

By MARGARET HARRIS

What does a certified financial planner and coach do?

My role involves giving clients holistic financial plans that consider their entire lives, not just their money. I focus on getting my clients to actively participate in the process rather than just telling them what to do. I use my coaching qualification to engage clients, helping them play a key role in making decisions, while I act as both their accountability partner and adviser. Together, we ensure that they have a comprehensive plan that aligns with their values and goals, allowing them to take charge of their financial future.

What prompted you to write 'Midlife Money Makeover'?

I wrote *Midlife Money Makeover* after realising that my previous book on retirement didn't fully address the needs of younger people. I wanted to focus on midlife because I see it as a critical transition phase, where people can recalibrate their lives and make decisions that will help them extend their earning capacity and career into their 70s. My book shares real-life South African stories and includes exercises that encourage readers to reflect and take action. I wanted to show that midlife is not a crisis but a chance for reinvention, avoiding emotional de-

My Brilliant Career

Make money a servant, not a boss

Kim Potgieter is a certified financial planner and coach

isions that could sabotage long-term financial wellbeing.

What do you think makes you good at what you do?

Curiosity about people and their lives makes me good at my job. My two highest values are authenticity and inspiration, and these guide how I work with clients. I'm passionate about helping people improve their relationship with money so it becomes a tool to serve them rather than something that controls their lives. I believe that when people have the right mindset about money they are better equipped to stick to their financial plans and build sustainable habits.

How did you end up doing the work you do?

I initially wanted to be a psychologist, but I soon realised that the role didn't allow me to give the kind of practical advice I enjoyed. Growing up in a household with financial dysfunction I saw first-hand the damage poor money habits can cause. This experience inspired me to help others improve their financial wellbeing. While I initially found financial planning frustrating due to its product-driven focus, I soon saw the potential to make a deeper impact by connecting



Kim Potgieter says her highest values are authenticity and inspiration, and these guide how she works with clients. Picture: Supplied

financial advice to people's lives. This allowed me to combine my love for giving advice with my passion for helping people develop healthier relationships with money and achieve their financial goals.

What advice do you have for young people at the start of their careers?

My advice is to remember that your career is a journey, not a destination. You may start in one area and evolve over time, discovering what you like and what you don't. It's important not to focus solely on making money but to choose a career that aligns with your values and brings you satisfaction. Ensure you're making a meaningful impact and being challenged enough to grow.

What do you look for when recruiting?

When I recruit, I'm looking for people who fit into the culture of our business. I look for those who are genuinely interested in what they do, who ask thoughtful questions about the company, and who demonstrate a willingness to go beyond just doing the basics of their job. I appreciate people who show initiative and a passion for learning and contributing in unique ways.