

A BEAUTIFUL BALANCE

A Conversation with Christine Maushardt About Work, Life and Motherhood

*We would like to thank **Gentle Dentistry** for bringing you this month's cover story.*

By Britney Traina | Photos by Sam Sinha Photography

In the month of May, we often take time to recognize the special women in our lives and how their hard work, sacrifices, and love help shape us. For this month's feature, Northern Valley Living wanted to share a local mom, wife, and businesswoman's perspective on how she balances it all. We recently sat down with Christine Maushardt, Old Tappan resident, to talk about all things "working mom". Here are some snippets from our conversation, where Christine shared career advice, future aspirations, and the realities of life and motherhood.

► **NVL:** *Can you share about your journey into the world of finance and what inspired you to pursue this career path?*

Christine: My journey technically did not start as a finance major. I really took an interest in finance my junior year of college, switched my major, and ran with it. My biggest inspiration to go down this path is that my family never had a person to help with financial planning, and they never learned how to save. That drove me to want to be that person that could help people by being a financial advisor.

► **NVL:** *What challenges did you face as a woman in the finance industry and how did you overcome them?*

Christine: Starting out as a financial advisor, I was not only young but also female in a field that was more heavily male-dominated at that time. There were situations where I wasn't perceived as knowledgeable or worthy of the career itself, so that was a challenge. I had to work a lot harder to "prove" myself in the field. I'm pleased to







see that the field has evolved over the years - it's a lot different now than when I started 17 years ago.

► **NVL:** *Have you had any mentors or role models who have helped you shape your career?*

Christine: Yes - it's actually my spouse. Chuck and I met at work. Chuck recruited me into the industry back in 2008. It just so happened that we ended up together a few years later. He was an incredible role model who taught me a lot about the business. Everything I know about what I do, he was the person that guided me the most. We work together as a team now and continue to learn from each other.

► **NVL:** *How do you balance the demands of a high-pressure finance career with your responsibilities as a mother and wife?*

Christine: I worked very hard in the beginning. I worked countless hours so that my practice grew to a point where I could have

more flexibility. Now I have a team behind me which allows me to balance clients and delegate certain responsibilities so I can free up more time for my personal life. Having the flexibility to create my own schedule so that I can be there for the kids is so helpful. It took a lot of time to build the practice to get to this point and structure it so that I have flexibility to be home with my family. I couldn't have chosen a better path to be able to have a career that grows and be a mom.

► **NVL:** *How has your family supported your career ambitions?*

Christine: It's always helpful that my spouse is in the same field. He understands the demands, the pressure, and everything else that surrounds the career. When couples don't understand each other's careers, it can put a lot of pressure on their marriage. Thankfully he is so supportive because he understands everything about my role.

► **NVL:** *What has been your proudest professional achievement so far?*

Christine: Having a successful practice is what I'm most proud of. We have built a team of people that helps run my practice. Watching it grow year after year to becoming one of the top advisors in Cetera Investors has been my biggest achievement in my career.

► **NVL:** *What advice would you give to other women aspiring to build a successful career, especially while raising a family?*

Christine: I was taught early on that if I put in the hard work for the first few years, that the rest becomes easy. It's a lot of hard work to learn the profession, but once you put in the work, the rest becomes manageable.

► **NVL:** *Are there any financial tips that you apply either at work or at home that you'd like to share?*

Christine: Setting a financial goal and driving towards it is the most important piece of advice I can offer. Whether it's for retirement, college, or something more immediate, set a goal and put a plan in place to get there. Everything I do is based on financial goals. If I sit with a client, I go over their goals and ask what's important to them. Is



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it growing retirement? Is it saving for college? Without concrete goals, life gets in the way. Time goes by too quickly and before you know it, it's too late.

► **NVL:** *Is there anything in particular you do to manage stress and avoid burnout?*

Christine: I take some time for myself. As a career professional and/or a mom, it is more important to take time for yourself than anything else. Everything I do is taking care of others - taking care of my clients, taking care of my family. With the constant stress of doing both, the most important thing you can do is take time to take care of yourself. Whether it's exercising or just taking a day off to do "you", you need those timeouts.

► **NVL:** *How do you use your career to support women?*

Christine: One of the seminars I run fairly often is "Women and Social Security" to educate women about social security but also about broad financial planning. I'm definitely seeing a shift, but historically a lot of women were not used to doing a lot of the finances. I'd like to see more resources for working moms, stay-at-home moms, and women in general to educate them to have more financial independence. There are a lot of women out there whose husbands are doing the finances while they're wrapped up with the kids or their own careers, and a lot of them are not taking the time to learn about financial wealth.

► **NVL:** *What do you see as the next phase of your career?*

Christine: There's always room for growth. I'd like to grow to a point where I have multiple advisors within my practice so that we can help more people.

► **NVL:** *If you could go back and give your younger self advice, what would it be?*

Christine: I would say to stay patient, keep learning, and always put your clients first. Don't be afraid to take risks; the biggest breakthroughs will come when you step outside of your comfort zone. I'd also say to remember to take care of yourself along the way. Success isn't just about money - it's about balance, fulfillment, and making an impact.

► **NVL:** *You shared that you and Chuck work as a team. What else can you tell us about your family?*

Christine: While my career as a financial advisor has been incredibly fulfilling, my greatest success is my family. Their love, support, and encouragement have been the foundation of my journey. The lessons I've learned in finance - patience, planning, and long-term vision - are the same principles I apply in my personal life. At the end of the day, financial success means little without the people who make it all worthwhile. My husband and children keep me grounded, motivated, and always striving to be the best version of myself.

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