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# CFP BOARD

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# LIVE: JUNE 10TH ASK THE EXPERT: WOMEN IN FINANCIAL PLANNING

⊘ Thread closed by the administrator. It is viewable, but not accepting new replies.



asktheexpert

Add a tag



Sara Maloney 8 days ago

Hello everyone, Mark your calendars for our Women in Financial Planning Ask the Expert on June 1...

1. LIVE: June 10th Ask the Expert: Women in Financial Planning

0

RECOMMEND



Sara Maloney

Posted 8 days ago

Edited by Sara Maloney 2 days ago

REPLY RE-OPEN THREAD



Hello everyone,

Mark your calendars for our Women in Financial Planning Ask the Expert on June 10th from 1-2:30 pm ET! Our experts, @Angela Ribuffo, CFP®, and @Cait Howerton, CFP®, will be available to answer your questions on all things related to women in financial planning, barriers you may be facing, and ways to stay motivated in your career and journey to CFP® certification.

[Download the event to your calendar.](#)

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.

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

#asktheexpert

-----

Sara Maloney  
Community Manager  
CFP Board  
[candidateforum@cfpboard.org](mailto:candidateforum@cfpboard.org)

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## 2. RE: LIVE: June 10th Ask the Expert: Women in Financial Planning

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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:

1. 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.
2. 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.
3. 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!

#asktheexpert

-----

Sara Maloney  
Community Manager  
CFP Board

[candidateforum@cfpboard.org](mailto:candidateforum@cfpboard.org)

➤ ORIGINAL MESSAGE

3. RE: LIVE: June 10th Ask the Expert: Women in Financial Planning

0

RECOMMEND



Veronica Taylor

ACTIONS ▼

Posted 2 days ago

REPLY RE-OPEN THREAD



I've been a Creative Director at a Digital Marketing Agency for the past 20 years, I'm currently enrolled in a CFP® Program at College for Financial Planning. Any tips on how to break into the field with no formal education in Finance?

-----  
Veronica Taylor  
n/a  
Marketing Agency  
White Plains NY  
(914)582-5094  
-----

➤ ORIGINAL MESSAGE

4. RE: LIVE: June 10th Ask the Expert: Women in Financial Planning

2

RECOMMEND



Angela Ribuffo

ACTIONS ▾

Posted 2 days ago

Edited by Sara Maloney 2 days ago

REPLY

RE-OPEN THREAD ▾

Hi @Veronica Taylor, I was a career changer too and jumped in with both feet. You have more experience than you think and you will definitely know more than your clients when you are done so don't sell yourself short. Financial planning and advising is a lot about listening and helping clients navigate their situation. The planning is helped with good technology. Having your CFP will give you confidence to help your clients. In the beginning look to mentors to help you. You don't know what you don't know and they can help. Soon you'll know what you don't know and you'll be able to find the resources and then you will know what you know. Look for professional organizations like Women in insurance and Financial Services or FPA. They are a great resource! Always keep moving forward! Best of luck!

-----  
Angela Ribuffo  
Financial Advisor  
Raion Financial Strategies LLC  
Anchorage AK  
907-565-5466  
-----

➤ ORIGINAL MESSAGE

5. RE: LIVE: June 10th Ask the Expert: Women in Financial Planning

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RECOMMEND



Wendy Gregory

ACTIONS ▼

Posted 2 days ago

REPLY

RE-OPEN THREAD ▼

Do you have any thoughts on studying for the CFP as a single mother with a young child [6]? What's the timeline for the different tests leading up to the final test, and average hours per test to study? I work full time and would study after hours.

-----  
Wendy Gregory  
Financial Advisor  
Ameriprise Financial, Latitude Wealth Advisory  
Tulsa OK  
(918)388-2004  
-----

► ORIGINAL MESSAGE

6. RE: LIVE: June 10th Ask the Expert: Women in Financial Planning

1

RECOMMEND



Cait Howerton

ACTIONS ▼

Posted 2 days ago

Edited by Cait Howerton 2 days ago

REPLY

RE-OPEN THREAD ▼

I want to be realistic, but also offer hope. I used Dalton for my CFP educational curriculum. It took approximately 12 months to go through the curriculum while working 40-50 hours per week. During the educational curriculum itself, I studied approximately 12 hours per weekend and about 6 hours Monday - Thursday. During the review portion (the final 2-3 months before the CFP exam), I studied 2 hours per day on Monday - Thursday and 8-10 hours/day on Saturday and Sunday. It was tough.

If I had a child and was completing the CFP educational curriculum, I'd probably extend my educational program to 18-24 months. I would lean on family during the final 2 months of Exam review. It's tough, but if you are able to leverage your time and social network - you can do it.

-----  
Cait Howerton, MBA, AFC®, CFP®  
CERTIFIED FINANCIAL PLANNER™ Professional  
Accredited Financial Counselor®  
[cmhowerton@gmail.com](mailto:cmhowerton@gmail.com)  
-----

➤ ORIGINAL MESSAGE

7. RE: LIVE: June 10th Ask the Expert: Women in Financial Planning

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RECOMMEND



Veronica Taylor

ACTIONS ▼

Posted 2 days ago

REPLY

RE-OPEN THREAD ▼

Thank you @Angela Ribuffo for the encouraging words! I will definitely look to join more organizations.

-----  
 Veronica Taylor  
 n/a  
 Marketing Agency  
 White Plains NY  
 (914)582-5094  
 -----

➤ ORIGINAL MESSAGE

8. RE: LIVE: June 10th Ask the Expert: Women in Financial Planning

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RECOMMEND



Kaleigh Hubbard

ACTIONS ▼

Posted 2 days ago

REPLY RE-OPEN THREAD



Hello,

Thank you for meeting with us today. Do you think that working independently is more lucrative for women given that males are paid more by employers in general?

Best Regards,

Kaleigh Hubbard

-----  
 Kaleigh Hubbard  
 Administrative Assistant  
 The University of New Mexico

Albuquerque NM  
505-514-7869

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➤ ORIGINAL MESSAGE

9. RE: LIVE: June 10th Ask the Expert: Women in Financial Planning

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RECOMMEND



Angela Ribuffo

ACTIONS ▼

Posted 2 days ago

REPLY

RE-OPEN THREAD ▼

Hi @Kaleigh Hubbard Working independently allows us the ability to define our own worth but it can be tough in the beginning. When first starting out going independent will require a really good plan. Business and personal.

---

Angela Ribuffo  
Financial Advisor  
Raion Financial Strategies LLC  
Anchorage AK  
907-565-5466

---

➤ ORIGINAL MESSAGE

10. RE: LIVE: June 10th Ask the Expert: Women in Financial Planning

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RECOMMEND



Cait Howerton

ACTIONS ▾

Posted 2 days ago

Edited by Sara Maloney 2 days ago

REPLY

RE-OPEN THREAD ▾

@Kaleigh Hubbard,

If you decide to work for a firm, I think it's important to make sure that you ask the difficult questions amidst the interview process. "Does your firm offer rate parity?" "Does the firm have a formal career progression ladder?" "What is your stance on diversity and inclusion?" "Do you have metrics on the diversity of your candidacy pool?"

If you have an entrepreneurial spirit, working independently can definitely result in an excellent living. It's important to know if working for a firm or running your own firm is best for your work style.

-----  
Cait M. Howerton, MBA, AFC  
Financial Coach | CFP Candidate  
(501) 802-0320  
[cmhowerton@gmail.com](mailto:cmhowerton@gmail.com)  
Atlanta, Georgia  
-----

► ORIGINAL MESSAGE

11. RE: LIVE: June 10th Ask the Expert: Women in Financial Planning

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RECOMMEND



Nancy Meier

ACTIONS ▾

Posted 2 days ago

REPLY

RE-OPEN THREAD ▾

I would like to know if being part of a franchise is the way to go in this profession? I will be 65 when I start my new career and I do not want to be tied down to two weeks of vacation and have to report for x hours each day. In my prior career I was a work alcoholic and worked too much. At my age now I want to work 10 hours one day and maybe 4 hours the next. I want to be my own person. But if I start my practice from scratch it will be very costly and I can see the cost just to use the investment software. I plan to work for 10 to 15 years depending on how much I enjoy it. Looking to build my reserves which could not be done the past 15 years on disability. So far I am very excited about this new career. My prior career I have a masters in finance and a CPA. I lived in Europe for five years working in the pharmaceutical industry and was the Global Director of Finance. Also spent many years as an auditor and taught classes on the differences between US GAAP and International Accounting. Also write and prepared the 20F document for my company and worked on the annual report. I have always wanted to be in my own business so I would appreciate some advice as to help me get there. Thanks.

-----  
 Nancy Meier  
 none  
 currently on disability  
 Hobe Sound FL  
 (773)223-5589  
 -----

➤ ORIGINAL MESSAGE

12. RE: LIVE: June 10th Ask the Expert: Women in Financial Planning

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RECOMMEND



Nicole Hoag

ACTIONS ▼

Posted 2 days ago

REPLY RE-OPEN THREAD



Has anyone experienced attempting to incorporate more behavioral finance and "emotional" money matters into what was the traditional investment advisor practice. I find myself hitting a brick wall and being told its too touchy feely.

Thank you,  
Nicole Hoag  
Clarkston, MI

-----  
Nicole Hoag  
Investment Advisor  
Schwartz & Co.  
Clarkston MI  
(248)343-8377  
-----

➤ ORIGINAL MESSAGE

13. RE: LIVE: June 10th Ask the Expert: Women in Financial Planning

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RECOMMEND



Patty Gale

ACTIONS ▾

Posted 2 days ago

REPLY

RE-OPEN THREAD ▾

I do, @Nicole Hoag. It's not touchy feely at all. I also think it depends on who your clients are. I work with women and find they are very receptive to the idea when it's warranted. There are also quite a few men who are leading the way in financial psychology, such as Dr. Brad Klontz.

-----  
Patty Gale  
-----

➤ ORIGINAL MESSAGE

14. RE: LIVE: June 10th Ask the Expert: Women in Financial Planning

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RECOMMEND



Nancy Meier

ACTIONS ▾

Posted 2 days ago

REPLY

RE-OPEN THREAD ▾

I would be interested if there is a specific process you follow for this.

-----  
 Nancy Meier  
 none  
 currently on disability  
 Hobe Sound FL  
 (773)223-5589  
 -----

➤ ORIGINAL MESSAGE

15. RE: LIVE: June 10th Ask the Expert: Women in Financial Planning

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RECOMMEND



Angela Ribuffo

ACTIONS ▼

Posted 2 days ago

REPLY

RE-OPEN THREAD ▼

Hi @Nicole Hoag My practice is built on behavioral finance. I believe that a lot of what we do rests on changing behavior and money mindset. You still have to have a great base of fundamentals. If this is your focus don't let others stop you. Hone your skills. Active listening, open ended questions etc. Read books by Nick Murray! Keep on keeping on!

-----  
 Angela Ribuffo  
 Financial Advisor  
 Raion Financial Strategies LLC  
 Anchorage AK  
 907-565-5466

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➤ ORIGINAL MESSAGE

16. RE: LIVE: June 10th Ask the Expert: Women in Financial Planning

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RECOMMEND



Cait Howerton

ACTIONS ▼

Posted 2 days ago

Edited by Sara Maloney 2 days ago

REPLY

RE-OPEN THREAD ▼

@Nicole Hoag,

Definitely! I think the behavioral aspects of money are just as important if not sometimes more important than the technical aspects. I recommend joining the Association for Financial Counseling and Planning Education or the Financial Therapy Association to expand on your skillset and be around others who share your same values regarding planning. Check out the book Financial Planning 3.0 and Advice that Sticks by Moira Somers, PhD.

-----

Cait M. Howerton, MBA, AFC  
Financial Coach | CFP Candidate  
(501) 802-0320  
[cmhowerton@gmail.com](mailto:cmhowerton@gmail.com)  
Atlanta, Georgia

-----

➤ ORIGINAL MESSAGE

17. RE: LIVE: June 10th Ask the Expert: Women in Financial Planning

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RECOMMEND



Candida Hinton

ACTIONS ▾

Posted 2 days ago

REPLY

RE-OPEN THREAD ▾

Hi @Nicole, great question! The regulations are changing, with a higher requirement for "knowing your customer" - this means beyond their "data" so familiarity and comfort in discussing the client's attitudes and emotions along with data would make for an advisor that "connects" with clients. In particular, there have been lots of studies about women and behavioral consumerism WHY SHE BUYS by Bridget Brennan @FemaleFactorCorp You will find your voice and those who will trust it will flock to you. All the best, Candi

-----  
Candida J. Hinton  
Investment Advisor Representative  
Transamerica Financial Advisors, Inc.  
Flushing, New York  
Phone: 347-262-4505  
-----

➤ ORIGINAL MESSAGE

18. RE: LIVE: June 10th Ask the Expert: Women in Financial Planning

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RECOMMEND



Nicole Hoag

ACTIONS ▼

Posted 2 days ago

REPLY

RE-OPEN THREAD ▼

Thank you all for the great resources! I never knew so much was out there! I have often been told by my direct supervisor that we are financial advisors not social workers. I joked with my own therapist that my mother always said I should have been a therapist but I was too opinionated, but I really want to be the financial social worker. Now I find out that this really does exist!!!! I am beyond excited to see that 1. This is not a pipe dream 2. People can do it and make a living from it 3. I am not "just being a girl".

Thank you all for this!

-----  
Nicole Hoag  
Investment Advisor  
Schwartz & Co.  
Clarkston MI  
(248)343-8377  
-----

▶ ORIGINAL MESSAGE

19. RE: LIVE: June 10th Ask the Expert: Women in Financial Planning

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RECOMMEND



Lorena Munoz-Holladay

ACTIONS ▼

Posted 2 days ago

REPLY RE-OPEN THREAD



I'm glad I'm in. My question is related to obtaining a CFP certification before starting looking for a job. I don't want to work just selling life insurance for the big companies; I'd like to work for a firm that charges by the plan. I'm not sure how to approach this change in careers. I have 12 years of banking experience, from the front line all the way to loan officer. But due to a merger, my position was eliminated. Now I'm contemplating the advisory side, I really like to help people, but I'm not interested in a position 100% commission based on sales. Any advise?

-----  
Lorena Munoz-Holladay  
Bank Analyst  
None  
Winston Salem NC  
336-287-4184  
-----

► ORIGINAL MESSAGE

20. RE: LIVE: June 10th Ask the Expert: Women in Financial Planning

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RECOMMEND



Angela Ribuffo

ACTIONS ▼

Posted 2 days ago

Edited by Sara Maloney 2 days ago

REPLY

RE-OPEN THREAD ▼

Hi @Lorena Munoz-Holladay,

There are plenty a firms that are fee only and charge a planning fee with no products. There are also hybrid firms where they charge a fee for planning but also manage assets AUM. This where I think your search should begin. You can do a google search and find lists of firms in your area like these. You can look at organizations like FPA and of course networking and letting people know what your looking for is a great way to possibly get warm introductions.

-----  
Angela Ribuffo  
Financial Advisor  
Raion Financial Strategies LLC  
Anchorage AK  
907-565-5466  
-----

➤ ORIGINAL MESSAGE

21. RE: LIVE: June 10th Ask the Expert: Women in Financial Planning

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RECOMMEND



Candida Hinton

ACTIONS ▼

Posted 2 days ago

REPLY

RE-OPEN THREAD ▼

Thank you @Angela and @Lorena - This is an inspiring post! I have AUM and on track with my experience while completing education and other CPF requirements (haven't taken the CFP Exam yet). I would like to offer fee based planning with products in the beautiful future that I am creating now! Best regards, Candi

-----  
Candida J. Hinton

Investment Advisor Representative  
Transamerica Financial Advisors, Inc.  
Flushing, New York  
Phone: 347-262-4505  
-----

➤ ORIGINAL MESSAGE

22. RE: LIVE: June 10th Ask the Expert: Women in Financial Planning

1

RECOMMEND



Cait Howerton

ACTIONS ▼

Posted 2 days ago

Edited by Sara Maloney 2 days ago

REPLY

RE-OPEN THREAD ▼

@Lorena Munoz-Holladay,

If you're able to sit for your series 65, you can fast track getting hired before finishing your CFP curriculum. I myself struggled to find my way into real financial planning versus simply life insurance or annuity sales. I was able to do so by becoming a financial coach who works for a company that focuses in financial wellness. This is one route. Another is to find a position as a paraplanner or an associate financial planner. I recommend following simply paraplanner, the CFP Board job board, the NAPFA job forum, join NAPFA Genesis Facebook group, join the FPA Activate Facebook group, and follow New Planner Recruiting.

Many of the resources above are focused on NexGen planners, but the content will be relevant to career changers as well. Lastly, the CFP Board has scholarships and program available to career changers.

-----  
Cait Howerton, MBA, AFC®, CFP®

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Accredited Financial Counselor®  
[cmhowerton@gmail.com](mailto:cmhowerton@gmail.com)  
-----

➤ ORIGINAL MESSAGE

23. RE: LIVE: June 10th Ask the Expert: Women in Financial Planning

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RECOMMEND



Myriam Lerma

ACTIONS ▼

Posted 2 days ago

REPLY RE-OPEN THREAD



Hi, I'm a career changer so looking for advise on how to speed up the process of experience hours required for certification. Thank you!

-----  
Myriam Lerma  
Independent Consultant  
Independent  
Galesburg MI  
(269)201-2436  
-----

➤ ORIGINAL MESSAGE

24. RE: LIVE: June 10th Ask the Expert: Women in Financial Planning

1

RECOMMEND



Cait Howerton

ACTIONS ▼

Posted 2 days ago

REPLY

RE-OPEN THREAD ▼

@Myriam Lerma,

Great question. Getting all of your hours is a tough feat unless you're hired full-time. I would get involved with FPA Pro Bono, volunteer with the AFCPE, find non-profits where you can offer financial coaching or financial planning advice, sign up for remote paraplanning through Simply Paraplanner, contact local financial planners and see if they are willing to offer you an internship or see if you're able to complete a remote externship.

-----  
Cait Howerton, MBA, AFC®, CFP®  
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[cmhowerton@gmail.com](mailto:cmhowerton@gmail.com)  
-----

► ORIGINAL MESSAGE

25. RE: LIVE: June 10th Ask the Expert: Women in Financial Planning

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RECOMMEND



Myriam Lerma

ACTIONS ▼

Posted 2 days ago

REPLY

RE-OPEN THREAD ▼

Cait, Thank you for the suggestions! Will start my research.

-----

Myriam Lerma  
Independent Consultant  
Independent  
Galesburg MI  
(269)201-2436

-----

► ORIGINAL MESSAGE

26. RE: LIVE: June 10th Ask the Expert: Women in Financial Planning

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RECOMMEND



Jessica Ellyson

ACTIONS ▼

Posted 2 days ago

REPLY

RE-OPEN THREAD



Hello!

I came with about ten questions, but it seems like other folks have asked at least five of them for me so I'll watch for those answers. Here are the rest:

1. Any advice for moms of babies trying do a career shift while holding a baby?
2. I have been told that I don't have enough experience to be hired for advisory jobs. But at a certain point, someone needs to just take a chance on you so you can get the experience. This also coincides with what feels like a female/admin ceiling. Thoughts?
3. I completed most of the requirements for the CFP last year. Since then, I've had a baby and have been out of the field for 6 months and am VERY nervous to pick up the books and study/take the exam. Especially with the pandemic, economy and social fluctuations. I feel a need to ball up, rather than put my heart and soul into the exam. Any encouraging works?

-----  
 Jessica Ellyson  
 Private Bank Associate  
 NW Legacy Law  
 Vancouver WA  
 (360)773-6723  
 -----

➤ ORIGINAL MESSAGE

27. RE: LIVE: June 10th Ask the Expert: Women in Financial Planning

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RECOMMEND



Angela Ribuffo

ACTIONS ▼

Posted 2 days ago

REPLY

RE-OPEN THREAD ▼

Hi @Jessica Ellyson Let me start with your #3. I call the feeling of wanting to "ball up" the pandemic fog. In the midst of everything Covid it's a fight or flight response. We're told there

is a horrible thing happening, stay home, shelter in place. This plays on your psyche. Clients need us more than ever right now. The industry and profession needs more women right now! If this is a profession you really want don't let Covid get in your way!

As for question #1 my babies are in there 30s so I'm not much help here except to say that this is a career that lends itself to moms with babies. If you are with the right firm you will have the ability for flexibility of your schedule.

As for question# 2 Advisory is a really broad term so I'm not sure how you are using it. Are you looking at Associate Financial Advising positions so you can learn from others with on the job training so to speak or are you talking about becoming a money/wealth manager? Each of these require different sub set of skills so defining what it is your looking to do first may be helpful in the job search. Once you have done this then you can tailor your search to firms that will help you get that experience.

-----  
 Angela Ribuffo  
 Financial Advisor  
 Raion Financial Strategies LLC  
 Anchorage AK  
 907-565-5466  
 -----

➤ ORIGINAL MESSAGE

28. RE: LIVE: June 10th Ask the Expert: Women in Financial Planning

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RECOMMEND



Jessica Ellyson

ACTIONS ▼

Posted 2 days ago

REPLY

RE-OPEN THREAD ▼

Thank you @Angela Ribuffo!

-----  
 Jessica Ellyson  
 Private Bank Associate  
 NW Legacy Law  
 Vancouver WA  
 (360)773-6723  
 -----

➤ ORIGINAL MESSAGE

29. RE: LIVE: June 10th Ask the Expert: Women in Financial Planning

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RECOMMEND



Cait Howerton

ACTIONS ▼

Posted 2 days ago

REPLY

RE-OPEN THREAD ▼

@Jessica Ellyson,

**1. Any advice for moms of babies trying to do a career shift while holding a baby?**

Lots and lots of coffee. If you're able to find a role that is family-friendly, that's where I'd start. Many Registered Investment Advisory firms are willing to hire remotely or are willing to offer flexible hours. If you are at a point where you are pursuing the educational requirements for certification or licensure, know that it's a marathon, not a sprint. Don't compare your speed of progress to those who are single without kids. If it takes you 12-24 months to complete the education while also being a parent, that's a.o.k. Lastly, if you have a partner - lean on them. Partnered moms often work two jobs. One during the day, and the second of being a parent at night. If you have a spouse or partner, remember that it's important to make sure that they are helping carry half of the load. If you're doing this as a

single parent, you're already a superhero. Stay the course and focus on the end goal while also raising your little ones!

**2. I have been told that I don't have enough experience to be hired for advisory jobs. But at a certain point, someone needs to just take a chance on you so you can get the experience. This also coincides with what feels like a female/admin ceiling.**

**Thoughts?**

Search for firms that focus on their diversity of hiring. Look at who works there - are there women, LGBTQ+, and black, brown, and Asian people? These are typically the firms who will take a chance on hiring someone for an Associate Financial Advisor or Planner role. Also, if a paraplanner role comes available, take it - work it for a year then find a new role if they're not willing to offer you a clear career path.

**3. I completed most of the requirements for the CFP last year. Since then, I've had a baby and have been out of the field for 6 months and am VERY nervous to pick up the books and study/take the exam. Especially with the pandemic, economy and social fluctuations. I feel a need to ball up, rather than put my heart and soul into the exam. Any encouraging works?**

What you're feeling makes complete sense. Caring for a child is a full-time job in itself. Couple this with a very disheartening social and economic climate, it's enough to make most want to retreat into comfort and solace. I would say to take your time. Process emotions as they come up. Get to a place to where you feel that you have a routine to parenting. Then focus on finding your passion for this profession. Find out why you want to have your CFP. What is it about this profession that lights you up. If we have to get up to go to work, it'll always be a four letter word. It's a lot easier to have passion for something and do hard things. Remind yourself WHY you want to be a financial planner. This will be the fuel to keep you going through the late nights and study sessions. Once you have found this passion again, set a goal for when you'd like to take the exam. Then steadily reacquaint yourself with the material. Even if it's just a chapter a day of reading. I do highly recommend the Zahn review program. Give yourself 4-5 months to review before taking the exam. Push push push as hard as you can in the last two months prior to sitting for the test.

-----  
Cait Howerton, MBA, AFC®, CFP®  
CERTIFIED FINANCIAL PLANNER™ Professional  
Accredited Financial Counselor®  
[cmhowerton@gmail.com](mailto:cmhowerton@gmail.com)  
-----

➤ ORIGINAL MESSAGE

30. RE: LIVE: June 10th Ask the Expert: Women in Financial Planning

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RECOMMEND



Jessica Ellyson

ACTIONS ▼

Posted 2 days ago

REPLY

RE-OPEN THREAD ▼

@Cait Howerton , I can't tell you how grateful I am for your words of wisdom. I was even looking at Zahn! The Dalton review was included with my CFP education through BU, but it was so brutal and I constantly felt bogged down. Zahn keeps up a good clip. @Angela Ribuffo

-----  
Jessica Ellyson  
Private Bank Associate  
NW Legacy Law  
Vancouver WA  
(360)773-6723  
-----

➤ ORIGINAL MESSAGE

31. RE: LIVE: June 10th Ask the Expert: Women in Financial Planning

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RECOMMEND



Cait Howerton

ACTIONS ▼

Posted 2 days ago

Edited by Sara Maloney 2 days ago

REPLY

RE-OPEN THREAD ▼

@Jessica Ellyson You're absolutely welcome! Reach out to me at [cmhowerton@gmail.com](mailto:cmhowerton@gmail.com) and we can get a call scheduled if you'd like additional CFP exam tips. <3

-----  
Cait Howerton, MBA, AFC®, CFP®  
CERTIFIED FINANCIAL PLANNER™ Professional  
Accredited Financial Counselor®  
[cmhowerton@gmail.com](mailto:cmhowerton@gmail.com)  
-----

► ORIGINAL MESSAGE

32. RE: LIVE: June 10th Ask the Expert: Women in Financial Planning

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RECOMMEND



Lorena Munoz-Holladay

ACTIONS ▼

Posted 2 days ago

REPLY

RE-OPEN THREAD ▼

@Cait Howerton and @Angela Ribuffo- your advice is so greatly appreciated !!!!! - thanks for taking the time to respond so in depth :)

-----  
Lorena Munoz-Holladay  
Bank Analyst  
None  
Winston Salem NC  
336-287-4184  
-----

➤ ORIGINAL MESSAGE

33. RE: LIVE: June 10th Ask the Expert: Women in Financial Planning

0

RECOMMEND



Veronica Taylor

ACTIONS ▼

Posted 2 days ago

REPLY RE-OPEN THREAD



When is it appropriate to use CFP® candidate on a resume?

-----  
Veronica Taylor  
n/a  
Marketing Agency  
White Plains NY  
(914)582-5094  
-----

➤ ORIGINAL MESSAGE

34. RE: LIVE: June 10th Ask the Expert: Women in Financial Planning

0

RECOMMEND



Cait Howerton

ACTIONS ▼

Posted 2 days ago

Edited by Sara Maloney 2 days ago

REPLY

RE-OPEN THREAD ▼

@Veronica Taylor,

If you've started the educational requirements to sit for the CFP® exam, you are eligible to use *Candidate for the CFP® Certification* on your resume.

-----  
Cait Howerton, MBA, AFC®, CFP®  
CERTIFIED FINANCIAL PLANNER™ Professional  
Accredited Financial Counselor®  
[cmhowerton@gmail.com](mailto:cmhowerton@gmail.com)  
-----

➤ ORIGINAL MESSAGE

35. RE: LIVE: June 10th Ask the Expert: Women in Financial Planning

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RECOMMEND



Veronica Taylor

ACTIONS ▼

Posted 2 days ago

REPLY

RE-OPEN THREAD ▼

@Cait Howerton that's good to know, thank you!

-----  
 Veronica Taylor  
 n/a  
 Marketing Agency  
 White Plains NY  
 (914)582-5094  
 -----

► ORIGINAL MESSAGE

36. RE: LIVE: June 10th Ask the Expert: Women in Financial Planning

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RECOMMEND



Atiya Smith

ACTIONS ▼

Posted 2 days ago

REPLY RE-OPEN THREAD



Hi, thank you for having this forum today. I recently graduated with my Master's in Financial Planning. I have obtained my CA Life & Health and recently passed the SIE exam and I'm still studying for the CFP that's now scheduled for September. My current challenges are where to start my career. I have received multiple job offers with different firms and have also accepted the offer to interview with a bank. Many of my colleagues have given me input on the differences in working for a financial firm vs. a bank's wealth management division in terms of having the flexibility to work with clients as you may desire. Most lean away from banks due to more stringent policies with banks. However, I haven't determined how to research this on my own. I'm very skeptical because my former career was as an Army HR Officer, but my passion has always been in financial planning. So, I don't know this industry very well.

There are some things I know for sure I'd prefer in a firm when I get started and that is one that has a diversity inclusion program, not affiliated with an insurance company, has established clients, a minimum base salary, and the ability to educate communities. Most of the companies I've interviewed with or researched have some of these characteristics, but it's been difficult for me to assess the culture. What would you recommend as the best approach to researching the company's culture without solely relying on what they market on their webpage?

Thank you!

-----  
Atiya Smith  
Student  
Golden Gate University  
Morgan Hill CA  
(650)279-6621  
-----

➤ ORIGINAL MESSAGE

37. RE: LIVE: June 10th Ask the Expert: Women in Financial Planning

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RECOMMEND



Angela Ribuffo

ACTIONS ▼

Posted 2 days ago

REPLY

RE-OPEN THREAD ▼

Hi @Atiya Smith First ,Thank you for your service! I too, an a veteran and career changer. When researching the companies look to see if they have a diveristy program of any kind? Are they involved in the professional community and support them such as Conference for African American Financial Professionals, Women in Insurance and Financial Services, Financial Planning Association? What internal programs do they have that support diversity and how do you get involved? This is also a great interview question becuase it comes from an involvement perspective but it will help flush out their thought process. Check out InvestmentNews Diversity and Inclusion award recipients and honorable mentions is the firm listed there?

As for Banking versus Financial firms it really comes down to your preference. You have flushed out what you want now it's a matter of which will give it to you. You may start with one and find it's not the right fit. There's no harm no foul there.

-----  
 Angela Ribuffo, CFP, RICP, ChFC, CDFA,CLTC  
 President & Financial Advisor  
 Raion Financial Strategies LLC  
 Anchorage AK  
 907-565-5466  
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► ORIGINAL MESSAGE

38. RE: LIVE: June 10th Ask the Expert: Women in Financial Planning

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RECOMMEND



Atiya Smith

ACTIONS ▼

Posted 2 days ago

REPLY

RE-OPEN THREAD ▼

@Anegla Ribuffo

Thank you for your service as well, Angela! We have very similar career experiences, however, I only served 23+ years though. I admire your accomplishments and your commitment to being honest, fair, and authentic as a professional. Thank you and all the others in this forum for taking the time to provide the input you all have today. This was an essential forum and I hope to participate in future forums such as this.

-----  
Atiya Smith  
Student  
Golden Gate University  
Morgan Hill CA  
(650)279-6621  
-----

► ORIGINAL MESSAGE

39. RE: LIVE: June 10th Ask the Expert: Women in Financial Planning

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RECOMMEND



Anne Dandy

ACTIONS ▼

Posted 2 days ago

REPLY

RE-OPEN THREAD



Good afternoon everyone! I am currently enrolled in my 6th class through Boston University and will complete it and the Capstone course over the next couple of months. I am registered for the Brett Danko review in Boston in October and plan to pass the exam in November. I have 8 years in the wealth management industry and have my Series 7 and Series 66 designations. My question to the experts is: How do you balance advocating for yourself and breaking out of the "box" you may have been placed in while also respecting the opportunity you have been given to have a seat at the table? I find myself (after years of being in administrative roles) feeling "unseen" when an advisor position is mentioned, even though that is what I have been working towards for years. I may even need to leave my firm if they are unwilling to give me the opportunity that they seem to freely give men. It is a big leap to go to a commission based income and although I am scared, I know that this is my passion. Thank you! #asktheexpert

-----  
 Anne Dandy  
 Registered Client Associate  
 RBC Wealth Management  
 Portland ME  
 -----

➤ ORIGINAL MESSAGE

40. RE: LIVE: June 10th Ask the Expert: Women in Financial Planning

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RECOMMEND



Angela Ribuffo

ACTIONS ▼

Posted 2 days ago

REPLY

RE-OPEN THREAD ▼

Hi @Anne Dandy I have a question for you? Have you actually told them what it is you want? That you want to become and advisor? If you haven't you should. Also look for a

mentor/advocate and sponsor in your firm. They may speak for you. They may be able to help you tailor your conversation to express your desire in a way that is culturally acceptable to your firm. Of course if you have made your wants known and you are not getting support to move forward it could be time to move on unfortunately. Men tend to ask for what they want and sometimes we, women, feel that they will "see the hard work we are doing and move us forward because of the work." I would say in a respectful way ask for what you want. You may be surprised and get it.

-----  
Angela Ribuffo, CFP, RICP, ChFC, CDFA, CLTC  
President & Financial Advisor  
Raion Financial Strategies LLC  
Anchorage, AK  
907-565-5466  
-----

➤ ORIGINAL MESSAGE

41. RE: LIVE: June 10th Ask the Expert: Women in Financial Planning

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RECOMMEND



Cait Howerton

ACTIONS ▼

Posted 2 days ago

REPLY

RE-OPEN THREAD ▼

@Anne Dandy ,

It sounds like you know your stuff and have put in the work for your profession! Good luck to you as you are soon to begin the review process to sit for the CFP® exam!

I second @Angela Ribuffo's comment in that working with your leadership team to ask

for what you want may be the best course of action. Help them craft a career path for you. If they aren't willing to recognize the work that you have put in via your years of experience, education, and certifications, then it may be best to navigate to a firm where you will be celebrated. Remember - an employer and an employee should have a mutualistic relationship. It is an opportunity for an employee to be a member of the team, but it is also an opportunity for an employer to have the employee's knowledge, skill set, perspective, and presence on their team.

Make sure that you know your worth, and when the time for hard conversations comes - carry yourself with as much confidence as a below-average man! ;)

-----  
Cait Howerton, MBA, AFC®, CFP®  
CERTIFIED FINANCIAL PLANNER™ Professional  
Accredited Financial Counselor®  
[cmhowerton@gmail.com](mailto:cmhowerton@gmail.com)  
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➤ ORIGINAL MESSAGE

42. RE: LIVE: June 10th Ask the Expert: Women in Financial Planning

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RECOMMEND



Jessica Ellyson

ACTIONS ▼

Posted 2 days ago

REPLY

RE-OPEN THREAD ▼

@Anne Dandy  
Following this, my experience has been very similar.

-----

Jessica Ellyson  
Private Bank Associate  
Umpqua Private Bank  
Vancouver WA  
(360)773-6723

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▶ ORIGINAL MESSAGE

43. RE: LIVE: June 10th Ask the Expert: Women in Financial Planning

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RECOMMEND



Michele Sarna

ACTIONS ▼

Posted 2 days ago

REPLY RE-OPEN THREAD



Do you think it's harder for women to pass the test since we all have so many responsibilities with family, work, etc?

---

Michele Sarna  
760-932-0930

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▶ ORIGINAL MESSAGE

44. RE: LIVE: June 10th Ask the Expert: Women in Financial Planning

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RECOMMEND



Angela Ribuffo

ACTIONS ▾

Posted 2 days ago

REPLY

RE-OPEN THREAD ▾

Hi @Michele Sarna I do. It's not that we aren't capable it a matter of multiple responsibilities. This is one exam where multi tasking doesn't work well. We have to focus.

-----

Angela Ribuffo, CFP, RICP, ChFC, CDFA, CLTC  
 President & Financial Advisor  
 Raion Financial Strategies LLC  
 Anchorage, AK  
 907-565-5466

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➤ ORIGINAL MESSAGE

45. RE: LIVE: June 10th Ask the Expert: Women in Financial Planning

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RECOMMEND



Cait Howerton

ACTIONS ▼

Posted 2 days ago

Edited by Cait Howerton 2 days ago

REPLY

RE-OPEN THREAD ▼

@Michele Sarna,

I think passing the CFP exam is incredibly difficult for men, women, or non-binary individuals, period. For every additional responsibility added to one's daily load, there is reduced time to study as well as reduced cognitive, emotional, and physical bandwidth.

I think it's important to set goals that are in-line with our individual lives to pass the CFP® exam. If we are single with no children and no full-time job, we can probably zoom through the educational curriculum and prepare to take the exam much faster than someone who is married with two young kids and a 50-hour per week job.

This is going to be a hot take, but where I think that many heterosexual women are disadvantaged is that, stereotypically, gender norms fail them. Many heterosexual women are tasked with being the primary caregivers within their families. In my personal opinion, I think it's important that individuals strive to split the workload at home equitably, especially during the CFP curriculum.

-----  
Cait Howerton, MBA, AFC®, CFP®  
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[cmhowerton@gmail.com](mailto:cmhowerton@gmail.com)  
-----

► ORIGINAL MESSAGE

46. RE: LIVE: June 10th Ask the Expert: Women in Financial Planning

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RECOMMEND



Michele Sarna

ACTIONS ▼

Posted 2 days ago

REPLY

RE-OPEN THREAD ▼

Thank you @Cate Howerton! Well Said! I failed the exam last November and will take it again in September. Any exam tips would be much appreciated.

-----  
Michele Sarna  
760-932-0930  
-----

➤ ORIGINAL MESSAGE

47. RE: LIVE: June 10th Ask the Expert: Women in Financial Planning

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RECOMMEND



Cait Howerton

ACTIONS ▼

Posted 2 days ago

REPLY

RE-OPEN THREAD ▼

@Michele Sarna,

Since you are three months out from the exam, my biggest recommendations are:

1. Take a review course. I took the Zahn review course and also used the Dalton test bank. I work full-time in the industry, I have my MBA, and I did the Dalton educational curriculum before going straight into the CFP review course. If I

wouldn't have completed the Zahn review + the Dalton test bank, I truly don't believe I would have passed.

2. Cancel everything that can be canceled. Reviewing for the CFP exam has to be your number 1 priority outside of work and your immediate family. I studied two hours a day on Monday - Thursday, 3 on Friday, and 8-10 each Saturday and Sunday amidst the three months leading up to the CFP exam.
3. Take as many practice questions as you can. Review the answers that you got right and wrong.
4. Make a table and compare and contrast the many retirement plan types
5. I made flow charts on big oversized post-it notes. I hung them throughout my bedroom and house so that I could review them as I was going about my day in my home. Use the Zahn "roadmaps" to craft these.
6. Track your scores. Add up how many in each exam section you took, how many you got right, how many you got wrong. Multiply the percent that you got correct by the CFP exam section distribution. Add up these figures for each section. Keep completing questions until you are scoring a 70% or higher (see highlighted yellow box in the screenshot below)
7. Make flashcards.
8. Study, study, study, then study some more.
9. Find an accountability partner. Check-in frequently. Make sure that you have someone in your corner who believes in you and will help motivate you along.
10. Keep the faith and know that you can pass this test!

<b>TOTAL</b>	<b>Correct</b>	<b>Incorrect</b>	<b>Total</b>	<b>% Correct</b>	<b>Section Distribution</b>	<b>CFP Exam Distribution</b>	<b>Estimated Exam Score</b>	<b>Lost Points</b>
Estate	0	0	0			12.00%	0.00%	12.00%
General Principles / Education	0	0	0			30.00%	0.00%	30.00%
Tax	0	0	0			12.00%	0.00%	12.00%
Insurance	0	0	0			12.00%	0.00%	12.00%
Investments	0	0	0			17.00%	0.00%	17.00%
Retirement	0	0	0			17.00%	0.00%	17.00%
<b>Total</b>	<b>0</b>	<b>0</b>	<b>0</b>			<b>100.00%</b>	<b>0.00%</b>	<b>100.00%</b>

-----  
 Cait Howerton, MBA, AFC®, CFP®  
 CERTIFIED FINANCIAL PLANNER™ Professional  
 Accredited Financial Counselor®  
[cmhowerton@gmail.com](mailto:cmhowerton@gmail.com)  
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➤ ORIGINAL MESSAGE

48. RE: LIVE: June 10th Ask the Expert: Women in Financial Planning

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RECOMMEND



Patty Gale

ACTIONS ▾

Posted 2 days ago

REPLY

RE-OPEN THREAD ▾

@Cait Howerton

You make really great points and I agree. I know when I worked as a trader in the RIA space, I was a single mom of two little boys. It was hard to enough to study for the 7 and 24 at that time. I could have never imagined having the bandwidth to study for something like the CFP back then. I since remarried, my sons are grown men in their 30's and my daughter is headed off to college in August. For me, now seems like the right time to delve into this.

-----  
Patty Gale  
Fear.less Girl Financial  
-----

➤ ORIGINAL MESSAGE

49. RE: LIVE: June 10th Ask the Expert: Women in Financial Planning

0

RECOMMEND



Penelope Abad

ACTIONS ▼

Posted 2 days ago

REPLY RE-OPEN THREAD



What is (are) the biggest obstacle(s) you face as a woman planner and what are some things you have done to help you over come those obstacles?

-----  
Penelope Abad  
Vanguard  
Scottsdale AZ  
-----

► ORIGINAL MESSAGE

50. RE: LIVE: June 10th Ask the Expert: Women in Financial Planning

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RECOMMEND



Angela Ribuffo

ACTIONS ▼

Posted 2 days ago

REPLY RE-OPEN THREAD



@Penelope Abad,

The biggest obstacle I had in the beginning of my practice was one of credibility especially with male clients or potential clients. As soon as I received my first designation, CFP, these same clients suddenly leaned in and listened. Not only that but they began to refer me to their friends. I also began giving seminars this too increased my credibility and my confidence.

-----  
Angela Ribuffo  
Financial Advisor  
Raion Financial Strategies LLC  
Anchorage AK  
907-565-5466  
-----

➤ ORIGINAL MESSAGE

51. RE: LIVE: June 10th Ask the Expert: Women in Financial Planning

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RECOMMEND



Kaleigh Hubbard

ACTIONS ▼

Posted 2 days ago

REPLY

RE-OPEN THREAD ▼

Hello,

Thanks for showing up today. Do you also have a series 7 and 66?

Best Regards,

Kaleigh Hubbard

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Kaleigh Hubbard  
Administrative Assistant  
The University of New Mexico  
Albuquerque NM  
505-514-7869

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➤ ORIGINAL MESSAGE

52. RE: LIVE: June 10th Ask the Expert: Women in Financial Planning

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RECOMMEND



Cait Howerton

ACTIONS ▼

Posted 2 days ago

REPLY

RE-OPEN THREAD ▼

@Kaleigh Hubbard,

I don't have my series 66 or 7. I have an MBA, I'm an Accredited Financial Counselor®, and I am a CERTIFIED FINANCIAL PLANNER™ Professional. I don't have to have my series 65 in Georgia as I have th CFP®. I work for a fee and advice-only RIA. We don't manage investments or sell insurance.

---

Cait Howerton, MBA, AFC®, CFP®  
CERTIFIED FINANCIAL PLANNER™ Professional  
Accredited Financial Counselor®  
[cmhowerton@gmail.com](mailto:cmhowerton@gmail.com)

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➤ ORIGINAL MESSAGE

53. RE: LIVE: June 10th Ask the Expert: Women in Financial Planning

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RECOMMEND



Patty Gale

ACTIONS ▼

Posted 2 days ago

REPLY

RE-OPEN THREAD ▼

@Cait Howerton

You are a wealth of information, thank you! You are where I would like to be. I'm coming from corporate investment management for RIA firms, but I was the securities trader. Now, I'm moving over to personal finance and starting my own firm which will be advice-based only. I do not want to sell products or have AUM. I looked at AFC. Did you take the AFC first or the CFP? I had thought about AFC first because then those hours count toward the CFP hours, if I'm correct. I decided to enroll in the MS in Personal Finance through the College of Financial Planning. I'm thinking when that's complete, I would still need to take a review course for the exam, yes?

-----  
Patty Gale  
Fear.less Girl Financial  
-----

➤ ORIGINAL MESSAGE

## 54. RE: LIVE: June 10th Ask the Expert: Women in Financial Planning

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RECOMMEND

Cait Howerton

ACTIONS ▼

Posted 2 days ago

REPLY

RE-OPEN THREAD ▼

@Patty Gale,

Aw, thank you! I would love to know more about securities trading - I love how much knowledge we can all bring to the table! :)

Congratulations on embarking your own firm - that's such bravery! I hope to one day, once I get a bit more experience under my belt. I completed the AFC® before completing the CFP®. I actually came into the industry with the initial interest in Financial Therapy. I knew that there had to be more to personal finance than simply the dollars and cents of it all. After 1000s of hours of financial coaching, I wanted to expand my skill set to be able to offer advice on financial topics from A-Z: budgeting, money scripts, financial traumas, debt pay-off, student loan repayment, asset allocation, investments, insurance and estate planning, and more.

- The AFC hours do count towards the CFP hours as long as you have a current CFP professional who is willing to sign-off on your experience.
- After you complete the MS in Personal Finance through the College of Financial Planning, you shouldn't have to complete a CFP exam review unless the program doesn't offer a capstone course, and which in that case - you'd need to complete the capstone. Typically, most folks complete a CFP Review because most degree and certification programs offer too broad of a knowledge-set. Review programs help narrow the focus and act essentially as a cram course for the very relevant information on the exam.

I hope this answer was helpful! Please reach out to me at [cmhowerton@gmail.com](mailto:cmhowerton@gmail.com) if you have any further questions. Good luck!

-----

Cait Howerton, MBA, AFC® , CFP®  
CERTIFIED FINANCIAL PLANNER™ Professional  
Accredited Financial Counselor®  
[cmhowerton@gmail.com](mailto:cmhowerton@gmail.com)

➤ ORIGINAL MESSAGE

55. RE: LIVE: June 10th Ask the Expert: Women in Financial Planning

1

RECOMMEND



Angela Ribuffo

ACTIONS ▼

Posted 2 days ago

REPLY

RE-OPEN THREAD ▼

Hi @Kaleigh Hubbard I have 6, 63 and 65 with Life and Health. I hold 5 designations. CFP, RICP, ChFC, CDFA, CLTC and an currently working on my WMCP designation.

-----  
Angela Ribuffo, CFP, RICP, ChFC, CDFA, CLTC  
President & Financial Advisor  
Raion Financial Strategies LLC  
Anchorage, AK  
907-565-5466  
-----

➤ ORIGINAL MESSAGE

56. RE: LIVE: June 10th Ask the Expert: Women in Financial Planning

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RECOMMEND



Cait Howerton

ACTIONS ▼

Posted 2 days ago

REPLY RE-OPEN THREAD



@Penelope Abad,

For me, my obstacles and challenges were more attributed to me being LGBTQ+. I have been told that I would be great at a position, but wouldn't resonate with a planner's target market - thus, they couldn't move forward with me as a job candidate. I have been too scared to apply for positions because it was only white men who worked at the firm. I came from a blue-collar family and certainly don't have a high net worth, so I was scared of working within wealth management out of fear of looking like a fraud.

But, the way that I overcame these obstacles was through perseverance, through continually honing my craft and expanding my knowledge, and most importantly - I found supportive networks that were inclusive and diverse. These groups helped me believe in me when I didn't believe in myself. And, these groups helped me see other successful LGBTQ+ financial planners in action. I think visibility and social support are incredibly important. I recommend networking through groups like the FPA Connect Knowledge Circles, Women in Financial Services, the Females and Finance Facebook Group, and individually networking with diverse financial professionals on Twitter via #FinTwit. Follow @SonyaDreizler on Twitter to start your search.

-----  
Cait Howerton, MBA, AFC® , CFP®  
CERTIFIED FINANCIAL PLANNER™ Professional  
Accredited Financial Counselor®  
[cmhowerton@gmail.com](mailto:cmhowerton@gmail.com)  
-----

➤ ORIGINAL MESSAGE

57. RE: LIVE: June 10th Ask the Expert: Women in Financial Planning

0

RECOMMEND



Olimpia Marroquin

ACTIONS ▼

Posted 2 days ago

REPLY RE-OPEN THREAD



Hello Sara,

I was looking forward to this event however, I do not see where the questions/responses are on the website.

-----  
Olimpia Marroquin  
Finance  
Olimpia Marroquin  
Parker CO  
-----

► ORIGINAL MESSAGE

58. RE: LIVE: June 10th Ask the Expert: Women in Financial Planning

0

RECOMMEND



Olimpia Marroquin

ACTIONS ▼

Posted 2 days ago

REPLY RE-OPEN THREAD



I found it... under discussions. Thanks!

Good questions lady.

-----  
 Olimpia Marroquin  
 Finance  
 Olimpia Marroquin  
 Parker CO  
 -----

► ORIGINAL MESSAGE

59. RE: LIVE: June 10th Ask the Expert: Women in Financial Planning

1

RECOMMEND



Olimpia Marroquin

ACTIONS ▼

Posted 2 days ago

REPLY

RE-OPEN THREAD ▼

Is there a way of having future live webinars for this group? (Zoom, or other platforms)

I do appreciate that the CFP organization is doing advertising in magazines and T.V. and having more exposure to the general public.

-----  
 Olimpia Marroquin  
 Finance  
 Olimpia Marroquin  
 Parker CO  
 -----

➤ ORIGINAL MESSAGE

60. RE: LIVE: June 10th Ask the Expert: Women in Financial Planning

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RECOMMEND



Lorena Munoz-Holladay

ACTIONS ▼

Posted 2 days ago

REPLY

RE-OPEN THREAD ▼

I second that. Having a Zoom webinar would be great... I'm feeling dizzy going up and down the screen and refreshing every 5 minutes to see if I see new answers.

-----  
 Lorena Munoz-Holladay  
 Bank Analyst  
 None  
 Winston Salem NC  
 336-287-4184

-----

➤ ORIGINAL MESSAGE

61. RE: LIVE: June 10th Ask the Expert: Women in Financial Planning

0

RECOMMEND



Tishara Skaggs

Posted 2 days ago

REPLY

RE-OPEN THREAD ▼

I would love to be added to a Zoom or any other platform, if there is another meeting. I want to thanks all for thee great information

-----

Tishara Skaggs  
none  
none  
Mt Washington KY

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➤ ORIGINAL MESSAGE

62. RE: LIVE: June 10th Ask the Expert: Women in Financial Planning

1

RECOMMEND



Tishara Skaggs

Posted 2 days ago

REPLY RE-OPEN THREAD



Hi 🙋 I enrolled at Walden University and I am in my last 2 classes and 1 cap stone, when I graduate, I will have a MS in Finance, CFP concentration. My goal is to work as a financial planner - where do I go from here? What will be my next steps

-----  
Tishara Skaggs  
none  
none  
Mt Washington KY  
-----

➤ ORIGINAL MESSAGE

63. RE: LIVE: June 10th Ask the Expert: Women in Financial Planning

0

RECOMMEND



Patty Gale

ACTIONS ▼

Posted 2 days ago

REPLY RE-OPEN THREAD



@Tishara Skaggs, I'm on a similar path. I'm enrolling in a Master's program in Personal Financial Planning. I've been told that the next step, after graduation, is to take a good review

class for the CFP exam.

-----  
Patty Gale  
-----

➤ ORIGINAL MESSAGE

64. RE: LIVE: June 10th Ask the Expert: Women in Financial Planning

0

RECOMMEND



Tishara Skaggs

Posted 2 days ago

REPLY

RE-OPEN THREAD ▼

Do you have any recommendations on what class to take or where to go to take the class..Any information will be great 👍

-----  
Tishara Skaggs  
none  
none  
Mt Washington KY  
-----

➤ ORIGINAL MESSAGE

65. RE: LIVE: June 10th Ask the Expert: Women in Financial Planning

0

RECOMMEND



Patty Gale

ACTIONS ▾

Posted 2 days ago

REPLY

RE-OPEN THREAD ▾

@Tishara Skaggs, regarding a review class? I do not. That was actually going to be my question to the group as well.

-----  
Patty Gale  
-----

➤ ORIGINAL MESSAGE

66. RE: LIVE: June 10th Ask the Expert: Women in Financial Planning

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RECOMMEND



Tishara Skaggs

Posted 2 days ago

Edited by Sara Maloney 2 days ago

REPLY

RE-OPEN THREAD ▾

@Patty Gale

Thank you 😊 I at least understand what I need to ask questions and where I am headed next

-----  
 Tishara Skaggs  
 none  
 none  
 Mt Washington KY  
 -----

➤ ORIGINAL MESSAGE

67. RE: LIVE: June 10th Ask the Expert: Women in Financial Planning

0

RECOMMEND



Patty Gale

ACTIONS ▼

Posted 2 days ago

REPLY

RE-OPEN THREAD ▼

@Tishara Skaggs, you are very welcome!

-----  
 Patty Gale  
 -----

➤ ORIGINAL MESSAGE

68. RE: LIVE: June 10th Ask the Expert: Women in Financial Planning

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RECOMMEND



Cait Howerton

ACTIONS ▼

Posted 2 days ago

Edited by Cait Howerton 2 days ago

REPLY

RE-OPEN THREAD ▼

@Tishara Skaggs and @Patty Gale

1. Finish your Masters degree
2. Complete a CFP Exam review program. More information: [CFP® Exam Review Courses](#)
3. Pass the exam
4. Apply for job. Here are options you can Google to learn more about: CFP Board Job Board, CFP Board Virtual Career Fair, NAPFA Job Board, New Planner Recruiting, XYPN Facebook Group, Females and Finance Facebook Group, Fee-Only Network Job Board

:)

-----  
 Cait Howerton, MBA, AFC®, CFP®  
 CERTIFIED FINANCIAL PLANNER™ Professional  
 Accredited Financial Counselor®  
[cmhowerton@gmail.com](mailto:cmhowerton@gmail.com)  
 -----

► ORIGINAL MESSAGE

69. RE: LIVE: June 10th Ask the Expert: Women in Financial Planning

0

RECOMMEND



Michele Sarna

ACTIONS ▼

Posted 2 days ago

Edited by Sara Maloney 2 days ago

REPLY RE-OPEN THREAD



@Tishara Skaggs

Hi Tishara, FYI--I completed my Master's at Walden as well! I had to take several classes over to qualify for the education certification. Walden isn't an approved program for the CFP education portion.

I'm still happy I have a Masters in Finance. Congrats!!

-----  
Michele Sarna  
760-932-0930  
-----

➤ ORIGINAL MESSAGE

70. RE: LIVE: June 10th Ask the Expert: Women in Financial Planning

0

RECOMMEND



Tishara Skaggs

Posted 2 days ago

REPLY

RE-OPEN THREAD ▼

I figured this would happen can you share what classes you had to take and can you tell me where you ended up going to take the classes. Thank you all for the information

-----  
Tishara Skaggs

none

none

Mt Washington KY  
-----

► ORIGINAL MESSAGE

71. RE: LIVE: June 10th Ask the Expert: Women in Financial Planning

0

RECOMMEND



Michele Sarna

ACTIONS ▼

Posted 2 days ago

Edited by Sara Maloney 2 days ago

REPLY

RE-OPEN THREAD ▼

@Tishara Skaggs:

1. Professional Conduct and Regulation
2. Education Planning

- 3. Tax Planning
- 4. Retirement Savings and Income Planning
- 5. Estate Planning
- 6. Capstone Course Requirement (again).

I went through Kaplan. There's a form you will need to complete to petition the classes you've completed at Walden. The CFP education department will tell you what classes they will accept. It's all on the website or call the education department.

-----  
 Michele Sarna  
 760-932-0930  
 -----

➤ ORIGINAL MESSAGE

72. RE: LIVE: June 10th Ask the Expert: Women in Financial Planning

0

RECOMMEND



Tishara Skaggs

Posted 2 days ago

REPLY

RE-OPEN THREAD ▼

Thank you so much for the information, I appreciate this.

-----  
 Tishara Skaggs  
 none  
 none  
 Mt Washington KY  
 -----

➤ ORIGINAL MESSAGE

73. RE: LIVE: June 10th Ask the Expert: Women in Financial Planning

0

RECOMMEND



Tishara Skaggs

Posted 2 days ago

Edited by Sara Maloney 2 days ago

REPLY

RE-OPEN THREAD ▼

@Michele Sarna

Can you suggest the program or share the classes I am to take. Thank you for the information-

-----  
Tishara Skaggs

none

none

Mt Washington KY  
-----

► ORIGINAL MESSAGE

74. RE: LIVE: June 10th Ask the Expert: Women in Financial Planning

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RECOMMEND



Angela Ribuffo

ACTIONS ▼

Posted 2 days ago

REPLY RE-OPEN THREAD



Hi @Tishara Skaggs The next steps is putting into practice what you've worked so hard to obtain. Have you started thinking about how you want to practice? What type of firms you are interested in? This is a great time to start looking at the industry and profession from an entry perspective. Start networking. See if you can shadow a financial advisor or planner in your area to see what they do and how they run their practice. Look at professional organizations and see if they are having virtual meetings that you can attend. Find a mentor. You can do this through professional organizations or just by asking a financial advisor you admire. Asking them to be your mentor is the highest form of flattery

-----  
Angela Ribuffo, CFP, RICP, ChFC, CDFA, CLTC  
President & Financial Advisor  
Raion Financial Strategies LLC  
Anchorage, AK  
907-565-5466  
-----

► ORIGINAL MESSAGE

75. RE: LIVE: June 10th Ask the Expert: Women in Financial Planning

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RECOMMEND



Angela Ribuffo

ACTIONS ▼

Posted 2 days ago

REPLY RE-OPEN THREAD



@Tishara Skaggs I jumped the gun here. Of course getting your CFP is the next step so getting enrolled in a review course and getting a CFP mentor is the real first next step! :-)  
Good Luck!!

-----  
Angela Ribuffo, CFP, RICP, ChFC, CDFA, CLTC  
President & Financial Advisor  
Raion Financial Strategies LLC  
Anchorage, AK  
907-565-5466  
-----

➤ ORIGINAL MESSAGE

76. RE: LIVE: June 10th Ask the Expert: Women in Financial Planning

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RECOMMEND



Tishara Skaggs

Posted 2 days ago

REPLY

RE-OPEN THREAD ▼

Ok great! Thank you so much for the guidance

-----  
Tishara Skaggs  
none  
none  
Mt Washington KY

-----

➤ ORIGINAL MESSAGE

77. RE: LIVE: June 10th Ask the Expert: Women in Financial Planning

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RECOMMEND



Krystal Goode

ACTIONS ▼

Posted 2 days ago

REPLY RE-OPEN THREAD



Hello,

I am worried about how I will meet the experience requirement because I own a tax, tax resolution, and accounting firm and now expanding to financial planning. I also work full-time for a non-financial non-profit. I am not interested really in working at another firm under the supervision of a CFP as I prefer to gain the experience with my own clients. Any recommendations for what might be the best scenario for me - maybe I'm being too picky?

Thanks,  
Krystal Goode, EA

-----  
Krystal Goode  
Owner  
Goode Tax & Resolution  
Lanham MD  
(301)804-9237  
-----

➤ ORIGINAL MESSAGE

78. RE: LIVE: June 10th Ask the Expert: Women in Financial Planning

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RECOMMEND



Krystal Goode

ACTIONS ▼

Posted 2 days ago

REPLY RE-OPEN THREAD



@Sara Maloney Hi Sara - The question I posed in this thread, I have also asked my recently-assigned mentor. I was really hoping to get some feedback from a woman in this business. Is there any way you can pass along my question to someone that might have some insight?

Thanks!

-----  
Krystal Goode  
Owner  
Goode Tax & Resolution  
Lanham MD  
(301)804-9237  
-----

➤ ORIGINAL MESSAGE

79. RE: LIVE: June 10th Ask the Expert: Women in Financial Planning

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RECOMMEND



Cait Howerton

ACTIONS ▼

Posted 2 days ago

REPLY RE-OPEN THREAD



@Krystal Goode,

Let's hop on a call to discuss. Shoot me an email at [cmhowerton@gmail.com](mailto:cmhowerton@gmail.com).

-----  
 Cait Howerton, MBA, AFC®, CFP®  
 CERTIFIED FINANCIAL PLANNER™ Professional  
 Accredited Financial Counselor®  
[cmhowerton@gmail.com](mailto:cmhowerton@gmail.com)  
 -----

➤ ORIGINAL MESSAGE

80. RE: LIVE: June 10th Ask the Expert: Women in Financial Planning

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RECOMMEND



Patricia Drinnon

ACTIONS ▼

Posted 2 days ago

REPLY RE-OPEN THREAD



Hi, After a 20+ year career in banking, I've decided to move into financial planning; I am enrolled in CFP classes and will take the exam next March. In your experience, would firms consider hiring me before I have taken the exam, or do I need to wait until I have passed? Have you observed that hiring firms are receptive to mid-career changers? Thanks.

-----  
Patricia Drinnon  
Proprietor  
Diane Drinnon  
New York NY  
646-232-6498  
-----

► ORIGINAL MESSAGE

81. RE: LIVE: June 10th Ask the Expert: Women in Financial Planning

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RECOMMEND



Angela Ribuffo

ACTIONS ▼

Posted 2 days ago

REPLY RE-OPEN THREAD



Hi @Patricia Drinnon I am a career changer that started in financial advising and planning before obtaining my CFP. There are firms that will hire you without a CFP. If you want to do this make sure that the firm you are hired with is supportive of you obtaining your CFP. By supportive I mean will give you the time necessary to study for your classes and exam. Firms are looking for career changers because of the life experience that you.

-----  
Angela Ribuffo, CFP, RICP, ChFC, CDFA, CLTC  
President & Financial Advisor  
Raion Financial Strategies LLC  
Anchorage, AK  
907-565-5466  
-----

➤ ORIGINAL MESSAGE

82. RE: LIVE: June 10th Ask the Expert: Women in Financial Planning

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RECOMMEND



Rebekah Clough

ACTIONS ▼

Posted 2 days ago

REPLY RE-OPEN THREAD



What is one thing you wish you had done as you were beginning your financial planning career?

-----  
Rebekah Clough  
Director of Client Services  
Integrated Financial Group

Johns Creek GA  
678-519-8678

---

➤ ORIGINAL MESSAGE

83. RE: LIVE: June 10th Ask the Expert: Women in Financial Planning

1

RECOMMEND



Angela Ribuffo

ACTIONS ▼

Posted 2 days ago

REPLY RE-OPEN THREAD



@Rebekah Clough,

I wish that I had found and joined a women's organization from the beginning. Once I did I experienced such great support and camaraderie I remember saying why did I wait so long and I didn't have to struggle alone.

---

Angela Ribuffo  
Financial Advisor  
Raion Financial Strategies LLC  
Anchorage AK  
907-565-5466

---

➤ ORIGINAL MESSAGE

84. RE: LIVE: June 10th Ask the Expert: Women in Financial Planning

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RECOMMEND



Nicole Domitrovich

ACTIONS ▾

Posted 2 days ago

Edited by Sara Maloney 2 days ago

REPLY

RE-OPEN THREAD ▾

@Angela Ribuffo Do you have any women in finance organizations you would recommend we research?  
Thank you!!

-----  
Nicole Domitrovich  
Financial Advisor  
Morgan Stanley  
South Lyon MI  
-----

► ORIGINAL MESSAGE

85. RE: LIVE: June 10th Ask the Expert: Women in Financial Planning

0

RECOMMEND



Rebekah Clough

ACTIONS ▾

Posted 2 days ago

REPLY

RE-OPEN THREAD ▾

Thank you. I recently joined ProWin (Atlanta) and have found such a great group of women in business. - Rebekah

-----  
 Rebekah Clough  
 Director of Client Services  
 Integrated Financial Group  
 Johns Creek GA  
 678-519-8678  
 -----

➤ ORIGINAL MESSAGE

86. RE: LIVE: June 10th Ask the Expert: Women in Financial Planning

0

RECOMMEND



Cait Howerton

ACTIONS ▾

Posted yesterday

REPLY

RE-OPEN THREAD ▾

@Rebekah Clough and @Nicole Domitrovich,

I wish that I would have found a supportive, inclusive, and diverse network of financial planners for visibility and encouragement. I didn't think that I'd stand a chance in the field of financial planning as a masculine present lesbian woman in the south. But, I finally found supportive networks where financial planners not only tolerate me, but they celebrate me and encourage me to bring my authenticity forward for the advancement of our field.

Places I network:

- Females and Finance Facebook Group
- FPA Retreat Conference
- Financial Therapy Association Webinars and Facebook Group
- AFCPE Forum
- AFCPE Webinars
- FPA Connect (<https://connect.onefpa.org/home>)
- FPA Connect PridePlanners Knowledge Circle
- FPA Connect NexGen Knowledge Circle
- FPA Activate Facebook Group
- XYPN Facebook Group
- Twitter via #FinTwit Hashtag
- CFP Board Women's Initiative
- FPA Retreat Conference

Job Boards I follow:

- CFP Board Job Board
- NAPFA Job Board
- New Planner Recruiting
- AFCPE Job Board
- Fee-Only Network

Hope these resources are helpful!

-----  
Cait Howerton, MBA, AFC®, CFP®  
CERTIFIED FINANCIAL PLANNER™ Professional  
Accredited Financial Counselor®  
[cmhowerton@gmail.com](mailto:cmhowerton@gmail.com)  
-----

➤ ORIGINAL MESSAGE

87. RE: LIVE: June 10th Ask the Expert: Women in Financial Planning

0

RECOMMEND



Amy Moffatt

ACTIONS ▼

Posted 2 days ago

REPLY RE-OPEN THREAD



Hi Sara,  
Where are the replies showing? I only see one. Is that all?  
Thanks!  
Amy M

-----  
Amy Moffatt  
N/a  
N/a  
West Stockbridge MA  
(301)602-4008  
-----

➤ ORIGINAL MESSAGE

88. RE: LIVE: June 10th Ask the Expert: Women in Financial Planning

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RECOMMEND



Sara Maloney

Posted 2 days ago

REPLY RE-OPEN THREAD



Hi @Amy Moffatt,

Try refreshing the page and you should see new replies! We have 21 total discussion posts so far.

-----  
 Sara Maloney  
 Community Manager  
 CFP Board  
[candidateforum@cfpboard.org](mailto:candidateforum@cfpboard.org)  
 -----

➤ ORIGINAL MESSAGE

89. RE: LIVE: June 10th Ask the Expert: Women in Financial Planning

0

RECOMMEND



Claudia Porter

ACTIONS ▼

Posted 2 days ago

REPLY RE-OPEN THREAD



I am finishing up on the Capstone right now, then would like to do the Danko Review course and sit for the September exam. I am trying to finish this quickly to have enough review time, as I cannot commit to 20 hours per week of studying for a review course with a full time position and single parenting 4 boys home from school. How do others manage their time, especially with kids home from school? I have childcare, but it's still a lot because I don't have evenings after work and only few weekends to study.

Any advice from others with kids, single parenting or not?

-----  
Claudia Porter  
Financial Advisor  
Financial Reserve  
Portland OR  
503-906-2426  
-----

► ORIGINAL MESSAGE

90. RE: LIVE: June 10th Ask the Expert: Women in Financial Planning

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RECOMMEND



Angela Ribuffo

ACTIONS ▼

Posted 2 days ago

REPLY RE-OPEN THREAD



Hi @Claudia Porter,

Unfortunately I was not in the same situation when I was studying for my CFP exam. That being said when I am mentoring I recommend that my mentee take a realistic look at their life and the time they have available. September is right around the corner and with all you have going on I may re-look at the testing date. If you still feel that sitting for the exam is what you want to do how about re-framing your time. Have a conversation with your children that for the next few months you have to rearrange your time to complete an important project and need their help and understanding. Getting up an hour earlier during the week and on the weekend, either morning or evenings carving out several hours to study. If possible close the door to your bedroom or area that you study and focus.

-----  
Angela Ribuffo  
Financial Advisor  
Raion Financial Strategies LLC  
Anchorage AK  
907-565-5466  
-----

➤ ORIGINAL MESSAGE

91. RE: LIVE: June 10th Ask the Expert: Women in Financial Planning

0

RECOMMEND



Laura Mattern

ACTIONS ▼

Posted 2 days ago

REPLY RE-OPEN THREAD



Hi Claudia,

I passed the March test and am the Mom to two teenagers. I didn't study for 20 hours a week, but 1 1/2 hours per day for about 6 months. On weekdays, I studied 45 minutes in the morning and 45 minutes at lunch. I got up early on the weekends to get in studying before the kid's activities started. In the last 4 weeks, I increased my study time to 2 hours. I suggest that you check with your manager and see if he/she is willing to allow some study time during the work day. Otherwise come up with a schedule that works for you and stick to it. If Danko recommends studying 20 hours a week for 3 months and you can only study 10 hours per week, study for 6 months instead of 3. It worked for me!

Laura

-----  
Laura Mattern  
Associate Portfolio Manager  
Johnson Investment Counsel  
Cincinnati OH  
(513)661-3100 Johnson Investment Counsel  
-----

➤ ORIGINAL MESSAGE

92. RE: LIVE: June 10th Ask the Expert: Women in Financial Planning

0

RECOMMEND



Yardalie Daniel

ACTIONS ▼

Posted 2 days ago

REPLY RE-OPEN THREAD



Good afternoon! I am currently an MBA candidate with a focus in Finance. I've always to work in financial planning, however, the idea of acquiring my own clients when I'm first starting out in the industry makes me nervous and uncertain. I have the ambition, the drive to help others and

knowledge to succeed but I fear that I lack the 'entrepreneurial spirit'. I know networking is an important factor for success in this role but ow do I put myself out there and prospect for potential clients?

Are there other ways I can develop a client base as an entry level professional besides cold calling?

Thanks,  
Yardalie

-----  
Yardalie Daniel  
Student Professional  
Not in a organization  
Huntington Station NY  
(631)507-4481  
-----

➤ ORIGINAL MESSAGE

93. RE: LIVE: June 10th Ask the Expert: Women in Financial Planning

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RECOMMEND



Heidi Muccifori

ACTIONS ▼

Posted 2 days ago

REPLY RE-OPEN THREAD



Hi Ladies,

I am about to embark on my CFP journey, and am looking for guidance from other women / working mothers who have attempted this process with young (elementary school age) children. I

have a finance background, so I do have other licenses already - Series 7, 66, Life Insurance Producer, Health Insurance producer - but nothing as comprehensive as the CFP. I'm looking for any best practices and helpful hints to guide me as I 1) choose the right CFP education coursework and 2) juggle working full time (employed at a wealth advisory firm), studying for the CFP, and still being "mom" when I need to be mom. Also, what is a realistic time frame to establish as a goal for getting this done. Not in a rush, but also want to "cross this off my list" and move my career along. Thanks in advance!

-----  
Heidi Muccifori  
Associate Wealth Advisor  
Hightower  
Madison NJ  
(617)365-1440  
-----

➤ ORIGINAL MESSAGE

94. RE: LIVE: June 10th Ask the Expert: Women in Financial Planning

0

RECOMMEND



Anne Dandy

ACTIONS ▼

Posted 2 days ago

Edited by Sara Maloney 2 days ago

REPLY RE-OPEN THREAD



Hi @Heidi Muccifori - I'm not the "expert" but wanted to chime in that I have carved about 2 years for this process. I originally was going to try and get it done in a year and a half but with COVID-19 and working from home with my son, I pushed it further out to the November exam. Set reasonable goals. I would encourage you to use the CFP.net website calculator that helps you map out your time given what you can commit for study time. I had to schedule late nights at the office and early weekend mornings like an appointment - something that was in my

schedule and my whole family knew to respect it. Best of luck! Annie

-----  
 Anne Dandy  
 Registered Client Associate  
 RBC Wealth Management  
 Portland ME  
 -----

➤ ORIGINAL MESSAGE

95. RE: LIVE: June 10th Ask the Expert: Women in Financial Planning

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RECOMMEND



Caitlin Allard

ACTIONS ▼

Posted 2 days ago

REPLY RE-OPEN THREAD



I'm looking for a new job now and am struggling since my original plan to attend local in-person events to network with other professionals has been stymied. How do I search for a new job (and stay motivated) when traditional networking venues are shut down during the pandemic?

-----  
 Caitlin Allard  
 Client Services Manager  
 The Legacy Foundation, LLC  
 Charlottesville VA  
 571-334-8151  
 -----

➤ ORIGINAL MESSAGE

96. RE: LIVE: June 10th Ask the Expert: Women in Financial Planning

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RECOMMEND



Angela Ribuffo

ACTIONS ▼

Posted 2 days ago

REPLY RE-OPEN THREAD



Hi @Caitlin Allard check out your "local professional" networks and see if they have a virtual meet up. Many are doing that to stay in touch. If there are then reach out to the administrator of the group and explain that you would like to attend a few of their meet ups. They may let you and then you can see if the group works for you and if you would like to continue with them. The upside of of the current situation as you may actually be able to attend more since driving time isn't necessary. Also check out professional organizations and associations like Financial Planning Association, Women in Insurance and Financial Services they may have virtual local chapters and meet ups too

-----  
Angela Ribuffo  
Financial Advisor  
Raion Financial Strategies LLC  
Anchorage AK  
907-565-5466  
-----

➤ ORIGINAL MESSAGE

## 97. RE: LIVE: June 10th Ask the Expert: Women in Financial Planning

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RECOMMEND

Cait Howerton

ACTIONS ▼

Posted yesterday

REPLY RE-OPEN THREAD



@Caitlin Allard

Here are places I network:

- Females and Finance Facebook Group
- FPA Retreat Conference
- Financial Therapy Association Webinars and Facebook Group
- AFCPE Forum
- AFCPE Webinars
- FPA Connect (<https://connect.onefpa.org/home>)
- FPA Connect PridePlanners Knowledge Circle
- FPA Connect NexGen Knowledge Circle
- FPA Activate Facebook Group
- XYPN Facebook Group
- Twitter via #FinTwit Hashtag
- CFP Board Women's Initiative
- FPA Retreat Conference

Job Boards I follow:

- CFP Board Job Board
- NAPFA Job Board
- New Planner Recruiting
- AFCPE Job Board
- Fee-Only Network

Hope these resources are helpful!

-----

Cait Howerton, MBA, AFC®, CFP®

CERTIFIED FINANCIAL PLANNER™ Professional  
Accredited Financial Counselor®  
[cmhowerton@gmail.com](mailto:cmhowerton@gmail.com)  
-----

➤ ORIGINAL MESSAGE

98. RE: LIVE: June 10th Ask the Expert: Women in Financial Planning

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RECOMMEND



Connie Tinoco

ACTIONS ▼

Posted 2 days ago

REPLY RE-OPEN THREAD



Which areas of Finance would be a great place to hone in some key skills that should be sharpened before applying as a financial planner?

Which areas of finance did you struggle in when starting out? Such as insurance, estate planning, retirement planning?

What books would you recommend for us to read that can help us be better financial planners?

-----  
Connie Tinoco  
Customer Relationship Advocate  
Fidelity Investments  
Orem UT  
(385)495-7868  
-----

➤ ORIGINAL MESSAGE

99. RE: LIVE: June 10th Ask the Expert: Women in Financial Planning

2

RECOMMEND



Angela Ribuffo

ACTIONS ▼

Posted 2 days ago

REPLY RE-OPEN THREAD



Hi @Connie Tinoco, I think the greatest skill a financial planner and advisor can have is the ability to actively listen. Way to many times as we start out we are only half listening to a client. Active listen will garner you more information than you can imagine. This will allow you to connect with the client and start to build that all important relationship. Annuities was my challenge when I started out. I really didn't understand how they worked and they had such bad press that I couldn't see their value. I also believe that learning the art of story telling is a great way to break down difficult concepts for clients. One of my favorite books is StorySelling for Financial Advisors by Mitch Anthony; Payback by Margaret Atwood which talks about Money memories and how they shape our money views. I also would read any book by Nick Murray.

-----  
Angela Ribuffo  
Financial Advisor  
Raion Financial Strategies LLC  
Anchorage AK  
907-565-5466  
-----

➤ ORIGINAL MESSAGE

100. RE: LIVE: June 10th Ask the Expert: Women in Financial Planning

0

RECOMMEND



Penelope Abad

ACTIONS ▼

Posted 2 days ago

REPLY RE-OPEN THREAD



In your time as women planners, what are some of the changes you have observed regarding the role of a woman planner in the industry?

-----  
Penelope Abad  
Vanguard  
Scottsdale AZ  
-----

► ORIGINAL MESSAGE

101. RE: LIVE: June 10th Ask the Expert: Women in Financial Planning

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RECOMMEND



Angela Ribuffo

ACTIONS ▼

Posted 2 days ago

REPLY RE-OPEN THREAD



@Penelope Abad I wish that I could say that I've seen lots of changes. The changes that I have observed is the increased depth of knowledge women planners have obtained and the great ability that we have in establishing and maintaining great relationships with our clients as well as cultivating great relationships with colleagues such as estate planners and CPAs

-----  
Angela Ribuffo  
Financial Advisor  
Raion Financial Strategies LLC  
Anchorage AK  
907-565-5466  
-----

➤ ORIGINAL MESSAGE

102. RE: LIVE: June 10th Ask the Expert: Women in Financial Planning

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RECOMMEND



Rebekah Clough

ACTIONS ▼

Posted 2 days ago

REPLY RE-OPEN THREAD



What was your biggest hurdle as a woman in this field?

-----

Rebekah Clough  
Director of Client Services  
Integrated Financial Group  
Johns Creek GA  
678-519-8678

---

➤ ORIGINAL MESSAGE

103. RE: LIVE: June 10th Ask the Expert: Women in Financial Planning

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RECOMMEND



Angela Ribuffo

ACTIONS ▼

Posted 2 days ago

REPLY RE-OPEN THREAD



@Rebekah Clough,

I didn't want to be viewed as a salesperson and it took me some time to reframe this and understand that everyone sells. Teachers sell education, Doctors sell health and that my job was to help clients identify gaps in their financial plans and then recommend ways to fill those gaps. This may require a product or a service.

---

Angela Ribuffo, CFP, RICP, ChFC, CDFIA, CLTC  
President & Financial Advisor  
Raion Financial Strategies LLC  
Anchorage, AK  
907-565-5466

---

➤ ORIGINAL MESSAGE

104. RE: LIVE: June 10th Ask the Expert: Women in Financial Planning

0

RECOMMEND



Caitlin Allard

ACTIONS ▼

Posted 2 days ago

REPLY RE-OPEN THREAD



I've passed the CFP® exam, but am still working toward the experience requirement so I'm not yet a CFP® certificant. Many of the jobs I've applied to either think I will get bored quickly, suggesting I have too much experience, or are looking for someone with more experience. Do you have any guidance on what to look for in a new position when you're not just starting out but not yet a CFP® professional?

-----  
Caitlin Allard  
Client Services Manager  
The Legacy Foundation, LLC  
Charlottesville VA  
571-334-8151  
-----

➤ ORIGINAL MESSAGE

105. RE: LIVE: June 10th Ask the Expert: Women in Financial Planning

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RECOMMEND



Angela Ribuffo

ACTIONS ▼

Posted 2 days ago

REPLY RE-OPEN THREAD



@Caitlin Allard,

It could be the way that you are approaching the interview and your resume. I would look for positions in areas that you are interested in. If you want to get into planning Look for positions that will help you with planning. Maybe a para planner. If you are looking at a client facing job, look at associate financial advisor positions. Try not to get discouraged. Also are you networking? This is a great way for warm intoductions and getting others to help in your search.

-----  
Angela Ribuffo, CFP, RICP, ChFC, CDFA, CLTC  
President & Financial Advisor  
Raion Financial Strategies LLC  
Anchorage, AK  
907-565-5466  
-----

➤ ORIGINAL MESSAGE

106. RE: LIVE: June 10th Ask the Expert: Women in Financial Planning

0

RECOMMEND



Tipiwa Walker

ACTIONS ▾

Posted 2 days ago

REPLY

RE-OPEN THREAD ▾

All of my questions have been answered elsewhere in the thread, so I mostly wanted to thank you ladies for being so generous with your knowledge.

-----  
Tipiwa Walker  
Student  
Brooklyn NY  
(917)698-0174  
-----

➤ ORIGINAL MESSAGE

107. RE: LIVE: June 10th Ask the Expert: Women in Financial Planning

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RECOMMEND



Angela Ribuffo

ACTIONS ▾

Posted 2 days ago

REPLY

RE-OPEN THREAD ▾

Hi @Tipiwa Walker You are very welcome and Best of luck in all you do!

-----  
 Angela Ribuffo, CFP, RICP, ChFC, CDFA, CLTC  
 President & Financial Advisor  
 Raion Financial Strategies LLC  
 Anchorage, AK  
 907-565-5466  
 -----

➤ ORIGINAL MESSAGE

108. RE: LIVE: June 10th Ask the Expert: Women in Financial Planning

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RECOMMEND



Kristina Washburn

ACTIONS ▼

Posted 2 days ago

REPLY RE-OPEN THREAD



Where do I post a question?

-----  
 Kristina Washburn  
 None  
 None  
 Thornton CO  
 (847)894-0590  
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➤ ORIGINAL MESSAGE

109. RE: LIVE: June 10th Ask the Expert: Women in Financial Planning

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RECOMMEND



Kristina Washburn

ACTIONS ▼

Posted 2 days ago

REPLY RE-OPEN THREAD



I am currently taking courses for the CFP to sit for the exam next Spring. I want to teach Financial Literacy and work as a financial planner for under served populations who often cannot afford or don't know about financial planning. Do you have any recommendations for where to look for jobs like these?

Also, I am a 'full-time' parent of 4 young kids. I am looking to be a 'part-time' financial planner. I have reached out to several planners in the field and all assure me that you cannot work in this industry part-time. From your experience, is a full-time traditional 9-5 job the only options for CFPs?

Thank you

-----  
Kristina Washburn

None

None

Thornton CO

(847)894-0590  
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➤ ORIGINAL MESSAGE

110. RE: LIVE: June 10th Ask the Expert: Women in Financial Planning

0

RECOMMEND



Angela Ribuffo

ACTIONS ▼

Posted 2 days ago

REPLY RE-OPEN THREAD



Hi @Kristina Washburn I think what you want to do is awesome! Look to non-profits like the YWCA, Boys and Girls clubs. Women's shelters. They would be ecstatic to have someone like you. The challenge is of course they may not be able to pay you or pay you much. I would disagree with my colleagues. This is a great profession for working mothers because it will allow you the opportunity to have a flexible schedule. You could work part-time. The challenge will be that in the beginning building a practice that will allow you this flexibility may not lend itself to part-time. Keep looking and don't get discouraged and make sure you network!

-----  
Angela Ribuffo, CFP, RICP, ChFC, CDFIA, CLTC  
President & Financial Advisor  
Raion Financial Strategies LLC  
Anchorage, AK  
907-565-5466  
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➤ ORIGINAL MESSAGE

111. RE: LIVE: June 10th Ask the Expert: Women in Financial Planning

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RECOMMEND



Cait Howerton

ACTIONS ▼

Posted yesterday

REPLY RE-OPEN THREAD



@Kristina Washburn

I wanted to drop a list of places that I network and job boards that I follow below, but I want to most heavily recommend the AFCPE based upon you wanting to serve underserved communities. Additionally, you can find part-time financial planning opportunities via the AFCPE job board or via Simply Paraplanner. Additionally, there are several Financial Wellness companies that hire part-time financial coaches and financial planners. I'd definitely ignore those who say that you have to work full-time in this profession. There are certainly part-time opportunities available, just gotta' be on the lookout for them! Best of luck!

Places I network:

- Females and Finance Facebook Group
- FPA Retreat Conference
- Financial Therapy Association Webinars and Facebook Group
- AFCPE Forum
- AFCPE Webinars
- FPA Connect (<https://connect.onefpa.org/home>)
- FPA Connect PridePlanners Knowledge Circle
- FPA Connect NexGen Knowledge Circle
- FPA Activate Facebook Group
- XYPN Facebook Group
- Twitter via #FinTwit Hashtag
- CFP Board Women's Initiative
- FPA Retreat Conference

Job Boards I follow:

- CFP Board Job Board
- NAPFA Job Board
- New Planner Recruiting
- AFCPE Job Board
- Simply Paraplanner
- Fee-Only Network

Hope these resources are helpful!

-----  
 Cait Howerton, MBA, AFC®, CFP®  
 CERTIFIED FINANCIAL PLANNER™ Professional  
 Accredited Financial Counselor®  
[cmhowerton@gmail.com](mailto:cmhowerton@gmail.com)  
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➤ ORIGINAL MESSAGE

112. RE: LIVE: June 10th Ask the Expert: Women in Financial Planning

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RECOMMEND



Cait Howerton

ACTIONS ▼

Posted 2 days ago

REPLY RE-OPEN THREAD



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Hello all! I have to hop back into work, but I will be logging back into tonight to make sure that each and every one of your questions are answered :)

Talk soon!

- Cait

~~~~~  
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 Cait Howerton, MBA, AFC®, CFP®

CERTIFIED FINANCIAL PLANNER™ Professional  
Accredited Financial Counselor®  
[cmhowerton@gmail.com](mailto:cmhowerton@gmail.com)  
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► ORIGINAL MESSAGE

113. RE: LIVE: June 10th Ask the Expert: Women in Financial Planning

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RECOMMEND



Sarah Walkinshaw

ACTIONS ▼

Posted 2 days ago

REPLY RE-OPEN THREAD



Thank you so much for this discussion! I have learned so much just from reading everyone's questions and the incredible responses.

I am working on completing both my coursework for CFP as well as my degree at the University of North Texas (Go Mean Green!). One thing that is stressed in every business class is the power of networking. I have already made a list of many of the organizations and recommended reading discussed today, but I wondered if you both would be open to connecting via LinkedIn? I'm happy to send a private message if that is preferred.

Thank you again for your time, and for sharing your experiences!

-----  
Sarah Walkinshaw, CLU  
Paraplanner  
Nfocus Financial Partners  
Dallas, TX  
(972) 759-3959

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➤ ORIGINAL MESSAGE

114. RE: LIVE: June 10th Ask the Expert: Women in Financial Planning

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RECOMMEND



Angela Ribuffo

ACTIONS ▼

Posted 2 days ago

REPLY RE-OPEN THREAD



Hi @Sarah Walkinshaw Happy to connect :-)

-----  
Angela Ribuffo, CFP, RICP, ChFC, CDFP, CLTC  
President & Financial Advisor  
Raion Financial Strategies LLC  
Anchorage, AK  
907-565-5466  
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➤ ORIGINAL MESSAGE

115. RE: LIVE: June 10th Ask the Expert: Women in Financial Planning

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RECOMMEND



Sara Maloney

Posted 2 days ago

REPLY RE-OPEN THREAD



Hi everyone,

Thank you for participating in our Ask the expert session, whether you submitted a question, read along, or shared your own opinion to help someone else!

A big thank you to our experts @Angela Ribuffo and @Cait Howerton for providing us their detailed expertise and opinions!

-----  
Sara Maloney  
Community Manager  
CFP Board  
[candidateforum@cfpboard.org](mailto:candidateforum@cfpboard.org)  
-----

➤ ORIGINAL MESSAGE

116. RE: LIVE: June 10th Ask the Expert: Women in Financial Planning

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RECOMMEND



Cait Howerton

ACTIONS ▼

Posted yesterday

REPLY RE-OPEN THREAD



Hello all!

I think I was able to answer all questions that weren't addressed earlier today, but please forgive me if I overlooked yours!

If you all have additional questions, please feel free to connect with me via LinkedIn at <https://www.linkedin.com/in/caithowerton/>. Best of luck to all of you as you pursue your dreams!

-----  
 Cait Howerton, MBA, AFC®, CFP®  
 CERTIFIED FINANCIAL PLANNER™ Professional  
 Accredited Financial Counselor®  
[cmhowerton@gmail.com](mailto:cmhowerton@gmail.com)  
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➤ ORIGINAL MESSAGE

117. RE: LIVE: June 10th Ask the Expert: Women in Financial Planning

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RECOMMEND



Yanelkys Benitez

ACTIONS ▼

Posted yesterday

REPLY RE-OPEN THREAD



Hi Sara,

Is there a watch later link for the Women in Financial Planning Ask the Expert? Sadly I wasn't able to make it yesterday.

Thank you,

-----  
 Yanelkys Benitez  
 Financial Services Profession  
 MassMutual  
 Miami Beach FL  
 (202)569-1849  
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➤ ORIGINAL MESSAGE

118. RE: LIVE: June 10th Ask the Expert: Women in Financial Planning

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RECOMMEND



Sara Maloney

Posted 23 hours ago

REPLY RE-OPEN THREAD



@Yanelkys Benitez,

The event is this discussion thread. Feel free to read through the questions and answers at any time! There is no recording.

-----  
 Sara Maloney  
 Community Manager  
 CFP Board  
[candidateforum@cfpboard.org](mailto:candidateforum@cfpboard.org)  
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➤ ORIGINAL MESSAGE

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