Kevin Murphy, The New Face of Finance in America, Talks About What His Vision of Financial Freedom Looks Like

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Kevin Murphy, billed by many as ?The New Face of Finance,? is on a mission to solve America?s financial crisis by bridging the wealth gap holding back underrepresented minority communities.

As the head of the financial services company Umbrella International Group, Kevin Murphy helps his clients get access to industry-leading financial tools regardless of their current income, credit score, savings, or any other life circumstances that are holding them back. His other ventures under the Umbrella brand of companies, including Umbrella Capital Partners, Umbrella Tax Solutions, and Umbrella Books, all follow the same underlying ethos of democratizing financial services and making them accessible to individuals, families, and communities who need them the most.

His work as a financial coach focuses on aiding those who don?t have significant assets which can be invested and grown under the traditional AUM (Assets Under Management) model. Kevin talks about how he settled on his unique approach to building wealth by saying, ?The AUM model works. But like many other things in this unfair world, it only works for the select few. Traditional financial services providers won?t give you the time of day if you don?t already own property, own stocks, or have a 401K. In short, they don?t want to take you on as a client if you aren?t already wealthy by conventional standards. Herein lies the catch-22. Those who desperately need financial guidance the most are the ones being cut off from gaining the knowledge that can turn their lives around. For example, a lot of Americans today are drowning in credit card debt, have no emergency savings fund, or don?t even have the financial literacy needed to visualize how much money is coming in or going out. They are my audience and they are the ones that I have chosen to serve. Those who don?t need a financial advisor but instead need something much more urgent and valuable ? a financial coach.?

Through his numerous writings and talks, Kevin Murphy explains his vision of creating a whole new approach to community uplift that is rooted in economic empowerment, combating financial illiteracy, restoring dignity, offering redemption, and addressing the critical issues facing underserved communities. Consequently, his life?s work has been to help realize equity of opportunity for all; to equip people in underserved communities with the financial tools and training needed to take ownership of their lives and create a secure financial future.

Kevin?s entrepreneurial journey began with the visit of a well-dressed professional to his elementary school in Marlin, TX. The professional came to his class to talk about financial education for young people. Kevin asked the professional what he did for a living and how one could get rich legally. The professional responded that he made loans to entrepreneurs. At that time, Kevin did not know what an entrepreneur was but decided that he was going to be one, one day.

Having found a definite purpose, Kevin Murphy began a long and illustrious career over which he built up his repertoire of financial knowledge. His work history includes big names such as Broadcast.com, MCI Worldcom, Nortel Communications, Sprint, and Voyager Expanded Learning. At each employer, Kevin rose through the corporate ranks and mentored hundreds of directors, managers, and sales teams, honing his skills of imparting his knowledge to others.

The perfect summation of Kevin Murphy?s mission can be found in a statement highlighted on his website. It says, ?The racial wealth divide is the product of centuries of policies and practices that keep people of color from getting ahead.?

Kevin elaborates on this by saying, ?As a finance coach offering my services to underrepresented minority communities across the country, many of the people with whom I regularly talk, tell me that they feel like the cards are eternally stacked against them. These are regular hard-working Americans who have been dealt a bad hand, not just due to their financial circumstances, but also due to the color of their skin which works against them every step of the way. For them, it is incomprehensible to imagine themselves financially stable and in charge of their future when the challenges they face every day run much deeper than just a lack of financial knowledge. Solving this conundrum, which I believe is the defining challenge of our time for minority communities in the United States, is what drives me to do the work that I do.?

Readers can find out more about Kevin Murphy?s financial coaching and tax preparation services by heading over to his website at www.thekevinmurphy.com.

Image link: https://drive.google.com/file/d/1r1ZhvtqGXRg_wNBkUrqSX5hc3EPREifC/view?usp=sharing

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Umbrella International Group

Umbrella International Group is a black owned fintech company that brings together Technology, Coaching, and Community to help empower people to lead financially healthy lives.

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