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BOLD

JOURNEY

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What were the conditions that allowed you to develop empathy?

I learned the deepest sense of empathy by witnessing pain—especially the kind of pain that touched something in me personally. There is something transformative about watching people experience hurt, disappointment, grief, or helplessness and feeling that ache with them. That taught me that empathy is not always an automatic emotion for everyone; sometimes it is cultivated through observation, reflection, and spiritual understanding.

I often think about the shortest verse in the Bible: *“Jesus wept.”* The significance of that verse is powerful to me. Jesus wept because He saw His people weeping. He felt their sorrow. He was moved by their pain. That is empathy—being able to emotionally connect to someone else’s suffering instead of standing detached from it. That is something I feel very deeply, and it has become one of the strongest emotional principles that guides how I move through life.

Another thing that has helped me understand empathy is recognizing that people perform at their best when they feel supported, not judged. Whether you are delivering feedback, correcting someone, communicating an opposing position, or even enforcing consequences, people respond more effectively when the message is wrapped in compassion. Leadership rooted in service always produces better outcomes than leadership rooted in dictatorship. Compassion is more productive than hostility.

There is truth in the saying, “you catch more bees with honey.” I have personally seen the difference between handling situations with courtesy versus handling them without compassion. The return on investment is always higher when your attitude is grounded in patience, understanding, and respect. People are more receptive, more cooperative, and more willing to grow when they do not feel attacked.

My own hardships and personal trials have also developed my empathy tremendously. I know what it feels like to be on the unfavorable side of life—feeling hopeless, helpless, dismissed, blocked, misunderstood, or trapped in situations where your intentions are good but the outcome still works against you. I know what it feels like to be in positions where it seems like you cannot win. Experiencing those emotions firsthand shaped my character in a way comfort never could.

Because I have lived through those seasons, I now lead from a place of servant leadership. I work with people, and I work for people—I do not work against people. I understand the value of team. I understand the value of *we*. I understand grace. I understand compassion. I understand that leadership is not about isolation, ego, or domination; it is about helping others feel seen, capable, and supported while still accomplishing the objective.

Another major source of empathy for me is my fear of God. When you truly reverence God, your perspective changes. You realize life is not built on personal ego, control, or superiority. God gives, and God can take away. Positions change. Circumstances change. Favor shifts. And understanding that keeps you humble.

It reminds me that no blessing I have is solely because of me, and no position I hold should make me feel above the next person. That reverence teaches gratitude. It teaches stewardship. It teaches me to want to keep clean hands and a pure heart in all of my dealings with people. Because of that, I try to move with compassion, knowing that the same God who elevated me calls me to handle others with mercy.

Ultimately, empathy for me has been developed through pain, through leadership, through experience, and through faith. It has taught me that people need understanding more than condemnation, support more than shame, and compassion more than criticism. Those lessons are what continue to shape how I lead, how I communicate, and how I serve others every day.

What do you do?

I meet with clients in person, over video calls, or by telephone, and the first thing we discuss is life—what is going on with them personally, what they want to accomplish, how they are feeling about their future, and what concerns they may have. From there, we transition into what is happening financially: their income, spending, assets, liabilities, obligations, goals, and long-term plans.

My role is to take all of that information—both the emotional side and the numerical side—and organize it into a clear financial strategy that helps them make better decisions. Ultimately, I help clients structure their money in a way that allows them to build more wealth, make more informed investments, reduce unnecessary taxes, avoid running out of money in retirement, and ensure that when they pass away, everything they have worked for is transferred according to plan. At its core, that is the essence of comprehensive financial planning.

When I get into the technical side of my work, I conduct a full financial plan review that includes cash flow analysis, insurance and risk management, investment planning, income growth strategies, tax planning, debt management, estate planning, retirement sustainability, and when applicable, business succession planning. Every recommendation is built around the client’s personal values, lifestyle, and long-term vision.

Once I understand all of those moving parts, I apply financial formulas, industry data, case studies, and strategic analysis to create one final organized recommendation tailored specifically to them. My goal is to simplify complexity and turn financial confusion into clarity.

After presenting the recommendation, my clients move forward implementing healthier financial habits and stronger financial decisions into their everyday lives. Then, every few months, we reconnect. During those follow-up meetings, I may provide education on new investment opportunities, updated market conditions, tax changes, or additional perspectives they should consider based on where they are in life.

I give them room to execute, grow, and experience progress, and then we come back together to reassess, refine, and continue building. It is an ongoing cycle of strategy, implementation, education, and accountability.

Because my business is client-service based, relationships are at the center of everything I do. I am not just creating financial plans—I am helping people create financial peace, financial confidence, and financial longevity.

And yes, I am currently expanding my practice, which is very exciting, and I am accepting new clients.

What’s most exciting about it?

What excites me most about this work is the people.

I genuinely enjoy meeting new individuals and watching them come alive as they begin talking about their passions, their lifestyle, and the vision they have for their future. There is something powerful that happens when you create enough space for people to open up about who they are and what they truly want. Once you crack open that uniqueness—that genius—they begin speaking about the grandiosity of their life plans, and you can literally watch their faces light up.

They become more focused, more animated, and more emotionally invested in the conversation because they are no longer just discussing money—they are discussing possibility. Watching that transformation happen in real time is one of my absolute favorite parts of what I do.

Another part that I deeply enjoy is watching a client move from simple curiosity about how I may be able to help them into a place of excitement, trust, and readiness. They often begin the conversation wondering, *“What exactly is this about?”* and by the end they are eagerly showing me where I fit into their life and how they see us working together.



Many times, before we have even discussed contracts or formal next steps, they are already mentally placing me in position as a trusted advisor—thinking through how I can help them execute, organize, and build alongside them. That shift tells me something important: the energy matches.

It tells me we have found alignment. It tells me I am sitting across from a like-minded person who values growth, strategy, and intentionality. It creates a synergy in the relationship that cannot be forced—it is simply felt. And when that synergy is there, I know I have found my people.

There is truly nothing like gaining a client and immediately recognizing, *this is someone I am excited to build with*. In those moments, I feel energized because I know we are about to do meaningful work together.

For me, financial planning has never just been about numbers on paper. It is one of the ways I show up in the world as a change agent. It is how I help people create positive impact in their own lives, their families, and their futures.

So when I meet clients who are ready to participate in that process—clients who are ready to grow, build, and be intentional—I get excited every single time, because that is exactly why I do this work.

What are three areas of knowledge that are impactful to your journey? Do you have any advice for those looking to improve?

Anyone looking to work within the financial planning space must develop competence in three major areas: client service, technical financial knowledge, and business management.

The first area is client service and communication.

No matter how knowledgeable you are, if you cannot communicate with people in a way they understand, your expertise will not translate into trust. Financial planning is a relationship-driven business. Clients are discussing deeply personal matters—money, fears, goals, family responsibilities, retirement concerns, and legacy decisions—so your ability to make them feel comfortable while also delivering clear information is critical.

This is why client relationship management is such an important skill. I have been through countless trainings, and even now I continue to receive regular coaching and critique on how to strengthen communication, improve the client experience, manage expectations, and deepen the relationship between client and firm. In finance, the ability to explain complex concepts simply and confidently is just as important as the concepts themselves.

The second area is the actual technical work of financial planning.

There is no shortcut around experience. You can spend all day in a classroom, but until you sit in front of real people and begin building real plans, you do not truly develop the skill. I have logged well over 10,000 hours in actual planning work, and that hands-on repetition is what builds confidence, judgment, and precision.

That means you first have to obtain the knowledge base: your finance background, your insurance background, your investment background, and an understanding of the regulatory environment. You have to know the rules, know the products, know the planning materials, and know the strategies.

Whether that comes through formal education, a Certified Financial Planner program, licensing courses, mentorship, or self-study, the information must be there first.

But obtaining information is only half the battle.

The real skill is learning how to apply that knowledge in practical settings. You must know what recommendation fits which client, when to use certain strategies, how to evaluate tradeoffs, and how to communicate that information based on the type of learner sitting in front of you.

Some clients are visual learners. Some need a high-level summary. Some want every detail. Some have short attention spans and need concise explanations. Others want extensive education before they feel comfortable moving forward.

So beyond simply knowing the information, you must know how to teach it, translate it, and position it so the client can actually receive your message. You have to know what you are talking about, and then you have to know how to make it make sense.

The third area is business management.

At some point, if you plan to build within this industry, you are no longer just a planner—you are a business owner or a business operator. That means you need to understand how to run a profitable company, not just how to give good advice.

You need to understand delegation, systems, operational flow, client acquisition, retention, profit margins, overhead, and return on investment. You need to know the difference between a business that looks busy and a business that is actually productive.

Many people rely heavily on outside experts, and there is nothing wrong with that, but relying on other people's expertise only works if you know enough to evaluate the quality of what they are doing. If you do not know when something is off, then no one in the room truly knows.

That is why learning the business side matters so much. You have to understand what activities generate revenue, what activities burn cash, what metrics actually move the company forward, and how to make disciplined decisions that keep the business sustainable.

Knowing how to run the business is what keeps you in business.

So in my opinion, success in financial planning comes down to this: you learn the knowledge, you practice applying the knowledge, and then you build the business structure that allows that knowledge to produce long-term profit and impact.

What book plays an important role in your development? Share an nugget of wisdom from the text.

The most important book I've read is the Bible. What stands out to me is that it is not just a spiritual text—it is also a guide for leadership, discipline, decision-making, stewardship, and mindset. A lot of the principles I use in financial planning, client relationships, and even business building are reinforced through biblical wisdom.

Here are seven scriptures I reflect on—one for each day of the week—that help ground my mindset in purpose, discipline, and abundance:

Monday – Proverbs 3:5-6 "Trust in the Lord with all your heart and lean not on your own understanding..." This reminds me to operate with humility in planning and decision-making. Not everything is immediately clear, but consistency and trust in process matter.

Tuesday – Ecclesiastes 11:6 "In the morning sow your seed, and at evening let your hands not be idle..." This speaks to consistent action. Wealth and opportunity are built through daily discipline, not occasional effort.

Wednesday – Luke 16:10 "Whoever can be trusted with very little can also be trusted with much..." This reinforces stewardship. How you manage small responsibilities determines your capacity for greater ones.

Thursday – Philippians 4:19 "And my God will supply all your needs..." This helps maintain an abundance mindset rooted in faith rather than fear or scarcity.

Friday – Proverbs 21:5 "The plans of the diligent lead surely to abundance..." This aligns directly with financial planning—intentional strategy leads to measurable outcomes.

Saturday – Matthew 25:29 "To everyone who has, more will be given..." This reflects compounding growth—financially, intellectually, and spiritually—when resources are used wisely.

Sunday – Psalm 90:12 "Teach us to number our days, that we may gain a heart of wisdom." This reminds me that time is the most valuable asset, and intentional living creates lasting impact. Overall, the Bible has shaped how I think about money, leadership, service, and discipline. It reinforces that wealth is not just about accumulation—it is about stewardship, wisdom, and impact.

