



# THE DIVIDEND DIVA

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The Dividend Diva, LLC



## SERVICES OFFERED

PERSONAL CONSULTATIONS | MOTIVATIONAL SPEAKING  
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**M**any people believe that financial freedom is difficult to attain. Karen Y. Williams has made it her objective in life to educate people on being debt free and that it is not only possible, but necessary. At age 40, she is the co-founder and senior vice president of The Karsan Corporation while working an ordinary 9 to 5 job as an Assistant Director for the City of Houston. The only debt her family has is an almost eliminated mortgage. Significantly, Karen and her husband have pre-paid for several years of college for their children and have accumulated a substantial net worth.

**H**er passion is to create generational wealth for her own family as well as teach financial literacy, especially to African Americans and women. Karen has been provided financial insight since her 20's. "In college, I noticed a lot of my friends did not have the financial basics and I began to see them enter difficult financial situations," Karen says. Over time, the inadequacy of knowledge has become more evident amongst African Americans. Karen notes, "The average net worth of an African American woman is \$100. We have a negative net worth and we owe more than we own."

**S**he is now doing all that is necessary to educate women on the truth about money. "I want to give women, who make their money the ordinary way, the tips and tools to become wealthy with whatever they make because it is possible and it can be done." Currently, Karen is taking her passion to another dimension. She recently completed her certification to become a Financial Planner at Rice University. She wants to offer her community the knowledge with the proper credentials.

**M**y motto is "Extraordinary Lifestyle, Ordinary Income," Karen says. Financial independence allows you to make your own choices and not have to second guess yourself. With that kind of power, you are more than free to be a blessing to others and be a blessing in ministry.

**K**aren earned a bachelor's degree in political science and communications from the University of Wisconsin-Madison and a master's degree from Clark Atlanta University. A native of Milwaukee, Wisconsin, Karen is the wife of Dr. Santana Williams and the proud mother of two children.

**K**aren is a minister of the gospel and uses her spiritual training and biblical foundation to encourage others to live their very best financial lives!