



“If you believe you can have it all and do it all, you can. Be willing to take risks and put yourself out there as a leader. Take on extra responsibilities. Raise your hand for opportunity.”

— Christina Doss

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A passion for planning

BY MELISSA BENATOR / PHOTO BY PHILLIP MAKSELAN

When Christina Doss heard the words “breast cancer” in 2016, her first thought was, “I didn’t plan for this.” “For me, everything was about planning our next steps in life. When the unexpected and unthinkable happens, you can’t plan for that,” said Doss, who is now cancer-free.

Doss is a planner by nature and by trade. As a managing director for Saltmarsh Financial Advisors, she works daily with clients who also are dealing with uncontrollable circumstances. Her goal is to help them have the same financial security she felt when faced with the unexpected.

“I was thankful for the planning we had put in place, because you never know when something is going to happen that you can’t control,” she said.

In her career as a financial advisor, Doss loves to help her clients have control over their futures, even in uncontrollable circumstances.

“My passion around this stems from the fact that if people focus on incorporating planning of their financial wellbeing early in life, it helps ease the burden when things you cannot control occur,” said Doss. “It is knowing that each and every day I’m literally helping people make sound decisions that will eliminate stress and worry from their lives.”

Doss’s financial planning path began far before she started her career. As the wife of a frequent deployed Marine, she took on the responsibility of managing her family’s finances. Having a knack for budgeting, she volunteered her talents to other military families.

“I naturally had an interest in financial planning and budgeting,” said Doss. “It was a natural fit.”

Despite this, Doss did not immediately know this would be her career. At the time, finance was still a very male dominated field.

“I didn’t know any women in financial services,” said Doss, but she did not let that deter her. “I didn’t choose to look at the things that could get in my way, I chose to step around them.”

Doss received her degree in management at Golden Gate University, and she secured her future in finance upon returning to Pensacola by enrolling in the College of Financial Planning.

“It just drew me in,” she said of the program.

Doss began her career locally with Charles Schwab as a customer service representative and matriculated to other roles in the company, eventually becoming the senior sales director overseeing a division on the west coast. After two years of bicoastal work,

Doss made the decision to permanently come home to Pensacola, eventually being elected a shareholder of Saltmarsh, Cleaveland & Gund, a firm that feels like home to her.

“I believe that in order to properly satisfy one’s passions, you have to do it the right way for the right reasons. Saltmarsh is fully aligned with my values and passions,” said Doss.

Those values include empowering women to succeed in the financial industry. Doss has a zeal for helping young women in finance find their ability to be leaders in the field. She has been an active participant in Saltmarsh’s efforts to support the needs of female talent, which makes up an impressive 62 percent of their workforce. Prior to joining Saltmarsh, Doss noticed in previous roles that although women were in the industry, they were mainly in support roles instead of lead advisor roles.

“These women had the same qualifications as their male counterparts, but they were not seeking lead advisor opportunities,” said Doss.

One reason for this, Doss said, is a tendency for women to hold back because they are unsure that they are ready for the role.

“Women tend to want to know that they’re ready and prepared for that job. They don’t want to walk into a role and not know they can do it,” said Doss. This is where she hopes that her role as a mentor can make a difference. She hopes to arm young women with the confidence and support to “raise their hands and go for it.”

The desire for a work-life balance can also deter women from seeking advancement.

“As women we feel perpetually guilty that we aren’t doing enough, whether it is work-related or family-related,” said Doss. She finds that the uptick in remote work opportunities and flex hours does help.

She balances her career by spending time with her family, including camping with her 1-year-old granddaughter.

“My passion is not only about planning, I’m also passionate about family and community,” she said.

She extends her talents to the community, including board membership for the Pensacola Symphony and the Early Learning Coalition.

The biggest piece of advice Doss has to women? Believe.

“If you believe you can have it all and do it all, you can,” said Doss. “Be willing to take risks and put yourself out there as a leader. Take on extra responsibilities. Raise your hand for opportunity.”