



The **FINANCIAL AWARENESS** Foundation
"Your Financial Partner"

Improving Financial Awareness & Financial Literacy™

Evaluation Services, Inc.
Since 1985
APPRAISE



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

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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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www.TheFinancialAwarenessFoundation.org

- 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



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.



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.**





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.



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





Master Plan & How Everyone Benefits!

The Plan

Touch every adult and every financial service and nonprofit professional at least twice a year through a concentrated personal finance content media blitz built around the strategic campaign venues of:

- **Financial Literacy Month (April)**
- **Estate & Gift Planning Awareness Month (October)**

with educational and motivating content, reminders and tools for making wise informed lifelong financial decisions and to get and keep your financial house in order by having current financial, estate and gift plans.

**This is a massive undertaking.
But as we move into the 11th year it's being accomplished through leading**

- Financial service associations and their members
- Nonprofit associations and their members
- Financial service and nonprofit professionals and their companies
- Educational institutions / Government Entities
- Technology Companies / Employers
- News Media





The **FINANCIAL AWARENESS** Foundation
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It's Working Sampling of the Personal Finance Media Blitz



The Report & Magazine

Some fun & interesting links from participating organizations

Financial Literacy Art Contest with \$9,500 in scholarships

<http://www.theoaklandpress.com/general-news/20180417/7th-annual-financial-literacy-art-contest-rewards-students-with-9500-in-scholarships>

Financial Literacy Tour by the Gooding Band

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

Citizens Bank Announces More Than \$1.5 Million In Financial Literacy Charitable Contributions

<https://finance.yahoo.com/news/citizens-bank-announces-more-1-123000008.html>

Couple of Strategic Partners

AICPA

<https://blog.aicpa.org/2016/04/the-growing-importance-of-financial-literacy-month.html#sthash.aAMEqK9j.dpbs>

American Academy of Attorney-CPAs

<http://www.multibriefs.com/briefs/aaacpa/AAACPA041818.php>

National Association of Charitable Gift Planners

<http://blog.charitablegiftplanners.org/helping-to-improve-financial-awareness-financial-literacy> ♦ <https://charitablegiftplanners.org/news/press-release-cgp-partners-promote-financial-literacy-month-april>

The City of Monterey and its Public Library

http://www.thefinancialawarenessfoundation.org/pdf/Monterey-FPFlier_2018-031518.pdf ♦ <http://www.monterey.org/library/Events/Financial-Awareness-Workshops>



Our 2019 Distinguished Co-Honorary Chairs for Improving Financial Awareness & Financial Literacy



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 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 Martyue 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. Marty is an estate planning attorney and CPA from Paramus, New Jersey. Earned his Bachelor of Science degree from Wharton School, MBA from the University of Michigan, and a Law degree from Fordham University School of Law. He is a widely quoted expert on tax matters for many financial and business publications and frequently appears on television and cable television shows. Marty has authored over 40 books and over a 1000 articles. Marty's wife Patti was diagnosed with the chronic illness multiple sclerosis (MS) in 2006. Marty and Patti educated themselves about living with MS and its potential long-term emotional and financial costs. Marty observed that the legal, financial planning and CPA professionals were frequently overlooking the nuances of estate and financial planning for the at least 130 million Americans living with chronic illness, and has set out to change that reality in order to educate professional advisers, spur awareness and raise funds to for many charities serving those living with Chronic Illness.



Representing News Media Thought Leadership

Mark Solheim, Editor of Kiplinger's Personal Finance Magazine. Kiplinger is one of the most trusted sources of personal finance information today and was America's first personal finance magazine, originally published in 1947. Mark has been part of the Kiplinger team since 1980, when he joined the staff of Kiplinger's Changing Times as an editorial assistant. Before rising to Editor, Mark served as chief copy editor, writer, assistant managing editor, managing editor, and editor of Kiplinger.com. Mark is a past president of the Washington Automotive Press Association, and was nominated for a National Magazine Award. He holds a B.A. from University of Virginia, and a Masters in Writing from Johns Hopkins.

We are reaching out to more employers, universities and colleges to join in The Movement. You can download the executive summaries & overviews of these two new No-Cost programs from our website

- The Financially Green Organization Certification Program



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


- The financial PARTNER University / College Program


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






Ways to Participate


1.  


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>
2. 

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.
3. 

Add an 'Improving Financial Awareness & Financial Literacy Page' to your website.
<http://www.monterey.org/library/Events/Financial-Awareness-Workshops>
4. 

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
5.  

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-AdvisorsSupport-ImprovingFinancialAwareness-CanIncreaseYourBottomLine.pdf>
6. 

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/DraftImprovingFinancialAwareness-NFLM-NEPAW-Proclamation.pdf>
7. 

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



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 financial 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.



Why do this? Who benefits from this?



➤ **Employers** benefit by

- having less stressed and happier more productive employees



➤ **Philanthropists** benefits by

- helping to solve a major social problem that leads to a better world



➤ **News media** benefits 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



Want to be financially empowered?
 Download this complimentary set of invaluable personal financial management publications.

Download the complimentary Personal Finance Publications Set from www.TheFinancialAwarenessFoundation.org 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.



The Personal Finance Publication Set



Your financial PARTNER Overview—Essential Principles to Smart



Your financial PARTNER Guidebook—The Personal Financial



Your Estate & Gift Planning Organizer The Life Long Planning Tool



Discover all the secrets of personal finance so you can

- ✓ Make better everyday money decisions
- ✓ Enjoy a financially secure debt-free future
- ✓ Live a quality life without outliving your wealth
- ✓ Save time and money on financial matters
- ✓ Have the peace of mind you are making the right money decisions
- ✓ Work better with your financial advisors and financial product providers
- ✓ Pass on values, knowledge & assets to future generations to make their lives & the world a better place

These are not just books, they are a **Powerful Systematic Approach**
 To better managing your & your family's **Financial, Estate & Gift Planning** over your entire lifetime

To get your complimentary copy of these special publications, visit

www.thefinancialawarenessfoundation.org/

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





The Improving Financial Awareness & Financial Literacy Movement & Campaigns

If you are looking for a meaningful cause to support please consider volunteering and be part of The Improving Financial Awareness & Financial Literacy Movement.



Help us touch the vast majority of The People - the general public and financial service and nonprofit professionals at least twice a year with a concentrated personal finance content media blitz built around the strategic campaign venues of:

- **Financial Literacy Month (April)**
- **Estate & Gift Planning Awareness Month (October)**



To Learn More About The Improving Financial Awareness & Financial Literacy Movement



About The Movement

- Supporting Improving Financial Awareness & Financial Literacy Is A Winning Opportunity For All
<http://www.thefinancialawarenessfoundation.org/pdf/TFAF-PublicSupportfortheImprovingFinancialAwareness.pdf>
- For Financial Service / Nonprofit Advisors – How Improving Financial Awareness & Financial Literacy Can Increase Your Bottom Line
<http://www.thefinancialawarenessfoundation.org/pdf/TFAF-AdvisorsSupport-ImprovingFinancialAwareness-CanIncreaseYourBottomLine.pdf>
- Improving Financial Awareness & Financial Literacy Movement Programs Overview / Planner
<http://home.thefinancialawarenessfoundation.org/pdf/TFAF-ImprovingFinancialAwarenessCampaign&ProgramPlanner.pdf>
- The Improving Financial Awareness & Financial Literacy Movement Report & Magazine
<http://www.thefinancialawarenessfoundation.org/pdf/TFAF-FallCampaignReport&Magazine.pdf>

Programs

- The Financially Green Organization Certification Program™ Executive Summary & Overview
<http://www.thefinancialawarenessfoundation.org/pdf/TFAF-FinanciallyGreenOrganizationCertProgramOverview.pdf>
- The Your *financial* PARTNER University / College Program™ Executive Summary & Overview
<http://www.thefinancialawarenessfoundation.org/pdf/TFAF-YourFPUUniversityProgramOverview.pdf>
- The City of Monterey and its Public Library (The oldest in California) made this presentation to their patrons and the Greater Monterey Bay Area Residents as a Community Gift
<http://www.thefinancialawarenessfoundation.org/pdf/TFA-Monterey-FinLiteracyFlier-Spring2018.pdf>
<http://www.monterey.org/library/Events/Financial-Awareness-Workshops>

About Us

- The Financial Awareness Foundation's Website
<http://www.thefinancialawarenessfoundation.org>
- About The Financial Awareness Foundation
<http://home.thefinancialawarenessfoundation.org/pdf/TheFAFoundationIntro.pdf>





The **FINANCIAL AWARENESS** Foundation
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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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Q & A



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



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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