

Ep#204: Navigating Multiple Career Changes
Successfully with Kristin Harad

NEW PLANNER PODCAST



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Caleb Brown

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Ep#204: Navigating Multiple Career Changes Successfully with Kristin Harad

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 204th episode of the New Planner Podcast. This is Caleb Brown, your host. My guest today is Kristin Harad, who is a business and marketing coach for RIA leaders and independent financial advisors. Kristin joins the show today to discuss her career path from corporate America to becoming a CFP, and ultimately a coach. She talks about the challenges of starting your own firm and bringing in clients and growing the business while raising small children. Kristin goes on to share how her family moved abroad for several years and how she pivoted to coaching advisors since she enjoyed that more than being an advisor itself.

Stay tuned to the end for insights on marketing tips and what her clients are looking for in the next generation of financial planners. I hope you enjoy this episode with Kristin Barrett.

Hi, Kristin. Welcome to the New Planner Podcast.

Kristin Harad: Hi, Caleb. How you doing? Thanks for having me.

Caleb Brown: Yeah, I'm doing great. And this is going to be so fun. And hey, if you would just, I mean, you've got a lot of cool things. You've been in the industry for a while and you've got a lot of cool things. But just bring us sort of to present day, kind of your career history, if you could just start with that.

Kristin Harad: Sure. We'll do the accelerated version. I think kind of just to bottom line it, I am a career changer. So anyone who is becoming a planner who is like, "I don't know, is it too late? Should I do this or not?" I've done it and looped back around again. I've

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changed my career a few times. So I like to think of it as kind of the sum of experience, kind of putting you in your best spot.

But yeah, out of college, I worked in marketing for JPMorgan Chase. It was Chase Manhattan at the time. And then I moved into advertising and worked for Gray Direct on the Chase account. So my background was all in marketing and advertising. I worked for a direct marketing agency there, moved to California, worked with Charles Schwab.

I worked for an agency that—Visa was our client. So kind of all in the personal finance realm, right? But in marketing, direct response, early days of that. And at some point along the way there, I always liked personal finance, but I was starting to feel more and more withdrawn from the end consumer, right?

Because when you work for, said my last job was working with Visa member banks and trying to get the Visa card to the bank so that the bank used that card so that ultimately we had a program for consumers so they would use their debit card and you're like, okay, where's the human in this, right?

So, I had been dabbling with life coaching and some other areas and had also been concurrently working with a certified financial planner for my own planning. So the worlds kind of merged and I thought this is fascinating. And I asked her about her career and I took the intro to Financial Planning class at Berkeley here, I'm out in California, and was like, "This makes a lot of sense, right?" I loved the idea of helping people and marrying my personal finance background and my interest in the industry. And so I kind of fast-forwarded and I went through the training and the programming there. And then I was in my mid-thirties.

I had my first child and I was like, "All right, I'm done working corporate." And I just left and put a shingle up and said, "All right, I'm going to start my own company." I didn't want, I know, I didn't know what the heck I was doing. Yeah. I didn't know what I was doing. So now, and there was no X, Y, P, N.

There was no, like all of these different resources. I had no idea. And I was just like, "You know what, I'm just going to do this." And I sort of faced—I was building it on a coaching model because I had come from a coaching world. And I thought at least I had a little background in learning about coaching.

And I was like, "Well, I want to coach people around their money." And I was working with new and expectant parents, families with young children. So it was all financial planning. I didn't get into money management at that stage. I was doing just strictly advice only. Yeah, exactly.

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So yes, now I'm like, "Oh, so great to start now." It'd be like, "Oh, I'd have all these resources that I could plug in. Everyone's focused on it." But this was 2005, 2006. And I was like, "Hm, okay." And I just knew I didn't want to work for anyone else anymore. So I was like, "I'm going to do this."

Caleb Brown: True entrepreneur at heart, right? I mean—

Kristin Harad: Yeah. I mean, the good news was I had the marketing background so I knew how to pick a target audience, focus on the target, get the messaging in around the target. So I was able to get traction pretty quickly.

Caleb Brown: In terms of clients, you're able to get people to sign up?

Kristin Harad: In terms of signups. Yeah. Oh yeah.

Caleb Brown: Well, let me just talk about that for a minute. I mean, like, it's just like, "Hey, I'm over here doing corporate America stuff. I'm kind of done with that." And then like you leave on Friday, on Monday, "I've started my own firm," and like, you go to people and say, "Hey, I'm a financial planner." Like, just walk us through that conversation.

Kristin Harad: I printed a business card, right? So that said like, "Kristin here, financial planner," or something. I don't know what it—I didn't have my CFP yet. I had some related experience. I kind of fast forward on when I worked at Schwab. Just because I had worked on the Roth IRA, the Roth IRA had come out then, and I had done some work on that with the advisors, so I had some experience that I could apply to the CFP at the time.

It was a sort of more lenient experience criteria, but I didn't have any letters or anything to, I just put my name on a card, and I did sit and take the life insurance test, like the life and health test, so I could get a number so that I had like, "Oh, license number," whatever, XL352 or whatever the numbers are.

So that I had a something, but I didn't, I wasn't aligned with any companies. I didn't have any interest in selling insurance, but I was like, all right, it's legit. At least it gives me some sort of legitimacy. It was crazy. But I had put together, of course, a marketing plan, right? This is who I'm going to focus on, what I'm going to do.

And then I remember being in the target market 'cause I had a young, I had a baby at that point. He was probably two maybe. So I was connected with the channels for marketing, right? So I literally—

Caleb Brown: Natural network, right? Natural network.

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Kristin Harad: Yes, natural network. Exactly, which I do encourage many advisors wherever you are in your life, when you transition like look at the natural network which can happen at any age, right?

You just kind of look and go, “Yeah, Where do I connect in?” So I just printed up these awful, they're so awful, you know, there was things like I printed just like a flyer that was like, “Hey, you have questions about this?” And I'd put it on the Bolton boards, right? At the new parent group, at the baby yoga, or whatever the things we were doing as moms, right?

And so I got highly involved ultimately. And I ran ads in the mothers' group newsletters and here in San Francisco, the Golden Gate Mothers group had like a thousand members, something. It was a very large number and I put direct response ads in there in the newsletter. And at the time it was a printed newsletter, which was great because people get it in the mail and they'd look through it.

It, over time, moved to digital, which was harder to stand out on that, but it was just kind of the right timing. I mean, I could go into a full marketing plan, but essentially I found the audiences and was like, “I'm going to take advantage of the natural network, get myself out there, and leverage my marketing background.”

And then the phone rang, and I came up with the process, and I'm very good at kind of creating on the fly in that way. So I didn't feel like I had to have it all figured out. I knew I needed to just get the phone ringing. So I would just figure it out as I got there.

Caleb Brown: Said every entrepreneur ever, right?

Kristin Harad: Exactly.

Caleb Brown: I was like Kevin O'Leary when these guys' like, “Just like sell them a bunch of stuff and figure out how to do all this,” right?

Kristin Harad: Right, right. No, it's the same thing. Like even advisors today, even your most established ones would be like, “I don't know, I'm thinking I might want to do a webinar. I don't know if people are interested.”

I was like, “Great. Advertise it, put it out there, let people know. Then if they sign up, you can create a webinar.” I was like, “Go for it then.” Like wait until people enroll and then you'll see if there's an, you can do a live test, right? But anyway.

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Caleb Brown: My sense is, I mean, I'm going back in memory lane here, but most of the other big San Francisco RIA fee-only firms were not going after this target.

Kristin Harad: No, because they don't have the assets, right? So it was definitely, I was leveraging my relationship marketing background of having worked with these firms that were like into creating retention and loyalty. That was really my specialty was around retention and loyalty, not as much acquisition.

I just happened to pick that up along the way. But so I knew I could build a model of recurring revenue. Now we'd call that subscription-based, but at the time I was just like, okay, fee for planning and then renewal. I just kind of—

Caleb Brown: So it was like a monthly fees?

Kristin Harad: Which ended up being, “Well, I had to charge.” I could only charge six months in advance, I guess.

Caleb Brown: For the prepay on ADV.

Kristin Harad: Yeah, I remember that. But it was quarterly. It was roughly quarterly. I hadn't quite finessed it to the monthly idea then. It was like, there was a certain amount upfront, and I'm going back to try to remember, and then there was like a majority upfront and then two more payments during that first six months and, you know, might have been four meetings and then we had a renewal after that. So there was definitely heavy weight on the plan upfront and then a renewal on the back end. So then I knew that I knew how to keep the engagement and the relationship.

And so that was kind of bringing in the marketing there to be like, “All right, great. Once they're on, then I just need to continue to provide value to make them want to continue to pay me.” So, and then holding, looking to see how can we generate interest and loyalty among them and get them to refer people, which naturally happened.

I didn't do a full-court press to get client referrals and just that's a group that's talking to each other literally weekly in their mom's groups, right? So they're literally sharing, “Hey, by the way, she helped me with this.” So—

Caleb Brown: What did you build though? ‘Cause you did it about 10, like 10 years or something. You built the firm up. Is that right?

Kristin Harad: It wasn't, it was about eight years. Yeah. It was about eight years. So we got revenue doing just me. I got it up to about a quarter mil in fee for planning only. And I

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got to six figures with under three years. So I cleared a hundred pretty quickly. And then I added, I had a part, part-time financial planner who came in to support me.

And then she started going out and getting clients and we do it, you know, she would either service a lead that I gave her or she would do her net—she was also a new mom, her natural network. She was in a different county. So I was in San Francisco. She was in Marin, which is across the Golden Gate Bridge and then she had a network there.

And so if she brought in a lead, then we had, you know, she'd operate under my brand and we had a rev share and if she originated the lead, she'd get more of the fee, and if I gave her the lead and she worked it, then that was a lesser amount. And she was looking to work part-time and kind of get her experience and get going.

And so that was a nice help for me to be able to grow, but then kind of simultaneously, I started getting calls from advisors going, “How'd you pick your niche? What did you do?” And so then I started kind of training advisors on the side. And then I was realizing that I actually had more energy around teaching advisors around marketing and how I started my business and what did I do.

And so I started getting pulled in that direction slowly over time, right? Like I was serving my clients and bringing on this other advisor and I was getting to a point where I was getting split in the two and ultimately, realized I'm like, okay, I did the career change. I see I can do this. I love this industry.

And fast forward a few more years and I was like, okay, I got to pick a path here because I was like getting marketing consulting clients and coaching clients. And then I had my RIA clients and I was growing there and I was like, “I can't do it all.” And I realized, I was like, well, I'm actually more drawn to the coaching consulting side of things with advisors because I really like working with entrepreneurs.

Like I want to enable people to start and grow a business. So I get very excited about that. And now as I've been in this awhile, it's like taking established entrepreneurs who kind of hustled to a certain place. And now they're getting to, they're trying to get to that next level where they're like, “All right, I hustled and got myself here, but I can't sustain this over time. I need to start putting things in place that are more systematic and more thought through and planful so that I can sustain this over the longer term,” and potentially direct their energy in some other places. right?

Caleb Brown: So you shut the business down or did you sell it or what did you do with it?

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Kristin Harad: I did not sell it. I wish I had any kind of idea on how to do that, but I transitioned clients to other advisors or the woman who was working with me ended up just kind of taking her clients with her and doing that. It also coincided with anyone who's heard me talk about this before in other podcasts is my husband and I moved to Australia in 2015. So I also knew like working from down under, I wasn't going to be able to manage the RIA and do that kind of stuff. So I was kind of just, let me just get out of this and move over to the other piece.

And so yes, not a monetary win on that side, in terms of like, okay, it was more so, "Okay, I'm shifting gears. Here's all these clients." I don't know how much value that, you know, it didn't really have enterprise value, right? At that time. Not really. Not enough to matter in that way. And I didn't really think about that in that way then. I was not in that frame of mind. But yeah, now I'd probably look and do things differently, and say, "Oh, I have this group of loyal clients. What should I do? Is there some sort of connection?" But that, yeah, that was a whole, I had a whole different mind.

Caleb Brown: That was a different time. Different time too. Yeah. So, okay, so you transitioned out, then you moved to Australia. And then were you coaching, were you doing the marketing coaching?

Kristin Harad: Yeah, I was doing the marketing coaching from down here, which was a treat on the time change, but no, it was good because I worked with United States advisors, so. I had a few people in Australia, but mostly it was still a U.S.-focused consulting.

Caleb Brown: And maybe just talk about that. I mean, so advisors are coming to you saying, "I'm in a million in revenue. I'm trying to get to 2 million." We all know what got you to a million. The same activities is not going to get you to two and three and four and five and beyond, right?

Kristin Harad: Yeah. A hundred percent. Yeah. And in terms of when I was working down under, like to fast forward myself, I've worked with a lot of different advisors from a lot of different stages, and I've really found kind of a sweet spot of this group that is, like I said, maybe they've reached a million, two million, three million, and they're trying to get to that next phase.

And I like to think of it as people who are looking to shape a version 2.0 of their RA, like what's next for them? What are they doing? And a lot of times what I've found in there is that that's when they start looking and saying, "We need more people on the team." Like they get, the founder has gotten to a point, like I said, they've hustled, they built from scratch, and got to a certain point.

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Or they've taken the book and spun off of a wire house where they had all the resources and everything they need and they said, "I'm gonna go it alone," or we as a partnership or a small group are gonna do it independently now. Or I have the case where the next-gen person who's working at an REA is now stepping into a leadership role or on the track to take over for a founder.

So that's another interesting way. It's like, so how do we take the person who's stepping into the founder's shoes and let them have their own vision of where to go and they know that what the founder did to get the business to where it is today, what worked 30 years ago is not working today, right?

So it's kind of like, how do we, how do I coach that? So I'd like the complexity of all of that and coaching all of those different situations.

Caleb Brown: Well, when your clients are looking at hiring people because they're trying to increase capacity, like what are they looking for? I mean, what's an ideal candidate for them?

Kristin Harad: Well, it does depend on the need of the organization, but a lot of times, and what I'm hearing in my sort of clients in that middle zone of anywhere from two to seven million in revenue, depending on how big they are, is first and foremost, someone who's competent in planning, right?

They understand the plan. They need help with the delivery of the product, right? Like they are getting overwhelmed with all of the parts of creating a financial plan, delivering the financial plan, servicing the clients and all that. So there's a fundamental just, we need a trust in knowing that this person we hire can do the technical work available, right?

So there's definitely that, but a kind of a way to stand out if you're a new planner looking to get in is having a sense or, and this can be a spectrum of knowledge, but like how you can contribute to the growth of the business, right? So, how are you helping these CEOs, founders, people who are bringing in younger talent or I should say more junior talent, not necessarily younger, but newer talent?

How is it that your work contributes to the development of the business, right? The growth. And that could be very direct as in you're outgoing and you're willing to create content. You're excited to create content. You want to help the firm expand their footprint on digital platforms. Sometimes I see that where it's like, "We'd love to spend more time on social or doing content creation," a lot of your more seasoned founders may not have spent the time or had the energy or the knowledge to be in the more modern spaces of like, how do we use these channels?

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And so I see a lot, any advisor coming in who can help in that realm, that can be a huge add in terms of contribution. And it's not so much about like, "Oh, here's someone coming in who's going to pick up the phone and cold call and get out," think the traditional, like I'm networking, I'm getting out in the world, but that doesn't hurt to be willing to participate in-person events like to get out and shake hands with people and say hello.

Caleb Brown: Yeah, go tell the story.

Kristin Harad: Yeah. And it doesn't mean that you have to be salesy or be like trying to get in front of as many people as you can. But if that advisor can understand that when they can articulate what the firm does and who the firm helps and how they help them, no matter what their role is in the organization, anytime they're having a conversation with someone about what do you do, how do you do this?

And they can reiterate the value proposition of the firm. Not even in the sales, just they can state it and say, "Here's what I do. Here's who we help, how we help them, and what the benefit is." Then they're contributing to the growth of the firm and that they're getting the message out there. They're sharing the story.

So it kind of trickles down throughout, whether we're talking about, you know, kind of I'm out in the world meeting new people that I'd consider that kind of top-of-the-funnel marketing. Or if you're the degree to which I would say you're more junior or newer planners probably aren't doing as much of the direct selling or closing, but they might be sitting in paying attention learning in that arena.

But when we come down to client experience, that's where I find that planner can have far more impact than they may realize, right? Whether it's how do you write your emails? What do they come across? What do they look like? Are you using greetings and punctuations and spacing and things like that are like "Oh, this is all contributing to the experience that the client is having. And how am I contributing to that?"

Right? So whether or not you're directly client-facing or if it's like you're on the phone and you're talking to a client, are you saying hello and goodbye and basic things of like politeness? And what are you communicating? And are you getting back to them in a reasonable amount of time?

All of these things add up to a client experience that can be extremely positive. It can be neutral or it can be negative, right? So we're always looking for what's the positive we can contribute to the experience and it can be very small and the negative can add up over time too. So we're really looking at like anything you're doing, is it, how you're presenting a spreadsheet, is it easy for someone to read? You're doing a PowerPoint slide or something. Is it clean? Is it Reinforcing the brand? Whatever your role is, you're able to

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make a positive impression on the experience of that client, because that's going to come together in the end and be like, look, and they feel at ease and feel comfort and feel served.

Caleb Brown: Well, even like on the, you gave some good examples, but even like on the naming conventions on a file you send to a client, don't just put "plan" or "spreadsheet" like "Caleb Brown updated plan, August 15th"—

Kristin Harad: That's a great example. I love that example. You look and you go "screenshot 53" and you're like, what?

Caleb Brown: Yeah.

Kristin Harad: I'm guilty, so I'm now gonna go back and look 'cause I'm like, "Oh no, he's right. That's a big one." But that is so true. I get very picky about email format and like my husband, I work with a financial advisor and they have other team members. And when someone on the team, like who executed a trade, sends me an email, I'm looking like I care more about that one

Caleb Brown: Microsoft comes out.

Kristin Harad: Yeah. And I care more about that 'cause I'm like, "You are literally moving my money around. So I wanna know. that trade happened." And if it's sloppy, a sloppy email, I'm going to be like, "Is there something else that's sloppy?"

Like what else is happening? So you do have to, you think, "Oh, it doesn't really matter." And once you know someone for a while and you can, if you're just responding real quick and you're like, "Hey, hello. Hey, got that done for you." It's okay. But let's be mindful about those touchpoints and kind of always take the high road on that.

And it's hard. Like you said, the naming convention on a file, that's a great one because, and it also helps you, frankly, deliver a better experience because you're going to be able to find the file easier, which—

Caleb Brown: Will make the client's life easier. That's what I mean, if you're in a service business, if that's not your number one sort of thing when you wake up in the morning, "How do I make my client, my customers, my members who are there, their life easier?" You are not going to be in business very long.

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Kristin Harad: Yes, a hundred percent. And if you kind of link that to like, overall, you're trying to make them feel like you've relieved them of a burden slash enabled them to do something they want to do.

Caleb Brown: Let's go back to the business development thing for a minute. 'Cause this is a big issue, especially for newer planners. And some of them are going to firms where they don't have to do that. But the clients that I tend to attract on the recruiting business, they have a steady stream of clients coming in. They're hiring someone new. And a lot of times they just need this person to what they call—or like the word, but close a warm lead, “Hey, you don't have to initiate any relationship, but we're going to bring the Smiths to you. You just need to walk them through our value proposition in the process and get them to sign on.” I mean, are you seeing, I mean, is that kind of what you're seeing too that these firms are wanting?

Kristin Harad: I think they get to that point and they absolutely want that capability. I think there is some resistance to hand that off immediately, but that is their ideal.

Like, they ideally would like to be like, “Okay, We've nurtured this person,” especially a founder, right, who's looking to kind of potentially exit at some point, or a more senior person who wants to be doing, you know, getting out and doing more of the traditional rainmaking. And they're like, “Look, I'm going to bring the people in, but I don't really want to hold their hand and take them through all this. I'm going to pop in and say, ‘Hello, good to see you,’ but I want you managing and nurturing that relationship.” So I think the need is there. I know that if you have that skill, you're going to get ahead faster with the firm because no one's handing that off until they feel 100% comfortable that you're able to handle it.

So, I think that the sooner that you can develop those skills of—and it comes down to practice of articulating the value proposition, having the tools or the visuals that you need to be able to make that happen. Give yourself a chance for success and practice. Practice the discussion of how do you help your clients.

What is the process? What's going on? The good thing about that kind of situation is once someone already expressed interest, as long as you have the materials you need and you understand how you can help them, it's pretty easy with practice. And then you can kind of, if you're just listening and saying, “Okay, I'm hearing what you're saying. And I can pull from my list of things I know that we can do to help you,” and you spend less time worrying about, “Am I going to get through each thing in the material,” and more time listening and going, “Yes, that's something we can help with,” as you're listening and listening, then you can provide the solution.

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But the biggest thing is, and this is where I find especially younger advisors, not younger, newer. I should stop saying that because I'm like, "You can become an advisor when you're 50 or 60 if you want to, for goodness' sakes." I'm all about continuing to recreate. So, but as you're coming in, the hardest thing I think that newer advisors have or newer planners have is following up with a lead.

So if they don't sign some paperwork right then, like in the meeting, it's okay, great. Well, you need to follow up with them. And it's like, okay, they left, you send a thank you, right? You send her, "Thank you for coming. Here are the next steps. Here's how we move forward." Then you follow up again and you follow up again and you follow up again.

Caleb Brown: Strong call to action, right?

Kristin Harad: Strong call to action.

Caleb Brown: Just leave it open. Like, "Yeah, let me know if you have it."

Kristin Harad: Yeah, it's like very clear when someone leaves, if you haven't gotten that signature on the page or whatever the next step is, or you haven't scheduled the intake meeting or whatever the—if you cannot get them to that piece of like, yes, let's get our calendars out, pick a day for the next, for the meeting and we'll kick off your plan. If they resist that, then it's, "Okay, how are you leaving that?" So that you go, "Okay, well, what I'm going to do is I'm going to check in with you in a few days. I'll give you a chance to sleep on this and I'll give you a call in a day or two and we'll check in and get you on the calendar. How does that sound?"

Kind of like, all right, to your point, how do we get it really clear on what the next step is and then move that person through? But the biggest resistance is advisors are afraid to reach out. They're like, "Well, if they wanted to do it, they would do it." Like, no, they are busy humans with many other things in their life.

And the chance of it just being because they don't like you and don't want to work with you is very slim. And even if that is the case, you want to know it so that you don't spend more time on them, right? Like you want to know, are we moving forward? Is this something just on the back burner? Is this something that you just haven't prioritized or you're resisting in some way because it's scary or it's something you've never done before? But you want to make sure you follow up until someone says, "No, thank you."

Caleb Brown: What's a good close ratio? What do you say? Like, where do you like to see people in a percentage?

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Kristin Harad: I'd like to see 75, three out of four. Assuming that you're doing good marketing and qualifying of leads coming in. Assuming that the person you're sitting across from is what we'd call a qualified lead, right? Based on whatever marketing you're doing that filters people in, or your Calendly questions, or whatever your screeners are. But assuming you're sitting across someone who's a good lead, I like to see three out of four.

People will do higher, but I find like oftentimes, it's either a personality miss or someone might think the pricing's too high. If you're closing everyone, I'd say, "Let's take a look at your pricing. Maybe we need to bump it up." Right? That's kind of what I like to have enough resistance where you're like toeing the line on like, "Maybe you need to make it a little more," you know, move the dollars up, which, people, I mean, that's why I like the tension of three out of four 'cause that says to me, you're really right on the edge of like, okay, value proposition is right there. I mean, if you do great, if you do better than that, great.

Caleb Brown: In raising your fees, a lot, they'll obviously eliminate people. I mean, they're just at a certain point, they're like, "Okay, nope, that's just, I love you, but it's just too rich for my blood." And that's fine. And that's hard to have that confidence when you get started out so.

Kristin Harad: Right, right. And you'll get there over time for sure.

Caleb Brown: This has been awesome. And I mean, we could talk about marketing and building and coaching and business all day long. Any final thoughts or anything else you'd like to share that maybe we didn't go over?

Kristin Harad: I think just overall for a new planner coming in, especially if you're joining another organization, really be open to making sure you can articulate the firm's story so that no matter where you are you can convey that information in a way that's compelling.

And then just look for ways that you can enhance the client experience. No matter where you're, no matter if you're hidden behind the scenes or you're on the phone with clients, where is it that you can add a positive element to the experience? I think that will go a long way to helping you as you go through your career.

Caleb Brown: Kristin, thanks for coming on the show.

Kristin Harad: Thanks for having me.

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

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

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

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