

Ep #132: Transitioning from Big Tech to Financial
Planning with Ariana Alisjahbana

NEW PLANNER PODCAST



Full Episode Transcript

With Your Host

Caleb Brown

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Welcome to the *New Planner Podcast*, where it's all about helping you successfully enter the financial planning profession and accelerate your financial planning career.

This podcast will help you understand the profession, become familiar with the various career paths available to you, and avoid the mistakes that limit your success.

Join your host, Caleb Brown, to explore the human side of creating a successful planning career through interviews, personal experience, and insights from the trenches.

Let's get started.

Caleb Brown: Welcome to the 132nd episode of the New Planner Podcast, this is Caleb Brown, your host.

My guest today is Ariana Alisjahbana, Associate Advisor at North Berkeley Wealth Management. Ariana stops by to share her story of how she transitioned to financial planning after five years in various marketing roles for big tech companies.

Listen, as she shares how financial planning was always top of mind for her ever since she was navigating benefits and retirement plans for her first job out of college. And how it interested her so much that she began to develop an expertise that her coworkers were coming to her for advice.

Listen in the middle where she talks about when she knew she wanted to become a financial planner full-time and why big tech wasn't fulfilling for her, and how she approached her transition in a series of small experiments.

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She also talks about how she passed her CFP, narrowed down the type of firm she wanted to work for, and how she found career opportunities within financial planning.

Stay tuned to the end where she walks us through her current firm structure, her role and career path, and what is next for her, plus some tips for newer planners just starting out.

If you're in a big tech firm and you're seeking to make a change to financial planning, then this is the episode for you.

Hi, Ariana, welcome to the New Planner Podcast.

Ariana Alisjahbana: Hello, thanks for having me.

Caleb Brown: Yes, you have quite the interesting background and I'm really looking forward to exploring this and maybe we're going to change it up a little bit. Why don't you start with what you started doing right after college, and then we'll just work up to your current financial planning role.

Ariana Alisjahbana: Alright, so I studied Economics and Environmental Policy in college. And I really wanted to explore the intersection of the economy, the world, what's sustainability, because I was very interested in climate change and what our generation's response would be.

So, I worked at an environmental think tank in Washington, DC for three years. And I had a lot of fun, it was a really, really cool world. But then I soon realized that there's not a lot of job security in that very small industry.

So, when it was time to go to graduate school, I thought, "You know what? I really, really want to know more about the stuff I

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hear in newspaper, on TV. I want to know how markets work, how investments work, where it seems like all the money is.”

So, I went to business school at Berkeley, and then that's how I ended up where I currently am, in Berkeley, California. And from there I went to the Tech industry. A lot of people in my generation went to the tech industry. I was there for about two years until I realized that something was wrong.

At that time, I was working at a large e-commerce company, and it just did not feel right. I was burnt out, my heart was not in the right place, and I just could not do that long-term, and that's about five years ago in 2018.

And then I thought I needed to find something else, I need to find something different. And that's how I got into financial planning.

Caleb Brown: Got it, thanks for sharing that. Wow, you've had a lot of experiences and a lot of exposure, I mean, that's really good, I mean, you look like so. The tech company you were, was that Google? Were you with Google?

Ariana Alisjahbana: At that time, I was with Alibaba.

Caleb Brown: Okay, got you. So, it wasn't rewarding, it wasn't fulfilling. I mean, maybe just talk a little bit more about, I mean, like what were you doing and why were you getting burned out, I guess?

Ariana Alisjahbana: So, Alibaba is a large Chinese tech company and it's about the same size, maybe even larger than the big tech companies in the U.S., it's a big part of the world economy.

And I was one of about 60,000 people and I was doing marketing and business development in the U.S. market. So,

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we were helping American businesses sell to Chinese consumers, which was very interesting. But being one out of 60,000, I was like a cog in a gigantic wheel.

Caleb Brown: Oh, yeah, I totally get that. Alright, it's like being in the finance department and some of these big universities where no one knows your name or cares.

Okay, got it. So, I get the business school or the econ stuff, so you've always had this business bent. And then how did financial planning pop on your radar?

Ariana Alisjahbana: So, financial planning as a subject popped on my radar, actually from the very first job that I had out of college, and I thought it was the ultimate form of adulting.

And when I first got my 401(k) election, when I had to do my first tax return, when I had to pay my first student loan, all of those things that everybody goes through in their first job out of college, I kind of liked it more than most people.

I was very excited to learn about it and in a way, that I was so enthusiastic that even my colleagues and friends would ask my help for it.

I think it's quite common for people who are financial planners, they start that way. And the more I learn, because as you become an adult, your financial complexity grew. And the more I had to look up this stuff, the more I love it.

So, throughout my whole career before financial planning, I was an avid consumer of personal finance content. And then I didn't know that you could get paid doing this for people.

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I knew that you can work in banks and insurance companies, but I didn't know that the fee-only RIA financial planning world existed until I took my career break after Alibaba. I took a nine-month career break to reset my life, and I discovered financial planning during that time.

Caleb Brown: Really cool, thanks for sharing that. I mean, did you just travel then, or what did you do? Were you just doing things and just taking it easy? I just feel like someone like you would probably be getting bored after nine months, of not going hard at something.

Ariana Alisjahbana: Right, the first few months, I did take it easy and just traveled and I actually moved across country. I was in New York at that time, and then my husband and I, we moved back to the San Francisco area, so doing that. And then I was involved in various personal projects, but most of the time I was just talking to people.

I was talking to people who have different career paths, and I was exploring that, and I really prioritized people who seemed happy at their jobs.

So, one day in 2019, there was this RIA who had an event in San Francisco. They were targeting people like me, who were trying to work for startups at that time, and they had CFPs to talk to. And I went to that event, and I didn't know what an RIA was. I've heard of CFPs, but I never actually met one in real life.

So, I met one of their CFPs at their happy hour event, and I was like, "Okay, hey, you're a CFP, tell me what you do." And I still remember, he was very passionate about what he does: "I help people with their personal finances, and I'm fee-only and

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fiduciary.” And he explained to me what that was, and he explained to me what an RIA was and all of that.

And I was like, wow, mind-blown. There is this world where you can help people with their technical personal finance stuff, and he seems to be really happy. So, I was like, “Okay, tell me more, what do I need to do to explore this path?”

Caleb Brown: Yeah, that's really neat. So, it sounds like you were recruited into the industry for a profession, but they were really targeting you as a exec. That's awesome, I love that. What did you do after that? Did you just go full bore into trying to get the CFP ... I mean, what happened next?

Ariana Alisjahbana: So, at that time, I was still in my career break, so I was unemployed, I was actively interviewing, and I thought, “Oh, this is an interesting thing, If I don't want to continue to do tech, maybe I could explore this.”

So, I want to introduce a concept that the way I make decisions is through little experiments along the way.

So, like a big curve pivot from tech to financial planning is very intimidating. And I thought, “Okay I would approach this by making it into smaller chunks. And each of those small chunks, I would decide, okay, which path should I take?”

So, instead of one big decision all at once, I broke it into smaller pieces, and I would evaluate along the way. So, I created these little experiments.

So, at that time, what I was doing was I was, “Okay, I'm focusing still on finding another tech job that I would probably like better, but I would explore financial planning on the side.”

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So, what I did was I talked to people from the local CFP program. So, one of the things this CFP person told me is, “Okay, if you want to explore this career path, you should take, the CFP introduction class, it’s called Survey of Personal Finance at the UC, Berkeley Extension Program. See if you like that one class, and then take the other class if you like it.”

So, I did, I enrolled in that class, and then I talked to about two other alums from that program, and one of them actually connected me to you, Caleb. So, in the first two months or the first month of me discovering that a financial planning career exists, I actually did talk to you, Caleb.

Caleb Brown: I remember that, yes, that was great.

Ariana Alisjahbana: And I remember what you said, and you said, “Oh, looking at your resume right now, no financial planning career would believe that you would even seriously leave the perks of tech for a current financial planning.”

So, you said that, and I was like, “Oh, that makes sense, why would they believe that I would want to make this gigantic leap.”

Caleb Brown: Thanks for the walk down memory lane there, and let’s stay on that for a minute because that is a valid point. There’s big money in tech, and it’s lots of stock options, lots of compensation, lots of perks.

How do you handle, like you personally and other people from the tech industry, like coming and switching over to entry level financial planning position and making 25% of what you made in your other ... I mean, how do you process that? One from your own personal financial standpoint, but also, just an emotional and psychological standpoint? I’m just curious on how you processed that.

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Ariana Alisjahbana: Yeah, and that's why it took me about two and a half years since our conversation to actually make the jump. That's why it took me many small milestones because I was thinking exactly what you were thinking. There's a lot of opportunity cost of pursuing this.

But at some point, I was in the position where the money just wasn't worth it. I was just so unhappy that it was the only logical choice. And I didn't get to that point immediately, it took me years to get to that point. But you know how people's career and emotional journeys can go.

So, what happened after you talked with me, I actually got another job in tech, and I told myself, "Okay, let's see, this is an experiment."

The hypothesis was, "Okay, maybe I was just not happy at my previous company and a different company with a slightly different role would be a better fit. Well, at the same time let me take this CFP classes at night and see how I'd like it." So, that is much more comfortable for me as a pivot.

So, I did that, and then I remember from nine to five at work, I would just feel drained, but then I would go to my CFP class, and I would come alive. And that continuously happened class after class after class. So, I thought, "Okay, well my heart is telling me that I'm much happier at the CFP class, so let me listen to it a little bit more."

And then the second experiment I did was, at that time, COVID just hit, and I had the opportunity to work from home like many people. So, I said, "Hey, you know what, let me do a part-time internship." I had an RIA while still keeping my day job.

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And I remember that was summer of 2020, and I pitched this idea of, “Hey, I'm interested in exploring this world to a small RIA in Southern California, and are you willing to have me as a part-time intern?”

And that was a really good experience because I got to see what it's like being at a small RIA, at that time there were only two people. And again, like my nine to five job, I was drained but when I was working for this RIA I, again, came alive and I was so much happier and I could tell the difference.

Caleb Brown: That's incredible, so you came up and you pitched just some random firm or did you have a relationship with these people?

Ariana Alisjahbana: So, I cultivated that relationship, I heard them speak at a XYPN Podcast. And then I really liked what they were doing, and I said, “Hey, I'm a big fan of yours, please take me on as an intern.” And they said, yes.

Caleb Brown: Love it, that's awesome, excellent initiative. And you said something earlier too that I just want to come back to, and I want maybe the other people out there in the other fields that are listening ...

I mean, that you said something too like, you got to the point where the money was just no longer worth it, I mean, you just weren't satisfied in what you're doing. And we do get a lot of that from big tech.

And I've even had clients who the candidates, the job seeker said, “Yes, I'm making this, I'm willing to go down to this.” And the firms are just like, “No, we're not comfortable with you doing that. Like we appreciate it, but I think we're bridging the gap

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there, and moving the needle just because we're hunting for talent so much." Okay, so this is awesome. So, what next?

Ariana Alisjahbana: So, after that part-time internship, I did the next experiment, which is, "Okay, I'm not ready yet to completely move to an RIA and become a financial planning person full-time. What if I go in the middle?" So, still work in my marketing function, still work in the tech environment, but for a FinTech company that does financial planning.

So, I was very lucky that one of my teachers at the UC, Berkeley CFP program was actually the head financial planner for us, financial planning startup. That's the cool thing about being in the Bay Area is you can find places like that.

So, this is a very interesting intersection of tech and financial planning. And I said, "Okay, maybe that is where I am supposed to be, let's explore this." So, I actually moved and worked there. Still at my old tech function, but at a financial planning FinTech firm.

Caleb Brown: I'm sorry, when you were at these ... were you still doing marketing and things at the FinTech company? So, it's not coding and building the engineering on the backend, and that type of stuff?

Ariana Alisjahbana: Yes, that's correct. So, I'm on the business side of tech. So, then I work there, and I love it at first.

It was much more interesting working on a product that you believe in, and I think everybody needs financial planning, especially those who can't get it currently. And it was cool being part of a company that pushes those boundaries and explore that intersection.

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But as I was continuing my CFP education, I was nearing the end at this time, it took me about two years of taking classes one by one. And at that time, I was like, “Okay, I really like the mission of this company. I really like what we do, but I no longer want to do marketing. Now, I know more about financial planning, I want to be a financial planner.” So, that was my experiment.

And then my last experiment was that, “Let me see if I can take the CFP exam and then if I pass, let me see how I feel. Do I still want to be in my current role, or do I want to full on become a financial planner?” And at this time, it was about two years after I knew what a financial planning career was.

So, yes, I took the CFP exam after about three months of studying. And I told myself, “This is a test, not only the exam, but also as where I'm going in life.” So, I took it that way, and that fueled me to be able to study better.

And yeah, so when I passed, the first emotion that came to me was that ... I was really happy, obviously, this is a beast of an exam, but I also felt like, wow, I really, really, really want to be a financial planner now.

So, by then, every numbers, you don't care about that anymore, you just want to be true to who you are at that time, which is how I felt. So, I passed the exam November of 2021, and then I started looking for associate financial planner roles in December.

Caleb Brown: Congratulations on passing that exam, it's tough. And we've been talking about getting the numbers to work in the economic. And I just want to make sure that maybe some of the newer people to the podcast in their career understand you can

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make a lot of money in financial planning, I want people to understand that.

I mean, it's like the tech thing is just different with the leverage on the stock options, and they start you out really high when you're 21-years-old, coming out of Stanford or whatever. But in financial planning, I mean, you get a couple dozen, couple 100 clients built up, and you have this annuity coming in. I mean, it's a pretty good business.

So, I want to make sure that we're representing that fairly. So, a lot of the tech people that I've talked to that made the switch, have at least gotten close or surpassed what they were making in their other job, and even if they haven't, it's like, "Look, my life is just so much better," that's the feedback.

Ariana Alisjahbana: Yeah, it's much more sustainable, it's not a boom and burst cycle.

Caleb Brown: So, let's pick the story back up on, you're just rocking and rolling. I mean, you're trying these little experiments and it's just like you're just getting more and more excited. I can feel it building, it's awesome.

So, you start the job search and luckily for you, you're in the RIA capital of the world in San Francisco Bay Area. A lot of wealth, we've already established that, a lot of financial planners. So, how was it trying to get a job?

Ariana Alisjahbana: So, I focused on the kind of environment that I want to be in. So, that's a good thing of being a career changer.

By that time, I already worked at seven different companies. Some of them only for internships, but I have a pretty good

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sense of what kind of environment I can thrive in and what kind of environment I want to stay away from.

So, there's strength in that self-awareness. So, for me, I wanted to stay in the Bay Area, and I wanted to be in a place that's only ethical, that's progressive, relatively medium size for an RIA, very small compared to all of my previous jobs and has room to grow for the long-term, but not like a tech unsustainable growth. So, that's what I was looking for.

Caleb Brown: And then were you able to get some people to talk to you, because you can say, look, "I've got this, I've passed the CFP, I've got some internship, I've got the tech experience," and where people wanted to interview you?

Ariana Alisjahbana: Yeah, so I approached it the way I was taught in business school. So, first there's actually three parts of a job search. After you figured out what you want, there's three parts.

First is the paper part, like who you are as a job candidate on paper. And your goal for the paper part is to make sure they want to talk to you in the first place. And then the second part is the interview and you as a person. How do you come across in interviews? How do you perform in interviews? How do you establish cultural fit and all of that?

And then the third part is, in order to get to first and two, it is the connections piece, the networking piece. And I know not a lot of people like that word, but that is something that you sometimes need to get to get your foot in the door. That was definitely the case in the tech industry, so I was very comfortable with those things. I actually worked on the networking and the paper part in tandem.

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So, the networking part I used two connections or two big avenues. The first is my CFP program, UC Berkeley Extension is very well networked in the Bay Area. Nearly everybody who works in the RIA space either went there or have colleagues who went there, but everybody knows about it, and it has a very wide reach.

So, I would talk to people who were a few years before me in terms of career transition, and I would talk to them, and I would say, "Hey, is your firm hiring?" And then I would talk to alumnus and see if they recommend where they work.

And the good thing about it is that every financial planner compared to any other industries I'm familiar with, people are extremely open to new people, people are extremely open to career changers, and I've never felt that I wasn't welcome anywhere.

And then the second big piece that I used for networking is the FPA Externship, which is a program started in 2020 by the next gen chapter of the FPA, and it's a national virtual program, and you have, I think, dozens of RIAs from around the country.

So, I actually reached out to some of the speakers and say, "Hey, can we do a one-on-one Zoom chat?" And nobody said no, which I was surprised, but I got to know different firms that way.

Caleb Brown: That's great stuff and I mean, you have a marketing background, so this might be a little more straightforward.

What would you tell the person who's like, "Okay, that's great, but I'm not as comfortable doing that, and I don't really have the marketing background, I don't have the tech background." I mean, what would you tell that person?

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Ariana Alisjahbana: Well, in terms of networking, I think you should put yourself out there because financial planning at the end of the day is a relationship-based business. And nobody starts doing it perfectly, but you got to start somewhere. So, think about it as your experiments, just say hi to people.

And I have found financial planners to be much more welcoming, much more open, and yeah, I will be shocked if somebody said, no.

Caleb Brown: You went through all those steps, I loved how you laid that out. And then you got what you wanted, fee-only RIA, and you've been there a little over a year. So, tell us what you're doing and how it's gone over the last year?

Ariana Alisjahbana: So, North Berkeley Wealth Management is about a 15-person team, 9 advisors and 300 client households. And I am an associate financial planner, and we use the Diamond team method, which is, you have the senior advisor, you have two lead advisors, and you have the associate soaking everything like a sponge.

And I have talked to many people who really, really encourage that type of role for your first role in financial planning, and what I do is I'm in client meetings. I participate in client meetings, so there's usually a part of client meetings that I cover, and then I take the lead in terms of financial planning with all of our clients, so that means everything e-money related.

And that's one of the things I want to highlight to people. In terms of making yourself competitive for an entry level job in financial planning, one of the things I did was being e-money certified, getting the e-money certification as part of the FPA Externship.

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And that was very helpful in telling prospective employers that, “Hey, I can hit the ground running if you hire me.” And I did that as part of my role. Right now, I lead all of the e-money planning for our team.

Caleb Brown: So, you're running all the e-money plans after only a little over a year in the business for this firm?

Ariana Alisjahbana: Yes, and it's incredible how much trust they put on me.

Caleb Brown: Yeah, that's awesome.

Ariana Alisjahbana: Yes, and of course, at the beginning I looked at how our firm currently does it and then we collaboratively went through a way we can do it all together in our team way, and now, they let me run with it. So, that's good.

Caleb Brown: So, if I sign up as a client with North Berkeley, you're going to be the one that's doing my plan? You may not be my advisor, is that right, but you're going to be the one that's doing the plan?

Ariana Alisjahbana: Yes, but then your lead advisor would be in the room and then reviewing it with me beforehand as well as presenting a part of the plan during the presentation.

Caleb Brown: So, here's the million-dollar question, all these experiments ... is this what you thought it was going to be and is this it for you from here on out?

Ariana Alisjahbana: Oh, yes, definitely. I was talking to a friend who had known me for a long time, and then she knew how depressed I was five years ago before I found financial planning.

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And then she said, “You know, I can tell how happy you are now.” And she's going through the same things as I did, but she's going through it now, and she said, “You are an inspiration.”

And my husband can tell the difference, “Oh, you're no longer coming home and screaming at the wall. You're actually coming home and excitedly telling me about all of the things that you did.”

And I think you can't lie for things like that, and I wish I had made the transition earlier, but I know myself and I know my pace. It took me a few years, but this is where I'm supposed to be.

Caleb Brown: At the end of the day, you're making substantial impacts to clients' lives, and that's just so fulfilling and rewarding. I mean, it's amazing, I'm glad you've found that.

As we close out here, I mean, this has just been an awesome story, thank you again for coming on and sharing this.

Any final tips or closing thoughts, words of wisdom that you'd like to leave the New Planner audience with?

Ariana Alisjahbana: Yeah, I want to reiterate again that the financial planning community has been extremely welcoming to me. And it's just a matter of knowing what you want and go for it.

I know it's hard for people to put yourself out there, but this is an environment where you are more likely to be welcomed with open arms. And I encourage people to put yourself out there because it'll likely be a good outcome.

Caleb Brown: Good stuff, thanks so much for coming on the show.

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Thanks for joining us for this episode of the New Planner Podcast. If you are ready to discover the top career paths for financial planners and see which track is best for you, we created a free guide to help you.

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There, you'll also find more tools and resources all created to help you build a successful financial planning career.

Tune back in next week for another episode, and until then, we are here to help you succeed.