



Alumni and Friends,

Another academic year has come and gone, with another fantastic group of graduates entering the real world. Student recruiting and placement has been strong, with 66% of seniors looking for jobs and 66% of juniors looking for internships placed by the end of December. I continue to get emails from firms looking for talent as summer approaches, reflecting the quality of our students and the strong demand in the marketplace. We continue to grow the number of students engaged in the program, working to meet the ever-increasing demand for talented financial advisors to serve the needs of clients.

PFP Summit

We were excited to hold the PFP Summit continuing education conference in-person for the first time in three years. This year we welcomed 80 advisors and thirteen sponsor firms who supported student attendance at the conference.

We look forward to resuming this as an annual tradition, hoping to welcome more alumni and friends of the program to Manhattan. We are also excited to announce that the Professional Connections Event, our premier job and internship placement event, will occur on October 11th this year. We look forward to seeing many of you there.

Retirements

It is bittersweet that we share that Ann Coulson and Morey MacDonald will officially enter retirement this summer. Ann Coulson has been a staple at KSU since the 80's. She provided leadership as the program was established in the early 1990's and has served as a core faculty member for both the online master's degree and for our undergraduates on campus. Similarly, Morey MacDonald has provided leadership to the program for over a decade, first arriving as School Director for the School of Family Studies and Human Services. With the overall youth of the faculty in the program, Dr. Mac provided a calm and steady leadership presence that made us better as people and as a program.

Both Ann and Morey have been awarded professor emeritus status in recognition of their time and dedication to the students of Kansas State.

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 & Professor
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APCPE COMPETITION

By: Dalton Engle



Our AFCPE team this year consisted of Alex Miller, Steven Crain, and myself. The AFCPE competition consists of a knowledge-bowl style competition that takes place in November.

The first thing our team needed to complete was creation and submission of our application video, this video outlined why we chose the AFCPE competition as well as an introduction to team members. After that, it was time to begin studying for the competition.

Our study topics included Financial Counseling, Investments, Insurance, and Tax. I had a wonderful time throughout the entire experience, working together as a team and making new friendships as well as getting to represent our department was quite enjoyable. My greatest take away was getting to learn more about the AFC path and the studies involved with obtaining that credential, upon completion of the competition I felt as if I could sit for the AFC exam and do well.

FPA COMPETITION

By: Ana Sanko

The team was comprised of three seniors in PFP: Britta Beasley, Megan Klug, and myself. We competed in the 2021 Financial Planning Association's Financial Planning Challenge. The challenge is made up of three parts: a comprehensive written financial plan, presentation over three sections of the plan, and a knowledge bowl. Last spring, we created a financial plan for two hypothetical clients and found out in July that we had advanced to the second phase of the competition. Participating in the competition was an experience I really enjoyed! It helped connect me more in the major, gave me a chance to work with some of PFP's best, and put everything I have learned throughout college to use. Britta, Megan, and I spent some late nights researching and creating our plan.

We had a lot of fun working on the competition and are proud of finishing second. I think my biggest takeaway from the competition was getting confirmation that financial planning is what I want to do and that while I have so much more to learn I will have a lot of fun doing it.

My advice to other students would be to go for it! If it is something you want to do, you will find time for it and be willing to learn. All of us work and are involved on campus, and we were able to find 1-2 hours a week for the competition for 1.5-2 months in the fall and spring semesters. Also, we had an amazing advisor in Dr. Lawson!

RESEARCH AND EXTENSION PROGRAM HELPS SHARPEN MONEY MANAGEMENT SKILLS

By: Dr. Elizabeth Kiss



K-State Research and Extension has been improving the quality of life and standard of living for Kansans for over a century. As a statewide network of educators sharing unbiased, research-based information and expertise on issues important to Kansas, it is an integrated system that connects the university to every county through locally based educators who serve as sources of objective information.

Organized into both content focused and trans-disciplinary teams, K-State Research and Extension is working to address grand challenges facing the state. In 2021, more than 708,792 direct educational contacts were made through extension program efforts across the state. Of those, nearly one third (29%), were the result of face-to-face or one-on-one interaction supporting the health of Kansans or the vitality of Kansas communities.

Supporting the grand challenges of health and community vitality, K-State Research and Extension's Family Resource Management Program Focus Team encourages Kansans to take action to achieve their financial goals. "Wallet Wisdom," a six-session webinar series hosted by the Family Resource Management Program Focus Team, covered basic money management

topics such as spending, saving, credit, and debt management. The series also included sessions on emotions and money and conducting a financial checkup. The series attracted participants from 55 out of the 105 counties in Kansas and several other states. In end-of-workshop evaluations, the majority of participants reported plans to change their financial management practices as a result of participating in the webinar.

POWERCAT FINANCIAL

By: Cal Shimkus

Powercat Financial is a peer-to-peer counseling program that meets with students for a multitude of different topics on personal finance. We have student peer counselors that meet with other students about their financial questions and situation to help them work through problems or clarify their situation. For an update on our current outreach, last semester we had 156 client sessions and gave presentations to 1,610 individuals across campus on several different personal finance topics, like budgeting or student loan counseling. We also have been writing weekly blog articles covering a wide variety of financial tips and topics, including improving credit, budgeting and saving, eating healthy on a budget, tax tips, student loans, and job searching.

Several of our counselors are graduating this May and we recently hired 13 new counselors that will begin training in the fall. Every year we are looking for more counselors as our current ones graduate and we find them from several different academic disciplines, but many come from the Personal Financial Planning program. Of our new counselors, seven are PFP majors, six are Finance or Accounting majors, and one is in Agribusiness. Our new counselors in PFP are Michael Pumphrey (Master's Student), Katy Mulqueen, Isaiah Wilson, Xander Say, Jackson Harvey, and Quinton Vlach.

New counselors with PFP minors are Chet Redstone and Aidan Siefkes. Our returning peer counselors are Kolby Stein, RJ Salmen, Eli McDonald, and Abram Mugler.

Powercat Financial host several events every semester and provide peer-to-peer financial counseling to all Manhattan campus & Global campus students for free, including graduate and veterinary medicine students. Produced with help from the Powercat Financial Student Advisory Board (SAB) and the peer counselors, our events help educate students on different financial situations in a fun, interactive way. Throughout the school year we have hosted events such as Eating Healthy on a Budget, Thrifty Giving, Love & Money, and Spring Break not Spring Broke. Our last event, Live Your Best Life, allowed us to put on a giant game of Life where participants make post-graduate decisions given several scenarios. With help from our sponsor, Meritrust Credit Union, we were able to do free food and prizes for the activity.

Our Student Advisory Board members help market and plan our events and also build the community of Powercat Financial. We also restarted our Residential Financial Specialist position this year. This position is for those living on-campus that want to be involved in Powercat Financial and it gives students the opportunity to connect with others in your living community and connect them with Powercat Financial.

Powercat Financial is a great opportunity for students in personal financial planning and any other major to get involved on-campus. As a PFP student and peer counselor, Powercat Financial gives me practical experience in a client facing role that will be relevant to my future career as a financial planner. I am developing my communication, problem solving, and active listening skills and making money doing it! Every student has a slightly different situation than the last one and this unpredictability is exciting and challenging. I have grown as a person and professional through the last two years faster than I could have imagined and my experience has shown me that financial planning is the right career path for me.

RETIRING WORDS

By: Ann Coulson



May 13, which happens to be Friday the 13th, will be my last official day at K-State. It's hard to believe because much of my career has been spent at this university.

I arrived for the first time in August 1987, which was a year or so after the Department of Family Economics was merged into a larger department. The first year Joyce Cantrell, the academic adviser who was a family economist, and I taught all of the classes. We only offered general family econ courses, but after several years, we decided to move forward with becoming CFP Board Registered (which finally happened in 1993).

It was a very small beginning that has ultimately led to great things!

In 1995 my family and I moved to Chicago. I taught part-time for K-State in 1995-96—our very dedicated financial planning students took retirement planning with me as a distance class—they went to a classroom with a speaker in the middle of the table and I telephoned in for the lecture. No visuals, no slides, just my voice. The next semester I taught estate planning live but it was over a two-weekend period—all day Friday, Saturday, and most of Sunday. It was an experience for us all!

I left K-State in 1996 and worked for AFCPE for several years. We moved back to Kansas in 2001, but this time to Emporia and I started teaching in the online graduate certificate program. Although the program has changed a great deal since 2001, I have taught in the program since it began. In 2010, I returned to campus teaching both on-campus and online; in 2017 I semi-retired. I moved to Missouri, refurbished an old house, and continued to teach in the graduate certificate program until the pandemic hit which had me back teaching undergraduate classes, the first year virtually and this year in person.

I have loved my time with K-State. I think it is a wonderful institution with great students, faculty, and administrators. I am very proud of the PFP Department—the faculty and leadership have made great strides building the program's national reputation. What I am most proud of during my career at K-State is the students with whom I've worked. I am so proud of what they have accomplished. It's hard to describe a favorite K-State story, but it is likely about one of the many conferences I attended with students who presented and made

me very proud!

In retirement I plan to travel, see friends and family who are dearly missed, and volunteer. I live in Ste. Genevieve, MO which is a small town needing lots of volunteers, of which I will be one. Ste. Genevieve is charming, filled with a lot of history from our French and German heritage. Please stop and visit if you are ever in the area!

FSP COMPETITION

By: Bret Ambrosier

Luke Hannan and I competed in the 2022 FSP Financial ConNEXTion Conference & Cruise on behalf of the K-State Personal Financial Planning department. It is safe to say that our experience was nothing short of amazing! We were chosen by the faculty to participate in the competition, which we initiated by interviewing many professionals in the financial planning industry. Through the research gathered, we composed a paper comparing the similarities and differences of financial planners working for Broker Dealers and investment managers working for RIAs. Upon submission, we eagerly awaited



the results, and through our hard work, our essay was selected as a top five report in the nation. At this point we already felt like winners, as we earned a "free" cruise to Cabo San Lucas where we were able to present our findings and plans for our futures. On the ship, we were also informed that there were 18 total submissions, which boosted our morale.

The Financial Services Professionals Committee is made up of established professionals that inspired us to follow our passions in the industry. Therefore, our biggest takeaway from the competition was the advice we received from some of the top professionals in the profession. On top of that, we were able to create strong bonds with many of the professionals and know these connections will help us as we advance into the workforce.

Overall, this experience was extremely beneficial in the advancement of Luke and I's futures in the financial planning industry. Speaking on behalf of us both, we would recommend this competition to anyone willing to put the work in and represent the university well. We are very thankful for the FSP Committee, the PFP department, and the opportunity to gain so many great connections in the industry.



PHD SPOTLIGHT- STEPHEN POPLASKI



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

It was not easy to find a nationally recognized financial planning program that satisfied all my conditions. As a non-traditional graduate student, I was seeking a degree program that allowed part-time attendance using a synchronous learning model. The program needed to be research focused to compliment years of tax and financial planning practice. K-State's program provided the feel of traditional graduate training while accommodating the busy personal and professional life of an older student. Finally, the exceptional faculty coupled with a cohort framework made Kansas State's PhD program an excellent choice.

What do you remember or stands out about your time at K-State?

Horror stories about PhD faculty are not difficult to find. However, it was not the case at Kansas State. Faculty provided the right measure of support for students while maintaining the required standards for the program. The most enjoyable time was the summer residency period, both on campus and the final year abroad. It was a concentrated period packed with academic training and relationship building with faculty and peers.

How did your education at K-State enhance your career in PFP?

Prior to starting the PhD program at K-State, I worked as a full-time faculty member at a business school. Completing my doctoral studies opened several opportunities including advancement in academic rank and the directorship for the newly establishment CFP Board registered program at our university.

Advice for future financial planners?

Financial planning is a relatively new profession compared to medicine, law, and accountancy. Because financial planning professionals are newbies by comparison, future planners have both challenges and opportunities. Specifically, planning professionals need to widen and deepen their knowledge base by working with both practitioners and academics. Each group offers a potent experience that will enrich their professional lives and the clients they serve.

A NEW JOURNEY -MOREY MCDONALD

Could you outline your journey and time spent at K-State?

I joined K-State in 2009 and served as School of Family Studies and Human Services, FSHS, director for five years and then joined the PFP group to teach introductory finance, M.S. distance students and have also worked teaching about and conducting research with PFP online doctoral students since 2014. I came to K-State partly because it is a leader in distance learning and I thought I would find a way to continue teaching that way. I have really enjoyed working with the faculty and students from FSHS generally (now Applied Human Sciences) and particularly with our PFP crew.



What are you most proud of regarding your career?

Probably my longevity as an academic. I have worked for Wisconsin-Madison, Iowa State, K-State, and now Boise State. I was fortunate to get good undergraduate and graduate education opportunities with help from many talented mentors, so hope they would be proud that I have worked in

a variety of research areas and teaching duties. Being selected to lead as an administrator of such talented people has been a real boon, too.

Could you tell us about your favorite K-State story?

I remember watching Colin Klein dismantle Oklahoma State at the Bill quite fondly for example. But what came to mind was my Summer 2017 return to from Indiana to Manhattan after a semester-long recovery from a severe stroke that happened in California and kept me from working the prior spring. The welcome back I got was truly touching and set the stage for a lot of great personal relationships that continue. Plus I can't fail to mention watching both K-State and UGA games simultaneously with Martin and Katie Seay on Saturdays for about three years.

What are your plans for retirement?

I have been on phased retirement for three years, working from my home in Meridian, ID. I will continue to teach some online courses for Boise State and now get to spend more time with my grandchildren who moved to this area from California last year. More fly fishing and watching lacrosse games, plus some road trips to Montana during summers.



ALUMNI SPOTLIGHT- COLTON GENTRY



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

I went to K-State knowing that I was going to one day be a financial advisor or be in a role that supports financial advisors. On the surface, it seemed that the Finance path through the College of Business was going to be the most beneficial route for me, so that is where my journey began.

After being in the Finance program for a year, I realized that the focus of my studies was centered around larger corporations instead of personal finances within a family. This prompted me to meet with the Dean of Finance to see if there were other options on campus that aligned with my goals. That is when I discovered Personal Financial Planning in College of Human Ecology.

After meeting with the Dean of Personal Financial Planning, I knew I was home. The next few years at K-State will always be some of my most cherished memories.

What do you remember or stands out about your time at K-State?

This is a tough question because my time at KSU was incredible in so many ways. KSU is where I met my wife, started taking my faith more

serious, and watched the Cats win 3 Big 12 championships in one year (football, basketball, and baseball).

The Personal Financial Planning students were a tight knit group. We genuinely enjoyed spending time together in class. And we knew the professors cared about us as people first, students second. I'm still friends with my professors to this day.

How did your education at K-State enhance your career in PFP?

In the world of financial planning exists a second language that people don't know unless they've been in the finance industry for years. The education at KSU exposed me to so many concepts and terms that I otherwise would have never known. Having a basic understanding of all the different aspects in financial planning gave me confidence when starting my career. And confidence is essential to your future success.

There's a moment from my senior year that has had just as big of an impact on me than the education I received. In the Alumni Center, Dr. Coulson told a group of financial advisors that I was a rockstar. For some reason, her saying that lit a fire in me. It made me want to go do great things in my career after college. The comment she made still drives me to this day, almost 10 years later. It's a powerful thing when someone believes in you and the professors at KSU believed in us students.

Advice for future financial planners?

There's a lot of advice that I want to share with future financial planners but sometimes less is more so I will focus on one big piece of advice that I received from Dr. Seay right before I graduated.

I said "Dr. Seay, I'm not going to lie, I'm nervous about potentially falling short in my career. My biggest fear is not performing well and losing the job I just landed."

Dr. Seay said, "I promise you, if you work your tail off, show up to work a little early and stay at work a little late, you'll thrive."

I followed Dr. Seay's advice and realized that this mentality put me in an exclusive club. It turns out, a lot of people are not willing to put the work in and make some sacrifices along the way. A business owner will gladly promote their hardest worker. But if you are the smartest person in the room and choose to be lazy, you run the risk of losing clients or getting fired.

What achievement are you most proud of?

Being promoted to Senior Vice President at the oldest FMO in the country. The most gratifying part of this promotion was that my work did all the talking for me. I did not seek a promotion, but the CEO's I work for noticed my potential and just like Dr. Coulson, they demonstrated belief in me. For this reason, I will continue to follow Dr. Seay's advice and not let them down.

The team I work with has one goal, to empower financial advisors. We help advisors with everything from financial planning support, marketing support, to business development. There is no better feeling to me than helping a financial advisor expand his or her reach in a community so more families are able to get help with their finances.

2022 Outstanding Students

Graduate Students

Derek Sensenig
Outstanding Research

Heath Carelock
Outstanding Engagement/Outreach

Jacqueline Koski
Outstanding Leadership and Overall
Outstanding Graduate Student

Undergraduate Students

Megan Klug
Leadership Award

Luke Hannan
Engagement/Outreach Award

Jordan Priddy
Research/Creative Inquiry Award