

**Early Lessons. Insights gained at humble jobs long ago have helped some planners shape their messages to clients. By Miriam Rozen**

As a young mother, Nancy Seely-Butler, a CFP in Groton, Conn., initially made her living renting apartments. Her boss required her to drive to buildings statewide. She learned a great deal. "It affected me in a lot ways," says Seely-Butler, who sold a successful financial planning business with \$200million in client assets in 2007 and now runs a divorce consulting business. In real estate, Seely-Butler recalls, she would meet potential renters, hear about their purported financial situation and then pore through their data from credit checks. What she learned, she says, is that few people describe their finances accurately. "It was amazing to see the difference in the way people handled their money," Seely-Butler recalls. "Some people saved from every paycheck and others seemed as if they had been in debt since they day they were born. It gave me a sense of reality." Observing the differences between what prospective renters presented and their creditworthiness on paper equipped her to "get to the heart of issues with individual clients," she says. Seely-Butler also gained diplomatic skills that enable her to help clients evaluate what they can afford and what suits them best. "I help people understand the consequences of decisions they make today and how they will play out in the long run," she says. If clients covet a bigger house but will suffer financially, she tells them explicitly the downside of devoting too much of their income to mortgage payments.