

## My Certification Journey

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Where do I start? Where does *any* story start? I guess it starts with me in college. No, before. I was never a good student. I tried as hard as the A students, but ended up with B's no matter how much I studied. Knowing that, I still knew that I wanted to be an accountant—or so I thought I did. I love to nerd out, but I'm never the smartest person in a room. I was nearing the end of my core undergrad classes and starting to get into electives when I see Personal Financial Planning 4000. The description was enticing enough for me to take it just for my own knowledge. I had no idea that class would be my catalyst to becoming a CFP® professional. There I was, just some kid in metal t-shirts and the hair to prove I belonged in the metal clubs when I got interested in the puzzle that is a financial plan. I was fortunate enough to have a CFP® professional teaching that class. He introduced me to emergency funds, Burton Malkiel's *A Random Walk Down Wall Street*, credit scores, IRAs, and Roth accounts—the works. I was hooked from then on. In fact, I so hooked that I got an A in that class without “trying” because it was so much fun. I was on the road to CPA, and I intended on finishing as an accountant and work in taxes long enough to earn the CPA and eventually transition into planning.

I graduated in January 2008, arguably one of the easiest times to find a job. I did manage to land a public accounting role and prepared taxes for small businesses and individuals. Then on October 24, 2008, I get my first panicked call: my dad. Thanks to knowing the tip of the iceberg about market corrections and crashes, I told him to ignore the news and stick to his work and keep contributing to his retirement. Fortunately, he listened and stayed the course. That firm felt the economic crunch and laid off half the staff by late 2009; I was part of that group. So much for becoming a CPA, much less a financial planner. But that was okay. It turns out that I like taxes, but I don't love working as an accountant. They did me, and my sleep cycle, a favor by getting me out of public accounting.

I then landed a position at a bank as a credit analyst, and I figured that maybe one day I could use that to get into planning. It was...work. It gave me income, but I didn't love what I did. Maybe it was this boredom, but for whatever reason I started reading more. This time it wasn't fiction. Somehow, I stumbled upon the book that probably changed my life: *Quiet* by Susan Cain. Main bullet point: being introverted is a powerful thing. You see, one thing holding me back for so long was my apprehension of being highly introverted in a seemingly extroverted profession. Boy was I wrong. Dead wrong, even. Some of the best planners I know (and would end up working for) are proudly introverted. My biggest takeaway from that book was that I, an introvert, could be an amazing planner *because of* my personality. And then I started thinking more about that. What is it people want from an advisor? It isn't a nice smile and bespoke suits; it's a good listener with empathy, reasoning, and trustworthiness. If my desire to be a planner was a pilot flame in college, it became a roaring bonfire almost overnight.

Within a week from reading that book, I'm on the phone with a teacher from my college asking about how to earn the CFP® marks. He tells me that a certificate course would be more

effective at preparing me than taking the one finance class I needed as a postgraduate. I'm enrolled in a CFP® certificate course within a month, and that's when the strangest thing in my life happened to me as a student: I set the curve. I was crushing these classes. They were amazing and energizing, and they satiated something inside of me. For the first time, I thought I might become a CFP® professional. And then my bank reorganized and I was laid off. Again. So much for me getting into planning through the bank.

At least this time I had a plan. I worked part-time in retail as I was wrapping up my classes, and it was time to schedule sitting for the CFP® exam. I wanted to take this as soon as possible, and I gave myself enough time to study. I was doing okay with the study program since it was still fun to learn the material. I sat for the exam and I absolutely bombed it. It wasn't even close. So much for my good grades.

That one hurt. I've failed a lot of exams, and while I care about doing well, none hurt as much as this because it was the one I wanted to pass the most. At that point, I thought that I just needed to study more, so I set out to study more for my second go at it. After all, studying more got me through every other exam I failed. Why wouldn't it work this time?

I took it again with similar results, and now I was devastated. Passing after that felt like a pipe dream. I was thinking that maybe everyone was right and this wasn't for me. I'm not one to quit things easily (8-8-2-4 Kolbe-A), and this was no exception. Call it stubbornness or grit or perseverance, but something kept my passion for planning alive. Is this what the Finnish word *sisu* embodies? By this point, I was a member of the Financial Planning Association, I had attended a few conferences, and I was reading voraciously everything I could about financial planning. I even fired up my *print* subscription to *The Wall Street Journal* for the Wealth Management section—something I used to read habitually in college but dropped as a habit after graduation. I was fully in it without actually being it. I couldn't quit now. I had to pass. But how?

I changed providers from Dalton to Zahn. (Now's the time for me to disclose that I don't endorse any one program. All programs are effective and pass Candidates, but all of them are a little different.) Zahn seemed like a good change of pace for me. I signed up for the live review in town, which was taught by Ken Zahn himself. I knew I was in the right place when one of the first things he said was that he didn't care how good we were as planners because all he cared about was getting us to pass the exam. Perfect! I didn't care about anything else other than passing the exam. I threw myself into the exam again. 300+ more hours. This time felt different! Same results.

Something interesting happened this time. While I was cynical and resented after failing a second time, I was inspired and eager after failing for the third time because I was close to passing. It meant that I was moving forward. I failed better! This is reference to Samuel Beckett's "Ever tried. Ever failed. No matter. Try again. Fail again. Fail better." While I was eager to test as soon as possible, I had to wait a year. That turned out to be a gift. I'm not the

one to jump into something with both feet; I tend to dwell on ideas before acting on them. For once, I was forced to slow down, and that turned out to be just what I needed.

I had a different approach once I was ready to put in my 300 hours again. All I needed was a pass, and all I needed to pass was improvement. This time I focused heavily on practice problems, taking note of my objectively weakest areas. It made no sense to reinforce that which was strong even if it was comfortable. I would study each section where I scored below an 80 in each practice quiz. I would also read the reasoning notes behind each question, even if I answered it correctly. I knew by this point that the exam's reasoning is consistent, so tapping into that consistency took me into the mindset of the exam. A month before I sat, I also started stressing myself for the exam by doing 100 questions in the morning when I was fresh and 100 questions at night when I was tired. I know how easy it is to lose focus during the exam. Then something amazing happened with this deliberate practice: I improved. Then my confidence, lacking throughout all of this ordeal, increased. I could say for the first time that after approximately 1,200 hours of study, I was truly ready for the exam.

I can say that November 16, 2016 was one of the happiest days of my life. Seeing "Congratulations!" as the first word of preliminary results was surreal. I just sat there stunned, in disbelief. And that's when the waterworks started. Now, I've shed a lot of tears over this exam, but never for this reason. Even thinking back to it years later, I'm overcome with that relief and gratitude.

Smash cut to a year later and I found myself in Rapid City, South Dakota as a financial planning resident, where I learned what financial life planning and financial therapy could do to improve people's lives. That year of experience was enough for me to earn the letters in April 2019. I'll never forget receiving that email from the CFP Board telling me that I was a CFP® professional. Even though I put in the time and work, part of me still couldn't believe it, so I actually called the CFP Board to verify my status. It was real.

It is real.

This profession has given me a lot of fulfillment so far, and I just want to do my part of paying it back. I know that things can seem impossible when you've failed the exam. I've been there more than once, but I want you know that it is possible to pass the exam. I'm not special. If I could pass, anyone can pass.