



Alumni and Friends,

I hope this newsletter finds you and your families well. This last year has been challenging, but we have come together to meet the pandemic head on. While we were excited to offer most of our classes in an in-person or hybrid format this semester, we are looking forward to the fall when classes are expected to resume fully face-to-face.

### **Enrollment**

Overall enrollment at K-State decreased ~3% for the spring of 2021, as compared to spring of 2020. Enrollment was solid for the College of Health and Human Sciences, with an annual increase of ~1%. This continues a multi-year positive trend for the college as a whole.

Enrollment in Personal Financial Planning programs remains strong. There are currently 115 students seeking a BS degree in Personal Financial Planning, an increase of 6 students (5.5%) since spring of last year. There is significant momentum in our minors and certificate programs, as the number of minors has nearly tripled to over 30 students in the last year, and we currently have over 140 students completing the Kansas Insurance certificate.

The MS programs increased 6% since last year, with growing interest in our Advanced Financial Planning content area by existing CFP® professionals.

### **Scholarships**

A major factor in program growth is due to the fantastic support of our alumni and industry partners. Over the last 5 years, department scholarship and awards have increased drastically from ~ \$10,000 to over \$100,000. This has had a tremendous impact on our students, as well as helping to increase awareness of personal financial planning as a career. We are so thankful for all the support you have provided and the impact it has had on our students.

If you would be interested in supporting the Personal Financial Planning program at K-State, please contact [Jeff Haug](#), Director of Development, or visit the [KSUF giving site](#).

### **Welcome Back, Ann Coulson!**

We are excited to welcome Dr. Ann Coulson back to campus for the 2021-2022 academic year. As many of you know, Ann had semi-retired to Missouri while still teaching a variety of courses in the MS program. Over the last year, she stepped up to full-time status and re-engaged in the undergraduate program. We continue to be thankful, as she has agreed to remain full-time next year and has moved to Manhattan.

Thank you for all you do to support our program! If you have any questions, would like an update, or have an idea you would like to share, please let me know.

*Martin Seay*  
*Department Head and Associate Professor of Personal Financial Planning*  
*Kansas State University*  
*mseay@k-state.edu*



## The Student Experience- AFCPE Knowledge Bowl

By: Luke Hannan, senior



In the fall of 2020, Carson Cox, Matthew Schlossman, and I competed in the Association for Financial Counseling and Planning Education

(AFCPE®) Symposium Knowledge Bowl. Carson, Matthew, and I have an interest in financial counseling, and we wanted to learn more about the subject, as well as take advantage of an opportunity to compete in a competition to represent K-State. The process began with the three of us working together to make an application video to be accepted into the knowledge bowl competition. The video consisted of us discussing what financial counseling means to us, what we want to learn from the experience, and how we will apply it to the rest of our financial careers. Once our application video was submitted and we were accepted to compete in the knowledge bowl, the real work began.

For multiple months leading up to the competition date, Matthew, Carson, and I studied through the Accredited Financial Counseling (AFC®) course material. We would

each read a couple of chapters every week, and then we would meet over Zoom to discuss what we learned and to better understand the material. Once we completed the books, we worked together, taking practice quizzes provided to us by our sponsor to test our knowledge of the AFC® field.

As the date of the knowledge bowl grew closer, we were ready. We all met on Zoom with a representative from the AFCPE® board, and she proctored our knowledge bowl competition. With one minute to answer each question, we worked together as a team to come up with the best answer possible. After 50 questions and an hour of high-stress mental processing, we were done. Unfortunately, we wouldn't know the results until one week later, where we would review the questions with all other teams competing from around the country.

As the 50-question review ended, we were delighted to see that we earned a 2nd-place finish among many of the best personal financial planning programs the country.

## Financial Planning Association Update

By: Camrie Wagner, senior



Through the challenges that COVID-19 has brought, the K-State Chapter of FPA has continued to adapt to provide meaningful opportunities

for students to learn and grow within the financial planning industry. Our meetings have been completely virtual this year, meaning that we have been able to connect students from our undergraduate, masters, doctoral, and distance programs with industry professionals from all over.

From candid conversations about diversity, equity, and inclusion with Rianka Dorsainvil to open discussions on any and every financial planning topic with Ed Gjertsen, students have been able to learn from the experiences and insights of prominent industry professionals.

The FPA K-State Chapter was also able to participate in a new event that will hopefully continue in the future. Due to the hard work of chapter president Garrett Jackson ('21) and the leadership of the Texas

Tech, Utah Valley, and Missouri FPA student chapters, the first FPA Student Summit provided students from these programs a unique opportunity to meet and connect. Additionally, this event featured industry speakers Derek Notman, Ginnie Baker, and Kate Healy.

We are so grateful to the many industry professionals who have given their time and experience to help our students grow and learn more about financial planning. We are optimistic for the future of the FPA Chapter of K-State in the upcoming year.

### Current Officers

Garrett Jackson, Senior – President  
Camrie Wagner, Senior – Vice President  
Megan Klug, Junior – Treasurer  
Claire Herrmann, Senior – Secretary  
Dr. Derek Lawson – Faculty Advisor

## Powercat Financial

By: Cal Shimkus, senior



Powercat Financial is a great opportunity for students in personal financial planning and related financial majors to get involved on campus. As a PFP student and peer counselor, Powercat Financial has helped immensely by giving me practical experience in a client-facing role that will be relevant to my career as a financial planner. I am developing my communication, problem-solving, and active-listening skills while making money doing it! I have grown as a person and professional through the last two semesters faster than I could have imagined, and my experience has shown me that financial planning is the right career path for me.

Powercat Financial hosts several events every semester and provides peer-to-peer financial counseling to all Manhattan and Global Campus students for free. Produced with help from the Powercat Financial Student Advisory Board and the peer counselors, our events help educate students on different financial situations in a fun, interactive way.

Last semester we, along with PFP, Union Program Council, and K-State Proud, co-sponsored an event where financial comedian Colin Ryan spoke to over 200 students about his financial journey and how to apply his experiences to your life. This event was a fun way to educate

hundreds of students on personal finance, and it was so fun that the event won the 2020 Collaborative Student Event of the Year Award from Blue Key! We also hosted a couple of new events, like Paying for College as a Diverse Student, where a panel of diverse college students explained their journey and different avenues they have used to finance their education. Our Hands-On Banking event is the most recent new event we hosted. Students who participated received a career and family profile, and then applied 13 prompts to mimic real-life expenses such as clothing, housing, and transportation to help provide students with real-world practice and examples. Our events are tailored toward college students and their finances and help educate students on what to expect after they graduate.

Our peer counselors have been counseling students via Zoom this semester, but that has not slowed us down. Helping students with their financial issues via Zoom may be easier and more convenient for some students than coming to our office on the third floor of the Student Union. Our counselors have also been writing weekly blog articles covering a wide variety of financial tips and topics, including improving credit, budgeting, saving, eating healthy on a budget, tax tips, student loans, and job searching. I recommend many of my clients read the blog posts, and they even help me to prepare for unique client situations because they are so informative and applicable. You can read and subscribe to our [blog post here](#).

Despite the COVID-19 pandemic, Powercat Financial has continued to work with students and their finances to help them reach financial success. I hope we can return to "normal" soon, but in the meantime, use [our website](#) to schedule a free appointment via Zoom with any of our peer counselors.



## The Student Experience- FPA Student Competition

By: Claire Hermann, senior



This past year I had the privilege of competing on the 2020 FPA student competition team for K-State's Personal Financial Planning (PFP) department. The team is chosen at the beginning of each spring semester and expected to construct a written comprehensive financial plan, present their plan to a panel of industry professionals, and compete in a knowledge bowl.

The first stage, a written comprehensive financial plan, is built based on nearly 10 pages of client information. The information given ranged from balance sheets to the

family's future goals and aspirations. Working through every aspect of the plan, we were challenged in many ways. Some important information was left out, and each team is granted permission to fill in the blanks as we see fit. This year, the team and I were challenged even further as we had to meet virtually to discuss our approach due to COVID and each of us moving back home. Even with learning to navigate online school, we were able to put together an 80-page financial plan addressing all the areas of concern, room for improvement, and strengths our "clients" had.

We were awarded top 8 in the written plan submissions and moved onto the second stage, which is presenting the plan. We were required to present on retirement, with the ability to choose two other topics. My teammates and I divided and conquered, each choosing a section to present on. I loved being able to show the judges our recommendations and giving them more insight into the reasoning behind our recommendations.

The final stage is the knowledge bowl, which is set up like the game of Jeopardy. The questions were written by industry professionals with problems like those on the

CFP® exam. Personally, I thought this was the most challenging stage. It took tremendous trust in each other when submitting our answer, especially if we did not agree at first. We were only given 30 seconds to read the question, come to a common solution, and submit our answer.

This was a great learning experience and something I would recommend any student participate in if given the chance. Not only was I able to capitalize on the things learned in the classroom, but I was also able to broaden my horizons on different financial planning strategies. I became extremely close with my teammates, Delaney Johnson, and Garrett Jackson, who have been there every step of the way with me throughout my undergraduate

career in PFP. Lastly, I was able to meet the professionals involved in the Financial Planning Association, building on my networking foundation that will assist me when starting my career as a personal financial planner. I believe that this experience is the closest you can come, as a student, to building and presenting a financial plan for clients.

I was extremely honored to represent K-State's Personal Financial Planning department in this competition, as they have prepared me in many ways to thrive in this profession.

## The Student Experience- FSP Career Exploration Competition

By: Maria Martin, senior



During the 2019-2020 school year, I had the privilege of competing in the Society of Financial Service Professionals (FSP) Career Exploration Competition. As part of the team representing Kansas State, my partner and I were tasked with exploring various financial service professions and writing and presenting a formal research paper over what we discovered. Throughout the

course of competition, we were able to meet with professionals within the accounting and financial planning industries across the nation through the aide of Dr. Lim, Dr. Lawson, and Dr. Stueve.

These interviews were some of the most enlightening parts of the competition process for my partner and me. It was such a joy to hear about the story behind each of these professionals' careers, as well as all the helpful advice and guidance they threw our way. Many of these connections allowed us to see how we can apply our time and education at K-State to our future careers in ways that continue to impact our clients as well as the future of the financial planning profession. As we gathered the interviews and began to create our research paper, we were able to develop our research and presentation skills by meeting with many of the professors in the department. Between the interviews with professionals across the nation and the assistance of professors in house, the FSP Career Exploration

Competition provided my partner and me with so many opportunities for growth and connections within the industry.

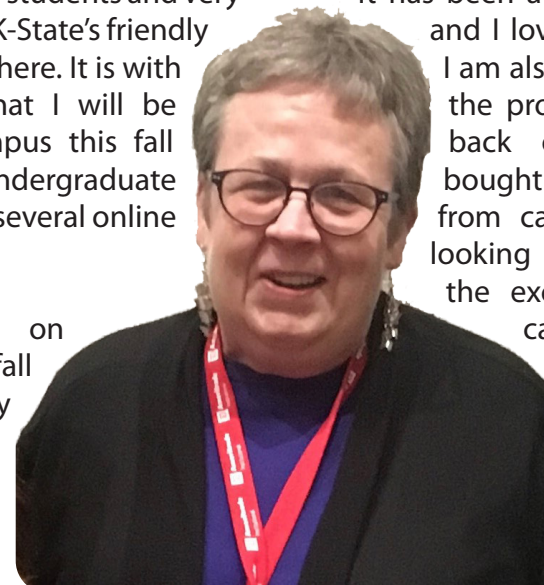
A unique aspect of this specific competition is that it finishes with the top five teams presenting their research papers on a five-day cruise in March. Unfortunately for my partner and I, the cruise was canceled due to COVID-19. While this was a great disappointment, we were still able to compete in the final portion of the competition by presenting our research over a video conference. This in turn presented us with another unique challenge that continued to make our competition experience memorable.

While we missed our cruise to the Caribbean, the time we had representing K-State was its own unique and memorable experience. I look forward to seeing students representing K-State at future FSP competitions!

## She's Back!

Thirty-four years ago, I came to K-State as a brand-new faculty member, and even though I have come and gone a few times, K-State just can't seem to get rid of me. I love K-State. I enjoy the students and very much appreciate K-State's friendly academic atmosphere. It is with great pleasure that I will be returning to campus this fall to teach some undergraduate classes, as well as several online master's classes.

When I arrived on campus in the fall of 1987, Family Economics (as we were known then) had just been merged into a larger department. In 1991 I earned my CFP® designation, and in 1993 K-State's CFP Board registered program was created. For years, the program was very small, but fortunately K-State leadership kept supporting us. In 2001 when the online master's degree began, I started teaching in that program. And today I look at how far we've come—a thriving Personal Financial Planning department with on campus and online programs at the BS, MS, and PhD levels!



For the last four years, I have been partially retired. I bought and remodeled a 100-year-old house in Ste. Genevieve, MO, which I refer to as K-State's Ste. Genevieve campus.

It has been a joyous process and I love Ste. Gen, but I am also excited about the prospect of being back on campus. I bought a condo across from campus and am looking forward to the excitement when campus returns to normal. I would love to hear from former students. This last year has taught me that life is short. Tell me where you are and what you are doing. We have memories to share!

During the many years at K-State, I have met many wonderful people—students, colleagues, and friends of PFP. And returning to campus, I hope to meet many more!



## Spotlight: Dave Mirabito



### About myself-

I am a proud native of Central NY, and I come from a family of entrepreneurs. Having graduated from LeMoyne College in 1972 with a BA in accounting, I wanted to see the world, so I moved to New York City, accepting a staff accounting position in a public accounting firm. I quickly learned that being a public accountant was not for me. After that, I was a cost accountant and started my own accounting, bookkeeping and income tax service. There was a lot of experience but very little accomplishment and direction. I started with MetLife in April 1992 as a licensed agent and learned that I loved it. I decided to do whatever I could

to succeed. I followed the examples of my parents, grandparents, cousins, aunts, and uncle and worked harder than I ever had in my life. After 24 years with MetLife, I have enjoyed the last 4+ years with MassMutual. I attempt to be healthy every day of my life. I love to read and travel. In the last 10 years I have been to India, Iceland and Australia and many parts of the US and Canada. It is important to me to see and understand how others live.

### Financial Partners of Upstate NY-

Is an agency of MassMutual with one of their principal offices in Rochester, NY, which mostly serves people in Central and Western NY, the Finger Lakes, the Southern Tier and along Lake Ontario and the Saint Lawrence River, which separates the US from Canada. We have over 100 licensed agents and many supportive staff members with the purpose of helping our clients protect and prosper in their financial lives.

### Engagement with PFP at K-State-

I am a lifetime college football fan. In addition to Syracuse University, of course, I have long been an admirer of retired football coach Bill Snyder,

the engineer of “the greatest turnaround in college football history,” and by reputation a coach who elicited superior efforts and results from his players. In the spring of 2017, an Investment News cover article highlighted the monetary woes of financial planning departments in colleges across the country. Prominently featured was K-State. I decided to call and make an offer.

### A Successful Partnership-

Looks like many people of different backgrounds and different capabilities working for the same purpose- helping our clients make wise financial decisions and implementing them. Mass Mutual is very focused on teams- not everyone does or even wants to do the same thing, but together we enhance our clients lives both now and for generations to come. Also, we are continually expanding our capabilities and thoroughly enjoying our work experience. When I hear my assistants say, “I love to come to work,” I believe we are doing something right.

### Scholarships-

I am very grateful to be financially secure and healthy. I established this scholarship because I wanted K-State students to know that someone who has benefited greatly from the profession wants to make their path a little easier and wants to contribute to their future success. One of your recipients wrote to me, “I could spend more time being a student and worry less about money”; that letter warmed my heart. By the way, I understand that Pat Bosco was from somewhere in New York state as well!

### I want all PFP students to know-

Get all the experience you can. Decide if the financial planning business is for you. If it is, learn everything you can, not just from pursuing degrees, but from those around you. Love people and be a knowledge seeker. Your motto: “Head for Business, Heart for People” is perfect. I want them to know they have many resources at their disposal to help them succeed personally, professionally, and financially. We have a very noble and profound mission. Above all, be ethical, gracious and grateful.

## Catching Up With Jamie Bosse

### When you were choosing programs, why did you choose K-State PFP?

I went to college not knowing what I wanted to be when I “grew up”. I was the first generation of my family to pursue an education beyond high school, so I didn’t even know what types of careers were out there. I only knew that I wanted to work with people and make a difference in their lives. I started out as an education major thinking that would be the route to go. I discovered the field of financial planning when I was a sophomore and remember thinking that it was the perfect fit! I would get to help people reach their goals, with the added bonus of learning how to manage my own financial affairs.

### What do you remember about your time at K-State?

I remember it being a really pivotal point in my life. It was the time when you really started to discover who you were and who you wanted to be. I loved all the new experiences, meeting new people, and expanding my knowledge. I am still close with many of the friends I made during my time at K-State. One thing that really stands out about the PFP program is how close we were as a cohort of peers and how supportive our professors and advisors were. None of my friends had a support group like that in their major – it’s a one-of-a-kind experience.

### How has your education in PFP enhanced your current career path?

I feel like I really had a head start in the industry because of my degree in PFP. Being eligible to take the CFP® exam right out of college is a big deal and having that education early on gave me a leg up. I have worked in different roles in the industry in a small firm, a large bank, and now a mid-size firm. My education at K-State was impressive to all of my employers and really set me up for success.

### What recommendations would you make for future financial planners?

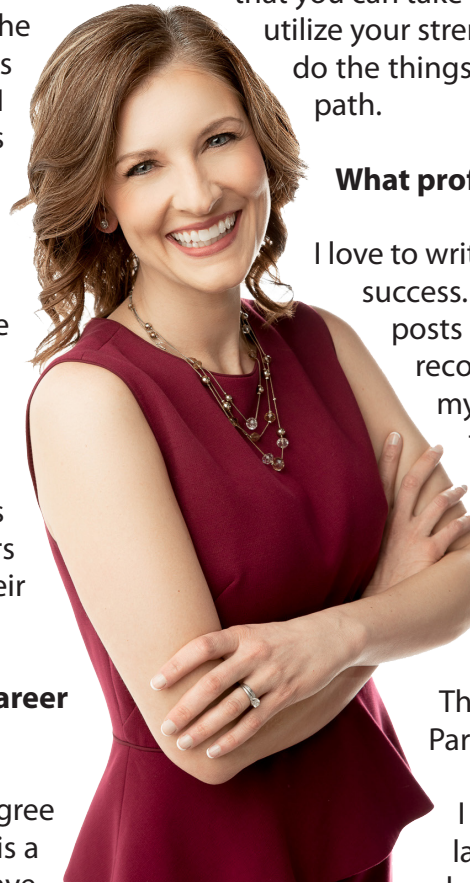
Network, network, network! You know that old saying, “It’s not what you

know, it is who you know”? There is definitely some truth to that! Attend industry events through the Financial Planning Association (FPA), the National Association of Personal Financial Advisors (NAPFA), or other financial planning groups. Ask to do informational interviews with financial planners in your area and get their takes on the profession. Read industry magazines and blog postings to see what the hot topics are and what experienced advisors are talking about. There are many different avenues that you can take as a financial planner, so explore all the options. Also, utilize your strengths and passions to set yourself apart. Continue to do the things that make you happy, and fold that into your career path.

### What professional achievements are you most proud of?

I love to write and have been able to parlay that into some career success. It started with writing internal articles and blog posts for the companies I was working for, which leads to recognition and rewards from management. I published my first children’s book about money in 2018, “Milton the Money Savvy Pup” and have two more in the illustration phase. The books feature our family pet - an adorable corgi - that is learning to be smart with money. Currently, I am working on my first “grown-up” book that is a compilation of writing I have done over the years directed at helping young parents be financially secure and successful. The working title is “Money Boss Mom, Helping Young Parents be the Boss of Their Financial Future.”

I have some incredible blessings in my life, and the last few years have been no exception. In 2019, I was asked to be the commencement speaker for the College of Health and Human Sciences. I was completely shocked and terrified but knew that this was an invitation I should not decline. I am proud to say that I actually enjoyed giving that speech and did not pass out or fall off the stage! In 2020, I was named to the Investment News 40 Under 40 list. That was an incredibly exciting honor.



## What kinds of things do you do in your community?

I am actively involved with the local chamber and recently joined the board of the Manhattan Arts Center. I have served on the board for the PFP program since 2014 and will be moving to the board for the College of Health and Human Sciences in the coming year.

## What are your hobbies/interests?

I have 4 incredible kids who keep me busy with their sports and activities. I love watching them grow and discover what interests them. Outside of the kids' activities, I love to attend K-State football and baseball games, entertaining friends and their families, and anything that involved BBQ, air-popped popcorn, or costume parties.

## Ph.D. Graduate Spotlight: Scott Spann



Greetings from Charleston, South Carolina! My name is Scott Spann, and I am a Director of Financial Planning at Facet Wealth, a virtual, full-service financial planning firm that provides personalized and unbiased financial advice that integrates into every facet of life. I also teach financial planning courses as an adjunct professor at Maryville University and own a financial wellness education company that offers consulting and continuing education classes for CFP® professionals.

## When you were choosing programs, why did you choose K-State PFP?

I was in the second cohort of the K-State PFP doctoral program and was attracted to the hybrid nature of the program. When I decided to join the PFP program at K-State, I was seeking convenience and flexibility as a mid-career professional. I had my own fee-only financial planning practice at the time, and my wife also had her own pediatric occupational therapy practice in South Carolina. Moving our family across the country for doctoral studies was not an option. The biggest factor in my decision was that I wanted

to work and collaborate with thought leaders in the area of integrated financial planning. I loved the fact that the program really embraced a more integrated and holistic approach to financial planning, which aligned with my background in financial psychology. With my previous academic background in clinical counseling and psychology, K-State was a natural fit for me at the time to complete my doctoral studies.

## What do you remember about your time at K-State?

I have many so many great memories of the summers that I spent immersed as a student in Manhattan. Looking back to 2010, having an opportunity to work in the virtual classroom environment and connecting with my fellow cohort helped prepare me to thrive in virtual work and academic settings. I love to travel, so it was great having the opportunity to study abroad during our International experience in Seoul, South Korea. I still think about that trip and having the opportunity to meet wonderful people such as Dr. So-Hyun Joo, who conceptualized the framework for financial wellness that guided my early research. I am grateful for the opportunity to work under the influence of thought leaders like Dr. Seay and Dr. Lutter, along with others who helped pave the way for the program at K-State like Drs. Grable and Archuleta.

## How has your education in PFP enhanced your current career path?

The PhD program in personal financial planning helped further my development as a subject matter expert in the design and implementation of workplace financial wellness programs. It also enhanced my skills as a researcher and helped me identify ways to better integrate academic constructs into application across diverse financial planning settings. Simply put, my education at K-State helped me find ways to develop advanced financial planning skills to help others that are backed by scientific evidence.

## What recommendations would you make for future financial planners?

My advice to future financial planners is to lean in to change. Be brave and carve out your own path away from the sea of sameness within the emerging profession. Technology and other disruptors will continue to democratize access to quality financial planning and coaching services. But at the heart of this change will remain the need for genuine relational skills and



understanding concepts related to the psychology of money that help us connect life to money. To be a financial planning expert, you must first give clients space to be the experts in their own lives. The CFP® Board recently added the psychology of financial planning as a principal knowledge topic for a reason. Anything you can do to increase your knowledge of how to best integrate concepts of financial psychology and other facets of life beyond money into your work as a practitioner will help improve the total financial wellness of your clients. This is mission-critical stuff to help strengthen financial planning's role as an authentic helping profession.

### **What professional achievements are you most proud of?**

Working for Financial Finesse, a pioneer in the workplace financial wellness profession, was an amazing experience which put me in front of thousands of people each year from all walks of life seeking financial guidance. I've since moved on to Facet Wealth, a financial planning company working to give millions of Americans access to high-quality financial life planning delivered by CFP® professionals.

### **What kinds of things do you do in your community?**

As an early adopter of financial planning in a virtual environment, my primary community service is trying to give back to the financial planning profession through online continuing education courses on the LivePlanThrive Project platform. I am also in the process of designing financial wellness and positive financial-planning content for traditionally underserved groups as part of my nonprofit efforts. At the local community level, I help coach youth sports.

### **What are your hobbies/interests?**

I really enjoy balancing my time between the coast and mountains. Living in the lowcountry of South Carolina provides plenty of opportunities to get outside with boating, kayaking, tennis and golf. I also spend as much time as possible hiking in the Blue Ridge Mountains. My other interests have been temporarily put on hold thanks to the global pandemic - world travel, attending live concerts and sporting events.

## **PERSONAL FINANCIAL PLANNING**

Professional Development Workshop



### **Insights into your Client's Money Mindset K-State personal financial planning workshop**

Have you ever wondered why your clients fail to follow your advice and perform financially destructive behavior?

This three-part virtual workshop, taught by leading academics and researchers, provides insights into how you can implement best practices from behavioral finance, client psychology, and financial therapy to your help your clients meet their financial goals.

The workshop will include:

- An overview of the fundamental aspects of behavioral finance by Dr. Derek Lawson;
- An exploration of client psychology by examining clients' resistance to change, the use of nudges, and the need for enabling the client driven problem solving by Dr. Meghaan Lurtz;
- An introduction to financial therapy interventions designed to help financial planners ask better questions that will aid in clients' improving their financial wellbeing by Dr. Megan McCoy.
- CFP® professionals can receive 3 continuing education credits.

**Join us for [Insights into your Client's Money Mindset](#) on June 29 from 1-4 pm.**

This workshop is open to anyone that works in the personal financial planning field. Participants will:

- Receive practical tips on how to understand their client's biases and beliefs to better serve their needs;
- Learn the latest best practices to understanding the WHY behind client decision making;
- Network with colleagues in the personal financial planning field.

## Spotlight: Dave Mirabito



### **About myself-**

I am a proud native of Central NY, and I come from a family of entrepreneurs. Having graduated from LeMoyne College in 1972 with a BA in accounting, I wanted to see the world, so I moved to New York City, accepting a staff accounting position in a public accounting firm. I quickly learned that being a public accountant was not for me. After that, I was a cost accountant and started my own accounting, bookkeeping and income tax service. There was a lot of experience but very little accomplishment and direction. I started with MetLife in April 1992 as a licensed agent and learned that I loved it. I decided to do whatever I could

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