

Ep #279: Building a Book Straight from a CFP Program
with Evan Fears



NEW PLANNER PODCAST



Full Episode Transcript

With Your Host

Caleb Brown

[*New Planner Podcast*](#) with Caleb Brown

Ep #279: Building a Book Straight from a CFP Program with Evan Fears

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 279th episode of the *New Planner Podcast*. This is Caleb Brown, your host. My guest today is Evan Fears, who's a financial planner at Vision Financial Group in Georgia. Evan joins the show today to share how he was hired to develop his own clients and build his own book of business. Evan shares how he has faced and overcome ageism when competing for clients.

Also, how one of his more experienced partners has a similar natural network and how he worked to overcome that additional obstacle so they weren't pursuing the same client. Evan goes on to share how he's been able to source clients, develop confidence and demonstrate how he can add value. Stay tuned to the end to hear how his hard work paid off as he was named partner at just 29 years old, and some tips for new planners. I hope you enjoy this episode with Evan Fears.

Hi Evan, welcome to the *New Planner Podcast*.

Evan Fears: Hey, it's good to join you.

Caleb Brown: Man, I'm really looking forward to this. And then, thanks again. I know we were talking off the air about, we reconnected after a handful of years at the Kingdom Advisors Conference, so I really appreciate you coming up and saying something.

But maybe if you would just start, we're gonna do a little different today. Just start with what your role is right now. What are you doing? Your title is Financial Planner and I, again, I wish everybody knew what that meant, but everybody has their own definition. So what are you doing right now? And then, we'll backtrack into how you got there.

Ep #279: Building a Book Straight from a CFP Program with Evan Fears

Evan Fears: Absolutely. Yes. I am a financial planner. You know, I'm always conflicted. Am I a financial planner or a financial advisor? There's all kind of different titles, you know, folks have for that. I am a certified financial planner. I'm actively growing my book and managing assets and creating financial plans for folks.

And some of that is, some of that can be small and some of that is large, but managing assets is kind of the critical part of what I do.

Caleb Brown: Mm-hmm. Got it. Okay. So you mentioned a couple things there. You said you're building your own book, so you.. Is that the role that you're in, where you joined a firm and you're.. it's like a silo.

You gotta bring in your own clients, a kind of eat-what-you-kill model?

Evan Fears: That's exactly right. Yeah. Yeah. That's the way I was brought into the business. There's three partners. I'm one of those partners now. Of course, when I started I was not, but I've built my way into that. But that's exactly right.

The two founding partners, they have their own separate books and they did this work before they joined up together. So I've just kind of been into that and I've been growing my book ever since. Been thrust into the fire pretty immediately right after college, so that's right.

Caleb Brown: Is this the model and the role that you were seeking when you graduated?

Evan Fears: I would say yes. I was fortunate enough to intern, so to speak, here in the same firm when I was in college. So this is really all that I know. But whenever I graduated, this is what I expected to do. And of course, it had some obstacles and some challenges and some things that I've been able to do that I maybe not, was not on the same timeline as I anticipated.

But this is the same track that I wanted to do out of college.

Caleb Brown: Okay, so no major surprises or gotchas like, "Oh my gosh, what have I gotten myself into?" And "I really was looking for a salaried sort of employee job and I've been thrust into the business development side." None of that?

Evan Fears: None, yeah. Yeah. No salary. I was, you know, fortunate enough that they did offer a kind of a get-me-go salary that I would eventually pay back. I was fortunate enough not to have to take into that, and I was able to start producing right away. Now,

Ep #279: Building a Book Straight from a CFP Program with Evan Fears

those first couple years are pretty lean, as you might imagine, but yes, it was, it was definitely a no-salary position right away.

Kind of actively growing it.

Caleb Brown: So, tell us how long you've been there, and then how well it's going. I mean, it sounds like it's going pretty well.

Evan Fears: Yes, it is. It is very blessed. Going well. I've been here, I guess it'll be seven years this summer. I graduated from the University of Georgia in 2019. May of 2019.

And I was actively meeting with clients the end of that summer and trying to grow new clients. So, been here, I guess, since about seven years coming up into this summer.

Caleb Brown: Okay. And just walk us through, 'cause I get this question all the time. I mean, here you are, I mean, great education.

You had a great practice management class because I know the professor.

Evan Fears: That's right. That's right.

Caleb Brown: And I mean, seriously, here you are 22, 23 years old. You walk across the stage and then you join a firm and then you're going to these prospective clients and saying, "Hey, work with me. I've got a lot of experience." I mean, what were you saying to them? How were you getting these people?

Evan Fears: Sure. You know, that's tough without a doubt. And one of our partners here is really a good friend of ours. He's almost an uncle in a lot of ways. So he already kind of had my warm market already covered 'cause he was their financial planner.

So that kind of created a little bit of an obstacle there in a good way. You know, I was able to work for someone that I trust, that I admire in a lot of ways. Well, a big part of what we do is the educator market. We have a lot of 403b clients, and that's really how I was able to start and grow my book. A business, a book of clients.

And of course, you can really expand off of that, and now, I don't want to be pegged as the 403b guy, but as early on, that's kind of what.. You're kind of happy to do that 'cause you're trying to meet with people and get them to trust you.

Ep #279: Building a Book Straight from a CFP Program with Evan Fears

But that is definitely a challenge. You know, I'm 29 now, baby face. You can imagine what my baby face looked like seven years ago. I would, I remember going into schools and being mistaken for a high school student. And I don't blame 'em, but that definitely was a challenge getting to meet with folks and, "Oh, you're here to talk to me about my retirement."

So that's something you kind of work towards, but you get, of course, you get more confident the more you go, the more you talk about it. And then something that's been critical, you know, is crucial in my mind is once you get to that point where you know more than the person you're talking to knows about whatever subject.

And of course, a big part of what we do is planning around teachers retirement system, their pension plan here in Georgia and 403bs and that kind of thing. That really kind of gives you a confidence boost of, "Okay, wow, this guy might look like he doesn't know what he's doing, but he actually does have some sense and some ideas of how this can work."

Caleb Brown: So it really sounds like two hurdles you had to overcome. One, that ageism, which everybody has to deal with.

Evan Fears: Absolutely.

Caleb Brown: And then two, your family friend was already.. had kind of already blanketed your natural market. So I mean, that's really impressive. But it sounds like you were able to get in there and get some meetings and get some people, and it doesn't sound like you were going for like ultra affluent sort of, you know, big net worth type people and it was more sort of everyday teachers who could be high net worth, but maybe that was a little easier for you.

Is that correct?

Evan Fears: Absolutely, yes. I was not going out swinging for the fences. I was happy to take the a hundred dollars a month contributions into the 403b and build off that. That's right.

Caleb Brown: And then, maybe just give us the sort of the way points, if you would. I mean, and you said, "Hey look, I didn't, they were gonna offer me a.."—I guess it'd be called a 'draw,' right? They're gonna pay you some money up front and you kind of pay it back once you get going, but you didn't have to take it. I mean, how quickly were you able to get a book, you know, a client.. where clients that you could start, you know, living off of the revenue?

Ep #279: Building a Book Straight from a CFP Program with Evan Fears

Evan Fears: I would say probably year three was probably would be enough for [to] make a livable wage, I would call it. I got married soon after college. We actually dated through high school and through college, and she's a nurse, so she had pretty good income. So that of course helped in the very early years.

But I would say year three, kind of, "Okay, this might be something." And I've been blessed and God's blessed me enough as I, you know, that's been continued to... continue to grow.

Caleb Brown: And maybe just talk about the spouse for a minute. I mean, you're like, "Hey, we're getting married. Like, I have the job. There's no salary. Like, I gotta make it happen." Like how did that dynamic [work], I mean, was she okay with that?

Evan Fears: Yeah, I would definitely say she was okay with that. I remember whenever I was going to ask her parents for their, you know, permission to marry their daughter, and then I remember my parents sitting me down and was like, "Look, you need to tell them what your track is of being able to, you know, raise a family," and that kind of thing.

I think a big part of that is, she's close as well with my mentor, one of the partners here, so she was able to see kind of the groundwork and me just being around the business for a few years prior to actually graduating. She's, you know, kind of can see the light in the tunnel, so to speak.

Caleb Brown: Mm-hmm. Gotcha. Maybe if you would go back to, I mean, it's always great to have a supportive spouse and having a little bit of financial stability helps as well. I mean, I always joke around when people ask me my story, it's like, you know, my wife is a professor, she's got the stable income.

I'm an entrepreneur that runs around. It's up and down and, you know, so it's really good to have that. Maybe just talk about. How you... I mean, did you just go back to your hometown? Is that where you went in Georgia? That's where? Where did you end out?

Evan Fears: Yeah. I'm born and raised here in a small town outside of Savannah, Georgia.

Went to college for four years at University of Georgia and I came right home. That was always been an important part of what I wanted to do is be.. do return home and do something I was not really interested, in moving off and going to these, you know, different areas or larger cities.

Ep #279: Building a Book Straight from a CFP Program with Evan Fears

I didn't wanna return home and this kind of avenue allowed me to do that. And it was one of the things that drew me into becoming a financial planner.

Caleb Brown: And maybe just talk about where you just. Targeting local school districts, or maybe teachers that you knew through family and friends. And then second part of that is how did you get your foot in the door?

Because everybody knows you have all these annuity salespeople and all this other stuff that are trying to get in there to the 403b market as well. How did you differentiate yourself?

Evan Fears: Sure. So, the partner here, one of the founders here, he actually had a billing, is what we call, it into the three local school systems here in our surrounding area.

So I was kind of able to just adapt, to check onto that, as he was kind of trying to transition out of some of that business and allowed me to step into that role in that way. And of course, the differentiating yourself, like you said, yeah, there's competition. You know, I tell people in the 401k world, you have a 401k that your employer offers and that's it.

You don't have any other options. But in the 403b side of things, there's multiple vendors, multiple options. So we were able to actually get a more mutual fund and advisory type. 403b product into the system. That did differentiate myself a little from the annuities. Now there's, that's even more common than it was when I first started doing this.

So I think that was key. But really just being from the area, it did allow me, you know, these are either my people that I know or they know people that I know, or their parents of people that I know. That was key.

Caleb Brown: And it sounds like this is just kind of a grassroots thing, like you're just boots on the ground going and visiting these schools.

Sounds like there was an already existing relationship, but what I'm not hearing is, "Hey, Caleb, I'm going on YouTube for seven hours a day and producing teacher content to try to get clients in Idaho." I have not heard that. So that's not part of the strategy.

Evan Fears: No, no. We're definitely local. That's definitely our goal.

Ep #279: Building a Book Straight from a CFP Program with Evan Fears

Expanding here local, you know. We've tried doing some, especially during COVID hit, we tried doing some podcasts, YouTube type things, and we like to think we want to expand into that realm some, but really that's not who we are. I don't really think so. We might do that some really more so for our client's sake as opposed to attracting new people.

Caleb Brown: Gotcha. So, I'm a teacher there in Savannah. And you call me or come visit or I mean, how does that work? I mean, do you set up like a meeting or a buy-lunch forum or something, or how do you get in there?

Evan Fears: Yeah, so there's many different ways, attempt, to go to the schools and, you know, just be available.

Like I was telling you off-air, my mom is a high school math teacher, so for my whole life I've heard about how inflexible her schedule is and how unavailable she can be during the day. So just being there, I know is a real draw for some of those teachers to be able to meet.

And, you know, some days are, I'm sitting around, and of course in the days of laptops and things, you can actually do some work while you're on campus as opposed to that probably was not the case many years ago. But there's some days where you sit around and you really meet with anybody.

And if some days, of course you feel like you get home and you're outta words 'cause you've been talking all day. So it is kind of a... it's up and down. I would say.

Caleb Brown: Can you talk about just how is it more difficult to get access? I mean, with all the violence and some of the stuff that's happening at some of these schools is they're a little bit more locked down than they were, I would assume, than 10 years ago.

Evan Fears: Absolutely. The past couple years, and definitely in our area, it's a lot more secure, I guess a lot of, which is great, but it does, I guess, limit what we can be on campus. But I've been fortunate enough to have been around prior to that, so I've kind of built up some, you know, rapport with, especially the front office folks. That's, you definitely know you wanna be on their good side as you go in the schools.

Caleb Brown: Gatekeepers.

Evan Fears: That's right.

Ep #279: Building a Book Straight from a CFP Program with Evan Fears

Caleb Brown: Okay. So you get in. I'm a high school math teacher, and I have a 15-minute break between classes or a period off, and then you're there in the break room or something.

Like, what do you do? What do you say to these people?

Evan Fears: Well, I've been able to pretty much know what their questions are gonna be. "When can I retire and how much money will I have when I can retire?"

Caleb Brown: Okay.

Evan Fears: And then, "What can you do to help me get there?" So that kind of has allowed me to kind of speed along that process.

And of course, you know, as we continue to grow our client base and as our teachers, you know, a lot of it's now is, "Hey, this is Evan. You need to be working with him." So that's been a big blessing of, I don't always need to sell myself up front. It's "Hey, Ms. Smith down the hall said she works with you and y'all do a great job and tell me what I need to do," kind of thing.

Caleb Brown: I mean, that's amazing. And that's the beauty of this business, right? The snowball effect. I mean, if you're just around long enough and you've got enough clients, you can get some good referrals. Right. It sounds like that's, I mean, you're there seven years. All right, so you, I get referred to you and then, I mean, I want to talk about retirement.

What are you gonna do for me? Like, meeting process. Planning process. And then, what's the cost?

Evan Fears: Sure. So a big part of the educators here in Georgia is their TRS Pension Plan. Teachers Retirement System of Georgia Pension Plan, and there's a lot of planning that goes around that pension that a lot of people don't always consider.

So, really, that's probably step one of what we can do to help them get to where they want to go. And then 403bs and 457 plans, as you talked about or as we've talked about, they of course vary in fee. We've been able to use this plan or this mutual fund-based product that is a lot less expensive than the VA space.. in the VA world.

And we still do have some VA business before we were able to get this mutual fund-based product on. But it usually bows out to about a 1% fee on that. And of course, a lot

Ep #279: Building a Book Straight from a CFP Program with Evan Fears

of that is product fee. And a lot of that is third-party administrator fee that compensates the third-party administrator for the local school system.

So it's not all of a.. definitely not a fee that we're retaining the bulk of, but it usually bogs about a 1% on just the 403b and the 457 side. And of course, on the IRA realm where we're eventually trying to get to and where I work with many other clients outside of that are just educators, that fee structure's a little different.

Caleb Brown: So it sounds like you're leading with sort of the retirement planning, the TRS, the 403, 457. But I mean, do you look at insurance and do you look at tax? I mean, do you look at all that other stuff as well? Or is it just kinda like, "Look, we're gonna do this, we're gonna charge you 1%." Sound like you don't get the full 1%.

There's some other splits in there with some of the other vendors, but maybe just expand on that a little bit.

Evan Fears: Yes, yes. Definitely, life insurance is a pretty critical role and I always tell people, I'm not trying to sell you a life insurance policy just to sell you a life insurance policy. I just think it's critical for young families, growing families, and of course we're around the pension plan.

There is a lot of pension maximization we have to do with life insurance. So, yes, life insurance is a pretty critical part of our business on a day-to-day. And that has its challenges, as you might imagine, has its frustrations and delays in the old-school life insurance world. That is a critical part of what we do.

Caleb Brown: And right now, and maybe you said this, I just didn't catch it. Is it only teachers, like your book of business, is it only teachers?

Evan Fears: No. I would say, my early years, it was definitely primarily teachers, but it's probably split evenly now between teachers and people outside of the education system.

But that still is always gonna be my warm market, I think. And, you know, there's other big employer groups here in our area that we are able to kind of latch onto and draw some clients in from and prospects in from there. But, quite honestly, the school system is such a huge employer, especially in our county, it's really probably the largest employer in our county.

So, it's just such a good way to be able to build those relationships.

Ep #279: Building a Book Straight from a CFP Program with Evan Fears

Caleb Brown: I gotta tell you, working with teachers is so rewarding. I mean, just look what these people do. I mean, there's a private school here in Athens, Georgia where I live. And you went to school? Went to college?

Evan Fears: Yeah.

Caleb Brown: And I just offered to the administrators like, "Look, you know, you don't have a lot of the same employee benefits a public school does. I'm happy to meet with these people pro bono. It's just an employee benefit if it helps you." And from time to time, they'll take me up on that. And it's just really.. it's a lot of fun. And just to see sort of their eyes light up because the role is reversed, right? Because you know that you're sort of teaching them.

And anyways, I mean, how many families or clients or account or however you measure it. How many do you have right now?

Evan Fears: That is always a question we ask ourselves in our firm is how many clients we have, 'cause that number is always so crazy. We think as a firm, we probably have around 500 to 600 families, I would say. I probably have somewhere that I personally, you know, I'm responsible for. I'm the key point of contact. I'm the person they reach out to if they have questions, I'm gonna say somewhere around a hundred families. But that could be some of those that maybe I'm just a little piece of their puzzle.

And then there's some that, like I mentioned earlier, that is, you know, we are the financial plan for their whole family, for their kids, and then, that kind of thing.

Caleb Brown: That's great. That's awesome. And are you gonna have to hire more people? I mean, what happens if you get another a hundred clients?

What are you gonna do then?

Evan Fears: That's a good—great question. We actually have been looking for kind of an intern-type role into helping us, but we were actually at the Kingdom Advisors conference and I think, I saw you after the Kitces session, but he was talking about the best team structure to grow your business.

Yeah. It was interesting that it was.. our firm is we kind of backed into doing that and wasn't necessarily what we were trying to do or aspiring to do, or we saw that model [and] was like, "We need to copy that."

Ep #279: Building a Book Straight from a CFP Program with Evan Fears

But having us three partners and we share secretary and we share kind of a part-time intern-type role just to help with some, you know, some client admin stuff and some service work, that type of thing.

I don't see myself being one that wants to hire someone who worked for me. Maybe it could be some, like I was brought in someone who I might kick off some of the more introductory type tasks to, and that kind of thing, and then letting them build their own thing. I don't know if I want to be one that is responsible for people, but that could change.

Caleb Brown: Yeah, the Kitces' at the triangle model, so that's right. Angie Herbers has a diamond model out there, and we'll link to the research that he was talking about. You mentioned partnership. I mean, here you are, 29 years old. I mean, I think you said you're one of the partners.

There's three of you. How did you achieve that? I mean, that's amazing. Congratulations.

Evan Fears: Thank you. It was kind of just one day, I was like, they called me a partner. I was like, "Okay, well I guess I'm a partner now." But you know, a lot of that too is just kind of call sharing here, you know, office space secretary or admin type things.

We, our firm, has been very blessed. We've grown pretty significantly in the past five or six years, and it was kind of a natural progression, I would say.

Caleb Brown: I think you're downplaying it a little bit like, I mean that's pretty impressive for, I mean, these guys, other guys sounds like they've been doing it for a long time and have a bigger book of business and all this revenue and all this other stuff and here you are, kinda the new kid on the block.

And I mean, is there anything else you can share? Just like what you were able to do for the firm, for them to say, "Look, we want this guy here long term. Let's keep him around."

Evan Fears: Sure. And, you know, having a younger person in meetings and stuff is good because they can see that as a succession plan.

They just, naturally, clients can be able to see some younger face and know that that's, you know, something happened to you or when you.. 'cause they ask the two partners here, when are you gonna retire, kind of thing. So that does allow me to do that. And now there's two other advisors here in the office that are also part of that succession

Ep #279: Building a Book Straight from a CFP Program with Evan Fears

plan that are also gonna be growing their own books and getting their own clients and doing some service for the existing clients and client retention type thing.

But you know, it is a big blessing to go into a business and have two just great men that you look up to that you can see, and they do business differently.

You know, you can be able to see how one works and how the other works, and how 'I don't think that would work for me' or 'I think that would work for me,' or 'I need to be better at that.' So that is inspiring, encouraging, and it is a blessing to see. And two men that you know, you trust that are now great friends of yours, that are mentors of yours now, allowing you to see how to be successful in this business.

And not just for your own personal sake, but to be able to get your clients, you know, to trust you and as a relationship and build that and have it be such a fulfilling career.

Caleb Brown: Sounds like it's a really good cultural fit, and maybe that's why you've been there seven years. I mean, I gotta ask though.

I mean, are you ever curious at all in the last seven years, like, what else is out there? Have you ever asked yourself that question?

Evan Fears: No. I would say no because I feel like whatever I want to do, I can do here. I don't.. you know it. And if it's something that we want to grow out of, you know, way we do business or broker dealer, the advisory side, that kind of thing.

I think it would be something that I would want to make a decision with those other two partners. So I don't think it would be something that I would ever go on my own 'cause I feel like right now, I'm kind of already out on my own, but I have the support that I need to allow me to continue.

Caleb Brown: That's great that you got a good fit. I mean, that's.. I mean, look, as an educator myself, like all this, I want all my students to go out there and have great fits, you know? I wish all of them did, but not all of 'em do. Okay. Hey, I wanna go back to, so you were talking about mentorship and building books and these guys being, I mean, did they ever give you any sort of quotas like, "Hey Evan, you gotta bring in 10 million the first year [or] you're fired?"

Anything like that?

Evan Fears: On that draw plan that we kind of talked about earlier with the salary, there was some different numbers to meet, some production requirements to meet and I

Ep #279: Building a Book Straight from a CFP Program with Evan Fears

really didn't know what those numbers meant. To be quite honest, after graduating college, I was like, "Those numbers don't mean anything to me 'cause I don't know what equates to what."

So, no, there's never been any quotas. I think I remember early on in my career, one of the other partners here said that he's been, he was very impressed just with the, you know, amount of people I'm bringing into the office, the client meetings and things. So that was kind of a good reassurance for me.

To know, I guess I am doing what I'm doing. 'Cause, you know, I didn't really have much to compare it to. These are two guys that have been in this business forever, that have clients that trust them, you know, explicitly with all kind of things. And I'm actively trying to grow my book.

So, of course, I have less client meetings and my client meetings are less with, you know, much less significant of asset amounts and different, less complex situations. But there was never any quotas or anything like that, that's just kind of been fortunate enough to really not have to worry about that.

Caleb Brown: Well, it sounds like the activity and the volume were there, and those guys saw that and I mean, like we talked about earlier, it's like, "Yeah, I was just getting started. I got a new wife and I gotta make money. I gotta make this stuff happen." So it's amazing.

Evan Fears: We talked about setting goals and you know, one of the partners, he was like, "You want to have a goal to work towards."

I'm like, "No, I don't think so." 'Cause I don't, you know, if I hit that goal, I'm not gonna slack off in what I'm doing. I'm gonna keep doing what I'm doing. So it doesn't.. it might let me get some satisfaction. I'm meeting that goal, but I'm gonna be driven and keep going regardless of what that goal is.

Caleb Brown: That's awesome. Well, Evan, this has been a lot of fun, man. I'm glad we got to catch up and you're doing well. As we close out, any final—you've already given a lot to think about here. Any final tips or sort of words of advice for any newer planners out there?

Evan Fears: I would say, one is finding a good culture fit of what you want to do is critical and you're not gonna know what you want, what your business is gonna be like.

Ep #279: Building a Book Straight from a CFP Program with Evan Fears

You know, they always talk about what do you see yourself doing five years from now? And five years ago, I would've told you, I had it all figured out. And I tell you now. I don't know what I want my career to, like five years from now. I feel like what I'm doing now is good. I feel like I could be better and more efficient and more, doing some things that I like more than what I do now.

You know, some parts, of course, like any job, some parts of what you do is not your favorite, but that's part of it. That's necessary. But finding that culture fit and finding your what you want to do, it does take time. And two is finding a niche market is so, so key. Grow in your firm and grow in your book.

And that's not always easy either. You know, and some of that might change. You know, we talk about making, you know, pivoting a lot is we thought this was a no-brainer. A thing for clients and attracting new clients. And then you quickly realize it's like, "Oh no, they don't care about that at all."

You know, that's not what is attracting new people. So just I guess trying to be flexible in what you want to do and how best to serve your existing clients is as key as almost as attracting new clients.

Caleb Brown: All good stuff. Well said. Evan, thanks so much for coming on the show.

Evan Fears: Absolutely. Good catching up with you.

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

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

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

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