

# Where To Find Hourly Financial Planners

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Personal Finance

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*Story updated to include additional financial planners and to correct the description of Napfa's search function.*

You have, let us suppose, a fair amount of savings yet an uncomplicated financial life. Where do you go for investment advice?

A planner who bills by the hour would be an ideal choice. You'd quickly work out an investment allocation (stocks and bonds, domestic and foreign). You'd get a sense of how much money you can safely spend in retirement. If you have uninvested cash, you'd find out whether you'd get the best mileage out of it by paying down a mortgage, saving for college in a 529 account or converting an IRA to a Roth.

With, hypothetically, a 15-hour engagement at \$300 per, you'd pay \$4,500 initially. And then? Until you have a big life change (divorce, inheritance, job loss) you might get by with only a few hours a year in check-up sessions. That could be vastly cheaper than the usual arrangement for advisors, which has you paying an annual percentage of your assets.

The problem with the hourly solution is finding an advisor willing to provide it. The vast majority of the country's 310,000 financial advisors get either sales commissions or annual percentage fees. It's easy to see why they prefer such compensation. The dollars are bigger.

I've decided to make it easier for people to find hourly planners by publishing a list of them. So far 104 have raised their hands. I'm hoping the list will grow. Here are the names, followed by some caveats; alternatively, click on [this Google Docs version](#) to get the same list with click-throughs to the planner websites.

Hourly Planners				
City	State		Planner (note)	website
Burlingame	CA	*	James F. Ludwick	adviceonly.net
Campbell	CA		Karl Leal	lealfp.com
Carlsbad	CA		Nannette L. Kamien	inspirationplanning.com
Corte Madera	CA		Jill D. Hollander	financialconnections.com
El Segundo	CA		James B. Hebenstreit	clearviewfp.com
Monterey	CA		Catherine Hawley	catherinehawley.com
N. Hollywood	CA		Edson Miller	springfinancialplanning.com
Poway	CA		Glenda K. Moehlenpah	financialbridges.com
San Diego	CA		Margot M. Dorn	dornfinancial.com
San Francisco	CA		Christina Empedocles	insightpersonalfinance.com

San Francisco	CA		Pamela G. Lee	pursestringsfinancial.com
San Francisco	CA		Chris Remedios	remediosfinancialplanning.com
San Mateo	CA		Kent M. Grealish (L)	grealishic.com
San Rafael	CA		Celeste Mirassou	financialplanningfocus.com
Tustin	CA		David Barnett	barnettfinancialplanning.com
Colorado Springs	CO		Skip Fleming	lodestarp.com
Colorado Springs	CO		Steven J. King	kingfinancialplanning.com
Denver	CO	*	Lynn M. Dunston	dunstonfinancialgroup.com
Denver	CO		Rebecca L. Kennedy	kennedyfinancialplanning.com
Erie	CO		Abby Kovach	kovachfinancialplanning.com
Avon	CT		Patricia C. Kane	kanefinancialplanning.com
Ellington	CT	*	Sarah Maskill	financialanswersllc.com
Brooksville	FL		Pat Green	patgreenfp.com
Estero	FL		Paul O'Neill	oneillfinancialplanning.com
Havana	FL		Bobbie D. Munroe	supportingyourchoices.com
Orlando	FL	*	Wayne M. Blanchard	moneyprofessionals.com
Santa Rosa Beach	FL		G.M. Livingston	livingstonfinancial.net
Sarasota	FL		Margery K. Schiller	gewcpa.com
Stuart	FL		Leslie E. Trowbridge	familyfirstfp.com
Tampa	FL		Holly P. Thomas	hollypthomas.com
West Palm Beach	FL		Ira Fialkow	fialkowfp.com
Atlanta	GA		Helen M. Ngo	capitalbenchmarkpartners.com
Coralville	IA		Carrie Houchins-Witt	houchinswitt.com
Eagle	ID		Debra Dillon	dillonfinancialplanning.com
Bloomington	IL		Garry Good	goodfinancialadvisors.com
Chicago	IL		Pat (P.J.) Walsh	walshfp.com
Grayslake	IL		Tom Nowak	quantumfinancialplanning.com
Libertyville	IL		Robert W. Stanley	rwsinvestmentplanning.com
Schaumburg	IL	*	Cheryl A. Krueger	growingfortunes.com
Vernon Hills	IL		Jeff Kostis	jkfinancialplanning.com
Wheaton	IL		Michael Thrasher	timothyfinancial.com
Brownsburg	IN		Stephen G. Highsmith Jr.	highsmithfinancialplanning.com
Goshen	IN		John L. Liechty	integratedfps.com
Leawood	KS		Tracy St. John	myfinancialavenues.com
Louisville	KY		Lisa G. Archer	archerfinancialplanning.com
Boston	MA		Carrie Catlin	fenway-financial.com
Braintree	MA		Dan Candura	pennytrees.com
Braintree	MA		Kevin A. Griffin	griffinfinancialplanning.com
Cambridge	MA		Thomas A. Fisher	ffscambridge.com
Newburyport	MA		Vera Kelsey-Watts	peaceofmoney.com
Bethesda	MD		Ben Brown	entelechey.co
Bangor	ME		Abby Morton	sagepathfinancialplanning.com
Farmington Hills	MI		Tom Horton	hortonfinancialplanning.com
Kalkaska	MI		Dawn M. Moses	sensiblefinancialsolutions.com
Ortonville	MI		Mike Kastler	kastlerfinancialplanning.com
Troy	MI		Warren F. McIntyre	visionquestfinancial.com
Oakdale	MN		Corey Purkat	northwoods401k.com
Plymouth	MN		Charlie Bolognino	sidebysidefinancial.com
Chesterfield	MO		David S. Oransky	laminarwealth.com

Lee's Summit	MO		Kristine McKinley	beacon-advisor.com
O'Fallon	MO		Lesley A. Kilcullin	kilcullinflp.com
Savannah	MO		Wakefield Hare	greaterthanfinancial.com
Springfield	MO		Jim MacKay	mackayfinancialplanning.com
Dumont	NJ		Theresa C. Wan	treasafinancial.com
Flanders	NJ	*	James D. Kinney	financialpathways.net
Hoboken	NJ		Victoria Fillet Konrad	blueprintfp.com
Scotch Plains	NJ		Ann Minnium	conciergefinancialplanning.com
Incline Village	NV		Owen A. Hill	tahoefinancial.com
Bohemia	NY	*	Gigi Turbow Marx	oldfieldadvisors.com
Dobbs Ferry	NY		John Belluardo	stewardshipfs.com
Harrison	NY		Cindy Golub	gsquaredadvisory.com
New York	NY		Arthur Flores	floresfinancialplanning.com
New York	NY		Tracey Eve Johnson	blueflagplanning.com
New York	NY		Gary H. Schatsky	objectiveadvice.com
Pittsford	NY		Kitty Bressington	lindenfinancialconsultants.com
Rochester	NY	*	Greg Sheldon	sheldonfinancialplanning.com
Rush	NY		Kay Conheady	aproposfp.com
Akron	OH	*	Mary Deshong-Kinkelaar	kinkelaar.com
Cincinnati	OH		Andrew Damcevski	truwealthplanning.com
Cincinnati	OH		Clare Fazackerley	1taxfinancial.com
Dublin	OH		Paul J. Dolce	financialsols.com
Sylvania	OH		Jim McMahon	forerunnerfp.com
Tualatin	OR	*	Andy Tilp	trilliumvalleyfp.com
Newtown	PA	*	Robert Wilgos	summitfa.net
Pittsburgh	PA		Carl R. Emerick	emerickfinancial.com
Brookings	SD		Steve Will	willfinancialplanning.com
Germantown	TN		John Anderson	cypresswm.com
Memphis	TN		Celia Brugge	dogwoodfinancialplanning.com
Austin	TX		Jennifer Failla	stradamangement.com
Austin	TX		Kacie Swartz	stoneasset.com
Dallas	TX		Michelle U. Gass	paradigmadvisors.com
Houston	TX		Garl L. Busch	buschfinancialplanning.com
Lehi	UT		James Sweeney	switchpointfinancial.com
Alexandria	VA		Timothy Wesling	weslingfinancial.com
Arlington	VA		Paul O. Collinson	paulcollinson.com
Fairfax	VA		Wan McCormick	reliablealliancefinancialllc.com
Hist. Occoquan	VA	*	George F. Reilly	safeharborfinancialadvisors.com
Richmond	VA		Charles R. Roberts	financialfreedomplanners.com
Roanoke	VA		Cynthia J. Petzold	commonwealthplanning.com
Issaquah	WA		Amy Goan	prismfinancialplanning.com
Seattle	WA		Lisa Weil	claritynorthwest.com
Germantown	WI		Diane Esser	directionforyou.com
Madison	WI		Lisa Andrews	perkplanning.com
New Berlin	WI		Scott J. Witt (L)	wittactuarialservices.com

\* Also other cities. L: Practice does not include comprehensive financial planning.

Do understand what this list is, and what it isn't. With the exception of one whom I profiled in Forbes magazine, I haven't vetted them. In selecting a money manager, exercise the diligence that is due. Interview candidates to find out how much they know about finance.

You'll get allocation advice from any money manager. It's important, but it's not what you're paying for. After all, you can get a model portfolio for free by copycatting a suitable Vanguard Target Retirement fund. Or you can use one of the portfolios of exchange-traded funds that I have published [here](#) or [here](#).

No, you're paying for insights that can't be cookie-cuttered. Your advisor needs to know about things like marginal tax rates, loss harvesting, backdoor Roths, health savings accounts, restricted Social Security claims, Fafsa and how to calculate the aftertax benefit of a mortgage refinancing.

Hourly help is not right for everyone. If you have either small assets or large complications (examples: special-needs child, recent divorce, business with employees) you might be better off with a planner who bills a percentage of assets.

Another sort of saver who should probably seek out the percentage planner is the one who gets emotional about money. If you worry about the economy or might panic in the next market correction (it's imminent), then the traditional percentage deal has a virtue. It allows you to get a reassuring phone call without fretting that a meter is ticking.

My definition of "hourly" includes an arrangement in which you pay a fixed price (like \$5,000) for a plan that allows a certain allotted time with the expert (like 20 hours). My list excludes planners who have percentage clients along with hourly clients. I list only one city and one planner per firm; many firms have more than one.

Some planners have a national practice, connecting with faraway clients via Skype. That might work for you, but if you live in a state with an income tax there's much to be said for an expert familiar with that tax. By way of example: If you live in New York and are still working but over 59-1/2, you should be doing at least \$20,000 a year of Roth conversions. Does your planner know that?

A lot of the advisors above are members of the Garrett Planning Network, not surprising since this group requires members to at least offer hourly billing. (Note that my list excludes GPN members who also undertake percentage work.) A searchable list of Garrett planners can be found [here](#); my profile of founder Sheryl Garrett is [here](#).

Almost all of the experts on my list have the "Certified Financial Planner" designation. The CFP board maintains a list of 42,000 CFP holders [here](#). You can filter results to exclude those who collect sales commissions but, unfortunately, cannot search for hourly-fee advisors.

The National Association of Personal Financial Advisors, which is limited to advisors not collecting commissions, has a list [here](#).

If you are a planner who would like to be included on the Forbes list, send a note to [williambaldwinfinance-at-gmail-dot-com](mailto:williambaldwinfinance-at-gmail-dot-com). Include name, name of firm, address of principal office, website and a statement that your practice is predominantly hourly and that you do not accept percentage fees. The current list covers names sent in by Aug. 20. When I get enough new names I'll update the list.