



JUDITH P. BARNHARD, CPA, CFP®, CDFA®

Executive Vice President | Director - Professional Services, Wealth Management and Financial Planning Services

The mark of a great advisor lies in their motivation to provide value over seeking personal success, a quality Judith embodies and applies to every facet of her personal and professional life.

Contact

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Qualifications

- Certified Public Accountant (CPA), Maryland
- CERTIFIED FINANCIAL PLANNER™ (CFP®)
- Certified Divorce Financial Analyst (CDFA®)

Expertise

- Divorce
- Financial Planning
- Not-for-Profit
- Tax Planning and Compliance

Education

- B.S. Accounting, Northeastern University

Empowered by the positive impact of serving others, Judith P. Barnhard, CPA, CFP®, CDFA®, finds gratification in helping high-net-worth clients, especially those nearing retirement, develop comprehensive personal financial plans, income tax planning to minimize outlays and preserve wealth accumulation.

Her more-than 40 years of success is defined by her innate ability to listen and employ solutions unique to every client. This attribute has made her an invaluable resource for those who seek her counsel on everything from financial planning and investment management to income tax planning and preparation.

Blending her expertise as a Certified Public Accountant (CPA) and a CERTIFIED FINANCIAL PLANNER™ professional, Judy often consults on retirement planning, cash flow and budgeting risk management, and portfolio review and investment strategies. An enthusiastic leader by nature, Judy is the director of Councilor, Buchanan & Mitchell (CBM)'s professional services, and wealth management and financial planning committees. She also serves as the chief compliance officer for the firm's financial planning practice and its wealth management subsidiary, MBI, LLC.

Judy also adds value to CBM's audit and assurance team to help clients in the professional services, not-for-profit, and government contracting industries surpass their most ambitious goals. She does this by leading financial statement reviews and audits and preparing business tax returns, especially for not-for-profits and closely-held businesses.

Her reputation in the industry, paired with her skills at translating technical concepts into simple terms, has made her a highly sought-after speaker on various tax and financial planning topics.

Before joining CBM, Judy was a partner with May & Barnhard, P.C., a Maryland-based tax and financial consulting firm that merged into CBM in 2017. During her 26 years with May & Barnhard, she oversaw audit practice quality control for not-for-profits, government contractors, and closely-held business clients, while providing personal income tax and financial planning services. She started her career as an accounting and audit manager with a large international accounting firm and as an internal auditor for a Fortune 500 publishing company.

When she isn't working with clients or volunteering in the community, where she serves on the board of directors for the National Foundation of Cancer Research and the AIM-HI Accelerator Fund, Judy enjoys spending time with her mother and horseback riding with her daughter. She also loves to travel the world and often can be found spending hours touring a museum, indulging in art and culture, or attending the theater.

Professional Associations and Activities

- American Institute of Certified Public Accountants (AICPA) (Member)
- Financial Planning Association (Member)
- Institute for Divorce Financial Analysts (Member)
- Maryland Association of CPAs (Past Member, Peer Review Committee)

Community Involvement

- National Foundation for Cancer Research (Board Member)
- Starfleet Service Dogs (Volunteer)
- Seneca Valley Pony Club (Volunteer)

Recent Presentations and Articles

- The SECURE 2.0 Legislation - New Retirement Planning Opportunities in 2023 and Beyond (5.2.2023)
- Demystifying Medicare - What You Should Know Now and in the Future (2.9.2023)
- Maximizing Social Security Benefits and Avoiding Mistakes (1.10.2023)
- Pre- and Post-Retirement Planning: Top Ideas and Considerations (11.17.2022)
- Cryptocurrency: Tax and Accounting Know-How for Small Businesses and Individuals (7.21.2022)

Read more about Judith P. Barnhard at www.cbmcpcpa.com/people/judith-p-barnhard/.