

Ep #146: Leaving Corporate America to Become a  
Financial Planner with Mark Hansen



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## **Ep #146: Leaving Corporate America to Become a Financial Planner with Mark Hansen**

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 146th episode of the New Planner Podcast, this is Caleb Brown, your host.

My guest today is Mark Hansen, owner of Second Comma, a virtual advisor firm for six-figure single income households.

Mark joins the show today to share his path into the financial planning profession, beginning with how he became interested in financial planning, how he began to get his feet wet giving advice to his coworkers, and how a chance encounter with a financial planner he was interviewing to help him recruited him into the profession.

He goes on to discuss how a career in corporate America was taking its toll on him and his family and wasn't the best long-term career fit, why he was willing to leave a high paying steady job to start over at zero, why he sought to offer his services to a

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very specific niche, how he got his first client, how he charges clients, and how his marketing strategy has netted him one client per month since he has been in business.

Listen to the end too where he talks about impostor syndrome, and how his relationship with his mentor has been vital to his success after only seven months in business.

If you're nervous about leaving the comfort and stability of corporate America to start your career in financial planning, then this episode is for you.

Hi Mark, welcome to the New Planner Podcast.

Mark Hansen: Hey.

Caleb Brown: Glad to see you, glad that you're on here. So, very unique story, you've launched your own firm and you're six months into this, is it six months into the journey? Five or six months, something like that?

Mark Hansen: Yeah, it might be knocking on seven at this point, but pretty early, that's for sure.

Caleb Brown: Well, we want to hear all about that, but I think maybe just to help set the framework because at the end of the day, you're a career changer. So, maybe just start with what you were doing before you decided to take this plunge.

Mark Hansen: So, my path into this is definitely not what you would say is typical. I didn't go to school for anything in finance, accounting was not my favorite. But throughout all my jobs coming out of school, I got better and better and better at Excel.

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And with that, wound up doing through a course of jobs was, I wound up staring at the computer all day long, and at my most recent job at a hotel renovation company, I was running the budgeting department and we were casting budgets anywhere from half a million dollars up to \$72 million, and I was running that budgeting team.

And it was pretty fun work, it was really fulfilling. I enjoyed the numbers aspect of it, but I was not enjoying the fact that I was staring at a computer screen so much. And so, I wanted to figure out what could I do to get more face-to-face interaction?

And I can go to the story of kind of what called me out of that last career before I got into the finance world.

Caleb Brown: Yeah, keep going.

Mark Hansen: So, again, a couple career changes into this or job changes and making pretty good money and my wife and I were like, "What do we do with this excess cash flow?"

So, I sat down and I interviewed a financial planner who I had met through a group at church, and he was about halfway through the interview, and he stopped me and he just said, "Mark, what are you doing? Why are you not a financial planner? You're are in the wrong industry."

We stopped all of our conversation and he told me that, and I didn't really understand what he was talking about. And he just gave me a few more sentences about, hey, as a hobby, something that you've done for free for your friends and something that you've learned on the side in your free time, he's like, "Your knowledge-based rivals ... a lot of financial planners that he was aware of at that time.

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And so, I went back to work and I kind of kept going along. I wasn't super excited about hitting the reset button again and changing again. And a couple weeks later, I get this email that comes out at work, and it went to the whole company, and it basically said, "Whoever's giving financial advice, please stop, that is not your job."

And so, I couldn't take that as much of a clearer sign of I'm doing the wrong thing, I'm doing the right thing in the wrong place maybe is a way to say it.

And so, from there I picked up the phone, I called him back and I said, "Okay, maybe you're right, this email just came through. So, what does it look like to make the jump into working as a financial planner?"

And he walked me through the steps that I would need to do, the certifications I would need to get, the tests that I would need to take. And a couple months later, I turned in my notice, I left my job and started doing some self-study to get through all my certifications.

And then there's a lot that happened between then and now. But here we are, like I said, knocking on seven months of me being Second Comma.

Caleb Brown: Mark, you had a lot happen in a short period of time, and you also had to get licensed to become a registered representative of the Cetera broker dealer. So, can you just talk for a minute on what materials you used and sort of what your process was for passing, I guess the 7 and the 66?

Mark Hansen: I Went about it a little maybe out of the box. I wanted to start from scratch, and I did some searching and actually

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wound up ordering the SIE for Dummies book, which was about as silly as it sounds.

But I get the book in front of me, I started reading it, and I read through it, started doing some studying, and was able to retain the information and sit for the SIE. And I thought, “Well, since that worked and I passed, it's like I'll just get the Series 7 for Dummies book.”

And so, that came in, it's basically the same book, FYI. If you want to save any money — I spent \$37, you could probably just get one of those books and call it a day. But the information's great and the cost is great, it lowered the barrier for entry.

And then to get into the 66 that I was able to take, I did about 10 more hours of studying. Those for dummies books prepared me so well that by the time I sat for the 66, it was about 10 extra hours of studying to then have passed the SIE, the 7 and the 66, and be ready to go.

Caleb Brown: That's incredible. So, maybe the message there is the licensing hurdle for all the career changers and even the recent grads — the licensing hurdle, I mean it is daunting. I mean, can be overcome.

Mark Hansen: You're stacking the knowledge. So, when I read the first page, it was, “Whoa, what am I getting into? This is not what I went to school for. I don't know any of these words.”

But as you learn it and your framework falls in place, you go faster and faster and faster and faster. As you learn, you can obtain more information at a faster pace. And so, it does get easier if you're able to apply yourself and do the study.

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Caleb Brown: Thanks for sharing that, there's a lot there. Let me just get this straight; so you're a corporate executive, corporate America managing people, your career's going well, making good money, and you go interview a planner for your family to have them help you, and then they turn around and they recruit you into the industry essentially. I need to reach out to that guy, that was awesome.

Mark Hansen: My interview turned into his recruiting pitch, and it was a big shift in my life, that's for sure.

Caleb Brown: And then while the company memo. So, you were helping your colleagues and I guess word got back to HR or something and they sent something out like, "Hey, stop this because we don't want the liability or something like that?"

Mark Hansen: I don't really know what it was because they were not providing help and people just knew that I was the Excel guy, if you had a math question, I could answer it.

And I liked having open door, at least being very friendly. And when you've got the open door and you're friendly and people understand that you work with dollar signs, it just naturally turned into like, "Hey, if you can do this on a \$50 million hotel renovation, can you help me figure out what to do with my savings?"

And then that word kind of spread around, word-of-mouth marketing if you call that. And then it got to a point where the Head of HR said, "Please stop."

Caleb Brown: How much time lapsed since that email that went out and you kind of made the decision and you talked to the person that kind of got you onto the industry until you actually submitted

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your resignation and then started your own firm? How much time in between that?

Mark Hansen: So, probably got the email, and then started conversations with my wife and said, "Hey, he invited me into this, we've been thinking about it, but it is a huge shift to give up the income that I was bringing in."

And it's probably within four months, there was another event at work, and I turned in my notice. Oh, I gave a long-extended notice, but I turned it in immediately because of another event. That would've been kind of October of that year.

And then I went through all my studying, I did all the tests, I joined up with my mentor, he wound up being our financial planner, he became my mentor in this entire process. I worked underneath him through the end of 2022. And then 2023, I jumped off as Second Comma, the company that I have.

Caleb Brown: So, a couple things there I want to explore further. I mean, can you shed some light on the conversations with your spouse? I mean, that's a big deal. Was she working outside the home as well or was it just your income you were relying on?

Mark Hansen: She is still working. At that time thinking of where we were, she was not fully covering the bill, so we knew if I left there was going to be a gap. We had some savings that was going to take us into some number of months, but it was important that I'd be able to bring something in.

And so, we started having conversations and really, it came down to, at my job, I was being successful, they wanted to give me another promotion, and we were also starting a family. We had one child, we had a second and we were wanting a third.

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Third was actually on the way. When I turned in my notice, we just didn't know it at the time.

So, I have a conversation with my wife, and I say, "If I stay here, they will offer me a promotion and if I turn it down, that will be the end of my career." I said, "But if I take that promotion, you'll never see me, I'll never be home. My phone will always be in my pocket. I will never be able to be fully present."

Because that was a requirement, I felt was ready for me at that next level because I would be stepping into the top tier at the company.

Caleb Brown: I mean, that's the corporate gig; you keep expanding, you got more direct reports, and you got more money, but it's hard to unplug and they need you all the time.

Well, so the pressure's kind of high, you had three small kids — well, two, one you didn't know about. Three small kids, wife's job doesn't quite cover it, but you guys came to an agreement like, "Let's do this." I mean that's really cool. That's amazing that she supported you in this endeavor.

Mark Hansen: It was important that our kids knew their dad to the best that they could, and I knew that that was going to happen if I was home rather than if I wasn't.

And so, we took the plunge and the most amazing thing, I leave my job mid-October, two weeks later, she gets a phone call that she was not expecting with a raise at work for responsibilities she was not aware of that completely covers the gap and the income that we were going to have.

And so, now things that we didn't even understand could be happening, start happening, and just what a blessing for that.

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Where now, can take some of the pressure off of me and we get to kind of be on that even keel of, “Okay, now, the money that's coming in covers and it's not a lavish life, but it's what we want.”

Caleb Brown: Well, I'm hearing a lot about the lifestyle and maybe that's just a generational thing. I mean, it's like, “I just don't want to kill myself for a company corporation, I don't care how much they're paying me.”

And we see that in the recruiting firm a lot too. Like these Silicon Valley people that are making lots and lots of money. They hate it and they want out, and a lot of times they're willing to go for like \$60,000 as an entry-level planner. It's kind of mind boggling.

So, the planner you interviewed, how did you know that this field, you could have a better work life balance?

Mark Hansen: So, I asked him why did he get into it? I said, “You're calling me into this, why did you do it?”

And so, he explained when he stepped into the field, he had three young children, and he wanted to spend more time with them. And so, then he said a lot happened between that moment and me sitting here talking to you right now, 30 years later.

But then he kind of walked through what his week looks like, and he said he works three days a week. He takes the weekends off. Mondays and Wednesdays, he spends all day with his grandkids, and he said he's making enough money to pretty much do whatever he wants.

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He sold me on that, the family time. I mean, this guy gets to spend two days a week with his grandkids and doesn't miss a single family event for the two generations below him. I wanted that, I wanted it back.

Caleb Brown: It sounds like you didn't just launch your own, you kind of joined him I think, and got some licensing, is that what you were saying? And then once you were kind of up to speed, then you broke off and have your own firm, but it's still under ... maybe walk us through the structure.

Mark Hansen: So, structure-wise, I did step in and work directly with him. So, organizationally, I was his assistant, maybe a paraplanner would be a good word for it. I was sitting in on meetings, he was teaching me the ropes, how the company functions. All of this happens underneath the Tara's umbrella. So, that's the structure that we're functioning underneath.

What happened once I was fully certified and tried to put the title of financial planner on myself, it just became kind of confusing because I was still in his organization trying to do my thing.

So, the way that it was, "Hey, my name's Mark, I'm a financial planner. Oh, you want to learn about me? Okay, I want you to go to this other guy's website, on there is a page without me." It just got kind of convoluted and confusing.

And so, we had a very agreeable conversation that it made the most sense for me to step out and become alongside him to be my own company. But we still operate underneath the same branch office.

And so, we are still very connected, he is still involved in a lot of the conversations that I have, the planning conversations that

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I'm having with my clients. And we do a lot of knowledge sharing back and forth.

Caleb Brown: That's amazing. So, how's the transition been for you? I mean, you had some experience with Excel, you've done some own planning for yourself, but now, you're responsible for these other people's financial lives and livelihood. I mean, how have you handled that?

Mark Hansen: I really enjoyed it. Again, it's only been coming up on seven months, and I've already had that, what am I doing? Why am I doing this? Why do these people trust me? Because when I listen to a lot of your episodes, it's a multi-year process for people to get to be doing what I'm doing, and I just didn't want that.

And I'm sure somebody's going to hear that and that's going to sound very entitled, and I don't mean it to sound that way. I didn't want to spend multiple years not being with my family to then get to be with my family as soon as my kids are starting full-time school.

So, I was willing to take on and bear that extra burden of impostor syndrome, I guess, is the best word for it. But then I started to just ask my clients, we have really, really good relationships and I just started asking a few of them, "Hey, is this going okay? Is this what you want?"

And the feedback that I got from my clients was so empowering where they just said, "Mark, we wouldn't be doing this without you." And they gave specific example one, specific example two, three, "You saved us from making these bad decisions and we are now a better off family because of the direction and the guidance that you've given us."

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And that just completely crushed all impostor syndrome because even being young in this process, it didn't mean that I didn't know what I was doing. I just had never done it.

And then getting that feedback, I guess having the courage to ask for the feedback knowing that it could be bad, but then getting amazing feedback that people's lives are being changed, it just kind of made me even double down more that this is exactly what I want to be doing, because I am in the best way, affecting multiple generations of other families that I definitely didn't have when I was sitting in the corporate world staring at Excel documents all day.

Caleb Brown: You hand off the TPS report to somebody and they hand it off to six other managers, and like you may get a mention or something, but it's a little harder to see the tangible benefits of your work. Some of our younger listeners may not get that from office space, but that's incredible.

How do you handle, because a lot of our listeners want to know this, and this is something that's on the front of their mind — when a client asks you a bunch of questions or has got a situation ... because you're really just, we're kind of brand new at this and do you go to your mentor or do you go to someone at Cetera?

I mean, how do you help figure that out and solve the problems and have the confidence to go back to the client, saying, “Here's what we need to do/”

Mark Hansen: I think the mentor piece is extremely helpful there where I come across situations and I've learned over the years to be very comfortable saying, “I don't know, but I will find out.”

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And you get that confidence going with your clients and they become very confident that it's okay that you don't know the answers. Part of that is just the complexities and explaining the complexities of financial planning to the clientele and saying it doesn't make sense to expect one person to have all the answers immediately available.

And so, you kind of set that tone early on and I explain the relationship that I have with my mentor, and we have standing meetings. Each week we're having a meeting and I'm just collecting the things that I'm not sure of, and I go, "Hey, what about this? What about this, what about this?" He makes me bring my own thoughts and then he corrects as necessary, but he does force me to do the work.

Caleb Brown: You keep mentioning clients, so I'm assuming you have some client, I mean, at seven months in, there's some people that start their own firm and they never can get any client. So, kudos there.

Maybe just walk us through sort of where you are, how many clients, what your marketing strategy is, who you're targeting, and then how you've gotten some of these people.

Mark Hansen: So, I set out to affect families, that's what I really wanted to do, and niche that down as much as I could so far and who I help is dual parent, six-figure single income families who have young children still in the house.

And the reason I focus there is because there's something that happens as you climb the corporate ladder, you start having success, more money comes in, and as your family grows, you run out of time to manage money, right about the time the money starts showing up in your bank account.

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And again, I want to help people do what I'm doing, which is spending time with their family. So, I found that as a great cross section.

So, I just launched this company and said, "Hey, this is who I'm going to start helping." And just the first time that I mentioned it, I had someone that was at my house for a bible study, and on the way out the door, he said, "Hey, when you launch that thing, will you call me, because I think you're going to be doing exactly what I need."

And so, the day that I started, I called him and said, "Hey, I'm doing the thing that I told you I was going to be doing." And I got my first client kind of on my first day, which is, I would say not to be expected. But that was pretty awesome, like a pretty good pat on the back to get that first client in the first couple hours of business, so to speak.

Caleb Brown: Well, it may be irrelevant based on what you just said, but I'm just curious, I mean, did you ever have anybody ... and maybe you don't know because they just never signed up.

But I know other career changers that I've spoken to and even on the podcast, we've had, like, "Hey Mark, we love you, but you've been over here doing hotel budgets for the last 10 years. Two months ago, you were a financial planner, you don't know what you're doing, why should we work with you?"

Mark Hansen: I've never had anybody say it to my face. Most of the questions that I get are from an older client or an older potential client and they see how young I look. I do look very young. I'm going to be 35 this year, I still get carted for spray paint. I mean, I'm very young face.

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Sometimes I'm at the store with all three of my kids getting my wife some wine and they're like, "We need your ID." So, I'm like, "Three kids, that's not enough identification that I'm over 21?" But I just need to learn to roll with that, I guess.

But I've never had someone say it to my face of, "You're brand new at this." And really, I don't worry about that because if that is somebody's hangup, right now, where I sit mentally, I don't want to spend a bunch of time convincing them to get over that.

I'm much more interested in casting a little bit broader net and hoping to speak with people who are not going to have that kind of a hangup because I do see that as a precursor to, if someone is that easily upset or knocked off their rocker, that's probably not the only thing.

Caleb Brown: It's not a fit. It's probably not a fit.

Mark Hansen: It's just not a fit and I'm ready to move on in the nicest, most polite way possible.

Caleb Brown: There's plenty of other Dallas-Fort Worth firms and I know a bunch of them that are happy to take that older, retired person that wants someone that looks like the.

But that's the beauty of your niche. I mean, you're going for these Henry sort of millennial, maybe even Gen X types that make a lot of money, don't have a lot of assets and these other firms don't want to touch them, and you're carving out a business.

So, maybe just keep going on that. How do you work with them and how do you charge and make money?



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Mark Hansen: Working with them is a very common set of problems that people are facing. Most people have life insurance or some kind of insurance, but they have no idea how to know if it's an appropriate level of life insurance, and so we look at that.

Most people are saving for retirement, but they have no idea if they're saving the right amount or if it's in the right kind of accounts. And a lot of times, when I start talking about this, people don't even understand that there are different kinds of tax advantages to different kinds of accounts.

So, really, it's a lot of education, but I've learned to present it in a certain way where people see, "Wow, this is a very clear path of steps, one through five." But once we get through these five steps, it's a solid base.

"My family is potentially taken care of, if something happens to me, we've got maybe some estate planning in place, we've got investments done up the correct way as in the investment mix matches but I want it to do," because a lot of people seem to try to do ...

They listen to a couple of Instagram reels, we do a couple TikTok videos and two hours of YouTube, and they want to put financial planner on their own business card, and just a little bit of education helps them see the big world, that is financial planning. But I do really enjoy walking people through that.

And then making money, again, I'm not focusing ... the vast majority of my clients, which when I say my clients, I'm talking of eight people — a very high percentage of them don't have a bunch of assets to bring to the table or assets to put under management. And so, I do 1% of two numbers and it's whichever is the highest.

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So, I do 1% of assets under management or 1% of household cash flow because I do have some clients that have 3, \$400,000 of household income. They just haven't been able to direct it into specific buckets long enough to have assets to put under management.

Caleb Brown: Or they're physicians, they just got out of residency, now the income turns on, it's like, "We got to get this mountain of debt paid off first." That's great, these people need help.

And I think more of the bigger firms now are trying to figure out a way to serve these people profitably but still, I think that's a really good niche, and I've got some personal experience with that. I mean, that's how I kind of got started a long time ago, near where you are in Plano, Texas with these accumulators.

We couldn't charge them 1% of 1 million and make 10,000, but we just charged them a 10,000-planning fee because they had so much income, and generally, to your point, they were smart people and probably could have done a lot of it on their own, but they didn't want to. They wanted to spend time with their family when they got out of the OR or whenever it was, so we were there.

Mark Hansen: Exactly, exactly.

Caleb Brown: And I just want to go back to this. You've been at it seven ... you've got eight clients. I think that's really good. I mean, they'll be a lot of other sort of naysayers and other people that say, "Oh, that's horrible, whatever." But that's really good, Mark.

So, other than just the church thing and the Bible study thing, what else are you doing to get the word out?

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Mark Hansen: Up until now, because this is so new, I haven't really done anything to, "Get the word out." So, that's probably something I'm switching into right now. So, everything that's happened up till now has just been people who have known me or found out about me.

So, just in seven months, I've actually gotten clients to refer me new clients and I've got kind of lineages of clientele that I can string together in some kind of family tree. And that's wild to me because you typically hear, "Oh, it's going to take a long time for people to trust you, and then for people to start referring clients to you."

I think what I'm finding out and my current stance on it, is if you solve a real enough problem in a genuine way, people will get so excited that they can't help but talk about it.

And that just has me what's happening because I'm having brand-new clients a couple of meetings in and you're like, "Oh, by the way, so-and-so's going to call you. He's got the exact same setup and he needs you to do exactly what you're doing for me. I told them what you were doing, and he said, how do I talk to this guy?"

Caleb Brown: Really cool. I mean, there's just a lot to say about just being an overall just trustworthy guy and just being involved in your community, whether it's church or whatever and the word will get out. People want to work with someone they like and they trust.

And in your case, you got a company behind you, a large financial services company, they know that their problems are going to have solutions.

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So, awesome stuff man, I really appreciate you coming on here. Very exciting Mark, and congratulations, there's a lot that's happened for you in the last six months, and I mean, it's just very encouraging and I hope others will find it as encouraging as I have.

Any final comments or closing thoughts that you want to share before we close out?

Mark Hansen: I would say for any career changes out there, I mean, you're making a career change, and as long as you understand what you're stepping into, or understand how much you might not be able to foreknow ahead of time, that's going to help you.

If you do a bunch of research, you might hear, "Oh, it's going to take years and years and years to do this." I think I'm a little bit of proof that it doesn't have to take years. I don't have a formula to sell you or to tell you all about that's going to give you success, but I hope that this is a little bit of an inspiring story.

Sometimes you're going to hear people that say, "Oh, because you're brand-new, try to step it up with the suits, in the three piece suits, and the nice car, so everybody knows."

I take my meetings in Nike Polos, I take my meetings wearing hats, I do everything virtually. A lot of it is just being somebody that people want to talk to and putting yourself in front of people who need what you're offering.

Caleb Brown: Love it. Thanks so much for coming on the show, Mark.

Mark Hansen: Absolutely.

Thanks for joining us for this episode of the New Planner Podcast. If you

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