


The FINANCIAL AWARENESS Foundation
"Your Financial Partner"
Improving Financial Awareness & Financial Literacy™

Evaluation Services, Inc.
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Greetings
How Financial Literacy Month Can Build Your Practice While Benefiting YOUR Clients & Community

Valentino Sabuco, Executive Director
The Financial Awareness Foundation
www.TheFinancialAwarenessFoundation.org

Charles Rossmann, COO
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Our Presenters



- Executive Director and Publisher of The Financial Awareness Foundation
- Career long advocate for improving the public's financial awareness and financial literacy while pioneering "fee-only" financial planning
- Authored consumer personal finance books, syndicated columnist, speaker on the essential principles smart money management and Improving Financial Awareness & Financial Literacy
- Instrumental in initiating the creation of Congressional legislation that resulted in the passing of H Resolution 1499 on September 27, 2008, proclaiming henceforth the third full week in October to be known as National Estate Planning Awareness Week
- Founded and managed a financial publishing and technology company that developed retail software for Kiplinger/H & R Block, architected and developed one of the first personal financial website portals to bring financial planning to the public
- Very Early Certified Financial Planner (CFP®)
- Bachelor of Science Business Administration from the University of San Francisco (USF)
- Enjoys golf and tennis, lives in Sonoma County with wife and daughters

Valentino Sabuco
Executive Director
The Financial Awareness Foundation
A 501(c)(3) Nonprofit Dedicated to Significantly
Improving financial awareness & financial literacy...
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Background & Mission

The Financial Awareness Foundation serves as a nonpolitical "financial awareness advocate" for We The People - the general public, financial service, nonprofit and educational professionals and their organizations, municipalities, employers and news media..

1. 501 (c)(3) nonprofit organization
2. Addressing a major social problem dealing with the lack of financial awareness & financial illiteracy
3. Believes that creating financial awareness and teaching financial literacy and the essential principles to smart personal financial management is VERY important
4. Taking an active leadership role uniting
 - Financial service & nonprofit associations and their members
 - Financial service & nonprofit professionals and their companies
 - Technology companies
 - Employers
 - Educational institutions
 - Government entities
 - News media

to take part in a concentrated personal finance content media blitz every six months during the strategic campaign venues of

- Financial Literacy Month in April
- Estate & Gift Planning Awareness Month in October

Helping to make this a better world...



6. Developing and assembling high quality educational content
7. Assisting financial service & nonprofit professionals and their organizations, employers and academia to provide high-quality, financial education and cost-effective financial services.

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We Have A Big Problem

- **Over 50% of adults don't have nor understand the importance of having a current financial, estate & gift plan** to protect themselves and their family's assets.
- **70% of those reaching age 70 are nearly out of money.**
- **Excessive debt** is destroying individuals, families and businesses. 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.
- **People are making critical life decisions** based on information gained from non-experts and fragmented out-of-date sources.
- This creates a **HUGE** social challenge for families and friends, employers, nonprofits, and the ultimate safety-net the government.
- We have entered into the **greatest wealth transfer in history**, an estimated \$59 trillion - divided among heirs, charities, estate taxes and estate closing costs - will be transferred from 116 million American households from 2007 to 2061.



- Without some forward planning / effort a significant amount of these assets will be wasted.
- Remaining assets may not go to the right person(s) / organization(s), and not used as intended.

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There Is A Solution

There's a real solution to this lack of financial awareness and the financial illiteracy epidemic.

It revolves around educating and motivating The People - general public, educators, financial service and nonprofit professionals and their organizations to the essential principles to smart money management while taking appropriate actions to get & keep their financial house in order by having a current financial, estate, & gift plans.

We can use your assistance

As leaders in the financial service and nonprofit community, you have first-hand experience with the challenges Americans face with regards their financial, estate and gift planning. You are also in a position to help enact appropriate changes.



Helping to make this a better world...

Together we are uniquely positioned to understand & serve the public, financial service organizations and their professionals, along with nonprofits and their professionals and donors.


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Master Plan & How Everyone Benefits!

How Are We Going To Accomplish This? - The Goals

- **Substantially** improve financial awareness and financial literacy
- **Touch every adult, man, women and child** – at least 2 times per year with educational and motivating reminders to get and keep their financial house in order with a current financial, estate and gift plan
- **Alert the general public why having a current and up-to-date financial, estate and gift plans are an important financial responsibility not only to themselves but to their families and loved ones**
- **Inform and educate the general public, in an entertaining way**, to the essentials principles to smart money management – the foundation to personal finance knowledge
- **Motivate the public to take appropriate action** to get and keep their financial house in order with a current financial, estate and gift plan
- **Guide the general public** to find the right financial service professionals to cost effectively implement and update their financial, estate, and giving plans.
- **Educate financial service and nonprofits** professionals and their organizations to better serve their clients



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Ways to Participate

- 

Something to give your clients while they are visiting you at your next meeting
 - A financial literacy quiz - Some Questions to Ponder
http://www.thefinancialawarenessfoundation.org/pdf/TFAF_Quiz-SomeQuestionsToPonder.pdf
- 

- TFAF-12 Month Financial Fitness Plan
<http://www.thefinancialawarenessfoundation.org/pdf/TFAF-12MonthFinFitnessCalendar.pdf>
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Place financial, estate & gift planning editorial content into your website, newsletters, social media groups, your chapters local newspapers & radio/television/web-based shows and ads, in support of Financial Literacy Month & Estate & Gift Planning Awareness Month.
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Add an 'Improving Financial Awareness & Financial Literacy Page' to your website.
<http://www.monterey.org/library/Events/Financial-Awareness-Workshops>
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Host / present / participate in a 'general public' or 'professional' national webinar or local seminar built around financial, estate and gift planning during the months of April & October
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Circulate improving financial awareness movement and campaign materials to colleagues and associates; encourage them to support & actively participate in these important events.
http://www.thefinancialawarenessfoundation.org/pdf/TFAF_AdvisorsSupportImprovingFinancialAwareness-EncourageYourBottomLine.pdf
- 

Ask your State Governor and other local political contacts to provide supporting proclamations for The Improving Financial Awareness & Financial Literacy Movement.
<http://home.thefinancialawarenessfoundation.org/pdf/HowToImproveFinancialAwareness-NFLM/NFLAW/Proclamation.pdf>
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Add a "We Support Improving Financial Awareness & Financial Illiteracy" icon to your website or social media.

If you need free content, tools, or ideas visit our website www.TheFinancialAwarenessFoundation.org

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Why do this? Who benefits from this?

- **You benefit by**
 - being recognized as a thought leader
 - generating goodwill that attracts new patrons and retain existing ones
 - receiving personal financial and estate and gift planning materials
 - receiving a powerful campaign and program to use to generate new revenues
- **Families benefit by**
 - learning the essential principles to smart money management
 - being empowered to make better informed productive everyday decisions
 - saving time and money with their financial advisors and service providers
 - having the best possibilities to reach and maintain their personal and family financial dreams
 - enjoying a financially secure debt free future, pass on values, knowledge and assets to future generations to make their lives and this world a better place
- **Financial advisors and their organizations benefit by**
 - acquiring new business from more informed and motivated clients
- **Nonprofits and fundraisers benefit by**
 - increased donations, planned gifts and bequests from more informed and motivated donors and volunteers
- **Universities / Colleges benefit by**
 - having alumni, faculty and staff who are less stressed, happier and more productive and more philanthropic.

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Why do this? Who benefits from this?

- **Employers benefit by**
 - having less stressed and happier more productive employees
- **Philanthropists benefit by**
 - helping to solve a major social problem that leads to a better world
- **News media benefit by**
 - from bringing important timely content to its audience
- **Municipalities benefit by**
 - having happier and financially successful constituents, and a reduced strain on social welfare services
- **Everyone actually benefits with a stronger and financially sound economy**


Please join and actively participate in The Movement

This is a great business development opportunity while helping to solve a major social challenge


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Thank You!



We are hard at work to become
YOUR 'foundation of choice' for Improving Financial Awareness & Financial Literacy

If you found this presentation valuable and would like to assist us financially
 Take out your smart phone and make a "Tax Deductible" contribution to us now by
 Googling TheFinancialAwarenessFoundation.org **Donate Now**
 and click on the **Donate Now**  Thanks for your consideration

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Evaluation Services, Inc.
APPRAISE Since 1915

Q & A



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

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Thank You!

Thanks for allowing us to share this with you!

We welcome your assistance and support
 To learn 'how you can make a meaningful difference' visit
www.TheFinancialAwarenessFoundation.org



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