

Turning inspiration into a career: Carla Dos Santos, CFP® – describes her journey as an independent financial planner and entrepreneur.

When you meet Carla Dos Santos, you discover early on that she virtually sparkles with enthusiasm, passion for her profession and for women in her profession, as well as her commitment to her clients. Carla has converted her inner drive into a successful independent financial planning practice as Senior Wealth Advisor from Point B Financial, part of Worldsource Wealth Management Inc.



As a young woman, how did you discover your passion for financial planning?

My parents worked with a remarkable financial planner named Helen. She focused on more than investments. Helen played a crucial role in guiding our family through the challenges we faced when my father passed away at a young age. Helen helped us do more than survive - she helped us thrive. She also inspired me to open my own investment account at age 10, and to track every dollar I earned or spent from the age of 12. Helen inspired me to get into this profession. She was an independent woman in a male-dominated profession; she motivated me and now I get to pay it forward.

**THE REPRESENTATION OF WOMEN IN FINANCIAL PLANNING
HAS INCREASED BUT IT STILL HAS A LONG WAY TO GO.**

What is the thinking behind your company Point B Financial?

Every client begins their journey with me at Point A - where they are at that moment. My role is to help them define their Point B which represents their ultimate destination. That's what we work toward even as it changes when their lives evolve. Together, we define it, plan it and achieve it: always in that order. Clients ask me the same question that my family asked our financial planner Helen so many years ago: Are we going to be okay? It doesn't matter how much wealth they've built - the concern is universal.

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Why was earning your CFP certification so important?

I've been gaining the knowledge required to be an effective financial planner and to operate a successful business since 1998. My CFP certification in 2003 was the next logical step at the time. The education provided a solid knowledge base which helped me guide clients through a very complex and ever-changing landscape. Just as important, having my CFP certification helps me plan at a higher level, across all the areas of someone's financial well-being. It makes me a better advisor. It supports my belief that I don't want to be the biggest advisor, I just want to be the best advisor. To do that, I need to be as qualified as possible. And that's what having my CFP certification means.

Describe the benefits of running your own financial planning business.

Being independent, running my own business and having my CFP certification all combine to offer me great flexibility and success. When I started, I'd never done a cold call in my life. I'm not a salesperson - but when you love something so much, when you believe in what you're doing, it's in your DNA. You make it work. I've built my dream practice and I don't feel like I've worked a day in my life. I focused on getting as qualified as I could. I took securities courses, got my MFDA license (called that at the time) and my insurance license. The credibility of becoming a CFP professional made a significant contribution. Going to a business boot camp for a year helped me make my business scalable and more successful. All that learning along with my love for helping my clients means I really am having an impact.

Any closing thoughts?

I think because planning was so male-centric back in the day, I actually had to work harder, I had to be more of a coach and that came naturally to me. So when I ask my clients how they are, I'm actually asking from the heart. And clients often cry when they hear that authenticity because life is hard and that's what having a relationship is really about. I am a safe place for them. Clients want to know if they are going to be okay, and I strive to provide guidance and support to help them navigate their concerns. All this is connected to being a woman advisor - I look at financial planning differently because I am a woman. And my clients get and appreciate that.

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