

BOLD JOURNEY

Bria Clark - Financial Planner, Insurance Producer, Business Owner, and Investor

How did you overcome imposter syndrome?

Imposter syndrome—the feeling that you're not enough, not ready, or somehow undeserving of the opportunities in front of you—can quietly sabotage both personal confidence and financial growth. I know that feeling well. For years, I questioned whether I belonged in certain rooms or deserved certain successes. But mentors poured into me, classmates inspired me, and God anchored me until I realized this truth: imposter syndrome cannot survive when you decide to show up anyway. When you choose to learn anyway. When you commit to grow anyway. And overcoming that mindset became the foundation for my financial journey—and now, the foundation of the work I share with you.

And this book—Finance365Class: Options Trading, An Introduction to Investment Management—is one of the tools that helped me break that barrier. One resource. One light on the path forward. It's not the only tool, but it is another key to unlock abundance in your life. Because financial growth, like healing imposter syndrome, is about breaking cycles at the deepest level—the cellular level—where your habits, your mindset, your faith, and your actions finally align.

This is just the beginning for you. This is your opportunity. This is your moment. And I'm honored to walk with you on this journey.

Let's learn. Let's grow. Let's build generational abundance—together.

Please tell our readers about what you do, what you feel is most exciting or special about it, as well as anything else you'd like folks to know about your brand/art/etc. If relevant, please also tell our readers about anything new (events, product/service launches, expansion, etc)

The current focus of the business is to provide a full suite of financial services centered around comprehensive financial planning, insurance implementation, investment management, and the continued development of an investment education community.

At the core of what we do is comprehensive financial planning. That is our foundational service. We work with clients to organize every major area of their financial life so they have a clear, strategic roadmap for wealth building, protection, retirement, and legacy.

Naturally, once a financial plan is written, the next question becomes implementation.

It was important to me that we not simply hand clients recommendations and send them away to figure out the next steps on their own. If we are advising clients on what needs to be done, we also need to be positioned to help execute those recommendations. That is why I became licensed to provide insurance solutions directly within the states we serve.

So, when a financial plan identifies a need for life insurance, disability coverage, long-term care, or other risk management tools, I'm able to assist with the insurance applications, policy delivery, policy reviews, and ongoing servicing. This allows me to remain an active point of contact throughout the implementation process instead of leaving clients disconnected after the planning stage.

Then, once clients have established a strong financial foundation and addressed their protection needs, they often arrive at the next phase: wealth growth.

At that point, many clients have discretionary income available and are ready to begin moving money, investing money, or restructuring existing retirement assets. That is where investment management becomes a natural extension of the relationship.

Through my Registered Investment Advisory affiliation with Polaris Wealth Management, we are able to assist clients with portfolio management, investment rollovers, 401(k) rollovers, advisory accounts, and long-term asset growth strategies. We currently oversee more than thirty-four million dollars in assets under management, which allows us to support clients not just from a planning standpoint, but from an active money management standpoint as well.

What makes this model powerful is that clients are not forced to search for separate professionals at every step of the journey. We have built an ecosystem that allows them to receive continuity of care.

For example, we also work closely with in-house strategic partners, including estate planning attorneys, tax preparers, and CPAs. If a client needs wills, estate documentation, trust conversations, or executor guidance, those resources are available. If we create a tax mitigation strategy, we are also able to collaborate directly with tax professionals to ensure that strategy is aligned with the way their returns are prepared and filed.

I often describe our business as a Thanksgiving dinner: a client can come in and choose one item on the plate if they only need one service, but if they are ready for the full experience, we are prepared to provide everything in one house and hand it to them as a complete package.

That is the strength of our services model.

In addition to services, we are also continuing to build our product side through #Finance365Class.

Finance365Class is our educational product brand, offering both digital and physical resources for individuals who want to continue growing financially outside of one-on-one advisory work. Our first major product launch is the Finance365Class Options Trading Guide, which is designed for clients, investors, and community members who are ready to take their financial education to the next level and begin learning more sophisticated investment strategies.

Options trading is an area that generates a great deal of interest, yet many people do not have access to practical, relatable education around it. I want to help fill that gap by teaching what I know, sharing applicable information, and building a knowledgeable investment community around strategic wealth growth.

So, at this stage, the business is operating in two very intentional directions: continuing to expand our private client base while simultaneously growing our investment education and options trading community.



There is certainly more to come, but right now my focus is depth before width—getting deeper with what we have already built, serving our clients at a higher level, strengthening the community, and allowing that momentum to create the next phase of growth.

Looking back, what do you think were the three qualities, skills, or areas of knowledge that were most impactful in your journey? What advice do you have for folks who are early in their journey in terms of how they can best develop or improve on these?

Looking back over my journey, I can tell you this with confidence: three qualities have carried me to every breakthrough I've experienced—faith, discipline, and courageous curiosity. And if you are early in your journey, hear me when I say this: these qualities are available to you, too.

1) Faith-led resilience

First, faith. I give all glory to God because it was my faith that kept me steady when life didn't make sense. When doors closed. When I didn't know what was coming next. Every early morning—2, 3, 4 a.m.—before the world wakes up, I lean into that quiet time with God. I pray. I read scripture. I sit in stillness. And from that time comes wisdom, strength, alignment, and peace. That is where my abundance mindset is born—long before money enters the picture. I give all glory to God. That faith—nurtured in quiet, early mornings with prayer and scripture—has carried me through adversity and kept my mindset grounded in abundance rather than scarcity.

2) Disciplined consistency

Second, discipline. You cannot pray for a life you aren't willing to prepare for. Discipline is where destiny becomes real. I work out, I study, I build, I show up for my clients, I steward my gifts. Not once a month. Not when I feel like it. But daily. If you want something you've never had, you must develop habits you've never practiced. From dawn workouts and intentional routines to showing up for clients and community, daily discipline compounds. Small, steady actions—every single day—build confidence, momentum, and results.

3) Courageous curiosity

And third, courageous curiosity. My story began at Howard University with people who saw something in me long before I could articulate it. They taught me to challenge myself, to think bigger, and to apply what I learned to real life. They taught me to not be afraid of complexity, not investments, not advanced concepts, not the responsibility that comes with knowledge. They saw my potential, even in my imperfections. And that taught me something powerful: sometimes people see the greatness in you before you see it in yourself. At Howard University, professors, mentors and my peers sparked my drive to learn deeply and apply finance principles in real life. That curiosity led me to explore investments others avoid (like options), to connect the dots across the full financial picture, and to serve people with practical, accessible education.

So what advice would I give to anyone early in their journey?

- Start with the basics—budgeting, steady income, emergency savings, insurance. Get your foundation right before you reach for the next level.
- Treat finance like a daily practice. One lesson at a time. One habit at a time. One choice at a time.
- Think holistically. Don't treat your finances like separate boxes. Bring them together—financial planning, insurance, investments, retirement, taxes, estate planning. That is how you change the cycle and not just the moment.
- And when you finally have surplus money—invest it thoughtfully. Learn. Ask questions. Grow. Options trading, stocks, real estate, business—these are all tools, not mysteries.
- Most importantly, surround yourself with people who lift you, who guide you, who see you. The right community will remind you who you are on the days you forget.

Are you looking for folks to partner or collaborate with? If so, describe the sorts of folks you are looking to collaborate with and how they can connect with you if they are reading this and want to collaborate.

Yes, I am open to partnering and collaborating with others—especially those who share the mission of expanding financial literacy and breaking cycles of scarcity. I'm looking to collaborate with people and organizations who are passionate about empowering communities through financial education, wealth-building strategies, and mindset transformation. This includes fellow educators, financial professionals, content creators, nonprofit leaders, corporate partners, and anyone committed to bringing accessible, practical financial knowledge to households around the world.

My ideal collaborators are purpose-driven. They understand that abundance isn't just about income, it's about alignment, discipline, and access to the right tools. If you're creating programs, events, courses, or platforms that uplift people financially, I'd love to explore how our work can amplify each other.

If you're reading this and want to collaborate, you can connect with me directly through my professional channels or reach out via email or social media. I'm always open to meaningful partnerships that help more people learn, grow, and build generational abundance—together.

And honestly, connecting with me is easy. I'm everywhere you are. You can email me directly at bria.clark@aol.com if you prefer a personal touch. Or, if you want to keep it social, come find me across platforms where I teach, engage, and build community every day.

You can contact me here:

- o **Website:** www.callbriaclark.com
- o **Instagram:** @CallBriaClark
- o **Threads:** @CallBriaClark
- o **YouTube:** Bria Clark
- o **LinkedIn:** Bria Clark
- o **Pinterest:** Bria Clark
- o **Hashtags:** #BriaClark #CallBriaClark #Finance365Class #HowToNotBeBroke #AbundanceInAllAreas

And for all things financial education, options trading, and daily abundance principles:

- o **Website:** www.finance365class.com
- o **Instagram:** @Finance365Class
- o **Threads:** @Finance365Class
- o **Facebook:** @Finance365Class

If you're reading this and something in my mission resonates with you—reach out. Let's partner, create, teach, and build something that leaves people better than we find them. Let's make abundance the standard, not the exception.

