



Key Points and Memorable Meredith Moore Moments  
“**Women In Money**,” featuring Meredith Moore, Founder &  
CEO, Artisan Financial Strategies  
Women In Leadership, April 19, 2024

From Industrial and Systems Engineering to the World of  
Finance and Entrepreneurship

*#becominganentrepreneur*

As a student at Georgia Tech pursuing a degree in Industrial and Systems Engineering, Meredith unexpectedly won the Student Entrepreneur of the Year award and received a \$10,000 check. It was this outside perception of her as an entrepreneur that directed her ambition to build her own business instead of working for big corporations. Her father supported and encouraged her to take the risks of starting her own venture at a young age, and she identified financial services as an area where she had felt she had a competitive advantage over others. After all ever since 7<sup>th</sup> grade, Meredith had pictured herself as a hardcore businesswoman that made good income and during her college career tried to figure out how she could create recurring revenues and recurring income.

On Networking

*#beyourself*

Building relationships and networking are essential in business. When Meredith questioned a good friend on how to network in the early days of her business, her friend told her, just go out and make friends, which helped take off the pressure of trying too hard. Organic networking based on genuine connections and being oneself is key.

She stressed the importance of connections, and not pretending to be someone else to fit in, especially in building personal connections; to be unapologetic about who you are and what you bring to the table. It is crucial to stay true to oneself, even in environments like corporate settings where there may be more pressure to conform to certain expectations.

Embrace who you are and be comfortable in your own skin is key to success in networking and business. Confidence in one's identity and abilities can help attract the right connections and opportunities that align with your personal values and strengths.

Battle with Glioblastoma

*#Resilience #Keepgoing*

Having started a successful business, and just after having a baby, Meredith discovered she had one of the deadliest forms of brain cancer. In the process she learned:

The importance of advocating for her health when experiencing persistent headaches and seeking medical attention despite initial dismissiveness from some healthcare providers. Trust one's instincts and persist in pursuing proper diagnosis and treatment.

Exploring different perspectives and treatment options when dealing with complex medical issues. Her search for answers landed her at Duke, where the medical team applied their expertise and today Meredith is one of the longest international survivors of Glioblastoma Brain Cancer.

"You keep going," mentioned more than once as Meredith described her journey back to health through massive chemotherapy, keeping client appointments, death of her mother having succumbed to her own battle with cancer, being a mother to a new baby, and finally a contentious divorce. All condensed in a three-year period. "It's that necessity," purpose, drive that brought her to the other side.

### Women and Money – Trends & Advice

#### *#womenbreadwinners*

Women breadwinners tend to delegate financial management to husbands and women who are not the breadwinners tend to abdicate any role in financial management to their husbands. Critical that both share financial management or risk costly down-road consequences. And there is a growing trend toward 50% or more families where women are the only or bigger breadwinner. Finally, a recent study found that for women 50 and older that leave their employment to care for a parent lose on average almost \$325,000 in income and benefits over their lifetime.

These trends led to additional research by Meredith and ultimately building a financial management practice around women breadwinners and specifically high net worth females. It also has led to webinars, e-books on a variety of financial management topics, and a TEDx talk.

### TEDX Talk: "The Right Way for Couples to Talk About Money"

<https://tedxtalkwithmeredithmoore>

#### *#normalizemoneytalk*

She learned that when you set a goal to deliver a TEDx talk, you must "go with the flow." More evidence of Meredith's resilience and intentionality, especially after being required to re-invent

the overall theme, edit out a third of the content, memorize verbatim word for word using no teleprompter, and deliver the talk twice because the dangling earrings she wore hit the microphone enough to damage the audio the first time.

Meredith's main objective is to normalize the topic of money versus couples avoiding it altogether. She talks about creating a monthly meeting cadence for couples to look at living expenses together to create more transparency and openness while suspending judgement. Looking at what you spend each month should be like getting on the scale. It's a data point. Data points to help understand your spend rate and how much you need in an emergency fund or for retirement. Use the spreadsheet tool provided by Meredith (see Resources) and keep it updated. Everything is in one place and everyone is on the same page.

It's all about communication and planning. In addition, estate planning done well can help avoid costly probate and enable a values-based discussion about what's most important in distributing assets.

#### Meredith's e-Book: "Designing Your Economic Masterpiece in a Man's World"

##### *#freeresources*

A practical how-to manual for high income women breadwinners. Especially useful for those receiving equity income, restricted stock, etc. Meredith points out the risks, tax exposure, and guidance necessary to properly manage equity compensation. (see Resources for link to hold a 20-minute free of charge conversation with Meredith on this topic).

#### Thoughts on How to Build, Grow, and Scale a Business

##### *#intentionality*

Meredith openly describes the challenges with growing and scaling her business as an entrepreneur and as a Certified Financial Planner. What do you do when you've filled your capacity with clients/customers, called the chasm of death - you hit a certain revenue range and don't have capacity to bring in more clients. She goes on to explain that to grow you need more staff, which negatively impacts profits. It's a critical decision point for any entrepreneur fueled by intentionality – "what am I trying to do?"

Meredith described her decision to bring in other financial advisors to add capacity while at the same time taking the bold step of declaring that her practice will serve women and people of color to provide access where there has been only limited access. Her firm's core values are clear and so is there intent to bring on other advisors that align with our core values. An alternative strategy as brought up by Michael Kites, well known in the financial management

industry and who Meredith did a podcast with is to keep her top 25 clients, get rid of everybody else, reduce her staff and push profits even higher. Part of considering which path to take is which will enable Meredith to pursue her gifts and her purpose, such as speaking, marketing, and aspirational planning with clients who have the financial freedom to create impact. Meredith pointed out that these are critical decisions as an entrepreneur and that owning your own business is not for the faint of heart, but it is for those who have a strong sense of purpose, leadership and desire to create impact.

### On Growing a Business while Raising a Son

#### *#lettinggo*

Meredith shared very personal struggles, especially as a single Mom and the difficult relationship with her ex-husband while raising her son. And she also shared the enlightening moment when she exchanged forgiveness with her ex and received release from years of bitterness.

She also shared how emotional she became during her son's senior year in high school and forewarned all the moms how hard that last year at home can be and to be very kind to yourself, to let go and don't grip too hard. For Meredith, she found the paradox of people paying good money for her advice all day long and her own child who thinks she knows nothing. Her other piece of parenting advice - just listen.

### Choosing How and Where to Serve the Community

#### *#serveandgrow*

Meredith envisions her choices for how and where to serve as a Venn diagram – one circle represents what serves her personal **passion**, another represents what serves her **professionally**, and the third represents the **people** she gets to serve with. She examines each opportunity to ensure alignment with where the circles overlap in the middle.

Today, she serves with Leadership Atlanta Alumni, Atlanta Women's Foundation, and Entrepreneurs Organization, (must have at least a million of revenue to join). Another organization she is involved with is the International Women's Forum, which is by invitation only and the Georgia chapter was founded by First Lady Rosalyn Carter. Important to join and serve organizations where you can engage with other women role models, in meaningful dialogue, learning, and action.

### Resources