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APRIL 7TH ASK THE EXPERT: NAVIGATING THE FINANCIAL PLANNING INDUSTRY AS A WOMAN

Following

asktheexpert

Add a tag

Sara Maloney 11 days ago

Hello everyone, Mark your calendars for our Navigating the Financial Planning Industry as a ...

Thread closed by the administrator, not accepting new replies.

1. April 7th Ask The Expert: Navigating the Financial Planning Industry as a Woman

2 RECOMMEND



Sara Maloney

Posted 11 days ago

REPLY RE-OPEN THREAD

Hello everyone,

Mark your calendars for our *Navigating the Financial Planning Industry as a Woman* Ask the Expert on **April 7th 1-2:30 pm EST!** Our experts will be available to answer your questions related to getting started with CFP® certification, getting started in the financial planning industry, how and where to look for a job, what to look for in a job, expectations of working in financial planning and with clients, what to expect in your first job, how to navigate any challenges you've faced, and more! We welcome you to ask questions, follow the discussion, and/or provide your own input.

Our expert panel includes:

@Deborah Goodman, CFP® professional
@Rebecca Walen, CFP® professional
@Heather Welsh, CFP® professional
@Jennifer Simes, CFP® professional

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

Download the event to your calendar here: April 7th Ask the Expert: [Navigating the Financial Planning Industry as a Woman](#)

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

#asktheexpert

Sara Maloney
Community Manager
CFP Board
candidateforum@cfpboard.org

2. RE: April 7th Ask The Expert: Navigating the Financial Planning Industry as a Woman

Sara Maloney

Posted 4 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!

Sara Maloney
Community Manager
CFP Board
candidateforum@cfpboard.org

[ORIGINAL MESSAGE](#)

3. RE: April 7th Ask The Expert: Navigating the Financial Planning Industry as a Woman

0 RECOMMEND

Posted 4 days ago

REPLY RE-OPEN THREAD

I'm trying to pull up the webinar. I can't figure it out!

Christina Strozzyk

ACTIONS

Christina Strozzyk
Advisor Associate
CTB Financial Services
Chanhassen MN
612-810-3467

[ORIGINAL MESSAGE](#)

4. RE: April 7th Ask The Expert: Navigating the Financial Planning Industry as a Woman

1 RECOMMEND

Sara Maloney

Posted 4 days ago

REPLY RE-OPEN THREAD

Hi @Christina Strozzyk,

The event takes place on this discussion thread. There is no video or audio component. Please post your questions on this discussion thread or follow along as other ask their questions. Thanks!

Sara Maloney
Community Manager
CFP Board
candidateforum@cfpboard.org

[ORIGINAL MESSAGE](#)

5. RE: April 7th Ask The Expert: Navigating the Financial Planning Industry as a Woman

1 RECOMMEND

Tanya Liess

ACTIONS

Posted 4 days ago

REPLY RE-OPEN THREAD

OK, I'll try then. I would love to hear thoughts - I'm looking to have my own practice but I need someone to verify my work for the CFP board. I'm thinking of reaching out to CFPs to see if I can partner with them or work for them for a period of years. I'm a bit of a career changer, having worked on my own with accounting/small business clients. I'm turning 60 and just passed the CFP exam. My goal is to support women, divorce work and basic, more simple financial planning. Do you think this is something I could find or should I look for a job and maybe in later years I could venture out on my own? Also, if someone has 20+ years career experience in Investment Management (mutual fund) and investment banking - what kind of position would one try to enter financial planning - para planner? THANKS!

Tanya Liess
Park City UT

[ORIGINAL MESSAGE](#)

6. RE: April 7th Ask The Expert: Navigating the Financial Planning Industry as a Woman

0 RECOMMEND

Kirstin Chavez

ACTIONS

Posted 4 days ago

REPLY RE-OPEN THREAD

Tanya!

I owe you a phone call. I am so glad we both passed the exam this time!!! I would love to talk with you, maybe this weekend?

Kirstin Chavez

Kirstin Chavez
Associate Professor
University of Utah

Salt Lake City UT
402-547-6871

ORIGINAL MESSAGE

7. RE: April 7th Ask The Expert: Navigating the Financial Planning Industry as a Woman

0RECOMMEND

Tanya Liess

ACTIONS

Posted 4 days ago

REPLYRE-OPEN THREAD

Sure, any time, I'd love that! I have a new question actually I'd love to discuss with you.
415-420-9965 I'm usually free to talk any time.

Tanya Liess
Park City UT

ORIGINAL MESSAGE

8. RE: April 7th Ask The Expert: Navigating the Financial Planning Industry as a Woman

0RECOMMEND

Heidi Phan-Peterson

ACTIONS

Posted 4 days ago

REPLYRE-OPEN THREAD

I'm a late-stage career changer, as well, Tanya - I appreciated seeing your question as I can relate to a lot of your comments. Thanks for posting and congratulations on passing the exam. I'm just getting started in my course. Best of luck to you!

Heidi Phan-Peterson
self-employed
Boulder CO
415-816-5047

ORIGINAL MESSAGE

9. RE: April 7th Ask The Expert: Navigating the Financial Planning Industry as a Woman

0RECOMMEND

"Ask the Expert" panelist
Rebecca Walen

ACTIONS

Posted 4 days ago

REPLYRE-OPEN THREAD

Hi @Tanya Liess,
You may be able to find a position in the niches you wish to serve in a remote planner or paraplanner role. I would look at companies like Ellevest, Fidelity, or regional RIAs and also search your region for advisors that specialize in divorce and/or women's planning services. Perhaps reach out to CFPs or Certified Divorce Financial Analysts (CDFA) to network about potential positions. With your prior financial services experience, you're also a good candidate for work as a planner or paraplanner in a trust company. You could review openings in bank trust departments in your area as well.

Becky Walen AFC® CFP® M.S.
SVP | Market Development Director

Bell Bank Wealth Management
15 Broadway | Fargo, ND 58102
Phone 701.451.3079 | Mobile 701.866.8192 bwalen@bell.bank | bell.bank

ORIGINAL MESSAGE

10. RE: April 7th Ask The Expert: Navigating the Financial Planning Industry as a Woman

0RECOMMEND

Tanya Liess

ACTIONS

Posted 4 days ago

REPLYRE-OPEN THREAD

Are we posting here? I have a question

Tanya Liess
Park City UT

ORIGINAL MESSAGE

11. RE: April 7th Ask The Expert: Navigating the Financial Planning Industry as a Woman

0RECOMMEND

Rhonda Grover

ACTIONS

Posted 4 days ago

REPLYRE-OPEN THREAD

Hi Tanya, yes, I believe we can post our questions here.

Rhonda Grover
Operations Manager
Wealth 360, LLC.
Buford, GA
<http://wealth360advisors.com>
Rhonda@wealth360advisors.com

https://candidateforum.cfp.net/communities/community-home/digestviewer/viewthread?MessageKey=8381127b-6ccc-4493-a03a-b7e7fadd6ecd&Co... 3/21

▶ ORIGINAL MESSAGE

12. RE: April 7th Ask The Expert: Navigating the Financial Planning Industry as a Woman

0RECOMMEND



"Ask the Expert" panelist

Jennifer Simes

ACTIONS ▼

Posted 4 days ago

REPLYRE-OPEN THREAD ▼

@Tanya Liess Yes, we are here to answer your questions. Please post and we will reply.

Jennifer Simes

Lead Planner

Carl P. Sherr & Co., LLC

Rutland MA

(508)791-7126

▶ ORIGINAL MESSAGE

13. RE: April 7th Ask The Expert: Navigating the Financial Planning Industry as a Woman

0RECOMMEND



Tara Amato

ACTIONS ▼

Posted 4 days ago

REPLYRE-OPEN THREAD ▼

Thank you so much for putting together this Q&A forum.

I am new to the financial planning industry, though I have many years experience in finance. What have been the greatest challenges that women in the industry have faced?

Thanks,

Tara Amato

Tara

New York NY

▶ ORIGINAL MESSAGE

14. RE: April 7th Ask The Expert: Navigating the Financial Planning Industry as a Woman

1RECOMMEND



"Ask the Expert" panelist

Jennifer Simes

ACTIONS ▼

Posted 4 days ago

REPLYRE-OPEN THREAD ▼

@Tara Amato Hello Tara, thank you for your question about greatest challenges in the industry. I am not sure they are unique to woman but rather to starting out in a financial planning career. It first takes time to gain experience and build knowledge and then you need to build your confidence. It is far beyond the subject matter of the financial planning courses, there is a lot to learn about connecting with people and psychology. Once you have the experience and confidence, it takes time to establish yourself in the profession...but once you do, there is unlimited opportunity. I strongly recommend that you find a mentor to learn from and guide you and you may find networking with other women new to the career is helpful. Best of luck.

Jennifer Simes

Lead Planner

Carl P. Sherr & Co., LLC

Rutland MA

(508)791-7126

▶ ORIGINAL MESSAGE

15. RE: April 7th Ask The Expert: Navigating the Financial Planning Industry as a Woman

0RECOMMEND



Tara Amato

ACTIONS ▼

Posted 4 days ago

REPLYRE-OPEN THREAD ▼

Thank you Jennifer, having a mentor seems like a good start!

Tara

New York NY

▶ ORIGINAL MESSAGE

16. RE: April 7th Ask The Expert: Navigating the Financial Planning Industry as a Woman

0RECOMMEND



"Ask the Expert" panelist

Rebecca Walen

ACTIONS ▼

Posted 4 days ago

REPLYRE-OPEN THREAD ▼

Hi @Tara Amato,

For me, the biggest challenge was work/life balance. At the time I pursued my CFP, I had three young children at home and was working full time. I had a great fear of failure and didn't want to disappoint anyone, including myself! I knew it wouldn't be easy and felt discouragement and fatigue along the way. In the end, I had to stay focused and continue progressing. I started my coursework in overdrive, so scaled back to a more manageable pace. It took me twice as long, but I believe it allowed me to be more successful and available to my family as well.

I've been fortunate to have solid mentors at work that helped keep me going as well.

Thank you,

https://candidateforum.cfp.net/communities/community-home/digestviewer/viewthread?MessageKey=8381127b-6ccc-4493-a03a-b7e7fadd6ecd&Co... 4/21

Becky Walen AFC® CFP® M.S.
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➤ ORIGINAL MESSAGE

17. RE: April 7th Ask The Expert: Navigating the Financial Planning Industry as a Woman

0

RECOMMEND



Nita Mukherjee

ACTIONS ▼

Posted 4 days ago

REPLY RE-OPEN THREAD ▼

Thanks for your message Sara ! I've a couple questions.

Does personal finance blogging count as experience towards certification after the CFP exam ?

With respect to internships, is it possible to work remotely later this year till things normalize ?

Thanks again ! Happy Wednesday everyone !

Nita

Nita Mukherjee
N/A
N/A
Los Altos CA
(408)550-6482

➤ ORIGINAL MESSAGE

18. RE: April 7th Ask The Expert: Navigating the Financial Planning Industry as a Woman

0

RECOMMEND



"Ask the Expert" panelist
Heather Welsh

ACTIONS ▼

Posted 4 days ago

REPLY RE-OPEN THREAD ▼

Hi @Nita Mukherjee!

I will let CFP Board representatives address the experience requirement component of your question, but I am happy to address internships.

I recently hired an intern who indicated most of the positions he interviewed for would be fully remote - so it seems like many organizations are taking that approach. Other firms are looking to have interns in person so that they can experience the company culture more easily as more employees return to the office. I think it is reasonable to ask about in person vs. remote work expectations as part of your internship interview process, as all of the candidates I recently spoke with asked that question of me.

Thank you,
Heather

Heather Welsh, CFP®, AEP®, MSFS
Vice President, Wealth Planning
Sequoia Financial Group
Akron, OH
hwelsh@sequoia-financial.com
330.375.9480

➤ ORIGINAL MESSAGE

19. RE: April 7th Ask The Expert: Navigating the Financial Planning Industry as a Woman

0

RECOMMEND



Nita Mukherjee

ACTIONS ▼

Posted 4 days ago

REPLY RE-OPEN THREAD ▼

Thanks for your great feedback Heather ! I really appreciate it.

Nita

Nita Mukherjee
N/A
N/A
Los Altos CA
(408)550-6482

➤ ORIGINAL MESSAGE

20. RE: April 7th Ask The Expert: Navigating the Financial Planning Industry as a Woman

0

RECOMMEND



Yuko Mulugetta

ACTIONS ▼

Posted 4 days ago

REPLY RE-OPEN THREAD ▼

Thank you for organizing this. As a woman, working from home is a huge advantage. Is the financial planning/advising industry moving in the direction which encourages women to work from home virtually beyond this year? Thanks.

Yuko Mulugetta Ph.D.
Chief Analytics Officer, Retired

Ithaca College
Ithaca, NY
607-342-1324

► ORIGINAL MESSAGE

21. RE: April 7th Ask The Expert: Navigating the Financial Planning Industry as a Woman

2 RECOMMEND

Posted 4 days ago

REPLY RE-OPEN THREAD ▼



"Ask the Expert" panelist
Heather Welsh

ACTIONS ▼

Hi @Yuko Mulugetta! After finding remote work to be a successful option over the past year, I think many firms are evaluating how they might incorporate flexible work arrangements moving forward. I believe many employees, not just women, will be interested in having the option to work from home at least a portion of the week. Some firms are seeking ways to balance flexibility while maintaining their culture, so perhaps they encourage a certain number of days each week or month in the office. Others may be comfortable allowing employees to be fully remote. Policies will keep evolving, though I believe flexibility in working arrangements will remain key beyond 2021.

Heather Welsh, CFP®, AEP®, MSFS
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hwelsh@sequoia-financial.com
330.375.9480

► ORIGINAL MESSAGE

22. RE: April 7th Ask The Expert: Navigating the Financial Planning Industry as a Woman

0 RECOMMEND

Posted 4 days ago

REPLY RE-OPEN THREAD ▼



"Ask the Expert" panelist
Deborah Goodman

ACTIONS ▼

Hello @Nita Mukherjee Many advisors may continue to have remote offices even after things start to normalize. Depending on the nature of the internship, it may be possible to work from home. With Zoom, etc. it is very easy to communicate and train people remotely.

Deborah Goodman, CFP, CPA
President
Goodman Advisory Group, LLC
Needham MA
(781)559-0320

► ORIGINAL MESSAGE

23. RE: April 7th Ask The Expert: Navigating the Financial Planning Industry as a Woman

0 RECOMMEND

Posted 4 days ago

REPLY RE-OPEN THREAD ▼



Nita Mukherjee

ACTIONS ▼

Thanks Deborah....that is a relief to hear !

Much appreciated,
Nita

Nita Mukherjee
N/A
N/A
Los Altos CA
(408)550-6482

► ORIGINAL MESSAGE

24. RE: April 7th Ask The Expert: Navigating the Financial Planning Industry as a Woman

3 RECOMMEND

Posted 4 days ago

REPLY RE-OPEN THREAD ▼



Martina Pleuffer

ACTIONS ▼

Hello! I'd love to learn how to navigate negotiating salary increase as a new CFP in an existing firm, or learn to find resources about fair compensation as a CFP. I think knowing our worth is very important in having salary discussions, and would love to get insight and tips here! Thank you. :)

Martina Pleuffer
Financial Planning Advisor
Clarfeld Citizens Private Wealth
Ft Washington PA
215-254-3861

► ORIGINAL MESSAGE

25. RE: April 7th Ask The Expert: Navigating the Financial Planning Industry as a Woman

1 RECOMMEND

Posted 4 days ago

REPLY RE-OPEN THREAD ▼



"Ask the Expert" panelist
Jennifer Simes

ACTIONS ▼

@Martina Pfeuffer Hello and thank you for your great question. I recommend that you take a look at the guide put together by the CFP Board, see the link below. This is a great resource and includes salary ranges. I think the key is to do your research, be prepared and be confident. Also, if there isn't a clear career path in the firm that you are in, offer to work on defining it. It is always good to take initiative and be proactive. Also, show your value, master your role, and share your own goals. Best of luck and I hope this is helpful.

<https://www.cfp.net/knowledge/reports-and-statistics/financial-planning-career-paths-building-more-sustainable-and-successful-businesses>

Jennifer Simes
Lead Planner
Carl P. Sherr & Co., LLC
Rutland MA
(508)791-7126

► ORIGINAL MESSAGE

26. RE: April 7th Ask The Expert: Navigating the Financial Planning Industry as a Woman

0 RECOMMEND



Rhonda Grover

ACTIONS ▼

Posted 4 days ago

REPLY RE-OPEN THREAD ▼

Thanks for sharing this Guide, @Jennifer Simes. This will be a helpful resource.

Rhonda Grover
Operations Manager
Wealth 360, LLC.
Buford, GA
<http://wealth360advisors.com>
Rhonda@wealth360advisors.com

► ORIGINAL MESSAGE

27. RE: April 7th Ask The Expert: Navigating the Financial Planning Industry as a Woman

1 RECOMMEND



"Ask the Expert" panelist
Heather Welsh

ACTIONS ▼

Posted 4 days ago

REPLY RE-OPEN THREAD ▼

@Martina Pfeuffer @Rhonda Grover You can also check with your custodian about compensation benchmarking studies that they may have available. I have referenced Schwab's compensation benchmarking study when determining salary and bonuses for my team.

Heather Welsh, CFP®, AEP®, MSFS
Vice President, Wealth Planning
Sequoia Financial Group
Akron, OH
hwelsh@sequoia-financial.com
330.375.9480

► ORIGINAL MESSAGE

28. RE: April 7th Ask The Expert: Navigating the Financial Planning Industry as a Woman

1 RECOMMEND



Anna Wisniewski

ACTIONS ▼

Posted 4 days ago

REPLY RE-OPEN THREAD ▼

Hello all! I just passed the CFP exam in March 2021 and am a career changer. Any words of advice on finding a job to earn experience hours? Or perhaps the apprenticeship route? Is that a viable option? It seems like the ideal way to learn the ins and outs of daily work as a planner while simultaneously earning experience hours. Thanks in advance!

Anna Wisniewski
N/A
N/A
Chevy Chase MD
(202)550-6991

► ORIGINAL MESSAGE

29. RE: April 7th Ask The Expert: Navigating the Financial Planning Industry as a Woman

0 RECOMMEND



Crystal Borhani

ACTIONS ▼

Posted 4 days ago

REPLY RE-OPEN THREAD ▼

Congrats, Anna. I'm a career changer too but I have not yet finished my CFP program (graduating in May) or taken the exam (probably sitting for Nov '21). As a 36 year old this is exciting and terrifying to launch out like a brand new baby bird.

Crystal Borhani
Graduate Student
Texas Tech Univer
Lubbock TX
785-313-0519

► ORIGINAL MESSAGE

30. RE: April 7th Ask The Expert: Navigating the Financial Planning Industry as a Woman

0

RECOMMEND

Anna Wisniewski

ACTIONS

Posted 4 days ago

REPLY RE-OPEN THREAD

Thanks Crystal! I'm right around that age and yes it is terrifying! But no time like the present, right :) Good luck finishing up your program and with the exam!

Anna Wisniewski

N/A

N/A

Chevy Chase MD

(202)550-6991

ORIGINAL MESSAGE

31. RE: April 7th Ask The Expert: Navigating the Financial Planning Industry as a Woman

0

RECOMMEND



"Ask the Expert" panelist
Jennifer Simes

ACTIONS

Posted 4 days ago

REPLY RE-OPEN THREAD

Congrats @Anna Wisniewski on passing your exam and welcome to a great profession. I would recommend looking at : <https://www.cfp.net/career-and-growth/career-center>. Also, you may want to explore joining your local chapter of FPA which also have job boards. Another resource would <https://newplannerrecruiting.com/opportunities/> or <https://simplyparaplanner.com/>

On the job experience is key and you may want to explore an associate planner role or a role on the service side.

Best of luck.

Jennifer Simes

Lead Planner

Carl P. Sherr & Co., LLC

Rutland MA

(508)791-7126

ORIGINAL MESSAGE

32. RE: April 7th Ask The Expert: Navigating the Financial Planning Industry as a Woman

0

RECOMMEND



Kate Somerville

ACTIONS

Posted 4 days ago

REPLY RE-OPEN THREAD

I see that there is a lot of opportunity for folks who already have experience, or who have already passed the exam, but where to start for those of us who have no experience and don't want to dive into the CFP training (i.e. \$\$\$ and time), without knowing if it's the right path?

Kate Somerville

N/A

N/A

Portland ME

(207)712-7333

ORIGINAL MESSAGE

33. RE: April 7th Ask The Expert: Navigating the Financial Planning Industry as a Woman

0

RECOMMEND



"Ask the Expert" panelist
Jennifer Simes

ACTIONS

Posted 4 days ago

REPLY RE-OPEN THREAD

@Kate Somerville

Hi Kate, thanks for your question. You may want to explore an internship that allows you to work in the field but isn't a long term commitment. Hope this helps.

Jennifer Simes

Lead Planner

Carl P. Sherr & Co., LLC

Rutland MA

(508)791-7126

ORIGINAL MESSAGE

34. RE: April 7th Ask The Expert: Navigating the Financial Planning Industry as a Woman

0

RECOMMEND



Virginia Hagen

ACTIONS

Posted 4 days ago

REPLY RE-OPEN THREAD

Hi Jennifer,

Appreciate the links you have provided. You mentioned different positions such as Paraplanner and Lead Planner, what is the natural starting place for a career changer and looking for experience with clients?

Your advice about how to handle the conversation in a financial meeting is spot on and know I could use more experience.

Thanks,

Gina

Virginia Hagen

https://candidateforum.cfp.net/communities/community-home/digestviewer/viewthread?MessageKey=8381127b-6ccc-4493-a03a-b7e7fadd6ecd&Co... 8/21

CA

ginalhagen@gmail.com

▶ ORIGINAL MESSAGE

35. RE: April 7th Ask The Expert: Navigating the Financial Planning Industry as a Woman

0RECOMMEND

Posted 4 days ago

REPLYRE-OPEN THREAD



"Ask the Expert" panelist

Jennifer Simes

ACTIONS

Jennifer Simes

Lead Planner

Carl P. Sherr & Co., LLC

Rutland MA

(508)791-7126

▶ ORIGINAL MESSAGE

36. RE: April 7th Ask The Expert: Navigating the Financial Planning Industry as a Woman

0RECOMMEND

Posted 4 days ago

REPLYRE-OPEN THREAD



"Ask the Expert" panelist

Deborah Goodman

ACTIONS

Deborah Goodman, CFP, CPA

President

Goodman Advisory Group, LLC

Needham MA

(781)559-0320

▶ ORIGINAL MESSAGE

37. RE: April 7th Ask The Expert: Navigating the Financial Planning Industry as a Woman

2RECOMMEND

Posted 4 days ago

REPLYRE-OPEN THREAD



Crystal Borhani

ACTIONS

Thank you panelists for being here and providing insight/answering questions.

I'd like to hear your thoughts on launching a solo financial planning business right out of finishing a CFP program / passing the CFP. Since we can't use the marks until achieving a certain number of hours working in the industry, is it necessary to work for another firm/company before launching a practice?

What is one of niche financial planning areas that you feel has the strongest opportunities for female financial planners?

Crystal Borhani

Graduate Student

Texas Tech Univer

Lubbock TX

785-313-0519

▶ ORIGINAL MESSAGE

38. RE: April 7th Ask The Expert: Navigating the Financial Planning Industry as a Woman

0RECOMMEND

Posted 4 days ago

REPLYRE-OPEN THREAD



"Ask the Expert" panelist

Jennifer Simes

ACTIONS

@Crystal Borhani

Thank you for your question. In my opinion, I would recommend gaining some experience before launching a solo FP business right after passing your exam. The experience that you gain from working with established professionals and learning the ropes of the business is very valuable.

As for a niche, sometimes you find the niche and sometimes it finds you. I would suggest that you explore working with a niche that you can relate to and find interest in.

I am not saying launching a firm can't be done right away. If you decide to go this path, I strongly recommend that you network with others that have done this to learn about their successes and failures and learn from them. You could also consider building a business plan as you are gaining experience. It will also give you an opportunity to learn which types of clients you work with best so that you can find a niche.

Best of luck.

Jennifer Simes

Lead Planner

Carl P. Sherr & Co., LLC

Rutland MA

(508)791-7126

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► ORIGINAL MESSAGE

39. RE: April 7th Ask The Expert: Navigating the Financial Planning Industry as a Woman

0 RECOMMEND



Posted 4 days ago

REPLY RE-OPEN THREAD ▼

Thank you Jennifer for your answer, I really appreciate it! This is great advice and very helpful.

Shakira Moran, MPA
Managing Director for Ripley Grier Studios
Creator of Breaking the Cycle, Mentoring Program
Creator of Train Like A Girl, Fitness Classes

► ORIGINAL MESSAGE

40. RE: April 7th Ask The Expert: Navigating the Financial Planning Industry as a Woman

0 RECOMMEND



Posted 4 days ago

REPLY RE-OPEN THREAD ▼

I, too, would really love to hear some suggestions on this issue!
Thank you!
Kirstin Chavez

Kirstin Chavez
Associate Professor
University of Utah
Salt Lake Cty UT
402-547-6871

► ORIGINAL MESSAGE

41. RE: April 7th Ask The Expert: Navigating the Financial Planning Industry as a Woman

0 RECOMMEND



Posted 4 days ago

REPLY RE-OPEN THREAD ▼

@Crystal Borhani
Just to add to @Jennifer Slimes posting, it's hard work gaining the trust of a potential client. Many people would not be comfortable taking a chance on someone who is on their own with no experience as a planner or managing assets. Having the CFP designation will definitely add to your credibility, but there is so much more to being an advisor than the textbook knowledge you gained through the CFP program. The knowledge you will gain from working with another advisor is extremely valuable. Learn from their experiences and seek their guidance on how to best position yourself to succeed.

Deborah Goodman, CFP, CPA
President
Goodman Advisory Group, LLC
Needham MA
(781)559-0320

► ORIGINAL MESSAGE

42. RE: April 7th Ask The Expert: Navigating the Financial Planning Industry as a Woman

0 RECOMMEND



Posted 4 days ago

REPLY RE-OPEN THREAD ▼

I am currently in the non profit sector but on the financial advising side and im interesting in obtaining my CFP. Are there any tips on how to best utilize the CFP in the non profit industry? Or how to make that transition from non profit?

Kyra Bland
Home ownership Advisor
Beyond Housing
Florissant MO
314-614-4995

► ORIGINAL MESSAGE

43. RE: April 7th Ask The Expert: Navigating the Financial Planning Industry as a Woman

0 RECOMMEND



Posted 4 days ago

REPLY RE-OPEN THREAD ▼

I too would be curious to hear any insights on this question.

Ivania Teran Baldizon
Neighborhood Trust Financial Partners

ACTIONS ▾

jvmleran@gmail.com

► ORIGINAL MESSAGE

44. RE: April 7th Ask The Expert: Navigating the Financial Planning Industry as a Woman

0 RECOMMEND

**Heidi Phan-Peterson**

ACTIONS ▾

Posted 4 days ago

REPLY RE-OPEN THREAD ▾

I'm a late-stage career-changer and would like to know what the advice you might have for finding work to fulfill my hours. I've done some research and think I'd like to find a remote paraplanner role - how hard might this be for someone in their early 50s? Are there other avenues you would recommend? My eventual goal is to be a fee-based or fee-only planner. I withdrew my application recently for a position after learning that this company trained staff to lead with insurance sales.

My other question has to do with compensation. At the insurance company that I referenced above, I learned that they typically offer the financial plan at no cost, presumably because insurance sales is their bread and butter and the free plan is a benefit of working with them. How much do these revenue structures undermine the ability of fee-only planners to command thousands of dollars to create a plan. Are the companies offering a free plan a big threat to the fee-only planners?

Thank you!
Heidi

Heidi Phan-Peterson
self-employed
self-employed
Boulder CO
415-816-5047

► ORIGINAL MESSAGE

45. RE: April 7th Ask The Expert: Navigating the Financial Planning Industry as a Woman

0 RECOMMEND

**"Ask the Expert" panelist
Deborah Goodman**

ACTIONS ▾

Posted 4 days ago

REPLY RE-OPEN THREAD ▾

@Heidi Phan-Peterson
If something is free, people don't always perceive it as having value. If you are able to demonstrate your competence and abilities, people will be willing to pay thousands of dollars for you to prepare a financial plan.

Deborah Goodman, CFP, CPA
President
Goodman Advisory Group, LLC
Needham MA
(781)559-0320

► ORIGINAL MESSAGE

46. RE: April 7th Ask The Expert: Navigating the Financial Planning Industry as a Woman

0 RECOMMEND

**Virginia Hagen**

ACTIONS ▾

Posted 4 days ago

REPLY RE-OPEN THREAD ▾

Hello,
Thank you for taking the time today to answer questions.
This is a career change for me, with a goal of helping to narrow the income discrepancy through financial literacy. In addition, would like everyone to know a financial plan works for everyone.
My question: I have passed the exam, yet now need to submit my experience to see when I can use the mark. Could you describe the steps needed to be a CFP practitioner?
Gina

Virginia Hagen

CA
ginahagen@gmail.com

► ORIGINAL MESSAGE

47. RE: April 7th Ask The Expert: Navigating the Financial Planning Industry as a Woman

0 RECOMMEND

**Tiffany So**

ACTIONS ▾

Posted 4 days ago

REPLY RE-OPEN THREAD ▾

Hi everyone,

Thank you for hosting this live event!

I've had several years in the wealth management industry now and still at times find it difficult to speak up in client meetings, especially when most conversations are dominated and driven by men (of many more years of experience and confidence). Besides gaining more content knowledge in order to deliver accurate financial planning substance to clients, what are some strategies to cope or share my voice in client meetings without being intimidated? How can women build and achieve confidence in this field? What are some challenges the panelist have faced in the past to overcome these struggles and move up to the top?

I appreciate everyone's insight in this forum and looking forward to the responses!

Best,

Tiffany

Tiffany So

Client Advisor

Crestwood Advisors

Boston MA

(617)840-5665

ORIGINAL MESSAGE

48. RE: April 7th Ask The Expert: Navigating the Financial Planning Industry as a Woman

0RECOMMEND

"Ask the Expert" panelist

Jennifer Simes

ACTIONS

Posted 4 days ago

REPLYRE-OPEN THREAD

@Tiffany So

Thank you for your question. I appreciate your efforts to make change and I think it needs to be a joint effort with your colleagues. I recommend that you talk with your colleagues (outside of a client meeting) and share your desire to engage more in meetings and if they can help work with you on how to do this. You will need to develop rapport with clients as well so that they turn to you for guidance. You may want to start with a specific topic that you are responsible for in a meeting that you have mastered. If your firm has a newsletter, ask if you could write a section in it each time so clients see your knowledge. I would also recommend that you seek out a female mentor who can guide you and be your support.

The confidence has to come within as well and often in this industry there is imposter syndrome. It takes time to overcome and finding an environment to support your growth is important. Best of luck.

Jennifer Simes

Lead Planner

Carl P. Sherr & Co., LLC

Rutland MA

(508)791-7126

ORIGINAL MESSAGE

49. RE: April 7th Ask The Expert: Navigating the Financial Planning Industry as a Woman

0RECOMMEND

"Ask the Expert" panelist

Heather Welsh

ACTIONS

Posted 4 days ago

REPLYRE-OPEN THREAD

Hi @Tiffany Sol I have experienced similar challenges to what you described.

One strategy that worked well and avoided awkward interruptions or the other advisor trying to bring me in on a subject where I wasn't quite comfortable yet was holding a pre-call to determine who would cover what areas of the agenda. We've also used post-calls to talk about what went well and where there might be room for improvement.

I've also joined a women's networking organization. Sometimes knowing you're not alone in your experiences gives you the confidence to speak up. I'd encourage you to network with mixed gender groups too, but balancing that with a women-focused group really helped me.

Best of luck as you keep pushing forward in your career!

Heather Welsh, CFP®, AEP®, MSFS

Vice President, Wealth Planning

Sequoia Financial Group

Akron, OH

hwelsh@sequoia-financial.com

330.375.9480

ORIGINAL MESSAGE

50. RE: April 7th Ask The Expert: Navigating the Financial Planning Industry as a Woman

0RECOMMEND

Lisa Mirkall

ACTIONS

Posted 4 days ago

REPLYRE-OPEN THREAD

Hello - i am a CPA pursuing the CFP. I plan to sit for the exam in the fall. I am interested in learning how the new designation, once I get it, will weave into my career in public accounting. This is my 20th tax season and I'm not 100% certain I want to stay in public forever! It's been quite a challenging few years as you can imagine! I would love to hear your thoughts on some other career opportunities, at the same level of income, once I get the CFP? Thanks!

Lisa Mirkall

Senior Manager

CPA Firm

Grand Island NY

(716)609-3549

ORIGINAL MESSAGE

51. RE: April 7th Ask The Expert: Navigating the Financial Planning Industry as a Woman

0RECOMMEND

julio_yang

ACTIONS

Posted 4 days ago

REPLYRE-OPEN THREAD

Can't login

juling Yang

Financial Consultant

E*TRADE securities LLC

Alpharetta GA

https://candidateforum.cfp.net/communities/community-home/digestviewer/viewthread?MessageKey=8381127b-6ccc-4493-a03a-b7e7fadd6ecd&C...12/21

17703371981

ORIGINAL MESSAGE

52. RE: April 7th Ask The Expert: Navigating the Financial Planning Industry as a Woman

0RECOMMEND

Posted 4 days ago

REPLYRE-OPEN THREAD



Sara Maloney

@juling Yang The event takes place on this discussion thread. There is no video or audio component. Please post your questions on this discussion thread or follow along as other ask their questions. Thanks!

Sara Maloney
Community Manager
CFP Board
candidateforum@cfpboard.org

ORIGINAL MESSAGE

53. RE: April 7th Ask The Expert: Navigating the Financial Planning Industry as a Woman

0RECOMMEND

Posted 4 days ago

REPLYRE-OPEN THREAD



Kate Somerville

ACTIONS

Have there been any replies yet? I'm just seeing questions so far.

Kate Somerville
N/A
N/A
Portland ME
(207)712-7333

ORIGINAL MESSAGE

54. RE: April 7th Ask The Expert: Navigating the Financial Planning Industry as a Woman

0RECOMMEND

Posted 4 days ago

REPLYRE-OPEN THREAD



Kate Somerville

ACTIONS

Nevermind, I see some answers now.

Kate Somerville
N/A
N/A
Portland ME
(207)712-7333

ORIGINAL MESSAGE

55. RE: April 7th Ask The Expert: Navigating the Financial Planning Industry as a Woman

0RECOMMEND

Posted 4 days ago

REPLYRE-OPEN THREAD



Rhonda Grover

ACTIONS

Same here @Kate Somerville. I'm only seeing questions and no responses...

Rhonda Grover
Operations Manager
Wealth 360, LLC.
Buford, GA
<http://wealth360advisors.com>
Rhonda@wealth360advisors.com

ORIGINAL MESSAGE

56. RE: April 7th Ask The Expert: Navigating the Financial Planning Industry as a Woman

0RECOMMEND

Posted 4 days ago

REPLYRE-OPEN THREAD



Kate Somerville

ACTIONS

I guess we need to keep refreshing the page to see new messages. A few messages above have replies, so I'm sure the experts are working through them. I also clicked the "follow" button above, but so far it is only sending me notifications when someone replies to one of my messages, not if others post, so I'm just clicking refresh constantly to try to keep up!

Kate Somerville
N/A
N/A
Portland ME
(207)712-7333

[▶ ORIGINAL MESSAGE](#)

57. RE: April 7th Ask The Expert: Navigating the Financial Planning Industry as a Woman

1 RECOMMEND

Kate Somerville

ACTIONS ▼

Posted 4 days ago

REPLY RE-OPEN THREAD ▼

I can only see how to reply to a message and not how to post a new message, so I'm sorry if this is incorrect.

I am wondering if I could get more specific information on what qualifies as experience? Would working as a bank teller qualify? I am brand new to this field, and would like to make sure I'm not wasting time working in a position that doesn't gain me credit towards my CFP.

Thank you!

Kate Somerville
N/A
N/A
Portland ME
(207)712-7333

[▶ ORIGINAL MESSAGE](#)

58. RE: April 7th Ask The Expert: Navigating the Financial Planning Industry as a Woman

0 RECOMMEND

Heidi Phan-Peterson

ACTIONS ▼

Posted 4 days ago

REPLY RE-OPEN THREAD ▼

I'm also interested in the answers to this question.

Furthermore, is there a possible way to earn hours helping every day people who might not be educated about the importance of long-term financial planning. For example, I volunteer for a nonprofit that supports military veterans, and would be happy to volunteer some hours there. I understand that there needs to be some oversight to my work and hours...I'm wondering what some options to go about structuring this would be.

Thank you.
Heidi

Heidi Phan-Peterson
self-employed
self-employed
Boulder CO
415-816-5047

[▶ ORIGINAL MESSAGE](#)

59. RE: April 7th Ask The Expert: Navigating the Financial Planning Industry as a Woman

1 RECOMMEND

Olga Chernov

ACTIONS ▼

Posted 4 days ago

REPLY RE-OPEN THREAD ▼

Hello Everyone,

I've been a home staying mom for the past 2.5years expecting to pass CFP exam in July 2021. After passing the exam I am planning to return to work. In the past, I was working as a research analyst and a consultant for a financial technology firm, so I don't have a related experience to be a certified CFP professional yet. My question is how would you approach the job search in my situation? I appreciate your feedback. Thank you!

Sincerely,
Olga

Olga Chernov
Analyst
Grace Brothers
San Antonio TX
(224)715-9015

[▶ ORIGINAL MESSAGE](#)

60. RE: April 7th Ask The Expert: Navigating the Financial Planning Industry as a Woman

2 RECOMMEND

Norma Vasquez

ACTIONS ▼

Posted 4 days ago

REPLY RE-OPEN THREAD ▼

Greetings to the members of the panel!

I currently am in a paraplanner position and just recently passed the CFP exam this past March. Although I have enjoyed my time thus far in my position I do not feel I am getting the most out of my position. I have not had a formal meeting to discuss added responsibilities and in general more opportunities to participate in more of the aspects of our firms financial planning process. Can you provide some insights and guidance on the proper way to approach and discuss the opportunity to take on more responsibilities and partake in other aspects in our financial planning process.

Norma Vasquez
Paraplanner
Churchill Management Group
Los Angeles CA

[▶ ORIGINAL MESSAGE](#)

61. RE: April 7th Ask The Expert: Navigating the Financial Planning Industry as a Woman

0

RECOMMEND

Posted 4 days ago

REPLY RE-OPEN THREAD



"Ask the Expert" panelist
Heather Welsh
ACTIONS

Hi @Norma Vasquez! It is wonderful that you are considering how to take on more and advance to the next stage of your career. I'd encourage you to schedule time with your manager and let them know in advance what you'd like to talk about. The CFP Board has a great guide on career paths that might help in preparing for that conversation: <https://www.cfp.net/-/media/files/cfp-board/why-and-get-certified/financial-planning-career-paths-guide.pdf>. While the guide walks through advisor roles, keep in mind that you can have a successful career as a CFP without pursuing the advisor track if other aspects of the business are of greater interest to you. I started thinking I'd be an advisor and over time found that I really liked the analytical aspects of planning. I developed greater technical expertise and ultimately came to lead my firm's planning department, and that leadership role afforded me the opportunity to engage in other firm strategic initiatives.

If you hear about a project that interests you, you may also ask about how you might be a part of it. Perhaps there is a way you could add value and demonstrate your capabilities to take on more. Or perhaps that will let you shadow the experience as a learning opportunity.

Best of luck as you grow in your career!

Heather Welsh, CFP®, AEP®, MSFS
Vice President, Wealth Planning
Sequoia Financial Group
Akron, OH
hwelsh@sequoia-financial.com
330.375.9480

ORIGINAL MESSAGE

62. RE: April 7th Ask The Expert: Navigating the Financial Planning Industry as a Woman

0

RECOMMEND

Posted 4 days ago

REPLY RE-OPEN THREAD



Taynia Vakapuna
ACTIONS

Heather, your post really spoke to me. I am a paraplanner for a small, but growing hybrid RIA. I will sit for my exam in November and I will meet the experience requirement this time next year. There is upward mobility where I am at to engage more in the planning and technical side of things, so I've decided to forego the advisor route. Because the firm I work for is small there are lots of opportunities to wear different hats with sink or swim style of learning. Would you be willing to let me pick your brain on a pathway for specialization/formal education after I get my designation?

Taynia Vakapuna
Paraplanner
Everspire Global
Midvale, UT
(801) 545-8706

ORIGINAL MESSAGE

63. RE: April 7th Ask The Expert: Navigating the Financial Planning Industry as a Woman

0

RECOMMEND

Posted 4 days ago

REPLY RE-OPEN THREAD



Tarin Washington
ACTIONS

In terms of inclusivity in our field, do you know of any organizations that strongly support hiring women of color?

Additionally, I would be interested to know of any organizations that have mentorship programs for new CFPs?

Tarin Washington
Workplace Planning Consultant I
Fidelity Investments
Durham NC
(919)451-3052

ORIGINAL MESSAGE

64. RE: April 7th Ask The Expert: Navigating the Financial Planning Industry as a Woman

0

RECOMMEND

Posted 4 days ago

REPLY RE-OPEN THREAD



"Ask the Expert" panelist
Jennifer Simes
ACTIONS

@Tarin Washington
Hello Tarin, you may want to explore <https://bixinternship.org/>

Hope this is helpful.

Jennifer Simes
Lead Planner
Carl P. Sherr & Co., LLC
Rutland MA
(508)791-7126

ORIGINAL MESSAGE

65. RE: April 7th Ask The Expert: Navigating the Financial Planning Industry as a Woman

0

RECOMMEND



Erika Moore
Jenkinson

ACTIONS ▾

Posted 4 days ago

REPLY RE-OPEN THREAD ▾

The Association of African American Advisors could be a good resource.

Erika Moore Jenkinson
None
None
Federal Way WA
(206)859-3509

▶ ORIGINAL MESSAGE

66. RE: April 7th Ask The Expert: Navigating the Financial Planning Industry as a Woman

0

RECOMMEND



Amy Buck

ACTIONS ▾

Posted 4 days ago

REPLY RE-OPEN THREAD ▾

Hello all and thanks in advance for your responses,

I am a career changer, 50 years old, with no previous financial experience (pharma sales previously). I've now been working as an advisor for about two years and plan to sit for the CFP exam in November. I'm fortunate to be working in an RIA firm under the principal, a CFP with over 20 years experience. I am now fully responsible for about 150 of his clients and absolutely love what I'm doing. My first six months or so were spent learning/training with the operations manager and sitting in on client meetings with the CFP and his financial planner who handles all things eMoney. I've learned so much from all of them and continue to do so every day. While I am certainly being well mentored by my boss, his time is limited, and I find myself wishing I had others to learn from. Beyond following the CFP and FPA chat boards do you recommend I try to create another mentor relationship? If yes, where might I find someone who would be a good fit?

Also, are there any opportunities for group study for the CFP exam out there?

Amy Buck
Financial Advisor
Roberts Financial Services
Marquette MI
(906)250-8008

▶ ORIGINAL MESSAGE

67. RE: April 7th Ask The Expert: Navigating the Financial Planning Industry as a Woman

0

RECOMMEND



"Ask the Expert" panelist
Heather Welsh

ACTIONS ▾

Posted 4 days ago

REPLY RE-OPEN THREAD ▾

Hi @Amy Buck! I don't think it hurts to have more than one mentor, as they can offer different perspectives and help you in different ways. While following chat boards can provide good insights, there is a lot of value in 1:1 relationships. You may consider involvement with a local chapter of organizations like FPA, Society of Financial Service Professionals, or an estate planning council. Some local chapters offer formal mentoring programs, but even if there isn't such an initiative available you may meet professionals with whom you develop good rapport and ultimately a mentoring relationship.

While I'm not aware of study groups, the CFP Board does offer a mentor program to pair you with a CFP professional as you prepare for your exam. <https://www.cfp.net/get-certified/tools-and-resources/find-a-mentor>

Best of luck with your exam in November!

Heather Welsh, CFP®, AEP®, MSFS
Vice President, Wealth Planning
Sequoia Financial Group
Akron, OH
hwelsh@sequoia-financial.com
330.375.9480

▶ ORIGINAL MESSAGE

68. RE: April 7th Ask The Expert: Navigating the Financial Planning Industry as a Woman

0

RECOMMEND



Shakira Moran

ACTIONS ▾

Posted 4 days ago

REPLY RE-OPEN THREAD ▾

As a new advisor, what is your advice on networking with experienced advisors?

Shakira Moran
OWNER
SM Consults
New York NY
(718)902-5332

▶ ORIGINAL MESSAGE

69. RE: April 7th Ask The Expert: Navigating the Financial Planning Industry as a Woman

0

RECOMMEND



"Ask the Expert" panelist

ACTIONS ▾

Posted 4 days ago

REPLY RE-OPEN THREAD ▾

@Shakira Moran

Thanks for your question Shakira. I think you will find that the majority of experienced woman advisors want to help, I recommend that you be proactive and search for advisors to meet either virtually or in person when possible. You could look at their website and see if you connect, reach out directly or through LinkedIn. You may want to consider joining a local chapter of FPA, they often have networking events and create study groups. There are great podcasts for our industry, 2050 Trailblazers, Financial Advisor Success

[Jennifer Simes](#)

ACTIONS ▾

with Michael Kilces, The Fairer Cents, XYPN Radio, You're a Financial Planner, Now What?. If you listen to any of these podcasts and find a connection with a guest, reach out. Best of luck.

 Jennifer Simes
 Lead Planner
 Carl P. Sherr & Co., LLC
 Rutland MA
 (508)791-7126

► ORIGINAL MESSAGE

70. RE: April 7th Ask The Expert: Navigating the Financial Planning Industry as a Woman

0 RECOMMEND

Posted 4 days ago

REPLY RE-OPEN THREAD ▾



"Ask the
Expert" panelist
[Deborah
Goodman](#)

ACTIONS ▾

@ Shakira Moran

A good place to start is searching for advisors on the CFP website and send an email to see if they have a few minutes to talk with you. Once things start to normalize, try to attend any conferences, trainings or meetings in in your area where you can meet other advisors. If you are affiliated with a large company, ask if they can give you the names of a few experienced advisors who would be willing to speak with you.

 Deborah Goodman, CFP, CPA
 President
 Goodman Advisory Group, LLC
 Needham MA
 (781)559-0320

► ORIGINAL MESSAGE

71. RE: April 7th Ask The Expert: Navigating the Financial Planning Industry as a Woman

0 RECOMMEND

Posted 4 days ago

REPLY RE-OPEN THREAD ▾



[Kayla-Anne Goo](#)

ACTIONS ▾

Im currently studying for the CFP program through ASU and going into my senior year, i wanted to know what would be the best course of action in looking for opportunities to work with current CFPs to understand the basics of the job and really learning how to put my education into practice. Would networking and conducting informational interviews with current CFPs at various organizations help in my efforts? What would be your advice to finding relevant opportunities? Thanks!

 Kayla-Anne Goo
 Student
 Arizona State University
 Peoria AZ
 (623)236-5387

► ORIGINAL MESSAGE

72. RE: April 7th Ask The Expert: Navigating the Financial Planning Industry as a Woman

0 RECOMMEND

Posted 4 days ago

REPLY RE-OPEN THREAD ▾



"Ask the
Expert" panelist
[Heather Welsh](#)

ACTIONS ▾

Hi @Kayla-Anne Goo! It is wonderful to hear that you're thinking about this as you complete your studies. I agree that networking and informational interviews would be beneficial to understand the job and practical application of your education.

Many professional organizations offer student memberships, and those groups could be a good way to connect with people from outside your immediate circle.

I'd suggest trying to connect with professionals from different areas of the industry (ex., RIAs, broker dealers, banks) to learn about the similarities and differences of their experiences in those different settings.

Best of luck completing your CFP program!

 Heather Welsh, CFP®, AEP®, MSFS
 Vice President, Wealth Planning
 Sequoia Financial Group
 Akron, OH
hwelsh@sequoia-financial.com
 330.375.9480

► ORIGINAL MESSAGE

73. RE: April 7th Ask The Expert: Navigating the Financial Planning Industry as a Woman

0 RECOMMEND

Posted 4 days ago

REPLY RE-OPEN THREAD ▾



[Kirstin Chavez](#)

ACTIONS ▾

I passed the CFP exam on March 16, and started my own Financial Planning business last fall, with the intent of servicing particularly freelancers and self-employed, as I, myself, was in that category for a good long time and found that most folks working in that capacity were pretty clueless about money matters.

My question is: What is the best way for me to identify a CFP(R) Practitioner who would be willing/able to attest to the work I do with my individual clients so that I can make inroads on my Experience Requirement for the CFP Board? I am not prepared to go to work full-time for a Financial firm, though I have entertained the idea of trying to find a part-time position, just so that I can more easily work my way through the 5000 hours I have remaining. I would dearly appreciate any advice that you and your colleagues might be able to offer me on this issue.

Kirstin Chavez
Associate Professor
University of Utah
Salt Lake City UT
402-547-6871

➤ ORIGINAL MESSAGE

74. RE: April 7th Ask The Expert: Navigating the Financial Planning Industry as a Woman

0 RECOMMEND

Posted 4 days ago

REPLY RE-OPEN THREAD



Tarin Washington
ACTIONS

How are interviews normally structured for CFP jobs? What is the best way to prepare for them? What advice/tips do you have for creating a brand as a new CFP?

Tarin Washington
Workplace Planning Consultant I
Fidelity Investments
Durham NC
(919)451-3052

➤ ORIGINAL MESSAGE

75. RE: April 7th Ask The Expert: Navigating the Financial Planning Industry as a Woman

0 RECOMMEND

Posted 4 days ago

REPLY RE-OPEN THREAD



"Ask the Expert" panelist
Jennifer Simes
ACTIONS

@Tarin Washington
Hi Tarin, I imagine that each firm has their own structure for interviews. I will share with you our structure. When we post an open job position, we request a cover letter and resume. We then read through the resumes and letters and have a short call with candidates that we are interested in. If we feel that the call goes well, we ask the candidate to our office for a formal in person interview with 2 of the team. We continue to narrow down the candidates and before we make a final decision to extend an offer, we ask the candidate to our office again to meet the team. During the initial call, we are just trying to get a better feel of the candidate. The 1st interview is to learn about their experience and goals, and introduce our firm and the role. My advice is to prepare for the interview, learn about the firm, the role, be prepared to ask questions and show interest, be genuine and authentic. Hope this helps, best of luck.

Jennifer Simes
Lead Planner
Carl P. Sherr & Co., LLC
Rutland MA
(508)791-7126

➤ ORIGINAL MESSAGE

76. RE: April 7th Ask The Expert: Navigating the Financial Planning Industry as a Woman

0 RECOMMEND

Posted 4 days ago

REPLY RE-OPEN THREAD



Dieuthy Guiley
ACTIONS

How flexible is a career in financial planning if you're working at a large broker/dealer vs. at a small RIA? As women, we're juggling a lot of responsibilities between work and home. How accommodating is this career to working mothers?

Dieuthy Guiley
VP
SVB
Burlingame CA
(408)807-4481

➤ ORIGINAL MESSAGE

77. RE: April 7th Ask The Expert: Navigating the Financial Planning Industry as a Woman

0 RECOMMEND

Posted 4 days ago

REPLY RE-OPEN THREAD



"Ask the Expert" panelist
Jennifer Simes
ACTIONS

@Dieuthy Guiley
Hello Dieuthy - I can't speak to experience at working at a large broker/dealer but I can share my experience after working at a small RIA since 2000. I made a conscious decision to start my career while building a family. I worked for a small firm and was very open about setting limits on the hours I worked when my kids were young. As my kids grew, my hours and # of clients grew. I wouldn't have done it any other way. I think there is an advantage of working for a small firm with flexibility. It is possible to build a career and family at the same time but it does take hard work, dedication and setting clear expectations.

Jennifer Simes
Lead Planner
Carl P. Sherr & Co., LLC
Rutland MA
(508)791-7126

➤ ORIGINAL MESSAGE

78. RE: April 7th Ask The Expert: Navigating the Financial Planning Industry as a Woman

0 RECOMMEND



"Ask the Expert" panelist
Heather Welsh

ACTIONS ▾

Posted 4 days ago

REPLY RE-OPEN THREAD ▾

Hi @Dieuthy Guiley! I've seen significant variation in flexibility among firms.

For example, if you are an advisor in a bank branch, you generally are expected to be available during standard branch hours. While that may seem inflexible, it does mean that your evenings and the better part of your weekends will be free - compared to some RIAs where you might have more flexibility on standard start/end times or having a compressed work week but where appointments may sometimes extend into the evening hours to accommodate clients.

Beyond standard hours, also consider leave policies. I have seen maternity and paternity leave offerings be a key reason people opted for one firm over another.

Particularly after the last year, I think many employees will be seeking flexibility and firms in all different channels will need to address this.

Heather Welsh, CFP®, AEP®, MSFS
Vice President, Wealth Planning
Sequoia Financial Group
Akron, OH
hwelsh@sequoia-financial.com
330.375.9480

► ORIGINAL MESSAGE

79. RE: April 7th Ask The Expert: Navigating the Financial Planning Industry as a Woman

0 RECOMMEND



SHAMARA WHITE

ACTIONS ▾

Posted 4 days ago

REPLY RE-OPEN THREAD ▾

Hi Everyone, I am finishing up my studies at PENN state work campus. I would like to know where would be a good place to find a mentor. I am doing a career change, and apart from school work, I don't have any real world experience in the planning environment.

SHAMARA WHITE
Student
Penn State World Campus
Manchester CT
(860)805-5033

► ORIGINAL MESSAGE

80. RE: April 7th Ask The Expert: Navigating the Financial Planning Industry as a Woman

0 RECOMMEND



"Ask the Expert" panelist
Heather Welsh

ACTIONS ▾

Posted 4 days ago

REPLY RE-OPEN THREAD ▾

@SHAMARA WHITE You may consider involvement with a local chapter of organizations like FPA, Society of Financial Service Professionals, or an estate planning council. Some local chapters offer formal mentoring programs, but even if there isn't such an initiative available you may meet professionals with whom you develop good rapport and ultimately a mentoring relationship.

Also, the CFP Board does offer a mentor program to pair you with a CFP professional as you prepare for your exam. <https://www.cfp.net/get-certified/tools-and-resources/find-a-mentor>

Heather Welsh, CFP®, AEP®, MSFS
Vice President, Wealth Planning
Sequoia Financial Group
Akron, OH
hwelsh@sequoia-financial.com
330.375.9480

► ORIGINAL MESSAGE

81. RE: April 7th Ask The Expert: Navigating the Financial Planning Industry as a Woman

0 RECOMMEND



Loredana Rickard

ACTIONS ▾

Posted 4 days ago

REPLY RE-OPEN THREAD ▾

I have been working in the industry as a paraplanner/financial planning assistant for a handful of year now. I'm about 200 hours away from completing my experience requirement! It's time I buckle down and start the CFP education, but I have to choose a self directed option. I'd love to do live, virtual classes but juggling work/personal makes this a bit impossible right now. Any insight or recommendation on what program is best for this type of learning path? I came to the industry without experience about 6 years ago to the firm I am with today. As of right now, I am creating almost all of our plans - so I do have good base knowledge, but want to choose a program wisely.

Loredana Rickard
N/A
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► ORIGINAL MESSAGE

82. RE: April 7th Ask The Expert: Navigating the Financial Planning Industry as a Woman

0 RECOMMEND



"Ask the Expert" panelist
Heather Welsh

ACTIONS ▾

Posted 4 days ago

REPLY RE-OPEN THREAD ▾

@Loredana Rickard a colleague of mine with several years of experience passed the CFP exam last month and had a similar situation where he wasn't able to fit live (in person or virtual) review courses into his schedule. He found Kaplan offered a self-paced review option that worked well for him.

Best of luck as you prepare for the exam!

Heather Welsh, CFP®, AEP®, MSFS
Vice President, Wealth Planning
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► ORIGINAL MESSAGE

83. RE: April 7th Ask The Expert: Navigating the Financial Planning Industry as a Woman

0 RECOMMEND



Tarin Washington

ACTIONS ▾

Posted 4 days ago

REPLY RE-OPEN THREAD ▾

What are some unique or niche roles that CFPs have created?

Do you know of any organizations that specifically target entry-level CFPs and/or paraplanners?

Tarin Washington
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Durham NC
(919)451-3052

► ORIGINAL MESSAGE

84. RE: April 7th Ask The Expert: Navigating the Financial Planning Industry as a Woman

0 RECOMMEND



Serina Cannon

ACTIONS ▾

Posted 4 days ago

REPLY RE-OPEN THREAD ▾

Once someone has passed the CFP exam, it may take some time to build a book of business. Are there opportunities for a newly CFP to take over a CFP book of business because they want to retire/exit the field? If yes, briefly give an example.

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► ORIGINAL MESSAGE

85. RE: April 7th Ask The Expert: Navigating the Financial Planning Industry as a Woman

0 RECOMMEND



Serina Cannon

ACTIONS ▾

Posted 4 days ago

REPLY RE-OPEN THREAD ▾

Thank you CFP board for putting this event together and the experts providing us with knowledge and great information!

When a CFP has reached the age to exit the field, retire and/or close their business, how would they transition their book of business to another CFP, company, etc.?

Has the pandemic affected your work as a CFP? If yes, how?

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► ORIGINAL MESSAGE

86. RE: April 7th Ask The Expert: Navigating the Financial Planning Industry as a Woman

0 RECOMMEND



Sara Maloney

Posted 4 days ago

REPLY RE-OPEN THREAD ▾

Thank you everyone for attending our Ask the Experts this afternoon! There was some great dialogue and we appreciate your participation!

A special thank you goes to our Panel of Experts for their time this afternoon:

@Deborah Goodman, CFP® professional
@Rebecca Walen, CFP® professional
@Heather Welsh, CFP® professional

@Jennifer Simes, CFP® professional

This thread is now closed and viewable only, but if you have any other questions or discussion prompts you'd like to continue, feel free to head on over to the [Open Forum!](#)

Sara Maloney
Community Manager
CFP Board
candidateforum@cfpboard.org

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