



Decent Financial Advice is Hard to Find: Meet the Community That's Already Picked the Needles from the Haystack

It can be hard to know where to find a decent financial professional who provides comprehensive financial planning for ordinary folk, not investment recommendations for the wealthy. The Garrett Planning Network aims to change that.

By David Bromelkamp, Published September 11, 2026

Searching for a financial advisor often means entering a confusing marketplace filled with titles, credentials, compensation methods and marketing claims. Many advisors describe themselves as fiduciaries. Many claim to provide financial planning. Yet consumers frequently discover that what they receive is primarily investment management — not comprehensive financial planning advice.

That's why more people should know about the Garrett Planning Network — a nationwide network of around 200 fee-only financial planners who share a commitment to comprehensive, fee-only financial planning and transparent compensation. While members may use different fee structures — including hourly, project-based, retainer or subscription arrangements — they are united by a client-first philosophy and a focus on advice rather than product sales.

I asked Tracy St. John, a Kansas City financial planner and long-time member of the network, to explain its role and how it can help you find a financial adviser whose business models are aligned with your interests.

Why the Garrett Planning Network was created

Financial planner Sheryl Garrett created the Garrett Planning Network around a simple but powerful idea: Quality financial planning should be accessible to ordinary Americans, not just wealthy investors.

As St. John says, "The problem was the average person feeling like they couldn't have access."

That mission remains central to the network today. Rather than requiring clients to meet asset minimums, many Garrett planners are willing to work with consumers who are just getting started, are approaching retirement or simply need objective advice on a specific financial issue. If you've never worked with a financial planner before, this can be a significant advantage.

What makes Garrett planners different?

When asked how Garrett planners differ from many other financial advisors, St. John immediately points to two characteristics. "We are comprehensive planners," she says, and "We are client first." She also emphasizes the dedication many Garrett planners bring to their work: "Many of us will work beyond the scope of a project or plan just because we want the best outcome for the client."

Those comments reflect an important distinction.

Many financial professionals focus primarily on investment management. Garrett planners generally view investments as only one component of a much broader financial planning process. Their goal is to help clients make better decisions across all aspects of their financial lives.

Understanding comprehensive financial planning

Many consumers assume they are receiving comprehensive advice when they are actually receiving investment recommendations. St. John believes comprehensive financial planning

goes much deeper. In her practice, comprehensive financial planning includes far more than portfolio management. It may involve:

- Cash-flow analysis
- Retirement planning
- Tax planning
- Estate planning reviews
- Social Security strategies
- Medicare decisions
- Employee benefit evaluations
- Insurance reviews
- Investment planning
- Tax-efficient withdrawal strategies
- Family financial education

It may also go into details that seem small individually but collectively can have a meaningful impact on your financial well-being.

For example, one client discussion involved reviewing unused credit card rewards, St. John says. Another involved verifying whether a client had designated representatives on Social Security and Medicare accounts, while another involved identifying tax inefficiencies in investment accounts. As St. John explains, "Comprehensive for me is really covering the gamut."

An interconnected approach

Consumers often approach financial planners with a specific question:

- When should I claim Social Security?
- Should I invest in this fund?
- Can I afford to retire?

But, St. John says, truly comprehensive planners recognize that these questions rarely exist in isolation. "The depth to which every area of your finances intermingles with each other" is something consumers frequently underestimate, she notes.

For example, determining when to claim Social Security benefits requires understanding:

- Cash flow needs
- Retirement income sources

- Tax consequences
- Longevity assumptions
- Investment resources
- Estate planning goals

"We can't just answer that basic question without looking at other areas," St. John explains. Similarly, she doesn't like making investment recommendations without understanding a client's tax situation. This interconnected approach is one of the hallmarks of comprehensive financial planning.

Why fee-only matters

The Garrett Planning Network has long emphasized fee-only compensation. While consumers ultimately must decide which compensation structure they prefer, fee-only arrangements eliminate many of the product sale conflicts that can arise when advisors receive commissions from product providers.

For St. John, the decision was deeply personal. "I felt like if I [charged] hourly, the client would only pay when I'm doing work for them," she says. "That just felt morally right."

She also wants clients to feel free to engage in her services when they need help rather than feeling pressured into ongoing arrangements that might not fit their circumstances. Importantly, Garrett planners use a variety of fee structures today. Some charge hourly. Others use flat fees, subscriptions or retainers. What unites them is transparency and a commitment to putting the client's interests first. As St. John explains, "It's about the client and what they need for their situation."

A culture of collaboration

Another distinguishing feature of the Garrett Planning Network is its culture. Unlike many industries where professionals guard their ideas and processes, Garrett planners have historically embraced collaboration. St. John describes the organization as one where members openly share knowledge and support one another's success.

One member who attended a Garrett event remarked: "I feel like I come here and it's this big group hug." St. John laughs as she recalls the comment, but she believes it captures something

important about the network: "It truly feels like a family where everybody cares, and everybody shares." That collaborative culture ultimately benefits consumers because Garrett Planning Network advisors continuously learn from one another and share best practices.

The needle in the haystack

People often ask how they can determine whether an advisor is providing comprehensive planning or simply managing investments. St. John's answer is surprisingly straightforward: "If they aren't being asked for their taxes and there isn't any tax work done, if they're not being asked for their estate plan, if they're not being asked to look at what their lifestyle costs, that from a high level would not be comprehensive planning." In other words, you should expect your advisor to be interested in much more than investment accounts.

A comprehensive planner should seek to understand your entire financial life. But they're not always easy to find. St. John tells me: "I've had several clients say, 'We did so much research and you were a needle in a haystack, but we are so glad we found you.'" That statement highlights both the challenge and the opportunity facing consumers today.

The challenge is that truly comprehensive, fee-only financial planners remain a relatively small segment of the financial services marketplace. The opportunity is that organizations such as the Garrett Planning Network make it easier to identify advisors who embrace this approach.

The bottom line

For consumers seeking objective financial guidance, the Garrett Planning Network offers a valuable resource. Its members share a commitment to comprehensive, fee-only financial planning, transparent compensation and client-centered advice.

While no single organization has a monopoly on quality financial planning, the Garrett Planning Network has spent more than two decades promoting a model built around accessibility, education and putting the client first.

When you evaluate potential advisors, you should ask an important question: Am I receiving investment recommendations, or am I receiving comprehensive financial planning advice?

The answer may lead you to a new advisor — and a more complete understanding of your financial life.

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David Bromelkamp is an investor advocate and the founder of AdvisorSmart®, established in 2018 to provide investors with the education they need to access better financial advice. Sometimes referred to as the "Jerry Maguire of Financial Advice," he is passionate about objective financial advice and is leading the charge to educate investors about the best approach to finding objective, fee-only fiduciary financial advisors. His first book, *AdvisorSmart for the Individual Investor: Your Guide to Selecting a Financial Advisor to Get Better Financial Advice* (2025), arms consumers with the knowledge they need to succeed. He is also the author of the Mister Fiduciary blog, which explores what it means for advisors to deliver *great financial advice* by upholding the *highest fiduciary standards*.

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