Numerous people are on the verge of running out of money prematurely; while many families are burdened with large amounts of student loans and other forms of debt; and more than half of our adults in America don’t have nor realize why it’s important to have a current estate, financial and gift plan 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 state and federal safety net the state and federal government. This is not just a US epidemic it’s an international one.

The Current Crisis

- 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, nonprofits and people with money, and the state and federal government as the final safety net.
- 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.
- Over 120 million adults, 50% of our adult population (wealthy & poor) don’t have nor realize the importance to have an up-to-date financial, estate and gift plan to protect themselves and their family’s 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 and gift planning is not just for the wealthy or elderly; it’s important for everyone.
- We have entered into the greatest wealth transfer in history, with an estimated $59 trillion expected to be transferred from 116 million American households from 2007 to 2061 (John J. Havens and Paul G. Schervish, 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.

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.

Most people are not taught the essential principle to smart personal financial management, what we call 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, let alone enjoy a financially secure debt free future.

One Powerful Solution

Wouldn’t it be great if there is a real solution to this lack of financial awareness along with the financial illiteracy epidemic? We strongly believe there is, and it revolves around better educating the general public, educators, financial service and nonprofit professionals to the essential principles to smart personal financial management – the foundation of personal finance knowledge - 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 – (that includes fee-based service providers and commissioned sales people), and to make better informed every day money decisions.

- Universities and Colleges are not financial service institutions and do not provide financial advice. However, they serve as advocates for their students, faculty, staff, administrative personnel, alumni, supporters and donors, (The Community) and can encourage them to think about and to get and keep their personal financial, estate, and gift plans current as part of their personal growth and preparation for a better life.
- Access to the Your financial PARTNER University/College Program™ builds lifelong community bonds and social media connections, while providing participants with tools to make better every day informed financial decisions.
Universities and Colleges are in a strategic leadership position to materially improve the lives of its students, alumni, faculty, staff and administrative personnel, and supporters. This happens through their current education programs and through a new powerful life-long learning connection to the people that make up The Community.

Opens the door to significant development opportunities for Universities and Colleges to fund projects, faculty, and scholarships through lifetime structured gifts, primary and alternate beneficiary selections, bequests and deferred gifts that are a part of The Community member’s estate, financial, and gift plans.

Targeted Program Goals

- The University/College becomes recognized as an impartial source of high-quality financial information reliable lifelong learning for The Community.
- Create happy, productive and financially secure alumni who are ready to support new initiatives, programs and projects at the University/College.
- Alert and remind The Community why having a current financial, estate, and gift plan is an important financial responsibility - not only to them, but to their families, loved ones, and their personal philanthropy.
- Inform, educate, and reinforce The Community, in an entertaining format, to the essential principles to smart personal financial management – the foundation to personal finance knowledge.
- Motivate The Community to take action to get and keep their financial house in order with up-to-date estate, financial and gift plans.
- Provide The Community tools they can use with their own advisors to build their successful plans.
- Guide The Community to find to the right financial service and gift planning professionals to cost-effectively implement and update their financial, estate, and giving plans.
- Educate The Community’s alumni financial service and nonprofit professionals and organizations to better serve their clients, the general public, and potential donors.
- Generate for the University/College sustainable ongoing source of revenue and financial support, even when demographic and economic trends are volatile.
- Advance the global economies through the universities prosperous and successful alumni everywhere.

How To Achieve

The Your financial PARTNER University/College Program™ provides no-cost tools to your Community to achieve these goals, through a new life-long learning toolset designed to materially improve their personal and family financial lives.

- The Program is introduced to the Community by the University/College President, Provost, or other dignitaries.
- Self-assessment tools are provided to participants to gauge current financial situation.
- Participants are provided with a
  - Gift set of personal finance publications filled with interesting and educational program materials that empowers the participant with the essential principles to smart personal financial management and common financial mistakes to avoid – the foundation to personal finance knowledge, and a systematic approach to better manage their finances so they can
    - Make better informed and productive everyday money decisions
    - Save time and money with financial advisors and service providers
    - Have the best opportunities to reach and maintain personal / family money dreams
    - Enjoy a financially secure debt free future while advancing philanthropic and legacy plans.
  - A series of core presentations – to be presented by your faculty and alumni financial service professionals live and/or recorded and downloadable from your website for viewing on the appliance of choice any time
  - Semi-annual financial updates in the form of live or record presentation that can be also be presented in a financial update newsletter during The Improving Financial Awareness & Financial Literacy Movements strategic campaign venues
    - April – National Financial Literacy Month
    - October – National Estate Planning Awareness Month/Week
- Upon initial Program completion, participants are provided a follow-up assessment to measure their progress and are given a certification of completion.
- Ongoing materials will be developed and provided to ensure these financial lessons and tools are maintained and updated and reinforced on a regular basis.

Conclusion

The Your financial PARTNER University/College Program provides a real winning approach to solving a major social challenge and is a strong value proposition for the entire Community of students, graduating students, faculty, staff, and administrative personnel, alumni, supporters and donors.

Having better personal finance knowledge changes your world and the world around you... FOREVER!
The FINANCIAL AWARENESS Foundation

The Improving Financial Awareness & Financial Literacy
Your *financial* PARTNER University / College Program™

Overview

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

Helping Your Graduating Students, Alumni, Faculty & Administrative Personnel Develop a Sound Financial, Estate & Gift Plan to Guide Them Through Life’s Events
The following is best viewed

in your PDF browser using the ‘Two Page View’

that shows the Cover Page in the ‘Two Page View’

If you are familiar with this setting it can be found while you're in your PDF viewer program with this file loaded then

1. Click on the ‘View’ tab
2. Click on ‘Two Page View’
3. Click on ‘Show Cover Page in Two Page View’
The Improving Financial Awareness & Financial Literacy
Your financial PARTNER University / College Program™ Overview
A Financially Green Organization Certified Program™

Helping to Achieve Financial Stability, Security, and Freedom
In preparation of this publication every effort has been made to offer the most current, correct and clearly expressed information possible. Nonetheless, inadvertent errors can occur, and tax rules and regulations often change.

Further, information in the text is intended to offer general guidelines on matters of financial planning and management to everyone. The application and impact of tax laws and financial matters can vary widely, based upon the specific or unique facts involved. Accordingly, information in this book is not intended to serve as legal, accounting, or tax advice. Readers are encouraged to consult with professional advisors concerning specific matters before making any decision, and the author and publishers disclaim any responsibility for positions taken by taxpayers in their individual cases or for any misunderstanding on the part of readers.

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is a trademark — The Decision Maker™

Financial Independence & Retirement™ (FIR™) — The Money Manager™

My Estate Planning Organizer™ — Your Financial Organizer™ (YFO™)

Your financial PARTNER University / College Program™

The Financially Green Organization Certification Program™

A Financially Green Organization means “doing the right thing financially” for employees, members, students, faculty and administrative personnel, alumni, municipality residents, customers, prospects, and the general public while actively supporting and working toward improving financial awareness and financial literacy.

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www.thefinancialawarenessfoundation.org

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About The Financial Awareness Foundation


The Financial Awareness Foundation serves as a nonpolitical “financial awareness advocate” for the public, the financial service and nonprofit professionals and their organizations; educational institutions, municipalities, and employers.

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 to smart personal financial management - the foundation to personal finance knowledge - are very important as it 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.

We are taking an active leadership role to recognize the leading organizations and their professionals that are championing improving financial awareness and financial literacy. We are working to unite them with other organizations, nonprofits, educational institutions, municipalities, and employers to actively focus their vast community resources into The Improving Financial Awareness & Financial Literacy Movement with its concentrated personal finance content media blitz every six months through the strategic campaign venues of National Financial Literacy Month (April) and 6 months later National Estate Planning Awareness Month/Week (October 3rd week).

The plan is to touch the majority of the general public and high net worth individuals, financial service and nonprofit professionals and their organizations at least twice a year through these strategic venues, with educational and motivating reminders to get and keep their financial, estate and gift plans in order.

Further we deliver and develop exceptional educational content to the public and to financial service and nonprofit professionals and their organizations, and educational institutions that support the public’s financial and estate planning and charitable planning needs.

The Foundation is hard at work to become the ‘foundation of choice’ for improving financial awareness and financial literacy. We hope your will enjoy and find the following materials valuable and helpful to you. If so help us do more by making a tax deductible contribution to us at http://home.thefinancialawarenessfoundation.org/donationgateway.html.

To learn more about us and our improving financial awareness & financial literacy movement, campaigns and programs, and ‘how you can make a meaningful difference’, and to sign up to our mailing list, visit us at www.TheFinancialAwarenessFoundation.org. For additional information please contact us directly. Thank you for your consideration and we wish you all the very best. Your financial PARTNER
“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 to smart personal financial management - the foundation to personal finance knowledge - are very important. This empowers people to make better everyday money decisions throughout their lives so they have the best chance to reach and maintain their personal and family dreams, while advancing their personal philanthropy.”

Your financial PARTNER
Your financial PARTNER University/College Program™ Introduction

Universities and Colleges are in a strategic position to materially improve the lives of its students, alumni, faculty, staff, administrative personnel, and supporters. This happens through their current education programs and through a new addition to life-long learning and a life-long connection to the people that make up their community. By providing graduating students, faculty, staff and administrative personnel, alumni, and supporters (The Community) access to the Improving Financial Awareness & Financial Literacy Your financial PARTNER University / College Program™ you are building a lifelong bond and social media connection while giving your community the essential principles to smart personal financial management.

This valuable resource will assist Community members throughout their lives in making better informed every day financial decisions; thus providing them the best possibilities to reach and maintain their personal dreams, financial freedom and security while advancing their philanthropy.

Along with being recognized as a valued benefit and resource for the participants and their families, this lifelong program will bring awareness your Community members for the need, tools, and encouragement to get and keep their financial, estate and gift plans current. Further this opens the door to significant development opportunities for the University / College to fund projects, faculty, and scholarships through lifetime structured gifts, primary and alternate beneficiary selections, bequests and deferred gifts that’s a part of The Community member’s estate, financial, and gift plans.

Numerous 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 estate, financial, 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.

Some Observations that Requires Immediate Attention

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, nonprofits and people with money, and the federal and state government as a final safety net.
- 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.
- Over 120 million adults, 50% of our adult population (wealthy & poor) don't have nor understand the importance of having a financial and estate plan to protect themselves and their family.
- The Consumer Financial Protection Bureau recently released a report 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 and often out of date 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 – is being 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 run out of money long before passing.
- This is not just a domestic challenge 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. 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.

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.

This also places a growing amount of financial pressure on the families, employers, nonprofits and the government. That includes your alumni and supporter, who provide the sustainable financing for the University / College.

There is a real solution to this lack of financial literacy epidemic and it revolves around better educating the general public, financial service and nonprofit professionals, and the University / College Communities to the essentials principles to smart personal financial management - the foundation to personal finance knowledge - and motivating them to take appropriate actions to get and keep their financial, estate, and gift plans in order. You can help and we can use your assistance.

While the University / College are not a financial services institution and do not provide financial advice, nonetheless it serves as advocates for students, faculty, staff and administrative personnel, alumni, supporters and donors - The Community, and can encourage them to think about their personal financial, estate, and gift planning to improve their future.

Thoughtful and engaged individuals are ones who have planned financially and understands where they are now financially and what they can do today and in the future. People need access to these essential principles to smart personal financial management to empower themselves to make better informed and productive everyday money decisions, save time and money with their fee-based financial advisors and commissioned service providers, and have the best possibilities to reach and maintain their personal and family financial dreams, and enjoy a financially secure debt free future, while they advance their legacy.
Program Goals

- The University/College becomes recognized as an impartial source of high-quality financial information reliable lifelong learning for The Community.
- Create happy, productive and financially secure alumni who are ready to support new initiatives, programs and projects at the University/College.
- Alert and remind The Community why having a current and up-to-date financial, estate, and gift plan is an important financial responsibility - not only to them, but to their families, loved ones, and their personal philanthropy.
- Inform, educate, and reinforce The Community, in an entertaining format, to the essential principles to smart personal financial management - the foundation to personal finance knowledge.
- Motivate The Community to take action to get and keep their financial house in order with up-to-date estate, financial and gift plans.
- Provide The Community with tools they can use with their own advisors to build their successful financial, estate, and gift plans.
- Guide The Community to find to the right financial service and gift planning professionals to cost-effectively implement and update their financial, estate, and giving plans.
- Educate The Community's alumni financial service and nonprofit professionals and organizations to better serve their clients, the general public, and potential donors.
- Generate for the University/College sustainable ongoing source of revenue and financial support, even when demographic and economic trends are volatile.
- Advance the global economies through the universities prosperous and successful alumni everywhere.
“Learning, understanding, and using the essential principles to smart personal financial management - the foundation to personal finance knowledge - are very important as they empowers you to address everyday money decisions in a more informed manner.”

The Essential Principles to Smart Personal Financial Management™ is a collection of financial doctrines that pertain to the eleven components of personal financial management: paperwork, net worth, cash flow, employment benefits, goals, financial independence / retirement planning, major expenditures planning, investment planning, tax planning, insurance (risk management) planning, and estate and gift planning.”

Your financial PARTNER
The Program Elements

The Your financial PARTNER University/College Program provides a very special no-cost gift of personal finance knowledge for graduating students, faculty, staff and administrative personnel, alumni, supporters and donors (The Community) through a life-long learning toolset designed to materially improve their personal and family financial lives.

This valuable resource provides The Community with personal financial tools to better address their everyday money decisions. It teaches financial awareness, financial literacy and the essential principles to smart personal financial management while encouraging them to get and keep their financial, estate, and gift plans current. Further providing members of The Community with the ongoing tools to make better informed and productive everyday financial decisions, save time and money with their financial advisors and service providers, and have the best possibilities to reach and maintain their personal and family financial dreams, while they enjoy a financially secure debt free future and advance their legacy.

This special toolset builds and strengthens lifelong bonds and social media connections with The Community through ongoing valued communications and activities.

Along with being recognized as a valuable benefit and resource for the participants and their families, this lifelong offering brings awareness to The Community members for the need, tools, and encouragement to get and keep their financial, estate and gift plans current. This opens the door to significant development opportunities for the University/College to fund projects, faculty, and scholarships through lifetime structured gifts, primary and alternate beneficiary selections, bequests and deferred gifts that’s a part of The Community member’s estate, financial, and gift plans.

1. The Program is introduced to The Community by the University/College President, Provost, or other dignitaries

2. Self-assessment tools are provided to the participant's to gauge their personal financial awareness and financial literacy.

3. The participants are provided with a gift set of personal finance publications filled with interesting and educational program materials that provide the participant with the essential principles to smart personal financial management, common financial mistakes to avoid, and a systematic approach to better manage their finances. These materials provide a clear step-by-step process designed to empower the recipient to better organize and manage their personal finances so they can

- Make better informed and productive everyday money decisions
- Save time and money with financial advisors and service providers
- Have the best opportunities to reach and maintain personal / family money dreams
- Enjoy a financially secure debt free future while advancing philanthropic and legacy plans.

4. Accompanying these publications are a series of educational, entertaining and motivating presentations that introduce the participants to and reinforce the materials addressed within the publications, entitled The Building Blocks to Successful Financial & Estate Planning Series™ they include:

- Building Blocks to Successful Financial Planning™
  ➤ Part One – Getting Organized™
  ➤ Part Two – Essential Principle™
- Building Blocks to Successful Estate & Gift Planning™
These presentations provide the attendees with a systematic approach to better manage their personal finances, the Essentials to Smart Personal Financial Management and Common Mistakes to Avoid – the foundation to personal finance knowledge - in a fun and educational manner. They are presented by University/College alumni that are qualified financial service professionals, they last 1 1/2 to 2 hours each, and can be recorded so participants and their family can view them on demand at their leisure on their smart phones, tablets, notebooks, computers or big screen TV's.

5. Semi-annually personal finance update webinars/seminars (live or on demand) can be provided during
   - National Financial Literacy Month (April)
   - National Estate Planning Awareness Month/Week (October)
   These can be provided by qualified credentialed financial service alumni professionals of The Community.

6. At the end of the year the participants are provided with a fun follow-up assessment to see how they have progressed with their financial awareness and financial literacy.

7. Upon successfully going through the materials the participant can be given a certification of completion.

8. Once The Community has been given the program the University/College can be given a Financially Green Organization Certification Certificate and the privilege of calling themselves a Financially Green Organization™.

9. Repeat and update these on a semi-annual basis.

As a no cost gift, we can provide you with the content and materials to present the above and work with you, your alumni, faculty, staff, and administration to deliver them.

10. Ongoing elements to keep improving financial awareness and financial literacy can easily be added and developed such as
   - Develop an Improving Financial Awareness & Financial Literacy Master Plan to manage offer, market, present, update, and capitalize this going forward.
   - For the Human Resources Department, employee benefit

A Financially Green Organization means “doing the right thing financially” for employees, members, students, faculty, staff and administrative personnel, alumni, municipality residents, prospects, patrons, and the general public while actively supporting and working toward improving financial awareness and financial literacy. 

Your financial PARTNER
communication and compliance requirements can be easily integrated into these materials.

- Inventory existing improving financial awareness and financial literacy workshops, programs; and current, past, and possible future strategic partners and sponsors.

- **Develop capital campaigns** to fund staffing and technology support needs and scholarships for students entering the financial service and nonprofit careers.

- Create a **Improving Financial Awareness & Financial Literacy webpage(s)**

- Encourage student to join **The Improving Financial Awareness & Financial Literacy Student Club**

- **The International Improving Financial Awareness & Financial Literacy Research Center** - Help us identify several strategic University/College campuses to help launch and house this important Center. It will house The Financial Awareness Foundation, advance research projects, serve as a Think Tank, provide classes, workshops, and conference facilities, while it further advances personal and professional publishing activities.

- Provide interesting, informative, and valued educational financial content directly to the participant in the form of an email, newsletter, Blog, to help better manage life’s financial challenges, we have a library to share with you of over 125 topics such as
  
  ➤ How to keep the ‘new car excitement’ form costing you dearly
  ➤ How much house can you really afford?
  ➤ Starting your own business
  ➤ Negotiating your home purchase
  ➤ Getting married? Here’s a financial agenda for starters
  ➤ Addressing parents’ elder-care issues
  ➤ Charitable gifts come in many forms
  ➤ How to quickly close an estate

- **Provide monthly, quarterly, semi-annual workshops or webinars** on particular life event topics. This can be provided by or supplemented by local alumni financial service professionals or their associations

- **Create a competitive game and challenge** can be developed between your rival universities/colleges, or internally between campuses to see who has the most financially literate members

- **Create a Alumni Financial Service & Charitable Gift Planner Directory & Speakers Bureau**

- Develop **strategic relationships** with national financial service and charitable gift planning associations and their local chapters. Serve as mentors for students; help with career planning and job opportunities.

- Replicate the above bilingually for different Community sectors

- **Team up with other local colleges and universities** to provide improving financial awareness & financial literacy campaigns in your city and state

- **Encourage alumni in senior management of larger employers to bring this program to their employees**

11. Future Developments - **Assist us in developing**

- **A Bilingual eLearning Technology Platform** - This innovative, interactive, educational and entertaining (edutaining) on demand, online eLearning platform will be used to walk the user through a systematic approach to better manage personal finance, the Essential Principles of Personal Financial Management, Common Financial Mistakes to Avoid, and much more.

- **Personal Finance Public Portal** - This on-demand, multimedia life events library will provide guidance through all life’s financial challenges. It will also include numerous videos and webinars of financial, estate and charitable planning topics.

- **Expanded Publishing Efforts** - This will include new publications, feature articles, newsletters, and blogs, expanded research reports and white papers, and specialty materials - smart phone apps, financial games, calendars, and tips.
Additional Details

Flowchart of the Basic Elements to the ............
Improving Financial Awareness & Financial Literacy
Your financial PARTNER University / College Program™

Welcome Gift Letter from the University/College Leadership
Financial Literacy Assessment
Complimentary Set of Personal Finance Publications

Series of Building Blocks to Successful Financial Planning Presentations by Financial Service Alumni [Future-eLearning Platform]
April & October Semi-Annual Updates
Optional: Weekly / Monthly Blogs and/or Newsletter of Life Events

[Future Website Portal of Personal Finance Life Events]

Empowering participants to make better lifelong informed and productive everyday money decisions to have the best opportunities to reach and maintain their personal / family financial dreams

Participants Certificate of Completion
Financially Green Organization Certification
Oponal: Student Club
Oponal: The Improving Financial Awareness & Financial Literacy Research Center
Benefits for the University / College Community

This is a real winning approach to solving a major social challenge and a strong VALUE proposition for your entire community of students, faculty, staff and administrative personnel, alumni, supporters and donors.

- The University / College is recognized as a thought leader that is significantly helping to solve a major social problem.
- Creates good will that builds strong ongoing alumni and donor relationships while building support for other initiatives.
- Students, faculty, staff and administrative personnel, alumni and their families, friends, supporters, and donors benefit from receiving lifelong personal finance and charitable giving knowledge and tools. Participants and their families benefit by learning the key essential to smart financial management so they can make better informed and productive everyday financial decisions and have the best possibilities to reach and maintain their personal and family financial dreams, while they advance their personal philanthropy and legacy.
- The University / College Alumni and Development Department receives a powerful social media / community building and fundraising programs. This will generate strong lifelong relationships and a new sources of current and planned giving structured gifts, primary and alternate beneficiary selections, and bequests that’s a part of The Community member’s estate, financial, and gift plans.
- Alumni that are financial service professionals benefit by acquiring new business from more informed and motivated clients.
- Employers benefit from having less stressed, happier and more productive employees.
- Nonprofits benefit with increased donations, planned gifts, alternate beneficiary selections and bequests.
- Everyone actually benefits with a stronger financially sound economy.

Additional Information on the Program Materials

1. A fun financial awareness and literacy assessment

- The initial quiz will consist of a collection of 20 ‘yes and no’ simple personal finance questions that the participant should knowingly should answer ‘yes’. Having giving this quiz to thousands of users we have found that the vast majority of people answer ‘yes’ to in the ‘7 to 9’ range.
- Grading scale

<table>
<thead>
<tr>
<th>Score</th>
<th>Description</th>
</tr>
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<tbody>
<tr>
<td>16-20</td>
<td>Consider yourself financially astute.</td>
</tr>
<tr>
<td></td>
<td>The timing may be right for fine tuning.</td>
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<tr>
<td>11-15</td>
<td>You are financially concerned.</td>
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<tr>
<td></td>
<td>You are ready to take the next step.</td>
</tr>
<tr>
<td>6-10</td>
<td>You are not current with your finances</td>
</tr>
<tr>
<td></td>
<td>Information is available to help you catch up</td>
</tr>
<tr>
<td>Under 6</td>
<td>Your finances are managing you.</td>
</tr>
<tr>
<td></td>
<td>You can begin to take charge with information available to you</td>
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</tbody>
</table>
2. Complimentary Set of Personal Finance Publications - consists of three core publications; in print or digitally formatted, that can be co-branded with your University/College.

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

- **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 financial mistakes to avoid and places them at your fingertips.

- **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 financial 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.

- **Your Estate & Gift 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.
Your financial PARTNER University/College Program Overview

3. Educational and entertaining presentations accompany these publications and are entitled

- **Building Blocks to Successful Financial Planning**
  - Part 1 - Getting Organized
  - Part 2 - The Essential Principles
- **Building Blocks to Successful Estate & Gift Planning**

These presentations provide the attendees with the essential principles to smart personal financial management - the foundation to personal finance knowledge, are

- Fast paced
- Entertaining
- Very educational
- Presented by qualified alumni financial service professionals
- Last 60 to 120 minutes each
- Can be recorded so participants and their family can view them on demand at their leisure on their appliance of choice.

**We want much better for you and your Community members.** So you will not become one of the statistics noted earlier, we want you to be part of the solution and not another victim to the many problems dealing with the lack of financial awareness and the financial illiteracy epidemic. Hence we developed an enlightening series of presentations, that are accompanied by a precious set of personal finance publications.

These valuable materials are designed to motivate, educate, and empower you to improve your financial lifestyle by providing an easy-to-use, systematic approach to personal financial management. They identify the Essential Principles to Smart Personal Financial Management and the Common Financial Mistakes to Avoid. These are the tools of empowerment to help you make better informed and productive everyday money decisions, save time and money working with your financial advisors and service providers, and give you the best possibilities to reach and maintain your personal and family financial dreams, while you advance your legacy.
The Financial Awareness Foundation - Your financial PARTNER

You can see a version of the *Building Blocks to Successful Financial Planning & Estate & Gift Planning Series presentations* performed by

- Local financial service professionals from the City of Monterey in conjunction with the *City of Monterey and its Public Library* made this presentation to their patrons and all Monterey Residents as a *Community Gift.*

### Building Blocks to Successful Financial Planning

This enlightening program that can be presented by a panel of Alums who are experienced financial service professionals and is designed to motivate, educate, and empower the viewer to improve their future financial lifestyle by providing an easy-to-use, systematic approach to personal financial management. It also shares the essential principles for smart personal financial management and the common financial mistakes to avoid, the foundation to personal finance knowledge.

These powerful tools of empowerment help make better informed and productive money decisions, save you time and money working with financial advisors, while providing the view with the best possibilities to reach and maintain their personal and family financial dreams, while they advance their legacy.

Here are some attendee comments:

- **Great teamwork between the panel of presenters.**
- **Enjoyed learning about getting organized and knowing where you are so you can effectively plan where you want to go.**
- **Gave me very helpful information. Thanks.**
- **Liked the scope of ‘financial literacy’ broken down into comprehensible pieces and the comprehensiveness of the coverage.**
- **Loved the six steps of planning.**
- **Found the information on retirement planning very helpful.**
- **Very extensive and gave me much helpful information.**
- **Loved the real life examples of the essential principles; easy to understand and very helpful.**
- **Thank you for making such an important topic available! Bulls-eye! First Class!**

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


This can be a wonderful community service, as well as an excellent development tool for you and other local nonprofits.


Building Blocks to Successful Estate & Gift Planning

Estate & gift planning can seem to be a daunting and insurmountable task for some. Yet it’s one of the most important things you can do for yourself and your loved ones. In the presentation we’ll cover the essential principles of smart estate planning, giving you the confidence to get and keep your estate & gift plans in order and up-to-date.

Important information the viewer will learn includes:

- An Estate & Gift Planning Overview
- Common estate & gift planning terms
- Core documents that make up the estate plan
- Six steps process to successful estate & gift planning
- Information necessary to begin planning
- Considerations in choosing an attorney and other advisors
- Working with advisors
- Essential Principles for Successful Estate & Gift Planning
- Estate & Gift Planning Mistakes to Avoid
- Tips to save you time and money

Here are some attendee comments:

- Very informative. You have changed my thought process regarding estate planning. This will be a topic of discussion in my family very soon. Thank you.
- I think the seminar was fine. But I already had this material under control. I do admit I never thought of what to do with my 5 cats if my wife and I were both to die! That was a new idea.
- I attended as a development staff member of a nonprofit foundation and learned a lot about what our prospective donors should be doing with regard to planning. Also, it was a good reminder for myself.
- Very well done. A lot of useful information packed into one hour!
- Great motivation! Would like to share with supporters of our nonprofit. Is there a recording of it we can share? Thanks!
- Great job. I like that your materials focused on HOW to do estate planning, not just understanding it.
Financial, estate and gift planning are lifelong processes. They can be a lot easier and very rewarding once you understand the process and are no longer intimidated. We hope you enjoyed learning about the Your financial PARTNER University / College Program™ and the introduction to the Your financial PARTNER System. Please share it with your colleague and associates. In the spirit of improving financial awareness and financial literacy if you would like a complimentary copy for you, your family and friends, of the Your financial PARTNER Guidebook and Form Set and the Your Estate & Gift Planning Organizer visit www.thefinancialawarenessfoundation.org or contact us directly.

If you are a University / College administrator or member of the faculty, or a financial service professional, a member of a nonprofit, membership organization, or an employer and would be interested in customized or co-branded versions and would like to further discuss our the Your financial PARTNER University / College Program™ or the Financially Green Organization Certification Program™ please contact us.

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. If you found our materials valuable to you and your family please consider making a charitable contribution to The Financial Awareness Foundation to assist us in helping others.

If you would like additional information about us and The Improving Financial Awareness and Financial Literacy Movement, our campaigns, programs and activities, or to discuss how you can make a 'meaningful difference' as a volunteer or though sponsorships, planned gifts, and contributions and grants to The Financial Awareness Foundation, please contact me directly.

Thank YOU for your consideration and support. Wishing you all the very best,

Valentino Sabuco, Executive Director
The Financial Awareness Foundation
A 501(c)(3) Nonprofit Dedicated to Significantly ‘Improving Financial Awareness & Financial Literacy…’
E-mail: v.sabuco@TheFinancialAwarenessFoundation.org
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Office: 707.586.8620
959 Golf Course Drive #273
Rohnert Park, Sonoma County, CA 94928
Having better personal finance knowledge changes your world and the world around you… FOREVER!
Universities and Colleges are in a strategic position to materially improve the lives of its students, alumni, faculty and administrative personnel, and supporters. This happens through their current education programs and through a new addition to life-long learning and a life-long connection to the people that make up their community. By providing graduating students, faculty and administrative personnel, and alumni access to the Your financial PARTNER University / College Program™ you are building a lifelong social media connection while giving your community the essential principles to smart personal financial management, the foundation to personal finance knowledge.

Don’t delay, help bring the path to financial security and success to your graduating students, alumni, faculty & administrative personnel, and other supporters today.

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

The FINANCIAL AWARENESS Foundation
“Your financial PARTNER”™
A 501(c)(3) Nonprofit Organization Dedicated to Significantly
“Improving financial awareness & financial literacy”™
A Financially Green Organization™
www.TheFinancialAwarenessFoundation.org