

Ep #162: Pros and Cons Of Small, Mid-Sized, and Large Firms with Grace Moore



NEW PLANNER PODCAST



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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 162nd episode of the New Planner Podcast. This is Caleb Brown, your host. My guest today is Grace Moore, a private wealth advisor in Washington, D.C. Grace stops by the show today to discuss her journey to becoming a financial planner, starting with how she became aware of the profession through a suggestion from her father and what steps she took on her own to confirm that a financial planner career was for her, including how she was able to secure an internship at a financial planning career day without having taken any financial planning classes yet.

Listen to the middle part where she talks about what it was like to join a two-person RIA firm, some of the challenges she faced and how she overcame them, and how she grew into the role and develop into a solid associate financial planner during her tenure there. Then why she left to join a larger RIA firm and how she navigated some of the hurdles with joining a larger organization, but also how she leveraged the additional resources to hone her skills, and develop into a lead financial planner during her tenure there.

Check out the end too, where she shares her experiences of joining a large RIA to start a branch office in a new market that requires her to bring in clients and work with a support team that is located in another state, plus her thoughts on whether new planners should be required to do paperwork and bring in clients as well as some other great tips for new planners. If you want to know what it's like to work in a small, midsize, and large RIA firm, then this episode is for you. Hi, Grace. Welcome to the New Planner Podcast.

Grace Moore: Hello there. Thank you so much for having me.

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Caleb Brown: Yes, absolutely. I'm glad we're finally able to get this scheduled. I mean, you guys, it's hard to nail you guys down. I mean, y'all have so much going on, but I appreciate you coming on to share your story.

Grace Moore: Yeah, absolutely. It's a pleasure to be here. Thank you for asking me.

Caleb Brown: So like I've asked a lot of the guests in the past. I mean, you've got a really cool story and I think to just kind of helped set the stage, why are you even here? How did you even get started in the financial planning profession?

Grace Moore: Absolutely. Well, it really started with my dad, actually. He's a bankruptcy attorney and so not in financial planning profession, but I have watched him have an incredible impact on his clients my whole life. So I loved what he did, offering counsel and advice and building a relationship. Didn't love the idea of law school, and it was my dad actually who encouraged me to look at the financial planning profession.

And so I ended up going to speaking with someone in the profession that he knew just, you know, what do you do? What does this job look like? She recommended that I go to the Financial Planning Association career day that happens up in the Northern Virginia, D.C. area every year. I went, I had not taken a single financial planning class. I barely knew anything about the profession, but I got an internship there. And that's what really started my exposure and love for this, which is helping people in a professional setting. And I went to school, Liberty University, and it was between my junior and senior year that I did that internship and then solidified. Yep. That's what I want to do. And did all the financial planning classes and graduated with a degree in financial planning from Liberty, my senior year.

Caleb Brown: Okay. Got it. So, all right. So you were already at Liberty and then you found out about the FPA career day of Northern Virginia and then you went up there and that's how you got the internship. You were up there competing with all the Virginia Tech people and all the George—I mean, that because they flood that place. They really do.

Grace Moore: They do and it's wonderful. Virginia Tech has a fantastic program. All my colleagues in the area up here and the Northern Virginia D.C. area where I am now are all Virginia Tech. They're lovely. I'm trying to build the Liberty presence a little bit up here. But, yes, I think I was the only kid from Liberty and like you said, I hadn't done a single financial planning course, but thankfully, I interned at a small fee-only registered investment advisor firm up in the area and we connected at that career day. They offered me the internship, gave me a chance, and that's what really started everything.

Caleb Brown: Did you just say you had not done any financial planning courses?

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Grace Moore: Nope. I haven't done a single course.

Caleb Brown: How did you get hired?

Grace Moore: Well, I just went, I participated the career day. It's a fantastic event. It's set up like a speed dating event where you talk to a bunch of different employers. And I sat and talked with Ken and Kimberly, who were at the firm, and I eventually got my first full time job with them, the firm that I interned at. But yeah, I sat down, had a conversation and this is really driven.

And now I've interviewed for candidates at that same career day for years, which has been really fun, and it was a great learning experience for me of you're hiring for fit and hiring just good people. And we can teach you the skills and that was their perspective. What they saw in me that they just connected and felt like I would be a good fit for them. And that has influenced me very much and when I've been in positions of looking for interns or other candidates is yes, the background's important, education's important, but man, there's nothing like hiring someone that's just a great fit. And then we'll teach you the skills along the way. You can learn anything. This isn't rocket science.

Caleb Brown: Yeah, I think I talk about this all the time, the intangibles, right? Especially conscientiousness and things like that.

Grace Moore: Yeah, and I just got an experience of that and I'm so grateful for it because they didn't need to do that. And so I was very grateful for the opportunity.

Caleb Brown: So then you went back and you changed your major or were you already a financial planning major, you just haven't taken any of the courses yet?

Grace Moore: I was already at Liberty. I was in the financial planning programs in the school of business, I declared financial planning as my major when I went in just cause I was like, I don't know. I transferred in also. I only did two years at Liberty. I was community college, then I finished at Liberty. I had the conversations with my dad, had the conversation with the advisor up in this area within my junior year but I hadn't taken any classes because I wasn't sure that's what I wanted to do.

I knew I was in school business. I graduate with business degree, but financial planning, I had no idea what that even was until my junior year. And so then once I did the internship, I was sold. I was sold on financial planning. I was sold on doing it in a fee-only comprehensive way. So then it just set me up to knock out all the classes my senior year.

Caleb Brown: I remember when I told all my buddies at Texas Tech, and when I was switching from corporate finance to financial planning, they're like, oh, you're going to sell

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insurance and plan out people's grocery bills. I'm like, oh, my gosh, how are we going to overcome this? But anyway, I digress. So you joined, you did an internship with to a two-person firm. I hear that in the end, but then did you stay on? You came back and work for them.

Grace Moore: When I graduated in that next year, they extended me a job offer. Ken Robinson is his name. I was his first full time hire. So they extended it because the other gal who worked there with us was part time.

And so he had just started his RIA a few years prior to hiring me. And so it was really just getting things off the ground. And so it was a very unique experience, but one that I was super grateful for, and I got a taste of interning. And so I got to experience that as a full time associate after I graduated.

Caleb Brown: Got it. And just maybe talk a little bit more about that experience. I mean, here you are coming to kind of a brand new startup. You're sort of brand new to business. There's not a lot of people there. I mean, just walk us through sort of what that looked like.

Grace Moore: Well, in a lot of ways, I think when someone starts a firm on their own, has 20 years of experience branching out, starting your own firm, and from his perspective, he's wearing a lot of different hats. As an associate planner coming on to support him, it's also wearing a lot of different hats, but at the associate level. So, I did everything from helping to fill out paperwork, learning how to prep for meetings, doing the follow up, writing email drafts, all the typical things that an associate does, but also add to that helping go through our quarterly report process, just anything that I can support him to do his job better. That's kind of what I was doing and learning the job as they went along. So fantastic experience.

And it was really cool to see up close and personal. This is what it's like to run a firm and there you have to do from compliance to what software you use to just dealing with the custodian that you have the relationship with, just getting to sit and listen to all those different phone calls and meetings. And it was incredibly valuable to see, wow, this is what it's like to run your own firm.

Caleb Brown: What did you think? I mean, were you thinking like, yes, that's my path I want Ken's seat, or did you have another idea?

Grace Moore: I think it gave me a healthy perspective on the freedom it gives you of here's how I want to run a practice. Here's how I want to do business with clients. Here's how I want to foster the relationships with folks. And I do resonate and like that aspect of it. I think it also gave me a sobering perspective on it's also a lot of work and it's all on you of making

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sure that you're profitable, you're hiring the right folks, you're training them. So you're not only a manager, you're HR. You're the chief compliance officer. You're the investments guy. You're doing all of it. So I think it gave me a healthy respect that it wasn't just, oh, I could do that. I think it was just good exposure to if this is something that is ever down the road for me in my life, having a good taste of the pros and cons.

Caleb Brown: So you started as an associate planner and how long were you there?

Grace Moore: I was there three years.

Caleb Brown: Can you maybe just walk us through how you progressed or if your role or title or whatever, your responsibilities changed over those 3 years?

Grace Moore: Sure. So the 3 years I was there, I got my certified financial planner designation.

I got my certified kingdom advisor designation, and it was really immediately. And I actually even got to do this in my internship, which was awesome. And I was immediately in client meetings. It was immediately in prospect meetings and truly serving as that traditional associate planner role where you're doing the prep, the follow up meeting notes, entering things into the planning software.

So in those three years, I would say I really grew and developed in that associate planning role. What else would be helpful to share around that?

Caleb Brown: I mean just trying to paint the picture here. I mean, maybe for the audience, When you're sitting in those, what tips do you have for them to carry themselves with confidence and to get the client trusting them, even though they're not the most experienced or quote unquote lead person. Well, maybe what were some of the things that you did? I mean, it sounds like Ken brought you in like really early on to all the process. And there's a lot of firm owners out there who said, no, my new planner is never going to get in front of any of this stuff because they're going to screw it up. So how can we help the new planners be so good that these firm owners have no choice and they're like, yeah, I need to bring that person in.

Grace Moore: That's a great question. I think there are a few different answers to that. I think one would be anticipate what your advisor is going to need, thinking a couple steps ahead as much as you can. And obviously your ability to do that grows over time as you get more experience. Oh, I've done this before. I've seen this before. It's hard when this is the first prospect meeting I've been in. This is the first meeting where we're going over retirement planning. What does my advisor I'm working with need before a meeting like this.

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But as you get reps under your belt, learning to anticipate and add value to wherever you can. So hopefully, if you're at a firm where they're wanting to invest in you, grow you, they want to see you progress, they're giving you those opportunities. But if you're at a firm where maybe that's not or that's not front of mind for advisors, just looking to where you can add value of if that's creating, asking them, can I write the follow up? No, they might not send exactly what you sent, but you're getting the rep in and acting like an advisor before you're an advisor. Before you're in that lead role, start trying to act like it. Start thinking like it and as much as you can, I know it can be hard in when you're sitting in a meeting and things are alive and you're taking notes, but thinking about how would I answer.

That client just asked a question. That client just asked, well, I'm really nervous about what's happening with the markets. What do you think is going to happen? In that moment, how would I, listening to learn, but then also starting to think about how would I respond if I was in the hot seat? I think doing that over and over again, just makes you that much farther ahead to where you eventually want to get to. And it'll start showing to your manager, to those around you that you're thinking three steps ahead and it's going to just going to get you there that much faster.

Caleb Brown: Gotcha. So you were there three years, then you left. Why did you leave? And then where did you go?

Grace Moore: Yeah. So I got the opportunity to go work with a mentor of mine in the profession, Christine D'Amico. She was a previous Virginia Tech adjunct professor. She's worked at a number of great firms and I got the opportunity to go work for her at OLIO Financial Planning, which is a comprehensive fee only RAA as well.

Well, relatively speaking, a bigger team. We have about between 10 and 15 employees between the years that I was there and a lot of similarities in that we're the only comprehensive financial planning firm, but there were some differences too. We didn't have any minimums so we worked with a wide variety of clients and we charged flat fees.

So that just expanded my range of knowledge and the types of clients that we were working with. And so I went from more of a traditional 1 million minimum fee only, you know, great experience, we were doing comprehensive planning. It was awesome. This was just kind of another side of the same coin and now we're getting to expand to some different groups of clients that I hadn't served before.

Caleb Brown: And how was that transition for you? So now you're coming in and looking at it. You have all these other teammates and one, it's other personalities and other sort of people's turf. They have carved out whatever to manage, but you have a lot more resources. So what was that like?

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Grace Moore: It was neat. I feel so blessed. I feel blessed for all of the different experiences that I've gotten to have. I've worked with awesome people. And so it was a difficult transition in that I hate to leave or disappoint someone or when you make a change that's just can be hard. I was also just really excited for the opportunity though. And it was neat because now I was working with multiple leads who I was getting to sit in meetings with, learn from, see the way every advisor does things a little bit differently, even in one firm.

And so I got to experience having that mentorship from multiple different folks on the team. The firm also had people who prepared paperwork and things like that. So eventually that part of my job stopped and I wasn't preparing paperwork. I was more focused on planning. And so as you're on a team that has more folks on it, typically the roles get a little bit more siloed. And so for me in the planning advising role, it was great because I could really start focusing and honing in on those skills.

Caleb Brown: Yeah, I'm with you. What's your philosophy on, I mean, should everybody have to do paperwork? I mean, you said, hey, I didn't have to do it at the new firm, but the old firm, I kind of had to do it.

Because I get candidates all the time and it's yeah, I really don't want to do that. So what would you say to them?

Grace Moore: I would say, you are going to do paperwork. And nobody likes doing it. I think it is really important because you learn so much. I am very grateful I did paperwork in the beginning.

And so yes, but actually when I started at OLIO, you do some paperwork just to learn their process. We still have the same custodian. So there were similarities, but I still did some paperwork. But then when I graduated from the new paperwork I was like oh, yes, this is wonderful. But no, absolutely. It's super important.

Lot of different tasks when you're moving through the profession when you graduate out of school, you're not sitting in front of clients giving the incredible, exciting life advice or you're just not. You're doing a lot of the nitty gritty day to day stuff that nobody really likes to do. But it's so important. It's teaching you so many skills. You're gonna be that much better of an advisor because you're going to know how things work in such a more comprehensive way than if you just rolled out and you never have touched a forum before.

Caleb Brown: Well, and it's also worth noting too, for the new plans, like not all client meetings are positive and fun. I mean, there's a lot of them that are very difficult and emotionally draining, and you have to deliver bad news or the client's upset or somebody made a

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mistake. I think there's a perception it's like, oh, that's just the fun part, you know? And it is. It's very rewarding or fun, but not every single one of them is all rosy and cheery.

I mean, sometimes you have to give people bad news. You guys are overspending. People don't want to hear that even if they know it's true. You mentioned one of the pros I felt or one of the things that I took away was like, there was multiple leads I could learn from. That also could be a challenge, right? Because the prior firm, you only had one person you had to prepare for and you knew what Ken wanted. Now you've got like a handful. So how did you navigate that?

Grace Moore: Yeah, they do a great job. They did a great job of intentionally when I was there pairing the folks that were in that associate role with the different advisors that yes, even though there were some differences, there was an effort to be cohesive across the different advisors.

So the process was similar. Every advisor has their own style and maybe they like things a little bit different with the notes on one versus another, but I would say overall process wise it was consistent. But I think for me, the benefit of getting to watch these different advisors, men and women, presenting plans, having conversations and everybody has such different styles. And so for me, it was really beneficial to get to kind of pull, I really liked the way this advisor did it here. And I liked the way this advisor handles this conversation and hopefully getting to take the best of all of them and craft what your own style is. But yes, there definitely can be challenges with it too.

Caleb Brown: And I think to your point, it's not as big a hurdle, right? If it's an ensemble firm where everybody's following the same, but if it's a siloed situation where you've got someone like, oh yeah, we don't use that report or the Browns, they want it this way. It's like, oh, I mean, that is a lot with all this customization going on. And I know I get a lot of people that call me that are frustrated in firms that do that. And they call me and they want out. So you were there at OLIO for how long?

Grace Moore: Three years.

Caleb Brown: Okay. So another three-year stance, I'm seeing a trend here.

Grace Moore: Well, hopefully not, but yes, I know. It's been again, like I said, I'm so grateful for the experience I've had. I worked for fantastic firms and I've learned so much. And that from working with Ken to working with OLIO, I grew from an associate to a lead financial planner there, where I was bringing on clients of my own from folks that I knew in my community, getting to take over relationships that were already established relationships at OLIO.

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So I grew in such a huge way there, which I'm very grateful for. So, yes, I was there for three years and I am just recently made the transition over to Ronald Blue Trust this year. None of these decisions are easy and they're, I think, a takeaway or just something to keep in mind for emerging advisors or folks new to the profession or thinking about getting in the profession.

Grass is always greener and there is no perfect firm. And so I have made some transitions to between a few different firms. But there are pros and cons with every single one. So, for me, moving to Ronald Blue Trust, their Christian financial planning firm, they have 17 offices around the country and they don't have an office here in the D.C. Northern Virginia area. And so I got connected with them and had the opportunity to come help them start that initiative here in the area. And so, for me, one combining, you know, I have the kingdom advisor designation and getting to kind of combine my Christian faith with what I do every day as my vocation was very compelling.

And then also the entrepreneurial aspect of getting to start building out a presence here in this area where they don't have one yet was really exciting and compelling. And so, honestly, like I said, between the three firms, it feels like just a great opportunity to a great opportunity. And so I'm very grateful for each of them.

Caleb Brown: And maybe just talk to us, I mean, approximate size. I mean, it's a big firm, so how many people?

Grace Moore: So they manage between 14 and 15 billion in asset center management. They've got 17 different offices and they've been around for 50 years. It's in terms of scope of working for a solo practitioner, smaller RIA then now I feel like I've gone even bigger and it's great. And again, the whole grass is greener, there's pros and cons. I started and I'm going through all the extensive HR training and compliance training on all the good things. And it's very official and like, well, it's because they're a big firm. And there's a lot of resources, which has been wonderful. I mean, there are experts that make up their financial planning team, investments team and that their advisors have access to and get to lean on. So yes, it's a different experience in being somewhere a little bit smaller

Caleb Brown: And your role is like setting up this Northern Virginia. I mean, are you just there like, "Hey, I'm setting up my satellite office and now I got to start bringing on clients" or what are you doing? What's the role?

Grace Moore: So, the role is bringing on clients. The role is building on a book and a presence in this area. So, the closest office—and that's the office that I nested in and I'm part of a team there is north of Baltimore. But in terms of where I'm physically located and where I'm focused in terms of growing a book is in the D.C. Metro.

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Caleb Brown: And you touched on this a little earlier when your time at OLIO, like hey there, at the end, I was bringing on people I knew, family and friends. I mean, talk about that transition because a lot of listeners, a lot of the new planners, they're like, oh, I'd love to do financial planning, but I don't want to have to tell my family and friends and tell them to sign up, and that my hands get sweaty and I don't want to have to sell, and I think I just need to not go into this profession. How can you say something to sort of like your experience, maybe help calm some of those fears.

Grace Moore: Absolutely. I would say if you're graduating from college, you're looking for that first job, you're looking to career change and if you are interviewing with a firm that is out of the gate, this is your first financial planning job and they're wanting you to build a book of business out of the gate, I would say turn around and thank them for their time and turn around and around. But probably it's not going to be great. It might be. I think it's a good fit for a select group of individuals, but I think I was so blessed with the experiences at firms that there was zero business development requirements.

They want you to be a high quality impactful expert before you even think about or worry about building on a book. For me, when I was only when I did start bringing on clients of my own, it was really through natural organic conversations as I've had time in the profession and as I've grown. You know, what do you do again? Oh, you help people manage their finances. Well, maybe we can have a conversation about that because I really could use that. And it gave me the experience and it gave me the confidence of, okay, this is business development, but this doesn't need to feel salesy and gross. If that's not your personality and that's not what resonates with you, it doesn't need to feel like that.

If you're excited and you love what you do and you have a confidence in what you do because you know the impact and you've seen the value add that it brings to people's lives. Well, it's easy to talk about it then. Again, it doesn't need to be part of your role. There are firms that they just want you to service the book that they've got, and you're a service advisor and you manage a ton of different relationships and you don't need to worry about bringing a business and there's a place for you.

But if it's something that, no, I like to be an evangelist to financial planning. I think that would be a really good fit. A lot of most firms will value that skill set. Put that on the side and really invest in yourself and let them invest in you and becoming a great planner. The business will come.

Caleb Brown: If I did my math, right. I mean, you had five or six years in the business. So this puts you at like 27, 28 years old or something. And that's when it really sounds like you started getting maybe the confidence and just talking, and it sounds like they didn't

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have minimums. So maybe the people, they didn't have to be super wealthy and maybe that helps a little bit.

Grace Moore: Exactly. It freed me up to not, again, not having that be a part of the job that, okay, Grace this is part of your bonus is you get X amount when you bring in 10 clients that are worth a million dollars each. It took any of that pressure off and it was, hey, for somebody who's a great fit, and it makes sense for us as a company, it makes sense for them as an individual will absolutely serve them what to do it. And that just took the pressure off and really gave me a taste of, this is really fun to get to share what I do and get to walk someone through the process and then they become believers and are further friends.

And so I was surprised in a way. I think when you're starting out, it can be so hard to have confidence that will come. How am I going to get in that place in my career? And I think, just focusing on doing the right thing, focusing on the basics, focusing on doing a good job, being a great team member to your firm, adding value, that stuff is going to come.

Caleb Brown: And let's go back to the current firm, the current position. I know you're just getting rolling with that. Maybe just talk to us about the structure. I mean, are you a salaried person? And just that's part of your job is to bring in certain amount of revenue, maybe per year to give it a go. I mean, what kind of metrics and what are you looking at there?

Grace Moore: Sure. So I'm a bit of a unicorn. The traditional model at Ronald Blue Trust is the advisors are paid a percentage off of the book of business that they manage. So it's kind of like a lot of little businesses within Ron Blue. I think there are a lot of firms that are similar.

The planners and support folks that are also make up Ron Blue are salaried and they are attached to those different books that they are supporting. For me, coming on, I'm a bit of a hybrid in that, yes, there's some from the revenue that I bring on, and then there's salary piece too, for a period of time. So it's really focusing on investing in me, getting me equipped to do this role of I'm really just getting to share about how we serve clients and what makes us different and getting to spread that in this area where they really haven't had a focus.

Caleb Brown: And if you bring on a new client, is it all on you to gather the day to do all or is there a kind of associate planner department or something somewhere that helps you?

Grace Moore: Yes. So I'm a part of the team in Baltimore. And so I have a client services associate that will help with paperwork and things like that. And then also a planner that is going to help me with things like data entry and building out plans and things of that nature as well. So I'm very much a part of the team. And then there are advisors in

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Baltimore that I'm on that team with who have been doing this and who have been around Blue for 20 years and getting the benefit from their experience. And so it's kind of a combination.

Caleb Brown: This is awesome. Thanks for sharing all this. And as we're kind of winding down, I mean, you've laid out a lot of pros and cons of sort of the very small firm, sort of midsize and then kind of large firm, I mean, anything else you want to add to, you know, just as you're looking back at your journey on anything you would have done differently, or anything that was memorable for you that helped kind of propel you in your career.

Grace Moore: I think the advice I got from Kirk Cornfield, who is the professor and the head of the financial planning department at Liberty, he's incredible. One of the things that he had talked about to us students and what I now share with every student that I talk to or give advice to, things in that nature, is just talking to people building relationships. And one of the main sources of that for me has been the FPA, has been the Financial Planning Association and Ken, when I was an intern, took me to FPA events. That's where I met Christine, who became a mentor to me and just poured into me way before there was ever a job opening at her firm was just pouring back and giving back and the same with Ken and who he introduced me to. It's just been an incredible network of folks who really care about pouring into the next generation.

So building relationships, talking to people, if there's an advisor that you respect, maybe you'd like to have a job with, maybe you wouldn't. Ask him to coffee or ask him for a 30-minute phone call and get advice from him. That has been the best advice I got and had just still serves me well to this day.

Caleb Brown: That's awesome. Thanks for sharing that. Any final tips or anything? I mean, you've given us a lot already. I really appreciate that. But any final closing thoughts or tips before we end out?

Grace Moore: Absolutely. Well, thank you again for having me. This has been a lot of fun. I would just say, when I think about when I first started, I mean, especially at the internship level of not knowing anything, literally not knowing anything about the financial planning profession and now I'm just thinking about my journey.

I think it's just I would just encourage younger folks who are starting out to of having that combination of patience again, knowing there's pros and cons, there are things that you're not going to like, or you're going to love about almost every single place you're going to work, but having patience and giving things time, having hard conversations, and then also not being afraid to make change or take an opportunity that comes your way. If you've thought about it, prayed about it, got good advice, not being afraid to make that jump too. So that's probably what I would share.

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Caleb Brown: Thanks so much for coming on, Grace.

Grace Moore: No, thank you for having me.

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.

Grab your copy of the Financial Planner Career Roadmap at newplannerrecruiting.com/roadmap.

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.