

Ep #200: The Career of Children's Book Author and CFP
with Jamie Bosse



NEW PLANNER PODCAST



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Caleb Brown

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Welcome to the *New Planner Podcast*, where it's all about helping you successfully enter the financial planning profession and accelerate your financial planning career.

This podcast will help you understand the profession, become familiar with the various career paths available to you, and avoid the mistakes that limit your success.

Join your host, Caleb Brown, to explore the human side of creating a successful planning career through interviews, personal experience, and insights from the trenches.

Let's get started.

Caleb Brown: Welcome to the 200th episode of the New Planner Podcast. This is Caleb Brown, your host. My guest today is Jamie Bosse who is an author and financial planner for CGN Advisors in Manhattan, Kansas. Jamie joins the show today to share her career journey, including attending the very first Dallas Fort Worth career day 20 years ago and how that catapulted her career.

She shares how she built out her professional network via a grassroots approach and leveraged her FPA contacts for various jobs as she moved to different parts of the country. Jamie goes on to discuss leaving the RIA channel for the bank channel and how after starting a family and wanting to move closer to family caused her to seek to rejoin the RIA channel.

Stay tuned to the end where Jamie discusses why she started writing children's books as well as the process that goes into writing them. I hope you enjoy this episode with Jamie Bosse. Also, since this is our 200th episode, we would like to celebrate and thank everyone for their support. So Jamie and I are each giving away autographed copies of our most recent books, *Milton*, *The money savvy pup brings home the bacon* and *Finding Your Path*, to the first five people who send us an email at podcast@newplannerrecruiting.com with a suggested podcast topic and or speaker.

Hi, Jamie. Welcome to the new planner podcast.

Jamie Bosse: Hi, Caleb. Thanks so much for having me.

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Caleb Brown: You got it. This is going to be so fun. I mean, we were just talking about, I think the last time we chatted was a good bit ago, and I actually think my first memory of you, and maybe you'll tell the story, it'll be great-- at the career day, Dallas, Fort Worth. I was doing the career day and I think you and a handful of people like piled into some SUV or something and drove all the way down from Manhattan, Kansas to Dallas, Texas. Do you remember that?

Jamie Bosse: I think you're right. Yeah. I think we you know, being from Kansas state, you know, Texas Tech had a lot of more infrastructure around the career days and things like that.

So I think we traveled down and went to that. And I believe I wasn't on a panel maybe, and I was like the young person on the panel. And there was a lot more wisdom on the panel besides me.

Caleb Brown: Well, great. I mean, I just remember being impressed, like, man, that's really impressive. They drove all the way down and to do this and to speak.

And then-- but I think it worked out for you, right? I mean, is this kind of, this is how your story started, right? You got an interview and then you start, you started with a firm in Dallas, right? Help walk us through sort of how you got started.

Jamie Bosse: Yeah, so I I was a graduate of the Kansas State Financial Planning Program and my first job was in the Dallas Fort Worth area with a small independent RA that I met through networking through the FPA, the Financial Planning Association, and yeah, that's where I got my first job as a paraplanner.

Caleb Brown: And what, why the Dallas area? I mean, why don't most of the Kansas state people go to Kansas city or something like that?

Jamie Bosse: They do. For me, I was just itching to get out of Kansas and see what else was out there. So I had opened up my opportunities to other states and Dallas seemed like a great transition. So I chose it and I loved it.

Caleb Brown: Yeah. And maybe just step back for a moment, why did you go to Kansas State and pursue the financial planning program?

Jamie Bosse: Well, it was a total accident, Caleb, actually. So I I went to K State to be a teacher and I, while I was in college, my parents filed for bankruptcy.

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And that kind of set off a bunch of questions for me as to, okay, like, what even is that? Why is this happening? Are they going to jail? Like, what's going on? And so then I realized at that point that I had not probably gotten a great financial education for myself. And so I ended up taking some personal financial planning classes just for me.

Just so I could learn what I probably didn't know yet, right? So like, how can I avoid being in a situation like my parents were? And what do I need to know that I don't know? So I took the classes just for me. And then I really liked the first one. I thought it was fascinating. And then I took another one and began to realize that this could be a really cool career path where you could help people navigate things better than my parents did, right?

So, help them avoid, you know, mistakes like this and not get stuck in bad cycles and, you know, plan for a bright future where you're not stressed about money all the time.

Caleb Brown: Wow. I mean, that, that's a solid, that's a solid why, right? You know, I remember sitting at Texas tech and I'm like, I would look my very first day in the financial planning program, look to the left of me and Right.

I'm like, where are you guys from? Oh, we're from Denver. We're from, you know, Boston. Like, why are you here? Oh, our, my parents are a financial planner and they're making me come to this. It's a different story. I mean, but I also knew I was in the right place. So, okay. That's thanks for sharing that. Wow. That was a lot going on while you were in college, but I mean, it worked out for you. As we're gonna talk more about, so you started with a small RIA how long did you stay, I mean, what was your role and how long did you stay there?

Jamie Bosse: Yeah, so I was in a paraplanner role there and the firm really focused on airline pilots and divorcees.

So it was kind of a, an interesting mix of clients where I just kind of got to sit in on client meetings and learn how the process worked. And it was a small IRA, so we-- you know, I did everything from like I was the compliance officer, I vacuumed at night. I ordered gifts for the main advisor's kids, you know, like things like that.

So we I was involved in kind of all the day to day stuff and got to see the inner workings of the firm, which was great. I actually left that job for marriage, essentially. So I, my Fiance at the time, got a job in Portland, Oregon. So we were moving across the country and back then remote work really wasn't a thing.

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So, cause we're old like that, Caleb so moving across the country meant you had to get a new job, right? So, but what was cool about that big move was that I was really networked with the financial planning association and that actually helped me find my next job. In Oregon, which was really cool.

Caleb Brown: And I want to talk about that, but let's, something you said earlier, you were ordering gifts and vacuuming. Here you are you're a new financial planning degree. Why were you stooping to such low levels?

Jamie Bosse: Yeah, well, I think, cause I didn't know any better, honestly, but it was, Kind of just the firm we were in, I mean, there were five people total, two of them were part time. So it really was just a small shop that maybe wasn't always run like a business.

So, so we just kind of did what had to be done and that was that.

Caleb Brown: So then you made the transition to port-- that's a big move. I mean, I think you grew up in Kansas, you were starting your career in Dallas and here you go. To Portland. I mean, just talk to us about, you said you, I think you said you found the job through FPA and the networking, but what kind of firm did you join and what was your role there?

Jamie Bosse: Yeah. So initially the-- I had sat with these people at an FPA conference where we had dinner together and they were from Salem, Oregon, which is about 45 minutes from Portland. But I reached out to them and said, Hey, I'm moving to Oregon. Who should I know? How should I get involved? You know, those sorts of things.

And they were like, actually, we run a financial planning firm. It was a husband, wife pair, and they actually did taxes too. So this was in December and they were like, this is about to be our busiest season when you move here, if you want to work for us at while you're looking for other jobs and like, You know, exploring other opportunities.

We would love to have your help until we get through tax season. So, it was actually just a short term contract for about a five month period where I could kind of get to know the lay of the land and meet people and network and they were cool with me going to interviews and different things, but they just needed some extra hands on deck during that time.

So that was really helpful for me to have some income and some support while I was looking. And I did end up not staying with them. They weren't really prepared to have

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another full time employee ongoing anyway, but I got a job at Key Private Bank in the kind of the trust services area of the private bank.

And they were just starting to build out their financial planning arm. So I was a key piece in kind of figuring out how they were going to do that, how that works with their current structure. And I ended up working there for seven years and that was heavily on the investment side at first. And then as they started developing their financial planning offering and what that looked like and really understanding as a bank what financial planning is, my role changed significantly over my time there, which was cool.

Caleb Brown: That's really neat. I mean, you leverage your network again through the FPA channel to secure something. We probably have some listeners out there that aren't as familiar with the trust and the bank offering. Can you just talk maybe just a little bit more about, I mean, you mentioned investment heavy, but just sort of what that looks like.

So I think you were working with trust officers and doing those things.

Jamie Bosse: Yeah. So in the bank model everything's kind of formed around banking and trust. So a lot of times people would come to the bank and have a big banking relationship, but then they needed help on the investment side. But there was also a lot of clients who were trust based.

So there was you know, family trust where you would be working with multiple family members in different facets of their lives. And some of them were, you know, still earning a lot of money and. Adding to investments. Others were on the backside of that where they were living off the trust assets and you had to kind of help them maintain the balance of the account and grow the account while they were, you know, living on those assets, not unlike kind of a retirement scenario.

Caleb Brown: Gotcha. Okay. So you were there so it seemed like it was a pretty good fit for you. For a while, at least while you were in Oregon.

Jamie Bosse: Yeah. I thought it was a great spot for me to be at that time in my career. Being with a large bank, they had seemingly endless resources at the time. It was, you know, they would pay for all the conferences you want to go to, all the trainings you wanted.

They helped a lot with branding and messaging and professional development. And so that, that stage in life, it was actually a really great fit for where I wanted to be.

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So, so it was great.

Caleb Brown: And then what happened next?

Jamie Bosse: Then I had a baby. And being from Kansas, it kind of opened the door to, okay, now that we're family people do we want to get closer to grandparents and have more help around?

And then my husband was offered kind of a lateral move with his company. He was on the sales side where he would manage Midwest accounts instead of West Coast accounts, and it seemed like kind of a, just like a godsend where we're like, okay, so we're gonna, they'll pay for the move, they'll pay for everything, you get a raise in pay, but it's actually a big raise in pay because life in Kansas is not as expensive as life in Oregon, and so it seemed like it was the thing to do at the time. So, so yeah, so we made the move back to Kansas and that's where you come in again, Caleb.

Caleb Brown: You can't get rid of me, can you? You just cannot get rid of me.

Jamie Bosse: That's right. That's right. So, so I was kind of networking with people that I had known from the K State program or, and that kept, I'd kept in touch with over time and then also with you to figure out, okay, you know, what's going on in Kansas City, who should I know, and then you had connected me with Aspire.

Caleb Brown: Yeah. And so talk to us about that. So you went back to an RIA, right? RIA. And then what role did you come in and what did you do there?

Jamie Bosse: Yeah, so I was a, it's a much bigger RA than the first one that I worked in. So when I describe kind of my career track, it's funny how it's like, you know, it was like too small, maybe too big, and then just right.

So like the Goldilocks situations. So what I loved about Aspire was it was really a smaller firm in that. You know, everybody had a voice and could determine kind of the future of the firm, but it was still run like a business in that more so than when I was vacuuming floors in Dallas, you know, so it was a comprehensive financial planning firm, really focused on the planning side and also managed investments and did some coaching on the human capital side. In terms of, you know, career advancement and doing what you want in your career, or maybe starting your own business, those sorts of things.

Caleb Brown: Okay. So, and then you, so you worked there for a while then, right? I mean, what how long were you there?

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Jamie Bosse: Yeah. 10 years.

Caleb Brown: Wow.

Jamie Bosse: Yeah. Yeah. And if you're doing all the math here, I mean, this is my 20th year in the industry, which is just wacky to say.

Caleb Brown: No way. Don't say that.

Jamie Bosse: Yeah, I know.

Caleb Brown: Well, and like, I mean, 20, I mean, like, can you just give us What, I mean, what's been the biggest change you've seen over the 20 years?

Jamie Bosse: In the industry? Oh man, I would say I mean, a lot of things have changed. I think it's been fun to see more people getting into the industry from these, you know, CFP board programs in colleges, which is great because I feel like previously it was really just like an insurance and investments old boys club.

And now we see a lot more women, we see a lot more people getting into the industry younger. We see a lot more people focused on the planning side first, not the investment side or insurance side. Which is really refreshing. I also would say just the focus on more of the psychological aspects of money.

It's a lot, you know, a bigger part of what we do now in terms of understanding, not just like, Hey, you need to be saving X amount to do these goals that you said, but figuring out like what's holding them back from doing that. So like, why, you know, why do they have these big bad habits around money or why haven't they been able to save or why, you know, why do they feel like money is bad and every time they make some money, they sabotage it.

So, so it's been interesting to see more of the financial psychological aspects that's always been there, but we just understand it more now.

Caleb Brown: Gotcha. Yeah. So you-- with Aspire, you were there 10 years, but you recently made a change to another firm.

Jamie Bosse: I did. Yes. It's very fresh. I started a two weeks ago.

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At CGN Advisors in Manhattan, Kansas. And it's very similar to how Aspire set up, you know, a comprehensive financial planning firm planning first and investments is a big part of that too. But for me, so I only lived in Kansas city for about a year and then I went remote and lived in Manhattan, Kansas.

So I was a remote employee before remote was cool. So that was probably, that was 2014 when I did that. So I'd been working for the firm in Kansas City remotely, like nine of those 10 years. And then, you know, living in Manhattan, I had been in touch with CGN for, you know, for as long as they had been around and gotten to know the team really well and thought that it would be a really good fit going forward.

Caleb Brown: So it sounds like it was just a lifestyle move. It was just kind of, I mean, for people, I mean, what is that about two hour drive from Manhattan to Kansas City?

Jamie Bosse: Correct. Yeah. So I would be in the past I would go to Kansas City, you know, two to four times a month. Kind of depending on What, what was going on?

And when I first moved to Manhattan, I only had one kid and now I have four. And so now it's just different now with all that.

Caleb Brown: Congratulations!

Jamie Bosse: Thank you. And it's just, the schedule is different and all the activities you have to do are different and getting to Kansas city, even for a day, just became a lot more of a hassle than it was before.

Caleb Brown: Well, you answered my next question, like everybody is, I mean, there's a little bit of a disconnect right now between the talent pool and the employers. Talent pool wants virtual, flexible, hybrid. Hiring firms not as much. So it sounds like it just, I mean, you're like, Hey, I got a virtual gig. I'm, I mean, but now are you still, are you in person at the new firm, but you're just local and you're there for the kid?

How is that working?

Jamie Bosse: Yeah, good question. So I am mostly in the office now. A lot of people do hybrid here as well, where they maybe work at home one day a week or two days a week or, you know, whatever that needs to look like. So I probably, I anticipate being hybrid depending on what's going on, right? I feel like with four kids, there's always someone who has a fever and can't go to school for 48 hours or school's closed for conferences or whatever.

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So I'll probably do both going forward. But I've enjoyed being kind of back in the office setting and getting to know the team really well and get back into that office dynamic.

Caleb Brown: Yeah, I am noticing that too. Like my students at UGA that had to go through college during COVID, they're like, No, we do not want virtual.

We hate virtual. We do not, we want to be in the office. So it's like this donut, you know, like, and then like, you know, millennials like us were like, no, we don't, you know, we're we miss the, even an introvert like myself, it's like, man, I need to, I need the culture. I need to hang out with people. I need to be around, like, I need to be around people. The virtual thing is tough.

Okay. So. You're 20 years in, I mean, you've got this great career going in the end. At some point you decided that you wanted to write a book and become an offer. So tell us about that.

Jamie Bosse: Yeah. So I have four published books currently working on two more. I've always been a writer in different ways.

So I, you know, at previous jobs at all of them, actually, I would write blogs for the company or their, or short form content. Just on financial tips and things like that. And I used to write stories all the time. So I used to write sitcoms when I was a kid. I had all these plans about--

so I, I really have always loved to write and when my, oldest son, he was five years old and we were shopping at Target and he had his eye on this giant remote control grave digger thing and he's like, we need to buy this mom. And I was like, well, that's not in our spending plan today. So, you know, we can make a plan and save up for it if you want.

And he's like, well, just buy it on Amazon if you don't want to buy it today. And I'm like, well, So that like set off some alarm bells, like, okay, I've failed. My kids have no idea how money works. He thinks Amazon's like the spree service that just delivers stuff to your door. So he didn't realize that, you know, that's a financial transaction taking place.

And so at that point, I tried to figure out, okay, how can I talk to kids about money? Like, what can he even understand at age five? And how do I start to solidify, you know, healthy money habits and healthy attitudes around money now, instead of waiting until, you know, they're in high school and things like that.

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So I looked for books to read and activities to do, and I wasn't finding very much. So there are some great kids books about money, but I decided I would write a poem about money and use our dog Milton as the main character. And then that poem turned into a book called Milton the Money Savvy Pup Brings Home the Bacon.

And so I so yeah, so I took kind of what the research I did on what can kids understand about money? And then now I've kind of distilled it into different topics for different books and hope to have at least 10 books in the series, you know, eventually. So, yeah.

Caleb Brown: I mean, that's amazing. I mean, it's another, I say I'm in the opposite boat.

I'm like, Oh man, like, some people were asking me to write a book and I was like what have I gotten myself into? This is really a lot of work. I mean, but it sounds, I didn't get that. I mean, it sounds like you were really enjoying this. You're. Putting forth a great content and great service.

And it is certainly needed. I mean, my kids are like, when they were younger, like, dad, just punch it into your phone, you know, like everything, like, Oh, it's like--

Jamie Bosse: That phone has money in it. It's fine.

Caleb Brown: So can you just like, how long does it take you to write one of these?

Jamie Bosse: Forever. So like, so I I try to do just like some time blocking and figure out just like concentrated time to work on the books or being creative.

Right. So for me right now, that looks like. When I'm in the hair salon chair. So, so, I am 100 percent gray, but I dye it Brown. So no one's ever going to know. So I go to the hair salon every four or five weeks and I sit there for about three hours because that's how long it takes to put the dye on and sit there and let it marinate or whatever has to happen.

So I have dedicated that time when I'm sitting in that chair to writing and creative work. So I like put my phone away. I only work on. Whatever project I'm working on at the time. So I kind of sit there and, you know, write, you know, lyrics for the book or write down the theme or brainstorm what I want to write about.

And that's the dedicated time that I have to do that work, which isn't much, right? So, so it does take me, you know, usually about a year to get kind of the whole book from start to finish figured out and then I don't illustrate the book. Someone else does. So then I

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have to put it in their hands. And so then it can take, you know, maybe a year and a half before from idea to published.

Caleb Brown: Yeah. That, I mean, That is really cool. Thanks for sharing that. I mean, really cool. Like this is how I, cause I was going to ask you, I mean, we, a lot of the feedback, it's like, you know, I want to have a family. I want to have kids. Like, I don't think I can do financial planning, but you've shown that, I mean, this 20 year career, I'll do four kids, got a family. Successful and the firm, and then you have all these books. I mean, it can be done, you can do this. And I mean, I love that, like, you know, the sort of the hack in the chair, right? That's, you're not wasting that time. And I thought it was also interesting too. And we may lose some listeners on this, but you said, I put away the phone, like implying that, like, that could be a distraction, you know.

Jamie Bosse: 100 percent yeah.

So I think just finding like pockets of time, whether it's even just 15 minutes, right? If like, right when you get to work, before you open your email, if you're working on something you just do that thing first for 15 minutes or 30 minutes or whatever it is. Cause I think once you get, Going on your day or once you go down a rabbit hole on your phone, there's no turning back, right?

You're distracted, you're thinking of other things, and you can't really focus on what you're trying to get done.

Caleb Brown: As you look back on your career thus far, what's the thing that's most enjoyable about what you're able to do every day?

Jamie Bosse: I think, I mean, it's just so cool when you work with clients, especially over a longer period of time where you, they come to you, they feel stuck, right?

They're like, we're doing a lot of things. I don't know if I'm doing the right things. I can't figure this out. I'm stressed out about this. I think about it at night. And then you take them from being in that Position of being stuck to being in a place where they have a plan and they're confident that they're doing the right things and they don't have to worry about money because they know they're doing the right stuff.

And I think it's really special to be able to be a part of that journey with people. Especially because it's so sensitive to talk about money, right? And like to share the mistakes you've made and the shame that you feel or whatever it is, even your salary. Some people have trouble talking about that, you know?

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So, being in that place where you're trusted and people are open to sharing these things with you and then helping them get to a better place or to become the people that they wanted to be is a really special thing.

Caleb Brown: What tips or advice do you have for younger, newer planners starting out in their career?

Jamie Bosse: Oh, I have a lot. So I would say, you know, don't be shy to reach out for help. Right. I feel like along the way I had so many different mentors that I worked with and not even in a formal relationship, just like, Hey, I have some questions or I'd love to know how you structure your day Or, you know, when I became a mom, like talking to other moms about like, how do you figure this out?

You know, how do you get to work every day? And how do you get the kids picked up? And how do you do all these things? Because people want to help and want to be a resource. And I think it's very underutilized, right? Like I think people feel like, oh, those people are busy. I don't want to reach out. I don't want to be a problem.

But I would say, you know, the mentors and the relationships that I've had along the way have really helped at every stage of my career. So don't be afraid to reach out. And I would also say, you know, don't be afraid to stand up for yourself. So I think in terms of, you know, career things that you're not comfortable with, right?

Like you said it earlier, I should have not been vacuuming the floor in that first job, right? So I should have been able to stand up for myself in that first job. Hey, you know, this doesn't seem like it's a productive use of my time. Can we outsource this or whatever? Same goes with salary you know, things like that.

So I know like you put out information for people on like what expected salaries are, you know, Charles Schwab does too. CFP board does too. Do your research. And if you're underpaid or if you feel like, you know, things Aren't going the way that they should in your career, like ask some questions and stand up for yourself and say what you want to receive in pay or what you want your career to look like and see what, where that goes.

So, and like stay networked. I feel like my relationship with the financial planning association over time has looked different in different stages of my career. But just the people I've known and been connected to have always been willing to help me, you know, find that next job or brainstorm different ideas or, you know, be a resource on my books and things like that.

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And so it really is a matter of who you know, and not as much of like what you know in the industry to help figure out how you're going to go to that next step.

Caleb Brown: Those are all great. Yeah. Thanks for sharing those. The books, I mean, if someone wants to check out the books where can they go to look at that further?

Jamie Bosse: Yeah. So, MiltonTheMoneySavvyPup.com is where the children's books are. And I also have one for grownups called "Money Boss Mom, helping young parents be the boss of their financial future." And so Money Boss Mom has a website too, and then they're all available on Amazon.

Caleb Brown: That's amazing, Jamie just so, so proud of what you've been able to accomplish. I'm glad that I know you and just that we got to work together. Any final comments or anything else that you'd like to leave the audience with?

Jamie Bosse: I would say this is a great career path to be in. I'm excited for your future. Just make sure you keep reaching out to people along the way and taking advantage of the resources that are out there, like, like Caleb Brown and the FPA, and there's so many cool resources out there and they're all ready to help.

Caleb Brown: Thanks so much for coming on the show, Jamie.

Jamie Bosse: Of course. Thanks for having me.

Thanks for joining us for this episode of the New Planner Podcast. If you are ready to discover the top career paths for financial planners and see which track is best for you, we created a free guide to help you.

Grab your copy of the Financial Planner Career Roadmap at
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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.