Money Matters

September 2025

Hello Joe,

This month, my newsletter explores the following topics:

- Moving beyond literacy to real financial fluency
- Seven most common financial regrets people face
- What is dependent life insurance?
- Five myths about downsizing in retirement

Volatility seems to have become the ‘new normal’ as the country deals with the impact of foreign conflicts, stubborn interest rates, and generalized uncertainty. Please get in touch with me if you think I can help you identify how this environment might present opportunities for your short- and long-term finances.

Sincerely,
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Financial Literacy Is Dead: Why It’s Time To Raise The Bar And Aim For Financial Fluency (And Freedom)

You can memorize every money rule in the book and still stay stuck, because knowing isn’t the same as doing. What happens when you raise the bar from literacy to fluency?

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7 Most Common Financial Regrets

From credit card debt to missed retirement matches, certain money mistakes show up again and again. These regrets aren’t rare—they’re alarmingly common and easy to repeat. Which ones are you still at risk of making?

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What Is Dependent Life Insurance?

Most people think of life insurance as something that protects their income—but what about coverage for a spouse or child? Dependent life insurance fills a gap that often goes ignored. Who qualifies, and when does it actually make sense to have it?

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Five Myths About Downsizing In Retirement

Retirees might dream of selling their home, downsizing to a smaller one, and investing the extra cash for income, but the profit they pocket is often less than what they had hoped.

See More ...

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