Clarity

Seeking a clearer financial vision

(/about) (/process)

ABOUT US (/ABOUT)

CLIENT EXPERIENCE (/PROCESS)

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SERVICES

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Services

A Woman's Voice

My mission is to provide financial planning and investment advice that creates a more empowered client and stronger generation of women. Honesty, integrity, authenticity, and accessibility are the cornerstones of my work. My independence as a hybrid advisor is a part of upholding the fiduciary standard–doing what's best for the client. Through educational and informative advice, we will work together to build a strategy for a better future for yourself and your family.

Fee Only Consulting

Beyond the scope of full management, CFS offers fee-only services such as...

Consulting: Hourly-based consulting to address specific financial planning requests.* This service is typically used for divorce settlement planning, second-opinion portfolio analysis, and comprehensive planning without asset management or product placement.

Flat/Project Case: Comprehensive planning for limited and specific cases; fees range from $750 to $15,000 (negotiated in advance).

*Billed at $250/hour through 12/31/18

The CFS Difference

As a female advisor, I bring a different voice to the table. I educate my clients, listen to their needs, and provide them with an appropriate investment strategy and financial plan. CFS works with accounts of all sizes, especially as you work your way towards $1 million (it's okay to have less to work with us). We strive to make a difference in our client's lives–your goals are our goals. Live your dream!

Portfolio Management

Knowledge is power! It's important to know what you own, which is why I offer a free second-opinion and risk analysis. CFS prides itself as a retirement and investment specialist. Learn how the power of our fee-only or fee-based portfolio management can help you look towards low-cost, smart beta passive strategies and how they can work for you.

No strategy assures success or protects against loss*

Retirement Planning

Waves of Baby Boomers are beginning to seek out competent advice and guidance as they enter into retirement age. I am ready to take on these clients, specializing in planning for those nearing or already in retirement.

Women in Transition

Managing your finances on your own is difficult, but it doesn't have to be! Whether you are single, divorced, or transition from the loss of a loved one, we believe you deserve the guidance to help you through the tough financial decisions. We are trained to answer these questions and more for men and women in the process of divorce, and to provide litigation support for their attorneys (which helps them prove and often settle their case).

EXPERIENCE

As a **Chartered Financial Consultant (ChFC)**, focus on the comprehensive financial planning process as an organized way to analyze information on a client's total financial situation. Since its inception in 1982, more than 41,000 men and women have met the educational, experience, and ethics mandates needed to earn the ChFC designation.

The **Chartered Life Underwriter (CLU)** represents five percent (5%)2 of those in the financial services. Assist with individual and business financial planning concerns such as selecting life and health insurance, estate planning, and retirement planning. There are extensive educational, experience, and ethical requirements.

LPL Investment Consultant located at Unify Federal Credit Union – Originally founded in the late 1940's, and currently the result of an amalgamation of multiple credit unions over the past 70 years, UNIFY Credit Union is a not-for-profit financial cooperative that is formed by people with a common bond. Owned and operated by the members it serves, the union pools its assets to provide loans and other financial services to its members.

University of California, Santa Barbara, CA 1991

Bachelor of Arts (BA)

American College, Bryn Mawr, PA 2001

Chartered Financial Consultant (ChFC)

American College, Bryn Mawr, PA 2005

Chartered Life Underwriter (CLU)

Read more (/sites/default/files/users/janetbarr/CVBarrupdated-7-29-17.pdf)

Disclosure:

The investment products sold through LPL Financial are not insured Unify Financial Credit Union deposits and are not NCUA insured. These products are not obligations of the Unify Financial Credit Union and are not endorsed, recommended or guaranteed by Unify Financial Credit Union or any government agency. The value of the investment may fluctuate, the return on the investment is not guaranteed, and loss of principal is possible.

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Latest Blog Posts

Honoring Memorial Day (/blog/honoring-memorial-day)

As we near the upcoming holiday at the end of May, I found myself thinking about the true meaning of Memorial Day and what it means to us today. One thing I've always known as a veteran myself is that Memorial Day is more than a day off; it is a day of remembering the men and women who died while serving our great nation.

A couple years ago, I was in Normandy, France at the American Cemetery where I visited Omaha Beach and was overwhelmed with the feeling of how those young men...

Read More (/blog/honoring-memorial-day)

Avoiding Retirement Woes (/blog/avoiding-retirement-woes)

How to Avoid Retirement Woes

According to the American Institute of CPAs (AICPA), the top concern of retirees is running out of money. While it's a known fact that many of us don't begin to save for retirement when we should, it appears that nearly half of all current retirees are concerned about outliving their retirement funds. However, there are some things you can do now to help mitigate the very real risk of outliving your retirement funds. These...

Read More (/blog/avoiding-retirement-woes)

Five Ways to Save on Healthcare Costs (/blog/five-ways-save-healthcare-costs)

It's certainly no secret that healthcare costs have escalated in recent years, and there's no reason to believe that the end is in sight. But whether you have a comprehensive health insurance policy or have purchased a catastrophic policy, there are ways to save on healthcare costs.

Here are just a few:

1. Stop going to the emergency room for minor illnesses. There are many reasons why going to the emergency room is a good idea. A cold or the flu is not one...

Read More (/blog/five-ways-save-healthcare-costs)

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