



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

Improving Financial Awareness & Financial Literacy™

To: Interested Parties
From: Valentino Sabuco, CFP®, AEP®, Executive Director & Publisher
Date: 02/22/16
Re: **Help make a BIG difference while increasing your bottom line!**
The 2016 Improving Financial Awareness & Financial Literacy Campaigns built around National Financial Literacy Month in April and National Estate Planning Awareness Week October (17- 23)

The following is a Financial Service and Nonprofit Association and Organization industry brief and **call to action** to support and actively participate in the **Improving Financial Awareness & Financial Literacy Movement & Campaigns** built around the strategic venues of the 12th anniversary of **National Financial Literacy Month (NFLM)** in April and six months later during the 8th anniversary of **National Estate Planning Awareness Week (NEPAW)** this October. This introduction can be edited as appropriate and displayed on your organization’s websites, social media groups, newsletters, announcements and as a quick outline for discussing NFLM and NEPAW with colleagues.

Help make a BIG difference while increasing your bottom line!
Join Us in Participating in the Improving Financial Awareness & Financial Literacy Movement & Campaigns Built Around National Financial Literacy Month in April and National Estate Planning Awareness in October

Here 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. And it’s fun and easy to do.

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.

- 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

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education level and income. **This is quite alarming:** People are making critical life decisions based on information gained from non-experts and fragmented 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 - 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.

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, estate planning 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.

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.**

You can play an integral role in joining with your colleagues from the financial service, nonprofit, and academic communities, employers, government agencies, and the news media in supporting and actively participating in building semiannual financial awareness programs to touch the vast majority of the general public at least twice a year. This can be accomplished with the subtle **concentrated personal finance content media blitz campaign** around the strategic venues of:

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

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 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 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 spoken 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 Financial Services, xxxxx.** To be announced shortly.



and leading financial service and nonprofit associations and their members, professionals, financial service companies and nonprofits, small and large employers, technology companies, municipalities, and the news media in supporting and participating in the strategic venues.

To see what your colleagues are doing please see the latest Improving Financial Awareness & Financial Literacy Campaign Report & Magazine™ – found at

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

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



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, patrons, prospects, and associates 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



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.

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.

