

Ep #172: Finding a Fit as a Paraplanner  
with Joey Covolo

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## Ep #172: Finding a Fit as a Paraplanner with Joey Covolo

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 172nd episode of the New Planner Podcast. This is Caleb Brown, your host. My guest today is Joey Covolo, a paraplanner with Blue Heron Capital in Denver, Colorado. Joey joins the show today to discuss how he transitioned into the financial planning profession, including how financial planning wasn't even on his radar and why he started out as a sports journalism major in college, why growing up and being raised by a single mom who made a lot of sacrifices for him helped solidify his choice to pivot to business, and how he used a personal connection to leverage an internship that set him down the path of becoming a planner.

Check out the middle too where he shares how he used his network again to secure a position at a large asset management firm, and while it was a good place to start, it wasn't the long-term fit he was seeking, why he pursued the CFP certification, how he passed the CFP exam, and why he sought a smaller firm to join. And finally at the end, what excites him about his transition, the years ahead and some tips for new

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planners. If you're anxious about transitioning from a large financial services company to a smaller organization, then this episode is for you.

**Caleb Brown:** Hi, Joey. Welcome to the New Planner Podcast.

**Joey Covolo:** Hey, Caleb. Appreciate you having me on.

**Caleb Brown:** Absolutely, my pleasure, really looking forward to chatting with you today. Why don't you just start us off with how financial planning even got on your radar? Because I was looking at your stuff. You're a journalism major, so there's a story there. We want to know what that story is.

**Joey Covolo:** Yeah, it wasn't really necessarily something that I thought about when I was a kid. I wasn't always aiming to be a financial planner. When I was growing up I was super into sports, specifically baseball. I loved the numbers side of it. So when I was in high school, thinking about what I wanted to do in college, naturally I wanted to do more sports things. So I wanted to do more sports journalism. That led me to the University of Missouri. So the first couple years there, I really enjoyed my time there in the journalism department, but I kind of realized: working in sports maybe takes away your love for the sports specifically. You're doing a lot, it kind of takes away the joy out of it, you don't get to experience the fun. It's a grind, and you really have to work your way up extremely far before you get kind of where you want to go.

So I wanted to maybe shift gears a little bit, and I always had that numbers-type background. I was always really good with math. Those are my best subjects when I was growing up. So I fortunately had a connection at TD Ameritrade back from when I grew up in Omaha, Nebraska. So after my sophomore year of college, I had an internship there over the summer and, kind of opened my eyes to a lot of different things in the finance world.

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I didn't really realize what type of knowledge I was lacking in terms of the personal finance space. And I think growing up, I had a single mom - and realizing what she had to go through to put me to where I want it to be. I didn't really fully understand the sacrifices she made. So learning from that internship, I really realized, maybe finance is kind of better for me and I can help people like my mom in the future or people in those positions.

**Caleb Brown:** Yeah. Thanks for sharing, that's amazing. I want to go back to something you said earlier. It's like, it took the joy out of it. It's like all these guys that say like, I love playing golf. I want to be a professional golfer. It's like, well, do you realize that you're gonna be doing that all day longer, then you may not actually love it anymore? It's a kind of an epiphany for a lot of people, but - no, I'm with you. And maybe just talk to us a little bit more about what life was like growing up. I mean, that seemed like that might've been tough: single mom having to make a lot of sacrifices. Just walk us through what that looked like.

**Joey Covolo:** Yeah. I think a credit to my mom: I never really noticed a difference comparing myself to other kids my age and what they went through. It didn't feel like I was any different. And I think that's a testament to what my mom was sacrificing. I really had no idea what she was doing, putting some of her retirement funds on hold so I could be a normal kid, have all the things that I wanted.

And I didn't really realize it till, more recently as I've gotten older, all the stuff that she's done for me in the past. I've been super grateful for those situations.

**Caleb Brown:** Sounds like an amazing lady. Have you told her that?

**Joey Covolo:** I probably should maybe speak it more frequently to her. I mean, I definitely make it known. But I mean, at least now I'm able to help her with her finances and help her with her taxes and any little

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thing like that I can help her with too. So it's paying off her at least a little bit.

**Caleb Brown:** There you go. She's got a free financial planner on speed dial. I like it.

**Joey Covolo:** That's right.

**Caleb Brown:** So the sports thing wasn't really gonna work. Then you did what after that?

**Joey Covolo:** Yeah. So I went back to Mizzou and I wanted to focus more on finance classes. So I did everything that I could within my power without changing my major. I said I didn't want to add another year or two on to my coursework. Fortunately, Mizzou has a pretty standard process to add a lot of business classes within the journalism school. So I was able to take a fair amount of finance classes there. And then once I graduated, it was May of 2020 - not really an opportune time to find a job, so.

**Caleb Brown:** Job market was great then?

**Joey Covolo:** Yeah, there was a lot of opportunities out there for us. Certainly the last semester of college was an interesting one. But from that, I actually initially started at an automotive software firm in August of 2020. And I was just there briefly. I hadn't moved out to Scottsdale for it. But I knew in my mind, I always wanted to work in finance and I needed somehow to get that in. Fortunately, one of my first few months out here, I made a friend that I actually - I didn't know, but we had a connection, and she actually went to the University of Missouri and worked at Vanguard, and she referred me to starting there. And it was kind of from that point on, really grateful for her referral and was able to get started at Vanguard from, probably about March of '21.

**Caleb Brown:** Okay. So you graduated May of 2020 and then started at Vanguard March of '21.

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**Joey Covolo:** Yeah. I had about seven or so months within that first job, but it was definitely just not what I was looking for. And I think I was taking that more, just because I needed a job within the job market. It was beggars can't be choosers at that point.

**Caleb Brown:** We want to explore the Vanguard thing. Let me just ask you this: I mean, someone who was going to college during COVID. I mean, does this make you more inclined to be searching for a virtual job or less inclined?

**Joey Covolo:** I think I was probably less inclined because I wanted to work in the office. I wanted to connect with people face to face. I wasn't always a more outgoing person. I was pretty shy growing up. I think at a point in high school, it just kind of clicked to me that I wanted to be better about socializing, and just making friends, and talking to other people. And so I wanted that opportunity to be in the office and, and really network with it with my other colleagues and also learning from them as well. You can't really learn as well, I think, in a virtual environment.

**Caleb Brown:** Yeah, similar to me. I mean, I hated public speaking, hated speaking, hated writing. I just kind of forced myself to do those activities. And I mean, look at me now: they can't get me to shut up. So I always tell my students who come to me and say, look, I'm really nervous about the class, I make them do a shark tank pitch project. And they're like, look, I can't do this. And my response to him is like, you got to master that skill to be successful in life, whether it's financial planner or not.

So I'm providing a opportunity for you to do this in a safe and learning environment where the stakes are high, but not as high as they are when you're out there presenting in front of the Smiths or whatever it is with your firm. So, all right, so you're pretty shy. So you forced yourself to kind of confront that - good awareness on your part, good conscientiousness, like, hey, I need to work on this.

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So you worked on that and then you had the mutual connection. So good job utilizing your network on the Vanguard piece. Why - I think I know what you're going to say, but why did you start there? Why did you take that job?

**Joey Covolo:** Well, I really needed to get that into the financial background because I didn't have that degree. Even though I had the internship at TD Ameritrade, I felt like I really still had a lot of learning to do. So I wanted to just hit the ground running wherever I was going to start. And I knew I'd done a lot of research on Vanguard in the past. I was familiar with it and I respect how they operate in the industry.

So I felt like there was a really good opportunity there to learn underneath people that have been doing it a lot longer than I have or have more of an extensive financial background. And I also really appreciate that Vanguard was willing to take on somebody that didn't have the financial degree as opposed to the journalism degree that I did have. And I think, them being able to take a chance on me like that, kind of spoke to a little bit about their culture.

**Caleb Brown:** I mean, typically the bigger firms can take more risk on hiring people that, haven't gotten the financial planning degree or whatever. Where did you start? Were you at a phone center somewhere? What were you doing?

**Joey Covolo:** Yeah. So I worked in a phone role that specifically worked with the financial advisors there. I didn't speak with clients directly for the most part. For the first nine or so months, that was kind of my life where I would take calls from the advisors - it depends on how many per day - and then either place trades, kind of create, clerical requests, maybe set up automatic withdrawal plans, very similar stuff, help implement financial plans as they get created. After about nine months or so, they added client-facing to our role. So what we became now was more of - for the managed clients, the clients that had financial

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advisors at Vanguard - they could call in and reach us and we could assist with that, which it didn't go over well at the beginning.

I think a lot of people were very frustrated by it. However, I think it was a really valuable learning opportunity for us and speaking with clients, and working through those things. After a point of working with the advisors, it's pretty basic. It's easy. It's mindless. Working with the clients as a whole nother game, which I think was really added to my experience and ability.

**Caleb Brown:** And is that why the team was getting pushback? Like, oh no. I mean, no one likes change, but is that because they're like, "Oh, we don't want to talk to the clients. We just want to talk to the advisors."

**Joey Covolo:** Yeah. Oh, no doubt. And I don't blame anybody for that. Like who does it? Who wants to add more challenges to their role if they don't have to, but I think I was in a more unique position where I'm a little younger and I need a lot more to learn, that this was a valuable experience for me.

**Caleb Brown:** Yeah, maybe stay on that for a minute. I mean, you're sitting there doing like admin ops, like processing checks and ACH withdrawals and placing trade for nine months. Why did you stick with it? Why didn't you just bail?

**Joey Covolo:** I wanted to really demonstrate my ability to stay in a role for a longer period of time. I felt like I hadn't shown that yet in my life to where I was committed to ... forever, one role. And I wanted to make sure that people knew this is the type of person I am: I'm a loyal person when given the opportunity. So I felt like it was what I owed Vanguard in a sense after they took a chance on me.

**Caleb Brown:** I want to make sure I heard that right: they took a chance on you, you wanted to stay there and show an employer that you can be there for longer than a few months because a lot of candidates that,



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over there, it's like, "Hey you talk to me. You've only been there two months. What happened?" Well Caleb, I worked really hard when I was there. Like, oh, okay. So there's some firm owners listening to this to think all millennials suck, alright? Or all Gen-Z people suck. So I just wanted to make sure that we emphasize that point. Okay. So then what happens as your role develops at Vanguard? Anything else? Any other developments there?

**Joey Covolo:** Yeah. After about a year, I think it was probably April of 2022, I shifted more into working on the high net worth advisor clients. And so this was not a phone role, this was more working directly with the advisors on various requests, like setting up trust and it was strictly just for high net worth clients. So that would be \$500,000 or more. This one's, I'd get kind of casework sent to me, and then I would proceed and take whatever case came my way. So there was a wide array of things that we could do there, but it was more us out-calling clients in that regard. And it was another kind of opportunity for me to learn a little bit, but also be able to do a little homework before calling the client, as opposed to a client calling you in and having no idea where it was going to lead you.

**Caleb Brown:** Yeah, talk to us about the training. What kind of training did you go through? Because some people listening, that might be a little intimidating, like, you just show up on the phone like, you have no idea what the client's going to ask. How do you know all the answers to all the questions?

**Joey Covolo:** Yeah, I think a lot of it was trial by doing. They can give you a couple weeks worth of training, but they're only forecasting what they think the clients are going to say. They can't really accurately project exactly what a client is going to ask you because a lot of times clients don't know much. They're just counting on you to provide their answers.

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So, I think being comfortable and understanding that you can take a breath and just think about, “Okay, what are they asking me? Is this something that I know? Do I need to reach out for help? Can somebody else have this answer?” I think just finding comfort in knowing you have resources around you that you can reach out to in a moment's notice. If something comes your way that you're not prepared for, but I think the biggest thing is just empathizing with the client and understanding that what they're going through, they have a lot of questions. It's a lot of their livelihoods at stake here.

**Caleb Brown:** How did it make you feel when your supervisors would pull some of your calls in the training and then go over them, you're listening to yourself and they're giving you constructive criticisms?

**Joey Covolo:** Yeah, they still did that after training every month or so, which I think was pretty interesting thing. We would go through these opportunities where we would listen to our colleagues' calls as well, which I think was fascinating because you can see how other people approach these topics and how they handle these situations because everybody has a different method to it. But I think it was very useful and kind of critiquing and finding the best path to working with these clients and also just learning a lot more about the role itself.

**Caleb Brown:** I remember that when I first started out, I hated it. I was like, “Oh, I just made all these mistakes” and listen myself on the phone, babble on and on, and not sound good. And it's what helped my development the most. I mean, it really was beneficial. I look back over my career and so I'd tell anybody, I know I've harped on this. Maybe try to find somebody that'll do that, hopefully in a gentle, soft, fair way and not just put the flame out because they're pounding you so hard, but it's just bear in balance there. Okay, so now you're working with high-net worth clients and a vanguard that's \$500,000 account or higher and then keep going on that. So what happens after that?

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**Joey Covolo:** Yeah. So right about the start of that role, I actually enrolled in the Vanguard Corporate CFP program, because I was working these hours and developing the experience needed for the CFP, but I knew I wanted to get more into the advisory role down the line. Vanguard offered a pretty awesome opportunity for myself and other people in my role to study for the classes and they provide us, it was about a year long plan.

I think we started in July of 2022 and we went through Kaplan and we had weekly classes. We had effectively nine months of homework. It was a really awesome opportunity. The fact that they provided that for me was huge, especially for somebody, like I said, that didn't come with that financial background. So this was an opportunity that I could really credential myself in the industry and show that I'm qualified and ready to kind of move on to those next steps, which I had about nine months of classes there, and then you have the three months of review. And fortunately in July of 23 on my first attempt, I was able to successfully pass the exam - that was about a year of my life, but it was a lot, a lot of stresses, a lot of work, but it paid off in the end. I'm so glad that it's, it's out of the way now and I don't have to worry about it as well. It was probably one of the bigger moments of my life up to this point.

**Caleb Brown:** What was your routine and maybe approach to going in, and taking that to try to get it knocked out the first time?

**Joey Covolo:** Yeah, I try to pride myself on my time management ability. So what I would do personally was: I would go into work about an hour early every single day and read the books, study - this was on a day-to-day basis - I would do this. And then I would, my goal was to do about fifty to a hundred questions on the Q bank every day. Just between casework and whenever I had time or lunch break or whatnot. And it doesn't feel like you're doing a lot, but you are. It made it feel like it wasn't overwhelming and I was able to do this pretty consistently until

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we passed the coursework. Once we got into the live review, that's when I took it up to the next gear.

I wasn't reading quite as much because I'd already read all of the materials. But from this point on, I was doing a hundred to two hundred questions a day. Saturdays was going to the library, kind of retaking flashcards, all these mock exams. And then I'd give myself Sunday off, so I would have at least a day off, up until the exam. Which again, it didn't feel like I was putting too much time into it, but I knew that I was, and I think that was just because now if you go to work and you do it early, if you get it done before you go to work, it feels like, when you get off work, you're done. You have your free time. So that was always my goal is to maximize as much free time as possible by getting as much done when I could.

**Caleb Brown:** And it's always better, I feel like, to overprepare, right? Cause you don't want to have to do that thing again. You don't want to have to take that thing again. All right. Well, kudos - that's a tough exam. So congrats on passing that. Here you are, sort of journalism guy, no financial planning degree, no business degree, got an internship at TD Ameritrade. You get hired at Vanguard. Now you're a CFP. What do you do then?

**Joey Covolo:** After the exam in July, I started to explore other opportunities. I wasn't necessarily trying to make it an instant move, but I felt like I had kind of set myself apart in the industry. I was able to build enough experience and I wanted to maybe go work for a smaller firm. I really enjoyed my time at Vanguard. I think they were extremely generous to do what they did for me. They let me into the industry with a journalism background, they helped cover my CFP, they got me to where I am today, and so I won't ever say a bad word about them. But I wanted to, kind of explore more of an opportunity to work in sort of an RIA where I feel like you really get that hands-on meeting with clients where you

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really build relationships - and that's not to say that at Vanguard you don't.

But it's a little different and the methodology is a little different as opposed to in an RIA, you're able to be a little bit more flexible with what you can offer clients. And it feels like you truly are working in the client's best interests. Again, that's not to say that you aren't at Vanguard. I think they certainly have a place in this industry. But I wanted to maybe utilize more of my CFP knowledge and skills that I don't necessarily think you would at a Vanguard per se.

**Caleb Brown:** Yeah, I mean, it's a different size. A different structure, different business model, sometimes different revenue model, and just the size of the firm. Vanguard's a behemoth. Okay, so you were targeting smaller RIAs. I'm just curious, why RIA? Why not insurance channel or wirehouse, or something like that?

**Joey Covolo:** I thought within an RIA, it was more of an opportunity to learn from people that have - and I've already been doing it, I think you can get that in the insurance, and you can get that in the wirehouse, but that's more of you building your own book from scratch. And I don't feel like I was ready for that at the time.

I didn't want to just solicit all my friends and family and reach out to them and build off of those people, because I don't feel like I had the experience to do that yet, and I didn't want to subject my family members or - kind of alienate - other networks that I had by doing such a thing. So I searched out an RIA more so to learn underneath them and develop that knowledge from them. I've certainly learned a lot of the book stuff that you can get in the CFP, and I've learned a little bit in the industry of Vanguard, but I didn't feel like I was completely ready to just go straight into the "manage my own book, create my own book" at that point, more so seeking learning opportunities.

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**Caleb Brown:** Got it. That's interesting. So you didn't want to have your own clients. You wanted to work, it sounds like, under like an apprenticeship situation.

**Joey Covolo:** Yes, yeah. I felt like that was the best opportunity for me and really learn from more experienced and seasoned people.

**Caleb Brown:** How long do you think you need to work underneath somebody and with somebody before you're "Let go of the reins, you got the ship here." What do you think?

**Joey Covolo:** I'm not sure about a specific timetable on that, and I think it's kind of hard to say, but I feel like you want to just get into that comfort zone - and maybe the skills that I don't have to this point are navigating these one-on-one meetings just yet. Like I said, I have the book knowledge, but it's a whole different ball game when you're actually meeting with the clients and you're getting the questions face-to-face. You don't have time to sit there and think about it and develop this plan for them. So I think that's probably the largest area of growth that I still have and being able to, to sit in those meetings and learn from people that are doing it - could take a year, could take a month, who knows? Could take two years. It's just a comfort thing.

**Caleb Brown:** Everybody's different. A lot of times it depends on their background and also, to your sports guy, and you just mentioned how many bats. I mean, you needed bats, right? You need to get up there and take some swings at the plate in the big leagues.

**Joey Covolo:** Yeah, it takes some time to get up there. I'll tell you what, it's like playing golf. It's not like riding a bike. You gotta have reps in there.

**Caleb Brown:** So you found a fit, you found an RIA, so maybe just talk to us about sort of what that role looks like and what you're going to be doing.

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**Joey Covolo:** Yeah, so essentially in my process of looking for those roles, I was doing a lot of research, reaching out to various people through LinkedIn. I reached out to you, worked with you there, reached out to actually a lot of your podcast guests in the past and was able to develop some information from them, and just best practices, and how to go about it, and certain things I should look for.

And I saw that you had a paraplanner role opening up in Denver coming up, and I thought this would be a really unique opportunity. And so from that point, reached out to you, and were able to do some of those introductory phone calls, and kind of were able to connect me with the people there, and build that relationship from the start, and kind of understand what that role entails, and what they're looking for in an employee there.

**Caleb Brown:** And what are you most excited about in this new opportunity?

**Joey Covolo:** Like I said earlier, it's that learning experience. I feel like the people there at Blue Heron are just extremely knowledgeable. They've been through it, they've seen it. They have all sorts of clientele. It's a big opportunity for me to really see how they operate and learn from, like I said, more seasoned people that have been around and understand what it takes to be successful. I think that's going to be the most valuable part of my career.

**Caleb Brown:** And maybe just talk us through, like you're going from this huge company with thousands and thousands of employees down to a small firm with less than ten people. I mean, how do you feel about that?

**Joey Covolo:** I'm not going to lie. It's a little scary at first. It's going to be a whole different game. That was exactly what I was looking for, so I'm excited for that aspect of it. They were extremely generous in their



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interview process and very deliberate and how they went about it. I was able to fly out there and spend a day with them shadowing everybody in the office, which I can't say a bad word about anybody in the office. They were all extremely pleasant to be around, very outgoing, very fun. You could tell it's a very family atmosphere, which is exactly what I was looking for. That's not to say Vanguard's not a family either, but like you said, it's, it's such a large firm. It's just completely different.

**Caleb Brown:** Yeah, we had one of your colleagues on in one of our prior episodes that will link to Joe Cavalier, he's absolutely killing it. That's one of the reasons why we were hiring you because he was killing it. All right, we need to do this again. We need another one. So, that that's amazing. What else would you like to share, I mean, about your story? I mean, it's very unique. I mean, really cool that you're having the success that you've already had. You're gonna have a lot more, and you have no financial planning degree, no financial planning background at all.

**Joey Covolo:** Yeah, I think just, people that are going through something similar, whether that be, you realize it in high school, college, you realize that way later down the line, just be open to whatever's out there. I think that's the most important thing. You kind of have to humble yourself a little bit to understand that you have a lot of room for growth. You can't come and think you're the top dog ready to go. There's a lot to learn, but I think if you're open to doing it, I think you can definitely be successful.

You just have to have the right mindset. And while that sounds very cliché, I don't think it's wrong either. I think it's pretty simple. It's a pretty basic plan: if you just stick to it and understand, take good opportunities you have, do some thorough research, understand that this is what you want to do, but be open to it and be willing to learn.

**Caleb Brown:** Joey, it's awesome. Awesome story. I'm glad that we know you and we got a chance to work with you and we'll have you back on

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after you've been there, a year or so or whatever it is, and talk about sort of what you learned and how you've progressed. As we close out any final tips or anything you want to leave the New Planner audience with?

**Joey Covolo:** Yeah. I think the most useful thing within this industry is: it does feel like a large industry, but it's got this small kind of community to it. Don't be afraid to reach out to people. Don't be afraid to reach out to me if you need advice or help - anybody. I reached out to tons and tons of people through LinkedIn, emails, doing various research on RIAs all over.

And so many people were generous with their time and knowledge. Don't be afraid to reach out. People are honored to that. You'll speak with them and they'll be more than happy to chat. And even if they're not, what's the worst that could happen? They say no. That's not that big of a deal, really.

**Caleb Brown:** Thanks for coming on the show, Joey.

**Joey Covolo:** Yeah. Caleb, I appreciate you 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.

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

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

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