



Meet Our Team



Cassidy Richardson, CFP®

Who is one of your heroes, and why?

My dad is easily my biggest hero. There were four of us kids growing up, and my dad was all of our baseball, softball, and basketball coaches at one point or another. My dad never missed a game of ours when he wasn't the coach—whether it was little league tee ball on a Saturday morning or an away high school soccer game on a Tuesday afternoon an hour drive away. He also would work overtime hours and a second job just to put all of us through private school from kindergarten through high school. How hard my dad worked just so his kids had the best chance to succeed inspires me to do the same.

What is something interesting about you that would surprise someone?

I love cooking. Every week I typically make homemade pizza, smoke different types of meats, make homemade sausages, create new wing and steak sauces, and really just love everything about cooking—except washing the dishes!

What are you a fan of? (sports team, band, school)

I'm a die-hard Pittsburgh sports fan from the Pens and Steelers to Pitt Basketball and Football, and even the Pirates!

Fries on your salad or on the side?

On the salad. As a Pittsburgher, there is no other way to eat a salad than with french fries!

Which do you prefer: Pierogis or Primanti's?

Primanti's.

Why did you choose financial planning as your profession?

Growing up, my parents did not have much money, so it was important for them to make smart financial decisions to ensure their dollars went as far as they could.

Unfortunately, they never had the formal financial guidance that could've helped them make those sound decisions. As such, I got to see the impact of that firsthand. I choose to be a financial planner to help families avoid the impact poor financial decisions can have, and hopefully bring a sense of financial well-being to multiple generations of the family.

What are some essential things to consider when choosing a financial planner?

Some important things to consider when choosing a financial planner are their trustworthiness, responsiveness, and ability to "speak your language." You entrust the financial planner with your life savings; you need to be confident that person will, and does, have your best interest at heart. Also, you don't want to have to remind and contact your financial planner when you request items or have timely financial questions. Lastly, you want your financial planner to help you understand what's going on with your financial plan. This could be breaking down complex topics into simple ones or following along with your complex situation.

What do you think are the most important steps people can take to improve their financial well-being?

Some of the most important steps people can take are eliminating high-interest debt, along with creating and sticking to a budget. Paying off credit cards with 14%+ interest rates is typically a wise financial move that helps avoid unnecessary interest costs, opening up cash flow. Budgeting enables you to understand what is coming in and going out to pinpoint unnecessary spending that you can eliminate from your spending altogether.

 **Allegheny Financial Group**

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