

Ep #268: Setting Yourself Apart as a CFP Student  
with Brennon Holleb



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## Ep #268: Setting Yourself Apart as a CFP Student with Brennon Holleb

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 268th episode of the New Planner podcast. This is Caleb Brown, your host. My guest today is Brennon Holleb, who is a financial planning and wealth management student at Virginia Tech University. Brennon joins the show today to share why he chose to pursue a career in financial planning. Brennon shares how he learned about savings, investing in the stock market from his grandparents, and how he even met with his grandparents' financial advisor, just 13 years old, who eventually became one of his mentors.

He goes on to share how he selected the Virginia Tech Financial Planning Program for an official visit and why he ultimately chose to enroll there. Stay tuned to the end to learn about all the steps he is taking to make himself a solid entry-level job candidate, even though he's still early in his college career, plus what he seeks in a future full-time role post-graduation, and tips for new planners. I hope you enjoy this episode with Brennon Holleb.

Hey, Brennon, welcome to the New Planner podcast.

**Brennon Holleb:** Hey, thank you for having me. I'm really excited to be here and I can't wait to share my story with you.

**Caleb Brown:** Oh, this is gonna be so fun.

So we met at, when I visited Virginia Tech, right? And I think it was you or someone said you and your family like flew out from California to visit Virginia Tech or something and like, I was just like, "I gotta talk to this guy." I gotta interview this guy. So tell me like, how did you get interested in financial planning and then why are you like flying around to all these schools and just didn't go somewhere local? So just start with that if you would.

## Ep #268: Setting Yourself Apart as a CFP Student with Brennon Holleb

**Brennon Holleb:** Yeah, so I'll start with how I got into financial planning. I may be on the younger side, but I feel like I've been in the world of finance my entire life. My journey started a long time ago, and it actually started in elementary school when my first memory of money is what I like to call the cookie bank, because in elementary school, my school had minimum days and my grandma would always pick me up from school and that's what I called grandma days and I'd spend the day with her.

But for some reason, every Wednesday she had to go to her local bank to do something and she always took me with her. And so then I started going to this bank with her and they like giving their cookies out to clients. And I developed a good relationship with the bank tellers and then eventually with the manager.

And they eventually knew when I would come into the bank and that I was there for the cookies. So I started getting a great relationship with them. And then every time I'd go to the bank, they'd actually have freshly baked cookies in their lounge waiting for me in the toaster oven. So I'd walk right past the teller, say hi to everyone, say hi to the bank manager, and then go get my cookies.

And I guess I might have associated cookies with money or something, 'cause then I started getting curious about what my grandma was doing, why we kept going to this bank, why I kept getting cookies. And I started asking about money and that's kind of when I got my first financial literacy lesson.

My grandpa, he saw this and he showed me a gold coin and essentially sparked my curiosity for coin collecting. And he introduced what commodities were, what currency was, what money is, and that got me into coin collecting. So then I started coin collecting and I did that for a while.

And my grandma, she saw that I had this passion for money, for currency and all that. And so at the age of 13, I took my birthday money and she set me up with a meeting with her financial advisor. And so I went in there and I took my birthday money and I invested it into my first stock at the age of 13. And I actually invested in Palantir, which is doing really well.

**Caleb Brown:** Nice.

**Brennon Holleb:** So I saw that money, I saw it grow and I was like, "Whoa, this is really cool." And the advisor kind of took me under his wing and he explained what the stock market was. And that was kind of my first introduction into the eighth Wonder of the World, compound interest. And I saw my money grow and I thought it was really cool and that's how I got into the stock market.

## Ep #268: Setting Yourself Apart as a CFP Student with Brennon Holleb

**Caleb Brown:** Lemme just stop you right there. I mean that, I want to continue, but I just wanna, that's amazing just on its own. And couple things there. One, just you recognizing your first memory of money.

I mean, at very young age. And then having the family members to be able to talk to you about that stuff and getting that before you had to learn it on your own, 'cause a lot of people never do, but kudos to this advisor who's like, "Yeah, I'll meet with a 13-year-old." That's amazing. Instead of like, I mean, and I know your grandma was a client, but still, like that is really cool that they took the time to do that. Alright, keep going. I interrupted but I just had a couple thoughts there and this is like, I'm just like, this is amazing.

**Brennon Holleb:** Yeah. I'm really grateful for my upbringing and at the end of the day, financial literacy, it's like a language. And if you don't grow up with your family speaking around you or getting exposed to it, you have to go learn it on your own, right? You have to go watch YouTube, 'cause we're not really taught in school, or at least I wasn't taught it in school. And so I'm really thankful that I was born into a family where they knew the importance of developing financial literacy early. And so this advice—

**Caleb Brown:** But they weren't financial advisor. They're not financial advisors, though. No one in your family? Is anybody in your family an advisor?

**Brennon Holleb:** No. No. That's the crazy part. My dad's an architect and my mom's interior designer.

**Caleb Brown:** Alright, keep going. I keep interrupting you, but this is really cool. I just keep going. Keep going with your story.

**Brennon Holleb:** No. Yeah. And so, the advisor, he was really, I was really lucky to kinda be a mentee of his. And I ended up actually doing some externships and shadow days with him, and that's when I got introduced to what financial planning was. And I didn't really realize that I wanted to go into financial planning until I saw the advisor shine the brightest in the darkest of moments.

When my grandpa got sick and then eventually passed away, my grandma was stuck with the finances and he took that main stress off of her life and allowed her to cope the way she had to. And he essentially became a part of our family in that moment and he actually, it was really cool to see and it developed my relationship with him.

He started coming out to my baseball games all throughout high school, and it was just amazing to see that he didn't just manage our money, he was part of our family. He was

## Ep #268: Setting Yourself Apart as a CFP Student with Brennon Holleb

the financial, the CFO of our family. He allowed my grandma to not have to worry about that and she coped in the way she had to and she didn't have to worry about money.

And so then that's when I really was like, "This is so cool. I can help people in the darkest of times, where I can shine a light and I really want to do that." And then also at that time, I had just finished up Boy Scouts and I achieved my Eagle rank. And so I knew that I really liked helping people.

And then on top of that, I knew that I really liked the financial markets and the financial game. And when it came time to apply for colleges, I realized that this is the only profession that combines both of those, my passion for the financial markets and my passion for helping others.

And I could go manipulate numbers just for the fact of making more numbers, but in the end of the day, like I don't feel that that's fulfilling and I really like financial plan and what the profession has to offer.

**Caleb Brown:** And this is all happening in California, right? You're a Northern California guy.

**Brennon Holleb:** Yeah, in San Francisco.

**Caleb Brown:** Yeah. Keep going.

**Brennon Holleb:** And so then it came time to apply for college. And I knew I wanted to do this because of what I explained earlier and I had a meeting with the advisor and we actually looked up some of the colleges and I knew of Virginia Tech because my aunt actually went to school here for her doctorate degree, and Virginia Tech was on the list of one of the highly ranked programs. So I applied just to see if I get in, you know, at this point I didn't want to go across the country. I knew that it was cold and it has seasons. I didn't know if I wanted to deal with the different environment. I was used to being in sunny California, that environment.

But then I got in and I scheduled a tour for Virginia Tech, but at the time I also got into another school and they were higher up on my list. They were a little closer to home. And so I went to their admitted students day, which meant I didn't go to the Virginia Tech admitted students day 'cause they were on the same weekend.

So what my family and I decided to do was we were already almost across the country, so we decided to just extend our trip and come here to Blacksburg and just walk around, take a little, it wasn't like a special tour for admitted students. It was just a

## Ep #268: Setting Yourself Apart as a CFP Student with Brennon Holleb

normal tour. And at this point I got accepted into the program and I knew that Professor Lineberry was the head professor of the program.

So what I did was I reached out to Professor Lineberry. I sent an email asking if there were any students that I could maybe shadow for the day, see what the day in the life of a financial plan student was like. And I think this is when the first sign of, "Wow, Virginia Tech is something special" popped up because he replied back to me with the idea that he personally could take me around for the day.

And that was just crazy to me that the head professor of the financial plan program would be taking his time out of his day to meet with me, a prospective student, who might not even go to Virginia Tech or might not end up going to Virginia Tech, and that was amazing. So then I was like, "Yeah, let's do it." And he met with me and he took me around.

And at that time, DDS, which is the new building, just opened up and they have a stock market room with ticker tape all around the top with the ticker symbols, like a mock Wall Street. And he got me in that room and I looked up, I was just in heaven. It was great.

**Caleb Brown:** You were sold, huh?

**Brennon Holleb:** Oh, I was sold, yeah. And then I happened to go on a Monday night and Financial Plan Association meets every Monday. And first he asked me, "Hey, you know I have a lecture coming up. Do you wanna come and sit in on that?" But I couldn't 'cause I had another tour scheduled. But then he said, "We also have this cool thing called Financial Plan Association and it's meeting tonight. If you'd like to come to that, you're more than welcome." And so I decided to go by myself, and I walked into this room of all these college students and it was pretty intimidating, but that's when I realized that this is a special place because as soon as I walked in there, everyone was greeting me.

They were cracking jokes and made me feel like I was at home. It was great, made me feel very comfortable. And I listened to the speaker that night and it was obviously a great speaker and I learned a lot. And then after the meeting, I talked with the president of FP at the time and she called it the Harvard of financial planning. And I thought that was really cool.

**Caleb Brown:** Love it.

**Brennon Holleb:** And from what I saw that day, I could tell, you know, why it's the Harvard of financial planning. And I mean, to me it's like this is the blue chip stock that

## Ep #268: Setting Yourself Apart as a CFP Student with Brennon Holleb

everybody overlooks, right? There's just so much value that's provided here that people don't realize.

**Caleb Brown:** Can I just stop you one second here? I mean, this is all great stuff. I mean, a couple things that jumped out to me. One, you moved from San Francisco and you're looking at Blacksburg, Virginia? I've spent significant time in both of those cities and they could not be further apart. I mean, that's amazing to me.

So kudos for sort of taking a risk and putting yourself out there, but also two, like, here you are going to this FPA meeting. One, reaching out, taking initiative, and going to this FPA meeting. Gen Z doesn't do anything by themselves. They won't even go to lunch. They gotta have their buddies to come, go out to eat with 'em. They won't sit, they won't, they can't sit by themselves. Like, why are you doing all this? I just, that's interesting to me.

**Brennon Holleb:** Mm-hmm. Well, one, I wanna be extraordinarily good at what I do, and I feel like if you aren't in these uncomfortable situations, you'll never grow and I feel like everything in life is on the other side of taking a little bit of uncomfortable action towards your goals, and you never know what will happen if you just say yes to an opportunity and go out there and do it, right? And then I just feel like being there, I had to get the full experience and this opportunity came up that I had no idea how to react with, and yes, it was uncomfortable, but at the same time when I went, it was not as bad as I thought it was gonna be, or as I was making up in my head. And once I was there, I was in the moment, and it just, everything started to flow.

**Caleb Brown:** Really cool. And it, we all, we build it up and it's always, at least, I mean, I feel like it's never as bad as it seems right when we get in there exactly what you just said.

Like, we just gotta, we gotta do it. So, your skis are over, they just gotta, you just gotta launch down the run, right? You just gotta go for it. All right. So I keep interrupting you, but like, lots of great stuff in there. Okay. So keep going. So you ended up coming, you obviously came to Virginia Tech 'cause you're there.

**Brennon Holleb:** Yeah, and I mean, on top of that, the hokey nation and the hokey community is really strong and it's super cool to see. When I was leaving that, when I came to Blacksburg, when I was done with my tour, and I had this great experience at FPA, the thing that kind of sealed the deal was that when I got on the airplane, I was wearing a Virginia Tech hokey sweatshirt, and in the back of the airplane was a group of students and they started saying like, "Future hokey, what's your name?" And like, embracing me, which was amazing. And it made me feel so special and it was like a sign that I had, I just had to come here.

## Ep #268: Setting Yourself Apart as a CFP Student with Brennon Holleb

And so then, yeah, I went home and I accepted it and here I am. And it has been a crazy journey since I've gotten here.

**Caleb Brown:** And you're one year under your belt, is that right? Didn't you start fall of 2024? Is that correct?

**Brennon Holleb:** Four, yeah. Mm-hmm.

**Caleb Brown:** So one year, I mean, so that puts you at like what, 18, 19 years old? Is that, what is that?

**Brennon Holleb:** Yeah. Yeah. I'm 29.

**Caleb Brown:** I feel like I'm talking to a 39-year-old. That was a compliment, by the way, not a dig.

**Brennon Holleb:** Oh, thank you. I appreciate it. Yeah. At my internship, I walked in and I knew I was doing something right because the first advisor I talked to, he said, "How old are you? 22." And I went, "No, I'm 19." And he is like, "What are you doing here?"

**Caleb Brown:** Well, talk more about that. How did you get the internship? You got an in, you've got several internships and you've only been at school one year.

**Brennon Holleb:** Yeah. I mean, so I came to Tech and I had a great year, and I was very involved in FPA. I loved every meeting of FPA and all the advisors that came in were just great and it really sealed the deal for me on this career.

And so then I realized that not many people get internships. They're freshmen, between freshmen and sophomore year. And I really wanted one. So what I ended up doing was I asked everyone I knew, all my family, friends, and family, if they had an advisor and if they'd be willing to connect me with their advisor.

And a lot of them said yes. And I just had a lot of different coffee chats, phone calls, shadow days, and one of the advisors of one of my family friends, I asked if he had any internship opportunities. And he said that he might have one. So then, we met over winter break and then I kept following up through emails and following up, and then he connected with me with the head of Northern California HR for the firm and I got an interview and the guy really liked me, so then, they ended up creating a position for me at the firm.

**Caleb Brown:** Way to go.

## Ep #268: Setting Yourself Apart as a CFP Student with Brennon Holleb

**Brennon Holleb:** Yeah.

**Caleb Brown:** Anytime someone creates a position for you, that's really good. So you had the internship. Talk a little bit about, more about your FPA involvement, 'cause then when you came back to school, just why did you get involved in that and what are you doing with the student FPA?

**Brennon Holleb:** Yeah, so FPA, I was mentioning earlier, this is like the hidden blue chip stock, and here we have basis and seed, which are other fixed income and equity trading, but those are highly prestigious. And in my opinion, if you wanna do financial plan wealth management, FPA is at their level, if not even higher.

The amount of value someone gets out of FPA is just insane. We have so many firms wanting to speak with us that we had to start making Wednesday meetings, not just Monday. So, Monday and Wednesday meetings. And so last year, I attended FPA and I really liked it and I developed a good relationship with the executive board at the time with the president.

They were all super cool, super nice, super welcoming. One of them even recognized me from last year when I came and visited Tech and I was just the little new kid in the corner of the classroom. And so then I really liked FPA, but the thing was with FPA, we went to meetings and we'd listened to the speaker speak and then we'd leave the meeting and I just felt like I didn't really get that sense of community.

And it wasn't until one of the last FPA meetings when I went out there and started talking to the people around me that I met this really cool kid that I'm now good friends with. And I realized that FPA is great and we can make it a lot better. And so then by the time board elections started happening, I just applied to see what would happen. Usually, executive board members of FPA are seniors and sometimes juniors, rarely as a freshman applying to become a board member. And I just threw my application in and I saw what would happen. And I had an interview and one of the questions was, "Why would I choose you instead of someone who's more senior, who's already been through the classes?" And my response to that was that I've one the one thing they don't and that's time. If I implement something today, I have three years to follow up that implementation and make sure it sticks for when I'm gone, you know, creating a legacy, versus if a senior comes in today and they implement something, it may stick for that year, but once they're gone. Someone else has to take over, right?

**Caleb Brown:** Great point. Good for you. Yeah.

**Brennon Holleb:** Yeah. and so they, they really liked that and I had great ideas of making it, I feel like FPA, we need to become a giant family and we need to climb the

## Ep #268: Setting Yourself Apart as a CFP Student with Brennon Holleb

mountain together, 'cause we're all in this together and we're, we wanna see everyone succeed and so I went out there and I had this great interview, great ideas, and they ended up, they also ended up creating a position for me and I was elected as one of the youngest executive board members in program history, which is really cool. And so my main role is I'm part of outreach committee, so what we decided was to move the meetings from 07:00 to 06:30 and. Right now, I'm basically in charge of what happens from 06:30 to 07:00, the time between before the advisors come and speak to us. And we realized that we could use this time to develop everyone professionally and also make it a little more social and give people time to interact.

So we developed a mentor-mentee kind of pre-meeting gathering, and we've done resume workshops, where we have a LinkedIn workshop coming up. So a bunch of these great things. And then on top of that, our current board, they're all so great and our president's so great and we're trying to make it more, a little more social to the point where we get to know each other in the program and we get to start building those lasting connections, where we can then rely on each other when we're in the profession.

**Caleb Brown:** Brennon, awesome stuff. That is really cool. Way to get in there and get on that. And just putting yourself out there and taking, I mean, that's the theme.

Putting yourself out there, putting yourself in uncomfortable positions, just going for it and just, I mean, the initiative and the follow-up. As we wind down, what are you looking for in terms of internship opportunities and full-time job opportunities when you graduate? What would be an ideal firm to join and role and responsibility? Can you describe that for us?

**Brennon Holleb:** Yeah, so I would say the ideal firm would be obviously one with the path to owning the book of business one day, right? And having equity in the company, but then also I'm looking for a firm that cares deeply about the development of young advisors, and whereas the young advisor isn't just pushed to the background doing the paperwork, where they're actually sitting in on meetings and learning and asking questions

And also, I think what makes a firm so attractive to someone who's young like me would be. If we get opportunities to interact with executive leadership within the company, where we learn from the person who founded the book, who founded the company, from top managers, top portfolio managers, where we can learn firsthand and get that mentor-mentee moments out of the career development that the path that we're on.

**Caleb Brown:** Brennon, excellent stuff. Love the story. Love the energy and the passion. It just makes me feel really good. Like, I mean, you're the future of the profession and there's lots of guys out there and gals out there like you, and this is

## Ep #268: Setting Yourself Apart as a CFP Student with Brennon Holleb

exciting and I have a fun job 'cause I get to talk to you guys every day, all day, during my daily work as new planner in the trenches.

But I just, any final tips or comments or anything, the closing thoughts that you'd like to share before we end out?

**Brennon Holleb:** Yeah, I mean, for everyone listening, you might've gotten some hints through my stories, but you know, in the end of the day, life rewards action. So I wanna say to everyone, learn how to calculate the cost or the opportunity cost of inaction.

Just put yourself out there. I came to Virginia Tech not knowing anyone, totally different environment. I didn't have the Northern Virginia connection that 70% of the school has, and I didn't want to be the kid who just stayed in my room all day. So just put yourself out there. I personally just went out and joined every club.

I even joined Chocolate Milk Drink Club just to put my name out there, just to meet people and it was a great experience. So in the end of the day, just go do it. Those are my advice.

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

**Brennon Holleb:** Thank you for having me. I really thought this was a great conversation.

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.

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