

Money Culture Keynotes

Financial Harmony™, Identity, Wealth & the Humanity of Money™

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These keynotes draw from Dr. Cherry's proprietary Financial Harmony™ framework, the Five Permissions of Wealth™, and the Humanity of Money™ to explore the intersection of financial strategy, identity, money culture, and life-aligned wealth. They are designed for conference mainstages, association audiences, professional communities, and anyone navigating the tension between the wealth they are building and the life they actually want to live.

Bankruptcy to Balance: Finding Financial Harmony™

Dr. Cherry's Signature Personal Keynote

At the height of his early career, six-figure salary, executive benefits, a life ahead of schedule, everything collapsed. Bankruptcy. Addiction. A night that ended in a closet, in the dark, looking for something he could not name. In that moment, Dr. Cherry found what he did not want. And that became the beginning of everything he built next.

Bankruptcy to Balance is the origin story of Financial Harmony™ told from the inside. It explores the Four T's™, Trials, Triumphs, Transitions, and Transformations, the life-money flashpoints that shape every major financial decision. This is not a story about being broken. It is a story about evolving, and about what alignment looks like when forged through the hardest moments of a life.

Audiences leave not with a recovery narrative, but with the Alignment System™ as a blueprint for moving from awareness to strategy to aligned execution. This is not motivational finance. This is transformation through life-aligned financial decision-making.

Key Takeaways

- The Four T's™: Trials, Triumphs, Transitions, and Transformations as life-money flashpoints
- The Six-A Alignment System™: Admit, Acknowledge, Action, Align, Aspire, Achieve
- Optimization vs. Maximization, and why chasing every financial edge often works against the life you're building
- Return on Alignment™ (ROA): measuring whether your financial strategy is supporting your life, not just your balance sheet
- Permission to evolve financially without guilt, comparison, or constant justification

Permission to Prosper: The Five Permissions of Wealth™

Most people do not struggle with money because they lack discipline, intelligence, or information. They struggle because they have been given an incomplete story about what money is for.

The hardest financial decisions high earners face are rarely about strategy. They are about identity. Permission. The quiet tension between the wealth they are building and the life they actually want to live.

"Is this okay for us to want? Why do we feel guilty about this? Do we really need to explain this to everybody?"

That tension is what Dr. Cherry calls misalignment, and it quietly exhausts people who are financially successful on paper. The Five Permissions of Wealth™ completes the story: not as motivational slogans, not as permission for recklessness, but as a doctrine for integrating financial reality with human reality.

The Five Permissions

- **Person.** Your journey, identity, and pathway are unique and solely yours. Confidence grows when people stop outsourcing authorship of their own lives.
- **Purpose.** Accumulation is the engine. Purpose is the steering wheel. Wealth accumulated without direction becomes endless and hollow.
- **Preferences.** Deprivation has consequences too. Spending is not an expense. Spending is an expression of alignment.
- **Phases.** Life is not linear. Your current phase is context, not failure.
- **Plan.** Life informs the plan. The plan translates life into strategy. Strategy drives action. Action advances the finances.

Key Takeaways

- The Five Permissions of Wealth™ framework and doctrine
- Optimization vs. Maximization, the distinction that changes everything
- Return on Alignment™ (ROA): the assignments you give your money
- Release from comparison, guilt, and the pressure to justify a life already earned

The Humanity of Money™

Also available as: Global Humanity of Money™: Aligning Cultural Values with Wealth

Money is never just math. It reflects identity, culture, fear, ambition, relationships, expectations, transitions, and evolving definitions of success. Every financial decision carries the weight of who we are, where we come from, and what we believe we deserve.

This keynote explores the emotional, behavioral, and life-centered realities that traditional financial advice overlooks, the Humanity of Money™, and why understanding these forces is essential to making financial decisions that actually hold across time, transition, and change.

For global audiences: Money, values, and cultures are each individually and collectively human. This session explores whether money values differ across societies or whether there is a universal Humanity of Money™. The answer is both. Dr. Cherry reveals how the intersection emerges through the willingness to understand culture and create environments where people share financial realities with confidence.

Key Takeaways

- The Humanity of Money™ as a philosophical and practical framework
- How identity, culture, and lived experience shape financial decision-making
- The intersection of money values across cultures and communities
- Why human-centered financial strategy produces better outcomes than purely technical advice

When Knowledge Isn't Enough: Building Financial Resilience from the Inside Out

Also available as a global and policy keynote for government, university, and international audiences

Financial literacy alone does not guarantee financial well-being. People often know what they should do financially, yet still struggle with saving, investing, spending, long-term planning, and financial confidence. The gap between knowledge and action is rarely explained by information alone.

This keynote explores how financial psychology, behavioral finance, identity, culture, and life experience shape financial decision-making, and why these human factors are essential to building financially resilient individuals, families, workplaces, and societies. Dr. Cherry challenges traditional approaches to financial education and introduces a human-centered model for improving financial behaviors at scale.

Key Takeaways

- Why knowledge alone fails to change financial behavior, and what does
- How psychology, identity, and culture influence financial decision-making at the individual and organizational level
- Practical frameworks for building financial resilience through education, workplaces, and community structures
- How financial resilience contributes to stronger families, organizations, and societies

Ideal Audiences

- Conference mainstage and association audiences
- Professional communities navigating wealth, identity, and life transitions
- Government organizations, universities, financial institutions, and policy audiences (global version)
- Corporate leadership and employee audiences seeking more than financial wellness programming

Speaking Inquiries

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