

Patricia Bennett

Sanford, Florida



[Delta Vee Financial, Inc.](#)

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Learn about Florida Entrepreneur Patricia Bennett:

For Central Florida native Patricia Bennett, helping veterans with their finances is a calling, not a job. What originally started as Delta Vee Simulations – an entity her husband established to do engineering consulting work – morphed into Delta Vee Financial. Bennett shared the story behind her entrepreneurial journey and described why and how her qualifications position her to help others reach financial independence and break free of suffocating debt and unsustainable spending habits.

“Before Delta Vee Financial, I worked as a bookkeeper,” Bennett said. “The story of how I became a Certified Financial Planner (CFP®) and eventually started my business starts with my hubby. His dad and my dad needed a nursing home. As we were trying to figure out a way to make extra money to take care of them, we got wrapped up in a well

disguised Ponzi scheme. We ended up losing \$12,000. After that, I said 'never again' and dedicated myself to learning all about finances so neither I nor anyone I worked with would ever be a victim again."

Bennett continued, "This all happened in the early 2000s and, unfortunately, after I got my CFP® license, the world crashed. I decided to hold off on pursuing my own business and instead became a Certified Budget and Credit Counselor to help people get back on course after the economy crashed. I followed that with an opportunity to work as a contractor with the Consumer Protection Bureau, helping veterans with their finances. When that program ended, I worked as a Financial Counselor under a government contract for the National Guard and Army Reserves. It was in this role where the holes became apparent."

The "holes" Bennett referred to were areas where veterans weren't receiving the personalized guidance and support they needed. That's when Bennett decided it was time to move forward with a business that focused on helping veterans alter their financial behaviors, improve their credit, set up and manage budgets, buy houses and businesses and empower them to take control of their finances.

"What I do is about empowering people to make smarter financial decisions," she said. "I teach people to own their financial weakness before their financial weaknesses own them. Together, we make commitments and establish milestones to help them reach their goals. I teach them that having a vision and changing just one financial behavior can have a huge impact."

Aside from years of experience, Bennett's many certifications give her the knowledge required to assist her clients and provide expert

guidance. As a CFP®, she has a fiduciary responsibility to help her clients build wealth and manage their risk tolerance. As she shared, other certifications give her a well-rounded understanding of the many financial challenges facing most individuals.

“As an Accredited Financial Counselor (AFC®), my goal is to help people struggling to build good credit,” she said. “As a Financial Fitness Coach (FFC®), I work with my clients on financial behaviors, understanding their budgets and establishing financial goals. I focus on syncing their brains with reality by asking their money where it has been, and then telling it where to go. As an Enrolled Agent (EA), I work as a Federally Authorized Tax Practitioner to represent tax payers against the IRS.”

Looking ahead, Bennett, who thoroughly enjoys seeing her clients succeed and achieve things they never thought possible, would eventually like to go full-time on her business. Her goal is to change the world one person at a time by helping her clients find their own financial strength.

What advice does Bennett have for aspiring entrepreneurs? “My general advice is to start your business on the side until you’re financially comfortable to let go of your day job,” she said. “I’m also a big believer in multiple sources of income. Lastly, have a plan and a backup plan.

“Life will always smack you upside the head. Be prepared and be resilient.”

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