

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

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 our adults (120 million), and the vast majority of our graduating students not having up-to-date financial and estate plans to protect themselves and their families, **we have a serious problem**. This lack of financial awareness and a 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.

### **Do you realize?**

- 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 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, faculty and administrative staff, and alumni.) and the vast majority of **students over 18 don't have a current estate 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, including graduating college students. 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.



### **The FINANCIAL AWARENESS Foundation**

A 501(c)(3) Nonprofit Organization Dedicated to Significantly  
**Improving Financial Awareness & Financial Literacy...**<sup>TM</sup>

959 Golf Course Drive, #273 ♦ Rohnert Park ♦ Sonoma County ♦ CA 94928 - (version 0342917)

© Copyright The Financial Awareness Foundation ♦ [www.TheFinancialAwarenessFoundation.org](http://www.TheFinancialAwarenessFoundation.org) ♦ 707.586.8620

- What could Prince's estate of \$300+ million do in the right hands? Music scholarships, teach entrepreneurship, help advance cures for health problems, help feed many, improve financial awareness and financial literacy, etc.
- 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 financial decisions based on information gained from non-experts and fragmented sources.
- **We have entered into the greatest wealth transfer in history; and this will affect the SSU Community**. 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 as reported by John J. Havens and Paul G. Schervish from the Center on Wealth and Philanthropy Boston College.
- **Without some financial, estate, and gift 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 run out of money long before passing.
- **This is not just a domestic epidemic it is an international one.**

Every two years, the **Council for Economic Education (CEE)** conducts a comprehensive look into the state of K-12 economic and financial education in the United States, collecting data from all 50 states and the District of Columbia. Following is some of their recent findings:

<http://surveyofthestates.com/>

<http://councilforeconed.org/policy-and-advocacy/survey-of-the-states/>

1. 40% of Millennials say they are overwhelmed with debt.
2. Over 50% of Millennials say they are living paycheck to paycheck and are unable to save for the future.
3. 75% of credit cards carrying college students were unaware of late payment charges.
4. 43% of Millennials use costly non-bank borrowing methods like payday loans, pawn shops, and rent-to-own stores.
5. Nearly 25% of adults admit that they do not pay their bills on time.
6. Only 17 states require students to take a high school course in Personal Finance.
7. Only 20 states require students to take a high school course in Economics.
8. The number of states with standardized testing in Economic has dropped from 27 to 16 since 2002.
9. Only five states require a stand-alone course in Personal Finance for high school graduation.
10. Fewer than 20% of teachers report feeling competent to teach personal finance topics.
11. More than one in six students in the US does not reach the baseline level of proficiency in financial literacy.
12. 72% of parents experience at least some reluctance to talk to their kids about financial matters.
13. Students from states where a financial education course was required were
  - more likely to display positive financial behaviors and dispositions
  - more likely to save



- pay off credit cards in full each month
  - less likely to be compulsive buyers
  - more likely to take reasonable financial risks.
14. State financial education requirements also have a meaningful impact on student's financial condition later in life.
- Students from state with required financial education courses have higher credit scores, and a lower probability of delinquency as young adults.

15. Quotes

- "To fully participate in society today, financial literacy is critical."**(ANNAMARIA LUSARDI, DENIT TRUST CHAIR OF ECONOMICS AND ACCOUNTANCY, GEORGE WASHINGTON UNIVERSITY SCHOOL OF BUSINESS)**
- "Economics education is about much more than money; it provides students with a framework for making good decisions that will help them and the country."**(ALAN B. KRUEGER, BENDHEIM PROFESSOR OF ECONOMICS AND PUBLIC AFFAIRS, PRINCETON UNIVERSITY)**
- "Economics provides a framework for better understanding our increasingly complex world. Economic literacy is an essential part of a well-informed citizenry."**(KATHLEEN BRENNAN, ECONOMICS & FINANCIAL LITERACY TEACHER, 2013 ALFRED P. SLOAN TEACHING CHAMPION)**
- "Opening young minds to the possibilities that stem from rational economic decision making, is one of the greatest gifts we can give to students. They will use these skills throughout life."**(DEBORAH SURIAN, HIGH SCHOOL ECONOMICS TEACHER, 2015 ALFRED P. SLOAN TEACHING CHAMPION)**
- "Gaining an understanding of how the economy works is essential for our own well-being as well as for our ability to make informed choices as citizens."**(BENJAMIN FRIEDMAN, WILLIAM JOSEPH MAIER PROFESSOR OF POLITICAL ECONOMY, HARVARD UNIVERSITY)**
- "All students should graduate from high school college-and-career ready, which includes having a strong foundation in financial literacy. Incorporating financial literacy skills in K-12 education, as well as expanding learning opportunities well into adulthood, will pay off for our students' future and the future of our economy."**(PATTY MURRAY, US SENATE, WASHINGTON / RANKING MEMBER ON THE SENATE COMMITTEE ON HEALTH, EDUCATION, LABOR, AND PENSIONS)**
- "I believe that understanding personal finance and financial literacy is the most important and life-applicable skill that students can come away with when graduating high school as these topics are one of life's unavoidable eventualities."**(MATTHEW GHERMAN, HIGH SCHOOL ECONOMICS TEACHER, 2015 ALFRED P. SLOAN TEACHING CHAMPION)**
- "If we could do one thing to change the trajectory of the next generation, it would be to help them become fluent in basic financial and economic principles."**(ANDREW ROSS SORKIN, NEW YORK TIMES FINANCIAL COLUMNIST, CNBC CO-ANCHOR OF "SQUAWK BOX")**
- "Starting early with age-appropriate and relevant financial education and consistently reinforcing those lessons throughout the K-12 school experience can help children and youth develop positive habits and skills that can make a lifetime of difference in their financial well-being."**(RICHARD CORDRAY, DIRECTOR OF THE CONSUMER FINANCIAL PROTECTION BUREAU)**



Look what these high level academic professionals are saying:

Iowa's Board of Regents President Bruce Rastetter, **"Teaching them (student) life skills like financial literacy is one of the key things we should be doing."**

<http://www.thegazette.com/subject/news/education/higher-education/universities-not-doing-enough-to-teach-money-management-rastetter-says-20161024>

The George Washington University economics professor Annamaria Lusardi, "Finance has entered the lives of every family in a much more significant way than in the past. We now have a lot more responsibility for managing our money. Everyone needs to know the ABCs of finance."

<http://www.theatlantic.com/business/archive/2016/05/financial-literacy/480807/>

\*\*\*\*\*

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. We see our money being drained by the high cost of housing, taxes, education, health care, while dealing with the uncertainty of investments and our economy. We worry about the future, or unfortunately in many cases, simply try not to think about it.

There is a real solution to this lack of financial awareness and financial illiteracy epidemic that revolves around better educating our graduating students, and their faculty and administrative staff, their fellow alums, the general public, financial service and nonprofit professionals to the essential principles to smart personal financial management while motivating them to get and keep the financial, estate, and gift plans in order.

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.

If you would like to learn more about how you can help solve this important global social challenge please visit us at [www.TheFinancialAwarenessFoundation.org](http://www.TheFinancialAwarenessFoundation.org) or contact us directly.

Thanks again for your consideration and we look forward to meeting with you.

Respectfully submitted,

*Valentino*

**Valentino Sabuco, CFP<sup>®</sup>, AEP<sup>®</sup>**  
Executive Director & Publisher

Phone: 707.586.8620  
Email: [v.sabuco@thefinancialawarenessfoundation.org](mailto:v.sabuco@thefinancialawarenessfoundation.org)  
Website: [www.TheFinancialAwarenessFoundation.org](http://www.TheFinancialAwarenessFoundation.org)



## Background Resources

In support of the improving financial awareness and financial literacy campaigns the following resources have been assembled for your use. If you have additional supporting information to contribute please email it to [Info@TheFinancialAwarenessFoundation.org](mailto:Info@TheFinancialAwarenessFoundation.org) Thank you.

1. **Press & Industry Media Kit** - For additional information about the financial awareness campaigns, download the full media kit, and see the latest Improving Financial Awareness & Financial Literacy Movement Report & Scrapbook please visit the Campaign tab at [www.TheFinancialAwarenessFoundation.org/](http://www.TheFinancialAwarenessFoundation.org/)

and **Tools & Resources** at

<http://www.thefinancialawarenessfoundation.org/pdf/TFAF-ImprovingFinancialAwarenessCampaign&ProgramPlanner.pdf>

2. **National Estate Planning Awareness Month / Week** – founders of The Financial Awareness Foundation approached Congressman's Mike Thompson office with the idea of creating a National Estate Planning Awareness Week Congressional proclamation. After eighteen months of research and work in 2008 Congressman Thompson and 49 bipartisan congressmen and congresswomen co-authored and passed H.Res. 1499, which proclaims the third week in October as National Estate Planning Awareness Week. The full text of the proclamation can be found if you click onto or cut and paste the following URL into your web browser, enter, scroll down to **Downloads** and click on **About National Estate Planning Awareness Week**.  
<http://www.thefinancialawarenessfoundation.org/pdf/About-NationalEstatePlanningAwarenessWeek.pdf>

**National Financial Literacy Month** – in 2004 the Senate passed Resolution 316 that officially recognized April as National Financial Literacy Month. In 2011 President Obama signed a Presidential Proclamation proclaiming April as National Financial Literacy Month. On March 31, 2016 President Obama Proclaimed April as National Financial Capability Month. The full text of the proclamation can be found if you click onto or cut and paste the following URL into your web browser

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

5. **Local and National Professional Contacts** - To contact financial and estate planning professionals and nonprofit professionals in your community, visit
  - **AICPA** – Find a CPA –
    - [www.aicpa.org/FORTHEPUBLIC/FINDACPA/Pages/FindACPA.aspx](http://www.aicpa.org/FORTHEPUBLIC/FINDACPA/Pages/FindACPA.aspx)
  - **American Association of Attorney-CPA's** – Find an Attorney – CPA
    - [www.attorney-cpa.com/eweb/DynamicPage.aspx?Site=AAA-CPA&WebCode=IndSearch](http://www.attorney-cpa.com/eweb/DynamicPage.aspx?Site=AAA-CPA&WebCode=IndSearch)
  - **Association of Fundraising Professionals** –
    - Leadership - [www.afpnet.org/](http://www.afpnet.org/)
    - Find a local chapter - [www.afpnet.org/audiences/chapters.cfm?navItemNumber=525](http://www.afpnet.org/audiences/chapters.cfm?navItemNumber=525)
  - **CFP Board** – Find a CFP Professional –
    - [www.cfp.net/](http://www.cfp.net/)
  - **Martindale** – Find a Lawyer or Law Firm –
    - [www.martindale.com/](http://www.martindale.com/)
  - **NAEPC** – Find an AEP or Estate Planner –
    - [www.naepc.org/designations/estate\\_planners/search#spec/AEP,EPLS](http://www.naepc.org/designations/estate_planners/search#spec/AEP,EPLS)
  - **National Association of Charitable Gift Planners** –
    - <https://charitablegiftplanners.org/>
    - Find a local chapter <https://charitablegiftplanners.org/council-leaders>

Visit us at [www.TheFinancialAwarenessFoundation.org](http://www.TheFinancialAwarenessFoundation.org) and click on the Campaign tab to download the complete Press & Industry Media Kit, the Councils / Chapters / Branch Office Guide & Information Kit, and join our mailing list.



## 6. Research footnotes & links for improving financial awareness & financial literacy

1. The Financial Awareness Foundation
  - a. Spring Improving Financial Awareness & Financial Literacy Report & Magazine™
    - i. <http://www.thefinancialawarenessfoundation.org/pdf/SpringCampaignReport&Magazine.pdf>
  - b. Fall Improving Financial Awareness & Financial Literacy Report & Magazine™
    - i. <http://www.thefinancialawarenessfoundation.org/pdf/TFAF-FallCampaignReport&Magazine.pdf>
  - c. About National Financial Literacy Month
    - i. <http://home.thefinancialawarenessfoundation.org/pdf/About-NationalFinancialLiteracyMonth.pdf>
  - d. About National Estate Planning Awareness Week
    - i. <http://home.thefinancialawarenessfoundation.org/pdf/About-NationalEstatePlanningAwarenessWeek.pdf>
  - e. **The Improving Financial Awareness & Financial Literacy Movement Program Planner / Overview**
    - i. <http://www.thefinancialawarenessfoundation.org/pdf/TFAF-ImprovingFinancialAwarenessCampaign&ProgramPlanner.pdf>
  - f. For the financial service and nonprofit professionals - **How Improving Financial Awareness & Financial Literacy Can Increase Your Bottom Line**
    - i. [http://www.thefinancialawarenessfoundation.org/pdf/TFAF-AdvisorsSupport-Improving\\_Financial\\_Awareness-can\\_increase\\_your\\_bottom\\_line.pdf](http://www.thefinancialawarenessfoundation.org/pdf/TFAF-AdvisorsSupport-Improving_Financial_Awareness-can_increase_your_bottom_line.pdf)
  - g. For the general public - **Supporting Improving Financial Awareness & Financial Literacy Is A Winning Opportunity For All**
    - i. [http://www.thefinancialawarenessfoundation.org/pdf/TFAF-Public\\_Support\\_for\\_the\\_Improving\\_Financial\\_Awareness.pdf](http://www.thefinancialawarenessfoundation.org/pdf/TFAF-Public_Support_for_the_Improving_Financial_Awareness.pdf)
2. AICPA – 360 degrees of Financial Literacy
  - a. <http://www.360financialliteracy.org/Topics/Retirement-Planning/Social-Security/Sources-of-retirement-income-filling-the-Social-Security-gap>
3. Aegon Retirement Readiness Survey - 2015
  - a. <http://www.aegon.com/Documents/aegon-com/Research/2015-Retirement-Survey/Aegon-Retirement-Readiness-Survey-2015-Global-Report.pdf>
4. AARP
  - a. [http://www.aarp.org/content/dam/aarp/research/public\\_policy\\_institute/econ\\_sec/2012/Social-Security-Whos-Counting-on-It-fs-252-AARP-ppi-econ-sec.pdf](http://www.aarp.org/content/dam/aarp/research/public_policy_institute/econ_sec/2012/Social-Security-Whos-Counting-on-It-fs-252-AARP-ppi-econ-sec.pdf)
5. CFP Board
  - a. <http://www.cfp.net/Media/release.asp?id=227>
6. Center on Budget and Policy Priorities
  - a. <http://www.cbpp.org/cms/index.cfm?fa=view&id=3260>
7. Center for Retirement Research at Boston College
  - a. How Does Aging Affect Financial Decision Making?
    - i. <http://crr.bc.edu/briefs/how-does-aging-affect-financial-decision-making/>
  - b. A Golden Age of Philanthropy Stills Beckons: National Wealth Transfer and Potential for Philanthropy
    - i. <http://campaign.r20.constantcontact.com/render?ca=2ca82112-5604-40b4-8952-c8eb1fba4295&c=286fbc80-40b0-11e3-ac06-d4ae52843dc7&ch=2875fe10-40b0-11e3-ac06-d4ae52843dc7>
  - c. Are Americans of All Ages and Income Levels Shortsighted About Their Finances?
    - i. <http://crr.bc.edu/briefs/are-americans-of-all-ages-and-income-levels-shortsighted-about-their-finances/>
8. Council for Economic Education
  - a. <http://councilforeconed.org/>
  - b. <http://www.surveyofthestates.com/>
  - c. <http://www.surveyofthestates.com/#2016>
9. Consumer Financial Protection Bureau
  - a. Financial well-being: The goal of financial education
    - i. [http://files.consumerfinance.gov/f/201501\\_cfpb\\_report\\_financial-well-being.pdf](http://files.consumerfinance.gov/f/201501_cfpb_report_financial-well-being.pdf)
10. Demographics of the United States
  - a. [http://en.wikipedia.org/wiki/Demographics\\_of\\_the\\_United\\_States](http://en.wikipedia.org/wiki/Demographics_of_the_United_States)



11. Employee Benefit Research Institute Retirement Confidence Survey
  - a. <http://www.ebri.org/surveys/rcs/>
  - b. [www.ebri.org/pdf/FFE125.4June09.Final.pdf](http://www.ebri.org/pdf/FFE125.4June09.Final.pdf)
  - c. [www.ebri.org/pdf/publications/books/.../DB.Chapter%2006.pdf](http://www.ebri.org/pdf/publications/books/.../DB.Chapter%2006.pdf)
12. Federal Reserve Board
  - a. <http://www.federalreserve.gov/2015-report-economic-well-being-us-households-201605.pdf>
  - b. [http://www.minneapolisfed.org/publications\\_papers/pub\\_display.cfm?id=4230](http://www.minneapolisfed.org/publications_papers/pub_display.cfm?id=4230)
  - c. <http://www.federalreserve.gov/pubs/bulletin/2014/pdf/scf14.pdf>
  - d. [http://www.strongfinancialfuture.org/wp-content/uploads/2015/12/What-its-Worth\\_Full.pdf](http://www.strongfinancialfuture.org/wp-content/uploads/2015/12/What-its-Worth_Full.pdf)
13. Financialcorps
  - a. [http://financialcorps.com/bill-melinda-gates-foundation-seeks-mobile-money-and-financial-education-solutions/?utm\\_source=12.2.2014+Newsletter&utm\\_campaign=FC\\_Newswire\\_12.2.2014&utm\\_medium=email](http://financialcorps.com/bill-melinda-gates-foundation-seeks-mobile-money-and-financial-education-solutions/?utm_source=12.2.2014+Newsletter&utm_campaign=FC_Newswire_12.2.2014&utm_medium=email)
14. JPMorgan Asset Management
  - a. The Millennials
    - i. [https://www.jpmorganfunds.com/blobcontent/690/439/1323431015884\\_RI-WPMILLENNIALS.pdf](https://www.jpmorganfunds.com/blobcontent/690/439/1323431015884_RI-WPMILLENNIALS.pdf)
15. Jumpstart - 2015-National Standards in K-12 Personal Finance
  - a. [http://www.jumpstart.org/assets/files/2015\\_NationalStandardsBook.pdf](http://www.jumpstart.org/assets/files/2015_NationalStandardsBook.pdf)
16. Kaiser Family Foundation
  - a. <http://facts.kff.org/chart.aspx?cb=58&sctn=162&ch=1725>
17. Knowledge @ Wharton
  - a. <http://knowledge.wharton.upenn.edu/article.cfm?articleid=2642>
18. MasterCard Financial Literacy Index Report (2014H1)
  - a. <http://www1.mastercard.com/content/intelligence/en/research/reports/2015/mastercard-financial-literacy-index-report-2014h1.html>
19. MetLife Demographic Profiles
  - a. [www.metlife.com/searchresults?query=demographic+profile&and\\_on=Y&sel\\_path=metlife%2Fmmi%2Fresearch%2Findex.html&remoteUser=71.198.244.63-3947949424.30201431](http://www.metlife.com/searchresults?query=demographic+profile&and_on=Y&sel_path=metlife%2Fmmi%2Fresearch%2Findex.html&remoteUser=71.198.244.63-3947949424.30201431)
  - b. MetLife Study of Employee Benefit Trends
    - i. <http://www.metlife.com/business/insights-and-tools/industry-knowledge/employee-benefits-trends-study/index.html#highlights>
20. NAEP - HIGH-PERFORMANCE TEAMING & PROFESSIONAL COLLABORATION
  - a. [http://www.naepc.org/assets/national/files/High%20Performance%20Teaming%20White%20Paper%202012\\_25\\_16.pdf](http://www.naepc.org/assets/national/files/High%20Performance%20Teaming%20White%20Paper%202012_25_16.pdf)
21. National Association of State Treasurers
  - a. <http://nast.org/financial-literacy/>
22. Neighbor Works America
  - a. Survey – 1/3 of US Adults have no emergency savings
  - b. <http://www.neighborworks.org/Media-Center/Press-Releases/2015-Archive/March/One-in-three-U-S-adults-has-no-emergency-savings>
23. PWC - Bridging the Financial Literacy Gap: Empowering teachers to support the next generation
  - a. <http://www.pwc.com/us/en/about-us/corporate-responsibility/assets/pwc-financial-education-report.pdf>
24. S&P Ratings Services Global Financial Literacy Survey
  - a. <https://www.mhfi.com/corporate-responsibility/global-financial-literacy-survey>
25. SEC
  - a. [www.sec.gov/pdf/report99.pdf](http://www.sec.gov/pdf/report99.pdf)
26. SHRM Research Articles
  - a. <http://www.shrm.org/Research/Articles/Pages/default.aspx>
27. Social Security
  - a. Social Security 2016 Changes
    - i. <http://www.ssa.gov/news/press/factsheets/colafacts2016.html>
  - b. Social Security – A Profile of Older Americans 2011
    - i. [http://www.aoa.gov/aoaroot/aging\\_statistics/Profile/2011/docs/2011profile.pdf](http://www.aoa.gov/aoaroot/aging_statistics/Profile/2011/docs/2011profile.pdf)
28. UBS and PwC
  - a. Billionaires: Master architects of great wealth and lasting legacies
    - i. <http://www.pwc.com/gx/en/financial-services/publications/assets/pwc-ubs-billionaire-report.pdf>



29. US Census Information
  - a. [www.census.gov/](http://www.census.gov/)
  - b. [www.census.gov/compendia/statab/2011/tables/11s0540.xls](http://www.census.gov/compendia/statab/2011/tables/11s0540.xls) - 2010-12-07
  - c. [www.census.gov/sipp/workpaper/wp110\\_9005.pdf](http://www.census.gov/sipp/workpaper/wp110_9005.pdf) - 2009-09-08
  - d. <http://www.census.gov/programs-surveys/acs/data.html/>
  - e. The 2012 Statistical Abstract
    - i. [www.census.gov/compendia/statab/cats/income\\_expenditures\\_poverty\\_wealth.html](http://www.census.gov/compendia/statab/cats/income_expenditures_poverty_wealth.html)
  - f. Quick Facts
    - i. <http://quickfacts.census.gov/qfd/states/00000.html>
    - ii. <http://www.census.gov/quickfacts/table/PST045214/00>
  - g. The American Community Survey (ACS)
    - i. <http://www.census.gov/acs/www/data/data-tables-and-tools/>
30. US Dept of Health & Human Services
  - a. Health, United States, 2010
  - b. <http://www.cdc.gov/nchs/fastats/lifexpec.htm>
31. US News
  - a. [http://finance.yahoo.com/news/pf\\_article\\_109508.html](http://finance.yahoo.com/news/pf_article_109508.html)
  - b. <http://money.usnews.com/money/blogs/planning-to-retire/2010/01/12/the-4-biggest-sources-of-retirement-income>
32. The Institute for College Access & Success - Student Deb and the Class of 2014
  - a. [http://ticas.org/sites/default/files/pub\\_files/classof2014.pdf](http://ticas.org/sites/default/files/pub_files/classof2014.pdf)
33. WalletHub.
  - a. 2015's The Most & Least Financially Literate States in America.
    - i. <http://wallethub.com/edu/most-and-least-financially-literate-states/3337/>
34. Wells Fargo
  - a. [https://www.wellsfargo.com/press/2011/20111116\\_80IsTheNew65](https://www.wellsfargo.com/press/2011/20111116_80IsTheNew65)



## Improving Financial Awareness Campaigns

To schedule an interview with our distinguished honorary co-chairs, learn more about **The Improving Financial Awareness & Financial Literacy Movement & Campaigns** built around the strategic venues of **National Financial Literacy Month & National Estate Planning Awareness Week** and or to receive complimentary estate and financial planning content and a link for your website, contact Valentino Sabuco, CFP®, AEP®, The Financial Awareness Foundation's Executive Director & Publisher at 707.586.8620.

**Help us do even more by making a generous tax deductible contribution to us now.**

Take out your smart phone and Google **The Financial Awareness Foundation Donate Now**

**Or click on the Donate Now Button**

or visit [www.TheFinancialAwarenessFoundation.org](http://www.TheFinancialAwarenessFoundation.org)

Thanks for your consideration



**The FINANCIAL AWARENESS Foundation**

A 501(c)(3) Nonprofit Dedicated to Significantly *Improving financial awareness & financial literacy*™