

Ep#216: Software Sales to Launching a Firm From  
Scratch with Michael Pyle

**NEW  
PLANNER  
PODCAST**



**Full Episode Transcript**

**With Your Host**

**Caleb Brown**

## Ep#216: Software Sales to Launching a Firm From Scratch with Michael Pyle

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 216th episode of the New Planner Podcast. This is Caleb Brown, your host. My guest today is Michael Pyle, who is a financial planner at Challenge Everything Financial. Michael joins the show today to share his career journey from working in sales to starting his own financial planning firm.

Listen as he shares his initial success working in sales, but why he ultimately wanted to walk away from it and pursue a career in financial planning. He shared his plan of signing up for a master's program and taking his series 65 while still working in a sales job and trying to launch his firm on the side and how he had to pivot after his employer found out and terminated him.

He went on to share the ups and downs of starting his own firm with four young children at home and how he persevered. He also talks about his service and pricing model and how constant iterating since its launch have helped him gain traction. Stay tuned to the end for how he got his first client and what he would do if he had it to do all over again. I hope you enjoyed this episode with Michael Pyle.

Hi Michael, welcome to the New Planner Podcast.

**Michael Pyle:** Hey, Caleb, thanks for having me.

**Caleb Brown:** Absolutely, this is going to be a lot of fun. You come highly recommended. Alright, so your buddy Justin Rice is like, "Oh, you got to get him. You got to get him on the show."

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So thanks for making time for us. I'm looking forward to seeing where things go and people want to hear your story. So maybe just start us out because this is a career change for you. So maybe start us out with how, where you started and why you maybe considered this as a career financial planner as a career.

**Michael Pyle:** Yeah, it's a loaded question. I, you know, I started my career in sales because my dad was in pharmaceutical sales my entire life. So I thought that'd be what interests me and after several years of medical sales, like mostly in the software space, realized, man, I'm not hugely fond of the sales thing, but this whole money thing, this has my attention.

And slowly but surely just continued to kind of fall more and more in love with kind of all things money related, started helping, I think a lot of planners, you know, they always say like, sort of helping friends and family with little things here and there. And that's exactly what I did. And then when March 2020 hit COVID shuts everything down.

It was the third year in a row I had found myself on my alma mater's website. I went to Kansas State University for my undergrad. And they have a master's degree in financial planning. And I told my wife, "This is it." Like this is the last little push I needed. Everything else is shutting down.

Like I can't do anything from a sales perspective. So I applied, got in, and then two years later graduated and then immediately took my series 65 license or, you know, studied and passed it later in 2022 and immediately filed my paperwork with the state of Kansas to get up and running for my firm.

And then started to market myself on LinkedIn and then very quickly after that got fired for marketing my newly created financial planning firm because the position I was in prior to that was a sales position. So I didn't think no big deal, no conflict of interest, you know, this is my own thing during my own hours, but they did not like that.

So what I thought I was walking into my boss's office to get a raise because I'd done well for the year, he goes, "What are you doing on LinkedIn?" And yeah, 10 minutes later I was packing up a box of stuff and having to go home to a spouse. This is December 14th, 2022. I had to go home and tell my wife, "I no longer have a job and can I start my financial planning firm if you go back to work for a little bit?" So that's a, I guess that loaded question. That's how I got in it. What questions do you have?

**Caleb Brown:** There is a lot to unpack there. Really cool. Okay, so sales guy, started helping people and go back to the Kansas state thing. You were, you said you were on their website multiple times and that was final. Just maybe expand on that a little more.

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**Michael Pyle:** Yeah. Yeah. Good question. So I knew I was interested in money. This was back in 2016, 2017, 20. I came up with a money blog in 2017 or 2018 and started writing about money thinking, "Oh, I'll make money with this blog thing." And that's how all, you know, I wanted money by doing something that I loved, which is talking about money, right?

So K States, it's just funny. I graduated there, never knew anything. In fact, I hated finance class, like barely got by. I hated it. So it's funny how long it took me to finally kind of realize I really enjoy all things money related. And so I typed in financial planning careers or something like that and K States website pulled up.

They had a master's degree and I thought, well, that would be something good to have if I'm going to career change at having some sort of formal something. So it just made sense once COVID shut everything down and it was a sign, right? It was like third year in a row. And it was always in that time.

It was always in like the March, April timeframe. So I don't know if there's something to that, but that was just, you know, new year, maybe new sales quota. Maybe I was thinking this sucks. I want to do something different. I don't know.

**Caleb Brown:** And then your game plan was to sort of get through the education. get the series 65, launch your firm on the side while you were still doing the sales gig when we opened back up. So do I have that right so far?

**Michael Pyle:** You do. I was going to say plan A was open up December, November 2022, open up my firm, start marketing myself, kind of building my voice and get a few clients in the door. And then it was going to be a three-year pivot. So I was going, our home was our almost paid off.

And then I was going to start stacking all my commission dollars to kind of get ready for the launch for three years. And then in the three year mark, cut the cord, have several years of living expenses, ready to roll. And then at that point, my youngest, who's one and a half now, my wife was pregnant with number four, by the way, during all this.

And so my thought process was we would have enough money, plenty of money, more than enough money that we would need to live on until my youngest would be five, go to school full time. And then even if my business still wasn't quite off the ground, my wife could go back and work and support the family.

So, I started with a heck of a lot less money and a heck of a lot less experience than I had originally intended. But it was one of those moments where, "Do I continue to work

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this, another sales job? I know I'm not happy. I know I want to get in this. Yes, There's no money coming in. Yes, I really don't have the experience that I probably need, but man, I feel like I want to just do it.”

And luckily my spouse is amazing and kind of went back to work and worked to kind of support the family while I kick this thing off. So it's been a ride, my friend, a ride.

**Caleb Brown:** That's incredible. Four small kids. And you started your own firm without any experience, no income coming in. She went back to work.

I mean, yeah, you've got a good one there. That's amazing. So talk to us about the emotions that you were, I mean, that's a scary time. You have all these mouths to feed and you were probably doing pretty well income wise on the sales job and you're going from kind of a higher salary to basically nothing.

**Michael Pyle:** Yeah. I mean, I could probably talk about this topic for days. Got chills just thinking about it. Like it is hard. Maybe outside of having kids and being a dad of a lot of young kiddos, that's a tough job. But starting a business is definitely, I think, will probably always land in the top three hardest things I've ever done in my life, and then the whole male got to bring in the money like that whole what does society say?

I've had to fight a lot of head trash and not so well at times to power through, I think a sales career was a very, very, very good career to have prior to this, which is ironic because one of the reasons I can't stand the traditional financial services model is it has to do a lot with sales. And the funny thing is though my sales background, the biggest thing it provided me was you're going to get told no to way more than you get told yes to it's not necessarily about rejection, but just continuing to power through and remember why are you doing this. And I think that, to me, I may have way less experience from a financial planning perspective, but my passion for this, and I'm imagining anybody listening to this who's contemplating a career change, or just knows they want to do something on their own, the passion will drive like it has to. Like if I didn't have passion, I would have already quit 30 times.

I mean, it's not linear. That's the hard part too. It's like gaining traction, getting clients. And then I had a random client drop that I was not anticipating. Nothing that I did. Like they even said, “We just don't have the time to be able to dedicate to this.” But that almost broke me because it was, you think, you know, and we tell our clients, “Hey, it's not a linear return. Like things are up and down.” It's the same thing with business. It's the same thing. And I think my thought was, “Oh,” like it's trending up. It's going to continue to go up. And then that little, it was just a little thing. It wasn't that big a deal, but man, during that time, it's like, it just shook my world.

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So having a passion and a desire to help people that goes well beyond anything I ever had in my prior career, it's a huge factor and career change. I mean, I hear, I see that with any career changer in this field. You can see their passion, right? They didn't just graduate, no offense to people who knew what they wanted to do right away, but I think the people that are career changers, they all for sure have one thing in common, and that's just an extreme passion to help people and to do the right thing. And I would say I'm right there with them. It's like, I want to change the traditional models of financial services so yeah.

**Caleb Brown:** Carl Richards has this famous drawing and you may have seen it, but it's like, what an entrepreneur thinks their business is going to do. And it's like this nice, beautiful line up into the right.

And he's like what it really is, and it's just like this big scrambled lines going everywhere, this huge mess. And I always, when I have those feelings and which is frequent, I just look back at that and like, yeah, yeah, that's really good. Thank you, Carl. I send him a note every once in a while. So, okay. So it sounded like to me, there was never a possibility for you to join another firm as employee. It was always, "I'm starting my own deal." Now I wanted to spread the timeline out a little bit longer that got compressed when I got fired, just walk us through that. I mean, so I'm just curious why never start and try to learn from someone else under a mentorship.

**Michael Pyle:** Yeah, there's absolute pros and cons to what I did. Obviously the big con is I have no formal experience in this, right? I don't know, I don't even know, what documents do I even ask for, right? So it's like, starting at ground zero, it's tough. In the couple years during my master's program, I took a lot of time to meet with different, so Kansas City's got a weird, an oddly large hub of a financial planning firm, which is great for me because I got to experience, you know, I went and toured places and talked to people, had coffee. I mean, I did a lot of due diligence and I just never felt like what people were doing were exactly what I wanted to do.

And it's funny because it took marketing myself on LinkedIn and kind of projecting my values out into the world to understand that there were and are a ton of firms that do it almost exactly how I did it, but I didn't, at the time, I didn't see that because I was, I met with a lot of, you know, the bigger name firms or the well known folks. And so I knew it was gonna be hard doing it on my own.

I fell, I stumbled across Cody Garrett. He probably, you know, he's pretty well known, I think, especially for career changers. And I asked him, this was probably early 2022, I think, and I messaged I said, "Hey, I'm willing to pay you to teach me how to do this thing without any prior." 'Cause he was the stuff he was putting out.

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I was like, man, like this is really good. Like this is, this is exactly what I need. I will pay. I got more than willing to pay you. And lo and behold, he's like, "Just hang on. I'm working on that." Six months later, boom, he opens up Measure Twice Planners. It's a group that I pay for on an annual basis because it gave me the model, the guidance, the support that I was lacking without having any formal experience.

And there's a lot of confidence that came with that. So I cannot speak highly enough about what Cody's done for me. And he may not even know that I'm one of probably hundreds of people that subscribe to him, but he does really good work for career changers specifically.

**Caleb Brown:** Got it. Okay. And so, and we had him on and we'll link to his episode as well. So great, great guy doing great things for the profession. Talk to us a little bit more about how it's going. I mean, like you're getting your—how long did it take to get your first client and what'd you charge or what would just maybe a little bit more about your business model and who you're going after.

**Michael Pyle:** Man, another loaded question here. First client was fairly quick, quicker than I thought it would be. I was officially able to charge for, you know, technically I filed the LLC in November of '22, but I didn't actually get the whole, "Hey, you're good to go," until February of '23. And April of '23 is when I got my first client, somebody I knew from high school, I started off as advice-only.

So for folks who don't know, that's basically, there's no investment management, people implement things on their own. Now I would say, "Hey, share your screen," or if we're meeting in a physical location, I would tell them what buttons to click for it from an investment standpoint and that like what I charge has changed probably, and I'm not kidding about this, probably 80 to 100 times in the last two years, trying to figure out what makes the most sense.

So I work primarily with younger folks, you know, I'll call it 25 to 50 and I kind of niched down to sales professionals thinking, well, I may not have the experience in financial planning as other advisors, but one thing I do have them that they'll never have is I have software sales experience and there's something to be said about that because you can empathize with people when you know truly how they feel on a day to day basis with hitting quota or not hitting quota or using the same language.

I think that makes quite a bit of connection that other advisors may not be able to ever touch because they just, you know, they didn't live in it. So I thought that's, it's a marketing angle, but it's also, I loved every sales team I was a part of. Really good people. I know sales gets a really bad rap.

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And rightfully so in certain times, but just really good people. They're hardworking, really intelligent, but they don't always do the best, with money. And that's where I was like I wanted to guide sales professionals on how to use commission properly. I would say like use commission to gain financial independence because there's such a cool, unique way to get paid.

And so my model though has changed and evolved really even in the last 90 days. I started to add on investment management and became still flat fee. I believe that's in my opinion, that that's the way the industry should be going. I believe pretty strongly about, I think it's a fair way to charge. It's also a fair way for, a transparent way to charge, to put it in dollar form.

**Caleb Brown:** So now, I'm sorry to cut you off. Now the investments is just added into the flat fee that you are already charging. You're not charging a separate asset center management fee. Is that what you're saying?

**Michael Pyle:** Yeah. So, and this is still relatively new, right? So this is, it's probably going to be ever-evolving, but my idea or my hope is that folks that need it can get it if they want it and I thought that's also something that was again kind of head trash and something that while I love Cody Garrett, he deals with a different population than I do. So for a long time I thought like, "Oh, I have to be the exact same," and that's where I thought like I fall into these things like I used to be huge Dave Ramsey fan then I used to be a huge [...] financial independence and I get really in the weeds and I really in the last two years, I've tried to do a much better job of kind of taking a step back, reflecting, figuring out what truly is at best.

And so giving people the option I think is the best. It's funny because if you get too many options, then it's like, well, that actually can hinder things. So there's a very fine line that I'm figuring out, but ultimately I think the flat fee piece, that's one part that I don't think I'll ever, I can't never say never, but I've changed pricing so many times, but I have tried to put it in dollar form and a flat fee on my website because I think it's good for consumers.

**Caleb Brown:** Yeah, it's pretty clear. I went and took a look at it. I mean, the pricing is pretty clear, which I always appreciate. And I think a lot of consumers do as well. Okay, talk to us a little bit more about just your mark—I mean, I was looking at your LinkedIn. I mean, you got a lot of activity on LinkedIn, a lot of connections.

I mean, is that how you're marketing? And if so, I mean, is it just a, you're just pushing out content on LinkedIn? Maybe walk us through that.



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**Michael Pyle:** Yeah, I mean, almost every one of my clients is from LinkedIn, but roughly 20 clients right now. So still in building phase, there's a whole another backstory that probably don't have time for, but I'll say this, that LinkedIn has, was, and probably will continue to be my primary source of finding clients because, again, work with sales professionals.

Every sales pro is on LinkedIn. They're also trying to get business. And so I wanted to be where they're at and creating content, I told you about the money blog back in 2018. I have enjoyed creating and writing. And so that's been something I very much enjoyed that I don't see myself changing from that.

It's really hard. I think people don't realize how hard it is. And I also think when you see people who hav. 500 likes and like, you start to feel like, man, like, how can I get to that? And it's very, so there's so much similarity to what we do as planners where it's like, don't focus on your neighbor's house, okay.

**Caleb Brown:** We don't want likes. We want clients that sign up, right?

**Michael Pyle:** Right. But it's hard. It's, it's hard to like, think about that and be like, you know what, I have no idea about their business or what they're trying to do or what their goals are. Focus on what you do, and so I've tried to show up. Recently, it's been a little bit harder 'cause I've been even busier with clients, but I do try to show up at least four or five days a week on LinkedIn, pushing out content.

**Caleb Brown:** So I'm a senior person at SAP or something. I'm the Sales VP. I find you and I sign up. What's it going to cost and what's the process?

**Michael Pyle:** Yeah, today or tomorrow or next month depends on, depends on what day you talk to me. So right now my current, this is December 10th, 2024 pricing, 750 one time, and then 275 a month thereafter. That can include investment management. If I don't charge differently for it and it can be taken from investments or not, but include the initial financial plan and then the ongoing implementation, maintenance, you know, all the things that come with supporting clients ongoing.

**Caleb Brown:** What is that like 4,000 a year? Is that about right? Something like that?

**Michael Pyle:** 4,000 year one and then 3,300 a year thereafter.

**Caleb Brown:** So you're doing the planning and the investments for that, no tax prep or anything like that? At least yet.

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**Michael Pyle:** Loaded question. I know we probably don't have a ton of time, but there's some discussions. I've got a couple of friends from high school who own chain of accounting firms, and so they're, I'll just leave it at that.

There's been some discussions about what does it look like for kind of all encompassing. So in 2025, this time next year, maybe we can have a similar conversation about what that looks like so.

**Caleb Brown:** Well, I'm just, just sort of. Doing the numbers in my head, which is always a risk. I mean, two years into it generating about a little over 80,000, about 80,000 a year or something like that.

I mean, I don't know. I mean, other people listening to this may think that's horrible. I think that's pretty good. I mean, I knew where I was after I started a couple of years in and two guys trying to figure it out. I mean, how are you feeling about your progress? And then maybe what goals do you have over the next couple of years, either for revenue or number of clients or whatever the metric you're using?

**Michael Pyle:** From a personal standpoint, because I think it's very in line with business, personal standpoint, I want to be able to, by this time next year, not have my wife have to work. So she still has to work a little bit here and there, which also, it's tough, right? Four young kids, ages seven down to one. And like this morning I was up at four in the morning for a couple hours, but I got work done, right?

So it's like I have to figure out how to get the traditional 40 hours in a non-traditional, because my wife still needs to work to support part of our family. By this time next year, I don't want that to be the case. I want it to be, she gets to choose to work if she wants to. If she doesn't, I don't, you know, whatever.

I think I'll get there. I feel pretty confident that I've got a lot of things in 2025 I'm really, really excited for. And an old financial planner told me something one time when I called him struggling and he's like, "Look, we forget as planners about compound interest too, but compound interest to our business." And he's like, "You're here. You want to be here, you'll get there. You do have to give it a little bit of time, but be patient, do the right things. You're going to get there." And then all of a sudden it just explodes, right? We all have the hockey stick, like, and that's how—so to me, I'm trying to just keep my head down, do the little things, block out a lot of the noise.

If somebody's faster to X, Y, Z than me, or somebody appears to be doing better, who cares, right? That's not, I'm not in this to be comparing yay or nay. That's why I say my personal goal is to be able to allow my wife to choose to work versus have to work. And to me, do the right thing for your clients and continue to do the right thing, provide a

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great service. I think just continue to do the little things. I don't know when my next client will be. That's the scary thing and kind of the cool thing. There's people that are going to reach out to me in the next 30 days that I maybe have never interacted with, which is interesting too on LinkedIn.

If you've ever dealt with it, the folks that reach out to me on LinkedIn have a lot of times have never liked, commented, done anything to engage with me whatsoever. So exactly who you are marketing to, you may have no idea who they are. They know about you though. And so I think that's important to remember. Keep working, keep putting in the work even if you don't get all the likes that you want to, there are people that are watching. So just put in the work.

**Caleb Brown:** Well, what would you tell somebody listening that maybe is considering—you starting your own firm or getting into this profession that doesn't have the sales experience that you do. I mean, you've been rejected a lot, you've been out there and you've gone through the sales process lots of times for someone who maybe doesn't have experience or knows they're not very good at that or their palms get sweaty.

I mean, 'cause there is a sales aspect to that. I mean, you've been talking about it. You know, [...] spent months, but you're using LinkedIn and some other things, but what would you tell that person who is, that's just a big hangup for them. They're afraid to pull the trigger because of that.

**Michael Pyle:** I think that's probably one of the hardest things with new planners, especially people who are really good at planning and they enjoy that part of it. A lot of times, this is speaking in generalities. If you're really good in the planning, sometimes you're not so good, maybe gaining the new business.

It's a little bit of a different skillset and just generalities. I know that sometimes people can feel iffy on that, [...] your strengths. So I chose sales as the folks that I wanted to serve because I know sales folks. So if you're listening to this, you're an engineer and you want to go to a financial plan, like maybe work solely with engineers, right?

Maybe 'cause you know what they go through. That'd be a good way to kind of choose the market that you serve. The other part, shut up and listen. I think that's one of the best things for salespeople. I do a lot of talking here on podcasts, but when I'm in front of a client or potential client, it's shut up and listen and truly listen.

Don't just try to sell them on your services. Listen to what they need. And sometimes you walk away, there was no pitch. There was no talking even about your services. 'cause people didn't need that at a time. And I think, in my sales career, I was kind of

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forced to hit this quota. Now, running my own shop, like I don't need to hit a quota. If somebody is not the right fit or not the right time. "Hey, what do you need help with right now? What can I help with now?" And in three months, six months, you know, tomorrow, then we can help talk about money. So I think come at it from a very servant attitude of putting the other person first and not so much, "What do I get out of this?"

I think Cody Garrett does a lot of good on talking about that too, where he's, you know, put a lot of things out there for free. Don't expect anything in return and see what happens. And I think to a degree, I think that's right. But I also will add something to it and say there is salesmanship. When somebody views my profile and maybe they've done it a couple of times, maybe it's just sending them a quick, "Hey, saw you stopped by. Do you have any questions?" I've gotten business because of that. People who are so afraid to be salesy, you're not being salesy. If you believe in what you do, think about it. Like if you truly believe if somebody is going to meet with you and work with you, they're going to be in a better position, then you have a duty to reach out and ask them. You don't have to be salesy.

You don't have to throw a pitch right in their face, but just say, "Hey, is there anything I can help with?" Have a conversation and see where that leads. It's eight to nine times out of 10, you're not going to get the business. Be ready for rejection and a lot of it, but the people that do move forward, they're going to be in a such a better position.

That's the head trash sometimes I got to deal with too. I have the same things. I came from a lifelong career of sales. I still feel timid sometimes, like, "Oh, am I producing..." No, every single person I've worked with so far, they are head and shoulders above where they were before me. And I have no experience, right?

So the people that are watching this, they'd been in the career for, you know, the 10 years they are thinking about going on their own. I promise you, you can do it. It's just a matter of getting out of your own way.

**Caleb Brown:** Yeah. I mean, all the coaches and the consultants out there, like that's the biggest hurdle for the entrepreneur is themselves.

Yeah, I mean, you hear that time and time again, and it's so true and it's so simple and they can charge like six, seven figures for people to pay it and figure that out. So, hey, I asked you about the pricing, but we didn't get to that actual process. Just give us a high level over you. I pay the four grand and then what's the process that I go through the meeting process?

**Michael Pyle:** I'm not very, process oriented as I probably should be, but the very beginning, once the contract kind of signed the initial payment, which I would say

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anybody that's going to do this on their own, get the initial payment. Because once you get the initial payment, people are more locked in and more focused naturally, right?

You pay for something, you want something in return. So get them to sign and make the one-time payment. Then I send them the list of all the documents that they're going to be collecting for me. And I get them introduced to all the different systems I use. So RightCapital, Wealth.com, Monarch Money, you know, all the tools that I would use, and then I have them fill out, this is self-developed, but it's called the most valued list. And it's just a list of people's goals, values, and it's my favorite discussion. So we meet a couple of times between when they get all the documents to when I actually present the plan, the initial plan. One of those is about talking about their values and goals, and it is very well-received.

I would say if you haven't done that before or done something like it, absolutely include it. People still, when I work with them, they say, "Hey..." Like it's because of this MVL, like I've had multiple clients this year move homes, they've potentially moved states, they bought real estate property all because this MVL document, it guides the process.

It guides everything that we do because again, money's the tool, not the goal. I have, here's the goals. Here's how to use money to get to the goals. And it is such a powerful way to loop in what we do as planners with real life, right? We can all do a Roth conversion. Who cares unless it's for X, Y, Z, right?

Why are you doing it? And that I think there's not enough planners yet that put that much emphasis. Maybe I'm more of a, I don't know, I love that part of it because I think it has to be attached to a bigger, you know, going back to the passion, right? It's like, I'm passionate about what I do.

It's bigger than me and I want a great life for my wife, my kids. That MVL, I filled one out with my wife. I share it sometimes with clients 'cause I hear, here's an example of what me and my spouse have put together. 'Cause I think it's that important.

**Caleb Brown:** Yeah. I use the financial satisfaction survey and the wheel of life for money quotient folks. It sounds very similar to what, I mean, I love going through that and the clients are just like, "Man, [...] this is is great. Like my Wirehouse person that I came from, like, they never asked me any of this stuff." Michael, this has just been a lot of fun. Thanks for, again, coming on here and just sharing your journey.

What an amazing story, and any final tips or closing thoughts that you want to leave the audience with?

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**Michael Pyle:** I will leave one. And that is if you are maybe new, like going to be a career changer and you're just contemplating and you take a little bit longer, that's okay to give you more confidence starting out.

The master's degree I went through at Kansas State University was fantastic. I've heard really good things with Georgia's University of Georgia and then in Texas Tech. I'm sure there's more, but getting some sort of formal education. And then I think one thing if I had to go back and do it again, I would get the enrolled agent credential. Again, you're going to, and start, it's, for anyone that doesn't know, it's a tax credential, allows you to essentially prepare taxes for individuals or small businesses.

And even if you don't use it, the knowledge that you'll get from it, almost every money move has a tax implication. So to me, taxes, if I had to name like one of the most important things to know more about, it's tax. And I wish I would have known that before, and I would have, you know, you can come out with a credential, a little, a few letters behind your name, give you a little bit of confidence, but also just a ton of knowledge that I think will be really useful ongoing as you meet with clients. So that's it for me.

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

**Michael Pyle:** You bet, Caleb. Thanks for having me.

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