

Sample Improving Financial Awareness & Financial Literacy Proclamation in Support of

- Financial Literacy Month – April
- Estate Planning Awareness Month – October

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The FINANCIAL AWARENESS Foundation

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

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Overview – Plan & Strategy & Request for a Supporting Proclamation

Greetings,

Thank you for interest in improving financial awareness and financial literacy.

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 ultimate safety net the state and federal government.

As a brief backgrounder, we are The Financial Awareness Foundation a 501(c)(3) nonprofit organization. The 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 financial management are very important. This gives people the tools to address everyday financial decisions in a more informed manner and have the best possibilities to reach and maintain their personal and financial goals, their financial freedom and security, while advancing their own personal philanthropy.

We are taking an active leadership role to recognize thought leading organizations and their professionals that are championing improving financial awareness and financial literacy. We are then 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)
- National Estate Planning Awareness Week (3rd week in October)



The Foundation further delivers and develops 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.

We are hard at work to become the ‘foundation of choice’ for improving financial awareness and financial literacy for the general public, and amongst the financial service and nonprofit professionals and their organizations, educational institutions, and the news media.



We understand that this is a massive undertaking. As we move into the 8th year 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

You can see many of the participating organization and their work within our **latest Improving Financial Awareness & Literacy Movement Report & Magazine™** by clicking on the following link or pasting it in your browser.

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

We've begun a national campaign to annually get all 50 Governor to create and sign supporting Improving Financial Awareness & Financial Literacy Movement & Campaigns proclamations for every Financial Literacy Month (April) and Estate Planning Awareness Month (October). We would welcome your assistance in providing one from your state, and local municipalities.

The following State Governor's signed supporting proclamations during Estate Planning Awareness Month or Financial Literacy Month in 2015; those highlighted in yellow signed both.

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

This up from 11 the year before; 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 you can help this happen!

Please assist by contacting your state governor and request that they provide a supporting improving financial awareness and financial literacy proclamation by proclaiming for their state

- **October as Estate Planning Awareness Month**
- **April as Financial Literacy Month**

You can see the actual proclamations and what other are doing from last year's Spring and Fall Improving Financial Awareness & Literacy Campaign Report and Magazine™ that can viewed at

www.TheFinancialAwarenessFoundation.org/pdf/TFAF-SpringCampaignReport&Magazine.pdf

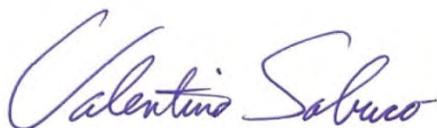
www.TheFinancialAwarenessFoundation.org/pdf/TFAF-FallCampaignReport&Magazine.pdf

If you have any question, require additional information, or would like to develop a improving financial awareness and financial literacy campaign for your state or municipality or nonprofit or organization, or discuss the above further please do not hesitate to 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.

To learn more about us and our financial awareness campaigns and efforts, and **'how you can make a meaningful difference'** visit us at www.TheFinancialAwarenessFoundation.org and join our new discussion group on [LinkedIn](#).

Thank you for your consideration and we look forward to hearing from you.
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

A 501(c)(3) Nonprofit Dedicated to Significantly *Improving Financial Awareness & Financial Literacy™* Page 4

1. Draft Proclamation in Support of Improving Financial Awareness & Financial Literacy and in support of April as Financial Literacy Month

Whereas, managing personal finances today is more complicated and more important than ever before. We're living longer, but we're saving less. We 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, and health care. We worry about the future, or unfortunately in many cases, simply try not to think about it;

Whereas, careful financial and estate planning can greatly assist our citizens in accumulating and preserving assets built over a lifetime for the benefit of family, heirs, or charities;

Whereas, it is estimated that over 120 million Americans do not have up-to-date estate plans to protect themselves or their families in the event of sickness, accidents, or untimely death;

Whereas, a 2004 Roper poll commissioned by the American Institute for Certified Public Accountants found that two-thirds of Americans over age 65 believe they lack the knowledge necessary to adequately plan for retirement, and nearly one half of all Americans are unfamiliar with basic retirement tools, such as a 401K plan;

Whereas, estate planning involves many considerations, including safekeeping of important documents, documentation of assets, operation of law within the various states, preparation of legal instruments, insurance, availability of trust arrangements, charitable giving, inter vivos care of the benefactor, and other important factors;

Whereas, estate planning encourages timely decisions about the method of holding title to certain assets, the designation of beneficiaries, and the possible transfer of assets during the life of the benefactor;

Whereas, many citizens are unaware that lack of estate planning and 'financial literacy' may cause their assets to be taxed at maximum rates or, by default through the complex process of probate, to be disposed of to unintended parties;

Whereas, careful planning can prevent family members or other beneficiaries from being subjected to complex legal and administrative processes requiring significant expenditure of time, and greatly reduce confusion or even animosity among family members or other heirs upon the death of a loved one;

Whereas, only 26 percent of 13- to 21-year olds reported that their parents actively taught them how to manage money;

Whereas, a 2002 survey by the National Council on Economic Education found that a decreasing number of States include personal finance in their education standards for students in kindergarten through grade 12;

Whereas, a 2002 study by the Jump\$tart Coalition for Personal Financial Literacy found that high school seniors know even less about credit cards, retirement funds, insurance, and other personal finance basics than high school seniors did 5 years ago;

Whereas, 55 percent of college students acquire their first credit card during their first year in college, and 83 percent of college students have at least 1 credit card;



Whereas, personal savings as a percentage of personal income decreased from 7.5 percent in the early 1980s to 3.8 percent in 2014;

Whereas, today more than 50 million people in the United States participate in 401(k) plans;

Whereas, a 2002 Retirement Confidence Survey found that only 32 percent of workers surveyed have calculated how much money they will need to save for retirement;

Whereas, only 30 percent of those surveyed in a 2003 Employee Benefit Trend Study are confident in their ability to make the right financial decisions for themselves and their families, and 25 percent have done no specific financial planning;

Whereas, over 25,000,000 adults are unbanked, i.e., not using mainstream, insured financial institutions;

Whereas, Whereas millions of people in the United States derive great benefits from the wide variety of products and services offered by the financial services industry in the United States, and such financial products and services allow individuals and families to build homes, start businesses, finance educations, buy cars, and meet the everyday needs of everyday life;

Whereas, expanding access to the mainstream financial system provides individuals with lower cost, safer options for managing their finances and building wealth;

Whereas, a greater understanding and familiarity with financial markets and institutions will lead to increased economic activity and growth;

Whereas, financial education has been linked to lower delinquency rates for mortgage borrowers, higher participation and contribution rates in retirement plans, improved spending and saving habits, higher net worth, and positive knowledge, attitude, and behavior changes;

Whereas, financial literacy empowers individuals to make wise financial decisions and reduces the confusion of an increasingly complex economy;

Whereas, personal financial management skills and life-long habits develop during childhood;

Whereas, Whereas personal financial education is essential to ensure that individuals are prepared to manage money, credit, and debt, and become responsible workers, heads of households, investors, entrepreneurs, business leaders, and citizens;

Whereas, Congress found it important enough to ensure coordination of Federal financial literacy efforts and formulate a national strategy that it established the Financial Literacy and Education Commission in 2003 and designated the Office of Financial Education of the Department of the Treasury to provide support for the Commission, and to proclaim April as Financial Literacy Month, followed by a Presidential Proclamation signed by President Obama proclaiming April 2011 a National Financial Literacy Month;



Whereas, The House of Representatives encourages the distribution of estate planning information by professionals to all Americans and passed H. Res 1499 in 2008 proclaiming the third week in October as National Estate Planning Awareness Week;

Whereas, The Financial Awareness Foundation along with the leading professional associations such as: National Association of Estate Planners and Councils, the American Institute of Certified Public Accountants, the American Association of Attorney-Certified Public Accountants; the American Bar Association Section of Real Property, Trust and Estate Law; the Society of Financial Service Professionals, the National Academy of Elder Law Attorneys, the Partnership for Philanthropic Planning, the Financial Planning Association[®], the Association of Fundraising Professionals, and The International Association of Advisors in Philanthropy have supported National Financial Literacy Month and National Estate Planning Awareness Month. Together these organizations represent nearly 1 million financial professionals. The accountants, attorneys, estate planners, financial planners and advisors, insurance agents and brokers, trust officers, and nonprofit executive directors and development officers that are members of these associations, can help mobilize the financial and estate planning and nonprofit communities by providing support, tools, and education for the professionals and the public they serve.

Now, therefore, I, _____, the _____ in support of improving financial awareness and financial literacy do hereby proclaim and support April as Financial Literacy Month and October as Estate Planning Awareness Month.

Signature

Type name

Date

Further, I encourage all resident of ages to learn the essential principles of estate and financial planning. Careful financial and estate planning is necessary not just for your piece of mind, but to give you and your families the best possibilities to reach and maintain your financial goals and dreams.

2. Draft Proclamation in Support of Improving Financial Awareness & Financial Literacy and in Support of October as Estate Planning Awareness Month

Whereas, careful estate and financial planning can greatly assist our citizens in preserving assets built over a lifetime for the benefit of family, heirs, or charities;

Whereas, it is estimated that over half our adults residents do not have up-to-date estate plans to protect themselves or their families in the event of sickness, accidents, or untimely death;

Whereas, estate planning involves many considerations, including safekeeping of important documents, documentation of assets, operation of law in the various States, preparation of legal instruments, insurance, availability of trust arrangements, charitable giving, inter vivos care of the benefactor, and other important factors;

Whereas, estate planning encourages timely decisions about the method of holding title to certain assets, the designation of beneficiaries, and the possible transfer of assets during the life of the benefactor;

Whereas, many of our adult residents are unaware that lack of estate planning and 'financial illiteracy' may cause their assets to be disposed of to unintended parties by default through the complex process of probate;

Whereas, alternatives to disposition of assets after death, such as planned gift-giving, may accomplish a benefactor's goal of providing for his or her family and favorite charities;

Whereas, careful planning can prevent family members or other beneficiaries from being subjected to complex legal and administrative processes requiring significant expenditure of time, and greatly reduce confusion or even animosity among family members or other heirs upon the death of a loved one;

Whereas, important considerations as to donation of organs and use of life support functions may be made through the estate planning process;

Whereas, the implementation of an estate plan starts with sound education and planning, and then may require the proper drafting and execution of appropriate legal documents, including wills, trusts, and durable powers of attorney for asset management and health care;

Whereas, The House of Representatives encourages the distribution of estate planning information by professionals to all Americans and passed H. Res 1499 in 2008 proclaiming the third week in October as National Estate Planning Awareness Week;

Whereas, The Financial Awareness Foundation along with the leading professional associations such as: National Association of Estate Planners and Councils, the American Institute of Certified Public Accountants, the American Association of Attorney-Certified Public Accountants; the American Bar Association Section of Real Property, Trust and Estate Law; the Society of Financial Service Professionals, the National Academy of Elder Law Attorneys, the Partnership for Philanthropic Planning, the Financial Planning Association®, the Association of Fundraising Professionals, and The International Association of Advisors in Philanthropy have supported National Estate Planning Awareness Week. Together these organizations represent nearly 1 million financial professionals. The accountants, attorneys, estate planners, financial planners and advisors, insurance agents and brokers, trust officers, and nonprofit executive directors and development officers that are members of these associations, can help mobilize the financial and estate planning and nonprofit communities by providing support, tools, and education for the professionals and the public they serve.

Whereas, the October should be designated as 'Estate Planning Awareness Month; and

Now, therefore, I, [REDACTED], Governor of the State of [REDACTED], do hereby support and proclaim the month of October as "Estate Planning Awareness Month"

In Witness Whereof, I have hereunto set my hand and caused the Great State of [REDACTED] to be affixed.

Done at the Capital, in the City of [REDACTED], the [REDACTED] day of [REDACTED] in the Year of Our Lord two thousand and [REDACTED]



Further, I encourage all resident of ages to learn the essential principles of estate and financial planning. Careful financial and estate planning is necessary not just for your piece of mind, but to give you and your families the best possibilities to reach and maintain your financial goals and dreams.



3. Draft Joint Proclamation in Support of Improving Financial Awareness & Financial Literacy and in support of April as Financial Literacy Month & October as Estate Planning Awareness Month

Whereas, managing personal finances today is more complicated and more important than ever before. We're living longer, but we're saving less. We 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, and health care. We worry about the future, or unfortunately in many cases, simply try not to think about it;

Whereas, careful financial and estate planning can greatly assist our citizens in accumulating and preserving assets built over a lifetime for the benefit of family, heirs, or charities;

Whereas, it is estimated that over 120 million Americans do not have up-to-date estate plans to protect themselves or their families in the event of sickness, accidents, or untimely death;

Whereas, a 2004 Roper poll commissioned by the American Institute for Certified Public Accountants found that two-thirds of Americans over age 65 believe they lack the knowledge necessary to adequately plan for retirement, and nearly one half of all Americans are unfamiliar with basic retirement tools, such as a 401K plan;

Whereas, estate planning involves many considerations, including safekeeping of important documents, documentation of assets, operation of law within the various states, preparation of legal instruments, insurance, availability of trust arrangements, charitable giving, inter vivos care of the benefactor, and other important factors;

Whereas, estate planning encourages timely decisions about the method of holding title to certain assets, the designation of beneficiaries, and the possible transfer of assets during the life of the benefactor;

Whereas, many citizens are unaware that lack of estate planning and 'financial literacy' may cause their assets to be taxed at maximum rates or, by default through the complex process of probate, to be disposed of to unintended parties;

Whereas, alternatives to disposition of assets after death, such as planned gift-giving, may accomplish a benefactor's goals and reduce the amount of an estate given to taxes;

Whereas, careful planning can prevent family members or other beneficiaries from being subjected to complex legal and administrative processes requiring significant expenditure of time, and greatly reduce confusion or even animosity among family members or other heirs upon the death of a loved one;

Whereas, important considerations as to donation of organs and use of life support functions may be made through the estate planning process;

Whereas, the implementation of an estate plan starts with sound education and planning, and then may require the proper drafting and execution of appropriate legal documents, including wills, trusts, and durable powers of attorney for asset management and health care;

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Whereas, financial literacy empowers individuals to make wise financial decisions and reduces the confusion of an increasingly complex economy;

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Whereas, The Financial Awareness Foundation along with the leading professional associations such as: National Association of Estate Planners and Councils, the American Institute of Certified Public Accountants, the American Association of Attorney-Certified Public Accountants; the American Bar Association Section of Real Property, Trust and Estate Law; the Society of Financial Service Professionals, the National Academy of Elder Law Attorneys, the Partnership for Philanthropic Planning, the Financial Planning Association®, the Association of Fundraising Professionals, and The International Association of Advisors in Philanthropy have supported National Financial Literacy Month and National Estate Planning Awareness Month. Together these organizations represent nearly 1 million financial professionals. The accountants, attorneys, estate planners, financial planners and advisors, insurance agents and brokers, trust officers, and nonprofit executive directors and development officers that are members of these associations, can help mobilize the financial and estate planning and nonprofit communities by providing support, tools, and education for the professionals and the public they serve.

Now, therefore, I, _____, the _____ in support of improving financial awareness and financial literacy do hereby proclaim and support April as Financial Literacy Month and October as Estate Planning Awareness Month.

Signature

Type name

Date

Further, I encourage all resident of ages to learn the essential principles of estate and financial planning. Careful financial and estate planning is necessary not just for your piece of mind, but to give you and your families the best possibilities to reach and maintain your financial goals and dreams.



4. Background Resources a Click Away

In support of the Improving Financial Awareness and Financial Literacy Movement & 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. was created by Congress and supported by President Barack Obama.
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/](http://www.afpnet.org/Leadership)
 - [Find a local chapter - www.afpnet.org/audiences/chapters.cfm?navItemNumber=525](http://www.afpnet.org/audiences/chapters.cfm?navItemNumber=525)
 - **CFP Board** – Find a CFP Professional –
 - www.cfp.net/
 - **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#



Research Footnotes & Links for Improving Financial Awareness & Financial Literacy

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
 - i. https://www.jpmorganfunds.com/blobcontent/690/439/1323431015884_RI-WPMILLENNIALS.pdf
17. Kaiser Family Foundation
 - a. <http://facts.kff.org/chart.aspx?cb=58&sctn=162&ch=1725>
18. Knowledge @ Wharton
 - a. <http://knowledge.wharton.upenn.edu/article.cfm?articleid=2642>



19. MasterCard Financial Literacy Index Report (2014H1)
 - a. <http://www1.mastercard.com/content/intelligence/en/research/reports/2015/mastercard-financial-literacy-index-report-2014h1.html>
20. MetLife Demographic Profiles
 - a. www.metlife.com/searchresults?query=demographic+profile&and_on=Y&sel_path=metlife%2Fmmi%2Fresearch%2Findex.html&remoteUser=71.198.244.63-3947949424.30201431
 - b. MetLife Study of Employee Benefit Trends
 - i. <http://www.metlife.com/business/insights-and-tools/industry-knowledge/employee-benefits-trends-study/index.html#highlights>
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