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Gibbs, Lisa and Ian Salisbury. "False Promises, Dashed Dreams." *Money* 43.10 (2014): 80-85. EBSCO. Web. 4 Jan. 2015.

This article contains several cautionary tales and looks at the dark side of financial planning. It describes several of the ways in which financial advisors can potentially devastate a person's savings through either self-interest, negligence, or both. Some of the common pitches of disreputable advisors are considered and discredited, particularly those that lead people on the road to retirement to take on unacceptable levels of risk in their investments. This discussion is of use to anyone interested in pursuing this career, as it can help one avoid giving poor advice, realize the implications in taking advantage of a person's financial uncertainty for your personal gain, and see why many people are often justifiably suspicious of financial advisors. This is a field in which reputation is key, and learning how not to do things is a good step towards building trust with clients.

Huang, Nellie S. "Pick the Right Money Manager." *Kiplinger's Personal Finance* 67.10 (2013): p28-33. EBSCO. Web. 5 Jan. 2015.

This article provides a useful overview of the different kinds of money managers available, including financial planners, discount or full-service brokers, banks, and various online services. The author advises consumers on how to select and evaluate the most appropriate type of service and advisor for their own needs, and what sort of fees they can expect to pay. The positive and negative aspects of each are presented, along with the best scenarios in which they could be utilized. For the aspiring financial planner, this article helps provide a survey of the opportunities in the field and the potential competition. It could help him or her decide where he or she might ideally fit within this range of providers and services.

Mannes, George. "Secrets of America's Top Advisors." *Money* 38.1 (2009): 70-77. EBSCO. Web. 4 Jan. 2015.

In this article, the author solicits advice from several of the most respected financial planners in America. With a combined 158 years of experience, these six money managers have seen many ups and downs and worked with a wide range of clients, lending authority to their tips. Each discusses a different issue, such as recognizing what factors are in one's control and what are not; most effectively utilizing tax shelters; and starting with long-term targets. The author provides brief profiles of each planner and characterizes each with a title, such as "The Coach" and "The Teacher." Not only is there a wealth of good advice here for someone interested in personal finance, but it helps the aspiring planner get to know some of the most esteemed professionals in the field and the ways in which each approaches the management of their clients money differently.

Quinn, Jane Bryant, Temma Ehrenfeld, Ramin Setoodeh, and Raina Kelley. How to Pick a Planner. *Newsweek* 147.7 (2006): 63-66. EBSCO. Web. 5 Jan. 2015.

The authors try to help the consumer sort the genuine, well-trained, and certified financial planners (CFPs) from the hucksters and other less reliable advisers. They explain that the demand for planners has risen sharply in recent years, and this has resulted not only in more finance graduates going into the field and getting certified, but also in a variety of other non-professional advisors entering the market without the appropriate background or experience. They strongly advise that, even when working with CFPs, the consumer should select one that is fee-based, rather than one who takes a share of profits. This way, they are more disinterested and less likely to pressure their clients to take on risky investments and similar options. A number of good resources are provided to help find a reputable and appropriate financial planner. This article helps one to understand the value of becoming certified in this field and the possible benefits of working within a fee-based rather than commission-based structure.

Sanati, Cyrus. "Your Big Question: Can Investors Trust Wall Street Again?" *Money* 42.6 (2013): 74. EBSCO. Web. 5 Jan. 2015.

A question on many people's minds following the recent financial crisis is whether Wall Street, big investment firms, and the market in general can still be trusted, given their complicity in that meltdown. In this piece, the columnist addresses this concern, posing the question to Sallie Krawcheck, a former Wall Street executive. Krawcheck argues that new laws and regulations imposed since the crisis have generally made things safer for investors, yet there are still specific areas of concern, such as bond funds and the potential dangers of high-speed computerized trading. Since this is a question that many financial planners will have to field from their clients, the information provided here is quite valuable: it acknowledges the positive changes while recognizing the continuing risks. This is an approach to the question that would hopefully satisfy prospective clients.

Smith, Anne Kates. "Financial Planners for Young Clients." *Kiplinger's Personal Finance* 88.11 (2014): 16. EBSCO. Web. 4 Jan. 2015.

In this interview with author and financial advisor Bob Veres, the financial profiles and needs of the millennial generation are considered. With money management being so often focused on the needs of an older generation approaching retirement, this discussion offers fresh insights into what young people are doing with their money and the kind of help they require from professional planners. Issues like managing student debt, monthly budgeting, planning extended trips, and other relatively uncomplicated issues are often on the minds of this generation. As those who are entering the profession now and in the near future will be working more and more with the millennials, especially as their financial profiles and needs become more complicated, this article provides a valuable primer.