

# Planning with Purpose

suburban life  
**WOMEN**  
TO WATCH

As a partner with **Financial House** and an advocate for women, Emily R. Woodson takes joy in helping each client lead “a well-organized and purposeful financial life.” *by BILL DONAHUE photography by JODY ROBINSON*

**Anyone can google the term quantum theory,** or any other complex topic, and try to teach themselves the mysteries of the universe. Chances are, however, that more than a few nuances will get lost in translation. A much better path would be to turn to a professional on the subject—a skilled educator—who can provide context and meaning, and explain pivotal concepts that might otherwise get misconstrued.

The same analogy applies to understanding one’s financial picture, according to Emily R. Woodson, CFP®. As a partner and CERTIFIED FINANCIAL PLANNER designee™ with Financial House in Centreville, Delaware, and as an Advisory Representative of Lincoln Financial Securities, Woodson spends her days helping clients map out a healthy financial future and then putting customized plans in place designed to make their dreams become reality.

Woodson finds joy in the planning process, during which she analyzes every aspect of a client’s financial life, from balancing qualitative and quantitative factors to evaluating strengths and challenges alike. Once she has clarified a client’s financial picture, she then creates a tailored financial plan designed to help the client achieve his or her goals, such as retiring at a certain age, purchasing a second home, or funding a child’s or grandchild’s college education.

“My ultimate goal is to help people live a well-organized and purposeful financial life,” Woodson says. “People have goals they want to achieve, but they may not know how to get there. It’s not as simple as saying, ‘Let’s put away X amount of money and hope we get there.’ The art lies in being able to see the complete financial picture of someone’s life and

then help them make informed decisions about what to do next.

“It’s all highly individualized, and that’s the beauty of planning with purpose,” she continues. “A new client can decide if they want to implement my recommendations, and our firm is more than capable of helping them when they do. The plan is dynamic and will change over time, because people’s lives change over time, and those kind of adjustments are not something a computer can do.”

Woodson spent 10 years as a teacher before pivoting to finance. Her career as an educator may have come to an end, but she has by no means stopped teaching. Only her audience has changed—teaching pre-retirees and retirees rather than fresh-faced children. She particularly enjoys working with women, especially those who are contending with some of life’s most significant transitions, such as divorce, the death of a spouse, or the pursuit of a new career.

“Even if the client is a married couple, many advisors will focus on the man, who has traditionally been the higher



earner," she says. "There have been studies done on this, but what often happens is there's a transition such as a death or a divorce, and the woman feels in the dark, trying to manage on her own."

Woodson has been happy to see trends change. She says more women are becoming educated, making gains in the workplace, and even becoming breadwinners in their families, as well as taking a greater interest in planning for the families' future, financially speaking. Even so, the financial planning industry remains largely dominated by men; Woodson believes her personal experience will appeal to other women.

"As a woman, I have the soft skills that are needed in this industry, and I think women gravitate towards that," she says. "It's not that I don't work with men and couples; I do, but even when I'm working with a couple, I make sure that both partners are involved."

### Inspired to Help

Woodson, who joined Financial House in 2009, is passionate about helping other women succeed. She traces this passion back to the experience of watching her mother, Mary Ann Blair, precede her. Blair spent more than 30 years as a financial advisor, including several years with Financial House, beginning at a time when she was one of very few women to work in the industry.

"She was a true trailblazer," Woodson

says of her mother, who retired from Financial House in 2016. "She inspired me, and she still does. I've also been divorced myself and spent several years as a single mother, though I have since remarried. I know what it's like to go through those kinds of transitions, so I have a lot of empathy for women who suddenly find themselves with this newfound independence, which can be both liberating and scary."

Woodson works with clients of all ages and backgrounds, though she describes her ideal client as "financially prosperous," a term which can be defined a few different ways. Perhaps the client has a high net worth or high income. Perhaps they are living within their means and have saved well for the future. Perhaps they are approaching a notable transition that will have a dramatic effect on their financial well-being, such as embarking on a new career, and have questions about how to proceed.

Another qualifying factor: Woodson seeks clients who recognize the value in the professional advice of someone who can help them realize the benefits of an organized financial life.

Woodson suggests clients are often surprised by the personal nature of her work. She can understand why someone who has not gone through the process might think of financial planning as cold and impersonal. At its heart, however, financial planning is about relationships.

"Most of my clients have been with me for a really long time," she says. "I get to know them very well, and they get to know me. You're asking people about some of the most intimate aspects of their lives, asking them about their hopes and dreams for the future. It's anything but impersonal, and the strength of those relationships is what I enjoy most about this job."

Woodson describes Financial House as a "boutique firm" armed with the knowledge and experience of six seasoned financial advisors, as well as the resources of Lincoln Financial Securities. When a new client joins the Financial House fold, they benefit from the collective wisdom of Woodson and her colleagues. She believes having a strong team in place gives clients confidence and reassurance for the future.

"We talk all the time about the importance of planning for the future, and we have taken our own advice by making sure we have continuity and longevity," she says. "We work as a team in the event that, God forbid, something happens to one of us. That said, I'm not going anywhere." ■

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