

AdviseHER

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**Rise Up!
Be the Change**
See you in Phoenix!
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EQUITY:
THE BIRTHRIGHT OF
EVERY HUMAN BEING

DEI&B: BEYOND THE
BUSINESS CASE

FINDING PAY EQUITY IN
FINANCIAL PLANNING

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How Professional Organizers and Daily Money Managers Can Increase Your Business

By Janet Fishman, J.D.

When a financial advisor, an insurance agent, a CPA or an estate planning attorney meets for the first time with a prospective client, they are often on a fact-finding mission looking for specific information that is needed for analysis. What types of insurance does the client have or not have? What are their current and future insurance needs? The financial advisor wants to understand the investments, assets and liabilities of the client in order to construct a healthy financial plan that will grow with the client and prepare them well for retirement. How can an estate planning attorney prepare an accurate estate plan if the client cannot tell the attorney what valuables and assets need legal protection? And how can a CPA complete a correct tax return if the client doesn't have their income, deductions and business expenses in order?

Many clients do not readily have these pieces of information at their fingertips. So what happens when the client can't find the documents? Or if they don't know what current policies they hold? It's not uncommon for a client to cancel the second meeting with the professional, and this results in a "lose-lose" situation for both parties.

The Solution: A Professional Organizer or Daily Money Manager (DMM)

Professional organizers, especially financial organizers such as Daily Money Managers (DMM), provide the solution to this scenario.

When hired to ferret out the details for a client, professional organizers can go into the home or office and dig through the many tote bags under the bed, the bins up on shelves in the closets, the storage boxes in the garage, the piles of papers on the dining table, floor, and couch, and the old, forgotten papers in the filing cabinets. Professional organizers spend endless hours going through these materials, isolating the old, no longer needed papers to be shredded and creating organized filing systems for the ones that do need to be retained. And on the client's behalf, they can also call banks, insurance companies and brokerage houses to determine which policies and accounts are still active as well as help the client recover unclaimed property escheated to the state.

Saving the Client

Once a professional organizer or DMM completes the time-consuming, tedious work of going through hundreds and sometimes thousands of pieces of paper, the client now has the necessary paperwork and knowledge to share with the insurance agent, CPA, attorney or financial advisor. This effort can save the client. Therefore, it behooves you to get to know and use the professional organizers and DMMs in your neighborhood.



Conversely, this connection can enable professional organizers and DMMs to pass on the names of insurance agents, CPAs, attorneys and financial advisors to their clients. This could lead to a symbiotic relationship that would be mutually beneficial to all.

Researching Qualifications

When you are considering a qualified professional organizer/DMM, look for longevity in business, advanced degrees, licenses or certifications. Find out if they carry insurance and are bonded, if they have been background checked, and if they belong to professional associations that require they follow a code of ethics.



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sionals (NAPO), the American Association of Daily Money Managers (AADMM), and the Institute for Challenging Disorganization (ICD). Janet organizes for WIFS-Los Angeles, NAIFA-Los Angeles, and NAIFA-Silicon Valley as their Executive Director, and for WIFS-Portland as their Chapter Administrator. She can be reached at hopeorganizers.com or janet@hopeorganizers.com.