



TAKE CHARGE

Total WellnessSM



**Increasing the financial and health literacy
of multiple generations of people in minority
and underserved communities across the USA.**



TakeCharge.foundation

After four years as a pilot outreach of FSP, the Take Charge Total Wellness Foundation was launched in the summer of 2020.

OUR MISSION



The mission of the Take Charge Total Wellness Foundation, Inc. (TCTW) is to increase the financial and health literacy and well-being of multiple generations of people in minority and other underserved communities. Ignorance, passivity and mistrust must be overcome by a can-do, take charge attitude, knowledge, and confidence that a better path can be successfully taken!

OUR VISION

TCTW unites a growing body of financial and health professionals, from multiple disciplines, to come alongside people in their communities in a quest to raise the level of financial and health literacy of the underserved.

Simultaneously, these professionals identify service-oriented young people who wish to enter the financial services industry and assist in their enrichment. This vision complements contemporary social reforms that seek to move our country forward.



OUR HISTORY



In 2016, the Society of Financial Service Professionals (FSP) adopted a pilot outreach program called *Achieving Financial Security* and offered it to local affiliates across the country. Elvin Turner was a national officer of the Society who eventually served as President. He was also an enthusiastic pioneer and advocate of this innovative outreach.

The Society used a grant from Prudential Financial to transform a one-presenter educational experience into a multi-faceted, multi-professional, panel-style forum that immersed the panelists into the real-life situations and challenges of the attendees. The panelists "triangulated" on practical solutions, tapping a wealth of diverse expertise and experience. Over 30 forums were held in communities across the USA.

These well-attended forums were highly relational. In one sense, the panelists were trusted members of the community with whom attendees could relate. In another sense, the panelists were subject-matter experts, with lawyers discussing important legal matters, accountants talking about budgets, insurance professionals explaining how to protect your family from risks and navigate the health insurance landscape, and financial planners recommending ways to maneuver through torturous financial issues.



*An example of a panel-style forum
Held in the sanctuary of a multi-cultural
church in Connecticut.*

The panel's information-packed, resource-rich, multi-disciplinary perspectives, and transparent sharing of their own financial situations were deeply appreciated by attendees. In one word, the forums were REAL.

In 2020, the FSP Board of Directors voted to gift these outreach programs to the new *Take Charge Total Wellness Foundation*, a 501(c)3 not-for-profit organization launched in June of 2020 and led by a very experienced and capable Board of Directors. TCTW forums are offered and held online and on-site from coast to coast!

OUR CURRENT FOCUS

Today, TCTW seeks to uplift multi-generational families. We believe that if each family member across generations adopts sound financial and health disciplines, the fortunes of entire families can be transformed. This enhances individual and collective quality of life, and profoundly impacts the family legacy. Therefore, TCTW addresses people in five scenarios of life—teen, young adult, middle age, single woman and senior:

- For teens seeking college**, the name of the school is less important than a student's overall fit at the institution.
- For young adults starting jobs and homes**, the pursuit of material goods, travel and work/life balance is important; but they should also be building an inventory of skills and wisdom that's transferable to the jobs emerging in a turbulent economy.
- For middle-age families and individuals** in the highest earning years of their lives, they should be laying down a financial and insurance safety net that will keep them whole through the inevitable challenges of life.
- For single women** who face many important financial planning decisions without a significant other to help.
- For seniors it is all about security with dignity**, using accumulated resources and relationships to continue their lifestyles into the retirement years.

