

"A woman with a voice is by definition a strong woman. But the search to find that voice can be remarkably difficult."

Melinda French Gates, philanthropist



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MY STORY:

I have been a financial planner and woman in business for over three decades. As I finished college, I got married. Following my parents' pattern, I had a "traditional" marriage and let my husband handle all financial affairs, even though I was working full time. Sitting in the living room while someone was selling life insurance, I did not even listen or get involved in the discussion, but when papers were put in front of me, dutifully signed without question, like a "Stepford" wife. A few years later, divorce proceedings began. Only then did I discover that we were on the verge of bankruptcy because my husband had used my income to support a mistress! I never took responsibility. Not only was I naïve about our personal financial issues, I literally did not know the difference between a stock and a bond. I thought a preferred stock was available only to "friends" of the top corporate executives.

Obviously, I have come a long way since.

After several years waiting for the next Prince Charming to come rescue me and take care of me, I decided to create my own destiny and became a financial planner. Starting as a woman in business, was, however, also not without its stumbles. I signed a contract as an insurance agent and blindly trusted the general agent – whom I knew. Seven years later when it was time to make a change, I found out that the contract prohibited me from EVER being vested in my insurance renewals. All that work, and now the general agent would receive my renewals. Other mistakes occurred. Some lessons were financially costly and others required extra effort and time to overcome.

I am a CFP® (CERTIFIED FINANCIAL PLANNER™) professional, an AIF® (ACCREDITED INVESTMENT FIDUCIARY®), and the founder of Sage Planning. My goal and passion are to use my financial life experiences, both personally and professionally, to advise other women so their path can, ideally, be smoother. I focus on working with busy professional and



entrepreneurial women who are passionate about life and want to gain clarity and focus about their money.

I believe I am uniquely suited to provide individualized counsel. I probably have been where you are, or worked with women who have similar situations.

Let's start with a conversation.



A handwritten signature in blue ink that reads 'Vivian'.

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