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October 26, 2011

From: Yvonne Coker

Before working with Xavier, I considered myself to be somewhat financially literate. I knew how to balance my budget, or at least I thought I did. Every month, I kept coming up short, unable to pay my mounting debts. I was behind on my bills and needed a realistic assessment of how I could possibly dig my way out a very deep hole. When I consulted Xavier, I truly appreciated how he went out of his way to provide me specific, one-on-one financial guidance about how to move forward. I requested two services from Xavier: a 12 month budget and a specially designed debt restructuring program. During our first conversation, Xavier counseled me for an hour and patiently calculated my expenses and debts. Most of all, I felt comfortable expressing that I was financially illiterate. Before his comprehensive budget and debt plan, I had little to no knowledge about how to structure my spending and savings to ultimately gain my financial footing. He didn't mind the mundane questions I asked and was very informative.

I also appreciated that he took time to research caveats specific to my financial situation. I am a teacher in Pennsylvania, and although Xavier is based in the D.C. metropolitan area (specifically in Virginia), he was able to assess the impact of my mandatory retirement benefits (Pennsylvania State Educators Retirement System or PSERS). I am currently in the process of starting a photography business and I needed advice on licensing, bookkeeping and financial records. When I had questions I knew exactly who to call- Xavier of course. It was a no-brainer! If you want one-on-one, tailored, personal or business financial expertise with an extremely professional touch, I would not hesitate to contact Xavier for your needs.

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