

She's On Her Way Blog Series - Featuring an Interview with Amanda Gutierrez, CFP®

What is your earliest money memory?

- My earliest money memory is from when I was nearly 10 years old and went camping with my aunt, uncle, and cousins in San Diego. For the trip, my parents had sent me with a limited amount of money to pay for food and trinkets. However, I knew that I didn't receive money very often and therefore wanted to save as much as I could by asking about the cost of everything. My aunt and uncle took notice and still tease me about it to this day.

When did you discover financial planning?

- I discovered financial planning at my first "desk" job in San Diego. Initially, I had agreed to cover the phones for a financial advisor's office for a day as they held their annual meeting. From there, they had inquired about me staying to help around the office with some admin work and, coincidentally, I needed an internship for my senior year of college. We worked out a schedule and I became very familiar with the inner workings of an office, aspects of financial planning, and the impact it could have on generations.

What inspired you to pursue your CFP® certification?

- Throughout my career, I have seen hundreds of scenarios for many different types of people and how financial planning can benefit everyone. I first became inspired when I realized that I can empower my family, my friends, and my community with financial knowledge if I took the first step.

How will CFP® certification empower you in your current role and in the future?

- In my current role, CFP® certification can empower me to be more relatable to the hundreds of advisors I work with; it's important to speak the same language to get the best output for their clients.
In the future, the certification will help me share my knowledge with more women, get more involved in my community by offering pro bono planning and ultimately be a voice for financial literacy in the education system.

What's the best financial advice you received from the women in your family?

- While growing up, the women in my family didn't discuss financial advice in depth. The extent of the advice I received was the classic, "Don't spend it all in one place." Now that I have earned my CFP® certification, I have become the one to give financial advice to my grandmother, mother, sisters and friends.

What mantras keep you going when you encounter difficulties?

- There are two mantras that have kept me going through difficult times: "One step at a time" and "Not every day is good, but there is good in every day." These two mantras help to remind me that although some tasks can be overwhelming, the small steps add up and it's important to recognize the small wins. Simply put, progress is progress.

While going through my CFP® certification coursework and studying for the exam, there were so many times I felt overwhelmed and defeated. But as the days went by and my test date grew closer, I recognized that I knew more than when I began and caught wind over and over.

What would you tell young women interested in pursuing financial planning careers?

- I would tell young women (or any women) to go for it! You've got nothing to lose! You not only gain the power of knowledge for yourself, but can also be the inspiring and guiding voice to your family, friends, and community. With more women in the financial planning industry, we can take the taboo out of women taking control of their own and their family's finances.