BIO

I was born and raised in Pella, Iowa, USA. After graduating high school I attended Northeast Missouri State University in Kirksville, Missouri now called Truman State University. While attending, I studied finance and accounting and received a Bachelor of Science in Business Administration. After graduation, I obtained various financial licenses and entered into the investment and financial planning field. Since then, I have worked within banks, insurance, and investment companies in different capacities assisting people with personal finance. I focus on literacy, education and the empowerment of people in money management including but not limited to establishing budgets, balancing check books, resolving debt issues, understanding the importance of a good credit score, investments, estate planning, life insurance planning, retirement planning and various other topics revolving around personal finances. Throughout my 25+ years in the financial industry I continue advancing my education and I have obtained the AFC® designation (Accredited Financial Counselor).

I provide services one on one, to families and large groups. I have worked with newly enlisted, retiring generals and everywhere in between. I will meet you anywhere on island at times that are convenient for us both. I do NOT have a nine to five job. I do not want to hear you would like to meet but my hours do not work for you. I will meet you wherever you are, be it just out of basic training or ready to see if you can realistically retire and financially secure enough to do just that. We can discuss your circumstances and see if there is a better way to make your lives easier. It doesn't matter if you want a second opinion or you have questions on topics your adviser or broker is not telling you. In other words, **I am here and can help you**! All you need to do is ask and show up. My advice is neutral, **FREE and CONFIDENTIAL**! I do not get paid any whether you take it or not. The decision is yours.

Today, I travel the globe working with a company called Zeiders Enterprises. Mr. Zeiders was a graduate of West Point and after serving in the armed services he continues helping others as a civilian. Thirty-four years ago, he started with a dream. Today we have grown to over 1100 people and are headquartered in Woodbridge, Virginia outside Washington DC serving clients worldwide in behavioral health, military family resiliency, work-life education programs and related services. We support the army, navy, air force, marines, DOD employees and their families, Consumer Financial Protection Bureau and will provide financial coaching to veterans and their spouses; surviving spouses of service members and economically vulnerable consumers at assigned Veterans Affairs Centers and Department of Labor Job Centers. We emphasize the success of long-term outcomes; the development of ongoing, systematic, collaborative processes for assisting clients to change behaviors; provide support to practice new behaviors; build skills and teach content based on the client's own unique needs and goals. We pride ourselves in our ability to work cooperatively with veteran and civilian financial support organizations, social services, and legal personnel.