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# CFP BOARD

## CANDIDATE FORUM

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## CFP Board Candidate Open Forum ⚙️ SETTINGS

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## ASK THE EXPERT: FINANCIAL PLANNING CAREERS! MARCH 5TH

Following ★

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



asktheexpert

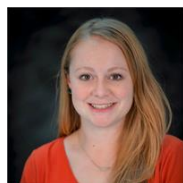
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Sara Maloney 02-15-2019 09:19

Hello Everyone, Mark your calendars, we are hosting our first Ask the Expert of the year on Mar...

1. Ask the Expert: Financial Planning Careers! March 5th

0

[RECOMMEND](#)


Sara Maloney

Posted 02-15-2019 09:19

Edited by Annie Moncure 03-04-2019 14:09

[REPLY](#) [RE-OPEN THREAD](#)



Hello Everyone,

Mark your calendars, we are hosting our first Ask the Expert of the year on **March 5th from 2 – 3:30pm EST!** We will have three CFP® professionals ready to answer your questions about careers in the financial planning industry - different types of jobs, how to get started, what to consider when searching for a job, their career path while working toward certification, and more

Our Experts:

- John Loper, CFP®, Managing Director, Professional Practice at CFP Board
- Morgan McGovern, CFP®, Corporate Relations Specialist at CFP Board
- Kelly McNerney, CFP®, Financial Advisor at FJY Financial

This Ask the Expert is facilitated completely through the CFP Candidate Open Forum! All you have to do is login on March 5th and ask your question(s) on this thread! No dialing into a call necessary, it will all be directly in the online forum!

Please let me know if you have any questions.

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

#asktheexpert

## 2. RE: Ask the Expert: Financial Planning Careers! March 5th

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RECOMMEND



Sara Maloney.

Posted 03-05-2019 14:02

REPLY RE-OPEN THREAD



Hello everyone,

The ask the expert is now open! Feel free to start posting questions you have for our experts!

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

➤ ORIGINAL MESSAGE

## 3. RE: Ask the Expert: Financial Planning Careers! March 5th

0

RECOMMEND

Daniel Courtney.

ACTIONS ▼

Posted 03-05-2019 14:06

REPLY RE-OPEN THREAD



How does asset management experience apply to the experience requirement? For example, I have 20 years of experience supporting financial advisors with product and investment education. Will that experience help fulfill the experience requirement?

-----  
Daniel Courtney  
Managing Director  
Advisors Asset Management, Inc.  
Denver CO  
(650)391-7094  
-----

➤ ORIGINAL MESSAGE

## 4. RE: Ask the Expert: Financial Planning Careers! March 5th

0

RECOMMEND

John Loper

ACTIONS ▼

Posted 03-05-2019 14:11

REPLY

RE-OPEN THREAD ▼

@Daniel Courtney, thanks for your question. If the tasks you perform ultimately support the client (through the education of advisors), your experience may qualify for indirect support. To check if your specific experience counts, please submit it on CFP Board's Experience tool. [Experience Requirement](#)

Cfp

remove preview

**Experience Requirement**

CFP® certification indicates to the public your ability to provide financial planning unsupervised, and CFP Board requires you to have 6,000 hours of professional experience related to the financial planning process, or 4,000 hours of Apprenticeship experience that meets additional requirements. Are you ready to report experience?

[View this on Cfp >](#)

. Hope this helps!

-----  
John Loper  
Professional Practice  
CFP Board  
Washington DC  
202-379-2250  
-----

► ORIGINAL MESSAGE

5. RE: Ask the Expert: Financial Planning Careers! March 5th

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RECOMMEND



Michael Curtis

ACTIONS ▼

Posted 03-05-2019 14:07

REPLY RE-OPEN THREAD



I would welcome some ideas from the experts about gaining experience that can be used towards that CFP requirement. Seems a little like a catch-22: need experience to get designation, but need designation to get job? Thank you!

Michael

-----  
Michael Curtis  
National Account Executive  
Share One, Inc.  
Memphis TN  
(901)490-0928  
-----

► ORIGINAL MESSAGE

6. RE: Ask the Expert: Financial Planning Careers! March 5th

0

RECOMMEND

John Loper

ACTIONS ▼

Posted 03-05-2019 14:16

REPLY

RE-OPEN THREAD ▼

@Michael Curtis thanks for your question. I would suggest you explore experience opportunities (internships, teaming opportunities, entry-level financial planning roles) to begin building your experience portfolio. Once you gain some experience, you can learn how others at your new firm pursued CFP(r) certification. In fact, you might be able to get financial help from your new employer. Good luck!

-----  
John Loper  
Professional Practice  
CFP Board  
Washington DC  
202-379-2250  
-----

► ORIGINAL MESSAGE

7. RE: Ask the Expert: Financial Planning Careers! March 5th

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RECOMMEND

Alan Caldwell

ACTIONS ▼

Posted 03-05-2019 14:09

REPLY RE-OPEN THREAD



I am a CFP candidate, taking exam in Nov. 2019, and currently gaining some experience. I would like to find a full-time financial planner position, to more quickly get my experience hours and of course to learn more. I know there are opportunities for employment with the big national financial planning companies. Are there jobs also at smaller, local firms? Like as a financial planner intern, or CFP 'candidate'? Alan

-----  
Alan Caldwell  
Owner/Coach  
Customized Financial Coaching LLC  
Dearborn MI  
734-646-6087  
-----

➤ ORIGINAL MESSAGE

8. RE: Ask the Expert: Financial Planning Careers! March 5th

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RECOMMEND

Morgan McGovern

ACTIONS ▼

Posted 03-05-2019 14:22

REPLY



RE-OPEN THREAD ▼

@Alan Caldwell Good luck on the exam! A full-time financial planner position will help meet the education requirement more quickly. There are certainly opportunities for employment with firms of all sizes. I recommend checking out the CFP Board Career Center -- [www.cfp.net/careercenter](http://www.cfp.net/careercenter). On our Career Center you can find both full-time positions as well as internship opportunities with many different firms. Additionally, CFP Board is hosting an online career fair on April 4 which is a great opportunity to connect online in real-time with employers --<https://www.careereco.com/Fair/EventDetails?fairId=ba3dba08-ce27-4888-ada6-a9b301425fe9>. Please let us know if you have any additional questions.

-----  
Morgan McGovern  
Corporate Relations Specialist  
CFP Board  
Washington DC  
(202)379-2244  
-----

► ORIGINAL MESSAGE

9. RE: Ask the Expert: Financial Planning Careers! March 5th

0

RECOMMEND

Belinda Butler

ACTIONS ▼

Posted 03-05-2019 14:28

REPLY

RE-OPEN THREAD ▼

The link provided does not work - runtime error

Belinda Butler  
Relationship Manager  
Milestone Wealth  
Greenville NC  
252-756-7005

---

➤ ORIGINAL MESSAGE

10. RE: Ask the Expert: Financial Planning Careers! March 5th

0

RECOMMEND



Morgan McGovern

ACTIONS ▼

Posted 03-05-2019 14:32

REPLY

RE-OPEN THREAD ▼

@Belinda Butler My apologies. I will try to post the link again below. If this does not work, please copy and paste, or type the weblink into your browser.

<http://www.cfp.net/careercenter>

---

Morgan McGovern  
Corporate Relations Specialist  
CFP Board  
Washington DC  
(202)379-2244

---

[▶ ORIGINAL MESSAGE](#)

11. RE: Ask the Expert: Financial Planning Careers! March 5th

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RECOMMEND

Jason Policastro

ACTIONS ▼

Posted 03-05-2019 14:10

REPLY RE-OPEN THREAD



As a career changer working my way toward CFP certification, I'm in a uniquely challenging situation and I'm hoping you can lend your expertise:

I'm passionate about the opportunity to help people meet their financial goals, and I believe my extensive experience as a professional financial communicator would translate well to a role in financial advice/planning. I've been working in financial marketing/editorial roles for nine years, and a short stint before that in public relations.

I've joined the local chapter of the Financial Planning Association, for which I've done volunteer phone outreach to drive attendance to events. I'm also putting the finishing touches on a personal finance blog I plan to launch in a few weeks. I currently hold my Series 6 and 63 licenses.

The challenge I am encountering is that I don't have any client-facing experience, and so far the only roles that I've seen are entry-level or sales-only roles that would require a ~50% pay cut, which is just not something I can do with two little ones at home while I'm the sole breadwinner.

Having said that, I'm certainly open to the idea that I will likely need to take a short-term salary hit in the near term in order to move into a role that will eventually allow for the long-term growth I'm seeking.

Do you have any tips you can offer for someone trying to career-shift into the industry without severely impacting their ability to provide for their family? Thanks so much.

-----  
Jason Policastro  
Senior Digital Writer  
T. Rowe Price  
Baltimore MD  
717-476-1764  
-----

➤ ORIGINAL MESSAGE

12. RE: Ask the Expert: Financial Planning Careers! March 5th

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RECOMMEND



John Loper

ACTIONS ▼

Posted 03-05-2019 14:24

REPLY

RE-OPEN THREAD ▼

@Jason Policastro thanks for your question. I tell Career Changers that when you change careers, it's not realistic to expect the same compensation at first (you're new to the profession!). Having said that, I would investigate Indirect Support opportunities (journalism related to financial planning, teaching, etc.) that may not have the same salary cut an entry-level financial planner role may have. Good luck!

-----  
John Loper  
Professional Practice  
CFP Board  
Washington DC

202-379-2250

-----

► ORIGINAL MESSAGE

13. RE: Ask the Expert: Financial Planning Careers! March 5th

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RECOMMEND



Hao Chen

ACTIONS ▼

Posted 03-05-2019 14:09

REPLY RE-OPEN THREAD



Hi,

I am currently enrolled in UCI CPF training program and expect to complete the courses by spring next year. I plan to take CFP exam in March, 2020. Since I was previously an engineer for 20+ years, it's a challenge for me to switch the career, but I really enjoyed the journey so far. Some naive questions from my end though :-), and thanks for the help in answering them:

- 1: How likely a fresh CFP be hired by a financial institute?
- 2: Which Companies in the Bay Area are the good ones to work for?
- 3: Do these instructions require cold calls or they have marketing team to bring the potential customers in for a scheduled presentation?

Thanks,  
Hao

-----  
Hao Chen

N/A

N/A

Sunnyvale CA

(510)673-9678

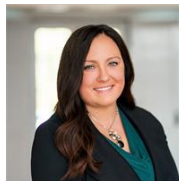
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► ORIGINAL MESSAGE

14. RE: Ask the Expert: Financial Planning Careers! March 5th

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RECOMMEND



Kelly McNerney

ACTIONS ▼

Posted 03-05-2019 14:20

Edited by Annie Moncure 03-05-2019 14:23

REPLY RE-OPEN THREAD



Hi @Hao Chen !

Glad to hear you are enjoying your studies so far!

It is very common for firms to hire fresh CFP(r) Professionals. There are several resources you can use to find a job once you are ready (and you can usually filter by location):

CFP Board Career Center: <https://careers.cfp.net/jobs>

Upcoming Virtual Career Fair on 4/4 <https://www.careereco.com/Fair/EventDetails?fairId=ba3dba08-ce27-4888-ada6-a9b301425fe9>

Your third question will depend on the business model of the firm. Sometimes cold calls are part of the expectation of a role, but not always.

Hope this helps!

-----  
Kelly McNerney  
Associate Financial Advisor  
FJY Financial  
Reston VA  
(703)889-1111  
-----

► ORIGINAL MESSAGE

15. RE: Ask the Expert: Financial Planning Careers! March 5th

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RECOMMEND



Michael Elerath

ACTIONS ▼

Posted 03-05-2019 14:15

REPLY RE-OPEN THREAD



Is the event live?  
I have no link to it.

Thank you.

-----  
Michael Elerath  
Portfolio Manager  
br capital, inc.  
Washougal WA  
360-735-1900 (2)  
-----

➤ ORIGINAL MESSAGE

16. RE: Ask the Expert: Financial Planning Careers! March 5th

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RECOMMEND



Sara Maloney

Posted 03-05-2019 14:17

Edited by Annie Moncure 03-05-2019 14:17

REPLY

RE-OPEN THREAD



Hi @Michael Elerath,

The experts are online on this thread right now. Please ask any questions here!

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

➤ ORIGINAL MESSAGE

17. RE: Ask the Expert: Financial Planning Careers! March 5th

0

RECOMMEND



Michael Elerath

ACTIONS ▼

Posted 03-05-2019 14:20

REPLY RE-OPEN THREAD



question now answered. Disregard.

-----  
Michael Elerath  
Portfolio Manager  
br capital, inc.  
Washougal WA  
360-735-1900 (2)  
-----

➤ ORIGINAL MESSAGE

18. RE: Ask the Expert: Financial Planning Careers! March 5th

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RECOMMEND

Jacqueline Painter

ACTIONS ▼

Posted 03-05-2019 14:17

REPLY RE-OPEN THREAD



I'm hoping to set for the Board Exam in July 2019. What are the recommended study methods to tackle the exam the first time. I'm looking at the Brent Danko materials. Honestly, test taking isn't my strength so I would be hopeful to narrow down the scope of where to focus, test taking tips and study tips.

Any ideas would be appreciated.

For those who have used Brent what "package" did you purchase? Or what other programs would you recommend.

Thank you!

-----  
Jacqueline Painter  
Financial Advisor  
Everence Financial  
Harrisonburg VA  
-----

➤ ORIGINAL MESSAGE

19. RE: Ask the Expert: Financial Planning Careers! March 5th

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RECOMMEND



Morgan McGovern

ACTIONS ▼

Posted 03-05-2019 14:28

REPLY RE-OPEN THREAD



@Jacqueline Painter There are a number of resources available from CFP Board to help you prepare for the exam.

•**CFP® Exam Candidate Handbook:** Learn about effective study techniques and preparation strategies

•**CFP® Exam Candidate Preparation Toolkit:** Everything you need to know about the process

of registering, preparing and sitting for the CFP® Exam

•**Practice Exam:** Full-length, 170-question practice exam; Comprised of authentic CFP® Exam questions

•**Sample Exam Questions:** Familiarize yourself with the format and cognitive level of questions on the exam; Answer key and brief rationales are included

•**Exam Review Courses:** CFP Board has compiled a list of exam review course providers; These courses and their providers are not endorsed or recommended by CFP Board

I would recommend asking your question about specific study materials in the Candidate Forum (outside of the Ask the Expert panel) to get feedback from others along the pathway. Good luck!

-----  
Morgan McGovern  
Corporate Relations Specialist  
CFP Board  
Washington DC  
(202)379-2244  
-----

➤ ORIGINAL MESSAGE

20. RE: Ask the Expert: Financial Planning Careers! March 5th

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RECOMMEND



Alan Caldwell

ACTIONS ▼

Posted 03-05-2019 14:34

REPLY RE-OPEN THREAD



Your close, but his name is actually Brett, but I have not used Brett Danko. However, I have been talking with a new CFP that passed the test one year ago. She says really great things about Brett. That he was invaluable, and she tells everyone about him. Alan

-----  
Alan Caldwell  
Owner/Coach  
Customized Financial Coaching LLC  
Dearborn MI  
734-646-6087  
-----

➤ ORIGINAL MESSAGE

21. RE: Ask the Expert: Financial Planning Careers! March 5th

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RECOMMEND



Amin Vargha

ACTIONS ▼

Posted 03-05-2019 14:32

REPLY RE-OPEN THREAD



1. I am working on the CFP coursework and am wondering if there is any advice on how to get a job in the financial planning industry for someone new to the field?
2. What types of jobs would you recommend for someone trying to get into the industry?

-----  
Amin Vargha  
Planned Giving Associate  
Baha'i National Center  
Evanston IL  
(816)390-6938

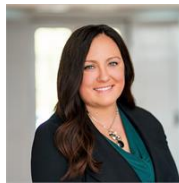
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► ORIGINAL MESSAGE

22. RE: Ask the Expert: Financial Planning Careers! March 5th

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RECOMMEND



Kelly McNerney

ACTIONS ▼

Posted 03-05-2019 14:40

REPLY RE-OPEN THREAD



Hi @Amin Vargha,

1. There are many resources to utilize when looking for a job in the financial planning industry:

- CFP Board Career Center: <https://careers.cfp.net/jobs>
- Upcoming Virtual Career Fair on 4/4 <https://www.careereco.com/Fair/EventDetails?fairId=ba3dba08-ce27-4888-ada6-a9b301425fe9>

I also recommend attending any local industry networking events to begin meeting people.

2. If you have the flexibility, a great way to get your foot in the door is through an internship. You could use the CFP Board Find a CFP(r) Professional search feature to call CFP(r) Professionals in your area to ask if they would be willing to offer an internship. If you don't have the flexibility of completing an internship, I think even calling employers to ask to shadow them for a day or two goes a long way.

---

Kelly McNerney  
Associate Financial Advisor  
FJY Financial  
Reston VA

(703)889-1111

-----

➤ ORIGINAL MESSAGE

23. RE: Ask the Expert: Financial Planning Careers! March 5th

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RECOMMEND



Hamilton Wood

ACTIONS ▼

Posted 03-05-2019 14:32

REPLY RE-OPEN THREAD



Hello - I have almost 20 years of experience in the financial services industry working primarily for large global banks/asset managers. I am looking to transfer within the industry into the wealth management space. I've completed the financial planning curriculum and successfully passed the CFP® exam in 2018. I believe I have accrued about 2500-3000 hours of experience (with the 10 year lookback period) in an indirect support capacity but not enough hours to use the marks yet. I would be interested to get your feedback on on types of firms and specific roles where there would be the best opportunity for someone with my background to get a foot in the door.

Thanks,  
Hamilton Wood

-----  
Hamilton Wood  
Assistant Vice President  
State Street  
Medfield MA  
-----

## ▶ ORIGINAL MESSAGE

24. RE: Ask the Expert: Financial Planning Careers! March 5th

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RECOMMEND

John Loper

ACTIONS ▼

Posted 03-05-2019 14:38

REPLY RE-OPEN THREAD



@Hamilton Wood thanks for your question. I am a little confused. With 20 years of experience, I would expect you to have more relevant experience than you're sharing here, even if it's indirect support. Assuming that your numbers are correct, however, I would imagine your background and experience would translate nicely into a variety of financial planning careers. I would investigate RIA opportunities with your asset management experience. Be sure to check out CFP Board's Career Center for additional opportunities. Good luck!

-----  
John Loper  
Professional Practice  
CFP Board  
Washington DC  
202-379-2250  
-----

## ▶ ORIGINAL MESSAGE

25. RE: Ask the Expert: Financial Planning Careers! March 5th

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RECOMMEND

Enjoli Ramsey

ACTIONS ▼

Posted 03-05-2019 14:43

REPLY

RE-OPEN THREAD ▼

Hello experts,

In general, I would be interested in the likelihood of getting an opportunity with a fee-based firm after I complete the educational requirements and pass the test.

Also, I'd like to know if there are part-time opportunities and internships available for those of us who are just getting started.

Thanks!

-----  
Enjoli Ramsey  
Program Manager  
Department of Defense  
Fairfax VA  
(901)289-8332  
-----

► ORIGINAL MESSAGE

26. RE: Ask the Expert: Financial Planning Careers! March 5th

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RECOMMEND



Morgan McGovern

ACTIONS ▼

Posted 03-05-2019 14:47

REPLY

RE-OPEN THREAD ▼

@Enjoli Ramsey There are many opportunities with different firm types upon completion of the education requirements and exam!

I recommend checking out the CFP Board Career Center -- [www.cfp.net/careercenter](http://www.cfp.net/careercenter). On our Career Center you can find both full-time positions as well as part-time and internship opportunities with many different firms. Additionally, CFP Board is hosting an online career fair on April 4 which is a great opportunity to connect online in real-time with employers --<https://www.careereco.com/Fair/EventDetails?fairId=ba3dba08-ce27-4888-ada6-a9b301425fe9>. Please let us know if you have any additional questions. Good luck!

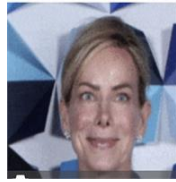
-----  
Morgan McGovern  
Corporate Relations Specialist  
CFP Board  
Washington DC  
(202)379-2244  
-----

► ORIGINAL MESSAGE

27. RE: Ask the Expert: Financial Planning Careers! March 5th

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RECOMMEND

Alexis Hanlon

ACTIONS ▼

Posted 03-05-2019 14:53

REPLY

RE-OPEN THREAD ▼

Hello!

I would love to know what are some ways to approach the job search to fulfill the 3-year experience component of the CFP certification process?

-----  
Alexis Hanlon  
Chicago IL  
(610)574-0092  
[alexishanlon1@gmail.com](mailto:alexishanlon1@gmail.com)  
-----

► ORIGINAL MESSAGE

28. RE: Ask the Expert: Financial Planning Careers! March 5th

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RECOMMEND

Kelly McNerney

ACTIONS ▼

Posted 03-05-2019 14:55

REPLY

RE-OPEN THREAD ▼

Hi @Alexis Hanlon!

There are many opportunities with different firm types upon completion of the education requirements.

I recommend checking out the CFP Board Career Center -- [www.cfp.net/careercenter](http://www.cfp.net/careercenter). On the Career Center you can find both full-time positions as well as part-time and internship opportunities with many different firms.

Additionally, CFP Board is hosting an online career fair on April 4 which is a great opportunity to connect online in real-time with employers -- <https://www.careereco.com/Fair/EventDetails?fairId=ba3dba08-ce27-4888-ada6-a9b301425fe9..> Please let us know if you have any additional questions. Good luck!

-----  
Kelly McNerney  
Associate Financial Advisor  
FJY Financial  
Reston VA  
(703)889-1111  
-----

► ORIGINAL MESSAGE

29. RE: Ask the Expert: Financial Planning Careers! March 5th

0

RECOMMEND



Hamilton Wood

ACTIONS ▼

Posted 03-05-2019 14:59

REPLY

RE-OPEN THREAD ▼

John - Thanks for the feedback. Much appreciated. Fee only RIA's is the model I am currently focused on. To clarify the hours of experience, roles in the past have had a significant institutional focus which, of course, doesn't qualify. The 2500-3000 is what I have calculated as indirect support of HNW clients. Additionally, it is my understanding that anything beyond the previous 10 years doesn't qualify as it is beyond the look back window. Thanks again for your feedback.

-----  
Hamilton Wood  
Assistant Vice President  
State Street  
Medfield MA  
-----

► ORIGINAL MESSAGE

30. RE: Ask the Expert: Financial Planning Careers! March 5th

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RECOMMEND

Maria Castillo Dominguez

ACTIONS ▼

Posted 03-05-2019 15:00

REPLY

RE-OPEN THREAD ▼

Hi experts, I have a few questions!

What is the most challenging part of being a Financial Planner?

If you started your own business, what took you to that decision and how did you start?

What CFP review program do you recommend?

Thanks in advance!

-----  
Maria Castillo Dominguez  
Financial Consultant  
Inspired Financial LLC  
Irvine CA  
805-636-3634  
-----

► ORIGINAL MESSAGE

31. RE: Ask the Expert: Financial Planning Careers! March 5th

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RECOMMEND



Morgan McGovern

ACTIONS ▼

Posted 03-05-2019 15:07

REPLY

RE-OPEN THREAD ▼

@Maria Castillo Dominguez For me, the most challenging part of being a Financial Planner was time management and prioritization. Every day is different (which certainly keeps things exciting), but that also means knowing how to manage competing priorities.

I did not start my own business, so I cannot speak to that decision. However, that would be a great question for the Candidate Forum (outside of the Ask the Expert panel).

Since CFP Board does not endorse or recommend specific courses or providers I would recommend asking your question about specific study materials in the Candidate Forum as well. Additionally, there are a number of resources available from CFP Board to help you prepare for the exam.

- CFP® Exam Candidate Handbook:** Learn about effective study techniques and preparation strategies
- CFP® Exam Candidate Preparation Toolkit:** Everything you need to know about the process of registering, preparing and sitting for the CFP® Exam
- Practice Exam:** Full-length, 170-question practice exam; Comprised of authentic CFP® Exam questions
- Sample Exam Questions:** Familiarize yourself with the format and cognitive level of questions on the exam; Answer key and brief rationales are included
- Exam Review Courses:** CFP Board has compiled a list of exam review course providers; These courses and their providers are not endorsed or recommended by CFP Board.

Please let us know if you have any additional questions. Good luck!

-----  
Morgan McGovern  
Corporate Relations Specialist  
CFP Board  
Washington DC  
(202)379-2244  
-----

➤ ORIGINAL MESSAGE

32. RE: Ask the Expert: Financial Planning Careers! March 5th

0

RECOMMEND



John Hartsell

ACTIONS ▼

Posted 03-05-2019 15:13

REPLY

[RE-OPEN THREAD](#) ▼

Hello!

I'm just now starting out in my financial planning certificate program (University of California Santa Cruz Extension). This will be an encore career after 35-ish years as a software engineer.

My goal is to complete the eight-course certificate curriculum and sit for the CFP exam some time in early to mid-2020.

Are there any opportunities to "earn while I learn" at such an early stage in my professional education?

What's the best way to get my foot in the door, given that I'm just learning the ropes and will be carrying an academic load at the same time? (and given that I have no professional experience in financial planning)

Best,

-----  
John Hartsell  
None  
None  
Milpitas CA  
(408)823-2074  
-----

► [ORIGINAL MESSAGE](#)

33. RE: Ask the Expert: Financial Planning Careers! March 5th

0

[RECOMMEND](#)



[John Loper](#)

ACTIONS ▼

Posted 03-05-2019 15:19

REPLY

RE-OPEN THREAD ▼

Thanks for your question. I tell Career Changers that when you change careers, it's not realistic to expect the same compensation at first (you're new to the profession!). Having said that, I would investigate Indirect Support opportunities (journalism related to financial planning, teaching, etc.) that may not have the same salary cut an entry-level financial planner role may have. If it's feasible, check into entry-level financial planning roles, internships, etc. to "earn while you learn." Make sure you check out CFP Board's Career Center. Good luck!

-----  
John Loper  
Professional Practice  
CFP Board  
Washington DC  
202-379-2250  
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► ORIGINAL MESSAGE

34. RE: Ask the Expert: Financial Planning Careers! March 5th

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RECOMMEND

Kevin Dunleavy

Posted 03-05-2019 15:19

REPLY

RE-OPEN THREAD ▼

Hello all,



If you are starting out on your own in the Financial Planning field as a CFP where can someone find pricing information ranges for Fee planning services?

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Kevin Dunleavy  
Partner  
DD&R Enterprises, LLC  
Orlando FL  
-----

► ORIGINAL MESSAGE

35. RE: Ask the Expert: Financial Planning Careers! March 5th

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RECOMMEND



Thomas Barnes

ACTIONS ▼

Posted 03-05-2019 15:16

REPLY RE-OPEN THREAD



Experts,

I'm a 63 year old CPA with over 40 years of experience, mostly with private companies and for the past 18 years as a CFO in the construction field. I have a passion for personal financial planning and have recently completed the capstone course from the CFFP. I'm currently studying for the CFP exam. I plan to work about 10 - 15 years longer, but obviously don't have unlimited time to develop a large book of business.

What types of financial planning companies or banks would most likely want my services and in what areas of the financial planning field would I have the most to offer? I'm not really sure on where to focus my job search.

Thank you!

-----  
Thomas Barnes, CPA  
CFO  
Southwind Construction Corp  
Evansville IN  
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36. RE: Ask the Expert: Financial Planning Careers! March 5th

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RECOMMEND



Morgan McGovern

ACTIONS ▼

Posted 03-05-2019 15:35

REPLY RE-OPEN THREAD



@Thomas Barnes Congratulations on your completion of the capstone course. Not all firms and business models require you to develop a book of business. In your particular case, if you do not want that requirement, I would recommend finding a company, firm, or team, that already has a book of business and/or has 'clients of the firm.'

I recommend checking out the CFP Board Career Center -- [www.cfp.net/careercenter](http://www.cfp.net/careercenter) to learn about opportunities with many different firms and different business models. Additionally, CFP Board is hosting an online career fair on April 4 which is a great opportunity to connect online in real-time with employers and get some of your questions answered--  
<https://www.careereco.com/Fair/EventDetails?fairId=ba3dba08-ce27-4888-ada6-a9b301425fe9>. Please let us know if you have any additional questions. Good luck!

-----  
Morgan McGovern  
Corporate Relations Specialist  
CFP Board

Washington DC  
(202)379-2244

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➤ ORIGINAL MESSAGE

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