



# MONDAY BUSINESS

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## Living proof of planning

De la Rosa provides financial advice to average consumers

BY KEVIN SMITH  
STAFF WRITER

**D**IAMOND BAR — Most Americans have little or no time to plan a financial strategy.

But there are plenty of reasons to do so. Social security is under-funded, oil prices are at all-time highs and company pension plans are often uncertain.

So what kinds of financial strategies can the average consumer implement to guard against life's challenges and economic uncertainties?

These are the issues that Art De La Rosa tackles every day. As founder of De La Rosa Financial Planning in Diamond Bar, he helps clients chart a financial course through the maze.

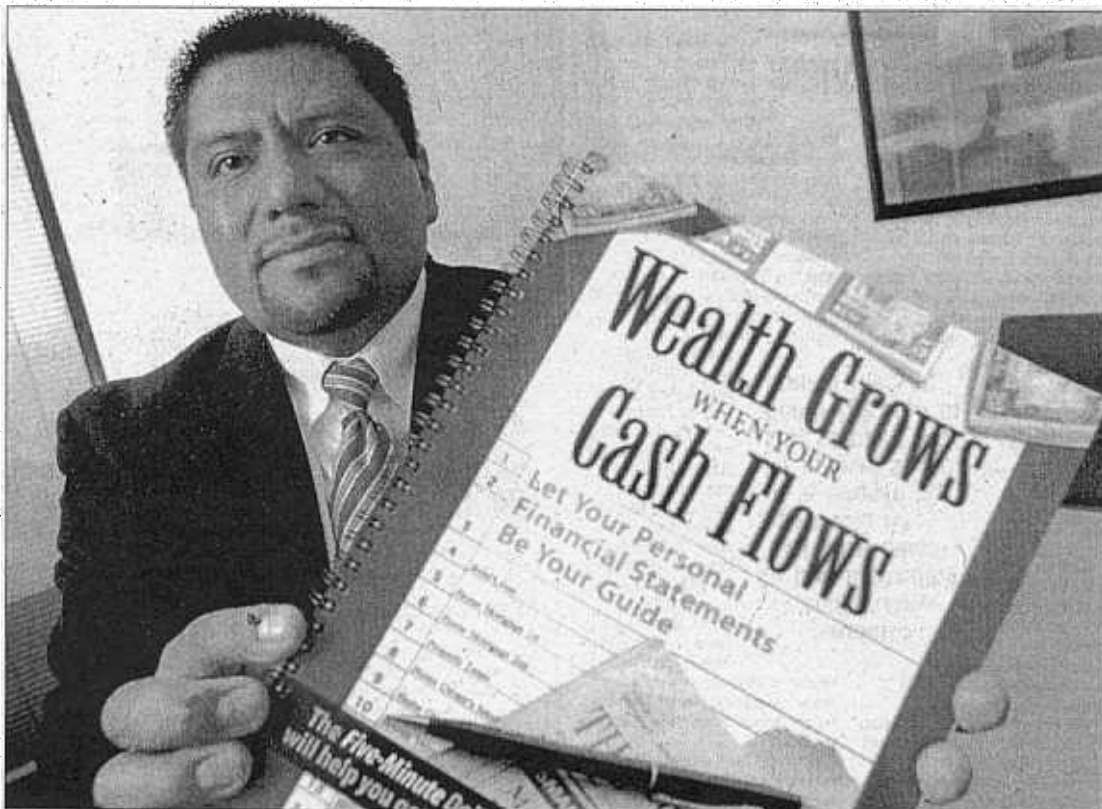
The 36-year-old Rowland Heights resident has parlayed his experience into a book called "Wealth Grows When Your Cash Flows."

"Right now everyone is paying attention to the Olympics," De La Rosa said. "We all look up to these athletes and ask ourselves, 'How did they make it there?' Well, they set a goal, prioritized that goal, got a coach and did daily training. Achieving any goal involves discipline — and that's what I try to instill in my clients."

Born in Mexico, De La Rosa moved to the United States 17 years ago and attended Los Angeles Trade Technical College. He later transferred to USC, where he received a bachelor's degree in business administration with an emphasis on accounting and finance.

De La Rosa worked as a financial adviser with Washington Mutual and Banc of America Investment Services Inc. Ultimately, he opted to strike out on his own, establishing De La Rosa Financial Planning about a year ago.

"I saw a need to educate people ... to help them understand the importance of planning and saving," he said. "But I also realized if I was going to be talking to clients about this, I needed to have a plan."



LEO JARZOMB / STAFF

**LEADING BY EXAMPLE:** Financial planner Art De La Rosa displays his book from his office in Diamond Bar. "I saw a need to educate people ... to help them understand the importance of planning and saving," he says.

### LADDER OF SUCCESS

#### Art De La Rosa

- ▶ **COMPANY:** De La Rosa Financial Planning
- ▶ **TITLE:** Founder and owner
- ▶ **BOOK:** "Wealth Grows When Your Cash Flows"
- ▶ **PHONE:** (626) 810-1327
- ▶ **WEB SITE:** www.delarosafinancialplanning.com
- ▶ **SECRET OF SUCCESS:** A commitment to show clients how to make the most of their finances

De La Rosa developed a system that allows clients to get a better handle on their spending habits by taking five minutes a day to do a little planning.

With a little discipline, consumers can track their spending and quickly see where the money is going — and how much is being spent, he said.

If someone spends \$9 each

day on lunch, for example, that equates to \$180 a month, which translates to \$2,160 a year. After 10 years, the cost of those lunches would amount to \$21,600.

Other daily activities, such as buying coffee, renting videos, grocery shopping and going to the mall also quickly add up, he notes.

"One of the reasons I

started my own company was because I wanted to spend more time with my clients," De La Rosa said. "I wanted to create a concept that would not only help them understand money but also motivate them to pay attention to their cash."

Lily Cai, a financial adviser with Banc of America Investment Services in Arcadia, says she's been impressed by De La Rosa.

"I've known Art for about 2 1/2 years and he's a very persistent and sincere person," she said. "He has a lot of drive and truly has financial planning at heart. In order to be successful in this industry you have to put your client interests first, and I believe he does that."

De La Rosa works on a

fee-only basis, charging clients \$150 to \$180 an hour.

"If a client only uses me for an hour they pay the same amount of money," he said. "That way I can offer more objective advice. It wouldn't matter to me if a client had millions of dollars or just \$2,000. I don't sell investments or insurance — all I sell is my advice. That's the main reason I operate under this business model."

De La Rosa also offers financial seminars at his Diamond Bar office.

"I'm not gonna save the world, but if I can help someone create a different perspective about managing their money and make them more prepared, then I've done my job," he said.

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