GOVERNMENT & NATIONAL PROSPERITY

Building a Financially Capable Nation

Dr. Preston D. Cherry, CFP®, Ph.D. | Concurrent Wealth Management

Dr. Preston D. Cherry, CFP®, Ph.D. | Founder, Concurrent Wealth Management | Creator, Financial Harmony™

Dr. Preston Cherry brings wealth management expertise, behavioral finance, and his Financial Harmony™ philosophy to one of the most important challenges facing governments today: transforming financial knowledge into lifelong financial capability for citizens, households, and institutions.

Financial Reality, Interpreted.

Premium keynote for governments, ministries, central banks, financial institutions, universities, regulators, and national development initiatives exploring how financial planning transforms financial knowledge into financial capability, long-term prosperity, and public well-being.

> Financial planning helps people discover what money is for, transforming financial knowledge into coordinated action, confident decisions, and long-term financial well-being.

Government & National Prosperity Keynotes

Building a Financially Capable Nation

Why Prosperity and Public Well-Being Require More Than Financial Literacy

Across the world, governments are investing heavily in financial literacy, digital finance, entrepreneurship, retirement systems, and capital market participation. Yet despite unprecedented access to financial information, many households continue to struggle with saving, investing, retirement preparedness, financial confidence, and making decisions that create lasting prosperity.

The challenge is no longer simply educating people about money. The challenge is helping people develop the capability to use money intentionally throughout the realities of life.

In this keynote, Dr. Preston Cherry presents a new framework for thinking about national financial capability. Drawing from wealth management, behavioral finance, financial psychology, and his Financial Harmony™ philosophy, he argues that financial literacy is only the beginning. Long-term prosperity emerges when financial knowledge is translated into intentional financial planning — connecting individual decisions with stronger households, healthier communities, more resilient institutions, and sustainable economic growth.

Rather than viewing financial planning as a private service reserved for affluent households, Dr. Cherry reframes it as a national capability that strengthens entrepreneurship, workforce resilience, retirement readiness, family business continuity, intergenerational wealth, and responsible participation in capital markets. The conversation challenges leaders to think beyond financial education alone and toward building systems that help people consistently make better financial decisions throughout every stage of life.

For governments, ministries, regulators, financial institutions, universities, and national development organizations, this keynote offers a practical and human-centered perspective on how financial planning can advance long-term prosperity, strengthen public well-being, and support national economic transformation.

Institutional & Public Outcomes

- Reframe financial planning as a strategic national capability rather than solely a private financial service.
- Understand why financial literacy alone rarely produces sustained financial confidence or long-term behavioral change.
- Identify opportunities to integrate financial planning, behavioral science, and human-centered decision-making into national financial capability initiatives.
- Strengthen the connection between financial capability, entrepreneurship, retirement readiness, household resilience, capital market participation, and long-term economic prosperity.
- Equip institutions to design policies, programs, and partnerships that help citizens translate financial knowledge into lifelong financial well-being.

Strategic Insights

- Financial literacy teaches people about money. Financial planning helps people discover what money is for.
- National prosperity depends not only on what people know, but on what they consistently do.
- Financial capability is created where knowledge, planning, behavior, and opportunity intersect.
- Stronger financial decisions create stronger households; stronger households create stronger economies.
- Public well-being is strengthened when financial planning becomes part of a nation's long-term development strategy.

Saudi Vision 2030 Customization

This keynote can be customized specifically for Saudi Vision 2030 by connecting financial capability to the Kingdom's ambitions for economic diversification, household savings, entrepreneurship, family business continuity, workforce participation, capital market development, and long-term prosperity.

Examples, demographic trends, institutional priorities, and policy considerations are tailored for ministries, financial institutions, universities, regulators, and national development organizations while maintaining a globally relevant framework applicable to governments around the world. The keynote aligns with the Kingdom's continued investment in financial capability, human capital development, and building a resilient, opportunity-driven economy.

Formats, Audiences & Speaking Inquiries

Formats Available

- Keynote presentation: 45 to 75 minutes
- Executive leadership forum
- Ministerial roundtable
- Policy summit
- University keynote
- Executive fireside conversation
- Virtual and in-person delivery available

Ideal Audiences

- Ministries and government agencies
- Central banks
- Financial regulators
- Financial institutions
- National financial academies
- Universities
- National savings and financial capability initiatives
- Vision 2030 organizations
- Sovereign wealth ecosystems
- OECD, G20, World Bank, IMF, and international development organizations

Why Dr. Preston Cherry

Dr. Cherry brings a rare combination of wealth management expertise, behavioral finance, financial psychology, and human-centered financial planning to one of the most important challenges facing governments today: transforming financial knowledge into lifelong financial capability. Rather than treating financial planning as a private advisory service, he reframes it as public infrastructure for prosperity — strengthening households, expanding opportunity, improving financial confidence, and supporting long-term national development. His perspective bridges technical financial expertise with the human realities that ultimately determine whether individuals, families, and societies flourish.

Speaking Inquiries

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