

# The Miami Herald

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## From washing dishes to cleaning up finances

■ **Gerald Grant Jr. directs financial planning at AXA Advisors' South Florida branch.**

BY NIRVI SHAH  
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During his senior year in high school, Gerald Grant Jr. landed a job as a dishwasher during winter break.

The \$2 an hour pay was thrilling and awe-inspiring.

And in the back of the restaurant, a shy Grant didn't have to chat up customers or check endlessly on the satisfaction of their meals.

Now, Grant seeks out that connection and conversation, thanks to another job that helped him relinquish his shyness and help a friend save money — foreshadowing his life's work.

When that friend couldn't afford a DJ for his wedding, Grant stepped in.

"Give me a microphone and I become a totally different person," Grant said. "It brought me out of my shell and gave me the confidence to talk to people. Music is the international language of the world, and it is great to see how happy people become when you play their song."

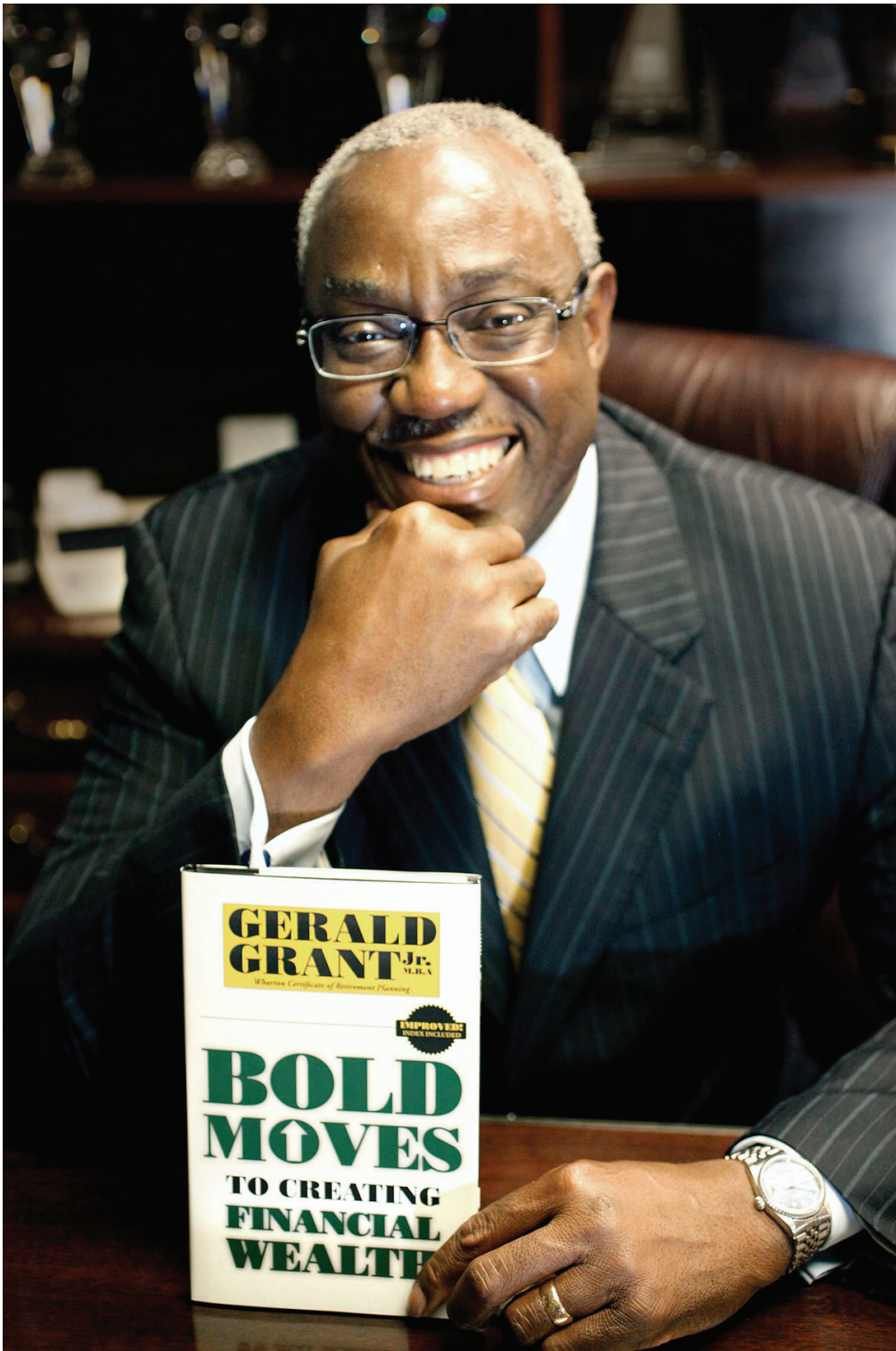
Grant uses his voice in his role as director of financial planning at AXA Advisors' South Florida branch.

New to Grant's list of greatest hits: He recently won AXA's 2010 National Honor Associate Award. He was chosen from thousands of employees for the annual award established nearly 70 years ago.

He told us how he went from washing dishes to helping people clean up their finances.

**Q.** Is the job you have now one you pictured yourself doing when you were 5? 15? 25? Or what was the inspiration for your current work?

**A.** I was actually inspired by a client to become a financial advisor. In my prior job as a branch manager for a bank, I regularly scheduled informational seminars for my clients, arranging with accountants, attorneys



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**MAN WITH A PLAN:** Gerald Grant Jr., an award-winning planner with AXA Advisors, also teaches a "Bold Moves" course at Miami Dade College based on his book.

### Gerald Grant Jr.

**Age:** 55

**Title:** Director of financial planning, South Florida branch, AXA Advisors

**Education:** Associates degree, Miami Dade College; bachelor's and master's degrees in business administration from Florida International University

**Family:** Wife, Jennifer; children, Jasmin and Gerald III

**In his spare time:** He writes. Grant recently published "Bold Moves to Creating Financial Wealth," which he'll be teaching in a course at Miami Dade College in the spring. He and his wife are leaders of the Married Couples Ministry at Sweet Home Missionary Baptist Church.

and financial advisors to talk with my clients about different topics.

At the end of one of the meetings, a client commented that with my knowledge of the scope

of my clients' needs that I would be a good financial advisor. I took his advice and changed my career focus from banking to financial planning.

**Q.** What is the worst thing employees or co-workers say about you behind your back?

**A.** They say that I am a workaholic, working far too many hours.

My typical day will start at 4 a.m. and not end until 9 p.m.

**Q.** The most exciting thing to tell your clients is?

**A.** Sharing with them — after completing their financial plan — that they will be OK and will be able to maintain their quality of life if they continue to live within their means. There is often a look of great relief — and a smile.

**Q.** The most depressing thing to hear a client say is?

**A.** Over the past 25 years I have prided myself on customer service; I return most calls — when I am not in a meeting — within two hours.

If they say they are unhappy with my customer service, I am unhappy. Bad customer service is unacceptable.

**Q.** BlackBerry — blessing or curse?

**A.** At first I resisted changing from my regular telephone as my method of communication. But the BlackBerry has increased my effectiveness in communicating with my clients, which is one of the foundations of good customer service.

**Q.** What's the best bit of career advice you ever heard?

**A.** If you are not happy in your current career, try going back to school to learn to do something you really love. If you have passion about what you do — as I do as a financial planner — then it is not work and you will do it with pleasure.

**Q.** Do you still spin or DJ weddings?

**A.** Occasionally, I make a special mix of old school music and give CDs to my family and friends.