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PRACTITIONER PROFILE

An Interview with Christine Moriarty

Christine Moriarty, MBA, CFP® is a financial speaker, author and coach. She has been quoted extensively in publications including USA Today, Good Housekeeping, the Boston Globe and Fidelity Focus Magazine, as well as several books including Living Your Joy. She is a past columnist for Vermont Woman and has been published in several periodicals and on-line publications. In addition, she writes a monthly newsletter, "My Peace on Money," that reaches a growing list of thousands of subscribers.

Ms. Moriarty has contributed to and co-authored books, is the regular financial expert on the Vermont CBS affiliate station, and has had a radio show, all as part of her mission to educate others on personal finance. She has taught at the college level for over twenty years. She earned a BS in Finance, MBA in Entrepreneurship and is a Certified Financial Planner™. She is dedicated to empowering others around their money so they can achieve their dreams. She is living her dreams by residing in the Green Mountains and helping others make peaceful, practical, prosperous financial choices.



Q. Define what you do professionally.

A. Speaker, Author, Financial Educator

Q. What activities encompass your professional responsibilities?

A. As a long-time practitioner, I now share my approach with other professionals and groups through workshops and trainings. The aim of my speaking and writing is to create more emotional and financial stability for all. This includes a Financial Enlightened Couples class so partners may experience more peace together around their finances.

Q. How long have you been engaged in your professional activity?

A. The true answer is best covered in the answer to the next question. Professionally, I have been involved in Financial Planning and personal growth since 1985. Though that may date me, I ingrained wisdom to share due to this ever-evolving process.

Q. What led you to your professional calling?

A. The rational and the emotional led me to my calling. As a graduating senior with a finance major, I realized that though numbers came easy to me, I cared more about people. That led me to explore this relatively new profession at the time of financial planning. The concept resonated. My career path began then as I acquired a range of study, professional positions and experiences over ten years heading toward my vision. This windy and intentional path prepared me to open my holistic practice with business plan in hand.

Only years later did I realize that my emotional direction was set at the age of 14 by my parents. After my Dad suffered a life-threatening heart attack, he wanted to share the family finances with my Mom. She refused to be involved. An irrational and emotional response on her part, led me to spontaneously volunteer to learn the information in a crash course. Fear is a great motivator. This experience has served me well when meeting with clients.

Q. How are you paid?

A. My business is purely fee for consulting or speaking or course. I charge hourly or by project and deliver information and recommendations based on the specific clients. These are determined based on experience and our quality in-depth conversations that are part of my intake model, which I now train others to do. As I do not take assets under management or receive commissions, this allows for the best education without influence for the client.

Q. Do you work alone or do you have a team?

A. Although I am a one-woman shop, I collaborate with other professionals. These include tax, legal,



and therapists. For years, I was part of a group of planners who met with a therapist to discuss how to deal with challenging client situations. I do not hesitate to refer clients to therapists when their emotional issues are beyond the scope of our work together.

I would be remiss in not mentioning my own personal business marketing team. Two women who have part-time businesses as they raise their children. Meg and Kim give invaluable perspective and assistance.



Q. What theoretical framework guides your work when dealing with clients?

A. I believe that abundance is different for each and every person. Money is a way for us to learn about ourselves. Money issues are way for us to explore our values and reevaluate our priorities. To that end, I believe in digging deeper in conversations with clients before making recommendations or devising a plan.

Q. What needs to happen so that 10 years from now we can say that financial therapy is a respected field of study?

A. As far as Certified Financial Planners™ are concerned, as a profession, we need to do more emotional exploration ourselves, before we venture to help others. Therapists need a better understanding of the financial systems and solid planning personally. Then they can help others along the path. Financial therapy as a profession needs to grow from both sides of these professions. The CFP® certification has taken decades to be recognized and valued; so perhaps financial therapy needs to project out a bit further to 20 years. Then with solid professionals and research supporting its value, financial therapy will be respected and appreciated in our culture.

Q. What benefits can the financial therapy association provide to others doing work that is similar to your professional activities?

A. The major and invaluable benefit of FTA is finding other professionals who realize the importance of linking the two fields of study. By starting the dialogue and connecting like minded folks, all professionals can move forward thanks to the FTA.

Q. If others are interested in finding out more about you personally and professionally, where can they obtain this information?

A. Learn more about my speaking and pick up some financial tips at: MoneyPeace.com
Keep posted on what I am up to as well as my personal and professional observations through my blog or sign up for my free monthly newsletter at:
www.MoneyPeace.com/email-newsletter-archive

