Helping Women Take Ownership of Their Financial Lives

At Fathom Advisors, we believe financial planning should help women take an active role in the decisions that shape their lives. For the past twenty years, Elizabeth Stokes, Partner and Private Wealth Advisor, has focused much of her work on helping women understand their finances and feel confident making decisions about their future. That starts with meeting each woman where she is and creating a planning relationship built on clear communication, trust, and understanding.

A FINANCIAL RELATIONSHIP BUILT AROUND YOU

Many clients who seek out a female advisor are not choosing based on gender alone. They are often looking for a certain kind of relationship—one where they feel heard, respected, and comfortable asking questions.

That matters because financial decisions rarely exist in a vacuum. Money is closely connected to family, security, independence, and the future. A conversation about retirement may involve concerns about caregiving. A decision about saving may be shaped by children, career changes, or other responsibilities at home.

We take those circumstances into account because they help us understand what matters most to you. From there, we can explain your options in a way that connects financial decisions to the life you are actually planning for.

MAKING THE FINANCIAL PICTURE EASIER TO UNDERSTAND

Financial planning can involve many areas, from retirement and cash flow to debt, education, estate planning, and insurance. Rather than treating each decision separately, we help clients understand how the pieces work together.

That often means slowing the conversation down enough to explain not only what the options are, but why one choice may affect another. We start with what you already understand and build from there.

The goal is not simply to give you more information. It's to give you enough context to make informed decisions with confidence.

HELPING BOTH SPOUSES STAY CONNECTED TO THE PLAN

In many marriages, couples naturally divide responsibilities, including financial ones. One spouse may focus on investments while the other manages household day-to-day expenses.

That arrangement may work well for years, but both spouses will benefit from understanding the larger financial picture. We take time to explain things in a relatable way, answer questions, and make sure each person feels clear about the available options and the reasoning behind important decisions.

That shared understanding becomes especially valuable when life changes. If one spouse eventually needs to take on more financial responsibility, familiarity with the plan can make that transition far less overwhelming.

SUPPORTING WOMEN WHO MANAGE THEIR FINANCES INDEPENDENTLY

For single women, the financial dynamic is different. When one income supports the household, every major financial decision rests with one person.

That can make choices about saving, career changes, insurance, or unexpected expenses feel especially significant. A financial advisor can provide perspective and help evaluate the trade-offs without taking control of the decision.

Decision fatigue is real for a single person. Our role is to make those choices easier to work through so clients don't have to carry every financial question alone.

CREATING CLARITY AFTER DIVORCE OR WIDOWHOOD

Divorce or the death of a spouse can change someone's financial responsibilities quickly. A woman may suddenly find herself managing investments, taxes, housing decisions, or accounts that someone else previously handled.

The first step is often creating a clear picture of what exists. From there, we can identify which decisions need immediate attention and which can wait.

Sometimes that process reveals issues a client didn't know about. In one case, we worked with a newly divorced woman whose IRA had remained entirely in cash for years and hadn't understood why the balance had not changed. We quickly helped her evaluate what she could do differently.

Experiences like that reinforce the importance of education during a transition. We work through unfamiliar financial responsibilities one step at a time until they become easier to understand and manage.

PROTECTING YOUR OWN FINANCIAL FOUNDATION

For widowed mothers, financial decisions can become especially emotional because the instinct is often to put the children first.

We understand that instinct very well, but protecting your own financial security remains part of protecting your family. Elizabeth often compares this to the familiar airline instruction to "put the oxygen mask on yourself first before helping others on the plane."

A secure financial foundation gives you greater flexibility to care for the people who depend on you, both now and over the long term.

BUILDING CONFIDENCE THROUGH CHOICE

Across all of these situations, our role remains the same: to help you understand your choices so you can decide what works best for your life.

We do not believe financial planning should feel like a series of directives. Instead, we explain your options, walk through the trade-offs, and show how each choice may affect the rest of your financial picture. You remain in control of the final decision.

One of the most common things Elizabeth hears from women is, "I wish I had known this years ago." Her response is simple: start when you can. Whether that's in your fifties, sixties, or later, becoming more involved in your financial life is always an option.

A STEADFAST FINANCIAL PARTNER

Our mission is to educate, empower, and elevate women so they can take ownership of their financial lives. Wherever you're starting from, we want you to have a financial partner who listens carefully, explains clearly, and helps you move forward with greater confidence.

FREQUENTLY ASKED QUESTIONS

Why Do Some Women Prefer to Work with a Female Financial Advisor?

Many women are looking for a relationship that emphasizes trust, patience, education, and open conversation. The appeal is often less about gender itself and more about finding an advisor whose communication style makes it easier to discuss both the financial and personal sides of important decisions.

How Can Couples Make Sure Both Spouses Understand Their Finances?

We encourage both spouses to participate in the planning process. By explaining the broader financial picture, answering questions, and reviewing the reasoning behind important decisions, we help each person stay connected to the plan.

How Can a Financial Advisor Help a Single Woman?

A financial advisor can provide another perspective when one person carries full responsibility for the household finances. We help clients evaluate their options and understand the trade-offs while keeping the final decisions in their hands.

How Can Financial Planning Help After Divorce or Widowhood?

We help clients understand what they own, identify the decisions that need attention, and work through unfamiliar financial responsibilities at a manageable pace.

What Areas of Financial Planning Do You Help Women With?

We look at the full financial picture, including retirement, income and cash flow, debt, tax strategies, education planning, estate planning, and insurance needs. The focus is on helping those pieces work together rather than addressing each one separately.