



I Got the CFA Certification: What Now?



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A Note from the Author

When I started my business, almost 15 years ago, I knew it would be an uphill battle. I was a woman operating in a man's world on Wall Street and I was also one of the youngest individuals to own and operate his or her own financial planning firm. Many considered me the new whippersnapper on the block and more times than I care to admit, I was assumed to be the "assistant" versus president and founder of my firm.

At age 26 I knew I needed to differentiate myself and build credibility quickly despite having little to no budget. Coming from years in the public relations industry, I knew all too well how costly retaining a solid marketing or PR firm could be - the realm of \$3,000-\$5,000 a month was far beyond my budget. Let's be honest, I had no budget. When I asked the agencies how many placements they could get, what they would do to get them and the cost, it didn't seem they would do anything different or better than I would do. I also knew that, as a smaller client, these agencies would pawn my marketing efforts off to some young apprentice in a windowless cubicle who most likely did not know how to balance his or her checkbook, let alone speak with passion about financial planning. I decided instead to do all of the marketing and PR myself—with an intern—instead of hiring an agency.

Here is my story about how I did this. With hard work, you can too!

About the Author



Stacy Francis is the President and CEO of Francis Financial, Inc., a fee-only boutique Wealth Management, Financial Planning and Divorce Financial Planning firm dedicated to providing ongoing comprehensive advice for high-achieving women and couples in transition. Stacy has over 18 years of experience in the financial industry. She attended the New York University Center for Finance, Law and Taxation, where she completed the Certified Financial Planner™ (CFP®) designation. Stacy is also a Certified Divorce Financial Analyst™ (CDFA™) as well as

a Certified Estate and Trust Specialist (CES™). Stacy has mastered specialized training in the financial issues of divorce and is the Director of the Association of Divorce Financial Planners' (ADFP) Greater New York Metro Chapter.

Stacy is the founder of Savvy Ladies™, a nonprofit organization dedicated to educating and empowering women to take control of their finances. Savvy Ladies has helped over 12,000 women through free one-on-one financial counseling, workshops and retreats.

She is a nationally-recognized financial expert being one of twenty of the nation's leading wealth managers on CNBC's Digital Financial Advisor Council, a member of the Forbes Finance Council as well as an expert contributor for The Wall Street Journal. Stacy's expertise is highlighted in over 200 media publications, articles, bylined pieces and quotes.

Stacy has received numerous industry awards, among them, Investment News 2016 Women to Watch, Financial Planning Association's Heart of Financial Planning Award and Financial Planning Magazine's Pro Bono Award. She was also listed as a national Money Hero by CNN Money Magazine and received the Women's Choice Award for one of the best financial Advisors for women.



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What is a Marketing Plan?

A marketing plan is a blueprint for annual marketing activities. It is a flexible and working document which establishes priorities, allowing you to spend money and time effectively. When writing your marketing plan, consider the year ahead, but plan for six months, and expect to revise after three months. Like most business activities, marketing requires flexibility and a recognition that things change over time.

One Page Marketing Plan	
Category	Strategy
My reason for existence:	To help women learn about and take control of their finances so that they can be financially independent no matter what life throws their way.
What sets my business apart from the rest:	We are women-owned and women-focused. We specialize in working with women going through difficult life transitions and our goal is to help them achieve financial peace of mind.
My ideal customer is:	<ol style="list-style-type: none"> 1. Affluent woman in her 40s-50s 2. Lives in New York City or tristate area 3. Going through life transition: divorce, loss of a spouse, inheritance
What's most important to my ideal customer when they are buying what I'm selling:	<ol style="list-style-type: none"> 1. Security and independence 2. Making sure children are taken care of 3. Not outliving money in retirement
What I want to accomplish-setting goals:	Become the number 1 go-to firm for divorce financial planning in New York for high net worth women.
The top 3 things that are going to get me there:	<ol style="list-style-type: none"> 1. Networking with divorce professionals 2. Press and Media 3. Events
What will trigger my ideal customer to think of me:	<ol style="list-style-type: none"> 1. Thinking about or going through a divorce 2. Loss of a spouse 3. Receiving inheritance
Programs I am running to reach my goal	<ol style="list-style-type: none"> 1. Media and press hits 2. Speaking engagements 3. Networking

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My ideal customer is:	
What's most important to my ideal customer when they are buying what I'm selling:	
What I want to accomplish-setting goals:	
The top 3 things that are going to get me there:	
What will trigger my ideal customer to think of me:	
Programs I am running to reach my goal	

Step #1 – What Sets Your Business Apart?

When someone asks you what makes you different from the competition, do you answer the question confidently, telling them why you are the best at solving their key challenge? The biggest challenge for service businesses, like ourselves, is clearly identifying what you do best in a way that is visible to your ideal client.

Take some time to really think about the questions below and come up with a list of things you do really well.

1. What do your clients really appreciate about you?
2. Why are long-term clients still with you?
3. What is one of the nicest things a client ever said about how you conduct business?
4. What is your expertise?
5. What value do I add to my clients?

Step #2 – Determine Your Ideal Client?

What Is a Target Market?

The following are several definitions of a target market:

- People or companies to whom a business targets their marketing efforts.
- The ideal audience for your promotional efforts.
- A specific audience or demographic group that a targeted promotional message is designed to attract.
- A portion of the market representing those most likely to be interested in a product or service you offer.



The simple definition is this: a target market includes people, businesses or organizations interested in the services and products you offer. Your target market does NOT include everyone. No matter what you offer, not everyone is interested.

Another simple definition of a target market is this: customers who have a need that your product or service can fill. However, just because people need

the product, does not mean they are necessarily motivated to buy the product.

Determine Your Target Market

There are many ways to determine your target market. The following activities insure your marketing is targeted to the right people:

- Determine Your Existing Target Market – Print out the names of your top 10 favorite clients.
- Review and define the specific common networking and communication characteristics of each person that makes them an ideal client to work with. As you look at this list of clients, think about the qualities that set them apart. What characteristic are unique to each and what things do they have in common?

Top 10 Clients

Client Name	Service Offering	Why Ideal	Characteristics
1.			
2.			
3.			
4.			
5.			
6.			
7.			
8.			
9.			
10			

Answer the following questions to narrow down your target market. For a more advance assessment, use the target market worksheet provided.

- What type of business(es) are represented within the target market? What type of professions/occupations are represented within the target market?
- Where do members of your target market spend free time?
- Where do members of your target market send their children to school?
- What charitable or cultural interests are represented within the target market?
- Which hobbies are represented within the target market?
- To which organizations do those within your target market belong?

Define Ideal Client Profile

Client Characteristics	My Ideal Client
<p>General Description</p> <p>Niche</p> <p>Stage of life (working or retired)</p> <p>Industry and occupation (if working)</p> <p>Specific job and company (if working)</p> <p>Education level</p> <p>Age range</p> <p>Sex</p> <p>Psychological makeup *(lifestyle)</p> <p>Does he/she have children</p> <p>Other factors</p>	
<p>Geographic Location</p>	
<p>Wealth/Net Worth</p> <p>Income level</p> <p>Total net worth</p>	
<p>Minimums</p> <p>Minimum assets under management</p> <p>Minimum fee willing to pay</p>	
<p>Financial Challenges</p>	
<p>Source of Client</p>	
<p>Personal Enjoyment</p> <p>Hobbies</p> <p>Interests</p> <p>Charitable</p>	

**CEG Worldwide Breaking Through Tactic Exercise*

What are my customers' needs?

- a. _____
- b. _____
- c. _____
- d. _____

How can I meet those needs?

- a. _____
- b. _____
- c. _____
- d. _____

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<p>Minimums</p> <p>Minimum assets under management</p> <p>Minimum fee willing to pay</p>	
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<p>Source of Client</p>	
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What are my customers' needs?

- a. _____
- b. _____
- c. _____
- d. _____

How can I meet those needs?

- a. _____
- b. _____
- c. _____
- d. _____

Step #3 - Determine Your Key Message

What is a key message, and why is it important? Your key message is essentially what you want your audience to “take away” from your marketing campaign. It’s what you’ll use to relate to them, appeal to them, and/or to call them to action. You may very well be trying to get a slightly different reaction from each of your target audiences. Thus, you may have multiple key messages within your public relations campaign.



Key messages form the foundation of a communications plan. They reinforce what your audiences believe about the issues you highlight. They might counter your audiences' current beliefs, thus providing an opportunity to change their opinions.

Consider your overall business objectives and use these as a basis to develop key messages. Insure that what you say and how you say it reflects what you're trying to achieve. Your messages form the backbone of your annual communication activity.

How do you develop key messages?

Start from scratch by listing key points about the topic. Write as many as possible. Mix and match, combine and condense, cut and paste ruthlessly. Select three or four brief bullet points that deliver the information your audience really needs to know. Limiting the number of bullet points insures that they will be included in articles or media interviews.

Another technique is to work from an existing document, pulling out pieces and reworking them into three or four messages.

No matter how you do it, remember to put yourself in the place of the audience you are trying to reach as you build your key messages.

Think like your audience -- get inside their heads -- so you can focus on the key points they want and need to know.

Key Messages Target Worksheet

WHO is my audience?




CONCERNS

What is important to my audience?

SOLUTIONS

How can I deliver what is important to my audience?

Message Development Worksheet

Key Message 1	Key Message 2	Key Message 3
		
Supporting Evidence	Supporting Evidence	Supporting Evidence
Closing Statement		

Step #4 – Getting Clear About Your Goals



A lot of people want to be successful at marketing, but many fail to achieve what they want in the end. Why is this so? One of the common reasons is that they do not know how to set powerful, effective and inspiring goals. If there is one thing that can bring you the success you want, it is goal setting.

You must master the skill of goal setting. This vital process insures that you will achieve your marketing goals. In order for your marketing plan to be successful, it is most important to determine and define your objective. With a clear objective in mind, you have laid the groundwork for developing an effective marketing plan.

So, what are your business goals?

- Establish your expertise among your peers, the press, or your potential clients or customers?
- Build goodwill with your customers, or your community?
- Create and reinforce your brand and professional image?
- Inform and create good perceptions regarding your company and services?
- Introduce a new service or product to your market?
- Generate leads and ultimately, clients?
- Mitigate the impact of negative publicity and/or corporate crisis?
- Generate \$XXX,XXX in revenue each year.
- _____
- _____

Be clear, specific and set a deadline for your goals. This is the basis of effective goal setting. Many people are not specific enough in stating goals; some do not even have a deadline for their goals.

If your goals are not specific, you send a blurry message to your mind. As a result, you are unclear of that which you want and how you can achieve it. These goals must be in alignment with your overall business, marketing, and sales objectives.

Set goals that require “stretch” and are massive. This means your goals must not be incremental, i.e. if you are earning \$1,000 right now; you set your goal to earn \$1,200. A stretch goal is a goal you cannot achieve with normal, everyday strategies. A stretch goal is something that forces you to think out of the box in order to achieve it. If you are

currently earning \$1,000, a goal requiring stretch is to earn \$5,000. Force yourself to think creatively and to design unique strategies to achieve your goals.

Last but not least, write down your goals and paste them anywhere you can see them often. You need to do this if you are serious. Many people skip this essential step. Instead, they just dream about what they want and they set goals in their minds. They have never committed their goals to paper. Consequently, they fail to achieve their goals because the goals remain as dreams. The specific goals set are not important; rather the habit of consciously reminding oneself of and surrounding oneself with these goals is essential to their realization.



Goal Setting Worksheet

My goal is:

My target date is:

To reach my goal I will do these 3 things:

- 1.
- 2.
- 3.

2 things that will help me stick to reaching my goal are:

- 1.
- 2.

Goal Setting Worksheet

My goal is:

My target date is:

To reach my goal I will do these 3 things:

- 1.
- 2.
- 3.

2 things that will help me stick to reaching my goal are:

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Goal Setting Worksheet

My goal is:

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To reach my goal I will do these 3 things:

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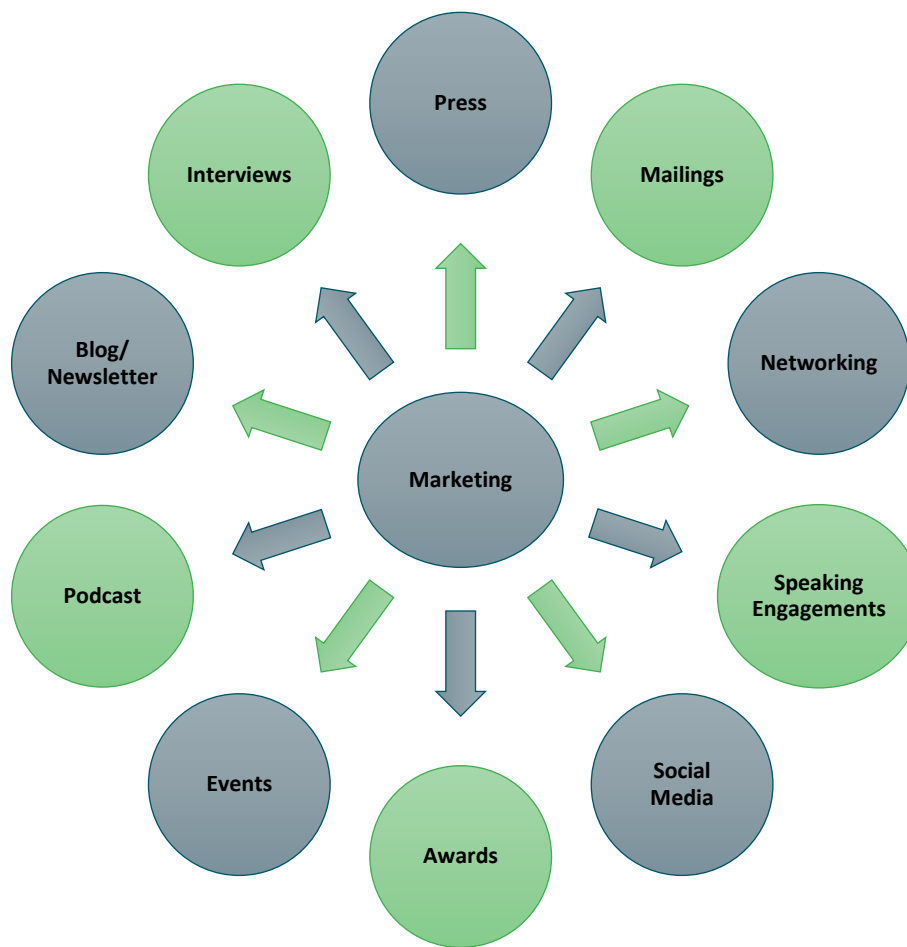
- 1.
- 2.

Step #5 – Develop Your Plan of Attack

Finally, develop a plan of attack. Review your business plan through the eyes of a journalist-what would be of interest to your customers?

What communication vehicles will you use to relay your message to the public? Examples may include:

- Press releases
- Pitching
- Press conferences, interviews, or media tours
- Radio, television, or press interviews
- Seminars or speaking engagements
- Online marketing
- Blogs
- Podcast
- Social media
- Awards
- Networking
- Events



Mastering the Tactics That Will Work Best for Your Business

Press Releases

Brief press releases should be issued on such topics as promotions or hiring of new staff, openings of new buildings, book publication, anniversaries, awards and the addition of new services. These typically result in one to two paragraph stories in publications and keep your name in front of the target audience.

Establish a news release calendar to plan news releases you intend to issue throughout the year. You may need to revise this calendar as you move through the year, but it will provide initial structure and help you stay focused on generating news.

Continue to send media releases regularly, perhaps on a monthly basis. Vary your pitch each time so journalists regard your company as a well-rounded source for stories. For example, a mortgage broker staying in touch with local real estate agents could write about a trend about which local media were unaware. Such news could easily end up as front page news or in the real estate section of the local paper—exactly where prospective home loan clients look each week for new homes.



Make the Most of Your Press Release

Follow up your release with tact and caution. Journalists are busy people, so do not hound them. If you phone, offer extra information rather than just asking if they received your media release.

You can get extra mileage by putting your press release on your website, mentioning it in your e-newsletter and sending the release to existing or prospective clients. You can also reuse your press release by pulling out stats, quotes, or interesting facts for social media use.

Layout of a Press Release

A press release should be no longer than one to two pages.

At the top

- Type your release on letterhead or under a press release logo which features your brand and company details. This adds credibility and makes your business instantly recognizable for future publicity and follow-up stories.
- Title the page 'PRESS RELEASE' and include the date.
- Use a brief, catchy headline of about six words.

First paragraph

- Grab the journalist's attention with a short, sharp first paragraph that gives them a clear 'angle' in 25 words or less.
- Use plain, easy-to-read English. Answer as many of the who, what, when, where, why and how questions as possible.



Second and third paragraphs

- Orient the reader with the timing, location or significance of the news or event.
- Include a punchy, relevant quote that adds to the story and gives journalists the chance to take a direct quote from the release.

Next paragraphs

- Use the next few paragraphs to support what you have already said.
- Consider ending the release with a final quote.
- Close the release with 'ENDS'.

Photographs

If you have a digital photo, put it on your website and provide a link in the press release. If you send images via email, ensure they are a minimum of 300 dots per inch resolution (DPI) and larger file sizes (at least 500 kilobytes) to allow for quality print reproduction.

Clearly caption photographs and include the full names and titles of anyone in them from left to right. Double check to ensure that all names and titles are correct. I cannot stress this enough. Remember that most journalists are fantastic writers and a grammatical error here or there sends the wrong message.



Background information and contact details

Provide the media with brief background information about yourself and your company on the upper left hand side of the press release.



Give contact details for a spokesperson who can be called for more information — even after hours. Busy journalists may only make one phone call before running with an edited version of your release—and you may miss out on a more in-depth interview and the opportunity to build a larger story with more impact.

Where and how to send your release

Send your releases to all of your target news organizations simultaneously — local and metropolitan press, TV and radio — so everyone gets an equal chance to cover the story. Use press release wires as another tool to reach reporters.

Find out the name of the editor and how he or she likes receiving media releases. These days, most prefer email. Include a brief note to the editor explaining why their readers would be interested in your news.

Due to the number of viruses, many reporters don't like attachments so it is best to put your media release in the body of the email. However, the layout generally looks better in a

Word document or PDF. Cover your bases by having the release in the body of the email and also as an attachment.

Top tips for winning media releases

- Think of a newsworthy story or find something topical in the news on which to comment.
- Choose an angle. It is possible to write a story in different ways, for example, either as straight news or as a human interest story.
- Get the main message across at the beginning.
- Write simply and clearly and avoid industry jargon. Do not use long words when short ones will do.
- Make available a spokesperson, e.g. someone from your company or a client.
- Keep your press releases short. Many are only 300-600 words long.
- Use one-sentence paragraphs.
- Use the active voice: 'The Mayor attended the event', not the passive: 'The event was attended by the Mayor'.
- Write a short headline that sums up your story. Avoid using wit unless it's truly funny and everyone will understand it instantly.

Please see the next page for a sample press release to help illustrate these points.

Press release distribution is as important as content:

Free

I-Newswire.com
pr-inside.com

Paid

Prnewswire.com
Prweb.com
Businesswire.com

Sample Press Release – Page 1

April 1, 2017
Savvy Ladies / Stacy Francis
39 Broadway, Suite 1730
New York, NY 10006
Tel: 646-216-8988
Fax: 646-219-6799
E-mail: stacy@savvyladies.org

**For Many Americans, Financial Resolutions Begin in April
From Spending Those Refund Checks to Planning Smarter,
Savvy Ladies Offer Common-Sense Advice for New York Business Owners**

NEW YORK, NY - Most people think of January 1st as the time for resolutions. Savvy Ladies, however, sees April 15th as the date for women to turn over a new leaf to achieve their financial goals.

Savvy Ladies is a non-profit organization dedicated to empowering women through financial education. They conduct over 70 seminars a year with a newsletter and hotline providing women with unbiased information on managing their personal finances and maximizing their business earnings.

“Tax time is often the only time of the year when a lot of people sit down and look at how much they’ve earned, and how much they’ve been able to save,” Stacy Francis, founder of Savvy Ladies and a Certified Financial Planner™, observes. “It’s a bit of a shock for many to see how much cash slips through their fingers every month.”

For businesses eager to save in 2017, Francis says there is no time like the present to resolve to “get smart” about your money.

“There are two main areas you should look at in a new way if you want to save money,” she counsels. “Your day-to-day office spending is one, and long-term capital spending is the other.”

Savvy Ladies suggests gathering all the office bills together and evaluating where you are spending money. “The main expenditure for most businesses is information technology. Luckily, there is a lot of competition out there now for basic services like phone, internet and mailing service. Sometimes, consolidating those services can result in savings.”

Savvy Ladies also advises their members with small businesses to evaluate their true needs and get rid of products and services with high cost and little profit. “A lot of businesses don’t do enough research to figure out what they truly need,” Francis says. “While a new beautiful office space might be nice,” she continues, “it is not necessarily needed in order to run your business effectively. There are businesses

that end up wasting a lot of time and money on things that are not in their best interest.”

And finally, Stacy Francis urges everyone to give careful thought on how they spend those tax refund checks. “If you are carrying credit card debt, use the refund to help get it whittled down. Don’t use it for a vacation! Your first priority is to pay off debt. Leftover funds can be used to develop your business or to increase your savings.”

For more money-saving tips, go to Savvy Ladies website at www.savvyladies.org.

About Savvy Ladies: Savvy Ladies is a 501(c)3 non-profit organization dedicated to helping women in their quest for financial independence. We have over 70 programs a year, which are designed to educate, entertain, and fulfill savvy women who want to take control of their financial future. Our online and telephone helpline matches women with top notch financial planners to answer their most important questions.

Stacy Francis, CFP®, CDFP™ founded the organization because she felt that the financial planning industry did not meet the needs of women. Savvy Ladies is expanding and has worked with over 15,000 women.

--ENDS--

Writing a Killer Pitch to Reporters

The purpose of the pitch is to frame the story in a way that makes it clear to the journalist that it fits in with that media outlet's approach.

Format – A pitch letter, like a query, should be limited to a single page. Limit your prose to three paragraphs and keep them clean, concise and direct. Call ahead of time for the correct spelling of the person's name and his or her title. If you are not sure whether the person is a Mr. or a Ms., ask. If you don't know who you're looking for, ask. It is perfectly acceptable to say, "Could you tell me who books talent or guests for the Today Show? Do you know how far in advance they book a show?" It is better to play dumb and ask lots of questions than send your material to the wrong person.

Content

The first paragraph should introduce yourself and the subject. This is where you need a hook, but one that explains exactly what you have to offer, who you are, when the event is happening and where it will be. These are known as the five W's of journalism and should be included in every pitch letter and press release you write.

Be sure to start off with your best shot. In the first sentence, give the reporter something that will make him or her say either "Gee, I never knew that" or "That's an interesting angle for a story". Or better yet try to get him or her to say both things!

The second paragraph should explain why the producer or editor/reporter should have you on the show or include you in an article for their publication. With city and regional media, provide a local angle. It can showcase you as a local person, give a local example of a national incident or trend, or be related to the community. For example, if you saw an article in the Wall Street Journal on how the recession is hurting businesses, copy the article and attach it to a pitch letter that offers to give the reporter an inside look at how local businesses are being impacted.





For national television, radio and print media, tie yourself to a national trend or incident. If you have a book coming out on financial bullying in marriages and want to get on the radio, tie the media coverage with increased bullying in our nation's schools. Remember that reporters are always looking for material that can be tied to a holiday, is timely or gives a new slant to a current trend or issue.

The third paragraph explains how you can be reached. Provide phone numbers and your email address. Always end your pitch letter by saying that you will be contacting them and when (such as next week, the beginning of the month or you can be specific and say a day).

Above all, make sure that what you are pitching is what the media person needs. Don't pitch your book signing to the gardening editor, you'll only make enemies. Research is important. Look at back issues of a publication or watch/listen to a show before you pitch. Get to know what types of people they interview, what topics seem to be repeated often and which journalist is the one reporting. If this seems like a lot of work, it is. However, you can easily have an employee or intern do a thorough investigation for you. It will pay off in better responses from the media. Their number one complaint is that they receive material which is not suited to their publication or show.

For best results while using email, make sure to include your pitch in the body of the email, as well as, attach as a word document. This will make it easier for the reporter to copy the information and use it in whatever format he/she needs.

Media people need and want fresh ideas for their publications and shows. If you give them what they need, and make it easy for them, they will be more likely to use your material and possibly interview you. Remember to think like a journalist on a deadline when you are writing a pitch letter.

fresh
ideas

Several main points to consider:

- Follow reporters' stories to know what they have covered and what interests them.
- Pitch a new angle, original content or comment on breaking news.
- Offer a solution to a reader problem.
- Write well, interject humor, exude confidence, and tell a story.
- Respond quickly if contacted.
- Direct reporters to other resources (people, articles, references to make their story more robust).
- Let them talk to clients (use common sense).

The following are two pitches that have worked well for my company. The content was taken from previous articles or blogs that were written for our newsletter so the preparation time was no more than ten minutes.

Sample Pitch Letter #1 – Page 1

Erica,

When some people think of Valentine’s Day, images of flowers and chocolate float through their heads. Stacy Francis, however, thinks of financial planning for couples. Money arguments are one of the top reasons for divorce. Stacy knows that if couples talk about their money, their Valentine’s Day will truly be a happily ever after story.

Stacy Francis, CFP®, CDFA™, CES™ can be reached at stacy@francisfinancial.com or 212-374-9008.

www.francisfinancial.com and www.savvyldies.org

Money Management for Couples: Making Valentine’s Day Happily Ever After

Something interesting happened at Stacy’s latest Savvy Ladies telephone conference. When one woman told the group that her husband’s sloppy attitude toward money was so frustrating to her, that she wanted to divorce him for this reason alone, every woman in the group expressed their support. Several of the married ones even told her they could relate because they were having similar issues in their marriages.

It is no secret that “financial differences” is one of the most common reasons couples split. While sad indeed, there are things you can do to get past these issues. Below are just a few that will ensure that your Valentine’s Day truly is happily ever after.

1. Draft a budget. Sit down together and put your expenses and financial goals on paper. Be realistic, and make sure that sticking to the budget won’t require too much effort. Remember that budgets are like diets – they never work if they’re unrealistic.

2. Communicate. It is common knowledge that lack of communication rarely solves any problems, yet so many couples fail to talk openly about their financial differences. Approach each other in a calm, non-threatening way, and focus on finding constructive solutions that work for both of you.

3. Be considerate. Whether you intend it or not, the way you manage your money will affect your spouse as well. Make sure he or she is comfortable with your spending and investment habits.

If this does not work, consider seeing a marriage counselor, a financial planner, or both. They can apply an outsider's perspective to your specific situation, and hopefully find solutions that will get you past your problems. Remember, you are far from alone.

About Stacy Francis, CFP®, CDFA™, CES™

Stacy is the president of Francis Financial, Inc. an independent, fee-only financial planning practice and also is the Founder of Savvy Ladies® a non-profit dedicated to empowering women through financial education.

As a recognized expert on money smarts for consumers, Stacy appeared on The Today Show, **CNBC**, CNN, Fine Living, Nightly Business Report and NPR and frequently appears in/on Bankrate, The New York Daily News, Dow Jones, Financial Planning Magazine, Glamour, Investment Advisor Magazine, Investment News, Men's Health, Money Magazine, MSN, Newsday, The New York Financial Planner, Quick and Simple and The Wall Street Journal. Stacy also speaks over 30 times a year about important financial issues. For more recent TV clips and press articles, [click here](#).

Stacy Francis, CFP®, CDFA™, CES™ can be reached at stacy@francisfinancial.com or 212-374-9008.

www.francisfinancial.com and www.savvyladies.org

Social Media Campaign

1. What value will my posts be to my followers?
2. Is my information something they can use and apply to their workout or daily life?
3. How can I further engage my followers with this message or post?
4. Am I sending a positive message to my audience?

Which social media platform will I use?

1. _____
2. _____
3. _____

How many posts a day would I will I post?

Social media platform 1 _____ per day

Social media platform 2 _____ per day

Social media platform 3 _____ per day

	(A) Facebook	(B) Twitter	(C) LinkedIn
Educational -30% (press, articles)			
Inspirational - 25% (quotes, resources, outreach)			
About company - 25% (announcements, birthdays, culture)			
Promotional - 15% (service offerings, consultations)			

Awards

Make a list of your top 10 peers/competitors. What awards or recognitions have they received?

Name of Peer/Competitor	Award Received
1. _____	_____
2. _____	_____
3. _____	_____
4. _____	_____
5. _____	_____
6. _____	_____
7. _____	_____
8. _____	_____
9. _____	_____
10. _____	_____

What awards are available for professionals in your industry? Take the time to do some research, and pick the top 5 industry awards would you like to receive?

Top Industry Awards

1. _____
2. _____
3. _____
4. _____
5. _____

Unlocking Referrals

Which people in my network have ever referred business to me?

Name	Profession	Number of Referrals

Which **specific people** have their foot in the very door I want to enter?

Name	Profession	Relationship

List 3 of the services you offer	What are 3 life events that "trigger" the need for ONE of those products/services?	Which 3 professionals help clients when experiencing ONE of those life events/"triggers"?
Service #1	1. 2. 3.	1. 2. 3.
Service #2	1. 2. 3.	1. 2. 3.
Service #3	1. 2. 3.	1. 2. 3.

Value Proposition / Elevate Your Pitch

You know how _____
[Problem]

I act as a _____
[Role]

To _____
[Niche]

For _____
[Compelling Benefit]

Part 1

You know how stressful and difficult dealing with loss is? Well, we work with women going through divorce or the loss of a spouse. We ensure that they have the financial peace of mind to protect the people they love and help them make smart decisions about their money.

Part 2

After 15 years, we have developed a proven 5-step process. Through this process we help women protect their wealth and portfolios, forecast the short-term and long-term impact of this change, and take care of the people they love.

Part 3

The first step is our discovery meeting. The purpose of this meeting would be to explore if we should work together. We only work with select clients for whom we can make a tremendous impact. We want widows and divorced women to see where they are now, where they want to go, and how we can help them fill in the gaps.



Where Should You Be Speaking

Who would benefit from hearing you speak? What expertise do you have? Think about your target client. What are their interest? What valuable information can you share with them? Where do they hang out? What organizations or associations are they part of?

Target Client	Interests	Organizations They Belong To

Your Personal Story*

Once you have sketched out your plans for the year, it is time to consider the activities that'll enable you to achieve your objectives.

To connect on a deeper, more meaningful level with clients, or hiring managers it's important to have a personal story and to recognize why you do what you do. By opening up to others about what is important to you, your listeners become much more inclined to trust you. Your story makes you real and believable to them.

Writing Your Story

Many people believe that they do not have a story worth telling or that would interest others. Be assured that every one of us has a story that will move others.

To uncover your compelling story, you need to first recognize the crucial events and people that most shaped who you are today. In the following exercise, we will help you identify those key elements and then help you weave them together into a compelling story.

To begin to find your story, ask yourself these questions:

- **Who has influenced your belief systems?** As you reflect, you may notice that there are some people you moved toward, others you moved away from and still others you moved against. What was it that you saw or felt in those relationships that caused you to rethink how you would act in the future?
- **Which events have moved you the most?** What was a specific CHALLENGE (or Situation) facing you, a loved one, friend, etc.? Think of life events and issues that caused you pain or frustration. Dealing with a learning disability as a child, escaping a political revolution and dealing with money fears are a few examples. These can be personal experiences, such as the birth or death of a family member, repairing a lost friendship, falling in love, sharing a secret, or standing up to a boss or a parent. They can also be external events, like an economic downturn or a natural disaster. How did these experiences and events shift your worldview?
- **Which events are the highlight of your life?** Make a list of your life triumphs. These are successes that you experienced through hard work, good fortune or sheer luck. Being awarded an academic award in college, leading your basketball team to the championships or always feeling financially secure because your family was excellent with money are examples.
- **What have been your valleys?** Your story should report not just successes, but also danger, remorse and your big mistakes. The more difficulty you faced, the greater the triumph when you succeeded. All our lives are filled with peaks and valleys. The story often lies in how you came out of the valleys.

After reflecting on these questions, begin to put your story down on paper. Take these steps:

1. In two to three paragraphs, write your story about why you chose to study XXXX or become XXXX. As you write, keep in mind that this story is less about why you chose this profession and more about who you are as a person.
2. Now dig deeper. What is it about your story that really shows the essence and spirit of who you are? Write this down in one or two sentences.
3. Describe a single event that was a turning point for you in your decision to become XXXXX.
4. Explain what about this event made it a turning point. What was at stake?
5. Describe what you did immediately after this event.
6. Recount the result or outcome of your actions following the event.

Refining Your Story

With your draft complete, commit to telling your story at least 10 times to 10 different people. As with your value promise, share it with everyone who knows your business and can provide useful feedback. As you tell your story, notice the responses of your listeners as well as your own responses. Pay attention to these questions:

1. At what points of your story do you find yourself most enthusiastic?
2. At what points are you just mouthing the words?
3. At what points do you really connect with your listeners?
4. At what points do your listeners light up?
5. At what points do they lose interest?
6. At what points do they interrupt you?
7. At what points do they want more detail?

Telling Your Story

You have many important opportunities to tell your story:

Networking: Whether you are at a formal networking event, or meet someone by chance, use your story to make a personal connection with someone, which will leave a lasting impression.

Job Interview: Typically hiring managers ask the question, why are you interested in the field of XXXXX? This is a great opportunity to loop in your personal story.

Connecting with a Client: We ask our potential clients many personal questions to get to know them better, but sometimes they feel that they know nothing about us. Instead of talking about your services, share with them why you do what you do.

To do this we first thank the potential client for sharing their personal story. We then ask permission to share something about ourselves with them. We then share our personal story. The client is typically relieved that we are being real with them and revealing something deep and heartfelt. Remember, they have just poured their heart out to us.

Sharing this online with the media: Stacy began sharing her personal story with the press and while doing various talks around the country. Her story separated her from other financial advisors, and led her to being interviewed by major news outlets and helped her secure speaking engagements.



**CEG Worldwide Breaking Through My Personal Story Exercise*

Your Marketing Plan

Firm Name: _____

One Page Marketing Plan	
Category	Strategy
My reason for existence:	
What sets my business apart from the rest:	
My ideal customer is:	
What's most important to my ideal customer when they are buying what I'm selling:	
What I want to accomplish-setting goals:	
The top 3 things that are going to get me there:	
What will trigger my ideal customer to think of me:	
Programs I will run to reach my goal:	

Conclusion

By following the program highlighted in this workbook, you, too, can become a guru in your field. Make sure to review this workbook and its contents often, though the steps outlined may seem daunting, when practiced together they can produce a truly fantastic outcome for you and your company.

Success in marketing is much more than exposure for you, your company, or your service. Rather, a successful marketing plan will help you be held in much higher regard than you dreamed possible by both current and potential clients as well as other industry key figure heads. Those who know how to stand out and become recognized as experts or mini gurus in their fields, have the potential to reap significant rewards in the form of new client leads and national and international exposure.



Contact Stacy Francis with questions or for more information.

If you have any further questions, please feel free to reach out via email to Stacy@francisfinancial.com, call our office at 212-374-9008, or visit our website at www.francisfinancial.com.



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OUR SERVICES | FRANCIS FINANCIAL, INC.



WHO WE ARE

We are an independent fee-only **boutique wealth management and financial planning firm** specializing in advising affluent individuals and families. We do not sell financial products or accept commissions or compensation from any other source, so you can expect and receive independent advice. **Our firm specializes in servicing clients with approximately \$1 Million and more in investible assets.** We focus on well thought out, high-touch wealth management and financial planning, and our fee structure has been designed for, and is in the best interest of, clients with our minimum in assets under management (AUM).

You can watch a video highlighting the remarkable features of our ***Francis Financial Private Wealth Platform***, a tool that allows our clients to gain a holistic view of their assets at all times.



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OUR PROCESS

At Francis Financial, we use the following systematic consulting process for uncovering your most important goals and for analyzing your various settlement proposals.



1. **Discovery Meeting.** At our initial meeting, we conduct a discovery interview. This helps us identify the challenges you face in achieving all that is important to you. We examine your current situation, the goals you would like to achieve and how we can maximize the possibility of achieving those goals.
2. **Financial Security Roadmap Meeting.** At this meeting, we present our diagnostic of your current situation and roadmap for how we can bridge the gaps in order for you to reach your goals. This plan forms the foundation for all of our work together.
3. **Mutual Commitment Meeting.** At this meeting, we are ready to make a mutual decision about whether our firm can add substantial value and whether we should proceed. Should we both choose to work together, we commit to each other to work toward achieving everything that is important to you and your family.
4. **Settlement Proposal Analysis Meeting.** We will present to you our settlement proposal analysis plan based on your settlement options so that we can prioritize those areas of greatest importance to you and then begin to address them systematically. We answer any questions you may have so that you understand your financial future.
5. **Ongoing Expertise and Support Meetings.** These meetings, which we schedule at intervals convenient to you, provide us an opportunity to review any major changes in your case as well as your personal or financial situation since our last meeting. If these changes mean that we need to make adjustments to your settlement proposal analysis, we do so. We also review your overall progress toward your long-term financial goals.

FINANCIAL PLANNING & WEALTH MANAGEMENT

We provide ongoing financial planning and portfolio management tailored to our clients' short and long term objectives, risk tolerance and income needs.

Our all-inclusive fee structure is as follows:

<u>Asset Range</u>	<u>Percent of Total Market Value</u>
Up to \$1,000,000	1.50% plus
\$1,000,001 to \$2,000,000	1.25% plus
\$2,000,001 to \$5,000,000	1.00% plus
\$5,000,000 to \$10,000,000	0.90%
Above \$10,000,000	0.80%

***Our firm requires a minimum of \$1,000,000 in investible assets for ongoing wealth management.**

DIVORCE FINANCIAL PLANNING

Our team also specializes in **divorce financial planning** and plays a vital role in making sure that you sustain financial peace of mind during and after your divorce. As Certified Divorce Financial Analysts (CDFA™), we work hand in hand with you and your team of divorce professionals to understand how the financial decisions you make during your divorce will impact your future. We forecast the outcome of your divorce settlement and offer a clear and independent image of what your financial future will look like if you choose "Settlement A" or "Settlement B." Our team is trained and knowledgeable about your state's divorce laws and helps you answer questions regarding budgeting, alimony, tax planning, home sales, asset distribution, insurance needs and other factors that are crucial in determining your ideal settlement. **Our goal is to give you, our client, the financial tools you need to regain your financial and emotional independence.** You can read about the benefits of hiring a Certified Divorce Financial Analyst in Stacy's article published in [*The Journal of Financial Planning*](#).

Divorce Fee Schedule: It is mutually agreed that the Client shall be charged for Company's services at the rates set forth below:

<u>Billable Service</u>	<u>Fee Per Hour</u>
Consultation and Analysis – Director	\$ 400
Consultation and Analysis – Associate	\$ 325
Consultation and Analysis – Analyst	\$ 275
Administrative Tasks	\$ 40
Court Time and Court Preparation	\$ 475

***Our firm requires a minimum retainer of \$5,000 for all engagements.** We work with clients post-divorce for ongoing wealth planning.



IN THE MEDIA

Our team regularly appears and is quoted in some of the top major news outlets such as CBS This Morning, CNN, CNBC, NBR, The Wall Street Journal, USA Today, The Financial Planning Magazine, Good Morning America, amongst many others. To view our latest press hits, please visit <http://francisfinancial.com/press/>.





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