

Why I became a CFP® professional

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I have often been told that life is a series of seasons. We start out as children, progress to teenagers and then to young adults. We may get married, start a family and go deeper into our careers. Eventually (and hopefully) we get the chance to retire and live out the remainder of our years doing the things that excite and inspire us as well as spending time with those that matter most.

By the time I had decided to become a CFP® professional, I was coming to the close of my young adulthood. My beautiful wife and I were on the beaches of Mexico for our honeymoon, spending time deepening our relationship and discussing the future. Until that point, I had spent a considerable amount of time in the broadcasting and motorsports industries. In fact, I spent the vast majority of my 20's traveling around the United States in pursuit of those two careers. Marriage and the desire to be more involved in our community had led me to make a change to a "normal" job but I realized that the particular position wasn't what I was called to do.

It's funny how the rhythmic crashing of waves set against a clear blue sky can cause an epiphany. I ended up leaving that resort with the conviction to become an elite financial advisor by the time I was 40 (I'm a ten-year plan kind of guy.) I reached the conclusion based on few contributing factors -

1. I have a deep love of working with people and coaching.
2. Personal finance was (and remains) a very strong interest for me.
3. I have a strong entrepreneurial spirit.

I had a few friends in the industry who were gracious enough to guide me in my career transition. One of them was a CFP® professional already and advised me that becoming a CERTIFIED FINANCIAL PLANNER™ was one of the best investments he had ever made in his career. Upon researching it further, I could see that attaining the designation would set me apart in the industry by allowing me to provide a superior experience to my future clients.

Through the same friend, I attained a job within the industry as an assistant and began working on my licenses. Once the basics were completed, I began the CFP® certification coursework. It certainly was a daunting task. The level of detail and precision required to understand the various subjects and modules was unlike anything else I had attempted in academia. A lot of hours were spent with my text books, my financial calculator and a notebook. In fact, I can vividly remember having all those materials spread out on the kitchen table of the condo we owned at the time and my then six-month-old daughter cooing in her little chair as I studied.

Speaking of my daughter, my wife and I were blessed with a beautiful baby girl nine months after we were married. When I was studying for the exam, it was a delicate balance between work, my side business and my family life. My wife and I set very clear guidelines on my study time and that seemed to help. I believe it also helped that my wife understood that this was a season of life, not the way it would be for the rest of our marriage. Both she and my daughter sacrificed for me to attain this designation and I've done my best to pay them back for the time that was lost. As far as my daughter goes, it was easier to complete the coursework and exam while she was so little because she slept most of the time. These days, she's mobile and has quite the personality. It would have been much more difficult for her to understand that her Daddy had to devote significant amounts of time away from her as she got older.

I ended up sitting for the exam in July of 2018. It was a nerve-racking experience but I felt well prepared based on the CFP Board practice exams I had purchased and the guidelines on the CFP Board's website. With a whole lot of work and a bit of luck, I received a "preliminary pass," and rushed home to tell my wife. When I arrived through the garage door, she called me into my daughters' room. As I sat down on the floor across from my wife, I began to share the good news but was interrupted by an even bigger moment. Before I could speak, our little girl stood up and took her first steps. It already made a wonderful day even more special and memorable.

Ever since I have attained the CFP® mark, I have felt a deep sense of pride in my accomplishment. I feel as though it has thoroughly prepared me to work well with my clients and to provide a comprehensive service to them. The areas the CFP® certification covers provided me with exposure to a multitude of concepts, ideas and thoughts that have real-world applications. The ongoing continuing education keeps me sharp and on top of changes in the industry. The high ethical standard set forth by the CFP Board is of great reassurance to my clients and to prospects. The community of fellow CFP® professionals is vast and expansive. I have taken part in the CFP Board mentor/mentee program and it has greatly impacted my career in a good way. Lastly, the CFP® certification has also helped me in career advancement. As of this writing, I have accepted a new role as a Director of Investments and Planning.

As I mentioned before, life is about seasons. To me, my 20's were a time for discovery and travel. My 30's, so far, have been about focusing on what it is I want to do and what are the skills and tools required to achieve my goals. Based on what the designation means, entails and conveys to the public, I firmly believe that becoming a CERTIFIED FINANCIAL PLANNER™ will be the foundation upon which my career in the financial services industry will be built. It will help prepare me for the next season of my professional life which entails becoming an elite financial advisor. That is the reason, among many more, why I became a CFP® professional.