



FINANCIAL PLANNING
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Carl Richards

Carl Richards is a CERTIFIED FINANCIAL PLANNER™ and the director of investor education for the BAM ALLIANCE, a community of over 130 independent wealth management firms throughout the United States.

He is a weekly contributor to the *The New York Times*, and is a columnist for *Morningstar Advisor*.

Carl has also been featured on *Marketplace Money*, *The Leonard Lopate Show*, *Oprah.com* and *Forbes.com*.

In addition, Carl has become a frequent keynote speaker at financial planning conferences and visual learning events around the world.

Through his simple sketches, Carl makes complex financial concepts easy to understand. His sketches also serve as the foundation for his first book, *The Behavior Gap: Simple Ways to Stop Doing Dumb Things with Money* (Portfolio/Penguin).

His art appeared in a solo show at the Kimball Art Center, in Park City, Utah.

Other showings include The Parson's Gallery in New York, The Shultz Museum, and an upcoming exhibit at the Mansion House in London. His commissioned work is on display in businesses and educational institutions across the country.

He lives with his family in Park City, Utah.

For more information on Carl Richards, please visit his website www.behaviorgap.com