



# Financial Literacy Month

April 24, 2026

April marks Financial Literacy Month. As a financial professional, I believe financial literacy is one of the most powerful tools you can develop to build long-term stability and achieve your financial goals.

Regardless of your income or stage of life, strengthening financial literacy can help you feel more confident, informed, and prepared to make decisions about debt management, retirement planning, and major purchases. With this in mind, I wanted to take a moment and share why financial literacy matters, the benefits it can offer, and a few ways to continue building your knowledge, no matter your starting point.

## **The importance of financial literacy**

At its core, financial literacy means knowing how to manage, protect, and grow your money. This includes understanding how budgeting, saving, credit, debt, and investing all work together to shape your financial picture.

These concepts show up in everyday decisions, like choosing a bank account, paying down debt, or planning for retirement. Many people have to make these choices without access to formal financial education, and that lack of context can sometimes make financial decisions feel overwhelming or stressful.

Financial literacy won't eliminate every challenge, but it can help people make more informed decisions, feel more confident in next steps, and avoid common pitfalls that might otherwise go unnoticed. Some of the potential benefits include:

- Better money management. Understanding where money goes can help individuals adjust, stick to a budget, and align spending with goals.
- Healthier debt and credit habits. Learning how credit scores are calculated or how interest works may prevent common pitfalls and ensure informed borrowing decisions.

- Improved financial stability. With more knowledge, some individuals may be able to build emergency savings, plan, and make progress toward long-term financial goals.
- More confidence over time. Developing a stronger grasp of financial concepts may make it easier to evaluate options, reduce stress, and feel more in control of next steps.

### **How to improve financial literacy at any stage of life**

Building financial literacy isn't something that happens all at once. It's a gradual process that can be shaped by your goals, resources, and life stage. Whether you're managing your first pay check or reevaluating your retirement plan, there are several practical ways to expand your financial knowledge:

- Carve out consistent time to learn. Like any habit, learning about personal finance often starts with consistency. Even setting aside 10–15 minutes a week to read an article, listen to a podcast, or watch a short video can make a difference over time. Consider linking it to part of your routine, like reading financial news with your morning coffee or listening to a money podcast during your commute. Be sure to use reputable sources, like established financial institutions or credentialed professionals.
- Seek out accessible resources. Some of the most effective materials break down complex financial topics into plain language. Look for books, articles, and newsletters that are clear, approachable, and focused on everyday situations. Short-form content, like video explainers, bite-sized articles, or podcast episodes, can also be a helpful way to learn in small increments. Again, make sure you are using reputable sources, as financial commentary by non-experts is common.
- Use budgeting tools or apps to track spending. Financial literacy isn't just about understanding terms and definitions. It's also about recognizing your own financial habits and trends. Gaining visibility into where your money is going can be an important step toward building better habits. Many people find that tracking their income and expenses helps them identify patterns and prioritize their savings goals.
- Know when to contact me. For those looking for guidance tailored to their personal circumstances, working with a financial advisor like me can be a helpful way to assess current habits, identify potential gaps, and create a wealth management plan that aligns with both short- and long-term goals. It's also important to update me when major life events occur or your goals change to ensure a plan that fully reflects your current circumstances.

If you have any questions about this article or want to discuss your family finances, investment portfolio, or financial planning advice, please call on me anytime at my number [\(215\) 325-1595](tel:2153251595) or you can [click here to schedule a meeting](#).

Please feel free to forward this article and offer to anyone you know who might have financial questions or need some unbiased advice. Most financial advice is sales advice. In stark contrast, we are fee-only (non-commissioned) fiduciary advisors. We just provide truthful, unbiased advice to our clients.



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