



## Kirsch & Associates Comprehensive Financial Services

### Joy D. Kirsch CFP® CFO OF LIFE CHANGING EVENTS

**Tell Us About Your Business** | We serve clients who are going through pivotal life events, such as widowhood, divorce, retirement, or selling a business. We address both the financial and the personal sides of change by blending traditional quantitative wealth and money management services with qualitative planning and personal coaching.

**Knowledge That Serves You Well** | Save for a rainy day, and spend less than you make.

**Childhood Dream Job** | Growing up on a farm in rural East Texas, I couldn't have imagined the career opportunities that would be available to me. If I had, I'd surely have dreamed of doing exactly the job that I'm doing now. Walking with my clients as they move through

the dangers and opportunities of life events is both the biggest challenge and the greatest blessing that I could ever ask for. After 25 years in this business, I still look forward to every day.

**Greatest Influence In Career Choice** | The death of my husband when I was 30. Even though I was a practicing financial planner at the time, I had no idea that my personal grief would lead me on this life-long journey to understand how life transitions affect us personally, as well as financially. This painful experience led me to obtain specialized training to help my clients move through their own life events with confidence and a newfound sense of purpose.

**You Should Know** | Life-changing events can have a positive or negative financial impact. Whether it's a planned change such as selling a business or retirement, or an unplanned one such as widowhood, inheritance, divorce, or winning the lottery, they can all create both

chaos and opportunity. It's not only about managing the financial choices, but also about managing the change itself.

**Biggest Challenges for the Next Generation of Women** | Financial security in a world where there's such a big gap in wages between the rich and the poor and women earn less than men for doing the same job.

**At The End of a Very Long Day I'd Like To...** Meditate for 30 minutes and then enjoy a leisurely dinner and a glass of red wine with the love of my life, Ron. I live the same way I coach my clients to live: the focus of true wealth is not about money; but about the quality of our health and of our relationships.

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