



JoAnne Carter

Chief Executive Officer
PFM Financial Advisors LLC

JoAnne Carter serves as the Chief Executive Officer and a managing director at PFM. JoAnne also serves on PFM's Board of Directors.

JoAnne joined PFM as a financial analyst in 1992 and later went on to establish the firm's Virginia financial advisory practice and lead PFM's south region. She has advised a mix of state and local clients over the course of her career, including Fairfax, Loudoun, Stafford, and Prince William counties, the Fairfax County Water Authority, the Northern Virginia Transportation Authority, the Virginia Department of Transportation, and the cities of Newport News and Norfolk. She has primary responsibility, for advising Arlington County, Fairfax County, the Virginia Port Authority, and the Virginia Railway Express, as of April 2025. In Georgia, JoAnne has advised Gwinnett and Cobb counties.

JoAnne is a former Chair of the Arlington County (VA) Industrial Development Authority and former member of the Board of Trustees for the Science Museum of Virginia which has museums across Virginia. In 2021, she received the Lifetime Achievement Award from the Virginia Women in Public Finance, and was named among the 2022 Trailblazing Women in Public Finance by the Northeast Women in Public Finance and the Bond Buyer.



Contact

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Specialties

State & Local Governments,
Transportation

Financial Advisory

Education

B.S. in Applied Mathematics
University of Virginia

Professional Designations or Licenses

Municipal Advisor
Representative (Series 50)

Municipal Advisor Principal
(Series 54)

Started with PFM: 1992

Started in the Field: 1992