

Leadership in Action

FPA members inspire others in many ways, helping lead in their practice, local Chapter, community, family and especially, with their clients. FPA Leadership in Action helps highlight these “everyday” qualities of our members and remind us that we all have opportunities to lead.



NAME: Cheryl Sherrard, member since 2001
COMPANY: Rinehart Wealth Management, Charlotte, N.C.

Putting Seniors First

A Leader in the Profession

Cheryl J. Sherrard is a long-time advocate for seniors and has studied aging and geriatric planning, a fast-growing area of practice for financial planners. Cheryl helps families with all sides of the issues, seeing them through difficult emotional and financial decisions; she’s even accompanied clients to visit elder-care housing options. Cheryl empowers seniors with the knowledge they need to make well-informed choices, and helps bring up difficult topics and questions that need discussion between parent and child.

“For many seniors, it’s a matter of helping them feel that, by making decisions, they aren’t losing—and are in fact gaining—control of their lives. We help clients fund their children’s educations and their own retirement, but it’s equally important to help them with emotionally difficult decisions.”

Cheryl also plays another key role in her community as part of a 10-year commitment to Urban Ministries’ Room in the Inn, assisting with meals and accommodations for Charlotte’s homeless population. Her leadership actions increased in response to their recent economic hardships, and she now checks the homeless into the program each week and assigns them to host churches.

Lessons Learned

- When aging clients need help with tough life choices, take action and be part of the solution rather than relying on “things to work themselves out.”
- Seniors face many challenges, including a loss of freedom and self-esteem. Sometimes they need more than a knowledgeable financial planner; they need a person who listens.
- Giving back to your community can be deeply satisfying.

Cheryl’s Leadership Portfolio

Cheryl’s expertise on working with seniors has been featured in webinars and even *The Wall Street Journal’s* “Voices” blog. She is active with FPA of Charlotte, serves on the *Journal of Financial Planning* Advisory Board, is past chair of the South Region Board of the National Association of Personal Financial Advisors, and is a CFP® practitioner.

“And in the end, it’s not the years in your life that count. It’s the life in your years.”

—Abraham Lincoln



If you would like to nominate an FPA member for Leadership in Action recognition, please visit: www.FPAnet.org/professionals/leaders.