

# **Joshua D. Mellberg Calls for Smarter Financial Planning Through Education and Systems**

Inc. 5000 entrepreneur urges individuals to take ownership of their financial literacy and build structured, sustainable habits in a volatile economic climate.



**Tucson, Arizona Jan 12, 2026 ([IssueWire.com](https://IssueWire.com))** - Financial planning expert and entrepreneur **Joshua D. Mellberg** is encouraging Americans — and global investors — to prioritise clarity, structure, and ongoing education in their personal financial decisions. As market volatility continues to challenge retirement strategies and long-term investments, Mellberg is calling for a mindset shift: "**Financial confidence starts with understanding, not guessing.**"

Mellberg, founder of both J.D. Mellberg Financial and Secure Investment Management (SIM), has spent the past 20 years helping clients plan for retirement and protect long-term wealth. His approach favours transparency, planning systems, and client empowerment.

"Most people don't fail financially because of one bad investment," Mellberg says. "They fail because they never had a clear framework to begin with."

## **Why Financial Literacy Matters Now**

According to the National Financial Educators Council (NFEC), **Americans lost an estimated \$436 billion in 2022 alone due to lack of financial knowledge**. A 2023 TIAA Institute study found that fewer than 1 in 5 U.S. adults could correctly answer 80% of basic financial literacy questions.

For Mellberg, these numbers are more than statistics — they're signals that people are flying blind.

"We've built an industry around complexity," he says. "But what people actually need are systems they can understand and repeat."

## Systems Over Guesswork: A Repeatable Path to Financial Health

Mellberg is known for bringing structure to financial planning. At J.D. Mellberg Financial, and now at SIM, he implemented internal systems that standardised training, improved communication, and ensured clients got consistent advice — no matter who they spoke to.

When early growth at his first company began to stall, Mellberg turned to internal processes, not new products, to fix it. By introducing a structured call centre and centralising training, he **doubled appointment flow and reignited the firm's growth**, eventually landing it on the Inc. 5000 list seven years in a row.

"Everyone wants the next big win," he says. "But real success comes from repeatable behaviours. That's true in business and in personal finance."

## Call to Action: What You Can Do on Your Own

Rather than pitch a product, Mellberg is asking individuals to start with reflection and small, consistent action. His advice is simple:

- **Track your own financial decisions.** "You can't improve what you don't measure."
- **Use tools that simplify, not confuse.** Avoid overengineered solutions you can't explain.
- **Ask yourself if your plan would still work if you stopped watching it.** "Systems should run with or without you constantly tweaking them."
- **Educate yourself regularly.** Commit to reading, listening, or watching something about personal finance weekly.

"You don't need to be a financial expert," Mellberg says. "But you do need to understand the basics well enough to ask the right questions."

## About Joshua D. Mellberg

Joshua D. Mellberg is a retirement planning strategist and entrepreneur who founded J.D. Mellberg Financial and Secure Investment Management (SIM). Both firms appeared on the Inc. 5000 list, recognising high-growth private companies in the U.S. He is known for his focus on structure, education, and long-term value in financial advising. Mellberg has been featured on Fox Business and quoted across financial media.

## Media Contact:

To read the full interview, click [here](#).

Email: joshuamellberg@emaildn.com

## Media Contact

Joshua D Mellberg

\*\*\*\*\*@erase.com

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