

**Special Episode: Finding Your Path - The Roadmap  
From Student to Successful Financial Planner with  
Jesse Lineberry and Caleb Brown**

**NEW  
PLANNER  
PODCAST**



**Full Episode Transcript**

**With Your Host**

**Caleb Brown**

**[New Planner Podcast](#) with Caleb Brown**

# Special Episode: Finding Your Path - The Roadmap From Student to Successful Financial Planner with Jesse Lineberry and Caleb Brown

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.

**Jesse Lineberry:** Good afternoon, everybody. My name is Jesse Lineberry. I've been on the podcast a handful of times and former employee, current consultant, and longtime fan of New Planner Recruiting, and we've kind of switched roles today. And I will be asking Caleb questions about his new book, "Finding Your Path: The Roadmap from Student to Successful Financial Planner". This is Caleb's second book, right?

**Caleb Brown:** Number two. That's right.

**Jesse Lineberry:** Number two. That's right. And so we'll talk about kind of the idea behind the book and maybe some different takeaways that Caleb wants us to have as this thing continues to launch. So Caleb maybe talk about why you decided to write a second book. First book was really successful for a financial planning book. Why write another?

**Caleb Brown:** Thanks for having me, Jesse, I really appreciate that. Thank you for having me on my own podcast over the years. So the first successful hiring was what I wrote back in 2018. And that was really the playbook for

[\*\*New Planner Podcast\*\*](#) with Caleb Brown

## Special Episode: Finding Your Path - The Roadmap From Student to Successful Financial Planner with Jesse Lineberry and Caleb Brown

the firms, the firm owners, financial planning firm owners, independent firms to, you know, how to hire somebody, how to hire an associate planner, paraplanner, entry-level planner, or even an experienced planner. And I always knew ever since I wrote that book, I need to come out with something on the candidate side, the job seeker side.

So really Finding Your Path is really just kind of a culmination of the last 20 years on what I've seen and, you know, just how the best practices, best candidates, but I found myself having the same conversation with candidates over and over and over again. So I said, okay, how do I get a one-to-many instead of one-to-one?

So that's what the book is. I mean, a lot of stuff about licensing in there, you said finding your right path and that's what I want people to do is find their right path. I mean, we've had lots of people on the podcast that have bounced around and until they've been able to find their right path, and not that there's anything wrong with that.

But if we can streamline that and reduce the amount of people that we lose because they go to an incorrect channel or not a fit for them, and they think that's all that's in existence and they bail on the profession, that's why I did this, all right, to try to get it out there so I can spread the word to a larger audience.

**Jesse Lineberry:** Awesome. So really, we're trying to get this in front of newer entrants in financial planning to kind of give them some perspective, decades' worth of knowledge, right? About the profession and why we are where we are. You think that's fair?

**Caleb Brown:** That's right. I mean, it's probably—it's geared to the newer entrant. Now, that could be a career changer, that could be a new college grad. It's probably a little more geared towards the newer college grads, someone coming out of a CFP board registered programs like your students at Virginia Tech or where I went to school at Texas Tech and but it's also for someone who maybe is not even considering financial planning as a profession, but they're sitting in a cubicle somewhere doing unimportant work

## Special Episode: Finding Your Path - The Roadmap From Student to Successful Financial Planner with Jesse Lineberry and Caleb Brown

that they're never going to see any fruits of their labor for, and they're like, "Wait a minute, I've never even considered this. I'm sort of good with people, I like financial concepts and economic concepts and time, value of money or money, all that stuff's interesting to me. So maybe I should be a financial planner," and they can pick up this book. And admittedly, some of the stuff, if they're just coming into a cold may not make a lot of sense to them starting out, but it will at least set the groundwork on what they need to be doing to successfully transition from another career, but also once they get in, have success.

And that's something I'd like to emphasize too, because I mean, it's actually pretty easy to get in the financial planning profession depending on what channel you go into because there's a lot of sale on the sales distribution side, they'll hire anybody. And like I said earlier, a lot of people on my podcast went that route to get their foot in the door, then they pivoted, which is again, we talk about that in the book, but yeah, but even experienced people, I mean, there might be some career tips or CFP exam passage tips in there. We've got chapters dedicated to that to help those people as well. Or if you're sitting there and you're in a non-ideal channel, but you've been in the business for a while, some of the concepts in the book could be helpful.

**Jesse Lineberry:** Absolutely. And in our profession, there's so many great books, but there aren't that many, "Hey, this is the first book you should read when you're considering financial planning, or you join a CFP program, or you're going through a certificate." And I think this kind of fills that void, right? To kind of walk through that. So maybe talk about some of the personal inspiration because you share a lot of your own career and insight, so talk about the experience of revisiting that and getting to unpack that later.

**Caleb Brown:** Yeah, it was a lot of fun. I mentioned a couple of my mentors and some of my stories in there, but also to make the point that while I feel like I've had a modicum of success over the last 20 years and want to continue working on this, I was not an ideal candidate. I was not a very good candidate coming out of school. I knew I wanted to do this. And I just wanted to emphasize just sort of the outside-the-box thinking and sort of hustle and just sort of the other intangible qualities, you know, maybe like above

[\*\*New Planner Podcast\*\*](#) with Caleb Brown

## **Special Episode: Finding Your Path - The Roadmap From Student to Successful Financial Planner with Jesse Lineberry and Caleb Brown**

average initiative and some of the things that I had to exhibit just to even get into the profession when it looked a lot different than it does now, 20 years ago, it just looked completely different.

I mean I talked about in some of my stories, I mean, if you had a hundred million dollars and you were a massive firm, a hundred million dollars in assets, you were a huge firm, and there was no career tracks, there was very little salary jobs, there were no job descriptions, there was no employee benefit package. I mean, there was just nothing. I mean, it was, and I've said this before on another podcast, the Wild West, but I knew I loved working with people and I loved trying to help solve their problems. Even if I didn't know how to solve their problems, I wanted to try to solve their problems so I was just fortunate enough to fall into the major as, again, we've had so many people on this podcast share the same story.

I would love for, you know, probably not realistic, but anybody, when these states start requiring—and some of them already have—personal finance, I'd love for them to get a book like this or all the high school guidance counselors to have my book to help guide these people. And then also, just so they understand that financial planning is more than just insurance and investment sales, which is what a lot of them think, and they steer people away. And even some of the parents out there, I talked to some of the parents, in some of these affluent areas around where I live, and they're like, “No, we're not going to let our kid be a financial planner. That's a sales job. That job sucks. They're going to go be a doctor, accountant, or lawyer.”

And I'm like, wait a minute, hold on a second here. But anyways, I mean, the point is whether it's high school, I mean, whether it's like your students at Virginia Tech when they enroll in the program or they're in their upper-level classes to either accentuate or maybe even just, “Hey, we don't have a professional development class. We don't have an internship class. We don't have a practice management class like you do at the University of Georgia. We're going to assign this book and all of our students are going to go spend seven dollars,” which is not that—they're spending more than that on lattes. It's not going to break them, “And spend three or four hours reading this.”

**[New Planner Podcast](#) with Caleb Brown**

## Special Episode: Finding Your Path - The Roadmap From Student to Successful Financial Planner with Jesse Lineberry and Caleb Brown

And they're going to have a better career because of it. They're either going to get a higher offer, okay, they're going to reflect well on your program 'cause they're not going to know how to handle themselves, but they're also going to learn how to have success with clients, how to find mentors and the trajectory of their career, at least what I've seen so far, it's just going to be much greater.

**Jesse Lineberry:** I agree. I agree. Maybe tell us about who you really think, and you've touched on this a little bit, but give us a consolidated list of who you think needs to go buy this book, and you touched on this a little bit too about how it's going to be used in a financial planning program, but what level in the planning program should this be used? Because there's some great information about internships and job search, but there's some good stuff in here for freshmen and sophomores, too. So maybe talk about how you see this playing out in the classroom and who you think needs to go buy this.

**Caleb Brown:** Thanks for sharing that. I may have been telling myself a little short. I mean, I feel like you give this to a freshman, 18 years old, they're still trying to figure out they're, you know, just where the library is, right? They're trying to figure out everything. So, but yes, if they know they want to become a financial planner, and I've just, this gives me so much energy when I'm talking to candidates throughout our week at New Planner Recruiting, when people come to me and say, "Yeah, I've known, I wanted to be a financial planner," since I was 12 years old or eight years or whatever it is. And a lot of times they have a family member. All right. So it's not my book or anybody else, or every once in a while, someone's like, "Oh, I ran into Michael Kitces," or whatever and, "I've always wanted to do this."

And I mean, I love that. That's amazing. So really anybody considering, anybody that's in a CFP board registered program, so that could be degree program or certificate program. So even if you're a career changer, even if you're in one of these other different models, I mean, because my firm mostly focuses on the RIA side, but there's a lot of different models and we talk about them, and I think pretty objectively, in the book on here's sort of the pros and cons of your fee-only RIAs, here's the pros and cons of your

## Special Episode: Finding Your Path - The Roadmap From Student to Successful Financial Planner with Jesse Lineberry and Caleb Brown

insurance companies, your banks, your broker-dealers, your asset managers. And that's one thing that I was trying to take great care on to make sure it was an accurate representation on interviewing colleagues that I have that are very successful that are in these channels, and they can pull back the curtain for me.

So, any students, and I think all the CFP program directors, if you're a CFP program director, and you're listening to this, and you haven't gotten your free copy, we're happy to send you a couple of copies for you to review, to see how you might integrate this into your curriculum as a handful of schools have already done, but really anybody that's wanting to have a career in financial planning. It's \$7 on Kindle and 14.99 on a paperback.

And I'm very excited because now we have the audiobook version as well. We just released that. So, you know, a couple, if you're training for a marathon, boom, you can get it knocked out and probably a couple of training runs.

**Jesse Lineberry:** Agreed. Agreed. Yes. Very well written. Very concise. Very concise indeed. Talk about maybe where the knowledge base came from for some of the things that I think we haven't touched on yet.

So the personality assessments, talk about that, and also maybe talk about where the experience on the internship search side and some of this professionalism came from because you go to—I think you take a lot of care and go in great detail and some of the coaching here so talk about the experience and kind of why you felt so strongly that needed to be integrated into the book.

**Caleb Brown:** Yeah, I mean, I think of the last 20 years, I've just talked to, I mean tens of thousands of people trying to get in the business, people that are already in the business, firm owners. So it's just, and this is one of the reasons why UGA came to me a number of years ago and said, “Hey, can you teach our practice management course?”

## **Special Episode: Finding Your Path - The Roadmap From Student to Successful Financial Planner with Jesse Lineberry and Caleb Brown**

I'm like, "Why? I'm not an academic. I'm not a PhD. I've never taught anything." And they're like, "Well, you're talking to all these firms every year. And what we really want is for you to come back and report to us and our students on who's doing what and who's using this technology and..."

And I'm like, "Okay, I can do that." So I think it's a collection of just a lot of. What I'm seeing. I mean, I'm not taking credit for any of it. I'm just out here observing and looking, and one of the things I've learned that I like to do and I'm good at is just analyzing people and just kind of observing people and sort of reporting and just sort of give a just, "Hey, here's where I think this person is."

And we've seen so many job seekers, we have a good understanding of sort of how people match up. And I think that's why I spent so much time in like, look, I mean, if you're a number one overall draft pick, if you're Bryce Harper or Simone Biles or LeBron James or whoever it is, I mean, you know you're kind of the top of the class. I mean, some of that you may already have, but that's not where the majority of the population is. The majority of the population is probably where I was when I was coming out of school and I was an average candidate. And the challenge is a lot of these financial planning firms don't want average candidates.

So I felt like it was my job to help people elevate their game to get in with—a lot of times my clients' fee-only RIAs who, it's the big leagues, you're going kind of straight from single-A ball up to the big leagues and you keep not a lot of training and you got to get up to speed really quickly.

And that's changing as these RIAs are getting larger and becoming more institutionalized and more enterprise, but still for these, some of these smaller firms that we recruit for, how do I move, how do I get them to have more reasonable expectations and not expect someone to come in and be them, the firm owner, but also how do I help the candidate that's out there that was like me to move the needle a little bit higher on, "Hey, here's some things I can work with and I can improve on because we can all get there if we want to." And just working in the, you know, we use utilize personality assessments and some other tools that we do, but a lot of it's just sitting



## Special Episode: Finding Your Path - The Roadmap From Student to Successful Financial Planner with Jesse Lineberry and Caleb Brown

back, observing and just seeing how people operate and me having a good sense, just intuition on, “Hey, is that person going to be able to succeed?”

And is that person exhibiting behavior that is consistent with what the client's looking for? And are they going to be able to keep up with the pace a lot of times is some of these RIA firms? Do they have the firepower, the intelligence, do they have—a lot of times it's more just the gravitas, the awareness, the conscientiousness, the emotional intelligence.

And when candidates can exhibit that, I mean, the intelligence and the mental firepower is important, but it's very rare they don't have success if they have well above average conscientiousness. That's what I'm trying to make, share stories and give examples of in the book just so people understand ‘cause if someone told me when I was 18 years old like, “Caleb, you don't have very good awareness or conscie—,” What does that mean? I was clueless on some of that stuff. But someone laying it out saying, “Hey, here's what you kind of need to do in these situations.” And I shared one story from one of my mentors, Larry, he did a lot of that for me and my internship. And I think you asked about the internship that is sort of the cornerstone of the career, right?

I mean you have a solid internship and you've seen this in your position now, like they come back and they're just on fire like [...] this man, my internship was awesome. This is the right career. This is when they're just rocking and rolling. They're telling everybody and trying to get everybody to change their majors, and I want more of that so that's why I did it.

**Jesse Lineberry:** Awesome. I think you bring up a unique point there about firm owners, and I think one of the things that you might add to that list of who could read this, if you're a firm owner that's been trying to attract new talent, maybe it hasn't gone well, whether that's for an internship or recent college grads, career changers.

I think this could be a unique way to see kind of where a new college grad is when they graduate, right? What is not the level of technical knowledge, but maybe the level of professional understanding and understanding of the

## Special Episode: Finding Your Path - The Roadmap From Student to Successful Financial Planner with Jesse Lineberry and Caleb Brown

profession at large, right? And kind of where they are and the lens at which they see this through. I think that's a cool piece. Caleb, maybe tell us what you're most proud of in the book or about this book.

**Caleb Brown:** If you read the intro, Just Getting It Done, I started on it and like I said, I've been working on it really 20 years, but officially, it took me about four years to write, which is a long time to stick with anything, so just, but you know, I recently took Pat Lencioni's The 6 Types of Working Genius and just the tenacity, like to see something through.

I mean, that's one of my working geniuses. And so, I mean, I think that's the big one, but also to, I think what I'm most proud of is, it is going to cut down on the people—assuming we can get it widely distributed—it is going to cut down on the people who are one and done. And what I mean with that is, “Oh, yeah, these people came to my school and, yeah, it sounded great and I signed up with them. And then I got in there and it's like ‘Hey, we had a Monday meeting,’ and like, ‘Hey, we need you guys to push this product today. We need you to sell this investment today.’ And like, I didn't know anybody and I didn't know how to sell. And it was just very—I was like, I wanted to do financial planning like Professor Lineberry had told me about, and I'm not doing that. So I'm going to go do another career.” I mean, that's happening. That's happening. And I think this book will cut down on that.

**Jesse Lineberry:** Absolutely. It's one of the biggest challenges to be in a program director, frankly, is kind of keeping everyone on task with going to, to use [...] term, the advisor roles, right, and internships and jobs. I think most of the students we lose, at least speaking on behalf of our program at tech, is bad experience in an internship or they think it's sales, right? That's the biggest hurdle. I think you've hit on that quite a bit today and as well as in the book.

Talk to us, kind of as a, I know you've got some questions too, but here to wrap up, give the audience three key takeaways from the book.

**Caleb Brown:** Yeah. I would say the first one is just understanding, have any understanding of the profession and just gaining some level of clarity

[New Planner Podcast](#) with Caleb Brown

## Special Episode: Finding Your Path - The Roadmap From Student to Successful Financial Planner with Jesse Lineberry and Caleb Brown

when you're starting out, okay? You can always adjust your course later on, but the more clarity you have going forward, right when you're getting in, you know, I think going forward will help you, but the second piece is because it all builds on each other. Once you have clarity, then you're going to know which direction to go, I think, on the licensing and the designations because there is just massive, there's just massive miscommunication and confusion out there on just the basic licensing and the designations of certifications. And do we need to have an MBA? Do you need to have a Series 6? Do you need, I mean, all these things.

So I tried to spend some time on making it as clear as I can for people on the licensing piece. And then the last one is just, and I kind of alluded to this already, but how do you have success once you are in the profession? What is it about? I mean, we had Ed Jacobs and stuff in there about appreciative inquiry and just listening to your clients and just taking good care of them and what that means, what's good service and how to retain, how to develop these relationships, and how to retain them.

That's the key to becoming a good financial planner, getting people to do what you want them to do that you know is in their best interest when a lot of times they don't want to do that, and then you've got to make them think it was their idea to do it. And if you can do that sort of convoluted description there, like you can have a lot of success, and those are the top three things I would say.

**Jesse Lineberry:** That's perfect. That's perfect.

**Caleb Brown:** Well, thanks for asking me all that stuff. I mean, it was kind of, kind of strange for me to sit there and talk about it. It's always hard to talk about yourself, but there's probably a lot of people on here that said I'm really good about doing that.

You tell me how, I mean, you read it, what did you think? I mean, what changes or whatever we do? We leave anything out or how could we have made it better?

## Special Episode: Finding Your Path - The Roadmap From Student to Successful Financial Planner with Jesse Lineberry and Caleb Brown

**Jesse Lineberry:** I don't think you left anything out. And I think throughout my career at New Planner Recruiting, we've always had conversations about how spread out the information about the profession is, especially on our, you know, kind of on the fee-only fee-based advice centric side, right? Is how do you articulate with that career path is when oftentimes we're competing with firms that have commercials and these very well-developed recruiting strategies? And I think what this book does is really narrow down and provide us with a concise segments of thoughts about becoming an advisor or kind of joining that part of the profession.

There are all the jokes about the absent-minded professors and stereotypes come from somewhere. I think that's true. And there's so many times where I go, "Have I told the sophomores the story about the history of the profession? Or have I told the seniors this thing?" You know, there's so much when you're working with 18 to 22-year-olds, there's such a broad range of professionalism, experiences. Not everyone grew up in an environment where they know to eat from the outside in with silverware, right? Or that you can't put your elbows on the table.

And it's as simple as those things sound, they're vital to the future of young planners. And so I think there's so much good professional wisdom in here from the different types of financial planning, how to get an internship, how to get a job, what sort of attitudes and qualities make a good planner, but also just blocking and tackling professionalism and decorum that I don't think is really provided anywhere else in a concise 150-page book that can be read, as you said, or listened to in a couple of marathons or in a couple of jogs.

**Caleb Brown:** Well, in a centralized location to find all this stuff, but you'd spend, you know, a lot of it's tailored to financial planning. I mean, a lot of it's not, I mean, the basic sort of dining etiquette. I mean, you could find all that, but how does that—I try to give some stories in there, me screwing something up and, you know, what the hell.

So here's another point that I'd make, this is not a book about Caleb's great and didn't do anything wrong. There's a lot of stories in there about me, me

## Special Episode: Finding Your Path - The Roadmap From Student to Successful Financial Planner with Jesse Lineberry and Caleb Brown

looking like a complete idiot, and I know a lot of people will get a kick out of that. So it's ups and downs. No one does everything perfectly.

Maybe just, again, as we're kind of closing out here and I appreciate you coming on and asking, well, one, just reading the book. But just talking to me about this, how are you guys, I mean, are you able to integrate it with your people? And I mean, how does, how do you see that happening?

**Jesse Lineberry:** I think so. So we don't have an internship class any longer and don't have a practice management class. And I see this playing out a couple of different ways. We might institute it in our first course in the CFP curriculum, just to kind of get folks going. But I'm also kind of rattling around this idea. So at Virginia Tech, we just became a major.

So we have freshmen coming into the program, which is really, really cool, but it also creates this kind of, you know, in most programs, you don't really start financial planning coursework 'til you're a junior. So you have this kind of freshman and sophomore period where we want to make sure our students don't enter the transfer portal to use a sports analogy, right?

And I think this could be a cool way to help prepare them, right? Yes, they're coming to our financial planning associations meetings on a weekly basis. Yeah, those things, but just some stuff to get them going. And I think you certainly hope that they stay in financial planning, but even if they left and went to accounting or went to marketing, there's—a lot of this, it would still be really valuable, so we might even use this as a recruiting tool when students come in to just say, “Hey, you're part of the financial planning program now. You need to read this,” and this will tell you, to your point, right? Instead of one to one, one to many a way to kind of concisely get you on board.

And then we can fill in around the edges because we have to do so much education on the profession relative to a lot of the other business disciplines in academia, right? It's not a lot of work to explain to the accounting majors what that career looks like. Ours is much more complicated. I think this does that well.

[\*\*New Planner Podcast\*\*](#) with Caleb Brown

## Special Episode: Finding Your Path - The Roadmap From Student to Successful Financial Planner with Jesse Lineberry and Caleb Brown

**Caleb Brown:** I'm glad you said that because I debated. I'm like, and Hannah Moore says this in the foreword like am I being too hard on people? I mean, I want them to, I want them to be inspired and feel like, "Man, right. Yeah, this is great. I can do this." And I've gotten some feedback that says that, that people email and saying, "I felt inspired," and that's what I was looking for.

But also, I mean, people that know me and sort of listen to this pod, I mean, just straight shooter, modeling. I mean, I was fortunate enough. At the time I didn't like it, but as I look back at my career and my mentor said, "You need to tighten up. You need to shape up. You're not doing what you should be doing."

I just, you know, but I look back and I'm like, thank you guys for, and I tell them that often, every time I see him, like, "Thank you, guys, for kind of getting me into shape because I wouldn't have probably made it," but it sounded like you said there was a good balance 'cause I'm always like, I'm always being too hard on these people. And if you give it to these freshmen, are they going to tune me off and be like, "No, we're done with this."

**Jesse Lineberry:** Nope, no, I would rather run them off early. And I think to that point, you've got a great paragraph in here where you talk about success and how success does start with making your bed and saying thank you to the person who makes your coffee in the morning and helping your neighbor move boxes and that importance of doing the little things.

And you know, for so many of the college students, mom and dad say that. But sometimes when you're 18, I don't know about you, but you know, when you're 18, sometimes that goes in one ear and out the other. But when someone in the profession says those things, it really starts to sink in. So I think that's powerful as well.

**Caleb Brown:** Jesse, as always, it was a lot of fun.

**Jesse Lineberry:** Indeed. Always love it and look forward to it.

**Caleb Brown:** We'll see you next time. Thanks so much for joining us.

[New Planner Podcast](#) with Caleb Brown

## Special Episode: Finding Your Path - The Roadmap From Student to Successful Financial Planner with Jesse Lineberry and Caleb Brown

**Jesse Lineberry:** Thank you.

**Caleb Brown:** Hi, everyone. Thanks again for tuning in and thanks so much for your support. We love doing this show and hope you are getting tons of value from it. To celebrate the release of the audiobook version of Finding Your Path, we are giving away five free copies of the new audiobook available on Audible to the first five listeners who send us a suggestion for a potential guest or topic or question to discuss in a future episode. If interested, send an email to [podcast@newplannerrecruiting.com](mailto:podcast@newplannerrecruiting.com), that's [podcast@newplannerrecruiting.com](mailto:podcast@newplannerrecruiting.com) within one week of this show's air date and the winners will be anonymously randomly selected and informed via email.

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](http://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.