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DECEMBER 2ND ASK THE EXPERT: BREAKING INTO THE FINANCIAL PLANNING

INDUSTRY

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asktheexpert

[Add a tag](#)



Sara Maloney 10 days ago

[Hello everyone, Mark your calendars for our Breaking into the Financial Planning Industry Ask](#)



1. December 2nd Ask the Expert: Breaking into the Financial Planning Industry

0

RECOMMEND



[Sara Maloney](#)

Posted 10 days ago

REPLY RE-OPEN THREAD



Hello everyone,

Mark your calendars for our *Breaking into the Financial Planning Industry* Ask the Expert on December 2 from 1-2:30 pm ET! Our experts will be available to answer your questions on all things related to how they got into the financial planning field, found a job in financial planning, and where to start looking for jobs in financial planning.

Our expert panel includes:

- @Aaron Anderson, CFP® professional
- @Amy Artiga, Candidate for CFP® certification
- @Ryan Kleiss, CFP® professional and CFP Board Mentor
- @Diana Yanez, CFP® professional

We welcome you to ask questions, follow the discussion, and/or provide your own input on this topic! Our experts will be using @mentions in the discussion, so when you ask a question, you will receive a notice from the @mention when you get a response.

Download the event to your calendar here: [December 2nd Ask the Expert: Breaking into the Financial Planning Industry](#)

Get your questions ready, we are looking forward to answering them!

#asktheexpert

Sara Maloney
Community Manager
CFP Board
candidateforum@cfpboard.org

2. RE: December 2nd Ask the Expert: Breaking into the Financial Planning Industry

0

RECOMMEND



Sara Maloney

Posted 2 days ago

REPLY RE-OPEN THREAD

Our event is now LIVE! Please post any questions you have on this thread and an expert will respond to it directly on this thread. Our experts will be using @mentions in the discussion, so when you ask a question, you will receive a notice from the @mention when you get a response.

Here are some ways to involve yourself in today's session:

Stay on this thread and refresh your screen to watch live what's being posted and post your own discussion post to get an answer.

1. Click the Follow star at the top of this thread and you will get real time emails from this thread so you can stay live without having to be on the page the whole time.
2. Post your question on this thread and check back later for an answer and read through the rest of the discussion.

We look forward to answering your questions!

Sara Maloney
Community Manager
CFP Board
candidateforum@cfpboard.org

► ORIGINAL MESSAGE

3. RE: December 2nd Ask the Expert: Breaking into the Financial Planning Industry

0

RECOMMEND



Cynthia Harry

ACTIONS ▼

Posted 2 days ago

REPLY RE-OPEN THREAD



Hello,

I am new to financial planning. I will have my degree completed next summer. I do not currently work or have experience in this field, as I am a full-time stay-at-home mom and student. What is the best way to enter the job market, as entry-level, when most places want previous experience?

Cynthia Harry

Cynthia Harry
Student
Indiana Wesleyan University
Crystal MI
(616)755-0814

➤ ORIGINAL MESSAGE

4. RE: December 2nd Ask the Expert: Breaking into the Financial Planning Industry

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RECOMMEND



"Ask the Expert" panelist
Aaron Anderson

ACTIONS ▼

Posted 2 days ago

REPLY

RE-OPEN THREAD ▼

Hi @Cynthia Harry

This is the worst! My wife got a marketing degree and couldn't get a job because she didn't have experience. Umm, how do you get experience if no one will give you a job to get that experience?!?

The best answer I can think of would be to try to get an internship somewhere while you are still in school. I know this will be difficult as a full time Mom, but an internship looks good on a resume, gives you experience, and may even end up becoming a job for you after graduation.

Aaron A. Anderson, CFP®, CFA, EA
Partner
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980-444-0330

➤ ORIGINAL MESSAGE

5. RE: December 2nd Ask the Expert: Breaking into the Financial Planning Industry

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RECOMMEND



Cynthia Harry

ACTIONS ▼

Posted 2 days ago

REPLY

RE-OPEN THREAD ▼

Aaron,

Thank you for your input. I will be looking into the different companies around me and see if they are will to do an internship or office administration, as Amy suggested.

Cynthia Harry

Cynthia Harry
Student
Indiana Wesleyan University
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(616)755-0814

➤ ORIGINAL MESSAGE

6. RE: December 2nd Ask the Expert: Breaking into the Financial Planning Industry

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RECOMMEND



Kang Chu

ACTIONS ▼

Posted 2 days ago

REPLY

RE-OPEN THREAD ▼

I have a similar situation. But how to get an internship under the current situation that everyone works from home?

Kang Chu
Student
N/A
Villanova PA
(610)659-5328

➤ ORIGINAL MESSAGE

7. RE: December 2nd Ask the Expert: Breaking into the Financial Planning Industry

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RECOMMEND



"Ask the Expert" panelist
Aaron Anderson

ACTIONS ▼

Posted 2 days ago

REPLY

RE-OPEN THREAD ▼

Good luck!

Aaron A. Anderson, CFP®, CFA, EA
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► ORIGINAL MESSAGE

8. RE: December 2nd Ask the Expert: Breaking into the Financial Planning Industry

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RECOMMEND



"Ask the Expert" panelist
Aaron Anderson

ACTIONS ▼

Posted 2 days ago

REPLY

RE-OPEN THREAD ▾

Hi @Kang Chu

That is a challenge! You can find a local firm you'd like to work with and contact them to ask. I see you are a student; sometimes the advisors at the school will have internship opportunities that were given to them by local firms. Definitely won't be as easy as going in person to ask although many places don't do that sort of thing in-person anymore anyway as it's done online or through HR departments.

 Aaron A. Anderson, CFP®, CFA, EA
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➤ ORIGINAL MESSAGE

9. RE: December 2nd Ask the Expert: Breaking into the Financial Planning Industry

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RECOMMEND



"Ask the Expert" panelist
[Amy Artiga](#)

ACTIONS ▾

Posted 2 days ago

REPLY

RE-OPEN THREAD ▾

@Kang Chu

There are virtual internships available. My work is entirely virtual and I didn't meet my coworkers in person until I had been working with them for a full year. Our current intern is also virtual. I was concerned at first that it would be hard to learn and connect virtually, but it was much easier than I had expected. It probably helps that the advisor that I work with is very comfortable in a virtual environment.

 Amy Artiga
 Operations Manager
 Guide Financial Planning, LLC
 Vancouver WA
 (971)506-1233

➤ ORIGINAL MESSAGE

10. RE: December 2nd Ask the Expert: Breaking into the Financial Planning Industry

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RECOMMEND



Khary Cuffe

ACTIONS ▼

Posted 2 days ago

REPLY

RE-OPEN THREAD ▼

Is there a need to have other designations after the CFP? For example, I see many of the panelists have designations along with the CFP such as Chfc, etc...--

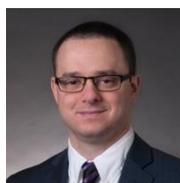
Khary O. Cuffe
m: 347.351.3707

➤ ORIGINAL MESSAGE

11. RE: December 2nd Ask the Expert: Breaking into the Financial Planning Industry

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RECOMMEND



"Ask the Expert" panelist
Ryan Kleiss

ACTIONS ▼

Posted 2 days ago

REPLY

RE-OPEN THREAD ▼

@Khary Cuffe ,

I feel @Aaron Anderson and I might be able to shine some light on that question.

Mine comes down to past experience and being someone that loves to learn. I am a former Wholesaler, so when I was in that side of the business, I had certain designations, CRPC®, CRPS®, that applied to the advisors I worked with, namely retirement plan advisors and income planning advisors. I feel the need for more designations really comes into play when it comes to your path for your career. I am someone that feels I can never know everything so I love to learn and challenge myself. I am currently working toward the CIMA® for that same reason. I also know from experience if you want to find a niche, it is good to branch out past the CFP®, as it should be the general designation you have because it covers so many different topics.

Others though are more narrow, like the CLU® for insurance advisors, it lets folks know where you spend to put your focus in your practice. Some FA's only do general financial planning so they don't need to branch out. I would suggest looking at different ones, mainly if you want to learn more about that particular subject or make it a focus in your practice.

 Ryan Kleiss, CFP®, ChFC®, CLU®, AAMS®, CRPC®, CRPS®
 Financial Advisor
 Edward Jones

➤ ORIGINAL MESSAGE

12. RE: December 2nd Ask the Expert: Breaking into the Financial Planning Industry

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RECOMMEND



"Ask the Expert" panelist
Aaron Anderson

ACTIONS ▼

Posted 2 days ago

REPLY

RE-OPEN THREAD ▼

Hi @Khary Cuffe

I personally try to get the best and/or most recognized designation in each area that I want to learn about, within reason. So, I have the CFP for financial planning, the CFA for financial analysis (investments), EA for taxes (one can also become a tax lawyer, but that's overkill for me). I'm thinking about getting the CLU for insurance.

The reason I don't get other designations is because of the costs and time involved. Even after going through the initial training and testing, they usually have expensive annual renewal fees and time requirements for continuing education. The more CE I have to do, the less time I have to focus on my business and clients.

So, I am picky. The designation has to help market me to clients and/or teach me something that I find valuable enough to earn a designation.

I'm editing to add that @Ryan Kleiss brings up a good point. If there is a niche area you are interested in, then a designation might help. For example, I'm thinking about getting the CDFA as it focuses on helping advisors work with divorcing/divorced clients which interests me and could help me work with clients and market my firm.

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➤ ORIGINAL MESSAGE

13. RE: December 2nd Ask the Expert: Breaking into the Financial Planning Industry

0

RECOMMEND



Kang Chu

ACTIONS ▼

Posted 2 days ago

REPLY

RE-OPEN THREAD ▼

Thank you, Amy. Where to find a virtual internship? Any suggestion? Thanks!

Kang Chu
Student

N/A
Villanova PA
(610)659-5328

➤ ORIGINAL MESSAGE

14. RE: December 2nd Ask the Expert: Breaking into the Financial Planning Industry

0

RECOMMEND



"Ask the Expert" panelist
[Amy Artiga](#)

ACTIONS ▼

Posted 2 days ago

REPLY

RE-OPEN THREAD ▼

@Kang Chu

I know this spring the XY Planning Network advisors were offering a lot of virtual internships. I'm not sure what they are doing right now, but you could submit your information on this page: <https://info.xyplanningnetwork.com/internship-talent-pool> You can also search for internships at Simply Paraplanner: <https://simplyparaplanner.com/jobs/>

Amy Artiga
Operations Manager
Guide Financial Planning, LLC
Vancouver WA
(971)506-1233

➤ ORIGINAL MESSAGE

15. RE: December 2nd Ask the Expert: Breaking into the Financial Planning Industry

1

RECOMMEND



"Ask the Expert" panelist
[Amy Artiga](#)

ACTIONS ▼

Posted 2 days ago

REPLY

RE-OPEN THREAD ▼

@Cynthia Harry You are in the exact same position that I was in as a stay-at-home mom and full-time student. What I did was reach out to an advisor that has his own RIA and essentially say, "I have 10 hours a week and I would love to come learn from you." Though I didn't have any financial planning skills at the time, I have administrative skills so I was able to start providing value even as I was learning. I had connected with him initially through the XYPN Radio VIP Facebook group and after hearing his interview on XYPN Radio had decided that we had very similar values and I wanted to work with him. An internship or administrative roll may be an excellent way to gain exposure to the profession, make connections with professionals, and learn in a real-life environment.

Amy Artiga
Operations Manager
Guide Financial Planning, LLC
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(971)506-1233

➤ ORIGINAL MESSAGE

16. RE: December 2nd Ask the Expert: Breaking into the Financial Planning Industry

0

RECOMMEND



Cynthia Harry

ACTIONS ▼

Posted 2 days ago

REPLY

RE-OPEN THREAD ▼

Amy,

Thank you for the information. I do have an Associates' degree in Office Administration, so that will come in handy. I planned on starting looking for a job this year, but with Covid, we are doing virtual school with my kids. I am going to research the different companies that are around my area and start working on connecting with them.

Again thank you.

Cynthia Harry

Cynthia Harry
Student
Indiana Wesleyan University
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(616)755-0814

➤ ORIGINAL MESSAGE

17. RE: December 2nd Ask the Expert: Breaking into the Financial Planning Industry

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RECOMMEND



"Ask the Expert" panelist
Diana Yanez

ACTIONS ▼

Posted 2 days ago

REPLY

RE-OPEN THREAD ▼

@Cynthia Harry I agree that this is a tough spot! If possible, I'd suggest volunteering with a local FPA or NAPFA organization. This will help others get to know you, your work ethic, and style. You'll also get to know others to find out which firms you'd like to work at. Although volunteering does not pay money, it does pay experience and great connections.

I'd also suggest looking at Simply Paraplanner to see if there's any entry level positions with them to get experience in the field. Were you able to participate at FPA's Externship this past summer? They gave participants a ton of information and study materials that are great job training. They may host another one this summer.

Diana Yanez
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➤ ORIGINAL MESSAGE

18. RE: December 2nd Ask the Expert: Breaking into the Financial Planning Industry

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RECOMMEND



Cynthia Harry

ACTIONS ▼

Posted 2 days ago

REPLY

RE-OPEN THREAD ▼

Diana,

Thank you for the information. I found the externship too late this year. I do plan on applying next year, as I complete my degree in the middle of August next year. I will look into volunteering and see what is available in my area.

Cynthia Harry

Cynthia Harry
Student
Indiana Wesleyan University
Crystal MI
(616)755-0814

➤ ORIGINAL MESSAGE

19. RE: December 2nd Ask the Expert: Breaking into the Financial Planning Industry

0

RECOMMEND



Brian Wilson

ACTIONS ▼

Posted 2 days ago

REPLY RE-OPEN THREAD



Hello,

I am a career changer hoping to find a job in financial planning. My background is mutual fund accounting in Boston, MA. How can I market myself with no prior financial planning experience, and how difficult will it be for someone in my position to get an opportunity? Lastly, I understand a lot of factors dictate salaries, but is there a certain range I can expect as an entry level candidate?

Thank You

Brian Wilson
Senior Associate
SSGA
Brockton MA
(508)740-8398

➤ ORIGINAL MESSAGE

20. RE: December 2nd Ask the Expert: Breaking into the Financial Planning Industry

1

RECOMMEND



"Ask the Expert" panelist
Aaron Anderson

ACTIONS ▾

Posted 2 days ago

REPLY

RE-OPEN THREAD ▾

Hi @Brian Wilson,

Can you somehow use your mutual fund accounting experience to market yourself? You can look at the Financial Planning Process and see how your experience fits with that. Then market yourself that way. You at least have some experience even if tangentially related.

As for entry level, it depends on how you start. In this industry, you have to kill what you eat as the saying goes. So, if you are starting alone, money will be tight as you build your book of business. If you start with a firm, you may be salaried initially. It really depends.

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➤ ORIGINAL MESSAGE

21. RE: December 2nd Ask the Expert: Breaking into the Financial Planning Industry

0

RECOMMEND



Heather Zacharias-Langfield

ACTIONS ▼

Posted 2 days ago

REPLY RE-OPEN THREAD



What's the best way to get a sense of the reputations and compatibility of local planners to consider joining or partnering with them?

 Heather Zacharias-Langfield
 Manager - Regulatory & Consequences Management
 LPL Financial
 San Diego CA
 (858)255-9455

► ORIGINAL MESSAGE

22. RE: December 2nd Ask the Expert: Breaking into the Financial Planning Industry

0

RECOMMEND



"Ask the Expert" panelist
Amy Artiga

ACTIONS ▼

Posted 2 days ago

REPLY RE-OPEN THREAD



@Heather Zacharias-Langfield Because of the restrictions on testimonials, it's hard to judge planners with a simple Google search as you would with most other things. I would recommend scheduling informational interviews with various local planners. Sitting down and talking to them about their firm, philosophy, and vision will give you a good idea of whether or not you would be compatible. Even if you are not a good fit with them, they may be able to refer you to other firms/planners where you would be a good fit. (Or warn you of firms/planners that you would want to stay away from.) From what I've seen, most in this profession are more than willing to talk with and provide guidance to new entrants.

Amy Artiga
Operations Manager
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Vancouver WA
(971)506-1233

➤ ORIGINAL MESSAGE

23. RE: December 2nd Ask the Expert: Breaking into the Financial Planning Industry

0

RECOMMEND



"Ask the Expert" panelist
Diana Yanez

ACTIONS ▼

Posted 2 days ago

REPLY RE-OPEN THREAD



@Heather Zacharias-Langfield A conversation with someone is the simplest way to see if a partnership is a good idea. I'd also recommend reading all of their material, listening to podcasts, and asking others what their experience is with the person you're considering partnering with.

Diana Yanez
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(442)250-9979

➤ ORIGINAL MESSAGE

24. RE: December 2nd Ask the Expert: Breaking into the Financial Planning Industry

0

RECOMMEND



"Ask the Expert" panelist
Ryan Kleiss

ACTIONS ▼

Posted 2 days ago

REPLY RE-OPEN THREAD



@Heather Zacharias-Langfield ,

I would suggest trying to have interviews with different practices and ask about their processes for clients. I would also suggest look at joining groups such as Rotary or the FPA and finding out about the financial practices through those groups. Find a local CPA as well and ask for a referral about who they might like based on the criteria for a business you want to partner with for your practice.

Ryan Kleiss, CFP®, ChFC®, CLU®, AAMS®, CRPC®, CRPS®
Financial Advisor
Edward Jones

➤ ORIGINAL MESSAGE

25. RE: December 2nd Ask the Expert: Breaking into the Financial Planning Industry

1

RECOMMEND



"Ask the Expert" panelist
Aaron Anderson

ACTIONS ▼

Posted 2 days ago

REPLY RE-OPEN THREAD



Hi @Heather Zacharias-Langfield

This one can be tricky without truly getting to know someone. My first stop would be the CFP website to see if they are a CFP. I'd also check their other credentials and check their website for experience in the field. The second place I would check is Brokercheck by FINRA. You can at least see if there are any red flags that might make you wish to avoid them.

Other than that, I would also consider if their business aligns with your goals. For example, if they work for Edward Jones but you wanted to be an independent advisor, then that might be a bad fit. Or, if they primarily sell commissionable products like annuities, but you want to be a fee only or work with advisory accounts, then it'd be a bad fit.

Of course, after narrowing it down, you'll find some might not want to work with you which

narrows down the list further. After that, it's interviewing and discussions. Even if they seem a great fit, like any job/partnership, you won't know all the warts until you are together. If it's a bad fit, you may have to move on.

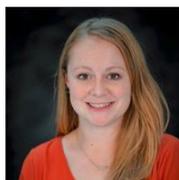
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➤ ORIGINAL MESSAGE

26. RE: December 2nd Ask the Expert: Breaking into the Financial Planning Industry

0

RECOMMEND



Sara Maloney

Posted 2 days ago

REPLY RE-OPEN THREAD



Experts, how do you each find your first job in financial planning?

Sara Maloney
Community Manager
CFP Board
candidateforum@cfpboard.org

➤ ORIGINAL MESSAGE

27. RE: December 2nd Ask the Expert: Breaking into the Financial Planning Industry

0

RECOMMEND



"Ask the Expert" panelist
Ryan Kleiss

ACTIONS ▼

Posted 2 days ago

REPLY RE-OPEN THREAD



@Sara Maloney,

I came into the practice because my father was in the business and I started out in his office. I worked at a home office for a while and worked in different departments, this gave me various perspectives about what I wanted to do in the business. I worked with other FA's and learned about their niches and this helped me get to where I am today. After those jobs, it is how I ended up becoming a Financial Advisor.

Ryan Kleiss, CFP®, ChFC®, CLU®, AAMS®, CRPC®, CRPS®
Financial Advisor
Edward Jones

➤ ORIGINAL MESSAGE

28. RE: December 2nd Ask the Expert: Breaking into the Financial Planning Industry

0

RECOMMEND



"Ask the Expert" panelist
[Amy Artiga](#)

ACTIONS ▼

Posted 2 days ago

REPLY RE-OPEN THREAD



@Sara Maloney I reached out to an advisor that I had met online and asked to work with him. We had connected in the XYPN Radio VIP Facebook group and after hearing his podcast interview I felt like we had very similar values and priorities. We spoke on the phone once and then he hired me to write a blog post for him. About a year after we had spoken on the phone, my schedule opened up a bit so I emailed him and said, "I have 10 hours a week and would love to come work with and learn from you." I have been at the firm almost two years now and it looks like this is where I am going to stay long-term.

Amy Artiga
Operations Manager
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(971)506-1233

➤ ORIGINAL MESSAGE

29. RE: December 2nd Ask the Expert: Breaking into the Financial Planning Industry

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RECOMMEND



"Ask the Expert" panelist
Diana Yanez

ACTIONS ▼

Posted 2 days ago

REPLY RE-OPEN THREAD



@Sara Maloney I was really active with FPA, which gave me a positive reputation and meant I could talk to the industry, even though I was a career changer. I had also passed the CFP(R) exam and had relevant skills from previous jobs. In short, I applied online with a strong cover letter, resume, and answered their essay questions. I did a lot of work to be involved in the industry and told them about it during the interview, for example the projects I'd volunteered on and the conferences I had attended.

Diana Yanez
n/a
RTD Financial Advisors, Inc.
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(442)250-9979

► ORIGINAL MESSAGE

30. RE: December 2nd Ask the Expert: Breaking into the Financial Planning Industry

0

RECOMMEND



"Ask the Expert" panelist
Aaron Anderson

ACTIONS ▼

Posted 2 days ago

REPLY RE-OPEN THREAD



@Sara Maloney

My father-in-law has a firm and was getting close to retirement. In looking for a successor, he couldn't really find anyone that he believed would be good enough for his clients. But, I have a degree in Math which apparently makes me smart so he offered to take me on, train me, and then allow me to buy the business from him when he retires. We're on year 7 of his 3-5 year plan for retirement and he's not sure he ever will ("I still enjoy coming to work."), but I continue working and training under him so that when he does retire (or die at his desk), the transition will be smooth for the clients.

So, I consider myself lucky to have gotten a break the way I did (well as lucky as one can be having to work for their father-in-law!).

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➤ ORIGINAL MESSAGE

31. RE: December 2nd Ask the Expert: Breaking into the Financial Planning Industry

0

RECOMMEND



Latosha Young

ACTIONS ▼

Posted 2 days ago

REPLY RE-OPEN THREAD

I currently work full time (in another field) and have recently earned my financial planning degree but I have no prior experience in the field. What advice or tips will you give someone like me?

Latosha Young
Student
Franklin University
Columbus OH
(614)288-9060

► ORIGINAL MESSAGE

32. RE: December 2nd Ask the Expert: Breaking into the Financial Planning Industry

1

RECOMMEND



"Ask the Expert" panelist
Ryan Kleiss

ACTIONS ▼

Posted 2 days ago

REPLY RE-OPEN THREAD



@Latosha Young,

I would suggest looking at different office types in the area, Wirehouse, broker-dealers, and RIA's; look into their different job opportunities. Depending on the experience you want to get, some have entry level positions and some require more work to get. One aspect that has really grown is to join a practice with the hope of taking over a book of business or being brought on as a partner. I would recommend also looking on here for job listings that might offer the entry level positions. Congrats on the degree!

Ryan Kleiss, CFP®, ChFC®, CLU®, AAMS®, CRPC®, CRPS®
Financial Advisor
Edward Jones

➤ ORIGINAL MESSAGE

33. RE: December 2nd Ask the Expert: Breaking into the Financial Planning Industry

2

RECOMMEND



"Ask the Expert" panelist
Amy Artiga

ACTIONS ▼

Posted 2 days ago

REPLY RE-OPEN THREAD



@Latosha Young Are you looking to start gaining experience part-time while you keep your current job or find a full-time position? Though you have no financial planning experience, think about how your current skills apply to financial planning. Perhaps you have experience working

with people in a customer service roll. Perhaps you are a spreadsheet whiz or have experience analyzing data. You probably already have a lot of skills that would make you competitive in the industry , you just haven't applied them to financial planning yet. Make sure on your resume and in interviews you highlight those skills, what they have helped you accomplish, and how they are applicable in financial planning.

Amy Artiga
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➤ ORIGINAL MESSAGE

34. RE: December 2nd Ask the Expert: Breaking into the Financial Planning Industry

0

RECOMMEND



"Ask the Expert" panelist
Aaron Anderson

ACTIONS ▼

Posted 2 days ago

REPLY RE-OPEN THREAD



@Latosha Young

Just a brief add to the others: you could also consider an internship. Sometimes those can pan out to become full-time jobs, but if not, they do get you some experience for your resume.

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➤ ORIGINAL MESSAGE

35. RE: December 2nd Ask the Expert: Breaking into the Financial Planning Industry

0

RECOMMEND



Sara Maloney

Posted 2 days ago

REPLY RE-OPEN THREAD



Experts, how would you suggest I find a job that will help me get into financial planning?

Sara Maloney
Community Manager
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➤ ORIGINAL MESSAGE

36. RE: December 2nd Ask the Expert: Breaking into the Financial Planning Industry

1

RECOMMEND



"Ask the Expert" panelist
[Amy Artiga](#)

ACTIONS ▼

Posted 2 days ago

REPLY RE-OPEN THREAD



@Sara Maloney You can search for jobs online at places like the CFP job board, Simply Paraplanner, New Planner Recruiting, or with local financial planning associations. You can also attend meetings of local financial planners and network with them. If you come across a planner or firm that you would like to work with, ask them even if they aren't currently hiring. That's how I got my position. Also, if you have no experience in the industry and are just trying to get a feel for it, an administrative position may be the perfect window into the profession for you. Many solo advisors need administrative help, and even just working with one part-time will get your foot in the door and show you if this is a career you really want to pursue.

Amy Artiga
Operations Manager
Guide Financial Planning, LLC
Vancouver WA
(971)506-1233

➤ ORIGINAL MESSAGE

37. RE: December 2nd Ask the Expert: Breaking into the Financial Planning Industry

0

RECOMMEND



James Carroll

ACTIONS ▼

Posted 2 days ago

REPLY RE-OPEN THREAD

I am new to the BU program, I am just completing my 2nd course. My question, as an older candidate seeking a second career; I just retired, what are the opportunities for seasoned workers? How would you advise older candidates to pursue opportunities?

James Carroll
Operations Specialist
USPS
Columbia MD
(410)591-4353

► ORIGINAL MESSAGE

38. RE: December 2nd Ask the Expert: Breaking into the Financial Planning Industry

0

RECOMMEND



"Ask the Expert" panelist
Ryan Kleiss

ACTIONS ▼

Posted 2 days ago

REPLY RE-OPEN THREAD



Hello @James Carroll,

That is exciting and welcome to pursuing your passion for helping people with their financial goals.

I have several friends that are more experienced in other industries and they have transitioned to financial planning.

Being more experienced brings a lot to the table for firms that want to hire folks for different roles. I would suggest coming up with a list of possible positions you might be interested in, analyst, financial planner, fund manager, etc. From that least review your attributes from your previous experience and see which ones you might want to pursue in the field of financial planning. There are several opportunities for people with work experience to help with managing books of business, doing analyst work for a team, or even helping another FA retire. I would suggest looking on the CFP job site as well as others to see what jobs might be available as well.

Ryan Kleiss, CFP®, ChFC®, CLU®, AAMS®, CRPC®, CRPS®
Financial Advisor
Edward Jones

➤ ORIGINAL MESSAGE

39. RE: December 2nd Ask the Expert: Breaking into the Financial Planning Industry

0

RECOMMEND



James Carroll

ACTIONS ▼

Posted 2 days ago

REPLY

RE-OPEN THREAD ▼

Thank you for the response! I do have previous experience as an analyst, however my experience had nothing to do with Financial Planning. I would like to start out working part-time to gain experience and a better understanding of the industry. I plan to do some teaching, most of my experience centers around management and leadership, adding financial planning would be a great addition. A long term goal is to provide financial literacy to the undeserved communities. I have not begun exploring opportunities as of yet, I wanted to at least complete the investment course.

James Carroll, DBA
Columbia MD
(410)591-4353

► ORIGINAL MESSAGE

40. RE: December 2nd Ask the Expert: Breaking into the Financial Planning Industry

0

RECOMMEND



"Ask the Expert" panelist
[Diana Yanez](#)

ACTIONS ▼

Posted 2 days ago

REPLY RE-OPEN THREAD



@James Carroll The firm I work at has a part time employee who retired from dentistry. You can check out his career trajectory here: <https://rtdfinancial.com/about/team/henry-cluver-cfp-ppc/>

Dr. Cluver has focused on getting the education to let firms know he's committed. He also does a great job of outlining what he's able to provide the firm and being flexible.

Are you looking for a full time position? If so, then a lot of the suggestions on this thread about how to find a position and get experience would apply to you. Welcome to the profession!

 Diana Yanez
 n/a
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 (442)250-9979

➤ ORIGINAL MESSAGE

41. RE: December 2nd Ask the Expert: Breaking into the Financial Planning Industry

0

RECOMMEND



"Ask the Expert" panelist
[Amy Artiga](#)

ACTIONS ▼

Posted 2 days ago

REPLY RE-OPEN THREAD



@James Carroll I would recommend focusing on the skills that you developed in your other career and how they can be applied to financial planning. People skills, administration, data analysis, etc. you have probably already honed a lot of skills that are valuable in this field. I think some of the biggest fears that people have when hiring "seasoned workers" are the ability to use technology and the ability to adapt and be humble and teachable. If you can dispel those fears at the forefront, it would likely benefit you.

 Amy Artiga
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 Guide Financial Planning, LLC
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➤ ORIGINAL MESSAGE

42. RE: December 2nd Ask the Expert: Breaking into the Financial Planning Industry

0

RECOMMEND



"Ask the Expert" panelist
Aaron Anderson

ACTIONS ▼

Posted 2 days ago

REPLY RE-OPEN THREAD



@James Carroll

One thing to add to the others is that you have experience others don't. Maybe you can leverage that to specialize your firm. For example, if you are a retired doctor, then you can target your firm at other doctors since you know what issues they will have. You lived it after all, nothing theoretical about it!

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➤ ORIGINAL MESSAGE

43. RE: December 2nd Ask the Expert: Breaking into the Financial Planning Industry

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RECOMMEND



Heather Zacharias-Langfield

ACTIONS ▼

Posted 2 days ago

REPLY RE-OPEN THREAD



What's the best way to decide among many ideas and focus my target market? What is the suggested number of target markets to have?

Heather Zacharias-Langfield
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➤ ORIGINAL MESSAGE

44. RE: December 2nd Ask the Expert: Breaking into the Financial Planning Industry

1

RECOMMEND



"Ask the
Expert" panelist
[Amy Artiga](#)

ACTIONS ▾

Posted 2 days ago

REPLY RE-OPEN THREAD



@Heather Zacharias-Langfield

When you're just starting out, you may not have enough knowledge and experience to choose a target market. It may be a better idea to try to gain as much exposure as possible to different areas and markets. As you see and experience different things, you will naturally be drawn to certain areas or repelled by them, which will narrow your focus. Your first job in the field doesn't need to be your dream job, look for something that will be educational and get your foot in the door. If you're trying to pick a niche client to work with, the narrower your focus, the easier it is to market to them and create efficient systems and processes. You can target several different markets, it is just more work and dilutes your focus and impact. When trying to choose a niche, consider who you enjoy working with, who can really benefit from what you have to offer (and pay for it!), and who you have expertise with (or want to develop expertise). The more unique and underserved your market, the better. However, most financial planners are still generalists, so almost any niche still has room for more planners.

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➤ ORIGINAL MESSAGE

45. RE: December 2nd Ask the Expert: Breaking into the Financial Planning Industry

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RECOMMEND



**"Ask the
Expert" panelist**
Aaron Anderson

ACTIONS ▼

Posted 2 days ago

REPLY RE-OPEN THREAD



Hi @Heather Zacharias-Langfield

I would say that's next to impossible starting out. Honestly, it's something I've given thought to as it's a common suggestion from the "how to grow your business" people, but I've never been able to. I just can't get past turning people away who might be a good fit but aren't in my "niche" if I had one. If I focus on doctors, I turn away lawyers. If I focus on white collar professionals, I could turn away blue collar workers who might need my help even more.

I guess once you grow big enough to support yourself, you can start finding your niche by deciding what types of clients you like to work with. I have a friend with a lawn care business who is successful enough that he only installs and maintains sprinkler systems; he gave up mowing and weed whacking years ago. Our field tends to do the same with account minimums since we don't want to stretch ourselves too thin on a time per client basis (our firm only takes on people with \$100K or more except in rare circumstances).

But, as good of an idea as it might be, I've never been able to pull the trigger on it. It's hard enough bringing in new clients without having to eliminate some from contention because they are outside the niche.

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➤ ORIGINAL MESSAGE

46. RE: December 2nd Ask the Expert: Breaking into the Financial Planning Industry

0

RECOMMEND



"Ask the Expert" panelist
Ryan Kleiss

ACTIONS ▼

Posted 2 days ago

REPLY RE-OPEN THREAD



@Heather Zacharias-Langfield,

I find this question interesting!

I started out being a generalist many years ago and started to figure out my "why," and that led me to where my practice is now.

You often find you attract those that are most like yourself, so for me I enjoy working with business owners and like minded self starters.

Suggest start to look for traits you would enjoy having in clients and those you feel you can serve deeply. This gives you an advanced screening process to work from, because you know whether or not you will work with someone from the start. This also allows you to have criteria that can help you mold your book of business, but also make it easier to manage. Are there certain aspects you don't want? Is there a certain social club (golf course, Rotary, Kiwanis) that

you frequent and give your time/talent towards that you would want to work with? Answering some of these questions, while also figuring out your own strengths/weaknesses, will help guide you on your path to find your target market.

Ryan Kleiss, CFP®, ChFC®, CLU®, AAMS®, CRPC®, CRPS®
Financial Advisor
Edward Jones

➤ ORIGINAL MESSAGE

47. RE: December 2nd Ask the Expert: Breaking into the Financial Planning Industry

0

RECOMMEND



Sara Maloney

Posted 2 days ago

REPLY RE-OPEN THREAD

Experts, do you have any advice to provide to a career changer about how to get into financial planning?

Sara Maloney
Community Manager
CFP Board
candidateforum@cfpboard.org

➤ ORIGINAL MESSAGE

48. RE: December 2nd Ask the Expert: Breaking into the Financial Planning Industry

0

RECOMMEND



"Ask the Expert" panelist
Ryan Kleiss

ACTIONS ▼

Posted 2 days ago

REPLY RE-OPEN THREAD



@Sara Maloney,

That is a great question! I came into the industry right out of college so its a bit harder for me to answer. Though, I would suggest you have to find out where your core strengths are to start. Are you better at the math side? Are you better at personal relationships? If you know the answers to those questions, you can normally narrow down your focus for a career in financial planning. Some folks feel they can enter the business and it automatically takes off like a rocket, it certainly doesn't! I would highly recommend looking to transition from how your current field will translate into financial planning, starting there would give you comfort transitioning into this business.

Ryan Kleiss, CFP®, ChFC®, CLU®, AAMS®, CRPC®, CRPS®
Financial Advisor
Edward Jones

➤ ORIGINAL MESSAGE

49. RE: December 2nd Ask the Expert: Breaking into the Financial Planning Industry

0

RECOMMEND



"Ask the Expert" panelist
[Amy Artiga](#)

ACTIONS ▼

Posted 2 days ago

REPLY RE-OPEN THREAD



@Sara Maloney

One quick thing: Realize that your previous career may be a great asset that allows you to specialize and set yourself apart. If you, for example, were a teacher in the Portland Public School system, then you already understand not only the pain points that most teachers face, but also their benefits, compensation packages, etc. The same would apply if you were an engineer for International Paper or something like that. You could really set yourself apart marketing to those in your old field because you understand their issues and opportunities better than any other financial planner out there. My favorite story is of a career changer who had worked for Chick-Fil-A corporate who partnered with another advisor and now they have an fast-growing, incredibly successful practice exclusively serving Chick-Fil-A franchise owners.

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➤ ORIGINAL MESSAGE

50. RE: December 2nd Ask the Expert: Breaking into the Financial Planning Industry

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RECOMMEND



"Ask the Expert" panelist
Diana Yanez

ACTIONS ▼

Posted 2 days ago

REPLY RE-OPEN THREAD



As a career changer coming in with work experience elsewhere has been really helpful! I've been able to streamline a lot of what my company was doing because I brought in new ideas AND they're open to it. It was important to find a firm that would welcome my input - and two years in it's been a great success! I talked about my organization skills, interpersonal experiences, and project management experience; all things I learned at work, not at college. It's a blessing for a firm to find a really skilled career changer because this is a people business, and being better with people takes time and maturity. I am glad to have come into this field at 31 as opposed to 21 after college.

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➤ ORIGINAL MESSAGE

51. RE: December 2nd Ask the Expert: Breaking into the Financial Planning Industry

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RECOMMEND



**"Ask the
Expert" panelist**
Aaron Anderson

ACTIONS ▼

Posted 2 days ago

REPLY RE-OPEN THREAD



@Sara Maloney

Since the others answered very well, I'll twist the question a bit and advise to make sure that is a career change you want to make. Why are you doing it? Is it a good fit for you personally?

I say that because switching has been a major adjustment for me that I would likely do again if I travelled back in time, but with my eyes more open. I was a college professor and when my father-in-law offered, I decided to take advantage of the opportunity. But it's the little things that I've had, and still have, trouble adjusting to even after almost seven years.

I was used to being in front of a classroom all day, walking around, talking to students, working independently. When the day was done, I was done. I never worried about filling classes as they always filled up within the first few hours of opening registration.

Now, I sit all day staring at a computer screen, watching market news, rarely talking to anyone, with a boss breathing down my neck. I go home, but the stresses of work still churn through my mind. Even though the business is going well, I still worry daily about how to grow it, what to do to continue on an upward trajectory as our client base ages, etc.

My primary life purpose, so to speak, is still there: helping others reach their goals. But it's the secondary things that I didn't even consider before switching.

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➤ ORIGINAL MESSAGE

52. RE: December 2nd Ask the Expert: Breaking into the Financial Planning Industry

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RECOMMEND



Heather Zacharias-Langfield

ACTIONS ▼

Posted 2 days ago

REPLY

RE-OPEN THREAD



What is the best way to explore pension portfolio management positions?

 Heather Zacharias-Langfield
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➤ ORIGINAL MESSAGE

53. RE: December 2nd Ask the Expert: Breaking into the Financial Planning Industry

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RECOMMEND



"Ask the Expert" panelist
Diana Yanez

ACTIONS ▼

Posted 2 days ago

REPLY RE-OPEN THREAD



@Heather Zacharias-Langfield I don't have experience with this personally, however I do have a friend who works in that field. I'd suggest you look through your LinkedIn network to get introduced to people in pension portfolio management. Find me on LinkedIn and I'll try to make an introduction.

Diana Yanez
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(442)250-9979

► ORIGINAL MESSAGE

54. RE: December 2nd Ask the Expert: Breaking into the Financial Planning Industry

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RECOMMEND



Sara Maloney

Posted 2 days ago

REPLY RE-OPEN THREAD



Thank you to everyone for joining our Ask the Expert session and an especially big thank you to our panelist of experts! We saw some great advice and information posted today.

This discussion thread will remain on the Candidate Forum for you to come back to and read.

 Sara Maloney
 Community Manager
 CFP Board
candidateforum@cfpboard.org

➤ ORIGINAL MESSAGE

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