

SAMPLE CHARACTER REFERENCE LETTER – PROFESSIONAL CONTACT

The Honorable Rebecca Lawson

United States District Judge

[Address of the Court]

Dear Judge Lawson,

My name is David Kaplan, and I am a certified financial advisor with more than twenty-five years of experience. I am a partner at Kaplan & Associates Wealth Management in Fairview, where I manage accounts for individuals, families, and small businesses. I am writing today to share my perspective on one of my clients, Melissa Grant, who now comes before your Court.

Melissa first became my client in 2013, when she and her husband sought professional help managing their family's savings and preparing for their children's college education. Over the past twelve years, I have worked closely with her, reviewing her accounts quarterly, meeting in person at least twice a year, and staying in regular communication about financial planning. In that time, I have come to know her not only as a client but also as someone I consider a friend.

Melissa has spoken with me about her current case. While I will not comment on the legal proceedings themselves, I want to offer you insight into her character, based on my long-standing professional and personal interactions with her.

The most important quality I have observed in Melissa is her integrity. Financial advising is a profession built on trust, and I have never had reason to doubt her honesty. She has always been forthright in sharing both her goals and her struggles. I recall one occasion in 2018, when Melissa admitted she had accidentally overdrawn an account due to a misunderstanding about a tuition payment. Many clients might have hidden or minimized the mistake, but Melissa was transparent and asked how she could prevent it from happening again. To me, that moment reflected her willingness to be accountable and to take responsibility for even small errors.



Another example of her character is her generosity. Each year, we review charitable giving as part of her financial planning. Despite not being wealthy, Melissa consistently set aside funds for local organizations. In 2020, when the pandemic strained many food banks, she redirected a portion of her savings to support a local pantry in Fairview. She told me, “If I can help a few families put food on the table, that’s more important than an extra line in my retirement account this year.” That decision reflected the values I have seen her live by—thinking of others even when it required personal sacrifice.

Melissa has also shown deep commitment to her family. As a financial advisor, I often witness whether clients truly prioritize long-term stability or live only in the moment. Melissa always looked for ways to invest in her children’s future, ensuring they would have educational opportunities that she never had herself. In every planning session, her first question was never “What can I buy?” but rather “What can I set aside for my kids?” That mindset has always impressed me.

I do not minimize the seriousness of her conviction, and neither does she. She has acknowledged her mistakes to me directly and expressed her determination to learn from this chapter. Based on my long experience working with her, I believe she is capable of doing so.

Finally, I want you to know that Melissa has my continued support. I will remain her financial advisor, and I will assist her and her family in maintaining stability during and after this process. I consider it part of my professional duty and my personal commitment as someone who believes in her integrity and capacity for growth.

Thank you for taking the time to consider my perspective. I hope these examples provide a fuller understanding of Melissa Grant as not just a defendant, but as a client, a mother, and a woman who has consistently demonstrated honesty, generosity, and responsibility.

Respectfully,

David Kaplan, CFP®

Kaplan & Associates Wealth Management

[Contact Information]

