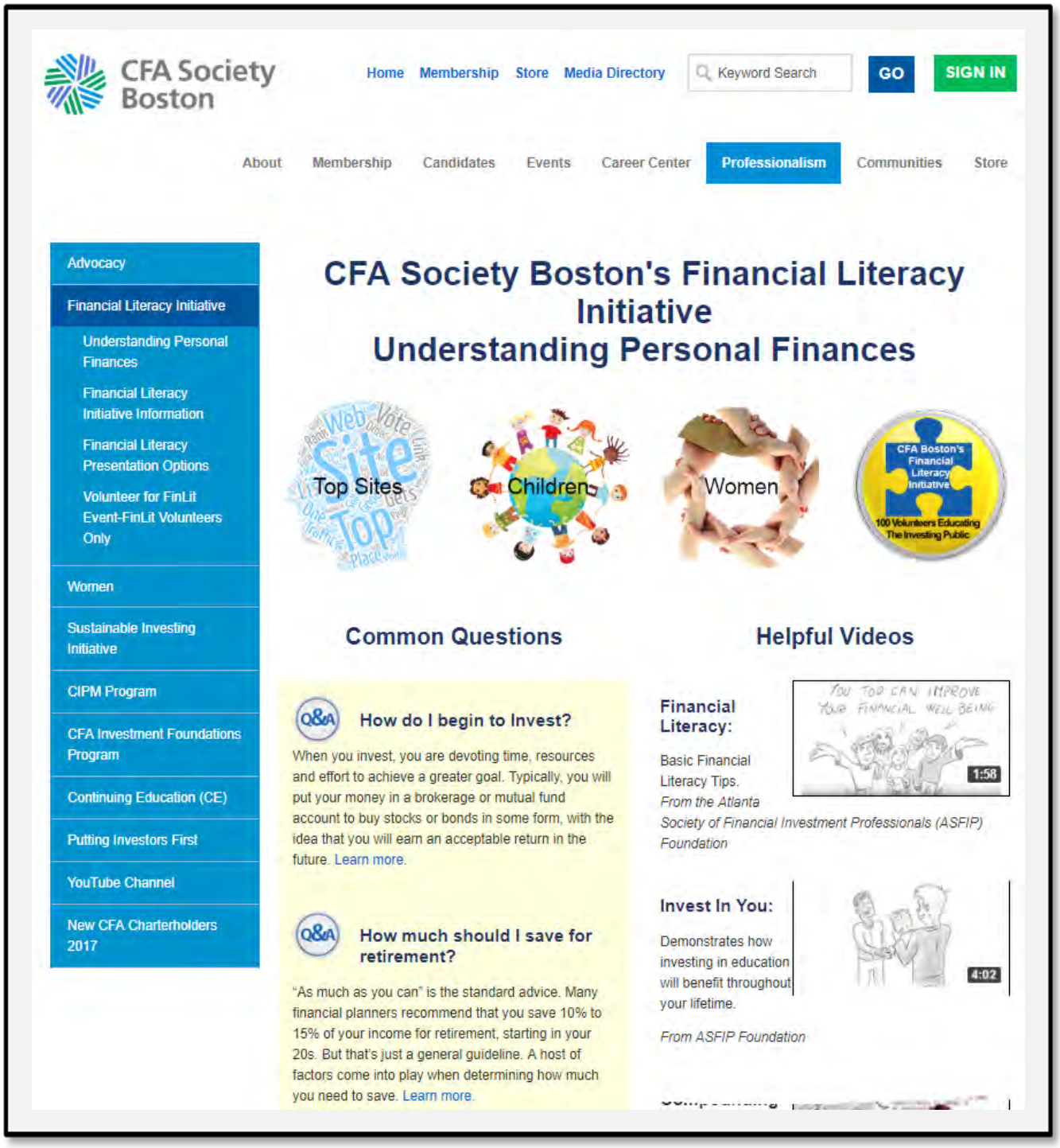
Our bank also has trained volunteers who, on their own time, teach identity-theft prevention and spending and credit management courses for adults who need to better understand and control their personal finances.

Because strong communities need solid support structures and healthy job markets, we support:

- Chambers of Commerce in the communities where we do business, with our employees serving in volunteer leadership roles
- A regional economic development initiative spanning the Knoxville/Oak Ridge Innovation Valley that fosters new jobs and economic growth
- The Small Business Resource Center in East Tennessee that offers free information to people interested in starting, operating and owning small businesses.
- Commitment to the Boys & Girls Clubs of the Tennessee Valley for Our Kids, Our Future Capital Campaign in order to serve more kids, more often.
- Commitment to the Boys & Girls Clubs of the Smoky Mountains for their Fulfilling The Dream Capital Campaign to build a Boys & Girls Club facility in Pigeon Forge.
- The Mid-South Minority Business Council's Model Diversity Corporation Initiative, which promotes the purchase of goods and services from minority-owned businesses and establishes best practices in supplier diversity, workforce

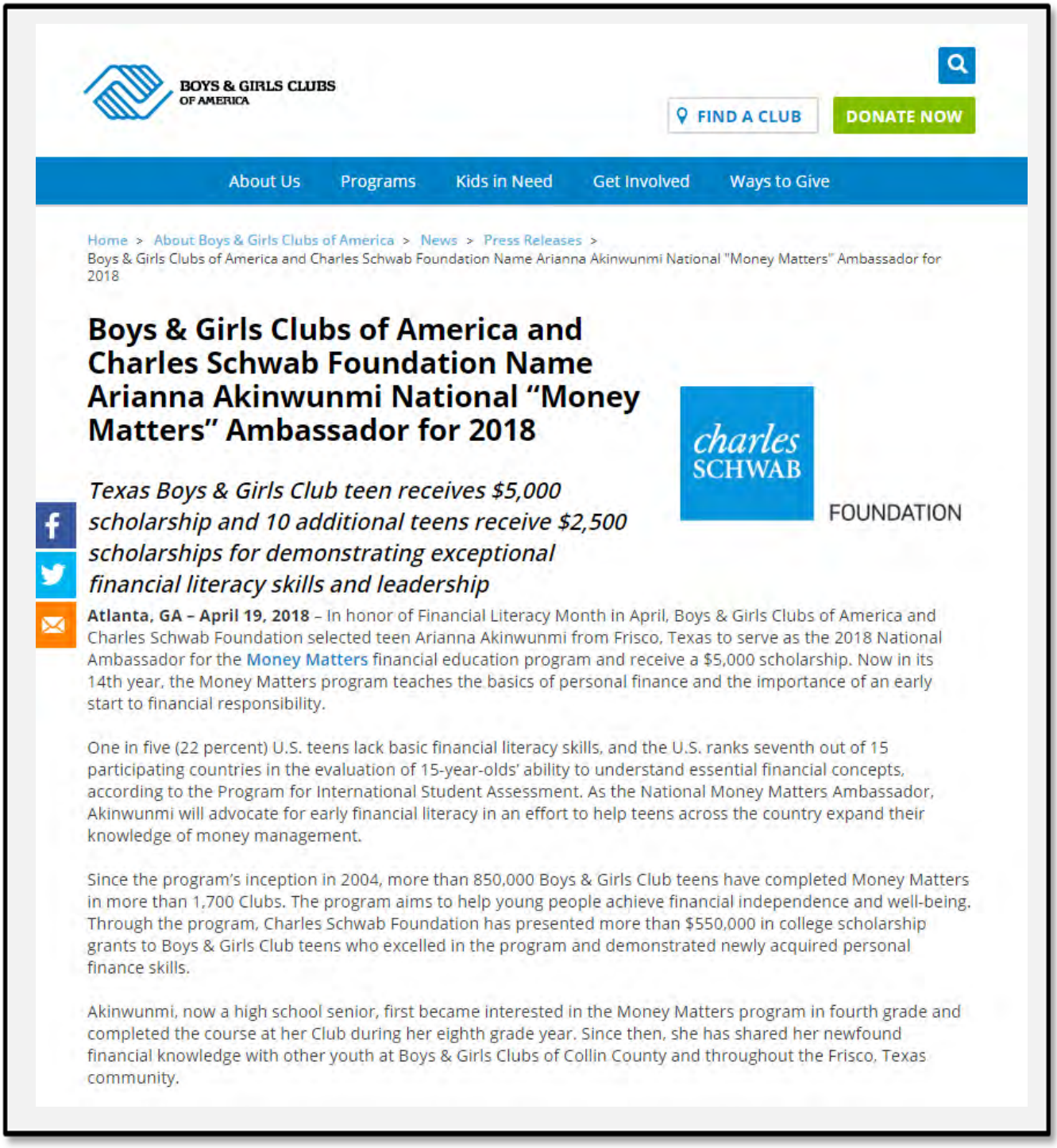
https://www.cfaboston.org/CFAB/Advocacy/Financial_Literacy_Initiative/CFAB/Landing_Pages/Fin_Lit_Landing_Pages/Financial_Literacy_Initiative.aspx?hkey=3c81067a-3334-4287-b25d-5c75da3d0680

Can your professional association do something like this?



https://www.bgca.org/about-us/news/press-releases/BGCA-CharlesSchwabFoundation-Name-Arianna-Akinwunmi-National-MoneyMatters-Ambassador-2018

Can your organization help generated needed scholarships like this?



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Boys & Girls Clubs of America and Charles Schwab Foundation Name Arianna Akinwunmi National "Money Matters" Ambassador for 2018

Boys & Girls Clubs of America and Charles Schwab Foundation Name Arianna Akinwunmi National "Money Matters" Ambassador for 2018

charles SCHWAB FOUNDATION

Texas Boys & Girls Club teen receives $5,000 scholarship and 10 additional teens receive $2,500 scholarships for demonstrating exceptional financial literacy skills and leadership

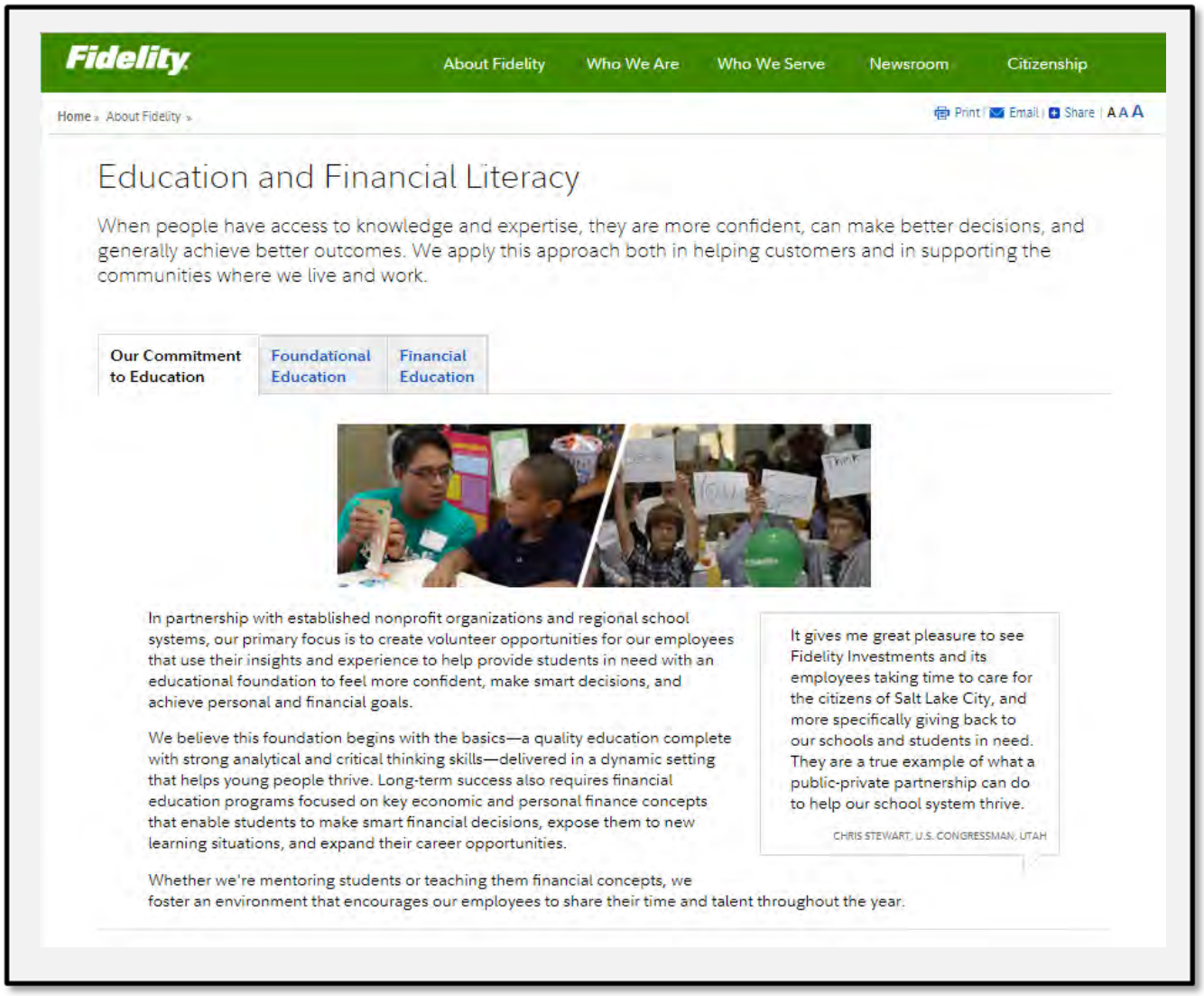
Atlanta, GA – April 19, 2018 – In honor of Financial Literacy Month in April, Boys & Girls Clubs of America and Charles Schwab Foundation selected teen Arianna Akinwunmi from Frisco, Texas to serve as the 2018 National Ambassador for the Money Matters financial education program and receive a $5,000 scholarship. Now in its 14th year, the Money Matters program teaches the basics of personal finance and the importance of an early start to financial responsibility.

One in five (22 percent) U.S. teens lack basic financial literacy skills, and the U.S. ranks seventh out of 15 participating countries in the evaluation of 15-year-olds' ability to understand essential financial concepts, according to the Program for International Student Assessment. As the National Money Matters Ambassador, Akinwunmi will advocate for early financial literacy in an effort to help teens across the country expand their knowledge of money management.

Since the program's inception in 2004, more than 850,000 Boys & Girls Club teens have completed Money Matters in more than 1,700 Clubs. The program aims to help young people achieve financial independence and well-being. Through the program, Charles Schwab Foundation has presented more than $550,000 in college scholarship grants to Boys & Girls Club teens who excelled in the program and demonstrated newly acquired personal finance skills.

Akinwunmi, now a high school senior, first became interested in the Money Matters program in fourth grade and completed the course at her Club during her eighth grade year. Since then, she has shared her newfound financial knowledge with other youth at Boys & Girls Clubs of Collin County and throughout the Frisco, Texas community.

https://www.fidelity.com/about-fidelity/education-financial-literacy



http://blog.girlscouts.org/2018/04/this-financial-literacy-month-stay-cash.html

← GirlScouts.org

gsblog

Sunday, April 1, 2018

This Financial Literacy Month, Stay Cash Conscious: You Can Take It to the Bank

Every year, millions of happy customers help Girl Scouts learn financial skills when buying a box (or six!) of tasty Girl Scout Cookies. With these everyday yet important cookie sales transactions, Girl Scouts get valuable lessons in budgeting, financial planning, money management, and so much more.

The Girl Scout Cookie Program is one of the largest, and definitely the most iconic, financial literacy programs available to girls. This beloved program teaches millions of girls the five essential skills that prepare them for leadership, success, and an empowered life. And in 2014, Girl Scouts of the USA amped up the cookie program's innovation and evolution with the launch of the Digital Cookie® platform. This online tool teaches girls how to market and sell cookies via the web and mobile devices. Talk about business skills that are SUPER important in the 21st century! Now in its fourth year, and with Dell's support since 2015, Digital Cookie continues to keep Girl Scout programming current and relevant to today's girls.

So how does all this invaluable financial literacy programming break down? Girl Scouts can earn more than a dozen entrepreneurial Cookie Business badges as part of the Girl Scout Cookie Program. From profit planning to budget management, girls get real hands-on experience running their very own businesses as they show the world their go-getting spirit. But that's just the beginning! Through the Girl Scout Leadership Experience, girls have many more opportunities to gain a higher level of financial prowess with relevant badges available from Daisies to Ambassadors.

Girls can also earn 11 dedicated Financial Literacy badges designed to simulate real-life situations, ensuring girls are poised to budget, save, and spend like a BOSS! You may be shocked to learn that, according to the 2013 report Having It All: Girls and Financial Literacy, a whopping 90 percent of girls say it's important to learn how to manage money, but only 12 percent feel "very confident" making financial decisions. With this alarming stat in mind, it's no wonder that financial management programs are more important now than ever.

http://www.ncsl.org/research/financial-services-and-commerce/financial-literacy-2018-legislation.aspx

Twenty-nine states and Puerto Rico have financial literacy legislation in the 2018 session

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FINANCIAL LITERACY 2018 LEGISLATION

6/22/2018 Heather Morton

The financial world that consumers must navigate has changed significantly and grown more complex, increasing the need for financial literacy and raising questions regarding consumers' financial capability.

TABLE OF CONTENTS

2018 Legislation
Additional Resources

CONTACT

Heather Morton

Financial literacy focuses on the specific knowledge and concepts consumers need to manage their money and build wealth, depending on an individual's situation. It may mean learning how to create and manage a household budget, learning how to invest money for retirement, or participating in one-on-one coaching and counseling to determine how to buy a house or start a business. It also can be part of an overall strategy to increase economic security for lower-income families.

Financial literacy is one factor in the larger analysis of the financial capability of consumers, which is the broader picture of how consumers manage their resources and how they use their financial literacy to make financial decisions.

Twenty-nine states and Puerto Rico have financial literacy legislation in the 2018 session.

Arizona enacted legislation to instruct the superintendent of Public Instruction (SPI) to establish a State Seal of Personal Finance Proficiency Program to recognize public school graduates who have attained a high level of proficiency in personal finance. Colorado created a voluntary contribution designation benefiting the Young Americans Center for Financial Education Fund that appears on the state individual tax return forms. Floridarequired child transition plans to address financial literacy by providing specified information. The transition plan must address specific options for the child to use in obtaining services, including housing, health insurance, education, financial literacy, a driver license, and workforce support and employment services.

Iowa added a one-half unit of personal finance literacy requirement as a condition of graduation. Kansas provided compensation for a person who was wrongfully convicted and imprisoned; included the awarding of tuition and personal finance literacy assistance and participation in the state health care benefits program. Kentucky a requirement to attend a financial literacy course as a high school graduation requirement; directs the Kentucky Board of Education to promulgate administrative regulations establishing academic standards for the financial literacy course; directs the Department of Education to develop curricula, materials, and guidelines which may be used by schools for the financial literacy course. Louisiana enacted R.S. 17:270 and 3996(B)(45), and repealed R.S. 17:282.3, relative to required courses of instruction; provides relative to required instruction in personal financial management; required that certain public high school students receive specified instruction in personal financial management as a prerequisite to graduation.

Maryland required the Department of Human Services to identify a representative payee or fiduciary for a child in the Department's custody; required the Department, when serving as the representative payee or in any other fiduciary capacity for a child, to provide certain notice to the child, through the child's attorney, of certain actions taken with respect to certain benefits for the child. Puerto Rico amended the Act of the Department of Education for the purpose of imposing the obligation to the Department of Education to include in the curriculum topics the management of finances, in coordination with the Institute of Financial Education in Puerto Rico. Utah modified the public education code regarding educator licensing and provisions regarding financial literacy course instruction.

Delaware designated the week of April 23, 2018, as "Teach Children to Save Week" in Delaware and encouraged all citizens to teach their children to save. Florida recognized April 2018 as "Financial Literacy Month." New Mexico adopted resolutions requesting the secretary of children, youth and families to convene a task force to study and recommend concrete policy changes that could be implemented to provide youth in foster care access to bank accounts and to provide youth in foster care or who are currently receiving voluntary services from the children, youth and families department financial literacy and money management education. Michigan declared April 2018 as Financial Literacy Month and April 21-28, 2018, as Money Smart Week in the state of Michigan. Rhode Island proclaimed the month of April 2018, to be "Financial Literacy Month" in the state of Rhode Island.

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- About State Legislatures
- Agriculture and Rural Development
- Civil and Criminal Justice
- Education
- Elections and Campaigns
- Energy
- Environment and Natural Resources
- Ethics
- Financial Services and Commerce
  - Financial Crimes
  - Commerce
  - Insurance
  - Medical Liability and Malpractice
  - Mortgages and Loans
- Fiscal Policy
- Health
- Human Services
- Immigration
- International
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http://gflec.org/initiatives/bankruptcy-rates-among-nfl-players-short-lived-income-spikes/

FINANCIAL LITERACY FOR PROFESSIONAL ATHLETES

Financial Challenges Among Retired Professional Athletes

Financial problems are common among professional athletes, as many professional athletes lack the skills necessary to effectively manage their personal finances. Our research shows that athletes start declaring bankruptcy as early as two years after the end of their athletic careers and 16% of NFL players will go bankrupt within the twelve years following retirement. Conducting research relating to the NFL and NBA, GFLEC highlighted financial issues among professional athletes and is working to create effective solutions for this group.

Our Findings About NFL Players

$3.2 million
the median income of an NFL player

16%
of NFL players will go bankrupt within 12 years of retirement

$30k
the average yearly pension of NFL players at age 55

NFL Research Highlights

- Regardless of total wealth accumulation during their careers, many NFL players go bankrupt.
- One out of six NFL players will file for bankruptcy during retirement.
- Bankruptcy filings start as early as two years after retirement.
- NFL stars or long-term players have the same risk of bankruptcy as any other NFL players.
- Retired players are a vulnerable group and are an important target for money management programs designed to ensure successful retirement transitions.

Read our work published in the *American Economic Review*, May 2015.

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http://www.contentthatworks.com/participate-financial-literacy-month/

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HOW TO PARTICIPATE IN FINANCIAL LITERACY MONTH

06 MAR HOW TO PARTICIPATE IN FINANCIAL LITERACY MONTH

Posted at 09:00h in Blog by Carina Wingel · 0 Comments · 0 Likes · Share

Last month we talked about national nutrition month (See the post here.) How is that going for everyone? Be sure to share your results on the nutrition blog article at the end of the month!

April is financial literacy month – which makes sense considering the tax deadline April 18th. Since everyone in business deals with finances to some degree, it's really easy to participate.

Here are a few ideas we came up with (and plan on practicing ourselves!)

This month is the perfect opportunity for media companies to get creative when it comes to finding advertisers for content marketing or native advertising. Think beyond banks and real estate agencies to business like wedding planners, travel agencies or even school districts!

All of these businesses have financial advice they could give about paying for a wedding, planning a trip or saving for college. This native ad we did for the Honesdale National Bank is the perfect example of a financial-themed native ad.

https://nacdd.org/financialliteracy/

Everyone assocated with our education system should ready this.

https://www.champlain.edu/centers-of-excellence/center-for-financial-literacy/report-national-high-school-financial-literacy/the-case-for-high-school-financial-literacy

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INFORMATION FOR

REPORT: NATIONAL HIGH SCHOOL FINANCIAL LITERACY

- The Case for High School Financial Literacy
- Results Summary
- Population by Grades and State Percentages
- Keys to Success
- Rating Method
- References & Resources
- In The Media
- 2013 National Report Card
- 2015 National Report Card

Get In Touch
Email: cfl@champlain.edu

>CENTERS OF EXCELLENCE > CENTER FOR FINANCIAL LITERACY > MAKING THE GRADE > THE CASE FOR HIGH SCHOOL FINANCIAL LITERACY

The Case for High School Financial Literacy

Why High Schools?

Personal finance education should start early at both home and school. Ideally, personal finance concepts should be taught in elementary, middle and high school, and should continue into college. In mathematics, you start with counting, move on to addition and subtraction, and then move on to division and multiplication. You need to learn letters before you can read. Personal finance education should be a cumulative process, with age-appropriate topics taught each school year. The reality is that many states and school districts do not provide any substantive personal finance education until high school, if at all.

The basics of personal financial planning-teaching young people about money, its value, how to save, invest and spend, and how not to waste it-should be taught in school as early as elementary school. But too many school districts teach personal finance for the first and only time in high school.

According to the National Center for Education Statistics, in 2015, 69% of students enrolled in college in the fall immediately following high school completion.[1] That means that about 31% of students are likely entering the workforce after high school. For those graduates who choose to go on to higher education, personal finance education in college is often scant and scattered, with few colleges offering a personal finance elective and even fewer requiring personal finance instruction as a graduation requirement. Regardless of when a young person's formal education ends, they will be thrust into situations where they need to know how to manage daily living expenses. So, high school seems like the best and most logical place to deliver personal finance education to America's youth.

Admittedly, a high school focus could omit some of the students who have dropped out of high school. The National Center for Education Statistics indicates that the high school dropout rate (the percentage of people ages 16 through 24 who are not enrolled in school and have not earned a high school credential) was about 6% in 2015.[2]

The Center's High School Report Card focuses on each state's financial literacy education policy because that data is obtainable. It is very hard to measure the amount and intensity of personal finance instruction that is occurring in people's homes, and meaningful data on this topic is hard to obtain for the thousands of elementary and middle schools across the country. Definitive college data is equally hard to find in this area. However, a lot of great things are happening in our colleges and universities as well as our elementary and middle schools. In the section of this report entitled "Extra Credit: State Policies and Programs That Are Making a Difference," we attempt to give you a small sampling of the many state initiatives that are trying to bring personal finance concepts to K-8 children and to young adults in college or the workplace.

The Case for High School Financial Literacy

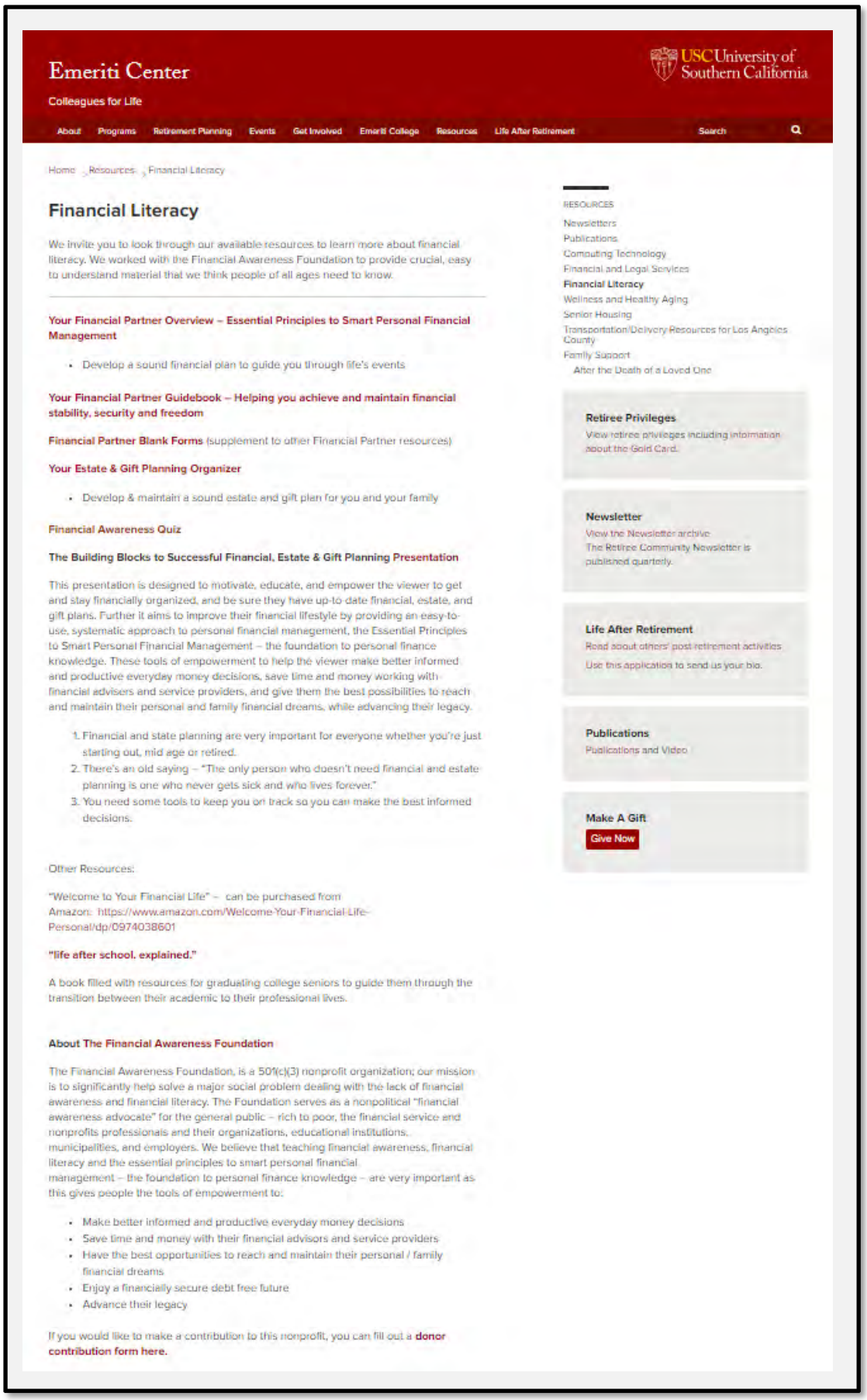
Personal finance education in high school provides students with the knowledge and skills to manage financial resources effectively for a lifetime of financial well-being. Here are just some of the reasons our young people need to learn about personal finance:

- The number of financial decisions an individual must make continues to increase, and the variety and complexity of financial products continues to grow. Young people often do not understand debit and credit cards, mortgages, banking, investment and insurance products and services, payday lending, rent-to-own products, credit reports, credit scores, etc.
- Many students do not understand that one of the most important financial decisions they will make in their lives is choosing whether they should go to college after high school, and if they decide to pursue additional education, what field to specialize in.
- Kids are not learning about personal finance at home. A 2017 T. Rowe Price Survey noted that 69% of parents have some reluctance about discussing financial matters with their kids.[3] In fact, parents are nearly as uncomfortable talking to their children about sex as they are about money. Only 23% of kids surveyed indicated that they talk to their parents frequently about money, and 35% stated that their parents are uncomfortable talking to them about money.
- On an international financial literacy test of 15-year-olds, the U.S. ranked 7th out of 15 countries,trailing China, Canada, Russia and Australia, and was just slightly better than Poland-what a"Sputnik moment."[4]
- A 2016 survey indicated that only 31% of young Americans (ages 18 to 26) agreed that their high school education did a good job of teaching them healthy financial habits.[5]
- Most college students borrow to finance their education, yet they often do so without fully understanding how much debt is appropriate for their education or the connection between their area of study and the income level that they can expect upon graduation. Many students attend college without understanding financial aid, loans, debt, credit, inflation, budgeting and credit scores.
- At many colleges, financial literacy education is largely composed of brief, federally mandated entrance and exit loan counseling for students. Student feedback indicates that most do not comprehend the information presented, and view it as one more requirement of the financial aid process rather than a learning opportunity.
- Student debt can be very high for some recent college graduates and large debt variations exist from state to state. According to a recent study of 2016 four-year public and private college graduates, these students left college with average student debt that ranged from a low of $20,000 in Utah to a high of $36,350 in New Hampshire. The percent of these students graduating with debt ranged from a low of 43% in Utah to a high of 77% in West Virginia.[6] According to the U.S. Department of Education, 11.5% of students who graduated from college in 2014 have loans in default.[7]
- Employee pension plans are disappearing and being replaced by defined contribution retirement programs, which impose greater responsibilities on young adults to save and invest, and ultimately spend retirement savings wisely. If they fail to do this, they could become a significant economic burden on our society.
- A 2014 study indicated that only 24% of Millennials (ages 18 to 34) surveyed could answer four out of five questions correctly in a financial literacy quiz.[8] By comparison, 48% of Baby Boomers (born between 1946 and 1962) were able to answer four out of five correctly. While Boomers should be more knowledgeable, our young citizens are dangerously illiterate in this area.
- Credit scores are a difficult concept for many young adults. The economic cost of low (or no) credit score is very high. One's credit score and borrowing history impacts one's daily life: applying for a credit card, purchasing a home or car, renting an apartment, buying insurance, signing up for certain utilities, and even getting a new job. Having an excellent credit score could save a consumer in excess of a $100,000 in interest payments over a lifetime (see: Credit.com's Lifetime Cost of Debt Calculator).

Financial literacy leads to better personal finance behavior. There are a variety of studies that indicate that individuals with higher levels of financial literacy make better personal finance decisions. Those who are financially illiterate are less likely to have a checking account, rainy day emergency fund or retirement plan, or to own stocks. They are also more likely to use payday loans, pay only the minimum amount owed on their credit cards, have high-cost mortgages, and have higher debt and credit delinquency levels.

As a society, we need more training programs that increase the number of financially literate citizens who are able to make better and wiser financial decisions in their own lives. Such programs are not just good for the individual but also helpful to society. The 2008 financial crisis clearly shows that poor financial decisions by individuals had negative consequences on our country.

https://emeriti.usc.edu/resources/financial-literacy/



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Home > Resources > Financial Literacy

Financial Literacy

We invite you to look through our available resources to learn more about financial literacy. We worked with the Financial Awareness Foundation to provide crucial, easy to understand material that we think people of all ages need to know.

Your Financial Partner Overview – Essential Principles to Smart Personal Financial Management

- Develop a sound financial plan to guide you through life's events

Your Financial Partner Guidebook – Helping you achieve and maintain financial stability, security and freedom

Financial Partner Blank Forms (supplement to other Financial Partner resources)

Your Estate & Gift Planning Organizer

- Develop & maintain a sound estate and gift plan for you and your family

Financial Awareness Quiz

The Building Blocks to Successful Financial, Estate & Gift Planning Presentation

This presentation is designed to motivate, educate, and empower the viewer to get and stay financially organized, and be sure they have up-to-date financial, estate, and gift plans. Further it aims to improve their financial lifestyle by providing an easy-to-use, systematic approach to personal financial management, the Essential Principles to Smart Personal Financial Management – the foundation to personal finance knowledge. These tools of empowerment to help the viewer make better informed and productive everyday money decisions, save time and money working with financial advisers and service providers, and give them the best possibilities to reach and maintain their personal and family financial dreams, while advancing their legacy.

1. Financial and state planning are very important for everyone whether you're just starting out, mid age or retired.
2. There's an old saying – "The only person who doesn't need financial and estate planning is one who never gets sick and who lives forever."
3. You need some tools to keep you on track so you can make the best informed decisions.

Other Resources:

"Welcome to Your Financial Life" – can be purchased from Amazon: https://www.amazon.com/Welcome-Your-Financial-Life-Personal/dp/0974038601

"life after school. explained."

A book filled with resources for graduating college seniors to guide them through the transition between their academic to their professional lives.

About The Financial Awareness Foundation

The Financial Awareness Foundation, is a 501(c)(3) nonprofit organization; our mission is to significantly help solve a major social problem dealing with the lack of financial awareness and financial literacy. The Foundation serves as a nonpolitical "financial awareness advocate" for the general public – rich to poor, the financial service and nonprofits professionals and their organizations, educational institutions, municipalities, and employers. 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
- Advance their legacy

If you would like to make a contribution to this nonprofit, you can fill out a **donor contribution form here.**

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Senior Housing
Transportation/Delivery Resources for Los Angeles County
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After the Death of a Loved One

Retiree Privileges
View retiree privileges including information about the Gold Card.

Newsletter
View the Newsletter archive
The Retiree Community Newsletter is published quarterly.

Life After Retirement
Read about others' post retirement activities
Use this application to send us your bio.

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https://www.cmu.edu/sfs/news/2017-2018/financial-literacy-month.html

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Division of Enrollment Services › Student Financial Services › Student Financial Services News › 2017-2018 › We're Celebrating Financial Literacy Month

March 27, 2018

We're Celebrating Financial Literacy Month

Get Financially Fit with The HUB

Did you know that April is Financial Literacy Month? **To celebrate, The HUB will hold special open office hours during the week of April 23**. Come and visit with a representative to find out if you're financially fit! You'll have a one-on-one opportunity to learn about:

- Your Student Account in SIO
- Your Financial Aid Application
- Student Loan Options
- Scholarship Tools
- Payment Options
- Budgeting & More!

All CMU students are invited to visit The HUB's student service center April 23-27 from 12 noon to 2 PM on Monday, Wednesday and Friday, or from 2 to 4 PM on Tuesday and Thursday. The HUB is located in the lower level (basement) of Warner Hall.

Can't make it? Check out the financial literacy section of our website and learn how to become "financially fit" during your time at CMU and beyond!

http://www.theoaklandpress.com/general-news/20180417/7th-annual-financial-literacy-art-contest-rewards-students-with-9500-in-scholarships&template=printart

7th Annual Financial Literacy Art Contest rewards students with $9,500 in scholarships

By Mark Cavitt, mcavitt@digitalfirstmedia.com, @MarkCavitt on Twitter, Oakland County Treasurer Andy Meisner is continuing a program that rewards stude

Tuesday, April 17, 2018

The Annual Financial Literacy Art Contest allows county high school students to submit original artwork and videos that promote financial literacy in order to compete for scholarships that range from $100 to $1,000.

This year, $9,500 worth of scholarships were handed out to 24 students from Avondale, Bloomfield Hills, Brandon, Clarenceville, Lake Orion, Pontiac, Rochester, Southfield and Troy. The contest has awarded over $70,000 in scholarships over the last seven years.

Meisner said promoting financial literacy and education is a personal passion and primary focus of his office.

"The art contest is one of the most effective and enjoyable ways in which we accomplish that mission." said Meisner. "It is a real pleasure to honor these student-artists from across Oakland County and see their creative perspectives on financial themes."

The students will be honored at a reception and art show on April 18 at the Flagstar Strand Theatre in downtown Pontiac. The artwork will also be displayed at Meisner's office for one year and included in an online art gallery on the his website.

The grand prize winners from each grade level received $1,000 scholarship while the others received $100, $250, $500 and $750 scholarships.

This year's grand prize winners include:

• 9th Grade: Seoyeon Choo, Rochester Adams High School, "Desperation to Dispense Student Loans" (pencil)

• 10th Grade: Emma Mackela, Lake Orion High School, "New Horizons" (pencil)

• 11th Grade: Christine Cho, Rochester Adams High School, "Welcome to the Dark Side" (pencil)

• 12th Grade: Olivia Barone, Stoney Creek High School, "Don't Bet on Jet" (video)

VIEW GRAND PRIZE ARTWORK: https://www.scribd.com/document/376528854/VIEW-GRAND-PRIZE-ARTWORK; AND VIDEO: https://www.youtube.com/watch?v=UrfBIWDkWOE

VIEW COMPLETE LIST OF WINNERS: https://www.scribd.com/document/376594929/2018-Financial-Literacy-Art-Contest-Winners

Go Back | Print Page

URL: http://www.theoaklandpress.com/general-news/20180417/7th-annual-financial-literacy-art-contest-rewards-students-with-9500-in-scholarships

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"Welcome to the Dark Side"

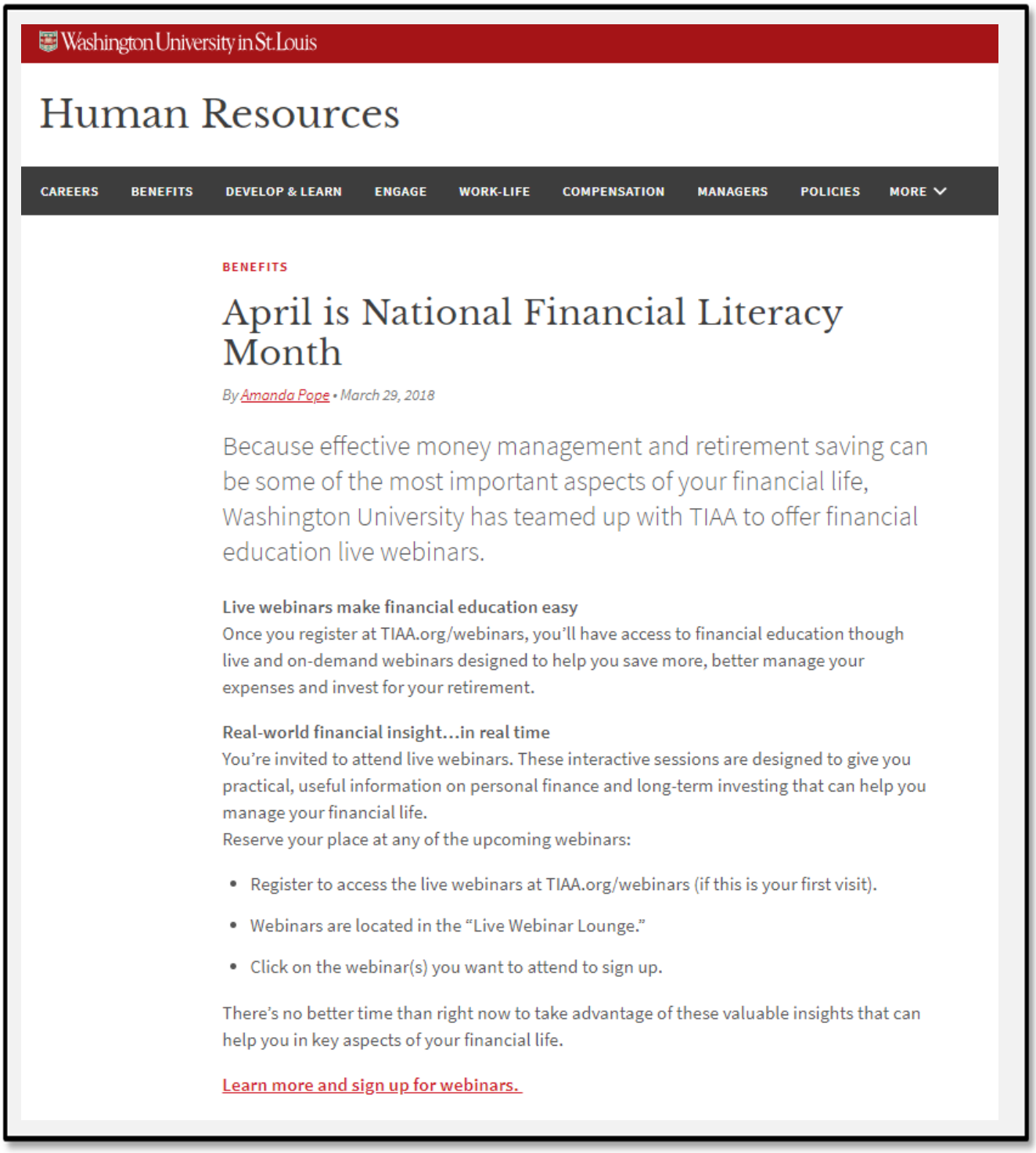
"Desperation to Dispense Student Loans"

"New Horizons"

"Financial Security" video entry for 2018 Oakland County Treasurer Financial Literacy Art Contest

http://www.memphis.edu/financialaid/finlitmonth.php

https://hr.wustl.edu/april-is-national-financial-literacy-month/



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BENEFITS

April is National Financial Literacy Month

By Amanda Pope • March 29, 2018

Because effective money management and retirement saving can be some of the most important aspects of your financial life, Washington University has teamed up with TIAA to offer financial education live webinars.

Live webinars make financial education easy
Once you register at TIAA.org/webinars, you'll have access to financial education though live and on-demand webinars designed to help you save more, better manage your expenses and invest for your retirement.

Real-world financial insight…in real time
You're invited to attend live webinars. These interactive sessions are designed to give you practical, useful information on personal finance and long-term investing that can help you manage your financial life.
Reserve your place at any of the upcoming webinars:

- Register to access the live webinars at TIAA.org/webinars (if this is your first visit).
- Webinars are located in the "Live Webinar Lounge."
- Click on the webinar(s) you want to attend to sign up.

There's no better time than right now to take advantage of these valuable insights that can help you in key aspects of your financial life.

Learn more and sign up for webinars.

http://www.usf.edu/financial-education/coaching-sessions/events/national-financial-literacy-month.aspx

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- America Saves Week
- Outreach
- Past Outreach Events

National Financial Literacy Month

All Workshops are *FREE!*
Space is limited!
Register today

Occurs each year during the month of April to highlight the importance of establishing and maintain healthy financial habits.

Life After Graduation

Date: April 2019
Time: TBD
Location: TBD

Life comes at you fast! Let us help you prepare for "adulting" in our interactive workshop! We will explore the true cost of living and how it varies from region to region and city to city.

Student Loan Repayment Plans

Date: April 2019
Time: TBD
Location: TBD

Target audience: Graduating Seniors
This workshop fulfills the federal mandated Exit Counseling requirement. We will review affordable loan repayment plan options that are available for you.

Purchasing a Car

Date: April 2019
Time: TBD
Location: TBD

Are you thinking about purchasing a new or used car? Want to learn how to negotiate the best deal at a dealership? You will learn the do's and don'ts of car buying.

Credit & Identity Theft

Date: April 2019
Time: TBD
Location: TBD

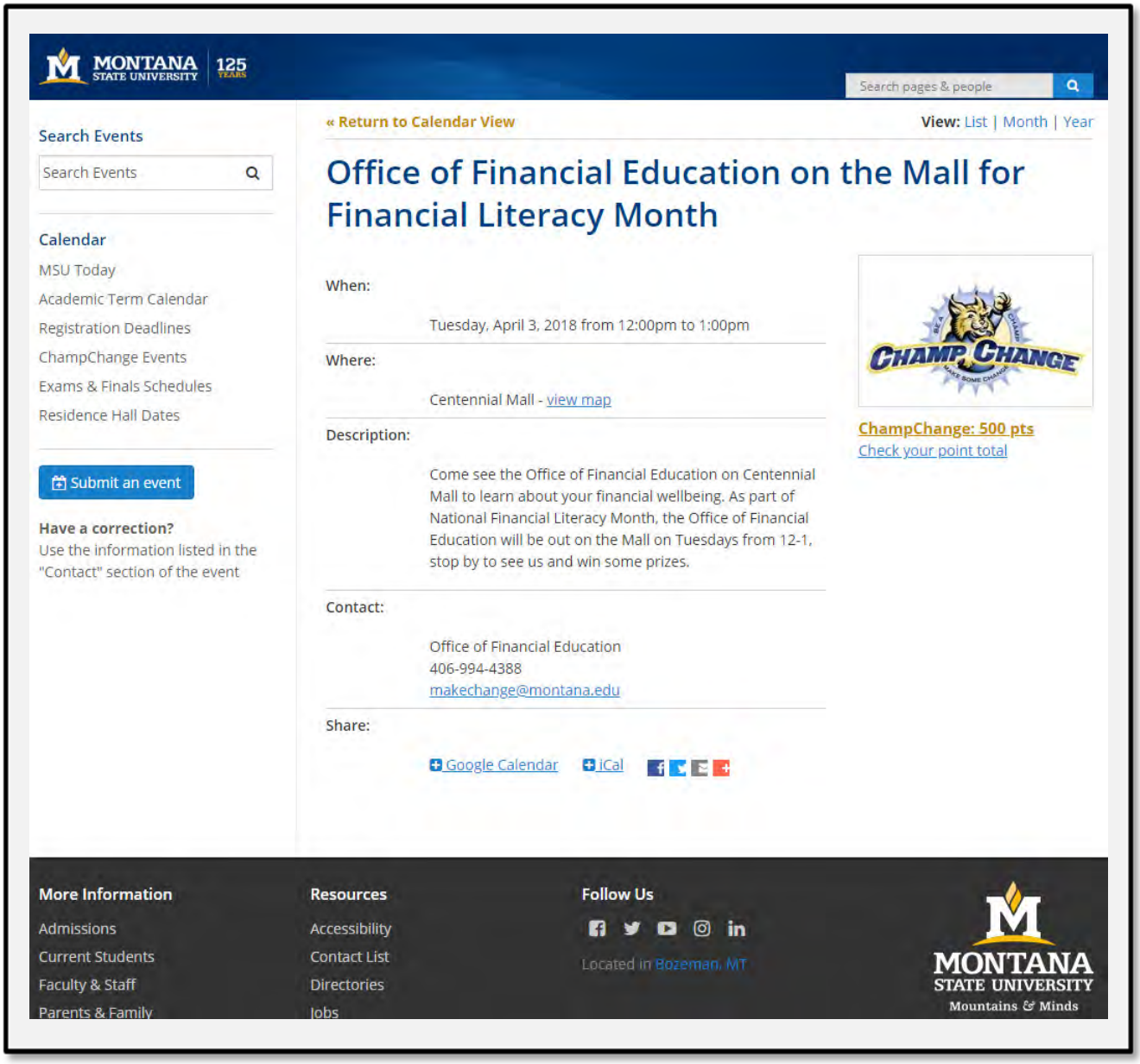
It's easy to get a credit card. Managing a credit card well... it is not as easy. We will share with tips on building your credit score and ways to protect your identity.

Living Off-Campus

Date: April 2019
Time: TBD
Location: TBD

Have you considered moving in with a roommate to save money? This workshop will place you in an apartment with 3 roommates. Find out what happens when people stop being

http://calendar.msu.montana.edu/events/26190



CNBC HOME U.S. NEWS MARKETS INVESTING TECH MAKE IT VIDEO

YOUR MONEY YOUR FUTURE

These 10 states do the best job of teaching kids about money

- 24 states require students to receive personal finance education either through a separate class or as part of another course.
- A 2014 study by researchers at the Federal Reserve suggests that such instruction is effective in reducing debt delinquency and boosting credit scores.

Sarah O'Brien | @sarahtgobrien

Published 9:21 AM ET Mon, 16 April 2018

CNBC

Photo by Troy Aossey via Getty Images

When high school graduates toss their caps in the air this spring, they probably won't be thinking about grownup financial issues.

Yet, whether heading off to college or diving straight into the workforce, these teens will find themselves suddenly navigating the complicated world of adult money matters. They could be trying to grasp the terms of their student loan or feeling bewildered by exactly what credit is and why it matters.

"There's a variety of financial concepts they should know," said John Pelletier, director of the Champlain College Center for Financial Literacy in Burlington, Vermont.

"Do we only want people to learn about these things by experience and mistakes, or do we want to help them learn in advance so they don't make mistakes that harm them?" Pelletier said.

As part of the center's shout-out to Financial Literacy Month, which ends April 30, the center released a list of the top 10 states that do the best job of providing personal finance instruction to their high school students (below). The ranking is based on the center's 2017 National Report Card on the topic.

Best states for personal finance education in high school

Rank	State	Grade
1	Utah	A+
2	Alabama	A
3	Missouri	A
4	Tennessee	A
5	Virginia	A
6	Florida	B+
7	Illinois	B+
8	West Virginia	B+
9	Georgia	B+
10	Maryland	B

Source: Champlain College Center for Financial Literacy

As it stands, 24 states mandate personal finance education, either through a separate class or as part of another course, according to the report card.

And while parents could be teaching some of these topics at home, it appears their efforts are lacking.

And while parents could be teaching some of these topics at home, it appears their efforts are lacking.

About 44 percent of parents are "extremely reluctant" to discuss money with their kids, and 76 percent of children say their parents sometimes confuse them when talking about money, according to a 2017 T. Rowe Price survey.

A separate report from the National Foundation for Credit Counseling found 42 percent of adults gave themselves a C, D or F grade regarding their personal finance knowledge.

Rating the states on personal finance education

Grade	Share
A	Five states (10%)
B (15+ hours of instruction)	Six states (12%)
B (under 15 hours of instruction/hours can't be estimated)	13 states (26%)
C	12 states (24%)
D	Four states (8%)
F	11 states (22%)

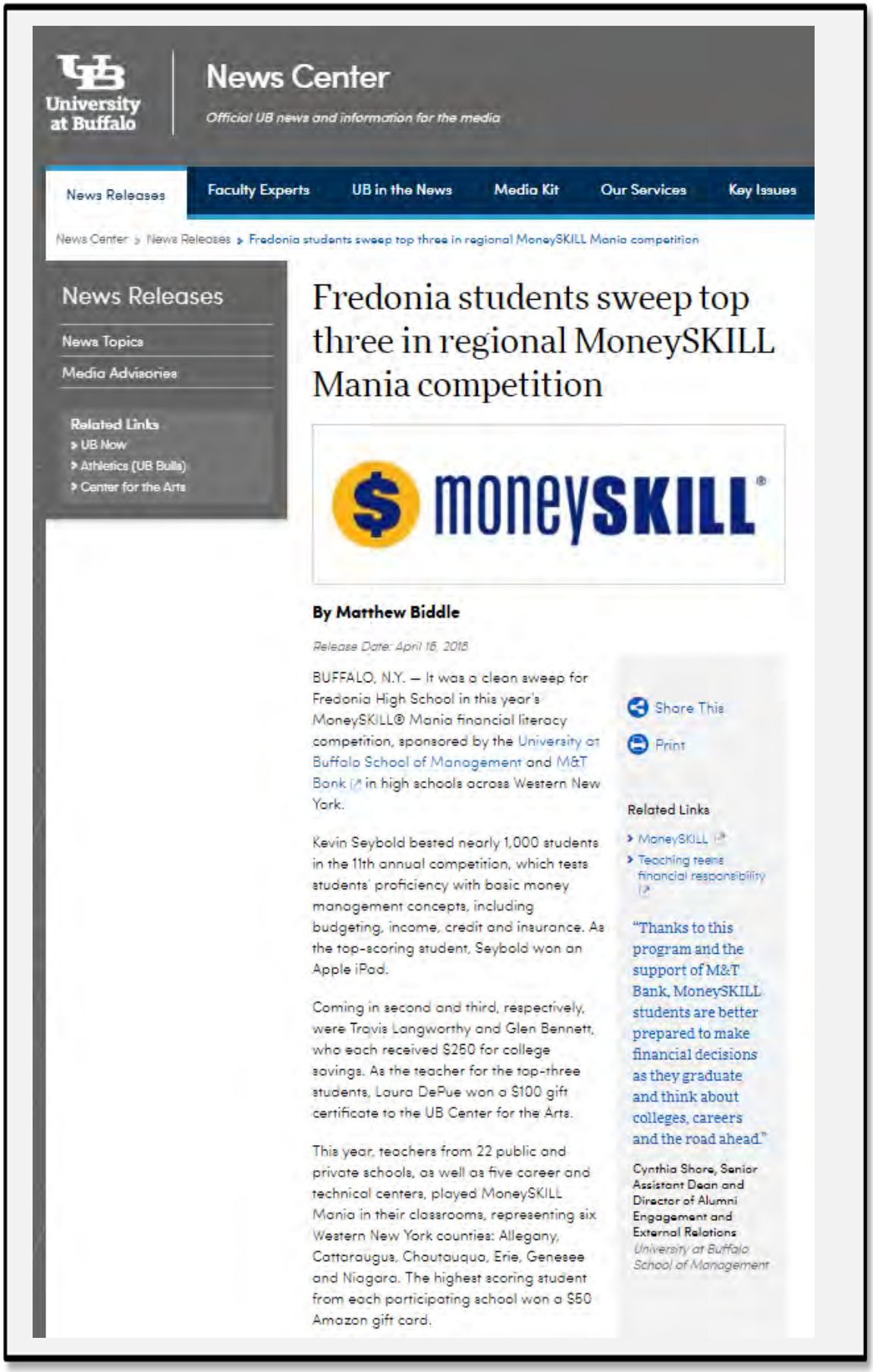
Source: Champlain College Center for Financial Literacy's 2017 National Report Card

"Adults struggle mightily with personal finance," Pelletier said. "The idea that parents are teaching it to their kids at home is wrong."

There is some evidence that mandating such courses in high school works. Students required to study personal finance boasted better credit scores and lower debt delinquency rates as young adults, according to a 2014 study from researchers at the Federal Reserve.

The only state that earns an A+ grade from the Champlain Center's top 10 list is Utah. High school students there must take a half-year course dedicated to personal finance and then take an end-of-year exam, administered by the state, to test their knowledge.

http://www.buffalo.edu/news/news-releases.host.html/content/shared/mgt/news/fredonia-students-top-three-regional-moneyskill-mania-competition.detail.html



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Fredonia students sweep top three in regional MoneySKILL Mania competition

moneySKILL®

By Matthew Biddle

Release Date: April 16, 2018

BUFFALO, N.Y. — It was a clean sweep for Fredonia High School in this year's MoneySKILL® Mania financial literacy competition, sponsored by the University at Buffalo School of Management and M&T Bank in high schools across Western New York.

Kevin Seybold bested nearly 1,000 students in the 11th annual competition, which tests students' proficiency with basic money management concepts, including budgeting, income, credit and insurance. As the top-scoring student, Seybold won an Apple iPad.

Coming in second and third, respectively, were Travis Langworthy and Glen Bennett, who each received $250 for college savings. As the teacher for the top-three students, Laura DePue won a $100 gift certificate to the UB Center for the Arts.

This year, teachers from 22 public and private schools, as well as five career and technical centers, played MoneySKILL Mania in their classrooms, representing six Western New York counties: Allegany, Cattaraugus, Chautauqua, Erie, Genesee and Niagara. The highest scoring student from each participating school won a $50 Amazon gift card.

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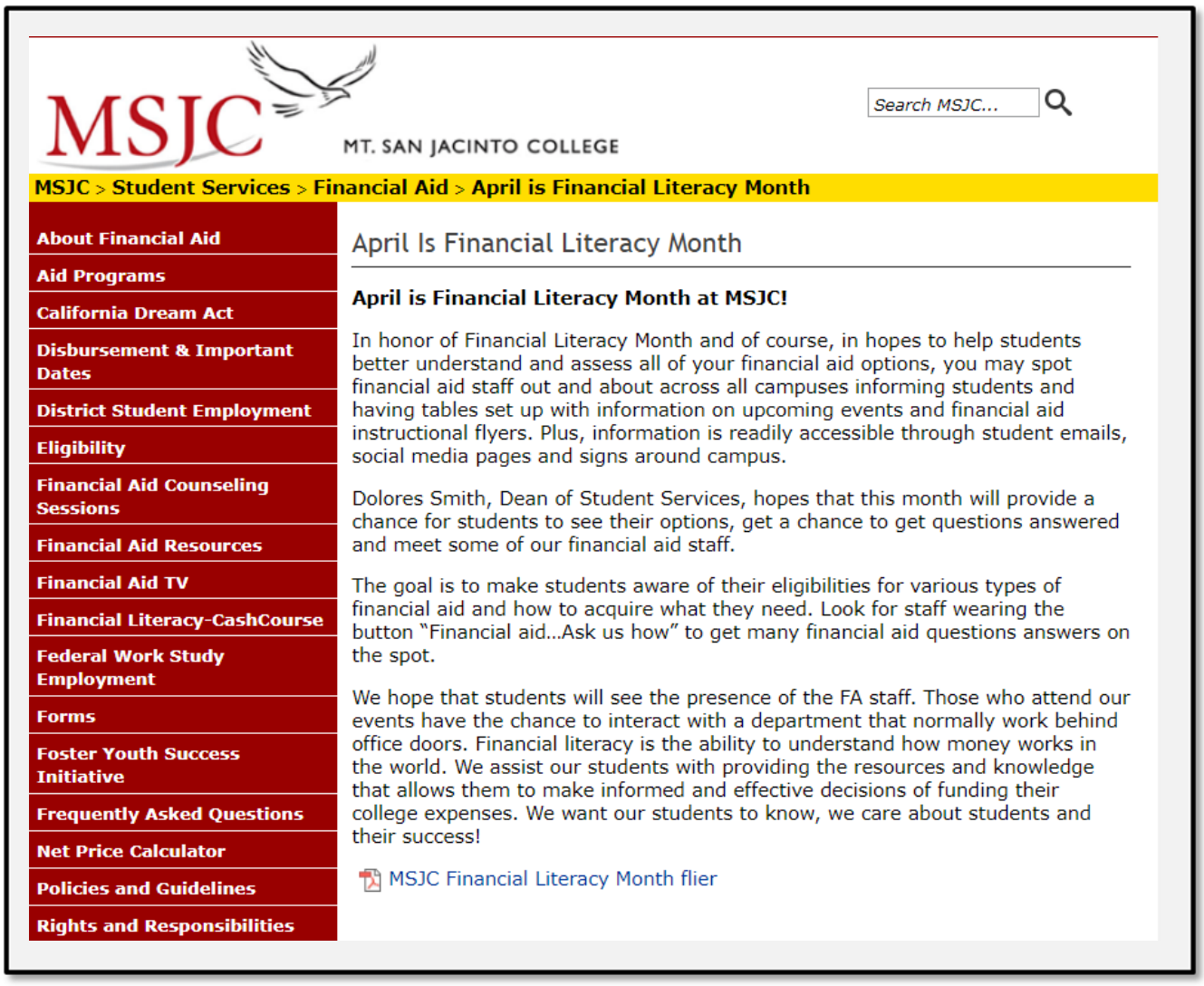
Related Links

- MoneySKILL
- Teaching teens financial responsibility

"Thanks to this program and the support of M&T Bank, MoneySKILL students are better prepared to make financial decisions as they graduate and think about colleges, careers and the road ahead."

Cynthia Shaw, Senior Assistant Dean and Director of Alumni Engagement and External Relations
University at Buffalo School of Management

https://www.msjc.edu/StudentServices/FinancialAid/Pages/April-is-Financial-Literacy-Month.aspx



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- Financial Aid TV
- Financial Literacy-CashCourse
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- Rights and Responsibilities

April Is Financial Literacy Month

April is Financial Literacy Month at MSJC!

In honor of Financial Literacy Month and of course, in hopes to help students better understand and assess all of your financial aid options, you may spot financial aid staff out and about across all campuses informing students and having tables set up with information on upcoming events and financial aid instructional flyers. Plus, information is readily accessible through student emails, social media pages and signs around campus.

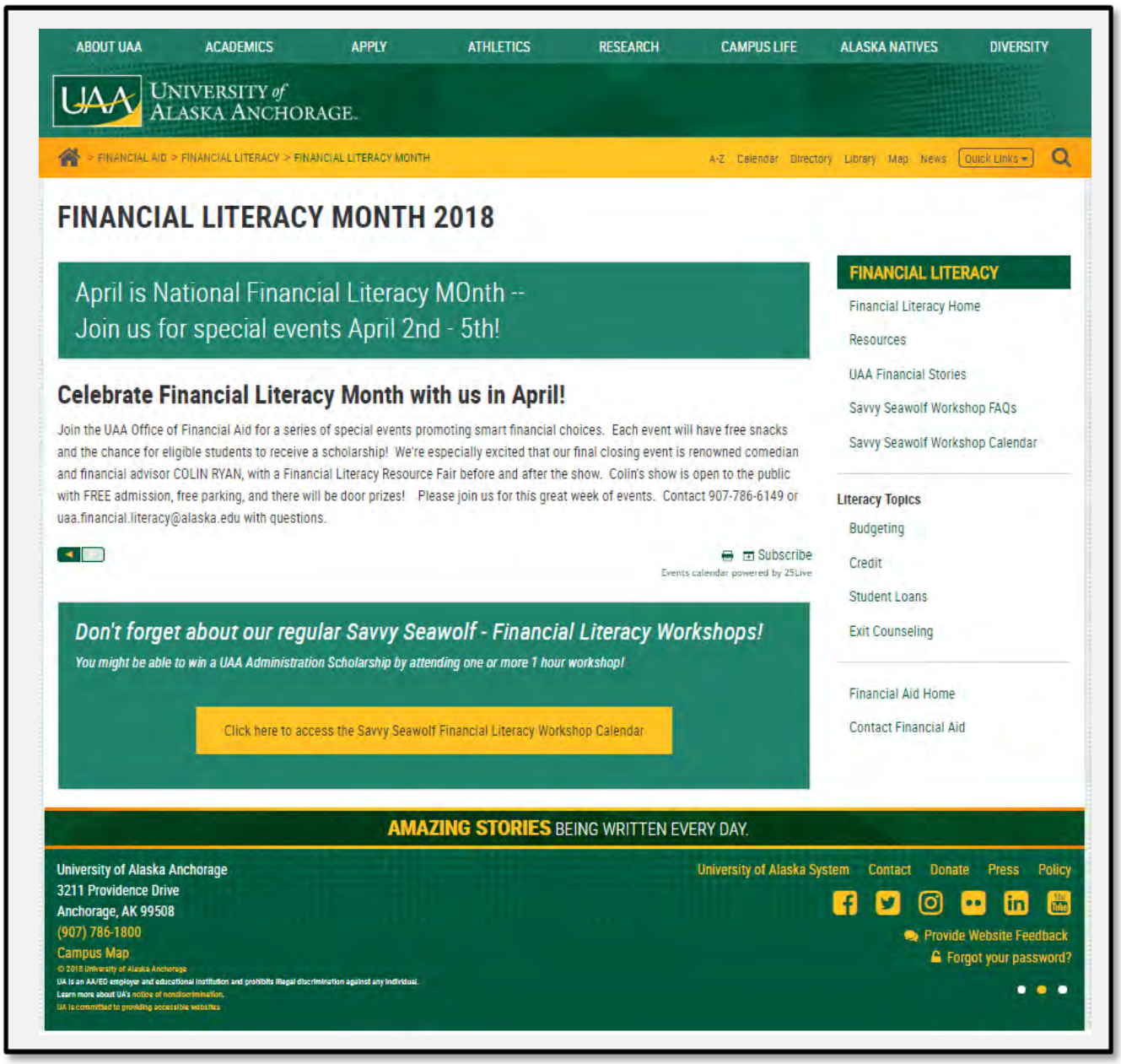
Dolores Smith, Dean of Student Services, hopes that this month will provide a chance for students to see their options, get a chance to get questions answered and meet some of our financial aid staff.

The goal is to make students aware of their eligibilities for various types of financial aid and how to acquire what they need. Look for staff wearing the button "Financial aid...Ask us how" to get many financial aid questions answers on the spot.

We hope that students will see the presence of the FA staff. Those who attend our events have the chance to interact with a department that normally work behind office doors. Financial literacy is the ability to understand how money works in the world. We assist our students with providing the resources and knowledge that allows them to make informed and effective decisions of funding their college expenses. We want our students to know, we care about students and their success!

MSJC Financial Literacy Month flier

https://www.uaa.alaska.edu/students/financial-aid/financial-literacy/fin-lit-month



https://www.collegeadvantage.com/blog/blog-detail/posts/2018/04/20/529-facts-for-financial-literacy-month

Ohio's 529 COLLEGEADVANTAGE

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New To CollegeAdvantage | Current Account Holders | Grandparents & Gifting

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529 Tips

529 Facts For Financial Literacy Month

Share

April is designated Financial Literacy Month. When you're thinking of saving for your children's future higher education costs, there's a lot of information to sort through. To help, Ohio's 529 Plan, CollegeAdvantage, answers the most frequently asked questions about these tax-advantaged college savings programs.

529 plans can be used nationwide

Just because you are placing your college savings in Ohio's 529 Plan, CollegeAdvantage, that doesn't mean your child must attend a post-secondary school in Ohio. The funds in your 529 account can be used at any federally accredited institution nationwide. If the school has a Federal School Code on the Free Application for Federal Student Aid (FAFSA), then withdrawals for the qualified higher education expenses at that school will be tax free.

529 plans are not just for four-year programs

529 plans are created to be used at any federally accredited educational institutions – whether for a two-year, four-year, graduate or professional degree, or any other post-secondary credential. This list includes community colleges, vocational or trade schools, graduate schools, and even some study-abroad programs.

529 minimally affects financial aid

When filling in FAFSA, the 529 account is considered an asset. When owned by a parent, the funds in a 529 plan are only assessed at a maximum of 5.64% of its value. For lower-income families, this percentage rate could be lower.

Federal student aid is available in a variety of forms. Need-based federal financial aid is typically offered in the form of grants, loans or work-study. With Pell Grants, this aid given to a student will not have to be repaid. Federally subsidized student loans and parental loans must be repaid after college with interest by either the student or you. Work-study programs allow enrolled students to work part-time to earn money for some college costs. Make sure you understand what type of aid is being offered to see whether or not you will have to repay it with accrued interest.

Another reason to fill out FAFSA: Other organizations — like states, universities, colleges, and private organizations — also use it to determine what institutional scholarships or loans to offer to students interested in attending their school.

529 plans designed to work with scholarships

Your Ohio's 529 Plan account is still an important component of your college-saving strategy even if your child does earn a scholarship. Very few scholarships cover 100% of the costs; for instance, a scholarship may only cover the cost of tuition. A 529 plan is perfect for filling any gaps with other qualified expenses such as: room and board during any academic period the beneficiary is enrolled at least half-time; mandatory fees; computer equipment and related technology and services; books; supplies; and equipment required for enrollment or attendance; and certain expenses for a special-needs student.

And if my child decides not to go to college?

You always have access to the money you have saved in a 529 plan. Hold onto to the account to see if your child rethinks the decision. There are no time limits for when a 529 account must be used. Let the 529 plan sit and watch the tax-free earnings continue to grow. If not, you can transfer the funds to any member of the family of your beneficiary, including yourself, without any tax consequences.

https://benefits.hr.ncsu.edu/news/2018/04/april-is-financial-literacy-month/

NC STATE UNIVERSITY

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Leave Programs Recognition & Wellness

April is Financial Literacy Month

APRIL 1, 2018 SBMOOSE

April is National Financial Literacy Month and we are celebrating here at NC State University! Financial Wellness is one of **NC State's Six Elements of Wellness** and we are dedicated to helping our staff and faculty be and stay financially well.

Dollars and Sense

Dollars and Sense at NC State is hosting a variety of programs in April to assist the campus community in establishing and maintaining healthy financial habits. The HR Benefits office has partnered with Dollars and Sense to sponsor a few sessions (listed below) featuring our benefit vendors. All sessions are free and open to all students, staff and faculty. Attend as many as you can!
Visit go.ncsu.edu/financialliteracy for more. View the full 2018 Financial Literacy Month Calendar.

http://www.hagerstowncc.edu/news-events/2018-04-17-153000-2018-04-17-163000/financial-literacy-month-registration

https://www.oswego.edu/human-resources/announcements/april-financial-literacy-month

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April is Financial Literacy Month

National Financial Literacy Month is recognized in April, in an effort to encourage Americans to improve their understanding of financial principles and practices. Individuals may wish to focus on learning more about balancing a budget, managing credit cards, saving money for retirement, etc.

Resources made available from a few of our investment providers;

- Fidelity Webinars

Financial Webinars- Fidelity Investments

- TIAA- Financial Literacy tool-kit

In the toolkit you will find newsletters, social media posts, flyers, weekly emails and instructions on how to deploy. Click here for Materials

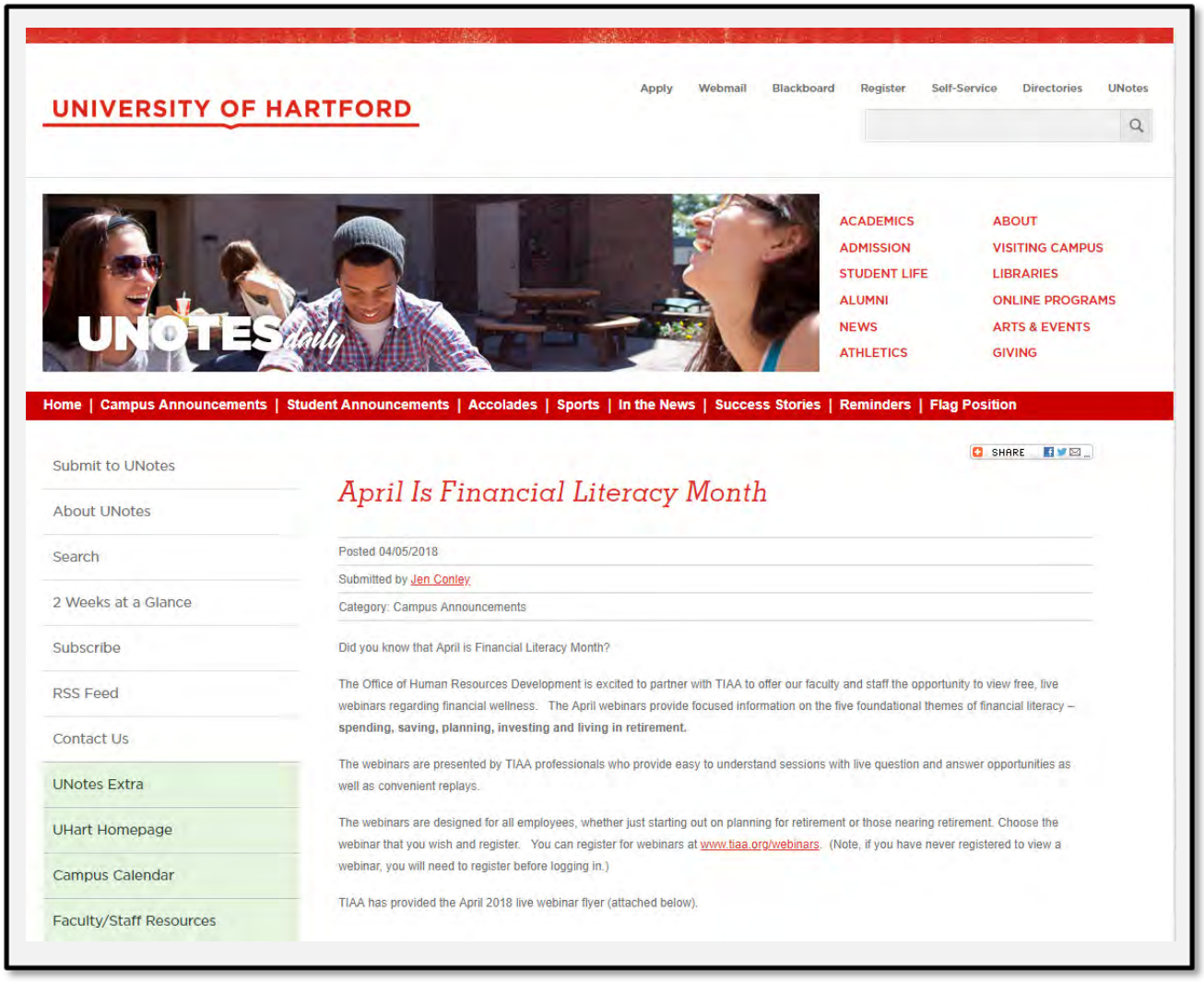
ATTACHMENT	SIZE
webinar_announcement_fidelity.docx	134.19 KB

News and announcements

- Summer 2018 Schedule of PREP Seminars
- NYS & CSEA Partnership for Education and Training - 2018 Summer Webinar Series
- PEF 2018 Leadership Program
- NYS & CSEA Partnership Online Learning Certificate Programs
- MC06 Education & Training Benefits for 2018-2019

View more news and announcements

http://unotes.hartford.edu/announcements/2018/04/2018-04-06-april-is-financial-literacy-month.aspx



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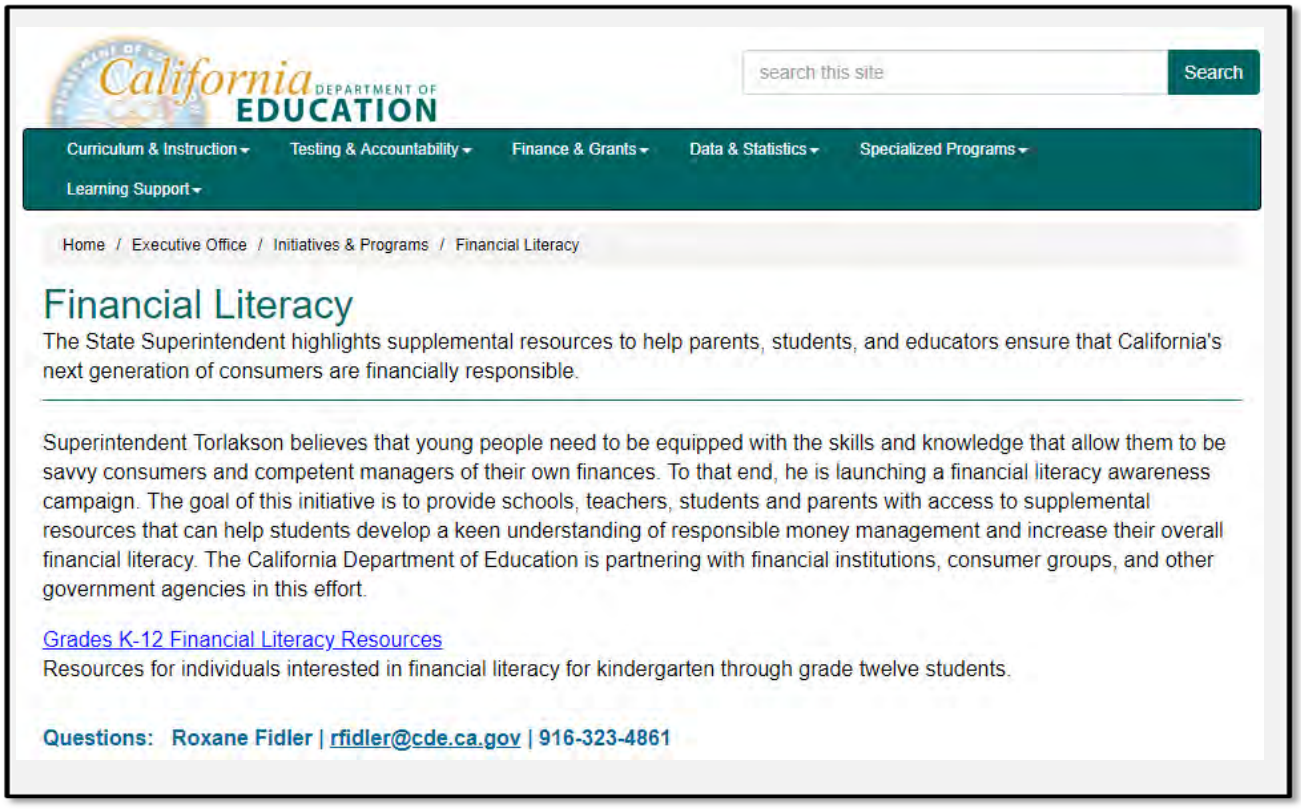

https://cgsnet.org/enhancing-student-financial-education

Admissions
Attrition and Completion
Career Pathways
Financial Education
Future of the Doctorate
Graduate Education 2020
Inclusiveness
International Experiences
Preparing Future Faculty
Professional Development
Professional Master's Degree
Scholarly Integrity and RCR

Enhancing Student Financial Education

Today's graduate and undergraduate students are in a much different place financially than previous generations of students. In 2012, total student debt for the first time exceeded $1 trillion and is now over $1.3 trillion. Rising debt levels can cause some students to defer graduate study or to decide that a graduate degree is not for them. At a time when public funding for education is decreasing and student debt is rising, more students are taking on debt to support their educational aspirations.

To help students learn how to successfully manage their finances and educational costs, the Council of Graduate Schools, funded by a grant from TIAA, a leading financial services organization with a long history of serving those in the academic, research, medical and cultural fields, launched a three-year project to enhance the financial literacy of graduate and undergraduate students.

Project Goals

Participating colleges and universities designed programs that prepare students to play an active role in managing their personal finances and making informed decisions about saving, spending, and borrowing. The institutions addressed the needs of different groups of students, while considering factors such as their field of study, degree levels, and chosen career pathways, each of which has significant financial ramifications. CGS and partnering institutions collected and analyzed data to inform the development of innovative, new tools and resources for students.

Key lessons and data from this groundbreaking program are available in the report: "Financial Education: Developing High Impact Programs for Graduate and Undergraduate Students," available in PDF and at studentfinancialsuccess.org. Through this initiative, CGS and partnering universities developed and delivered high quality financial literacy programs, assessed the impact of those programs, and documented best practices. *Financial Education* illustrates these efforts in-depth and provides diverse and innovative models and practical resources for helping produce and shape effective student financial education programs. This book will be of particular interest to graduate deans, financial aid officers, program directors, and faculty who are interested in understanding the financial circumstances and meeting the needs of today's graduate students. Hard copies of this report are available to CGS members and non-members for purchase here.

GradSense

CGS has developed GradSense.org, a unique online education platform that provides students with financial information about a range of topics including the value of pursuing an advanced degree. Through interactive visualization tools and engaging infographics, we invite students to better understand a variety of issues related to borrowing and spending, potential future earnings, and money management.

To integrate GradSense and related resources into your webpages, click here.

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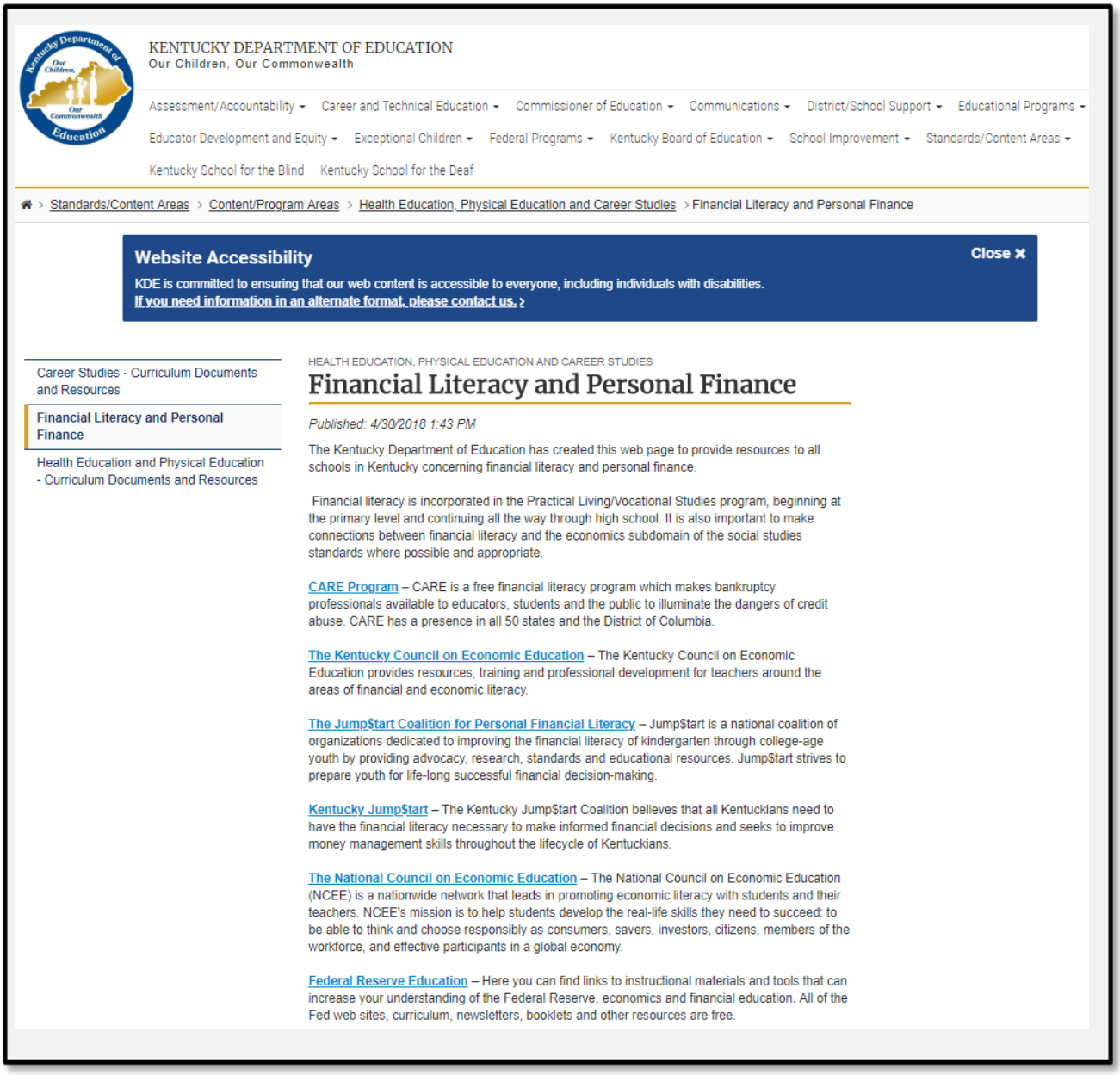
https://education.ky.gov/curriculum/conpro/plandcs/Pages/Financial-Literacy-and-Personal-Finance.aspx



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- Financial Literacy and Personal Finance
- Health Education and Physical Education - Curriculum Documents and Resources

HEALTH EDUCATION, PHYSICAL EDUCATION AND CAREER STUDIES

Financial Literacy and Personal Finance

Published: 4/30/2018 1:43 PM

The Kentucky Department of Education has created this web page to provide resources to all schools in Kentucky concerning financial literacy and personal finance.

Financial literacy is incorporated in the Practical Living/Vocational Studies program, beginning at the primary level and continuing all the way through high school. It is also important to make connections between financial literacy and the economics subdomain of the social studies standards where possible and appropriate.

CARE Program – CARE is a free financial literacy program which makes bankruptcy professionals available to educators, students and the public to illuminate the dangers of credit abuse. CARE has a presence in all 50 states and the District of Columbia.

The Kentucky Council on Economic Education – The Kentucky Council on Economic Education provides resources, training and professional development for teachers around the areas of financial and economic literacy.

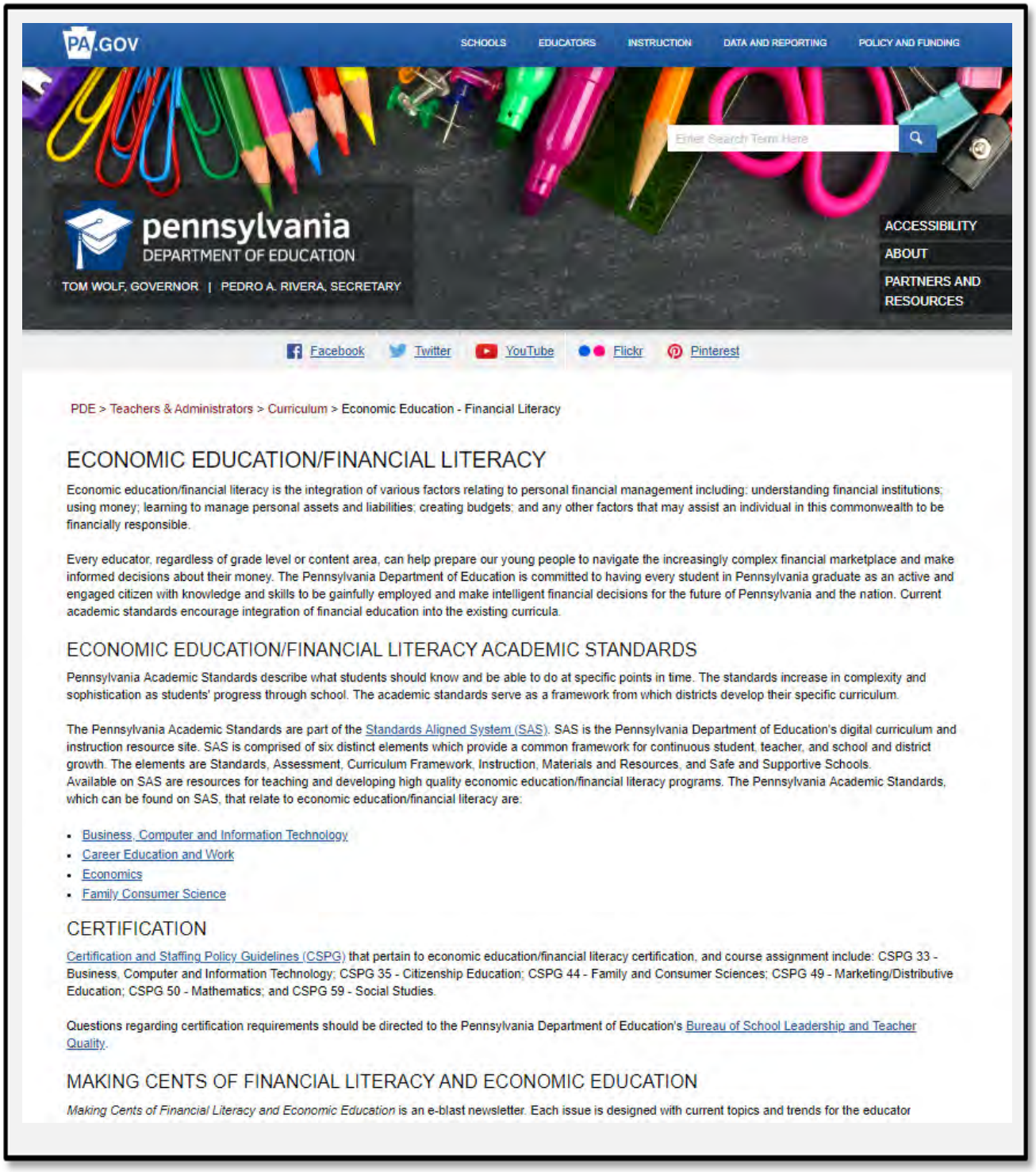
The Jump$tart Coalition for Personal Financial Literacy – Jump$tart is a national coalition of organizations dedicated to improving the financial literacy of kindergarten through college-age youth by providing advocacy, research, standards and educational resources. Jump$tart strives to prepare youth for life-long successful financial decision-making.

Kentucky Jump$tart – The Kentucky Jump$tart Coalition believes that all Kentuckians need to have the financial literacy necessary to make informed financial decisions and seeks to improve money management skills throughout the lifecycle of Kentuckians.

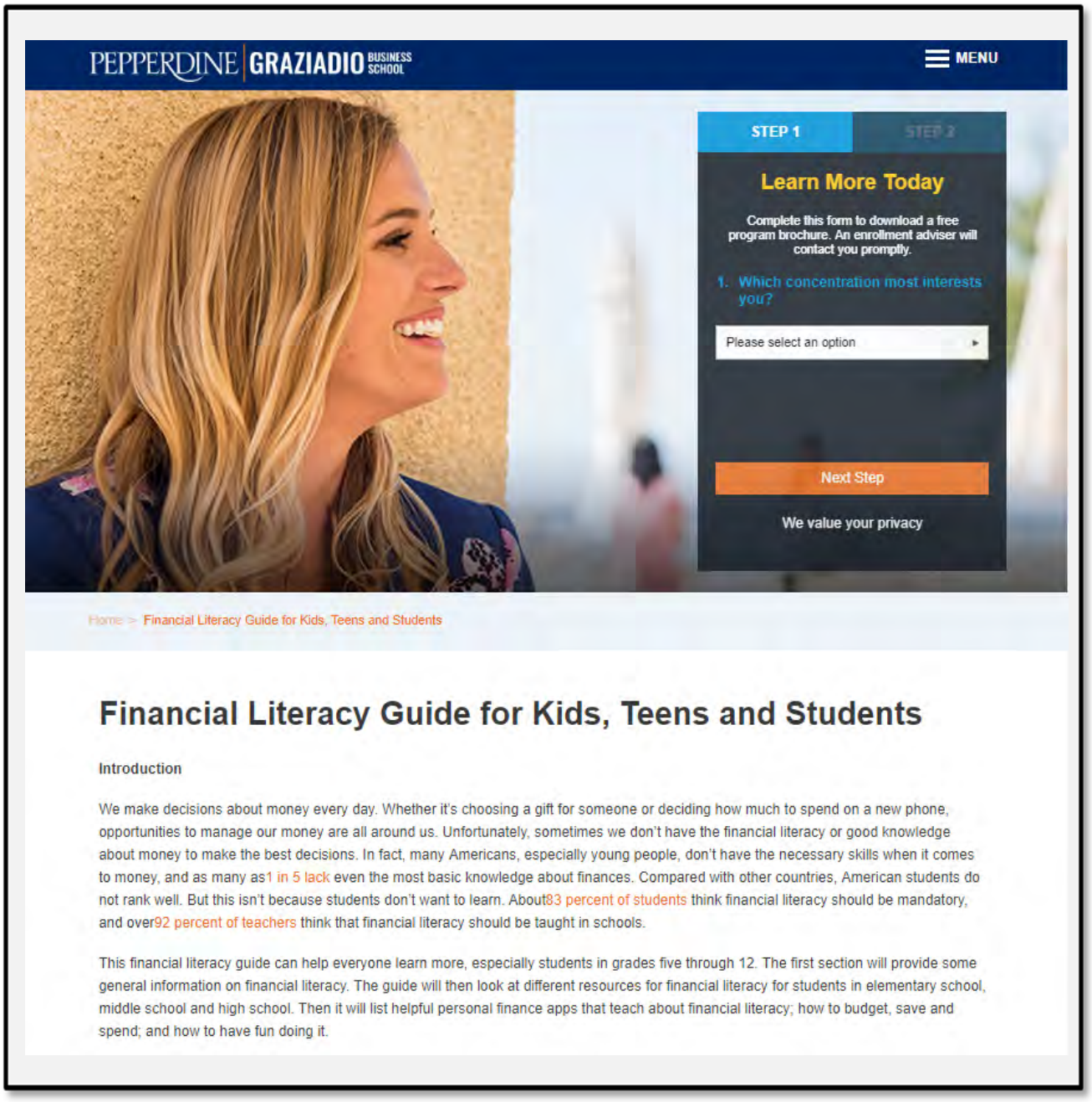
The National Council on Economic Education – The National Council on Economic Education (NCEE) is a nationwide network that leads in promoting economic literacy with students and their teachers. NCEE's mission is to help students develop the real-life skills they need to succeed: to be able to think and choose responsibly as consumers, savers, investors, citizens, members of the workforce, and effective participants in a global economy.

Federal Reserve Education – Here you can find links to instructional materials and tools that can increase your understanding of the Federal Reserve, economics and financial education. All of the Fed web sites, curriculum, newsletters, booklets and other resources are free.

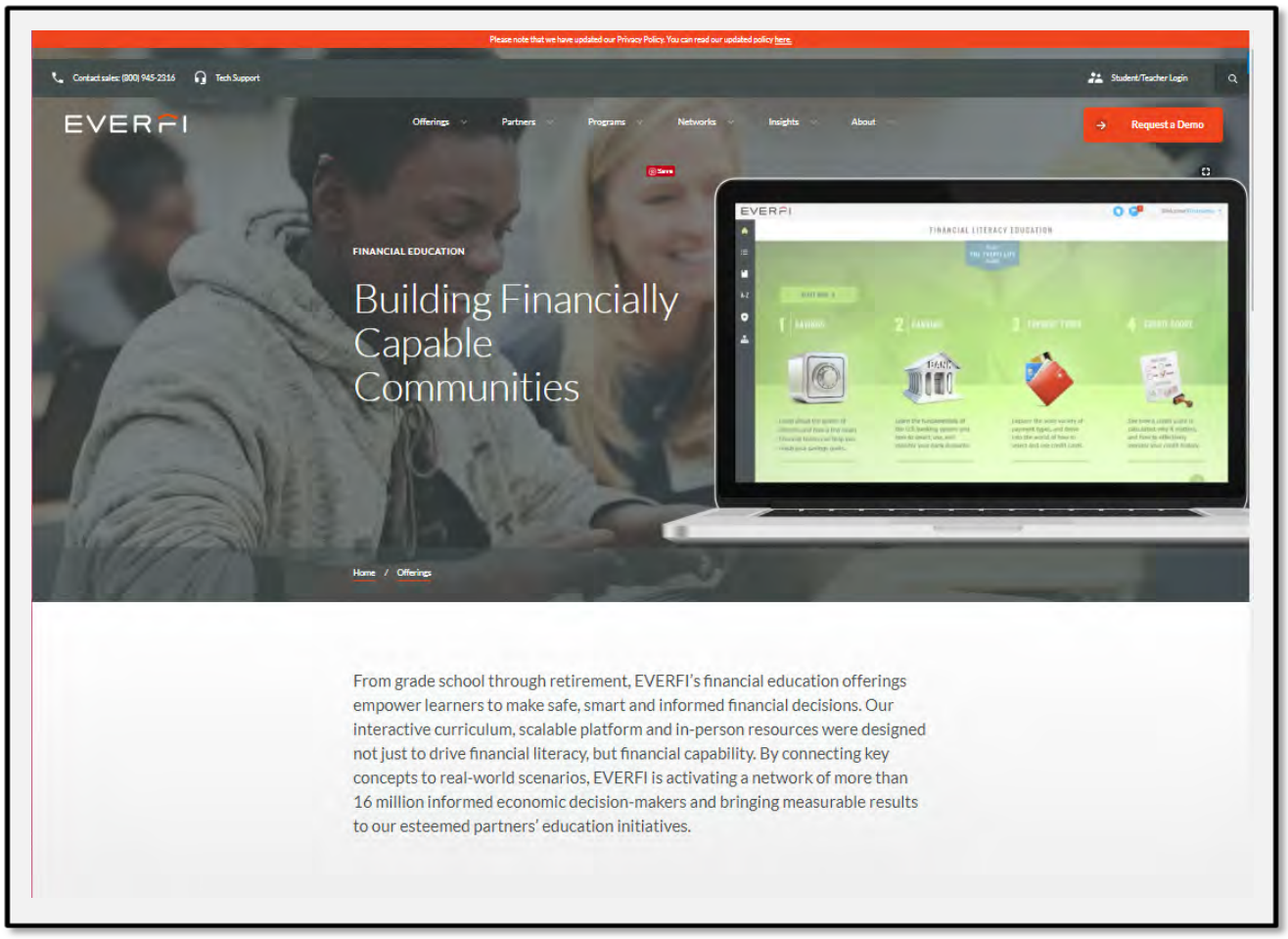
http://www.education.pa.gov/Teachers%20-%20Administrators/Curriculum/Pages/Economic-Education---Financial-Literacy.aspx



https://mbaonline.pepperdine.edu/financial-literacy-guide-for-kids-teens-and-students/



https://everfi.com/offerings/financial-education/



https://cowinfinancialliteracy.tc.columbia.edu/

https://www.credit-suisse.com/corporate/en/responsibility/economy-society/focus-themes/education.html

CREDIT SUISSE Products & Services Corporate Careers

Focus Themes

Education

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Education drives economic empowerment and social mobility. Our Global Education Initiative, alongside our local and regional education activities, supports programs that improve the quality of educational opportunities for young people.

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07.03.2018

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17.05.2017

The CSRI Academy Challenge 2017 Winner Announced

10.05.2017

Global Education Initiative

Launched in 2008, over the first 5 years the Global Education Initiative targeted school-aged children in selected countries throughout Europe, the Middle East, Africa, Latin America and the Asia-Pacific region. Between 2008-2014, the Initiative developed strong partnerships whose programs reached over 100,000 students in over 400 schools in 38 countries. More than 16,000 teachers were trained in subjects ranging from Science, Technology, Engineering, and Math (STEM) and IT to child-friendly teaching methodologies.

Based on this success, in 2014 Credit Suisse launched a Signature Program focusing on Financial Education for Girls. Aiming to increase both the financial capability of girls and their awareness of their social and economic rights, the program strives to empower the next generation of women to achieve better futures for themselves and their communities. Between 2014-2017 this program was delivered by our partners Plan International and Aflatoun International. Nearly 100,000 girls received financial education and life skills education in selected regions of Brazil, China, India and Rwanda.

Listen to some of the girls in the program and their small enterprises resulting from learning about managing finances.

https://math.dartmouth.edu/~mqed/FinancialLiteracyProject/

The Center for

Mathematics and Quantitative Education at Dartmouth

The Little Bookshelf / *The Electronic Bookshelf* / *The Financial Literacy Initiative*

Money Matters

The Financial Literacy Initiative at Dartmouth College

Financial Literacy Center

A joint center of the RAND Corporation, Dartmouth College, and the Wharton School

A project of the Center for Mathematics and Quantitative Education at Dartmouth and the Financial Literacy Center.

The Financial Literacy Initiative at Dartmouth College advocates a quantitative approach to financial literacy for college students, K-12 students, future teachers and adult learners. The initiative supports this approach through contextually rich curriculum modules for classroom use, short video presentations for faculty development or classroom discussion, and case studies. All materials are freely available through online publication. Links to these are found below.

Modules:

A series of ten quantitative modules allows you and your students or workshop participants to explore the financial aspects of earning, spending, saving and investing. Each module includes an online slide presentation including videos and useful links. The presentation is supported by a set of online instructor notes suggesting activities, exercises, discussion questions and directions for further study or research. Also available online are spreadsheets and worksheets for students (and instructors) to use. Each module also has an associated case study which may be downloaded below.

Modules may be used flexibly in conjunction with a variety of courses. They may be used independently to support an entire course, with student activities supporting about four classroom hours of work plus independent assignments. Alternatively they may be included as part of a course emphasizing developmental mathematics, quantitative literacy, college algebra, or financial literacy.

Go To Modules

Case Studies:

Download Case Studies

Basic Mathematics through Financial Literacy:

This text is intended to be the basis for an alternative basic mathematics course based on real financial decisions everyone will have to make. A large proportion of entering college students are required to take and pass such a course as prerequisite to college level subjects. Largely a review of elementary and high school mathematics, this course is known to have limited success as a conduit to college. Financial literacy provides an entry point to the same material that benefits from its relevance to daily life.

The text may be obtained here.

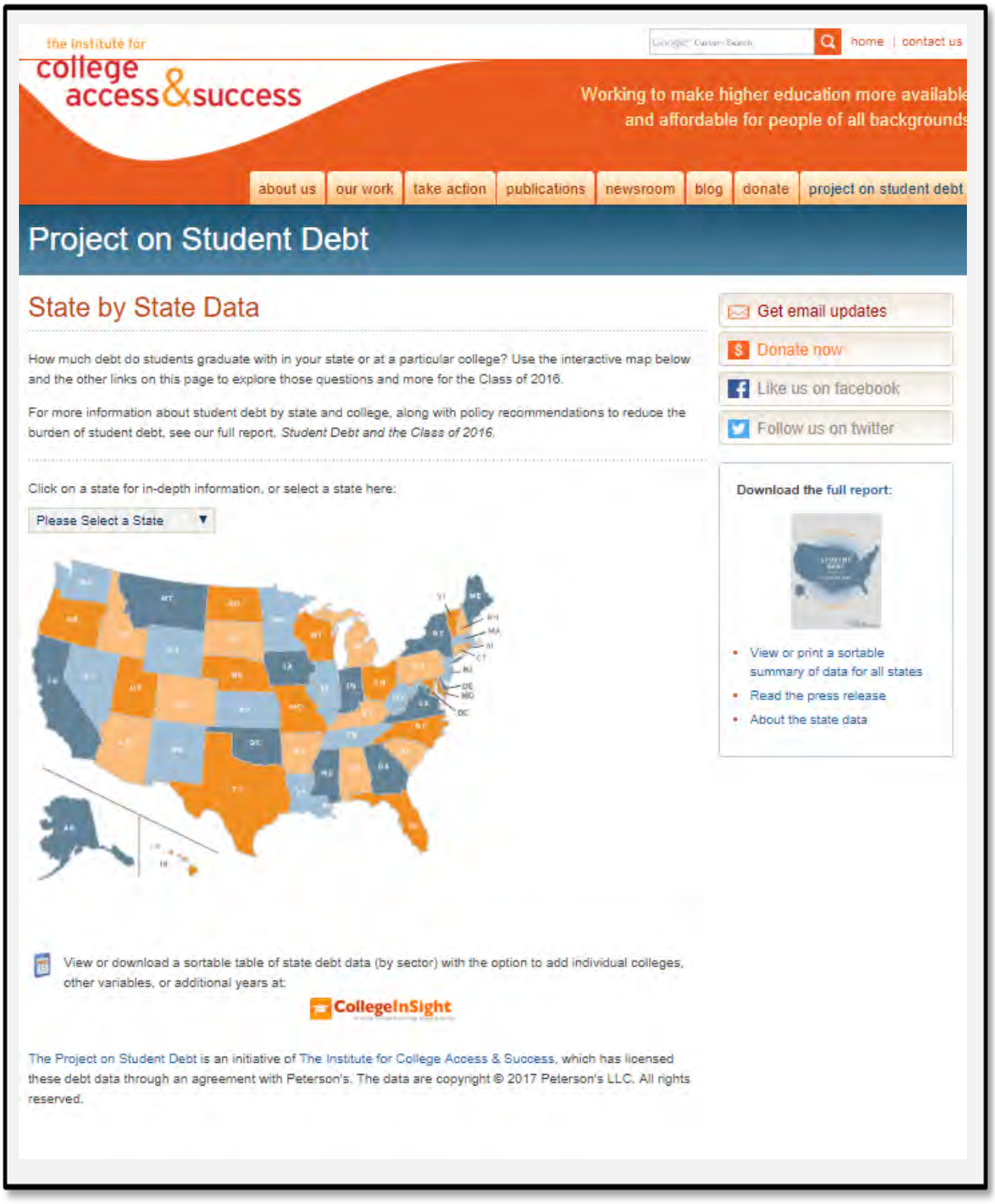
Video presentations for faculty development and classroom discussion:

Seven videos support faculty development and discussion. Four short videos support presentations and discussions about how financial literacy topics fit naturally into a quantitative reasoning course. Three more short case studies provide an opportunity to look at specific financial scenarios.

Go To Videos

MQED is part of The National Numeracy Network and is partially funded by The National Science Foundation, The Woodrow Wilson National Fellowship Foundation, The Social Security Administration, and Dartmouth College.

https://ticas.org/posd/map-state-data



4

Terminals
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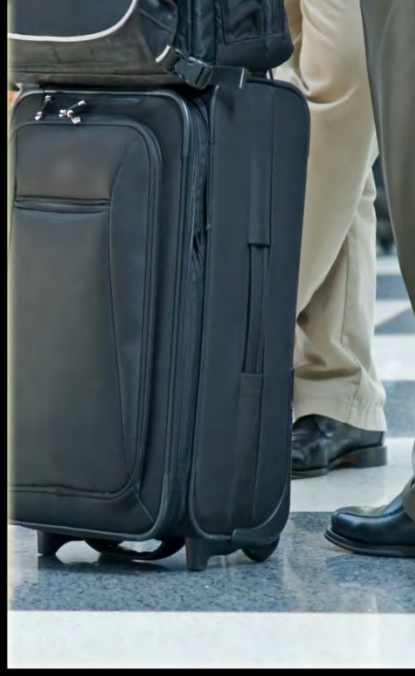

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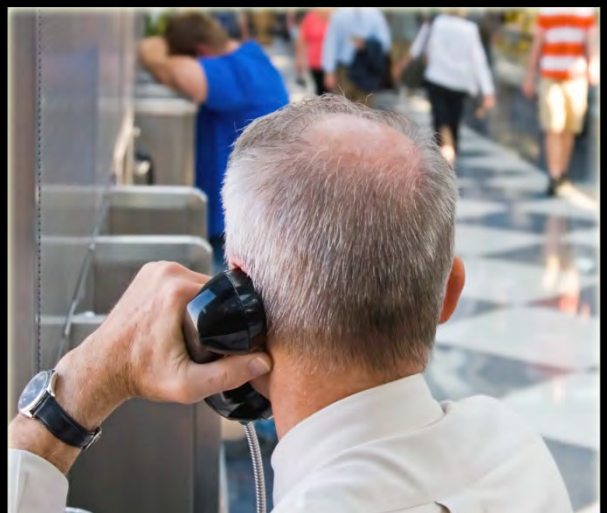
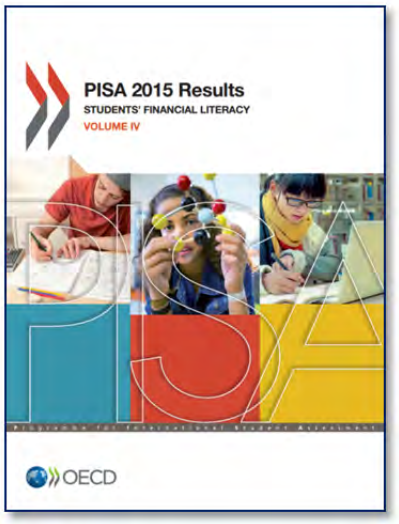


International Initiatives

– A Touch of Financial Literacy Activities Globally

PISA 2015 Results – Students' Financial Literacy Volume IV–



"Basic financial literacy is an essential life skill. Individuals make financial decisions for themselves at all ages: from children deciding how to spend their pocket money to teenagers entering the world of work, from young adults purchasing their first home to older adults managing their retirement savings. Financial literacy helps individuals to navigate these decisions and strengthens their financial well-being. In this spirit, it also promotes inclusive growth and more resilient financial systems and economies.

For the second time, the latest edition of the OECD's Programme for International Student Assessment (PISA) – which serves as the world's premier yardstick for evaluating the quality, equity and efficiency of school systems – assessed the financial literacy of 15-year-old students. In particular, it examined their capacity to apply their financial knowledge and skills to real-life situations involving financial issues and decisions.

The results call for greater investments in financial literacy from a young age. Students performing at the highest levels of proficiency in financial literacy are more likely than lower-performing students to be oriented towards saving, to expect to complete a university education, and to work in a high-skilled occupation. This suggests that financially literate students may be better able to recognise the value of investing in their human and financial capital.

But PISA 2015 data show that far too many students around the world are failing to attain a baseline level of proficiency. Even in countries and economies that perform at or above the OECD average – including Australia, Italy, the Netherlands, Poland and the United States – at least one fifth of students perform below the baseline level of proficiency. This means that these students cannot even recognise the value of a simple budget or understand the relationship between how much a vehicle is used and the costs incurred.

There is thus an urgent need for all countries, regardless of their economic and financial development, to improve the financial literacy of their students. While we don't yet have all the answers, the PISA 2015 Financial Literacy Assessment shines the spotlight on a number of important policy considerations."

--From the Forward

http://www.oecd.org/finance/financial-education/pisa-2015-results-volume-iv-9789264270282-en.htm

http://www.oecd.org/edu/PISA%20Volume%20IV%20Financial%20Literacy%20Chart.png

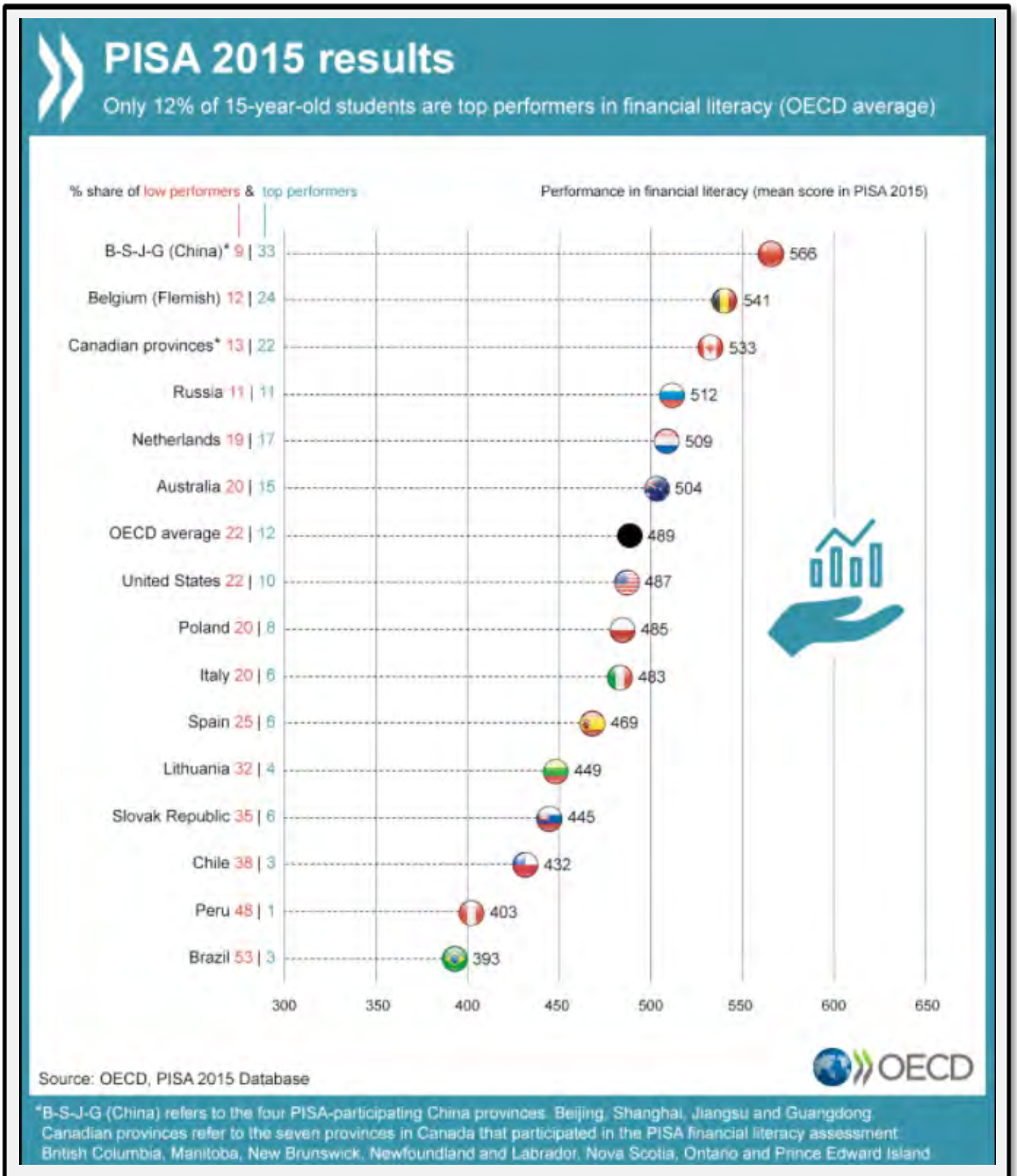


Figure IV.1.1 ▪ Snapshot of performance in financial literacy

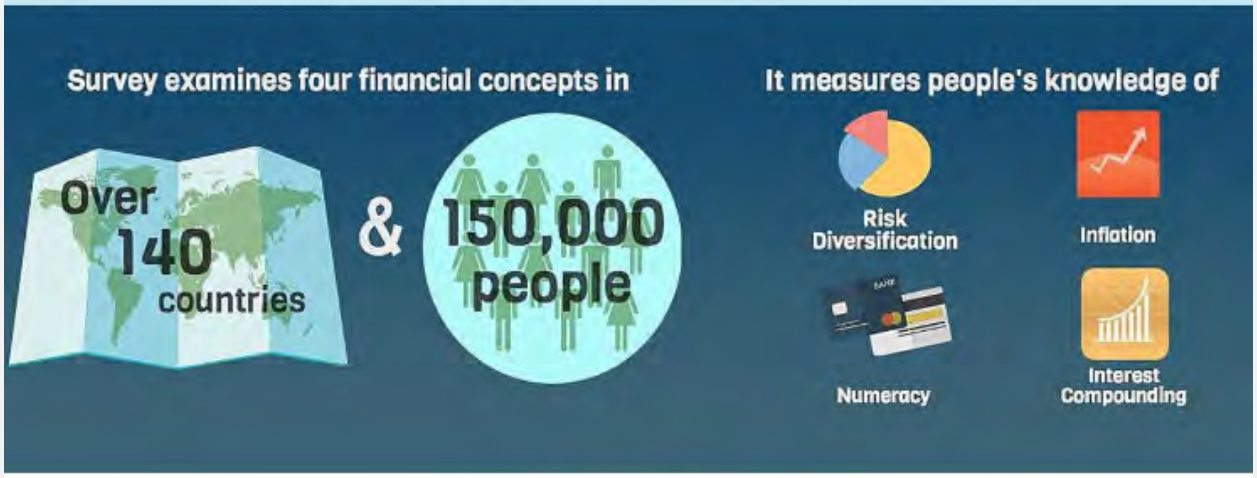
Countries/economies with performance **above** the OECD average
Countries/economies with variation in financial literacy performance associated with mathematics and reading **above** the OECD average
Countries/economies with values not statistically different from the OECD average
Countries/economies with performance **below** the OECD average
Countries/economies with variation in financial literacy performance associated with mathematics and reading **below** the OECD average

	Performance in financial literacy			Student performance in financial literacy compared to performance in mathematics and reading		
	Mean score in PISA 2015	Share of low performers (Level 1 or below)	Share of top performers (Level 5)	Relative performance[1] in financial literacy, compared with students with similar performance in mathematics and reading	Percentage of students who perform above their expected score[2]	Variation in financial literacy performance associated with mathematics and reading performance[3]
	Mean	%	%	Score dif.	%	%
OECD average	489	22	12	**-11**	**44.2**	62
B-S-J-G (China)	566	9	33	**40**	**72.6**	69
Belgium (Flemish)	541	12	24	**14**	**59.6**	70
Canadian provinces	533	13	22	**8**	**55.1**	53
Russia	512	11	11	**9**	**55.4**	45
Netherlands	509	19	17	**-8**	**45.6**	71
Australia	504	20	15	**-3**	49.1	71
United States	487	22	10	**-3**	48.3	70
Poland	485	20	8	**-29**	**32.8**	62
Italy	483	20	6	**-14**	**41.8**	52
Spain	469	25	6	**-30**	**32.4**	58
Lithuania	449	32	4	**-36**	**29.6**	58
Slovak Republic	445	35	6	**-29**	**36.6**	48
Chile	432	38	3	**-16**	**40.9**	62
Peru	403	48	1	**1**	**51.6**	68
Brazil	393	53	3	**-8**	**46.9**	47

1. The relative performance is the difference between actual performance and the fitted value from a regression of financial literacy performance on mathematics and reading performance.
2. This column reports the percentage of students for whom the difference between actual performance and the fitted value from a regression is positive. Values that are indicated in bold are significantly larger or smaller than 50%.
3. This column reports the R-squared coefficient from a regression of financial literacy performance on mathematics and reading performance.
Note: Values that are statistically significant are indicated in bold (see Annex A3).
Countries and economies are ranked in descending order of the mean financial literacy score in PISA 2015.
Source: OECD, PISA 2015 Database, Tables IV.3.1, IV.3.2, IV.3.10a and IV.3.11.
StatLink http://dx.doi.org/10.1787/888933484991

http://gflec.org/initiatives/sp-global-finlit-survey/

S&P GLOBAL FINLIT SURVEY



Read The Report Here >

Click Here To See Survey Methodology >

About the Survey

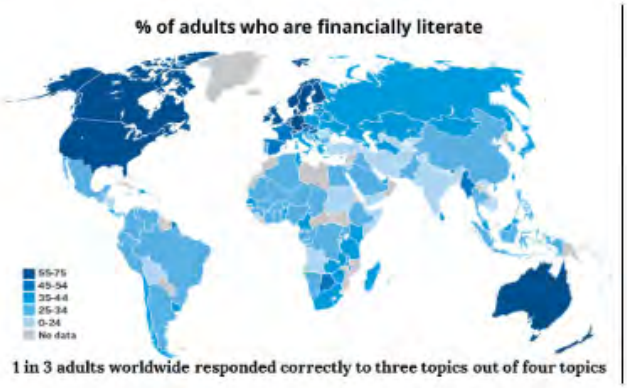
The Standard & Poor's Ratings Services Global Financial Literacy Survey is the world's largest, most comprehensive global measurement of financial literacy. It probes knowledge of four basic financial concepts: risk diversification, inflation, numeracy, and interest compounding.

The survey is based on interviews with more than 150,000 adults in over 140 countries. In 2014 McGraw Hill Financial worked with Gallup, Inc., the World Bank Development Research Group, and GFLEC on the S&P Global FinLit Survey.

Learn how GFLEC has promoted the S&P Global FinLit Survey around the world. Contact us **here** if you would like to have the S&P Global FinLit Survey presented at your event.

Findings from the S&P Global Financial Literacy Survey from GFLEC on Vimeo.

Key Findings



1 in 3 adults worldwide responded correctly to three topics out of four topics

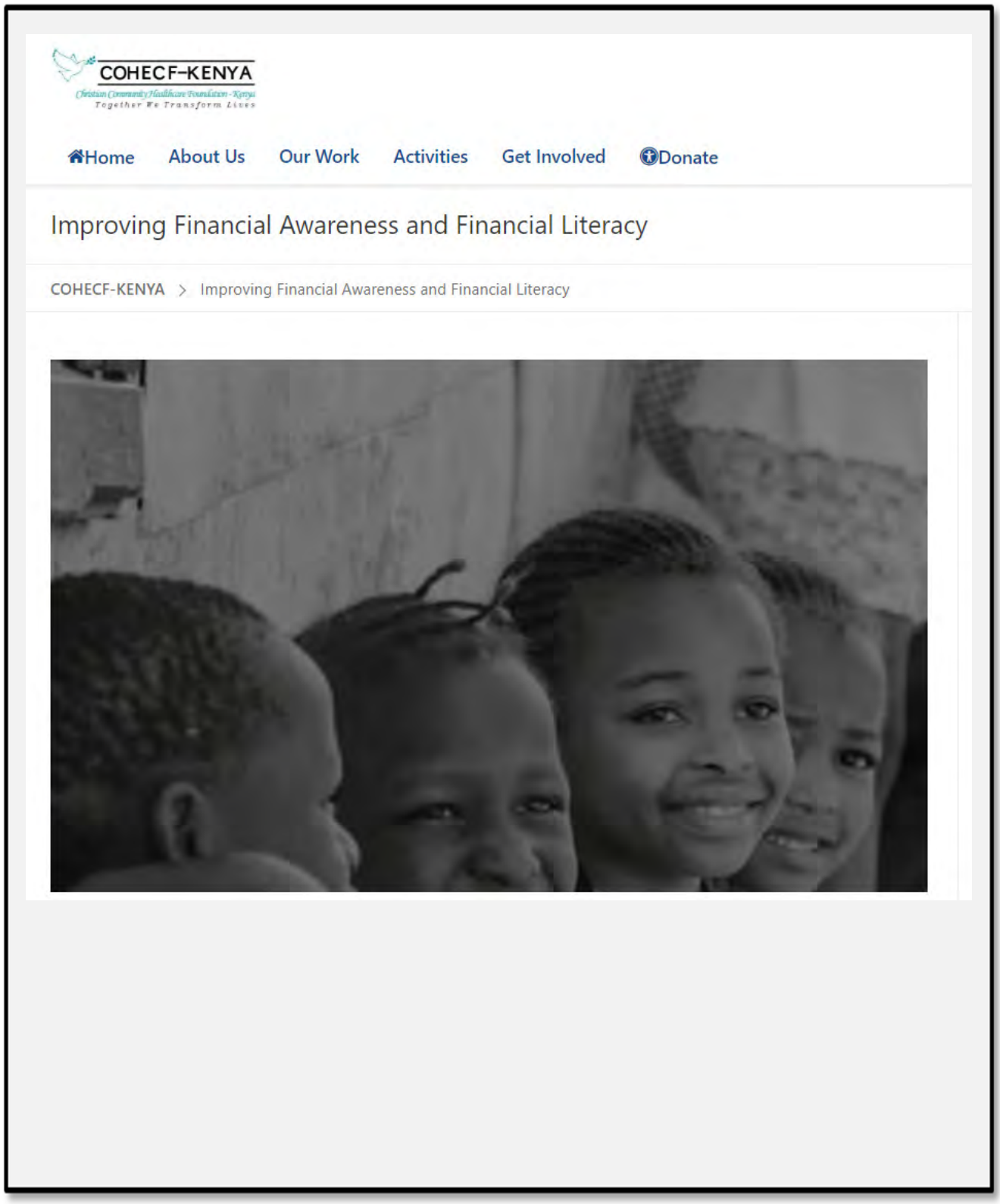
Highlights

- Low levels of financial literacy around the world
- Numeracy and inflation are the *most* understood concepts
- Risk diversification is the *least* understood concept
- Women's financial literacy levels are lower than men's
- The young are a vulnerable group and an important target for financial education programs

http://www.thefinancialawarenessfoundation.org/pdf/TFAF-TIFA-FLMovement-Kenya-ExecSum.pdf

http://cohecfkenya.org/improving-financial-literacy-project/

We are helping to launch The Improving Financial Awareness & Financial Literacy Movement in Kenya



Too many people are on the verge of running out of money prematurely – long before their life expectancy. Many families are burdened with large amounts of debt, while many adults don't have nor realize why it's important to have a current financial,estate and gift plans to protect themselves and their families. We have a serious problem. This lack of financial awareness, along with the financial illiteracy epidemic 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.

Earning and building personal wealth and managing personal finances today are more complicated and more important than ever. We're living longer and need to earn more, save more, invest more wisely to build financial resources to care for ourselves and families. Many of us are insecure with our work and the future of our homes. We see our money being drained by the high cost of food and water, healthcare, housing, education, taxes while dealing with the uncertainty of investments and our local and global economy. We worry about the future, or unfortunately in many cases, simply try not to think about it.

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 our citizen's ability to:-

- Be financially and physically healthy
- Become financially productive and to help grow our economy
- Realistically achieve and maintain their personal and financial dreams
- Enjoy a financially secure and debt free future information.

Significantly improving financial awareness and financial literacy can have a major positive impact on our;-

- **Healthcare**-Advancements in healthcare and technology are helping us to live longer, healthier, and higher quality lives, improving financial awareness and financial literacy can help us earn more and attract needed money and high quality education to take advantage of these healthcare advancements.
- **Education**– Improving financial awareness and financial literacy can help us increase our quality of life and attract the needed financial resources to advance our education system so that every man, woman, and child has the fundamental life skills, knowledge, and opportunity to live successful, happy and productive lives.
- **Peace**– Lasting peace will only exist when the people of a country are properly nourished, healthy, have low or no debt, and have the knowledge and life skills that can give them the opportunity to live and raise their families in safety while they earn and accumulate their fair share of wealth to live happy productive lives.
- **Agriculture**-Our important agricultural sector is under developed and largely inefficient, employing 75% of the workforce compared to less than 3% in the secure developed countries. Improving financial awareness and financial literacy will help us better manage our natural resources, better feed and provide for our growing population, while creating higher paying jobs and better grow our economy.
- **Economic Empowerment**-Key drivers of our economy revolves around every man, woman and child. COHECF-KENYA provides encouragement, education and support to enhance all Kenyans to live successful, happy and productive lives. We give particular emphasis to significantly improve financial awareness and financial literacy as this empowers people to make better informed everyday money decisions. This helps all Kenyans to obtain great jobs and build a better life for themselves and the families. We also encourage families, youth and women in Kenya to explore and initiate innovative businesses and micro-enterprises.

https://www.linkedin.com/pulse/financial-literacy-trends-women-asia-singapore-hong-haotanto-%E9%99%B3%E5%AE%89%E5%A8%9C/

Financial Literacy Trends for Women in Asia: Singapore, Hong Kong Malaysia, the Philippines and Indonesia

Published on January 2, 2018

Anna Vanessa Haotanto 陳安娜 + Follow
CEO, The New Savvy. President, SMU Women Alumni. Host. LinkedIn Power Profile. SG FinTech Assoc, Head, Women in FinTech
20 articles

107 3 4

FinLit for women is NOT just a media play / articles optimised for SEO / chasing for page views. The New Savvy aims to be more than that. We hope to change mindsets through advocacy, education and focus on moving women across the financial management journey.

*We are *actually* passionate about it. We may not be right all the time but we try our best. It's great to have more participating efforts in this!*

And, .. as long as 1 more woman can be inspired to think of her finances, then the team's work is not in vain. :)

https://www.postguam.com/community/april-to-highlight-financial-education-preparedness/article_68a40376-3c80-11e8-90bc-6f138000d6d0.html

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April to highlight financial education, preparedness

Daily Post Staff Apr 11, 2018 (0)

The Offices of Guam Homeland Security and Civil Defense encourage the island to take action to improve their financial futures by participating in National Financial Capability Month, throughout April.

Over the month of April, the Financial Literacy and Education Commission, along with the Federal Emergency Management Agency and the U.S. Department of Treasury will focus on financial preparedness.

Financial Preparedness is important at all levels of income, especially during the challenges of rebuilding lives after a disaster or other emergency, the agencies stated. During stressful disaster circumstances, having access to personal financial, insurance, medical, and other records is crucial for starting the recovery process quickly and efficiently.

Residents are encouraged to take the time now to collect and secure these critical records so in the event of an emergency, the documentation is readily available to start the recovery process without delay. Here are some simple tips to be financially prepared, the agencies stated:

• Gather financial and critical personal, household and medical information.

• Consider saving money in an emergency savings account that could be used in any crisis. Keep a small amount of cash at home in a safe place. It is important to have small bills on hand because ATM's and credit cards may not work during a disaster when needing to purchase necessary supplies, fuel or food.

• Obtain property homeowners or renters, health, and life insurance if you do not have them. Review existing policies for the amount and extent of coverage to ensure that what you have in place is what is required for you and your family for all possible hazards.

Weekly Online Poll

Poll results are published every Monday in The Guam Daily Post.

Should the lieutenant governor be prosecuted for grabbing a police officer's gun?

- Yes, nobody is above the law.
- No, he was just trying to teach a lesson.

Vote View Results

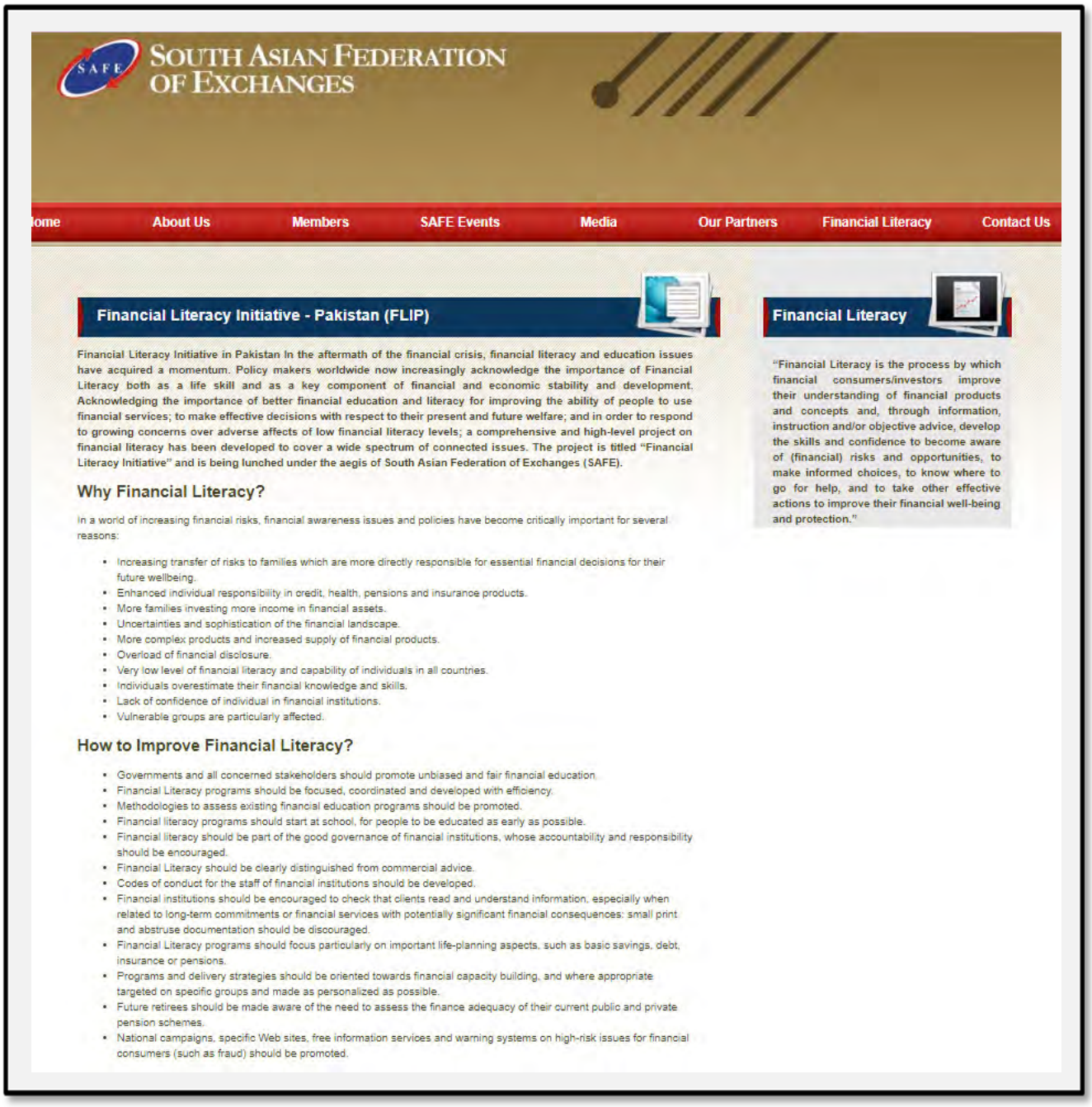
Forum

GovGuam needs to get by with less

The Guam Daily Post 14 hrs ago

In the next few days, Guam lawmakers will face mounting pressure from the Calvo-Tenorio administration to keep the 2

http://www.sunstar.com.ph/davao/business/2017/05/31/bagaforo-financial-literacy-544866



http://kwhs.wharton.upenn.edu/2018/04/prakash-koirala-financial-literacy-champion-nepal/

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Prakash Koirala works with a group of recently graduated high school students in Kathmandu, Nepal.

APRIL 11, 2018

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Prakash Koirala Uses Piggy Banks To Empower Nepalese Students

April is Financial Literacy Month in the U.S. To honor the importance of personal finance and the power of making smart decisions about the money we earn, KWHS is featuring profiles in April of people from around the world who are champions of financial awareness and inclusion and money management.

First up, Prakash Koirala from FinLit Nepal.

To understand Nepal, a landlocked country in South Asia located in the Himalayas, is to consider economic news out of the capital city Kathmandu this week. The Asian Development Bank projected that Nepal's economy will grow 4.9% in fiscal year 2018, compared with 6.9% in 2017. The forward-looking numbers in this Macro Economic Update Report about Nepal are based on a few key factors: the weather and how it has influenced farmers. The report notes, "There is a slight upward revision of the 4.7% growth forecast published in its September edition last year, reflecting better-than-expected harvest despite floods in mid-August." The report goes on to say, "With about one-third share of GDP [Gross Domestic Product], agriculture continues to provide livelihood to two-thirds of the country's population, but mostly at a subsistence level" — in other words, a minimal level that enables farming families to barely get by financially.

It is little wonder, therefore, that a significant percentage of people in Nepal do not have access to financial services. And those who do don't really know how to take advantage of them or to even begin to manage their money.

'It's All about Money'

It was a reality that Prakash Koirala had witnessed from a young age growing up in Dolakha, Nepal. "I was born in a very rich family. At the same time, the community where I was born, I saw the different kinds of people, as well," notes Koirala, who is 26 and now lives in Kathmandu. "They were living in extreme poverty. They were struggling to collect their lunch or dinner. That really motivated me to do something in the field of finance or economics."

Koirala set out to become an economist, but quickly identified a much more hands-on way to impact the lives of his neighbors. "I realized it's all about money. Money drives people into misery and into happiness," says Koraila, who began to promote financial literacy and inclusion in 2011 when he was just a teenager. He later spent extended time in rural parts of Nepal to understand the demands. "Educating people, especially children and women, about how they can use their money was a better way" to make a difference.

Through his company FinLit Nepal, Koirala has developed a financial literacy curriculum that is based in the Nepalese context. He believes strongly in teaching basic financial skills that will empower students and especially women to save their money and ultimately become a part of the country's financial system. He and his small team of staff and volunteers work with school groups to provide month-long lessons in financial literacy. Koirala's "school bank" concept starts with a piggy bank (that isn't always shaped like a pig). "I ask them to save money in this piggy bank for one month," he says. "When it fills up, we break it open and they have 3,000 to 4,000 Nepalese Rupees [about $38 U.S. dollars]. I ask them to go to the nearest financial institution and to open a bank account and save that money in the bank."

As an extension of his financial training, Koirala also works with women in rural areas who take out microloans – a few hundred U.S. dollars – to run very small farming cooperatives or sewing businesses. He teaches them to keep financial diaries of their income and expenses, as well as how to use their loans appropriately and to draw up business plans so they can ultimately have access to even bigger loans. He brings these women together to share their stories of financial success and access and to mentor other women.

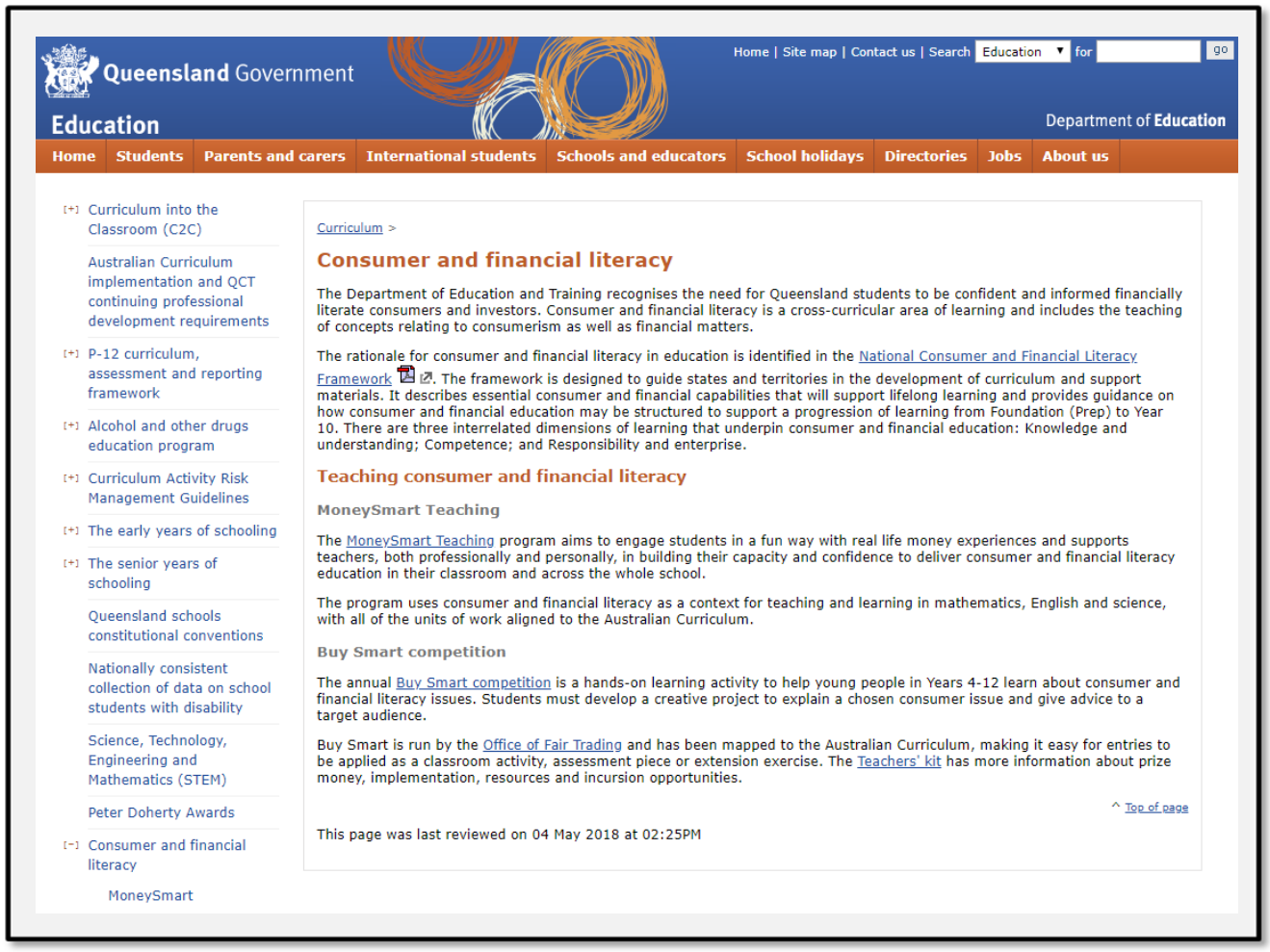
His vision is simple: Financial literacy empowers people. "Money is all about freedom," suggests Koirala, who was a 2015 Child & Youth Finance International youth financial education awareness winner and has also won more recent honors from the British Parliament and the government of Nepal. "The world is moving to digital currency, but in rural Nepal they don't know how to have a bank account or manage money. We need to teach our peer and our community so everybody can understand the basic components related to financial literacy."

Paying It Forward

Koirala's latest creation is a comic book that teaches basic financial concepts, everything from piggy bank savings to understanding interest rates on loans. As a council member at the U.S. Embassy Youth Council in Nepal, he is also determined to help the country implement an effective national strategy around financial literacy. "In the absence of baseline data about the financial literacy level of people in different demographic and socioeconomic characteristics, it is hardly possible to formulate and implement efficient and effective financial literacy policy and strategy," notes Koirala. "I would recommend to government that, before designing and implementing national strategies, to measure the level of financial literacy in the context of a particular district. I would also advise them to create an automated school deposit and withdrawal management information system (e-banking) to promote savings amongst school students."

Students hold a special significance for Koirala because of their passion to take what they learn in his classes back to their families. "I taught basic money management to a girl named Ramila," recalls Koirala, who does outreach to students age 12-18, and college-age students as well. "She passed on what she learned to her siblings and her mother. Now all the family members have bank accounts. She has decided not to get married at a young age and to teach others what she has learned and is training others to become teachers. If we want to make impact on society in the next 10 years, we need to focus on the children."

http://www.education.qld.gov.au/curriculum/financial-literacy/



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- [+] Curriculum into the Classroom (C2C)
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- [+] P-12 curriculum, assessment and reporting framework
- [+] Alcohol and other drugs education program
- [+] Curriculum Activity Risk Management Guidelines
- [+] The early years of schooling
- [+] The senior years of schooling
- Queensland schools constitutional conventions
- Nationally consistent collection of data on school students with disability
- Science, Technology, Engineering and Mathematics (STEM)
- Peter Doherty Awards
- [-] Consumer and financial literacy
  - MoneySmart

Curriculum >

Consumer and financial literacy

The Department of Education and Training recognises the need for Queensland students to be confident and informed financially literate consumers and investors. Consumer and financial literacy is a cross-curricular area of learning and includes the teaching of concepts relating to consumerism as well as financial matters.

The rationale for consumer and financial literacy in education is identified in the National Consumer and Financial Literacy Framework. The framework is designed to guide states and territories in the development of curriculum and support materials. It describes essential consumer and financial capabilities that will support lifelong learning and provides guidance on how consumer and financial education may be structured to support a progression of learning from Foundation (Prep) to Year 10. There are three interrelated dimensions of learning that underpin consumer and financial education: Knowledge and understanding; Competence; and Responsibility and enterprise.

Teaching consumer and financial literacy

MoneySmart Teaching

The MoneySmart Teaching program aims to engage students in a fun way with real life money experiences and supports teachers, both professionally and personally, in building their capacity and confidence to deliver consumer and financial literacy education in their classroom and across the whole school.

The program uses consumer and financial literacy as a context for teaching and learning in mathematics, English and science, with all of the units of work aligned to the Australian Curriculum.

Buy Smart competition

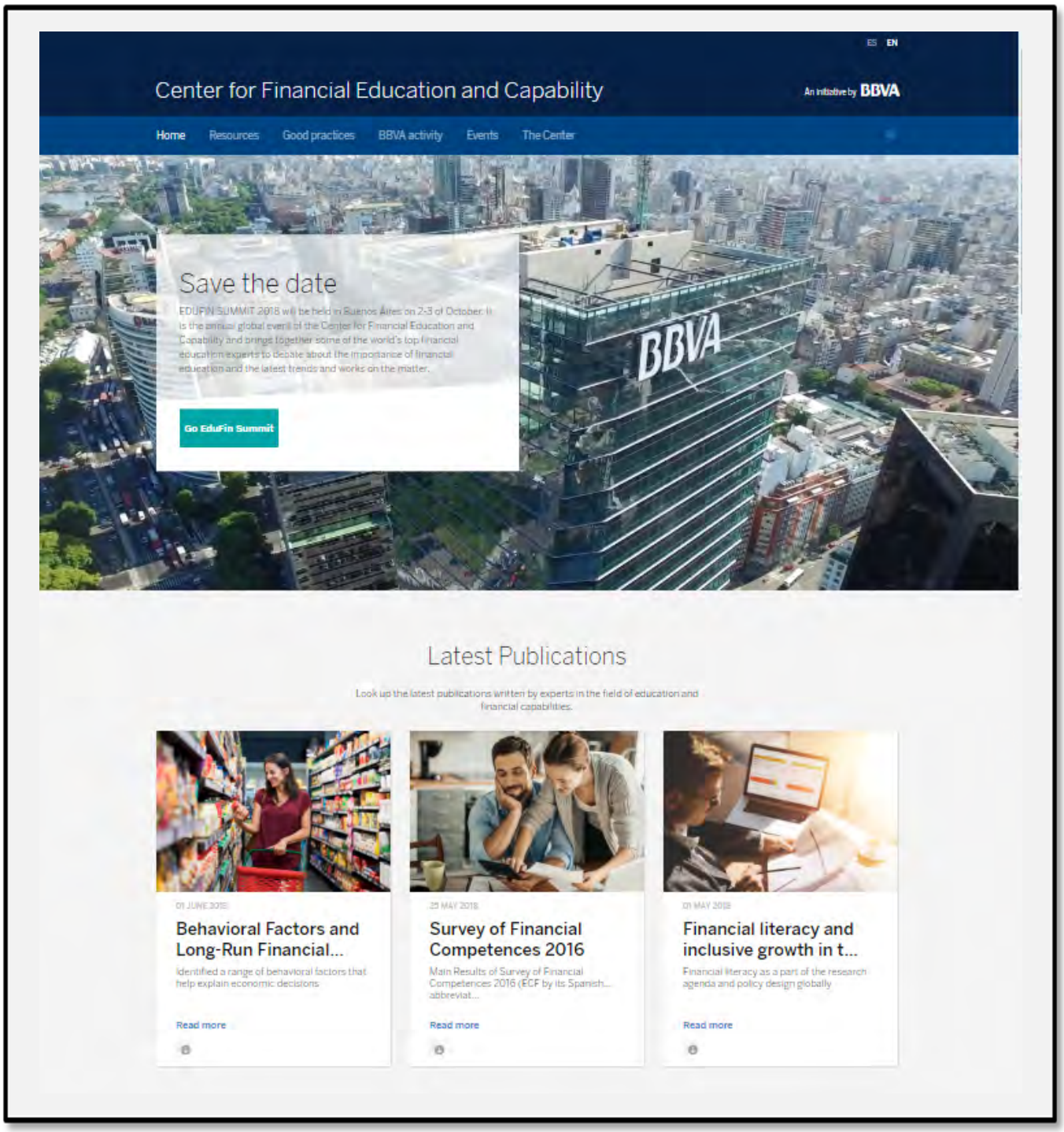
The annual Buy Smart competition is a hands-on learning activity to help young people in Years 4-12 learn about consumer and financial literacy issues. Students must develop a creative project to explain a chosen consumer issue and give advice to a target audience.

Buy Smart is run by the Office of Fair Trading and has been mapped to the Australian Curriculum, making it easy for entries to be applied as a classroom activity, assessment piece or extension exercise. The Teachers' kit has more information about prize money, implementation, resources and incursion opportunities.

^ Top of page

This page was last reviewed on 04 May 2018 at 02:25PM

https://www.bbvaedufin.com/en/



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  - Inclusion +
  - Education –
    - Cha-Ching – the first global financial education programme
    - Prudential apprenticeships: providing a great start
    - First Read – developing children's skills
    - Prudential Africa's scholarship programme
    - Kenyan scholarship scheme launched
    - The BEE programme: teaching inner-city children enterprise skills
    - The Zone: preparing young people for their careers
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Cha-Ching – the first global financial education programme

Prudential has a longstanding commitment to financial literacy and Cha-Ching is our flagship global financial education platform aimed at primary-school children. Developed in Asia with Cartoon Network and Dr. Alice Wilder, an award-winning children's education specialist, the programme helps children learn the fundamental money management concepts of earn, save, spend and donate. Now in its seventh year, the online financial literacy programme, which seeks to instil money-smart skills in children, has expanded from its origins in Asia to each of the four continents where the Group does business. In each of the markets where it has been launched it has been extremely positively received, with strong feedback from parents, teachers, children and political stakeholders.

Following Cha-Ching's introduction to the UK in 2016, research conducted on behalf of Prudential shows that nearly one in four primary school children[1] (23 per cent) have used their parents' card to make purchases and one in five[2] (18 per cent) know their parents' credit or debit card PINs. The research confirms that parents and teachers worry that the cashless society is making it harder for children to understand money.

Cha-Ching (www.cha-chingeducation.co.uk) has now been developed into an online educational resource for use by teachers and parents of primary school children in England and Wales, in partnership with Young Money (formerly pfeg and part of Junior Achievement Worldwide), a charity which supports all educators in developing the financial capability of the young people they work with. The Quality Marked teaching resource is linked to the Personal Finance Education Group's Financial Education Framework and has guidance for teachers on how most effectively to integrate activities into their teaching as well as activities for home-learning. Since launch in late 2016, the resource has been downloaded 17,412 times in 649 schools across the UK.

https://en.prnasia.com/releases/apac/heung-to-middle-school-clinch-the-hong-kong-liberal-studies-financial-literacy-championship-216329.shtml

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Heung To Middle School clinch the Hong Kong Liberal Studies Financial Literacy Championship

2018-07-09 17:21

- *In its fourth year, the program teaches high school students to better plan and manage their personal finance;*
- *This year, the program added new content on protecting payment-related data online*

HONG KONG, July 9, 2018 /PRNewswire/ -- Students from Heung To Middle School won this year's Hong Kong Liberal Studies Financial Championship, beating more than 6,000 other students from 111 schools. The first runner-up is St. Joseph's College and the second runner-up is St. Paul's School (Lam Tin).

In the photo are the winning students and the guests. (Back row of guests: from left to right) Mr. Nate Low, Director, Corporate Responsibility, Visa Asia Pacific; Ms. Niki Lai, Senior Manager, Youth Services, St. James' Settlement; Ms. Alice Lee, Head, Soft Infrastructure & Deposit Protection, Hong Kong Monetary Authority; Ms. Betty Lee, Project Officer, Career Guidance Section, Education Bureau; Ms. Pandora Ip, Chief Commercial Officer, HKEJ; and Mr. Victor Cheng, Executive Director, HKEdCity

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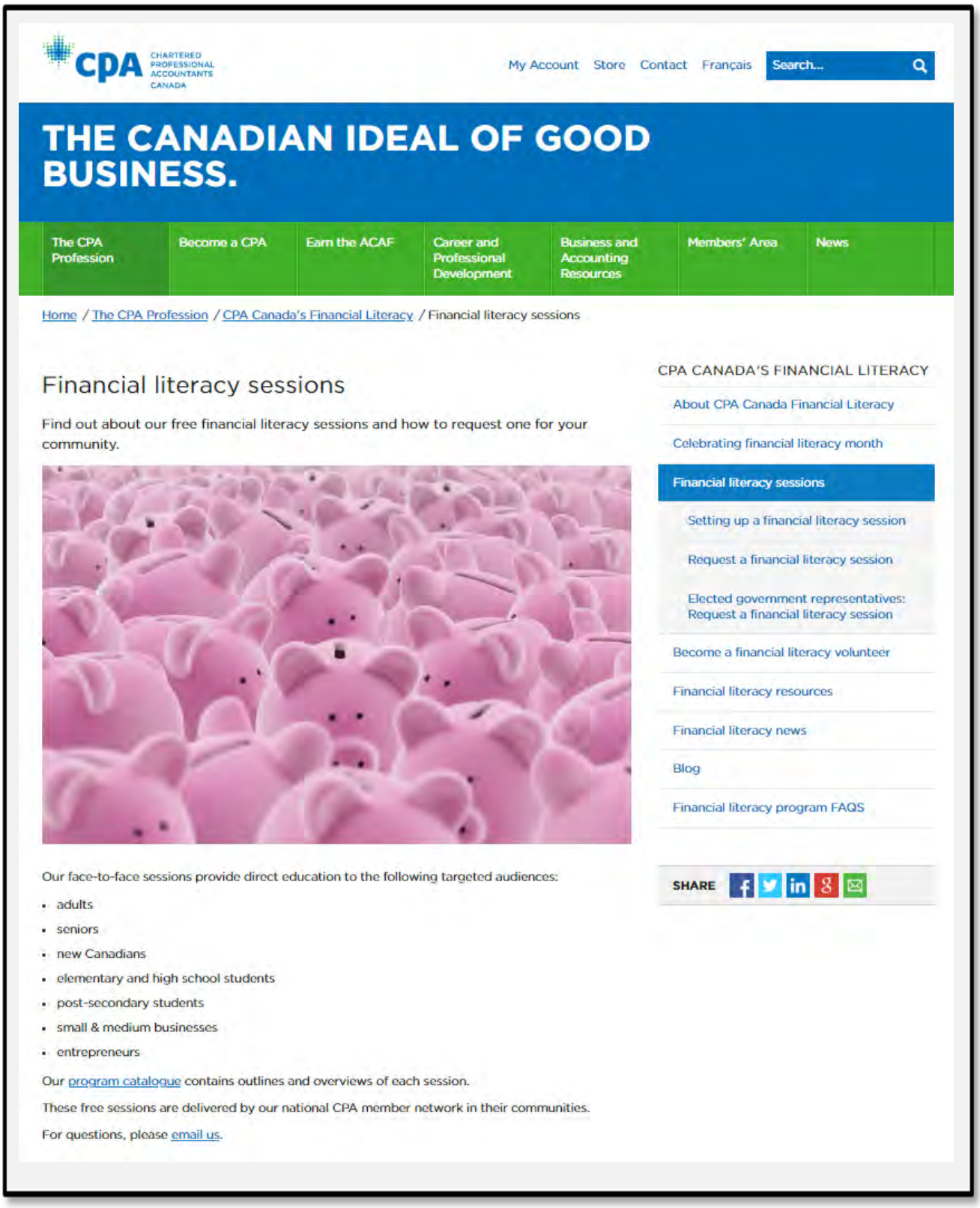
https://www.cpacanada.ca/en/the-cpa-profession/financial-literacy/financial-literacy-education



http://newsroom.genworth.com/2018-05-23-Genworth-Canada-looks-to-promote-financial-literacy-amongst-young-Canadians

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Genworth Canada looks to promote financial literacy amongst young Canadians

TORONTO, May 23, 2018 /CNW/ - Genworth Canada is pleased to announce a sponsorship commitment of $100,000 over the next three years to The University of Waterloo School of Accounting and Finance (SAF) to support the growth and awareness of the University of Waterloo Financial Literacy Competition.

The Financial Literacy Competition (FLC) developed in collaboration with Business Studies teachers within the Waterloo Region, is offered to Grade 9 and 10 students. The FLC is an exciting opportunity for secondary school teachers to engage their students to test and challenge their knowledge in personal finance, accounting and wealth management, as well as providing a solid literacy foundation to prepare them for the future.

Genworth Canada

"Basic financial skills are a critical building block in every person's education. Integrating financial skills development throughout the curriculum ensures that students will have the knowledge to make effective decisions throughout their lives," said James Barnett, SAF Interim Director.

The Genworth Canada sponsorship will help support the extension of the FLC across Canada over the next three years in an effort to bring better understanding and awareness of the importance of financial literacy to young adults. It will also reward and recognize the top scoring students who successfully completed the FLC and assist them with financial support towards post-secondary education.

"Genworth is committed to promoting financial literacy amongst young Canadians. As a company that supports the health of the housing market, education is key to responsible homeownership. We need to ensure our younger generation is equipped with the knowledge to help them become financially stable into adulthood. The Financial Literacy Competition is a great catalyst to spread the information in an interesting and interactive way," said Stuart Levings, President and CEO of Genworth Canada.

Two competitions are planned for this year, with the first contest launching on May 30, 2018 and the second to be scheduled later in the year. For more details on how to participate, please visit Financial Literacy in the Classroom.

About Genworth MI Canada Inc.

Genworth MI Canada Inc. (TSX: MIC) through its subsidiary, Genworth Financial Mortgage Insurance Company Canada ("Genworth Canada"), is the largest private residential mortgage insurer in Canada. The Company provides mortgage default insurance to Canadian residential mortgage lenders, making homeownership more accessible to first-time homebuyers. Genworth Canada differentiates itself through customer service excellence, innovative processing technology and a robust risk management framework. For more than two decades, Genworth Canada has supported the housing market by providing thought leadership and a focus on the safety and soundness of the mortgage finance system. As at March 31, 2018, Genworth Canada had $6.8 billion total assets and $4.0 billion total shareholders' equity. Find out more at www.genworth.ca

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University of Waterloo is Canada's top innovation university. With more than 36,000 students, we are home to the world's largest co-operative education system of its kind. Our unmatched entrepreneurial culture, combined with an intensive focus on research, powers one of the top innovation hubs in the world. Find out more at www.uwaterloo.ca

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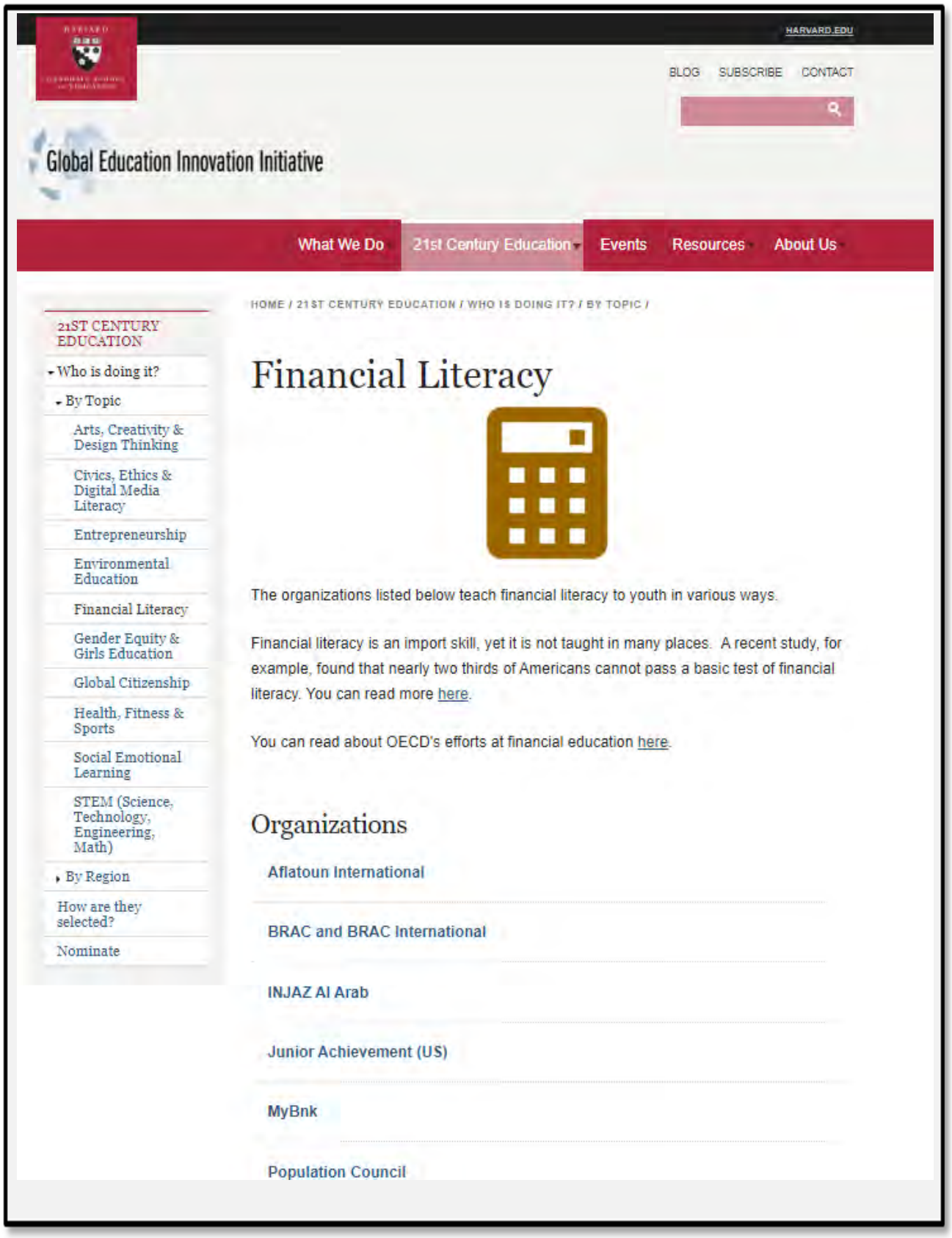
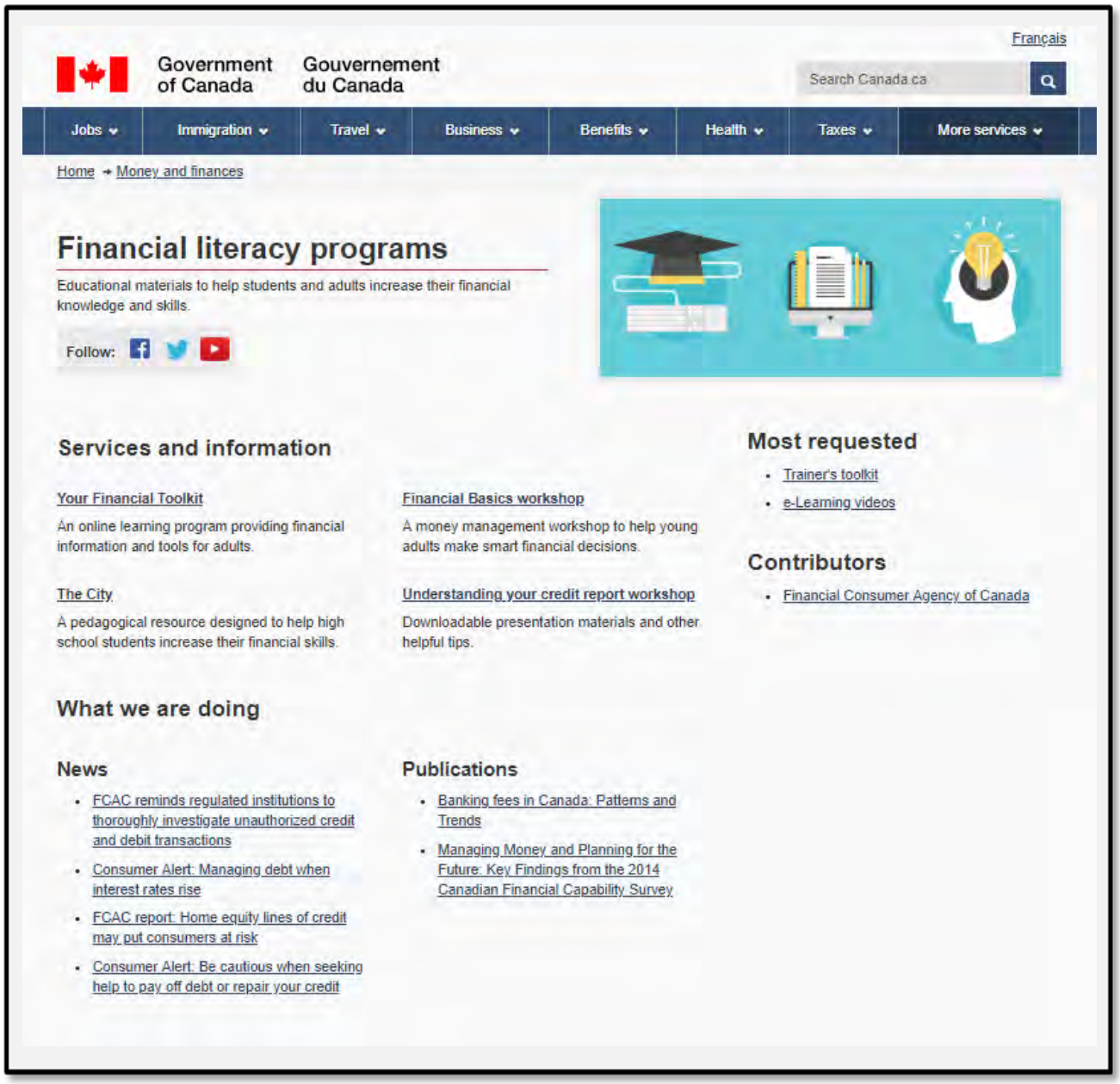
UNIVERSITY OF WATERLOO

For further information: Genworth Canada: Anita Booth, Director of Marketing and Community Relations, anita.booth@genworth.com, 905-287-5394 or Sheilaah Guthrie, 226-338-3916 Sheilaah.Guthrie@uwaterloo.ca

https://globaled.gse.harvard.edu/financial-literacy



https://www.canada.ca/en/financial-consumer-agency/services/financial-literacy-programs.html



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Financial literacy programs

Educational materials to help students and adults increase their financial knowledge and skills.

Follow:

Services and information

Your Financial Toolkit

An online learning program providing financial information and tools for adults.

Financial Basics workshop

A money management workshop to help young adults make smart financial decisions.

The City

A pedagogical resource designed to help high school students increase their financial skills.

Understanding your credit report workshop

Downloadable presentation materials and other helpful tips.

Most requested

- Trainer's toolkit
- e-Learning videos

Contributors

- Financial Consumer Agency of Canada

What we are doing

News

- FCAC reminds regulated institutions to thoroughly investigate unauthorized credit and debit transactions
- Consumer Alert: Managing debt when interest rates rise
- FCAC report: Home equity lines of credit may put consumers at risk
- Consumer Alert: Be cautious when seeking help to pay off debt or repair your credit

Publications

- Banking fees in Canada: Patterns and Trends
- Managing Money and Planning for the Future: Key Findings from the 2014 Canadian Financial Capability Survey

About The Financial Awareness Foundation

The Financial Awareness Foundation
Improving Financial Awareness & Financial Literacy™
www.TheFinancialAwarenessFoundation.org

The Financial Awareness Foundation, is a 501(c)(3) nonprofit organization; our mission is to significantly help solve a major social problem dealing with the lack of financial awareness and financial literacy.

The Financial Awareness Foundation is a 501(c)(3) nonprofit organization; our mission is to significantly help solve a major social problem dealing with the lack of financial awareness and financial illiteracy.

The Foundation serves as a nonpolitical "financial awareness advocate" for the general public, the financial service and nonprofits professionals and their organizations, educational institutions, municipalities, and employers.

(Click on the graph to see our one minute video)

Mission: Our mission is to significantly help solve a major social problem 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
- Advance their philanthropy and legacy plans.

With so many people on the verge of running out of money before their life expectancy and over half your friends and neighbors not having an up-to-date estate plans to protect themselves and their families we have a serious problem. This lack of financial awareness and financial literacy places a huge amount of pressure on families and friends, employers, nonprofits; as well as the government. This is not just a domestic challenge it is an international one. We feel the solution to these financial challenges revolves around better financial education.

Purpose: The Foundation serves to benefit you by significantly improving financial awareness and financial literacy.

Vision: The Foundation envisions a world where every person has access to the right financial advice and the skills and tools to manage their finances so they can achieve and maintain their financial stability, security, and freedom throughout their lives, while advancing their personal philanthropy. We see this happening by significantly improving both the public's financial awareness and their financial literacy, while developing & assembling educational content to assist financial service and nonprofit professionals in providing high-quality, cost-effective services to the general public.

Core Values:

1. **Public Service** – Serve as a nonpolitical "financial awareness advocate" to the general public providing them with the essentials principles of smart personal financial management so they can make better every day financial decisions throughout their lives.
2. **Knowledge** – Encourage and support financial education to improve financial awareness and financial literacy.
3. **Collaboration** – Recognize, promote, and unite organizations that are championing improving financial awareness and financial literacy with other organizations, nonprofits, educational institutions, municipalities, and employers, and individuals.
4. **Diversity** – Promote cultural diversity within the financial services professions to better serve a diversified public.
5. **Ethics** – Encourage ethical behavior within financial service professions, nonprofits, and the business world.

Focus: The Financial Awareness Foundation has two main focal points that 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 venues of

   - **National Financial Literacy Month (April)**
     http://www.thefinancialawarenessfoundation.org/pdf/About-NationalFinancialLiteracyMonth.pdf
   - **National Estate Planning Awareness Week (3rd week in October)** (We worked with Congressman Thompson's Office during 2007 and 2008 to help create this proclamation that was signed by 50 bi-partisan Congresswomen and Congressmen, and have helped to advance and promote it since.)
     http://www.thefinancialawarenessfoundation.org/pdf/About-NationalEstatePlanningAwarenessWeek.pdf

   The strategy here is to touch the majority of the general public and financial service and nonprofit professionals at least twice a year through these strategic venues with a **friendly educational and entertaining (edutain) reminder to get and keep your financial, estate, and plans in order.**

We understand that this is a massive undertaking. As we move into the 9th year of the **Improving Financial Awareness & Financial Literacy Movement** it's being accomplished through thought leading financial service and nonprofit organizations and their professionals, educational institutions, municipalities, and employers.

2. The Foundation also delivers and develops exceptional educational content and programs 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.

With so many people on the path to or verge of running out of money before their life expectancy, many families burdened with large amounts of student loans and other forms of debt, and more than half of the adults (120 million - US) not having up-to-date estate and financial plans to protect themselves and their families, we have a serious problem. This lack of financial awareness and financial illiteracy epidemic places a HUGE growing amount of pressure on families and friends, employers, nonprofits; as well as the ultimate safety net – the state and federal government. **This is not just a US epidemic it's an international one.**

We are hard at work to become the 'foundation of choice' for improving financial awareness and financial literacy.

Organizations 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 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/index.html
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. **The Financial Awareness Foundation Annual Report & Business Plan**
   http://www.thefinancialawarenessfoundation.org/pdf/TFAF-FoundationReport&BusPlan.pdf
5. 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. For the financial service and nonprofit professionals - ***How Improving Financial Awareness & Financial Literacy Can Increase Your Bottom Line***
   http://www.thefinancialawarenessfoundation.org/pdf/TFAF-AdvisorsSupport-ImprovingFinancialAwareness-CanIncreaseYourBottomLine.pdf
4. For the general public - **Supporting Improving Financial Awareness & Financial Literacy Is A Winning Opportunity For All**
   http://www.thefinancialawarenessfoundation.org/pdf/TFAF-PublicSupportfortheImprovingFinancialAwareness.pdf
5. **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 Personal Finance Publications

Here is a link to download the 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-FinlliteracyEpidemic.pdf

If you have further ideas or require additional information about us, the improving financial awareness & financial literacy movement, campaigns, programs and activities, or wish to discuss volunteer activities, sponsorships, planned gifts, and contributions / grants to **The Financial Awareness Foundation**, please contact me directly.

Thank you for your consideration and we look forward to hearing from you.

Respectfully submitted,

Valentino Sabuco, CFP®
Executive Director & Publisher
The Financial Awareness Foundation
A 501 (c)(3) Nonproifit Organization
Dedicated to "*Improving financial awareness & financial literacy…*" SM

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

So What is Financial Literacy?

Financial Literacy is the understanding and effective use of the essential principles of smart personal financial management to address everyday financial decisions in an informed manner, thus empowering people 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
- Advance their philanthropy and legacy plans.

– **The Financial Awareness Foundation**

The FINANCIAL AWARENESS Foundation

"Your Financial Partner"

Improving Financial Awareness & Financial Literacy™

Donor Contribution Form

Have You Ever Heard Someone Say…

"Doesn't the government provide for that?"

"Estate and financial planning is too complicated and expensive."

"All my property is titled in joint tenancy with my spouse so I don't need a will."

"Estate and financial planning is only for the rich."

"I'm too young to do estate or financial planning."

The Foundation serves as a nonpolitical and neutral "financial awareness advocate" for the public, the professionals and their associations, educational institutions, and nonprofits. Our mission is to significantly help solve a major social problem dealing with the lack of financial awareness and financial literacy. We believe that teaching financial literacy and the essential principles of smart personal financial management are very important. This gives people the tools to address everyday financial decisions in a more informed manner and have the best possibilities to reach and maintain their personal financial freedom, security, and philanthropy.

WE CAN'T DO THIS ALONE – WE NEED YOUR HELP!

Please consider making a contribution to The Financial Awareness Foundation by completing and returning this page. We are a 501(c)(3) nonprofit organization. Unless you request otherwise, your contribution will be given recognition on The Financial Awareness Foundation website and in next year's Foundation Report. Thank you for your consideration.

To learn more about us, link to http://www.TheFinancialAwarenessFoundation.org

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Click or visit http://home.thefinancialawarenessfoundation.org/donate.html to make your online contribution or enclosed a check payable to "The Financial Awareness Foundation" *or* complete the following credit card form.

Please accept my contribution of $_____

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Use of my donation for: __ Unrestricted __ Improving Financial Awareness __ Professional Education __ Scholarships

Call, email, or mail your generous contribution to us at:

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Improving financial awareness & financial literacy™

The FINANCIAL AWARENESS Foundation

A 501 (c)(3) Nonprofit Organization Dedicated to Significantly:
Improving financial awareness & financial literacy™

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