



The **FINANCIAL AWARENESS** Foundation
“Your Financial Partner”

Improving Financial Awareness & Financial Literacy™

To: News Media
From: Valentino Sabuco, CFP®, AEP®, Executive Director & Publisher
Date: 02/22/16
Re: **News Media Introduction Memo - Join Us in Participating in the 2016 Improving Financial Awareness & Financial Literacy Campaign beginning with the 12th Anniversary of National Financial Literacy Month this April**

Please join us in celebrating the 12th anniversary of **National Financial Literacy Month** this April and the beginning of the 2016 Improving Financial Awareness & Financial Literacy Movement & Campaign™.

The following is an introduction, background and reference materials, and call to action to help celebrate, support, and actively participate in National Financial Literacy Month in April. This is first part of a strategic venue to semiannually share high quality financial and estate planning content with the public as a part of *the Improving Financial Awareness and Financial Literacy Movement & Campaigns*.

These important financial awareness campaigns are supported by leading financial service and nonprofit organizations and their members, professionals, educational institutions, employers, and municipalities.

This is a great opportunity for you to create goodwill and new revenue opportunities for you and your organization, while performing a very important and valuable community service.

We Have A Serious Problem that Requires Immediate Attention

With so many people on the 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 not having up-to-date estate and financial plans to protect themselves and their families, we have a serious problem. This lack of financial awareness and financial literacy places a **HUGE** growing amount of pressure on families and friends, employers, nonprofits; as well as the government.

Do You Realize?

- The majority of the adults in the US that reach the age of 70 are almost out of money, but have life expectancies well into their mid-80's and maybe into their 90's. That's disastrous. Who will be responsible for them? The choices are few, family and friends, employers, nonprofits and people with money, and the government as a final safety net.
- Over 120 million adults, 50% of our adult population (that could be half your family and friends and business associates) don't have a current estate plan to protect themselves and their assets 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 and is important for everyone. With some advance planning, issues such as managing bill paying and assets in the event of sickness or disability, guardianship of children, care of a special needs child and long-term care needs, and distribution of retirement plan and other assets to the correct person(s) and nonprofit(s) at ones death can all be handled with sensitivity, care, and at a reasonable cost.
- Too many young people and their families are burdened with excessive education debt and other forms of debt.
- The Consumer Financial Protection Bureau released a report in January that examined the link between financial education and financial well-being. A key finding was that while many adults desire to educate themselves to become more financially literate, they often seek out that information only within their social networks. This cuts across all demographics, including education level and income. **This is quite alarming:** People are making critical life decisions based on information gained from non-experts and fragmented sources.

A 501(c)(3) Nonprofit Organization dedicated to significantly
Improving financial awareness & financial literacy™

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- 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 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.

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

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

The Master Plan and How Everyone Benefits

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

The Financial Awareness Foundation is in a unique position to significantly help improve financial awareness and financial literacy by serving as a nonpolitical "financial awareness advocate" for the general public and the financial service and nonprofit professionals and their organizations, educational institutions, and employers.

The Foundation has two main focal points; they revolve around: taking an active leadership role to recognize organizations and their management that are championing improving financial awareness and financial literacy. We are then in the 8th year of uniting them with other associations, organizations, nonprofits, educational institutions, municipalities, and employers to actively focus their vast community resources into a growing concentrated personal finance content media blitz campaign every six months through the strategic venues of



- **National Financial Literacy Month (April)** – 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.
<http://www.thefinancialawarenessfoundation.org/pdf/About-NationalEstatePlanningAwarenessWeek.pdf>
- **National Estate Planning Awareness Week (3rd week in October)** – In 2007 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 he 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.
<http://www.thefinancialawarenessfoundation.org/pdf/About-NationalFinancialLiteracyMonth.pdf>

Delivering and developing exceptional educational content for the general public and for financial service and nonprofit professionals, and educational institutions that support the public's financial and estate planning and charitable planning needs.



Please join the distinguished Co-Honorary Chairs for the 2016 Improving Financial Awareness & Financial Awareness Movement & Campaigns



Representing Academia, Patricia D. White, JD, Dean of the University of Miami School of Law. Her legal career spans four decades as an attorney and an educator. Dean White is transformative and a visionary; and the National Jurist Magazine named her as one of the most influential people in legal education in 2015, 2014, and in 2013.



Representing Nonprofits, Andrew Watt, FInstF, President & CEO, of the Association of Fundraising Professionals (AFP), representing individuals and organizations that raise more than \$100 billion in charitable contributions every year around the world for countless causes. He has been invited to speak in many countries about fundraising and philanthropy, working to bring charities and governments together to maximize the impact of philanthropy and help engage citizens with their communities and their world.



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



Representing Financial Services, xxxxx. To be announced shortly

and leading financial service and nonprofit associations, their professional members and organizations, financial service companies, employers, municipalities, the press media, and other concerned organizations and individuals in supporting, and actively participating in The Improving Financial Awareness & Financial Literacy Movement & Campaigns built around the strategic venues of National Financial Literacy Month each April and National Estate Planning Awareness Week in October.



Here's a brief sampling what colleagues from the news media, financial service, nonprofit, and academic communities, and municipalities accomplished:

- 23 State Governors signed supporting proclamations, that's up from 11 the year before.

Can you start by helping us to get your governor to do a supporting proclamation? Last year we had 23 governors' sign supporting proclamations; that's up for 11 the year before!

- **The following State Governor's signed supporting proclamations during Estate Planning Awareness Week and Month, or Financial Literacy Month or both. Those highlighted in yellow signed both.**

- | | |
|---|---|
| 1. Governor Asa Hutchinson of Arkansas | 12. Governor Andrew Cuomo of New York |
| 2. Governor Jerry Brown of California | 13. Governor Pat McCrory of North Carolina |
| 3. Governor Markell of Delaware | 14. Governor Mary Fallin of Oklahoma |
| 4. Governor Nathan Deal of Georgia | 15. Governor Kate Brown of Oregon |
| 5. Governor Butch Otter of Idaho | 16. Governor Tom Wolf of Pennsylvania |
| 6. Governor Terry Branstad of Iowa | 17. Governor Dennis Daugaard of South Dakota |
| 7. Governor Sam Brownback of Kansas | 18. Governor Bill Haslam of Tennessee |
| 8. Governor Steve Beshear of Kentucky | 19. Governor Gregg Abbott of Texas |
| 9. Governor Mark Dayton of Minnesota | 20. Governor Peter Shumlin of Vermont |
| 10. Governor Phil Bryant of Mississippi | 21. Governor Terry McAuliffe of Virginia |
| 11. Governor Arget Wood Hassan of New Hampshire | 22. Governor Scott Walker of Wisconsin |
| | 23. Governor Matt Mead of Wyoming |

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

With a little effort we can help make this happen! Can you assist by contacting your state governor and provide them with such a request and a sample draft proclamation with research footnotes to consider?

Here's a link to download a sample draft proclamation

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

- **Can you help us to get governors from all 50 states to prepare a semi-annual proclamation each year? It's easy to do but usually requires and state resident to make the request.**
- **The American Institute of Certified Public Accountants (AICPA)**, once again did a free public national webinar. Marty Shenkman & Lisa Featherngill did a great job.
- So did the **American Endowment Foundation** and **Evaluation Services, Inc.**
- A **Philadelphia Estate Planning Council** did a day long program for the community.
- The **Association of Fund Raising Professionals** did a mini website entitled The Advancing Financial Awareness Toolkit
 - <http://advancingfinancialawareness.org/>
- Many **PBS stations** got involved using National Estate Planning Awareness Week as a fundraiser.
- There were a numerous community based seminars and workshops.
- **Financial service organizations** provided supporting links and articles on their websites and client newsletters.
- **National associations** encouraged their member to participate within their websites and newsletters.
 - <http://www.multibriefs.com/briefs/aaacpa/AAACPA093015.php>
- Publication and newsletter publishers provided estate and financial planning articles and checklists.



- There were a number of fun contests for kids including
 - The **TOPEKA–Kansas Securities Commissioner** did a best TED-talk video essays contest around ‘Conveying the value of financial literacy’; winners received a scholarships ranging from \$500 to \$2500
 - **Philadelphia Federal Credit Union** challenged 3rd – 5th graders to create an original work of art that depicts a financial goal; the winners receiving a savings account.
- **New York philanthropist Joyce Berger Cowin** makes a \$1 million gift to **New York’s Teachers College at Columbia University** to fund the development of a financial-literacy program that trains educators on how to teach personal finance. Those teachers, in turn, bring the lessons and a curriculum into high-school history or economics classes.
- **WalletHub** releases its report on the 2015 Most & Least Financially Literate States. Check out how your state did at <http://wallethub.com/edu/most-and-least-financially-literate-states/3337/>
- **UCF’s Zeta Phi Eta** sponsors a 4.01K Race for Financial Fitness in Orlando to help raise money for Junior Achievement.
- **Chicago City Treasurer Kurt Summers** offers tips on financial literacy for children and adults.
- **Citizen’s Bank** kicks off National Financial Literacy Month with \$1 million in charitable contributions and a social media public service campaign.
- **Penn State** provides its employees with an **Improve Your ‘Financial IQ’ Contest**.
- **The Account Control Technology Foundation**, a nonprofit organization established by the founders of Account Control Technology Inc., releases “**Beware the Debt Monster**,” a short video aimed at building financial literacy by highlighting the dangers of monstrous or unaddressed debt.
- We began reaching out to employers, and touched Costco after their fall Connection was completed, but they told us they would be in participating in 2016!

You can see this and a lot more from the latest semiannual **Improving Financial Awareness & Financial Literacy Report & Magazine** found at

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

For 2016 we are advancing programs for employers, municipalities, high schools, colleges and universities. **Help Us by Being Part of the Solution**



The Goals

- Substantially improve financial awareness and financial literacy across all ages, incomes and demographic groups.
- Alert the general public why having a current and up-to-date financial and estate plan is an important financial responsibility not only to themselves but to their families, loved ones, and their philanthropy.
- Inform and educate the general public, in an entertaining format, to the essentials principles of smart personal financial management.
- Motivate the general public to take action to get and keep their financial house in order with up-to-date estate and financial and gift plans.
- Guide the general public to find the right professionals to cost effectively implement and keep their financial, estate, and gift plans current.
- Educate financial service and nonprofit professionals and their organizations to better serve their clients and the general public, and potential donors.

The Strategy

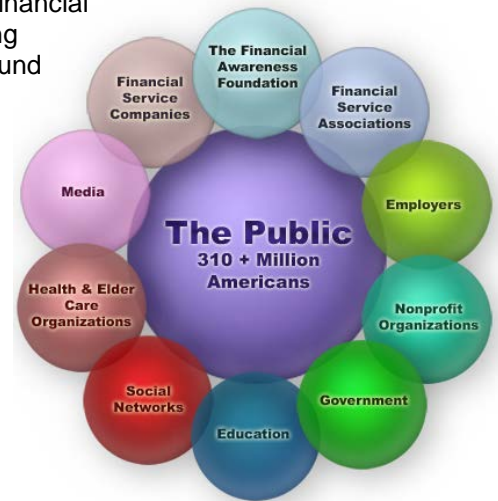
The Strategy is to touch the vast majority of the general public and financial service and nonprofit professionals at least twice a year with a growing concentrated personal finance content media blitz campaign built around the strategic venues of:

- National Financial Literacy Month (NFLM - April)
- National Estate Planning Awareness Week (NEPAW – 3rd Week in October)

We understand that this is a massive undertaking. As we move into the 8th year of the Improving Financial Awareness & Financial Literacy Movement it's being accomplished through leading organizations that include:

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

This is supplemented throughout the year with the develop and delivery of exceptional educational content and tools to the general public and to financial service and nonprofit professionals and their organizations, and educational institutions that support the general public's financial and estate planning and charitable planning needs.



As members of the news media, you can play an integral role in joining with the financial service and nonprofit professionals and their organizations, educational institutions, employers, and governmental agencies to celebrate and help support and build semiannual financial awareness programs during April and October.

Here Are Some Fun and Easy Ways for You to Partake

1. Place financial and estate planning editorial content within your websites, newsletters, social media groups, local newspapers, and radio/television/web-based shows, in support of **National Financial Literacy Month** and **National Estate Planning Awareness Week**. If you need content please contact us or see the sample articles Press & Industry Media Kits and Guides found under the Campaign tab at www.TheFinancialAwarenessFoundation.org



There are many opportunities to place personal finance content in support of improving financial awareness campaign. Here are some story ideas:

1. What are you going to do if you run out of money?
2. Should student loans be forgiven like mortgages were?
3. Tax law changes and proposed reforms affect how Americans can pass money from their estates to their heirs and charity. Although many people feel they aren't wealthy enough to have an "estate," they **DO HAVE ASSETS** that can benefit their heirs or charitable causes.
4. The "sandwich generation" phenomenon requires people to consider how they will care for children AND aging parents.
5. People often avoid estate planning because they prefer not to think of their mortality. Financial and estate planning professionals can help to make this a positive experience.
6. Hospice and elder care professionals emphasize the importance of developing a sense of legacy in later life. Financial and estate planning is the process for formalizing legacy.

These ideas can generate new ad revenues for you and be a great community service that will make a material difference in your reader's financial futures.

2. Add this icon to your website with a link to <http://home.thefinancialawarenessfoundation.org/campaigns.html>



The Financial Awareness Foundation
www.TheFinancialAwarenessFoundation.org



Co-Brand by placing your logo here

Here's a link to download the Foundation graphic

<http://www.thefinancialawarenessfoundation.org/pdf/FA-FL-Graphic.jpg>

Here's a link to download the Co-Brandable graphic



<http://www.thefinancialawarenessfoundation.org/pdf/Co-brand-FA-FL-Graphic.jpg>

3. Encourage your organization and associates to host or take part in national or community-wide programs or provide one for your employees and customers built around estate and financial planning during the months of April and October in support of improving financial awareness and financial literacy. If you need help or ideas with these programs, or scripted programs please contact us. You can also see the "**Basic Building Blocks to Successful Estate Planning**" a version of such a presentation we did as a national live recorded webinar for The Stelter Company's nonprofit community at www.stelter.com/webinars.html and with the American Endowment Foundation at <https://www.youtube.com/watch?v=LFUi77VUtEs&feature=youtu.be>
4. Circulate this communication to colleagues and associates and encourage them to support and actively participate in these important events. Click here to download the

Improving Financial Awareness & Financial Literacy Movement Programs Overview / Planner that can be found at

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

5. Financially support these amazing, broad-based, multifaceted campaigns for improving financial awareness and financial literacy by reallocating existing marketing dollars and or adding new dollars to these important biannual campaigns.

How Everyone Benefits

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

- You benefit by being recognized as a thought leader that is significantly helping to solve a major social problem. This will create goodwill for you and your organization that will attract new patrons, retain existing ones, and build support for your own other initiatives.
- You, your staff, readers, and advertisers benefit by receiving personal financial and estate planning materials to improve their personal financial position and you receive a powerful campaign and program to use within your organization to generate new sources of revenues.
- Families benefit by learning the essential principles to smart financial management; it empowers them to make better informed 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, to enjoy a financial secure debt free future, while they advance their legacy.
- Financial service professionals and their organizations benefit by acquiring new business from more informed and motivated clients.
- Employers benefit from having employees who are less stressed, happier and more productive.
- Nonprofits and fundraisers benefit with increased donations, planned gifts, alternate beneficiary selections and bequests.
- Universities benefit by having alumni, faculty and staff who are less stressed, happier and more productive and more philanthropic.
- Philanthropists benefit by helping to solve a major social problem that leads to a better world.
- The news media benefits by providing its audience with timely valuable information.
- 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.

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



Following is an overview of the phases to date

Phase #1 of our communication plan was to obtain the awareness, support, and participation from the leading financial service organizations. This has been accomplished through relationships with organizations such as:

1. American Institute of Certified Public Accountants
2. American Association of Attorney-Certified Public Accountants
3. American Bar Association Section of Real Property, Trust and Estate Law
4. Society of Financial Service Professionals
5. National Academy of Elder Law Attorneys
6. National Association of Estate Planners & Councils
7. Partnership for Philanthropic Planning
8. Financial Planning Association®
9. Association of Fundraising Professionals
10. The International Association of Advisors in Philanthropy

Together, these organizations represent nearly 1,000,000 financial service professionals and the accountants, attorneys, financial planners and advisors, insurance agents and brokers, trust officers, and nonprofit executive directors and development officers.

Phase #2 was to reach out to obtain support from nonprofit organizations. This is being accomplished through relationships such as:

1. Association of Fundraising Professionals / <http://www.afpnet.org/>

The Association of Fundraising Professionals (AFP) represents more than 30,000 members in 230 chapters throughout the world, working to advance philanthropy through advocacy, research, education and certification programs. The association fosters development and growth of fundraising professionals and promotes high ethical standards in the fundraising profession.

2. Partnership for Philanthropic Planning / <http://www.pppnet.org/>

The Partnership for Philanthropic Planning is supported by 128 local councils and over 10,000 individual and council members, as well as charities, associations and business organizations that support the mission of charitable giving made most meaningful.

3. Stelter Company / <http://www.stelter.com/>

Stelter is the leader in providing full-service, multichannel marketing for the nonprofit community. More than 2,000 organizations across the country count Stelter as a trusted partner in advancing their mission.

4. The National Academy Foundation / <http://naf.org/>

For 30 years, NAF has refined a proven educational model which includes industry-focused curricula in five career themes work-based learning experiences, and business partner expertise: Finance, Hospitality & Tourism, Information Technology, Engineering, and Health Sciences. Employees of more than 2,500 companies volunteer in classrooms, act as mentors, engage NAF students in paid internships and serve on local Advisory Boards. NAF supports a national network of 89,000 students in over 700 academies.

Phase #3 our current phase, is designed to reach out and obtain support and active participation from financial service companies, professionals, employers, technology companies, colleges and universities, and membership groups while advancing awareness and participation within the current professional and nonprofits associations participants, and the news media.



News Media Memo

Promoting & improving financial awareness & financial literacy™

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We are now focusing on introducing this strategy with organizations like AIG, AMEX, APG, Apple, AXA Advisors, Bank of America, Berkshire Hathaway, Bill & Melinda Gates Foundation, Bloomberg, CASE, CBS, Citi Foundation, Citicorp, Comcast, Costco, Disney, Ernst & Young, Farmers Insurance Group, Fidelity, Food for the Poor, Forbes, General Motors, Google, Hewlett-Packard, IBM, JPMorgan Chase, Junior Achievement, KPMG, MassMutual, Microsoft, Morgan Stanley, Municipalities, National Hospice and Palliative Care Organization, National Hospice Foundation, Nationwide Insurance, Ohio State University, PricewaterhouseCoopers, Schwab, State Farm, State Governors, Syracuse University, Travelers, Union Bank, VALIC, Verizon, VISA, Wal-Mart Foundation, Wells Fargo, and so many others.

We hope you will join us in participating and communicating these important opportunities with your colleagues and reader and we look forward to working with you on the **2016 Improving Financial Awareness & Financial Literacy Campaigns™** built around the strategic venues of **National Financial Literacy Month** and **National Estate Planning Awareness Week**.

On behalf of The Financial Awareness Foundation and the participating associations, organizations, nonprofits, educational institutions, employers, municipalities, financial service and nonprofit professionals and professionals **thank you**. Your efforts in advancing the Improving Financial Awareness & Financial Literacy Movement and helping to make National Financial Literacy Month and National Estate Planning Awareness Week a continuing growing success are having a positive impact on improving financial awareness and financial literacy around the world.

Respectfully submitted,



Valentino Sabuco, CFP®, AEP®

Executive Director & Publisher

The Financial Awareness Foundation

A 501(c)(3) Nonprofit Dedicated to

"Improving financial awareness & financial literacy..."SM

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The FINANCIAL AWARENESS Foundation

Improving financial awareness & financial literacy™

Background Resources a Click Away

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 V.Sabuco@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/

and **Tools & Resources Section** at <http://AdvancingFinancialAwareness.org>

2. **National Estate Planning Awareness 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>

3. **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. 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 Financial Literacy Month**.

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

4. **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
 - **American Association of Attorney-CPA's** – Find an Attorney – CPA
 - www.attorney-cpa.com/eweb/DynamicPage.aspx?Site=AAA-CPA&WebCode=IndSearch
 - **Association of Fundraising Professionals** –
 - Leadership - www.afpnet.org/
 - Find a local chapter - www.afpnet.org/audiences/chapters.cfm?navItemNumber=525
 - **CFP Board** – Find a CFP Professional –
 - www.cfp.net/
 - **Martindale** – Find a Lawyer or Law Firm –
 - www.martindale.com/
 - **NAEPC** – Find an AEP or Estate Planner –
 - www.naepc.org/designations/estate_planners/search#spec/AEP,EPLS
 - **Partnership for Philanthropic Planning** –
 - Leadership www.pppnet.org/about/leadership_2013.html
 - Find a local chapter www.pppnet.org/councils.html#

Visit us at 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.



5. Research Footnotes & Links for Improving Financial Awareness

1. 2015 Spring Improving Financial Awareness & Financial Literacy Report & Magazine™
 - a. <http://www.thefinancialawarenessfoundation.org/pdf/SpringCampaignReport&Magazine.pdf>
2. 2015 Fall Improving Financial Awareness & Financial Literacy Report & Magazine™
 - a. <http://www.thefinancialawarenessfoundation.org/pdf/TFAF-FallCampaignReport&Magazine.pdf>
3. About National Financial Literacy Month
 - a. <http://home.thefinancialawarenessfoundation.org/pdf/About-NationalFinancialLiteracyMonth.pdf>
4. About National Estate Planning Awareness Week
 - a. <http://home.thefinancialawarenessfoundation.org/pdf/About-NationalEstatePlanningAwarenessWeek.pdf>
5. 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>
6. 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>
7. 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
8. CFP Board
 - a. <http://www.cfp.net/Media/release.asp?id=227>
9. Center on Budget and Policy Priorities
 - a. <http://www.cbpp.org/cms/index.cfm?fa=view&id=3260>
10. 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/>
11. 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
12. Demographics of the United States
 - a. http://en.wikipedia.org/wiki/Demographics_of_the_United_States
13. Employee Benefit Research Institute Retirement Confidence Survey
 - a. <http://www.ebri.org/surveys/rcs/>
 - b. www.ebri.org/pdf/FFE125.4June09.Final.pdf
 - c. www.ebri.org/pdf/publications/books/.../DB.Chapter%2006.pdf
14. Federal Reserve Board
 - a. http://www.minneapolisfed.org/publications_papers/pub_display.cfm?id=4230
 - b. <http://www.federalreserve.gov/pubs/bulletin/2014/pdf/scf14.pdf>
15. 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
16. JPMorgan Asset Management
 - a. The Millennials
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Distinguished 2016 Honorary Co-Chairs

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, or v.sabuco@TheFinancialAwarenessFoundation.org.



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Brief Backgrounder

Susan R. Lipp is editor in chief of Trusts & Estates magazine, the WealthManagement.com Journal for estate-planning professionals. She oversees both the print and online version of T & E, as well as the monthly e-newsletter articles.

Susan served in leadership positions at Vendome Group, LLC (formerly Brownstone Publishers, Inc.) with editorial responsibility for publications and newsletters. Following her tenure at Vendome Group, Susan joined Community Housing Improvement Program (CHIP) as General Counsel, where she was editor in chief of its monthly newsletter and implemented initiatives to educate members on legal requirements. Susan began her career at Rosenberg and Estis, P.C., a real estate law firm in New York City.

Susan holds a Bachelor of Arts in Sociology from Brandeis University. She received her Juris Doctor Law degree from Hofstra University School of Law, graduating with distinction and having served as Associate Editor of the Law Review. Susan is admitted to practice law in New York State and is a member of the New York State Bar Association.



Distinguished Co-Honorary Chair for the 2015 Improving Financial Awareness & Financial Awareness Movement



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Brief Backgrounder

Andrew Watt, FInstF, is president and chief executive officer of the Association of Fundraising Professionals (AFP), representing individuals and organizations that raise more than \$100 billion in charitable contributions every year around the world for countless causes. Named president in 2011, he has worked for the nonprofit community since the early 1990s. In his role, Andrew leads the association's professional staff based in three offices (Arlington, Va.; Toronto, Ontario and Mexico City, D.F.) and serves on the board of directors for AFP, the AFP Foundation for Philanthropy and the AFP Foundation for Philanthropy–Canada.

Andrew views nonprofits as a critical interface between the public and government and is an outspoken advocate and champion for philanthropy on Capitol Hill, in the Canadian Parliament and other legislatures around the world. He has been appointed to the IRS Advisory Committee on Tax Exempt Organization (ACT) and has served on the Public Policy Committee of Independent Sector since 2012. He has been invited to speak in many countries about fundraising and philanthropy, working to bring charities and governments together to maximize the impact of philanthropy and help engage citizens with their communities and their world.

From 1993–2005, Andrew was employed by the Institute of Fundraising in the United Kingdom, a professional membership organization for fundraising professionals, ultimately as deputy chief executive. In 2006, he was made an Honorary Fellow of the Institute of Fundraising in recognition of his extraordinary service to the profession. He joined AFP as vice president for international development in 2006 and was promoted to chief programs officer in 2008.

Andrew has served as both a volunteer and board member of many nonprofit organizations. He sits on the board of the National Philanthropic Trust – UK and is currently chairman of the American Friends of Winchester College. He was an adjunct faculty member of St. Mary's University of Minnesota from 2007 – 2012 where he taught on the globalization of philanthropy.

Andrew is a graduate of the University of Edinburgh and is married with two children.



**Distinguished Co-Honorary Chair
2016 Improving Financial Awareness & Financial Awareness Movement**



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Brief Backgrounder

Patricia D. White is Dean of the University of Miami School of Law and has been called the most influential woman in legal education in the United States, a transformative and a visionary.

Her legal career spans four decades as an attorney and an educator. She was the first woman law school dean in Arizona and the longest serving one in the history of Arizona State University's Sandra Day O'Connor College of Law. Since taking over as Miami Law's 11th dean in 2009, White has established the Law Without Walls program, which links students and faculty from 23 academic institutions around the world to examine issues and develop new solutions in legal education and practice; and Legal Corps, a novel fellowship program that places new law school graduates in nonprofit and public sector organizations across the nation, and the globe.

The National Jurist Magazine has named Dean White as one of the most influential people in legal education in 2015 and 2014, and in 2013 she was the top woman on the list.

During her career, Dean White has worked in the areas of tax law, the legal profession, torts, bioethics, philosophy of law, and trusts and estates. She earned her B.A., M.A., and J.D. degrees at the University of Michigan and has been widely published in prominent law journals in the areas of tax law, bioethics, philosophy of law, legal education, and torts.



