

Special Episode: Entering the Financial Planning  
Profession While Training for the Olympics with 3x  
Olympian Keturah Orji

# NEW PLANNER PODCAST



**Full Episode Transcript**

**With Your Host**

**Caleb Brown**

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# Special Episode: Entering the Financial Planning Profession While Training for the Olympics with 3x Olympian Keturah Orji

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 this special episode of the New Planner Podcast. This is Caleb Brown, your host. I am so excited to have my guest today, Keturah Orji, who is a paraplanner at SeedSafe Financial, and is a three-time Olympian, and is actually competing today in Paris. So make sure you tune in to watch her. Keturah joins the show to discuss not only her financial planning journey but her athletic journey as well.

Keturah shared how she knew that she had the athletic ability from a young age and how that's led to her third Olympic games in Paris. She goes on to share how her boyfriend suggested taking a financial planning class, which then led to Keturah to pursue a master's degree in financial planning and hoping to attain the CFP certification.

Stay tuned for Keturah to share her challenges in juggling her busy schedule, what she's looking for in her financial planning career, and tips for others who have a lot on their plate. I hope you enjoy my interview with Keturah Orji. Also, be sure to tune in today to watch her try and qualify for the triple jump.

Hi, Keturah. Welcome to the New Planner Podcast.

**Keturah Orji:** Thanks for having me, Caleb. Good to see you again.

**Caleb Brown:** Oh, yeah. We were joking before we came on that my kids didn't believe that I was talking to a three-time Olympian today. So congratulations for making your third Olympic team. And also, thank you for taking 30 minutes with us, like out of your training schedule.

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Just share your story and your journey into financial planning and also some of your athletic career.

**Keturah Orji:** Yeah. Thank you for having me. I'm excited to share.

**Caleb Brown:** And just start with, I mean, cause the Olympics are coming up, and by the time this airs, you'll probably already know the results, right? So maybe just, if you would start us with how did you—this athletic career—when did you realize you had this ability in the track and field stuff?

**Keturah Orji:** Yeah. So I quit gymnastics in eighth grade. I started that in elementary school. I was a competitive gymnast, and I quit gymnastics in eighth grade and decided to start track because, in recess in elementary school, I used to be faster than all the boys.

So I was like, “I can be a sprinter,” joined the track team and originally just wanted to run, but then you've kind of find out your different talents. So I tried out a bunch of different events. My sophomore year, I discovered the triple jump, and I broke our school record the first time I tried it.

And that's kind of how I knew that was the event for me. And I remember my junior year of high school, I tried out for World Youth Championships, which is where you compete against other countries for Team USA. And I won a silver medal and bronze medal in the long jump and triple jump. So that's when I knew you're not just good at this for your age group or your state. I was good on an international level.

**Caleb Brown:** That's amazing. Talking about getting right in there and sort of dominating, really cool. And I think everybody's good on the long jump. I remember like it was yesterday, me finishing dead last in the fifth-grade long jump competition. So I can't relate to sort of your success, but the triple jump—that is the most bizarre thing.

Can you just walk us through what that is? What you're supposed to be doing.

**Keturah Orji:** Yeah, the most basic way to explain it is there is a board that you take off from that's a certain amount of feet from the sandpit and you have to hop, skip, and jump into the sandpit as far as you can. And I currently have the American record, so I've gone as far as 48 feet, 11 inches.

And so, yeah, it's like long jump, but you're doing three jumps and it's on one leg.

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**Caleb Brown:** Incredible. I mean, I see that on TV. I'm like, "How in the world are they doing that?" That's why they're up there and I'm here. So look, and I know we could talk for hours about the Olympic stuff, but the financial planning stuff, where'd that pop up on the radar in your journey?

**Keturah Orji:** Yeah, I would say that popped up in college after I took *Intro to Personal Finance*. I actually had Chatterjee as my teacher. And I've always been interested in saving money. I've always been naturally a saver, but I think *Intro to Personal Finance* really exposed me to how much more you could do with your money and how much it could change your life.

And I remember when I started learning everything I did at UGA, I was like, "Everyone needs to know this. This is life-changing stuff." And so I was very, very interested in the topics in the financial planning curriculum. When I was reading them, I was like, "This sounds very interesting."

**Caleb Brown:** You came to Georgia for the track career and financial planning wasn't your major starting off though, was it?

**Keturah Orji:** I didn't really know what I was going to major in. I was thinking about doing criminal justice, but I really wasn't sure. And then I was thinking about doing communications. My husband was the one that, well, he was my boyfriend back then, but he was the one that showed me the financial planning curriculum.

And he was like, "Why don't you try this?" And I was like, okay, I'll take the intro to personal finance and see, and then I really loved it.

**Caleb Brown:** And is his background in financial planning at all?

**Keturah Orji:** He's a CPA actually, he's accounting and finance major from Georgia.

**Caleb Brown:** Okay. Great. Well, thank him for doing that and pointing you to the good side over here.

So you got in Chatterjee's class and then you changed your major in the end. Maybe just walk us through what is it like being a division one athlete at a high level and taking all these classes and making good grades? I mean, you had like a 4.0. How did you do all that?

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**Keturah Orji:** I think I've always been studious from when I was a little kid, but I would say like the schedule, it seems like such a long time ago, but the schedule, especially, I remember, I think it was Tuesday, Thursdays, we lifted at 6 AM. So those were the days that like really got me. We lifted at 6 AM. I think we finish up around like 7:30 or 8.

We'd go to the locker room, shower, change for class, and they usually have a grab-and-go. They start this grab-and-go thing for athletes where you can grab a smoothie, some type of breakfast. So you grab the food, walk over to the financial planning building, go to some classes.

Then we have an afternoon training session. So after classes, go back to the locker room, maybe change for practice, prepare for practice, maybe take a nap—sometimes you can fit a nap in somewhere—go do your second training session. And then if there's any work you have to do, it would come after that second training session.

**Caleb Brown:** You're so humble. When you were in my class, I didn't even realize what all you had achieved and everything and until I was I think I was actually at a NAPA conference or something and I'm watching ESPN. I'm like, "Oh my gosh, there's one of my students." And it was you got like Woman of the Year or something—won all this. So then—I don't know if you remember this—the next class I pulled you up in the front and made an announcement, made everybody like, "Y'all need to know this. This is amazing." So I think I kind of embarrassed you.

**Keturah Orji:** Probably, yeah. I don't usually tell people my accomplishments.

**Caleb Brown:** Okay, so you got through the track stuff was going really well. I mean, a lot of SEC—and we'll link to all this SEC stuff. And then you made your first Olympic team while you were still a student, didn't you?

**Keturah Orji:** Yes, I did. I was 20 years old a sophomore year in college when I made my first Olympic team.

**Caleb Brown:** Oh my gosh, how did you juggle all this? I mean, this is amazing. Here you are representing the country. You're not even through college yet, and you have all these other responsibilities and just the coursework and everything else and the training schedule.

Can you just give us a little glimpse of what that was like in terms of just responsibility and the pressure that you may have felt?

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**Keturah Orji:** Yeah, I feel like it all comes down to time management. There are bits and pieces of time throughout your day that you can choose to use for something productive or kind of just like use it for whatever you want.

And so being a student athlete is really maximizing those free times. You have like sometimes you're on a bus for hours driving to a meet or you're getting on a plane. Those are opportunities where you could use that time to study or catch up on work. But I also think gymnastics, starting out in gymnastics, really trained me up for this because as a young child, I was having 20-hour work weeks.

And so I was used to you finish school and then you have an hour, and then you go to gymnastics, practice till 9 pm, and then you get home and do more schoolwork. I was kind of used to that. And then even seeing my dad—my dad's an immigrant from Nigeria—seeing the way my dad strived to make something out of nothing coming from a country where you don't have anything and kind of the weight of your family's on your back to provide for the people around you.

I think even seeing his work ethic is what has allowed me to be able to achieve everything I have today.

**Caleb Brown:** You talk about ultimate efficiency. I mean, you kind of had to do it and maybe talk a little bit about how that has helped in your financial planning career, because you were doing the Olympic stuff and then you came back, finished school, and then you got it.

Did you get your first job right after school?

**Keturah Orji:** No, I was just an athlete. So I actually got my masters. I found out that the UGA athletic program would pay for a master's, and being a Nigerian child, if someone's paying for school, you're going to go get it. So I got my master's in Support Management actually, because I originally thought maybe I can combine financial planning with being an agent.

And then yet from there, I just wanted to be a professional athlete. And I didn't actually get my first financial planning job till last year, 2023, the summer. And that was through BLX internship. My friend sent me it and it's part-time. And it can be for career changers. And so that was how I got my first financial planning job, actually.

**Caleb Brown:** Oh yeah. Luis and those guys, we've had them on. I love that program. So it's a part-time virtual situation. Is that what's the setup?

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**Keturah Orji:** Yeah, so last summer I did an internship that was like part-time, so they were very flexible with my schedule. They kind of let me like, whenever you can log on that's fine, just let us know when you're flying to go compete or whatever.

And so yeah, it was completely remote and I learned a lot and then they liked me, so I stayed on part-time. So I still work part-time and after this Olympics I'll be retiring and hoping to move on to full-time, the company. And I also passed my Series 65 this year.

**Caleb Brown:** Hey, congratulations. Yeah, that's amazing.

I feel like going to work in a financial planning firm was kind of dull and boring after all this other stuff. I mean, what's that transition been like?

**Keturah Orji:** I mean, it's nice cause it's remote. So there's not—I don't have to get super dressed up and go commute anywhere.

And I'm still doing track, so I haven't completely transitioned out of sport. I think it will be a little bit of an adjustment, but I'm also looking forward to the freedom. One thing people don't realize about being an athlete is that it kind of follows you. You don't log off of track. It follows you throughout, like, the decisions you're making when you go to sleep, the decisions you're making when you eat.

It influences everything you do. If you want to go to your friends' baby shower or something, or you want to go to a holiday event, you can miss a lot because you're always training and prioritizing being the best athlete in the world. And so it's going to be really nice to just be able to be like, "I'm going to go wherever I want and when I want because I don't have to go practice or train."

**Caleb Brown:** How many hours per day right now do you train for the Olympics?

**Keturah Orji:** So I practice from 6 to 9 PM. And then I also lift on those days for like an hour and a half. So let's say like four and a half to five hours each day, but some days—so I have Wednesday and Friday off—so like some days are off days.

**Caleb Brown:** Got it. Yeah, that's amazing. Okay. So you said something earlier, you said, "I'm retiring after this Olympics." How does that make you feel? I mean, you've had this great run and it's going to be behind you. How do you feel about that?

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**Keturah Orji:** I personally feel very relieved. If you look through my resume, 10-time US champion, three-time Olympian, American record holder, eight-time NCAA champion, I've accomplished a lot.

**Caleb Brown:** Wow.

**Keturah Orji:** And with accomplishing a lot, it just takes a lot out of you. And especially my body, I can tell that it's feeling the weight of it all. And then also my mind, it's just a rollercoaster of emotions. Especially when you're not performing well, it's very hard to put your all into something and not see results from it.

So it's been a lot, so I think it'll be really relieving to like finish and look back and be able to say like, "You were the best American ever in this event."

**Caleb Brown:** Wow. Again, congratulations on that. That is amazing. I mean, when you're out there and your name is called and you're about to perform, what are the thoughts going through your mind?

**Keturah Orji:** It varies. So I would say the top thing is thinking about your affirmations. And so some things I might tell myself is like, "I perform well under pressure. I am one of the best three jumpers in the world. I've trained for this. I've worked hard for this." It's kind of like affirming yourself and everything because of course doubts will come in but those doubts are not productive in that moment.

And so just really try to reframe the thoughts with some things that you've done. Sometimes I just remind myself I just aimed off my accomplishments. Sometimes I just tell myself my accomplishments that I've been able to achieve because that will give me the confidence I need in that moment.

**Caleb Brown:** In terms of the financial planning job, what's been the funnest part? And then what on the other side has been the most challenging for you to learn?

**Keturah Orji:** I would say the most fun has been learning how to put together an initial plan. So when clients come in and they say, "Okay, what if I retire at this age?"

Or "What if I buy this million dollar home?" or being able to actually like use the software to run the scenarios and see like, okay, if they save this much and spend this much, then they'll retire at this age. To me, that's like very fun, like figuring out what they're able to achieve. I would say what's been more challenging is I haven't really enjoyed the client-facing part of it. So like being in meetings with other advisors.



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At this point in my career, I don't know if I want to be client-facing. I think I enjoy the behind the scenes, going through their documents, and putting the pieces of the puzzle together behind the scenes.

**Caleb Brown:** Thanks for sharing that. But also thanks for having the confidence to admit that.

I talked to candidates every day. They're like, "I want to have my own firm." Like, do you really? Or are you just saying that? It's okay if you don't want to be client-facing. It's okay if actually you don't know yet. That's fine. It's not a problem because you can figure this out and you're not any less of a planner or anything.

And I mean, kudos to you for trying to getting this figured out earlier on in your career. But I am curious. So why do you think that is? I mean, you're an international track star. I mean, you do media, maybe that's because like, I'm tired of doing all that stuff, Caleb. But any thoughts there on like maybe what could be causing that?

**Keturah Orji:** Yeah, I think, you've seen me in class. I think I'm more of an introverted person. I'm not really an extroverted, super loud, get to know people, small talk. That's never really been me. And so I think pulling small talk out of people seems difficult for me. I think I'm a person that gets right to the point.

So if I was to have a meeting. I would be like, "Hey, how are you?" "Good. How are you?" "Okay. So what are your financial goals?" I'm going to get right into it. And once we have all the answers, "All right, have a good rest of your day." I kind of just want to get to the meat and potatoes and then move on, which isn't always the most productive thing.

I'm sure there are some clients that probably would also like that, but there's a little bit of a game to it. And I don't think I understand the game or I'm good at the game yet.

**Caleb Brown:** Can you just give us a sense on maybe how many client meetings you've been a part, I guess through Zoom or something? How many meetings you've been a part of?

**Keturah Orji:** Probably 30 or less, not many, especially because during my summer internship last year, I was traveling a bunch. So I didn't actually join any client meetings until like the fall during my off-season last year.

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**Caleb Brown:** Got it. And this may be a silly question, but are you having to fund all this yourself? The part-time job is not covering all your expenses. How does the financial side work?

**Keturah Orji:** Yeah, so I have a sponsor, and every competition I go to, there's prize money available. Especially in Europe, they are very big on athletics, so the prize money purses are bigger there. But yeah, some people have to find it themselves and have full-time jobs because they don't have a sponsor.

But I'm sponsored by Mizuno, so I get a base salary from them and I can make bonuses and everything from the way I perform.

**Caleb Brown:** In return for promoting and wearing and using their equipment and products?

**Keturah Orji:** Yes. So I cannot wear Nike, Adidas, or any other competitors.

**Caleb Brown:** Okay. All right. Who helped you get that deal and negotiate all that? Was that you, or your family, or an agent, or something?

**Keturah Orji:** Yeah, I have an agent. So my agent negotiated that deal. And then even getting into competitions and things, my agent handles all of that for me.

**Caleb Brown:** Yeah, I just feel like going to a regular financial planning job is going to be like such a letdown. Oh, are you going to try to like—'cause I know we've been like Lauren Williams, some other people out there, like I'm trying to go for the athlete in the people up in Boulder, Colorado.

Is that what you're going to do? Is that the path you're going to follow? Or are you going to like, "Once I'm done with track Caleb, I'm done. I'm done with all this stuff."

**Keturah Orji:** I'm still not sure. And it's so far away because like now that I'm working at a small company, it's SeedSafe. And because they're so small, I see that all the different compliance, everything that's involved with having your own firm.

So I'm not sure if I'd want to do it. I don't know if you remember, but Brian and I together, Brian's a CFP, Brian and I together presented in Caleb's class like a financial planning company for athletes. And so like...

**Caleb Brown:** It was awesome. It was awesome, dude.

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**Keturah Orji:** Thank you. And so I think in a dream world, that sounds great, but realistically, I don't know.

We'll see. I'm not against it for sure. But I'm also not super cold to that either. And I know it's needed. I could definitely say that.

**Caleb Brown:** So it's not like, "I've trained for a marathon and I ran a marathon. Then I was like, 'I'm not running for another six months. I'm not going to keep doing this. I am done with this.'"

All right. So what's next? Keturah. You can really do any—I mean, you have done a lot of stuff. It's amazing your achievements and accomplishments and just how humble you are. What's next? What are you excited about? What are you going to do?

**Keturah Orji:** I think it kind of goes back to what I was saying earlier about freedom.

So I actually told my boss already that next year I want to continue to work part time because I would like to take the time to visit some friends and kind of, you could say, catch up on life that I've been missing out on. These years I've been full-time training. So I'm really looking forward to just visiting some friends around the United States and I'll still be working part time for the company.

And then I do want to get my CFP. Although I've heard crazy stories about it. So I'm a little bit nervous about like how much I'll have to study in the amount of hours I have to go in to try to pass that. But yeah, I'm just really excited to get into financial planning. I'm excited to take on some different hobbies now that I won't be a track and field athlete.

I think I'm going to try to find some volleyball teams. My husband and I play pickleball together sometimes. I love double dutch. I'm going to see if I can find some type of double dutch. So to me, there's so many hobbies I can take on now that I won't be focused on triple jumping.

**Caleb Brown:** Yeah. Your schedules kind of free up a bit, right? After not having to train for five, six hours a day.

**Keturah Orji:** Yeah.

**Caleb Brown:** A lot more time on your hands.

**Keturah Orji:** Yeah, yeah. Some of that will be taken up with work, though, too.

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**Caleb Brown:** You mentioned passing the 65. That was recent, you did that?

**Keturah Orji:** Yes, yes. That was in April.

**Caleb Brown:** Any tips? What should people do to try to get that done the first time?

**Keturah Orji:** So what I did was I read through the Kaplan book first, completely. And it's a 600-page book, right? One that has a lot of stars in it. So, read through the book completely and took the quizzes as I was reading through it. Then I went back and just did a bunch of practice questions, especially in the areas—Kaplan will tell you which areas you're weak in.

So there are a bunch of practice questions and then also did the practice exams and I made sure to sit through it like it was the real exam. So you have to set aside a good amount of time because the practice exams took me, I think, at least two hours.

But I consistently was taking those and I reviewed—they tell you to review the questions, but I think some people don't so make sure you actually review the exam, the practice exam, that you took to see which areas you're weak in. I wasn't actually feeling that confident going into it because I think I was getting about—I wanted to be getting like 80s on my practice exams, and I think that was in like 75, 72s, which is like right on the line. So I was kind of nervous, but I feel like the exam didn't actually have that many questions as far as—I was most nervous about if you're in this state, you register here or like a bunch of stuff like that.

And there weren't like—it was like one or two questions about that—which I was so annoyed because I really stressed that. And then I also took a class. I can't remember his name. I think it was Brian something, but I took his class and that was very helpful too—the most helpful out of everything because he really gives you a bunch of tips about when you get there, write down these things, here's some T-charts that you can use. To me, the class was the most helpful thing, so I would definitely recommend taking a class too.

**Caleb Brown:** Okay. Got it. So this was like a how to pass a Series 65 course or something you went through. If you can find that, we'd love to link to it on the show notes. If you could find that, send that to us.

**Keturah Orji:** Yeah, I can send it to you.

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**Caleb Brown:** Give them a plug. Can you just—maybe if you remember—give us a sense on ballpark fit, like how many hours do you think it took to study for that?

**Keturah Orji:** I have no idea. So I was training, honestly, I was training while doing it, which was really not smart because I didn't know it was going to be that difficult.

But I would say I probably averaged an hour and a half a day for four months because I started in January and I took the exam at the end of April and I was doing weekends too.

**Caleb Brown:** And I keep going back to you operating at such a high level, you're doing questions and thinking about, "Oh man, I missed an eighth of a point or something. What is that called? I fouled. I stepped." And then when you're running, when you're doing your other stuff, like, "Oh yeah. So you got to register in this state." Do you ever get on flip flop?

**Keturah Orji:** I wouldn't say track ever bleeds over to while I'm studying, but I would say that sometimes—cause in track practice, if you're out of breath or resting in between reps or something, you have time to think. And so sometimes I would recap what I was studying, especially as I go to the exam. I'm like, I need to be recapping this information. I need it at the front of my mind. So I would sometimes do that during practice.

**Caleb Brown:** Amazing. Well, this has just been so fun to catch up with you, Keturah. And again, congratulations on this third Olympics. I know we were all pulling for you. And like I said, by the time this airs, we'll know what happens. But I mean, how are you feeling about going into this games?

**Keturah Orji:** Yeah, I'm feeling okay. I would say that I was in better shape for Tokyo as far as what I had jumped before Tokyo, but the way that sport is anything can happen.

I'm in good shape. I just need to put together the jump that I really want. So, yeah, I'm hoping that it all comes together because that's how sport is. You can kind of have a bunch of bad meets and then have a really great meet. And it's really important to have that short-term memory when you're an athlete.

**Caleb Brown:** And then maybe one final question, and you've already given us a lot here and I appreciate that, but any tips just for anybody that's wanting to transition into, or become a financial planner that has either a very demanding hobby or, or another job that's in a high level performing that to do this, like you've done.

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**Keturah Orji:** Yeah. The one thing I always tell people, cause they talk about like, “Oh, you don't have that much time. How do you get everything done?” I always tell people that the things that are important to you, you will prioritize. So you really have to decide how important is the thing that it is that you want to do.

And if you say it's not important, then you have to prioritize that. If that means getting up earlier or staying up later or finding time, taking your lunch to do something, that's what it requires because it is a priority. So yeah, it's making a priority list and deciding where does it fall? What's the most important? And where does that fall on the list?

And so I decided that financial planning was number two to track. And so that's why I kind of got involved with it while I still wasn't retired from track yet. And so excited to see where it leads me.

**Caleb Brown:** This has been so fun. Keturah, thanks again for coming on and spending just a few minutes with us and how you're busy schedule.

Any final comments or anything that you'd like to leave the audience with before we close out?

**Keturah Orji:** I'll just share my Instagram. If you want to follow my journey to Paris and see how I perform or anything there, my Instagram is @ktorr1 and I also have a website which is my first and last name, [www.keturahorji.com](http://www.keturahorji.com).

**Caleb Brown:** Thank you for sharing that. We'll link to all your stuff as well so people can follow you. Keturah, thanks so much for coming on. This was a blast.

**Keturah Orji:** Thanks for having me, Caleb.

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.

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