

Remember: We're **NOT STUCK** at home, we're **SAFE** at home

A few words can change your attitude and one cough can change your life

## Public Involvement with the Improving Financial Awareness & Financial Literacy Movement

### Supporting Improving Financial Awareness & Financial Literacy Is A Winning Opportunity For All

--Now is the time to get and keep your financial, estate and gift plans in order

We believe having better personal finance knowledge changes your world and the world around you... **FOREVER!**

With so many people on the path to or verge of running out of money before their life expectancy, many families burdened with large amounts of student loans and other forms of debt, and more than half of our adults not having nor understand why it is important to have up-to-date financial, estate and gift 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 Big Challenge

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.

### 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, employers, nonprofits and people with money, and the government as a final safety net.
- Over 120 million adults, 50% of our adult population don't have nor understand why it is important to have a current financial, estate and gift plans 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 and financial and gift planning is not just for the wealthy and elderly; it's important for everyone.
  - If people don't have a plan their assets may not pass to their desired party, and there is no way for their significant or modest assets to get to their favorite charities or causes, as asset then pass by title, beneficiary designation, and the state laws of intestate succession which by default goes to close then distant family, if none exist they then revert to the state of domicile after taxes and costs.
  - What could Prince's estate of \$300+ million do in the right hands? Music scholarships, teach entrepreneurship, help advance cures for health problems, help feed many, improve financial awareness and financial literacy, etc.
- Too many young people and their families are burdened with excessive education debt and other forms of debt. Student loan debt exceeds \$1.3 trillion and is the **2nd largest class of consumer debt after mortgages; members of the class of 2016 graduated with an AVERAGE of \$37,000 in student loan debt.** Those with graduate degrees are significantly greater.



## The FINANCIAL AWARENESS Foundation

A 501(c)(3) Nonprofit Organization Dedicated to Significantly  
**Improving Financial Awareness & Financial Literacy...**

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- 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.
- 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, estate and gift planning a significant amount of these assets will be wasted; much of the remaining assets may not go to the right person(s) or organization(s), and or may not be used as intended.
- However, this huge wealth transfer is not for all families, many will run out of money long before passing.
- **This is not just a domestic challenge it is an international one.**



### A Solution and Master Plan

There is a real solution to this lack of financial awareness along with the financial illiteracy epidemic that revolves around better educating the general public – rich to poor, 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.



Managing personal finances today is more complicated, time consuming, yet more important than ever. We are living longer, but saving proportionately less. We feel less secure in our jobs, homes, and overall outlooks than previous generations did. We watch, helplessly, as our money evaporates due to exorbitant costs of housing, taxes, education, health care and life's too many "unexpecteds." Many worry about the future, or unfortunately in many cases, they simply try not to think about it. Until "it" happens--a financial catastrophe which could have been avoided by some advanced planning.

Most people are not taught the essential principle to smart personal financial management – 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 successful secure debt free future.

**Staying organized and planning wisely are keys to financial success.** As you may know short of winning the lottery or inheriting millions, few people attain and maintain financial success and security without forethought, a strategy, and ongoing management. Learn this powerful simple process to make better everyday money decisions so you have the best chance of watching your personal and family dreams become a reality.

<http://home.thefinancialawarenessfoundation.org/publications.html>



To help address the lack of financial awareness and the financial illiteracy epidemic 12 years ago we began taking an active leadership role to recognize organizations and their management, and individuals that are championing improving financial awareness and financial literacy. We unite them with other associations, organizations, nonprofits, educational institutions, municipalities, employers, and news media to actively focus this vast community resource into **The Improving Financial Awareness & Financial Literacy Movement** with its semi-annual concentrated personal finance content media blitz around the strategic campaign venues



- **Financial Literacy Month**

In 2004 the Senate passed Resolution 316 officially recognizing April as National Financial Literacy Month. In 2011 President Obama signed a Presidential Proclamation deeming April as National Financial Literacy Month. In 2019 President Trump proclaimed April as National Financial Capability Month

- **Estate & Gift Planning Awareness Month (October)**

In 2007 and 2008 we worked with Congressman Thompson's Office to help create an Estate Planning Awareness proclamation that was co-authored by 50 bi-partisan Congresswomen & Congressmen and passed H.Res. 1499, which officially made the third week in October National Estate Planning Awareness Week.

The plan is to touch everyone at least twice a year through these strategic campaign venues, with educational and motivating content, reminders and tools for making wise informed lifelong financial decisions and to **get and keep your financial house in order by having a current financial, estate and gift plans.**

We understand that this is a massive undertaking; but as we move into the 12<sup>th</sup> year of the **Improving Financial Awareness & Financial Literacy Movement** it's being accomplished through thought leading financial service, nonprofit, and charitable gift planning organizations and their professionals, educational institutions, municipalities, employers, the news media, and other concerned organizations and individuals.

Below is a link to the **Improving Financial Awareness & Financial Literacy Movement Report & Magazine**. This report provides a broad picture of the lack of financial awareness and financial illiteracy epidemic, an overview of the strategy behind the movement and campaigns, and a sampling of the community participation, including supporting proclamations from 22 state governors.



Click on this link to open your copy

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

You also won't want to miss seeing the section on Recent Financial Awareness & Financial Literacy Reports, Educational Initiatives, The International Section and so much more.

**You are welcome to circulate this among your family and friends and community and encourage them to participate, we are all in this together.**



**The Improving Financial Awareness & Financial Literacy Movement Distinguished Co-Honorees for 2020**  
 Each year we recognize and honor a distinguished group of hard working ‘Thought Leaders’ for their outstanding individual efforts in improving financial awareness and financial literacy. It gives us great pleasure to recognize this year’s Co- Honorees representing Thought Leadership in Academia, Financial Services, News Media and Nonprofits are



**Representing Academia Thought Leadership**  
**The International Improving Financial Awareness & Financial Literacy Research Center at Makerere University – Kampala Uganda**

**Dr. Winston Tumps Ireeta, Chairperson / Counselor**  
<http://governance.mak.ac.ug/university-council>

**Dr. David Ddumba, Founding Executive Director / CEO**  
<http://math.mak.ac.ug/node/106>

**Dr. Juma Kasozi, Vice Executive Director**  
<http://math.mak.ac.ug/Juma-Kasozi>

**Ammex Ssebidge, Founding Chief Operating Officer (COO), Alumni Makerere University, Executive Director – Mercy-Giving**  
<https://www.mercy-giving.org/>

Over the last year these fine gentlemen have been working on creating The International Improving Financial Awareness & Financial Literacy Research Center at Makerere University – Kampala Uganda. The Research Center will be taking a leadership role in rolling out

- The Improving Financial Awareness & Financial Literacy Movement in Uganda  
<https://www.mercy-giving.org/pdf/TFAF-TIFA-FLMovement-Uganda-ExecSum.pdf>
- The Improving Financial Awareness & Financial Literacy University Program at Makerere University



**Representing Financial Services Thought Leadership**  
<https://www.aboutschwab.com/carrie-schwab-pomerantz>  
**Carrie Schwab-Pomerantz, Board Chair and President, Charles Schwab Foundation, Senior Vice President, Charles Schwab & Co., Inc. & Board Chair, Schwab Charitable**

Carrie Schwab-Pomerantz, CFP®, is a leading advocate for financial literacy and one of America's most trusted sources for financial advice. She has devoted her career to helping men and women from all walks of life achieve financial security. In addition, she oversees Schwab's corporate philanthropy and employee volunteer programs, which aim to strengthen the communities where Schwab operates.



**Representing News Media Thought Leadership**  
<https://www.leimberg.com/about/SteveLeimberg.html>  
**Stephan R. Leimberg, CEO of Leimberg and LeClair, Inc.,**

Stephan R. Leimberg is CEO of Leimberg and LeClair, Inc., an estate and financial planning software company and publishing and software company in Bryn Mawr, Pennsylvania. Stephan is also the Publisher of Leimberg Information Services, Inc. which provides e-mail based news, opinion, and information for tax professionals, and the author of numerous books on estate, financial, and employee benefit and retirement planning and a nationally known speaker.



**Representing Nonprofit Thought Leadership**  
<https://www.aztreasury.gov/treasurer-kimberly-yee>  
**Kimberly Yee, Treasurer State of Arizona**

The Honorable Kimberly Yee serves as the 36th Treasurer of Arizona and as Arizona's chief banking and investment officer. A longtime advocate of financial literacy, she passed laws during her legislative tenure to require the state's academic standards to include financial education benchmarks in grades K-12 and developed a state seal on high school diplomas earned by students who master proficiency in personal finance. Treasurer Yee was also instrumental in the passing of a bill requiring AZ schools to teach financial literacy and money management as part of the required economics credit needed to graduate from high school.



<https://www.azecon.org/our-team.html>  
**Elena Zee is President and CEO of the Arizona Council on Economic Education**  
 Elena is very passionate about education, professional development, economic empowerment, and international exchange. She is also a Certified Financial Planner™ and has taught financial planning and economics at universities. The Arizona Council on Economic Education (ACEE), a 501(C)(3) nonprofit dedicated to improving economic and personal financial literacy in Arizona, serves over 1,800 schools across 104 cities in Arizona.



# Fun & Easy Ways to Help Make a Difference in Your Life and Your Family's and Others in your Community – Checklist of Materials



Start by getting your financial house with a current financial, estate and gift plan and help your family and friends and others to do the same

We've assembled the following collection of no cost materials for assist you in getting your financial house with a current financial, estate and gift plan. We encourage you to share these with other and encourage them to do the same and to actively participate in **The Improving Financial Awareness & Financial Awareness Movement & Campaign**.

## Personal Finance Materials

I can do that



### Some Questions to Ponder – Check out your financial literacy (2 Pages)

Check out your financial literacy.

Share this with your family and friends.

<http://www.thefinancialawarenessfoundation.org/pdf/TFAF-Quiz-SomeQuestionstoPonder.pdf>



### TFAF-12 Month Financial Fitness Plan (1 Page)

Personal finance doesn't have to be daunting or overwhelming; try the TFAF-12 Month Financial Fitness Plan

<http://www.thefinancialawarenessfoundation.org/pdf/TFAF-12MonthFinFitnessCalendar.pdf>



### Current Edition of - TFAF Personal Finance Publication Set

(3 Books & a Forms Set)

EVERYONE needs to be financially literate and empowered to make better everyday money decisions. If not how are they are going to have any chance of living out a quality life, reach and maintain their personal and family financial dreams, and live out a debt free and secure financial future? Without this empowerment, many many people become a burden on family and friends, employers, local nonprofits and the ultimate safety net the local and federal government.

You can visit this link to receive your FREE copy of the **TFAF Personal Finance Publication Set** – that includes smart money secrets and the essential principles to smart money management – the foundation to personal finance knowledge.

These are very special empowerment tools, not a Do-It-Yourself-Kit, it is a powerful tool to empower people to make better informed lifelong money decisions and to use and to work with financial professionals & product providers to get the best results from time & money.

If you are a financial service professional this is also a great tool to use with your clients.

<http://home.thefinancialawarenessfoundation.org/jotformembed.html>



## Articles to read and share with others during

I can do that

- Financial Literacy Month (April)
- Estate & Gift Planning Awareness Month (October)
- Or any other time 😊



### Organization & Planning are YOUR KEYS to Financial Success

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.

<http://home.thefinancialawarenessfoundation.org/pdf/TFAF-Org&PlanningAreKey-FreePubSet.pdf>



### It's time to protect your family & your future

Over 50% of our adult population (120 million adults) does NOT nor realize the importance of not having a current or up-to-date estate plan to protect themselves and their family's assets; that can include half your family, friends, and associates.

<http://home.thefinancialawarenessfoundation.org/pdf/5-3-SampleEPArticle.pdf>



### Let financial planning make your difference

Unless you are lucky enough to win the lottery or receive a substantial inheritance, very few people can really attain and maintain financial security without forethought and a strategy—a financial plan.

<http://home.thefinancialawarenessfoundation.org/pdf/6-3-SampleFPArticle.pdf>



### Exposing kids to personal finances

It's very important for us parents, to introduce and expose our children to sound principles of personal money management. With our media enriched environment, we're constantly exposed to thousands of marketing suggestions on how to spend money, whether we have it or not.

<http://home.thefinancialawarenessfoundation.org/pdf/TFAF-ExposingKidstoFinance.pdf>



### Charitable gifts come in many forms

When you decide the time is right to make a charitable gift(s) to your favorite nonprofit organization or cause(s), don't assume that just writing a check is the only option. You have a wide variety of techniques and assets to use to fund charitable gifts, including the following strategies.

<http://www.thefinancialawarenessfoundation.org/pdf/TFAF-CharitableGifts.pdf>



### Financial advisers / product providers can make your difference

Financial advisers / financial product providers and their firms can play a very important role in helping you reach and maintain your financial goal.

<http://www.thefinancialawarenessfoundation.org/pdf/TFAF-SelectingFinancialAdvisors.pdf>



## Articles to read and share with others during

I can do that

- Financial Literacy Month (April)
- Estate & Gift Planning Awareness Month (October)
- Or any other time 😊



### TFAF-Cost-Cutting Money-Making Game

Personal cash-flow management and managing your spending habits are key areas of personal financial management, and are concerns for many families. With fantastic new products arriving in the market daily, managing available cash becomes quite a challenge.

<http://home.thefinancialawarenessfoundation.org/pdf/TFAF-Cost-CuttingMoney-MakingGame.pdf>



### Starting your own business

Before starting a business, consider some of the advantages and disadvantages of heading down this path.

<http://www.thefinancialawarenessfoundation.org/pdf/TFAF-StartingYourOwnBus.pdf>



### Current Library of 1/2 Page Tabloid Size the YFP System & Life Events Features Columns

Our current library of Life Event Features.

<http://www.thefinancialawarenessfoundation.org/pdf/TFAF-YFP-ContentListing-Overview-LifeEventsFeatures.pdf>

## The Improving Financial Awareness & Financial Literacy Movement

I can do that



### The Improving Financial Awareness & Financial Literacy Movement Report & Magazine (284 Pages)

Now starting the 12<sup>th</sup> year of *The Movement*, this report provides a sampling of the community participation, including supporting proclamations from 22 US state governors, leading financial service, planned giving, and nonprofit associations and their professionals, a comprehensive collection of reports including how financially literate each state and country is, and what they are doing and so much more.

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



### TFAF- Problem Solving Gift (2 Pages)

This defines The VERY BIG PROBLEM and offers a realistic solution.

<http://www.thefinancialawarenessfoundation.org/pdf/TFAF-Flier-Problem-Solution-Gift.pdf>





## How Improving Financial Awareness & Financial Literacy Can Increase Your Bottom Line (14 Pages)

For CPAs, Attorneys, CFPs, Wealth Managers, Insurance Agents, Trust Officers, Realtor and other financial service and nonprofit professionals - **How Improving Financial Awareness & Financial Literacy Can Increase Your Bottom Line**

<http://www.thefinancialawarenessfoundation.org/pdf/TFAF-AdvisorsSupport-ImprovingFinancialAwareness-CanIncreaseYourBottomLine.pdf>



## For The People - The General Public - Supporting Improving Financial Awareness & Financial Literacy Is A Winning Opportunity For All (11 Pages)

<http://www.thefinancialawarenessfoundation.org/pdf/TFAF-PublicSupportfortheImprovingFinancialAwareness.pdf>



## Program Overview / Planner (30 Pages)

This provides an overview of **The Movement** and some great planning tools for groups and organizations.

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



## Introduction Video to The Movement & The Foundation

**Note Slides**  
**Slide Deck**

<http://www.thefinancialawarenessfoundation.org/pdf/TFAF-TheMovementIntro-NotesTaking.pdf>

<http://www.thefinancialawarenessfoundation.org/pdf/TFAF-TheMovementIntro-Slides.pdf>

**Link to Video**

<https://youtu.be/vJnupjmg6Ps>



## Background on The Movement & Sample Proclamations for Political Leaders (16 Pages)

This provides you the materials to secure a Proclamation from your elected officials to support The Movement In Support of Improving Financial Awareness & Financial Literacy Movement for

- April is Financial Literacy Month in (State, Country, City)
- October is Estate & Gift Planning Awareness Month in (State, Country, City)

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



## Serving as a TFAF Ambassador, Strategic Partner or Volunteer Overview & Application (15 Pages)

If you or someone you know are looking for a good cause to get involved with or have some time to share please consider becoming a TFAF Ambassador, Strategic Partner or Volunteer.

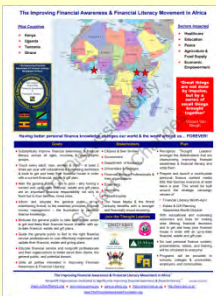
<http://home.thefinancialawarenessfoundation.org/pdf/TFAF-Ambassador-Volunteer-Overview.pdf>





## The International Improving Financial Awareness & Financial Literacy Movement

I can do that



### The African Movement (2 Pages)

Over the last couple years global financial literacy initiatives are increasing and we are contacted regularly for assistance and ideas from around the world. In 2018 we began assisting in the creation of **The Improving Financial Awareness & Financial Literacy Movement in Kenya, Uganda and Tanzania and 2020 Ghana – The Movement in African Countries**; this will touch ~ 200 million people.

We are starting dialogs about doing the same within other countries around the world.

**Do you have relationships in a country that you would like to help establish The Movement within?**

### Overview - The Movement in Africa

<http://www.thefinancialawarenessfoundation.org/pdf/TFAF-Africa-TIFA-FLM.pdf>

### How to Change the World with Better Financial Awareness & Financial Literacy

This international article was written by Michael Ochieng Nyawino Executive Director of COHECF-KENYA a TFAF Ambassador from Kenya

<https://www.urbanet.info/how-to-change-the-world-with-better-financial-awareness/>



## You might ask “Who benefits from this undertaking?”

Well for starters this is a great opportunity for you and your family to get and keep your financial house in order with a current financial, estate and gift plan. It also is a great opportunity to create goodwill, while performing a very important and valuable community service.

- **You and your family benefit** directly by supporting and actively participating in *The Improving Financial Awareness & Financial Literacy Movement & Campaigns* 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.
- **Your and other families** benefit by learning the essential principles to smart money; it empowers them to make better informed productive everyday money decisions, save time and money with their financial advisors and product providers, and have the best possibilities to reach and maintain their personal and family financial dreams, to enjoy a financially secure, debt-free future, while passing on their values, knowledge and assets to future generations to make their lives and this world a better place.
- **Financial service professionals and their organizations**, such as attorneys, accountants, bankers, trust officers and private fiduciaries, realtors, insurance brokers and agents, investment brokers and agents, wealth managers, financial advisors, benefit by acquiring new business from more informed and motivated clients.
- **Employers** benefit from having employees who are less financially stressed, happier and more productive.
- **Municipalities** benefit by having happier and financially successful constituents, and a reduced strain on social welfare services.
- **Nonprofits and fundraisers** benefit their organizations with increased donations, planned gifts, alternate beneficiary selections and bequests.
- **Philanthropists** benefit by helping to solve a major social problem that leads to a better world.
- **Universities and Colleges** benefit by having alumni, faculty and staff who are less stressed, happier and more productive and more philanthropic with increased donations, planned gifts, alternate beneficiary selections and bequests. This opens the door to significant development opportunities for Universities and Colleges to reduce education costs and fund student scholarships, faculty grants, research and other projects through outright gifts, lifetime structured gifts, primary and alternate beneficiary selections, bequests and deferred gifts that are a part of The Community member's financial, estate and gift plans.
- **The news media** benefits by providing its audience with timely valuable information.
- **Everyone actually benefits with a stronger and financially sound economy.**



***Do you have strategic relationships with major employers, social media & technology companies, nonprofits, universities and colleges that should know about The Movement and Campaigns? If so please share this with them.***

## In Summary

**Please get and keep your financial house in order and we welcome your active support and participation** in the *Improving Financial Awareness & Financial Literacy Movement & Campaigns*; 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.

If you or someone you know are looking for a good cause to get involved with or have some time to share please consider becoming a TFAF Ambassador, Strategic Partner or Volunteer.

Stay safe and healthy – there's lots of work to do!!!!!! - wishing you, your family and colleagues all the very best, ALWAYS

## Valentino

*Valentino Sabuco, Executive Director*

**We believe having better personal finance knowledge changes your world and the world around you... FOREVER!**



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## About The Financial Awareness Foundation

The Financial Awareness Foundation, (TFAF), is a 501(c)(3) nonprofit organization. TFAF serves as a nonpolitical “financial awareness advocate” for the general public – poor to rich, financial service and nonprofit professionals and their organizations, educational institutions, technology companies and employers, municipalities and news media. Our mission is to significantly help solve a major social problem by dealing with the lack of financial awareness and financial literacy. We believe that teaching financial awareness, financial literacy and the essential principles to smart personal money management – the foundation to personal finance knowledge - are very important as this 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; while they pass on values, knowledge & assets to future generations to make their lives & the world a better place

Learn more about The Foundation, The Improving Financial Awareness & Financial Literacy Movement & and our work at

[www.thefinancialawarenessfoundation.org](http://www.thefinancialawarenessfoundation.org)

Organizations and individuals are not required to financially support The Financial Awareness Foundation in any way. They do not pay any marketing or membership fee, or make a contribution in order to participate in this important improving financial awareness and financial literacy movement, campaigns and programs. And we develop and distribute high quality materials at ‘NO Cost’. But as a 501(c)(3) nonprofit financial support and contributions are always welcomed and very much appreciated.



***Help us do more by making a generous tax deductible contribution***

<http://home.thefinancialawarenessfoundation.org/donationgateway.html>

***For additional information contact  
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