

Ep #233: Immigrating to the USA and Becoming a CFP  
with Gloria Garcia Cisneros



# NEW PLANNER PODCAST



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## **Ep #233: Immigrating to the USA and Becoming a CFP with Gloria Garcia Cisneros**

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 233rd episode of the New Planner podcast. This is Caleb Brown, your host. My guest today is Gloria Garcia Cisneros, who is a wealth manager at LourdMurray. Gloria joins the show today to share how she discovered financial planning and has grown her career over the years. Gloria shares how she was born in Mexico and immigrated to the US, and how finances were always a struggle for her family. She later went to UCLA and learned how to plan for her own financial situation in her first job post-graduation. Gloria goes on to share how she used informational interviews as a way to get her first financial planning position and how she has continued to grow and advance her career since starting with a small firm, then moving to a mid-size firm, and now at a large firm.

Stay tuned to the end as well to hear her experience failing the Series 65 before passing it, and how she likes to give back to the community that helped her so much. I hope you enjoy this episode with Gloria Garcia Cisneros.

Before we get started, a quick thanks to our sponsor, Dalton Education. Earning the CFP is one of the most powerful ways to launch a career in financial planning. It builds your credibility, boosts your confidence, and shows clients you're ready to make an impact on day one. At Dalton, they believe the CFP earns you a seat at the client table. But what you learn in the education program is what keeps you there. Their CFP FastPass program gets you exam-ready in just six months through a comprehensive instructor-led course.

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Hi, Gloria. Welcome to the New Planner Podcast.

**Gloria Garcia Cisneros:** Hi, Caleb. I'm so happy to be here.

**Caleb Brown:** Hey, I'm happy to have you here, so this is gonna be a lot of fun. I mean, I was just checking out your background. Very impressive. So, if you would, maybe just start with how financial planning got on your radar and why you chose to pursue this as a profession.

**Gloria Garcia Cisneros:** If it's okay with you, it starts with who I am, and that's what kind of brought me there.

So I'll have to give you a little bit of background on me, to then lead into why finance and why financial planning specifically. But I'm originally from Mexico, so I was born in a border town called Tijuana. My family's from another border town called Tecate, so they're all right under San Diego, and raised in a low-income family, so really living paycheck to paycheck, immigrant mindset, very hardworking, checking off all the boxes.

Very traditional, first-gen immigrant experience, was raised in San Diego most of my life, ended up going to UCLA for undergrad, and studied math. I just love numbers. I don't know if it was because English was a second language or because numbers are just universal, but there's definitely that love of numbers there.

And upon graduation, I didn't really know what path to go on. I will say I had experience at working at a bank, at a fund manager, and then I had also done recruitment for an insurance company, and none of them felt quite right. None of them stuck. And so I went into accounting. It was another job I was offered, and it brought me back home down to San Diego.

So I did accounting for a couple of years after college, and I realized that there was something missing, not only in my fulfillment of work, but it was, I'm the first one in my family to have a corporate job and to have a salary or anything of the sort where my grandpa's a mariachi singer and my grandma was a YMCA caretaker.

So definitely no experience even in blue collar or any type of structured work. And I remember when I got my first job offer, I didn't understand really negotiating or benefits or 401ks and then adulthood came and I was like, what's a credit score? How do you build credit? What's a budget? Like people are thinking about home ownership, like all these things that now I know might be seem foundational, but they were really foreign to me.

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I felt a lot of shame and judgment of feeling like left out. Like it was a language I just didn't learn, I didn't grow up learning. And I say language 'cause it can be learned. I don't love the illiterate standard we have sometimes. Anywho, so I went on my personal finance journey, the Dave Ramsey Podcast.

I was reading Rich Dad, Poor Dad, I was listening to the Financial Diet, all while I was working because it was accounting. It was just me and my computer. And I realized, "Wow, this is really cool." I started to learn all this stuff for myself and really feel empowered around money. And on one of the podcasts I heard, there was a Latina guest who was a CFP, and that was like a light bulb moment for me.

I was like, one, not only is it representative of who I am, but it was the first time I had heard of finance, like work being done in a way where you're just selling your expertise. Like, I didn't have to sell a product. I didn't have to reach out to my family and friends and sell things and get commissions.

I hadn't heard of that structure before, like the advice and paying for just advice. So that is what drew my interest into the industry. It was personal finance need that turned into wanting to do the same thing for other people. Now, what we do is more complicated than just help people with budgets, but that's where it started.

And then from there, networking and trying to get my foot in the door, and that's the inception.

**Caleb Brown:** Wow, that's incredible. Thank you so much for sharing that. And just, I mean, your transparency and honesty about sort of how you were feeling about things and go to UCLA get a—was with like a math degree or something.

I mean, that's just amazing all by itself. So congratulations on that and I'm glad you found your way to the financial planning profession. So let's pick it up on, so you're in the accounting firm, you heard the guest. And then what happened after that? Did you move into a financial planning firm or start pursuing the CFP, or what was the next step?

**Gloria Garcia Cisneros:** I had a very small network, but a mighty network. So the very few people I did know, 'cause it really is about who you know in this industry and all of corporate America, really. I was like, do you know anything about this CFP thing I heard? I don't know really what it means, how to do it, and I had this contact connect me with like maybe five or six people, and I did informational interviews of CFPs, and they worked at traditional banks. There were people that had RIAs. It was everything in between, and that was also a light bulb moment of like, well, what kind of CFP? What does that mean? I realized you could have a CFP and not do the same kind of work.

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You could really go anywhere with it. I set up an informational interview with the founder of a small RIA and I really resonated with her story and who she was and how they formed. It was a small woman-owned fee-only financial planning firm. She became my mentor, and I asked her all the questions about what a CFP does, how you do it, like how you get there to where she got.

And she really resonated with me as well. We stayed in touch, and eventually I was like, I really want experience, but I had no idea how to get my foot in the door, and she offered me part-time work at the firm. So I was doing my full-time accounting job, and then I would do a couple hours a week. So after work, I would do maybe an hour or two of work for them.

And I did that for a few months. Eventually, I realized like, "Hey, I really like this." And I worked with, it's two female founders, to kind of pitch them. "I really wanna get my foot in the door. I wanna do this for a living. I'm not fulfilled by my accounting job, but I don't know how to do it." And they're like, well, we can create a position for you.

And we kind of work back and forth on what compensation would look like and what the structure would look like, what the role would be. And yeah, that was how I got my first job. I went directly into the RIA space and to the fee-only financial planning space. Specifically, Mana Life Design is a life planning firm.

So I really love that approach on the humanistic side of things. So yeah, I got my first role, it was not a financial planning role, it was an investment operations role. So it was a startup, though. So you do a bit of everything, if I'm being honest. But the official role was like where I would do the operations, the account transfers, the money in and out, and stuff like that.

But I ended up doing everything from marketing to helping with research, to prepping for meetings, and everything like that. It was four women at the time when I joined at the firm.

**Caleb Brown:** And I wanna make sure this doesn't get glossed over, but you, one, leveraged your network and then you got the firm to create a position for you.

I wanna make sure that's not glossed over. That doesn't happen a lot. That means they really saw something, and they really wanted you. And that's amazing. And I would encourage other people to, I mean, try to design the position that you're looking for if it's not out there and then it maybe, it sounds like they created something for you.

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It wasn't a planning role, but it got your foot in the door with these people and continue on. So you worked in this role for how long before you transitioned to a planner role?

**Gloria Garcia Cisneros:** I did part-time for a few months and then it turned into a full-time, and I was there for a little over a year full-time. And I a hundred percent agree with you.

I have a friend I'm helping navigate to getting into the industry, and I think it's more about finding the people you resonate in a company you love, and you realize that a lot of times that's the important sticky part, not the job title, especially the first couple years because as long as you get the exposure to meetings, as long as you're getting the reps in, the title always changes.

You can always get promoted internally. You can always grow different ways, you can always get all the other experience, but finding a firm you love and you connect with, definitely, I think, is key initially there. And so I was there for about a year, jack of all trades really. I mean, it was four women helping run the firm, the two founders and me and an actual financial planner who was already a CFP.

And I had started studying for my CFP at the time, but I put it on pause. It was pretty heavy and it was a self-paced program. I wish I had done that differently. I didn't know any better, but I thought that would be, it would be easy enough to self-motivate, but pretty heavy workload and trying to just get all the knowledge I could soak in.

So I definitely put that as a priority and I didn't know anything. This was my first like experience in financial planning. So I was learning what the difference between a Roth IRA and IRA was, why you have a SEP and a solo 401k, like what does this all mean? Because I had my little personal finance journey, but that was just to learn like what a 401k was.

And so it was really deep immersion and trying to just learn a bit about everything and be as useful as possible. But that often meant just like reps and doing the small things like prepping emails and communications, which have now become a really great asset 'cause you have AI now, so people aren't really developing that skill, but note-taking and good note-taking, organized note-taking and emails, and that was really helpful.

**Caleb Brown:** I mean, it sounds like you rolled your sleeves up and just said, "Yeah, I'll do whatever you guys need me to." I mean, that's great that you got a lot of exposure, a lot of, I mean, different aspects of the firm, and I think that helped you. I do, we wanna go back to something you said earlier. You said "life planning" for me.

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What does that mean to you? That means a lot of different things to a lot of different people.

**Gloria Garcia Cisneros:** Yeah, one of the founders, she has her CFP and her RLP, the registered life planning license. And so their approach to financial planning, part of the process, like it's not optional. You go through like a life design, it's incorporated when you onboard.

It's not just cash flow, it's not just a financial plan, but it's life planning and life design. where clients really get to get in tune into the life they want to create for themselves. They dive deep into values. I wasn't in those meetings, like she was the one who led them. But I love that approach and it's definitely leaned into, I would say, what our highest value is.

In my opinion, it is not the investments, it is the accountability and the behavior and being the sounding board for folks in their financial lives. So it definitely leaned into that side of things, which I now incorporate into kind of the way I want to do financial planning.

**Caleb Brown:** Okay. So you were there a little over a year, and then what happened after that?

**Gloria Garcia Cisneros:** After that, it was a small firm and it was fully remote, so I wanted to be intentional about, okay, there wasn't necessarily a career path for me to become a financial planner there. And I think I realized I needed in-person hands-on experience, especially with a lot of the financial advisor skills being people skills, I really wanted to hone into that, wanted more of a clear career path.

So I found a firm in person in San Diego, and that was, I would say, mid-size. I went from helping families with like cashflow management in their twenties, thirties and forties, to then your millionaire next door at this next firm, where you save up maybe your whole career and then you retire, or business owners.

So definitely leveled up and I wanted to also feel that learning more and I'm always constantly trying to be better and elevate my skills. So I was there for two years and I was there now with an advisor title. I was an associate advisor there. I had to get my 65, pretty much that was the first step when I got there.

So I continued to have the CFP on hold and once I got that, then I started pursuing the CFP aggressively again, with a couple other advisors who were at the firm, which was



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extremely helpful to not have to do it on your own. And so, yeah, I was there for two years. And really then hone in tunnel vision on what an advisor does.

I went from, when I got there, at first there was this lead advisor. He had his like right hand senior associate planner and she was handling everything and she had to go on maternity leave after three months. And in my head, I was like, "Fake it till you make it." Like, I know I'm resourceful and I can figure things out.

I didn't even have my 65 yet. And so I got it in those three months, but then she left and I had to kinda step into her shoes, and it was supposed to be temporary just for months, right? Then she didn't come back and she chose motherhood. She's an amazing mother. I love, but it was a shock to me being like, "Oh, this wasn't just temporary. I have to really help keep up the fort."

My lead advisor, he's great, but she was the planning like expert, and so it just really propelled me and forced me to grow and be uncomfortable. And the lead I've either had, he's amazing. He's patient, he's very thorough, he's kind. So he was a mentor for me while I was there for two years, but it really elevated my career.

So not only was I getting my CFP in those two years, but I kind of stepped into this very strong financial planning position, where then faster than I think I would've anywhere else. I was leading financial planning meetings and running that part of the meeting, and helping go fully deep into that without just having someone check your work all the time or having this approach where, okay, it's okay if you mess up someone, another financial planner is gonna check it all before it goes to the meeting or the lead advisor. And so that definitely helped.

**Caleb Brown:** Sounds like you kind of got thrown out on the deep end and had to learn how to swim. So what, just a couple years into the business and you're like leading financial planning meetings. Wow, that's amazing.

**Gloria Garcia Cisneros:** Yeah. No, and it was a lot. I'm very grateful for the experience. My lead advisor definitely trusted me and we would do trial runs, which I think it's the best way to learn if you're scared, obviously, is getting that experience from before the meeting, you practicing things.

I'm a big believer in that recording yourself or practicing with people, watching your mannerisms, watching your filler words, everything you can, hear yourself, look at yourself. I was not great at first. I spoke too fast. I didn't take pauses, I wasn't paying attention to the client's body language, everything.



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But the lead advisor was always in the room as well. Like, I rarely had to do a full meeting on my own. I've always been at firms that have a team approach that's always two to three people in the meetings from the team side and then the client.

**Caleb Brown:** So inside info here, not a news flash, but no one was very good when they first started. It wasn't just you.

**Gloria Garcia Cisneros:** We are our harshest critics, but it's all a learned skill. No one is born being this incredible motivational speaker or being able to deliver messages with clarity and conciseness, and everything in between.

**Caleb Brown:** So let me ask you this. If you had not been thrust into this position because one of your coworkers went on maternity, would you be where you are today?

**Gloria Garcia Cisneros:** I would say at that point in time, I didn't have the confidence, because of, I had only been in the industry maybe a year and a half. And so I wouldn't have had the confidence to do everything I was forced to do, and it really forced me to believe in myself. And so I don't think I would have been in the same position.

I was more risk-averse when I was younger because you're getting your reps in, you maybe feel a bit of that imposter syndrome. You're like, I'm young and people doubt you and all this stuff. So if it wasn't for that, I think I would've taken longer. I'm extremely thorough and a perfectionist, so I think I would've waited, which you're never ready for.

So biggest tip, just never wait till you're ready because you're never gonna be ready. But I would've waited till I was ready and been under that. She was an amazing senior associate advisor, and so I would've waited to just be under her and learned from her as much as possible, and probably extended the timeframe. I don't know how long.

**Caleb Brown:** The other thing that's worth mentioning too here, is you had to get your Series 65 to give advice, right? For a fee. And then you, it's not like you. Got the CFP while you were there as well. So you're studying and go, I mean that is a lot on the plate. How did you manage all that?

**Gloria Garcia Cisneros:** It is, and I failed the 65 the first time. So I took the 65, I failed and I almost like doubted, like I just left my firm, this other firm saying I'm doing this to be a financial advisor and have this career path, and here I am failing my first advice exam, like it was a little, it was a hard transition and I studied twice as hard, and I passed the second time.

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**Caleb Brown:** Well, why do you think you failed the first time? I'm just cu—I mean, what happened?

**Gloria Garcia Cisneros:** That's a great question. It was my first industry exam. There was definitely nerves, and I just didn't know what to expect. I think industry exams, they told me that one was more memorization, and I think maybe just putting in more time or studying differently, you have to be smarter about studying for these things.

And I was big on just retaining everything. And so when you make everything important, nothing's important. And I've learned that the hard way. And so I think I focused on all the things instead of just the small things. So the second time around, I just focused on the big things. You just need to know the big things well enough and quickly enough.

And I had cheat sheets, but I realized, to, o that the name of the game is to pass. You always have the encyclopedias, the Googles, your coworkers, your network. But the name of the game is to pass the exams.

**Caleb Brown:** Okay. So that's, I mean, that's an important note. I mean, lots of things going on, adjusting your strategy, getting over the hump, but you didn't lose faith, you didn't lose confidence, you stuck with it. And then so you're with that firm.

**Gloria Garcia Cisneros:** Yes.

**Caleb Brown:** Couple years. And then what happened after that?

**Gloria Garcia Cisneros:** I got my CFP there and I was an associate advisor there, and there was a shift in wanting to, I think, elevate my experience again. I had just gotten my CFP. November of 2023 is when I sat for the exam and passed, and when I started to think like what comes next?

I don't think I could've, I had the capacity to think forward while I was in the middle of the CFP. Like said, how'd you do it? I literally used up all my personal PTO and they gave us four or five days for studying and I procrastinated. But I literally had two or three weeks where all I did was study for like 12 hours.

And I used two review programs. I used the Kaplan one, which was too thorough and too deep, so it wouldn't have worked for me. I would've focused on everything like I did the first time I did the 65. So when I purchased a second, Danko program and went to an in-person four-day live review thing, and then that hit like for three weeks, Anyhoo, so I was completely overwhelmed. I did not have the capacity to think about any future moves or what I wanted on my career. I just thought I want my CFP. That's all I can

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think of. And so after that, I really had to sit with myself and be like, what do I want from me? Like, what's next? Is something next?

Do I see myself being a financial advisor here and what does that look like? And I just wanted to learn more and do more. And there was a personal life change. My husband at the time was commuting to Los Angeles for work out of San, so we were, he was driving out like an hour and a half or two each way to go to school, and he was working part-time and all these other things.

And so I was like, oh, let me see if there are other opportunities that are interesting. I wasn't necessarily like jumping for change and I found a firm in LA, which I'm at now, called LourdMurray. I've been here a year and some change a year and three months, 2, 3 months. And now we service ultra-high net worth families.

It's a bigger RIA, more assets under management, more family office type services, really niche, more estate planning and tax planning. All the stuff that I feel like I wasn't getting. I feel like I was getting good at retirement planning at my previous firm, and we'd use a lot more financial planning softwares, and there was a lot more structure, but I just always wanted to see what's next.

What more can I learn? What more can I prove to myself? I'm very big on giving people the least amount of reasons to doubt me and making sure I'm at like the top of my game. So, now I'm at my third RIA, where you see me today.

**Caleb Brown:** I mean, how's it going? I mean, what's your title, and like, what is your role? What are you spending most of your time every day doing?

**Gloria Garcia Cisneros:** It's very interesting. My current firm structures things a little uniquely, where they have wealth advisors and wealth managers, so very few firms. The past two firms I had been at, we're very much like either a team approach, or the advisor is like the career path.

That's it. Here on the wealth manager team, it's all like the planners and all the people who are managing the day-to-day client interactions, and then the advisors are in charge of business development. So as a wealth manager currently, I don't have to build a book if I don't want to. I'm focused more on the client relationships and servicing and the planning expertise, and putting in the meeting preps together, and all the follow-up and action items.

But it's two separate teams. It's almost like a financial planning arm and like the business development arm are two separate things. And so I'm on this side and I have

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been on this side maybe for about, since I got here. It's very unique as well because we specialize, especially in Los Angeles, you see we're focusing on athletes, on high net worth families, on artists, and I had never had that experience of multiple people on a team.

When you get into the space, then you're now dealing with agents and business managers and a whole bunch of attorneys, or there's a whole team behind these people. So that's been also a very interesting learning experience to not just be the only person for the financial. If you have someone at previous firms, we're the only person in their corner. I mean, maybe a broker for the insurance, and we help someone set up a will and a trust. But that was it. And here it's like we have five, six people going into team meetings with a client, and it's a much bigger dynamic.

**Caleb Brown:** So how does this, and at the top of the episode, you laid out your background, low income. This is all new, right? I mean, like you did not come from an ultra-high net worth. And most people haven't, frankly, that they, I mean that I know that are financial planners did not come from an ultra-high net worth background. So do you struggle with that internally? Like, man, I really want to go back to one of the border towns and do financial planning for those folks?

**Gloria Garcia Cisneros:** A hundred percent. I do. When I first started, I was really struggling with how to do it. I almost felt like I want to give back and I wanna help my people, but I quickly learned you can't give from an empty cup. And so as hard as it is, yes, I could go into financial, financial planning, that's really low cost or subscription model or all these, but I wouldn't be, I think, leveraging my skillset of how much I've learned and all the skills. And so now, how I see it is I have a barbell approach. I see my work as my nine-to-five is where I get to help the people that resonate with us and the firm, and help them at a very advanced level, and they can afford to pay the services.

And on the other end, I am extremely intentional about giving back to my community. I am speaking on stages, I am leading workshops, I am giving back to students. I have mentorship sessions, I have financial education empowerment sessions. So I would say I spend anywhere from five to 10 hours a week on top of my nine-to-five working on social media or working on prepping a presentation, a workshop, or on networking and mentorship calls.

So I'm constantly feeding, I think, both ends. But I don't just do the top barbell, like I definitely need the bottom 'cause otherwise I would feel very unfulfilled.

**Caleb Brown:** This is amazing. Thanks for sharing all this, Gloria. I mean, real, really cool story. I mean, I feel like I could talk to you all day long.

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What's next for you? I mean, what do you, are you content sort of where you are? You've got a lot going on right now. I mean, this is like more than most people can handle. Like anything on the horizon or what do you, what's next?

**Gloria Garcia Cisneros:** That's a great question. I constantly ask myself this. I was recently, as you can tell, I'm probably a overachiever, perfectionist, all the things.

I was recently in two coaching programs at the same time at the beginning of the year. I was in the Carson Emerging Advisor Coaching Program and another one for Latina leadership. So concurrently, I don't know if I do that again, don't recommend doing two courses at the same time, folks. But I got to really think of what does come next.

Do I wanna be in this financial planning capacity role? And is that gonna be enough for me? I like the stability of it and the not needing the business development because there's this fear around it. And the eat what you kill approach can be very daunting, especially if all your income is based on fully commission or something of that sort.

But I kind of came to my team here and let them know my interest in what I do is not enough, and I really do wanna have the people approach and be more in front of clients. And I just love talking to people and helping people and bringing clarity. And those light bulb moments really mean the most to me, especially when it's people like me.

Whether it's women, next gen, first gen, Latinos, all the things that I am, I truly believe you can best tell people who somehow you feel you resonate with. So yeah, I'm gonna make the switch to the advisory side, to the business development side of things. And when you do that, you can still obviously do all the financial planning work and everything, but I just wanna be more intentional about building a client base that I really love and resonate with. And I think that is the next step, and we're actively thinking about how I make that transition at the firm. And I think just long term, that is the career goal, to have my own set of clients. I've always worked at firms, which I love this approach for a lot of new planners, where you're not forced to build your client base, right?

Even my first firm. Any client that came in, it was a startup, but was like the firm's client, right? So everyone on the team was able to help. My second firm, it wasn't just me, it was like multiple people on the team, and I wasn't in charge of this development either. and the firm was, had like a referral source, like COIs, and so there was no like active need to go out to the business.

My lead advisor did do it, but it wasn't like a hundred percent necessary. And then at my current firm as well, like it's a team approach, diamond approach, all the things. and so I think I'm ready to take the next step in terms of actually pursuing a more, I don't wanna

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say traditional, but probably traditional advisor path where I will build my own book of clients and or also—by the firm's maybe referral sources and everything of the sort.

**Caleb Brown:** I tell you what, I think you could do it, and why don't we do this. Let's plan on having you back after you've had massive success because I feel like if, between you and your firm, if they can help you sort of get in front of the right people, your passion, your enthusiasm, I mean that, you get in front of the right people, I think that's gonna work out for you.

And I think it's really, really cool. I mean, still pretty early on in your career to say, yeah, I'm moving over to the business development side, the advisory side. I mean, so 'cause you've had most of your experience have been on the planning side, right? The other side.

**Gloria Garcia Cisneros:** Yeah.

**Caleb Brown:** So I'll put it down. We'll have you back on, but I mean, as we're winding down here, I mean, any final tips? You've already given us a treasure trove of stuff, which we appreciate. Any final tips or thoughts, words of wisdom that you wanna leave the audience with?

**Gloria Garcia Cisneros:** All the tips and tricks on education I think are out there. My biggest thing is think true to yourself and finding those that resonate with you, both in, if you're building your book, if you're finding a place to call home at a firm, if you're building a tribe and network to support you within the industry. The more you can be honest about, you know, as you develop the type of advisor you wanna be, the more the things will align, I feel like.

So don't be afraid to be yourself, and if that means standing out and closing some doors, I promise you the ones that open will be the right ones. I think we often come into this industry, we all wanna be the same version of robot of whatever the CEO does and is. And when we're faced with like the future of what this industry could look like.

It's gonna look different and the clients are gonna look different. There's so many wealth transfers happening, whether that's connection or to women or all the things. So difference is a good thing, and standing out is a good thing. So, don't be afraid to just lean into whatever makes you you along the way 'cause authenticity will be sticky, and the connections you make in any way will last longer.

**Caleb Brown:** Gloria, thanks so much for coming on the show.

## **Ep #233: Immigrating to the USA and Becoming a CFP** **with Gloria Garcia Cisneros**

**Gloria Garcia Cisneros:** Yeah, I appreciate it. Thank you.

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