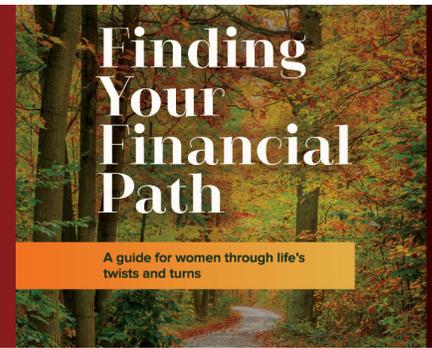


## Q&A with Author Stuart Vick Smith



After working for many years in the financial services industry, something became abundantly clear to wealth advisor Stuart Vick Smith: By advising women at financial crossroads and helping them develop a financial plan aligned with their unique goals, she could help make a profound difference in both their financial and personal well-being. With that goal in mind, Stuart has written *Finding Your Financial Path: A Guide for Women Through Life's Twists and Turns*. Below she defines the eye-opening investment gap between men and women, shares how this passion project came to

life and tells how it can help you — and the women you love — yield clarity from complexity when it comes to finances.

### **How long have you worked in financial services?**

Prior to financial services, my background was in corporate tax strategy. After 10 years in corporate taxes, I joined Maxwell Locke & Ritter in 2003 to focus on taxes for our high-net-worth individuals. But I soon realized my passion was doing something that could help our clients on a more personal level. I switched to the wealth management side of our firm in 2004, and it has been the perfect fit ever since. I've been a partner there for more than 10 years.

### **How did women become a special focus of your advisory practice?**

I've always had a passion for financial literacy, especially for women and girls. So it came as no surprise that when I started in the business, the clients I loved working with the most were women who were undergoing a life transition. Whether it was a recent divorce or a major career change, I recognized early on how much I loved helping these women at a time in their lives when my guidance could be beneficial. Although these clients varied in circumstance, financial acumen and income, they were all on the verge of a life change that would have a big impact on their financial lives. Good advice is so critical in those moments. Sometimes, my clients were scared and emotional. Other times, they were worried but excited. But whatever the situation, I want to help women through their life transition and empower them with the confidence of knowing they can stand on their own feet. The number one

question I get from women clients is, “Am I going to be OK?” Being able to say yes gives my clients such comfort. Helping them plan for the future is what I love most about my work.

### **How did the idea for the book come about?**

Women face a number of financial challenges — they live longer, earn less over their lifetimes, are more likely to take a break from the work place and often assume the financial responsibilities for their children or parents. They also tend to be more risk averse when it comes to their portfolios, which can mean lower returns overall. This all adds up to an “investment gap” between women and men in our society that, without proper financial planning, really puts women at an economic disadvantage. I wanted to write a book that helped navigate women through those risks, with chapters on specific strategies for weathering major life transitions. I wrote this book for women of all ages. It includes financial perspectives on issues like getting married, building a budget, selling a business, death of a spouse, talking to your kids about money and other important financial events in a woman’s life.

### **You’ve decided to offer your book for free. What drove that decision, and how can women get a copy?**

You can download or request a paperback book for free on my website, [www.stuartvicksmith.com](http://www.stuartvicksmith.com). It’s also available as an e-book on Amazon for a small charge to cover the cost of digital conversation. The book is a culmination of my entire career devoted to helping women solve their financial questions and concerns. My goal with the book is simply to educate. I’m not looking to be a best-selling author or earn thousands in royalties. I just wanted to create a tool that can be used by anyone who needs it to help build a sense of financial confidence no matter what milestone they’re facing. I want my clients, friends, contacts and others to have it for themselves and the women that matter in their lives.

### **Do you have any advice for aspiring writers out there?**

Keep at it! I had wanted to write a book for many years before it actually came to be. Multiple times over the last few years I would draft out a Table of Contents, only to stash it in my nightstand, completely overwhelmed by the thought of taking on such a project. Finally, I got the courage to just dive in. I had already been writing articles, had been interviewed in news outlets and begun blogging on these same issues, so it wasn’t as huge a leap as I had feared for all of those years. Once I decided to take it chapter by chapter, it was much easier. My existing body of writing was a great starting place and served as a reminder that I already had done so much of the

work. I would block out time in the office on Fridays or even at home on Saturday mornings when my husband and kids were away.

### **How long did the whole process take?**

I committed to the project in January with the goal of having a book in hand September 1. I worked through all the content up until June, the graphics and proofing were completed over the summer, and the final version was submitted to the printer in mid-August.

### **Who helped you along the way?**

I partnered with a terrific editor, Steve Mott. Steve was instrumental not just in determining the book's format and keeping me on deadline, but also helping shape the book's bigger purpose. I was so thankful for his guidance along the way. I also worked with a graphic designer, Susan Rowe. Susan helped me bring the vision to life through layout and design. It was exciting seeing the cover for the first time, making the process real, and proof that I accomplished my goal.

### **What's your hope for the book now that it's printed?**

My own experience confirms what we often hear — women love to share their knowledge, experience and advice with each other. That sense of community is real and powerful. My goal is for women to be able to use the book to navigate their own financial transition and then hand the book to someone they know. It's a great tool for book clubs, professional organizations, associate development programs and women's conferences. Wherever women find community, there are money conversations happening, and I really believe this book can be helpful in pointing women in the right direction.