

WealthUp: A Financial Literacy Resource for People of All Ages

Riley Adams, CPA, founded WealthUp to address Americans' myriad money questions

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April is National Financial Literacy

Month—a time set aside each year to

stress the importance of financial literacy and promote smart behaviors about all things money.



But while many of this month's education efforts will be focused strictly on children, Riley Adams,

CPA, the founder of [WealthUp](#), wants to remind everyone that when it comes to financial literacy, no one is too young to learn.



Whether you're looking to take your first step toward a financial education, or sharpen up your existing skills, WealthUp is one of the first places you should visit."

Riley Adams, CPA

Consider this: According to Allianz Life's 2024 Annual Retirement Study, nearly two-thirds of Americans worry more about running out of money than death.

That opinion differs across age groups, but a majority of every generation polled feels that way—71% of Gen Xers,

64% of Millennials, and even 53% of Boomers, many of whom are already in retirement.

What's the key to dispelling these fears?

"Earn more money?" Sure, though most people can't snap their fingers and make it happen, at least not right away. And besides, studies show that financial problems often cling to people even as their salaries rise—and that's because while they've earned more money, they haven't fixed the habits that hamstrung them in the first place.

Many people need the same thing WealthUp advocates for children and teens: More information and education about how to spend their money.

Adams built WealthUp to help Americans fix low financial literacy—one of Americans' costliest

deficiencies.

Only about a third of American children enrolled in public schools have access to financial literacy classes. And that's an improvement—far fewer adults had exposure to those kinds of classes when they were in school.

WealthUp aims to change that by providing clear, accessible information about all aspects of personal finance, for readers of all ages, including:

- Saving & Spending: WealthUp helps people get the basics down pat. Aspiring savers can find everything from tips and strategies to rundowns of the best savings products to maximize the money that can be saved. WealthUp also helps consumers get the most for their money, whether it's highlighting checking accounts, [debit cards](#), or credit cards with the best functions and rewards, or providing spending advice to help find the best product values while avoiding predatory pricing and hidden fees.

- Investing: Investors want to grow their money, and WealthUp delivers actionable guidance about every aspect of investing, from determining the best assets for meeting an individual's goals, to selecting investment accounts that best suit personal preferences, to exploring specific stocks, funds, and other investments that could aid in building a suitable portfolio.

- Real estate: Investing in stocks and bonds can do wonders for a portfolio, but don't forget tangible investments like real estate. These assets offer ample investment potential through both income and capital appreciation—and some nice tax advantages to boot. WealthUp dials into this focus with content catering both to direct real estate ownership as a landlord or indirect investing through a variety of [real estate platforms](#).

- Taxes: Everyone would like to keep more of what they make. While Uncle Sam can't be told to take a hike, WealthUp can teach visitors how to minimize how much they pay in taxes each year. In addition to providing plenty of tax-season coverage about credits, deductions, and even the basics of tax preparation and filing, WealthUp also spells out tax implications as part of WealthUp's regular coverage of other financial topics.

- Retirement: The ideal retirement is different for everyone: playing unlimited rounds of golf,



Riley Adams, CPA

kicking it at the beach, spending time with friends and family, traveling the world, and many more variations that center around one concept: having the financial freedom to do what's wanted, when it's wanted without worrying about money. WealthUp offers concrete tips and strategies concerning Medicare, Social Security, retirement investing, and more, to give visitors the best chance at enjoying their post-career years.

Importantly, no matter how complex the topic is, WealthUp helps readers understand these concepts with plain-English articles and practical examples.

WealthUp also goes above and beyond by providing objective ratings and reviews of financial products, from debit and credit cards to brokerage accounts to tax software, and more. Readers can understand the information—and trust it—because the site presents data in a number of ways, including detailed write-throughs, quick pros and cons, and comparison tables. This in turn helps each reader wisely choose the best apps, software, and services for them.

WealthUp doesn't want a lack of knowledge to keep separate visitors from the financial stability they need. Treat every month like National Financial Literacy Month and hit the books with WealthUp.

Riley Adams

WealthUp

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