

Howard S. Haber, CFP®

Howard S. Haber, CFP® is President of Apollo Wealth Management, Ltd. – an independent fee-only financial planning and investment advisory firm. He specializes in investment, retirement, estate and income tax issues for business owners, corporate executives, professionals, families (traditional and non-traditional) and charitable organizations.

Howard has almost 25 years experience in the financial services industry. Prior to launching Apollo he was Vice President of Wealth Strategies with Wachovia Wealth Management and Senior Financial Counselor with AMG National Trust Bank.

In addition to Apollo Howard served on the faculty at Arcadia University, Ursinus College, Cedar Crest College and Montgomery County Community College where he taught courses in economics, finance and taxation.

Howard's media appearances include [Kiplinger's Personal Finance](#), [SmartMoney](#), [Crain's Business](#), [InvestmentNews](#) and [The Philadelphia Business Journal](#). He is a member of Bloomberg Insight Exchange – a research panel addressing current trends and their impact as change agents in today's business environment. He also serves as a resource to the Business Editor of [The Mercury](#) – a Pulitzer Prize-Winning newspaper serving southeastern Pennsylvania.

Howard is a Certified Financial Planner professional (CFP®). The designation is granted by The Certified Financial Planner Board of Standards, Inc. – a non-profit industry association fostering professional standards in personal financial planning. A previous member of The Financial Planning Association Howard worked with Temple University, Moravian College and Kaplan Schweser instructing students and industry professionals working through the educational requirements needed to qualify for the CFP® certification exam.

Howard received an MBA in Finance from The School of Business at Montclair State University where he graduated Cum Laude. His focus was Behavioral Finance – the study of how human emotions and behavior impact financial decision-making.

Howard received a BS in Economics from The Smeal College of Business at The Pennsylvania State University ("Penn State") where his focus was Government Policy and its impact on the economy, financial markets and consumer behavior.

Howard is actively involved in the community. He previously served on the Pension Committee serving the public employees of Montgomery Township, PA. He lectures extensively to charitable and civic groups about charitable giving and the importance of financial planning. In his spare time he is an avid cyclist. Additionally he is active in animal rescue serving a variety of functions including fostering cats and volunteering time, financial expertise, business support and prior Board service for *Stray Cat Blues, Inc.*¹, *Pedaling4Paws*² and a variety of other organizations.