

Luigi Matarazzo explains how M&A is tackling financial ignorance through accelerated education

The CEO and Founder of M&A International Consulting, Luigi Matarazzo, shows how financial literacy can be attainable for everyone

DUBLIN, IRELAND, July 9, 2020 /EINPresswire.com/ -- One might expect that developed countries have a financially literate population, but that is not always the case. By developed, we mean countries that are members of the OECD (Organisation for Economic Co-operation and

Development) which are regarded as having high-income economies; some of those countries are the United States, Canada, Australia, New Zealand, Japan and many countries in Western and Eastern Europe. Although financial literacy is strongest in countries with developed and

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Mata&Associates Financial Consultants

advanced economies there still is a lot of ignorance around the subject of money and many people are reluctant to talk about it or have not formed the habit of talking about their finances.

The financial literacy gap can be clearly seen in Europe with Northern countries scoring higher as financial literacy rates in Scandinavian countries are 71% and higher while at the same time the Eastern European countries and countries situated in the South such as Italy are scoring below 40%. This disparity in financial literacy in Europe is one of the largest seen in the world.

But what is financial literacy and why is it important?

Financial literacy is the ability to make correct financial decisions in personal finance with desirable outcomes. It is also the ability to fully comprehend the concepts of saving and borrowing money, what liabilities are and how to limit them, the concept of budgeting, goal setting, saving to build assets and having a diversified financial plan. These skills are important in everyday life, they can help you make decisions regarding student loans, using debt to buy a car, create a savings account, how to invest your money in the stock market and help you define how much money you need to retire. Despite being such an important factor for a person's development and success in life, money and finances are not taught in school.



Luigi Matarazzo, CEO and Founder

The need for financial literacy

Creating awareness around financial responsibility is important and can alleviate any insecurity surrounding the subject of money as many people tend to evade talking about it. Money has always been considered a taboo subject and there are many emotions surrounding money that are at times hard to deal with and uncomfortable. Many people feel hopeless, frustrated or angry and these are all emotions that can stem from bad money management.

The founder and CEO of M&A International Consulting, Luigi Matarazzo believes that if you deal with the emotions surrounding money you can successfully master scary concepts such as investing and saving money: "Investing is easy. Really, you don't need a Nobel Prize or some sort of high-level degree to do a good job in the markets. You need goals, a consolidated strategy and time to make it work. The hard part is dealing with your mind, and you need to be very aware of how your decision-making process will interfere with your strategy. We teach all of that in our programs."

Providing the education and the tools to help people efficiently deal with and understand finances and money is vital for creating financial literacy for individuals but also the communities they live in. Financial literacy rates are the lowest among women, young people, minorities, low-income individuals and people that are less educated.

Education on the subject can help increase these levels but there are also behavioral aspects to consider. Money management is a learned behavior that is why it is important to start educating and forming healthy money habits from an early age in order to establish a positive outlook

towards finances and money. However, it is never too late to gain financial knowledge and build healthy saving and investing habits.

Luigi Matarazzo adamantly believes that through consultancy services, group coaching and individual coaching one can successfully learn how to turn their savings into long term investments through tailor-made strategies that are accessible: "Classic education and parenting failed and are failing at providing basic money management and personal finance skills to young students. The majority of people grow up without any knowledge on how to save or handle money, or how to reach a better future with proper management and investing. We are providing all those tools, and our clients are finally more empowered with their personal finances than they had ever been."

M&A International Consulting, is located in Dublin and provides online financial education and consulting services to savers and novice investors throughout Europe and particularly Italy.

The consulting firm's ultimate mission is to reduce the gap in financial literacy between Italy and other European countries with considerably higher rates, especially Northern Scandinavian countries. They aim to increase financial literacy by providing consultancy services and financial coaching to empower people to manage their money more effectively and help them overcome any money phobias by offering tailor-made strategies for long-term investments in the markets.

M&A International Consulting has recently grown and started reaching customers internationally thus expanding from their initial focus that was the Italian market. Also during the coronavirus pandemic, the firm has maintained profitability, as their team is fully digital and works completely online. They also have a healthy core business model that attains high margins with low maintenance costs. For more tools and information on how to save and invest your money wisely feel free to [visit their website](#) and book a consultation.

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