

# April is National Financial Literacy Month

---

*For 20 years, April has been recognized as National Financial Literacy Month. Mark S. Gardner says helping people achieve financial stability is year-round.*

DALLAS, TEXAS, UNITED STATES, April 10, 2023 /EINPresswire.com/ -- Mark S. Gardner is the S.W. Regional Director of The Society for Financial Awareness ([www.sofausa.org](http://www.sofausa.org)), a San Diego nonprofit founded in 1993.



While April is Financial Literacy Month, the need to help people achieve financial stability is year-round says Mark S. Gardner”

*Mark S. Gardner, Managing Director at RetireWellDallas.com*

For nearly 20 years, April has been recognized as National Financial Literacy Month. The timing could not be better today. Inflation is still impacting consumers, the Federal Reserve continues to raise interest rates, and the economy is more concerned than it has been in years. Now more than ever, people need accurate and trustworthy financial advice.

While April is Financial Literacy Month, the need to help

people achieve financial stability is year-round.

As a father of four kids who are in various stages of their lives—three are grown, one is married and has twins, two boys are in the business world, and the daughter is a graduating senior in high school—all of them are at various places in their life journey. Yet, looking back, I am grateful and give thanks to an educational system that taught them many things. They learned critical thinking through math, science, and computer technology.

Each child proceeds in their life journey; technology has advanced today's communication and ability to communicate in multiple ways and get answers online. Remember Dick Tracey when we were growing up and witnessed him talking on his wristwatch telephone? It became a reality some 30 years later. Today's cell phone has replaced one's laptop, as the cellphone replaces the computer as it provides the same use. Where do most of their time, focus, and energy go daily? Finance & Money! Since our three sons are in their thirties, it would be safe to say that, God willing, they have a good 60 years, 720 months, or 21,900 days left to face life's challenges with their financial issues. Just like us, is nothing special about this, or is there?

School districts across America, overseeing kids K–12, build, create, and roll out curriculums approved by the states and the federal government that deal with "core" subject matter—classes that are essential to developing our youngsters with tools, ideas, and concepts to live out and

fulfill their lives.

"We want you to understand that schools do not prepare our youth in various areas of finance. Although a must in our daily lives dealing with many economic issues, concerns, hopes, dreams, and solutions to our way of life, financial literacy courses are not included as "core" subject matter. Financial literacy is an "elective" course, a non-essential choice. So, how can we, as a civilized society, deal with the many issues we face throughout life? So many of our children and adults today are ill-prepared to address these finances. Because they have never been offered introductory financial courses, they have ignored essential life skills such as financial literacy. To me, this is true, bewildering!"

Briefly, let's look at some staggering realities that continue to ravage the average American:

- Student loans are now higher than credit cards and automobile loans combined.
- Discretionary income (money left over after paying bills) is becoming rare to many.
- Opioid dependency is becoming a national epidemic trying to treat depression, suicide, and many other afflictions generated by stress.

Note the common denominator here — money.

April is Financial Literacy Month. April's theme across America is National Financial Literacy Month. This Month showcases and promotes many financial literacy issues with various speakers on crucial, viable, practical subjects that will allow students and company employees. It is our society's opportunity to embrace and learn about money.

At SOFA, our most significant role is to Act, Speak, and demonstrate to our Seminar Attendees in a manner that comes across as the Organization of helping individuals learn. Our goal is to help each attendee grow in their Financial Literacy, which is being "served" and addressed to schools, colleges, businesses, and corporations by volunteers through our members. Mark volunteers 15-20 hours a month to help educate when he is not running his own Pre & Post Retirement Tax Planning company, Retire Well Dallas. His firm offers tax-advantaged strategies to convert "Forever Retirement Savings to Never Taxed Saving possibly."

SOFA, Society OF Financial Awareness, is a viable program centered on the essential financial needs of students and business employees, and we all should take notice. Actions like this keep the word "higher" in higher education. It's an excellent investment into our young adults and Corporate America.

We offer and host complimentary workshops and seminars.

"I give back my time to teach different topics. We feel that seminars are a high-touch method of simultaneously engaging a large group of individuals. We can cover various financial issues, such as retirement planning, investment strategies, debt management, etc. This lets people learn from me and ask questions about their financial situation.

Sadly, our country continues to create generation after generation of financial illiterates. Why? Because this financial boot camp of basics — budgeting, credit cards, savings, investing, taking out a loan, the importance of a will, and purchasing the correct type of insurance -- never got put into place by the schools nor shared or taught by parents or guardians."

"Parents and grandparents tell us they feel your kids, grandkids, or company at work are not providing relevant information. Let me know if you have direct contact with the company's H.R. or school. It's time to go to your elected officials, go to your school board, and make your opinions vocal – do something to let leadership know while our next generation grows up better in financial dealings. Americans can and should take responsibility to ensure we educate all our brothers and sisters."

#### ABOUT

Retire Well Dallas is a Pre & Post Retirement consulting firm that helps those nearing retirement better prepare their portfolios so that the tax structure won't deplete their retirement savings. Helmed by industry veteran Mark Gardner, Retire Well Dallas aims to elevate clients to a "never taxed" status so they can enjoy retirement as planned. Gardner co-authors "The Authenticity Code with Jack Canfield" and has been featured on ABC, CBC, NBC, and Fox

Mark S. Gardner

SOFA

+1 214-762-2327

msgardner@sofausa.org

Visit us on social media:

[Facebook](#)

[LinkedIn](#)

---

This press release can be viewed online at: <https://www.einpresswire.com/article/627015526>

EIN Presswire's priority is source transparency. We do not allow opaque clients, and our editors try to be careful about weeding out false and misleading content. As a user, if you see something we have missed, please do bring it to our attention. Your help is welcome. EIN Presswire, Everyone's Internet News Presswire™, tries to define some of the boundaries that are reasonable in today's world. Please see our Editorial Guidelines for more information.

© 1995-2023 Newsmatics Inc. All Right Reserved.