

Ep #293: From Stay-at-Home Mom to Blogger to Helping Run a Financial Planning Business: A Conversation with Amy Artiga and Ben Wacek

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Full Episode Transcript

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Maddy Roche

Narrator: [00:00:01] Join your host, Maddy Roche, as she brings you into a community of fee-only financial advisers who are successfully building profitable businesses that serve the next generation of clients. Learn from innovative advisers whose unique stories will inspire you to dream big and take action on your goals. Are you ready to live your best life and help your clients live theirs? Then you're in the right place.

Maddy Roche: [00:00:26] Hello and welcome to this episode of #XYPNRadio, I'm Maddy Roche your host. I'm excited to have XYPN member Ben Wacek, founder of Guide Financial Planning and Guide Financial Planning's Operations Manager Amy Artiga, on the show with me today. Just a few years ago, Amy was a stay at home mom looking to pivot into the financial planning industry. She discovered she had a passion for writing and a deep interest in helping pastors. She merged her interests and started a blog called The Pastor's Wallet, then started guide financial planning nearly seven years ago, always targeting folks who embody biblical principles, pastors being some of those clients. After hearing Ben's original interview on #XYPNRadio several years ago, Amy reached out to Ben about potentially working for him in a part-time capacity. In that email, she said the number of hours she hoped to have and what she could bring to the table and invited a conversation. That initiative led to much more than that. And today, Amy continues to work part-time for Guide in a virtual capacity as the Operations Assistant, but also helps build the actual business. Her blog has only gotten more popular, and she continues to send prospects to Guide. Ben discusses what it was like to hire when he wasn't necessarily looking to do so, and discusses how Amy is an integral

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part of the firm today. We discussed the EOS model, client surges and, of course, what their future plans are for themselves and their business. If you want to learn what it's like to go from a stay at home mom to helping run a financial planning firm targeting your ideal clients, then this show is going to be for you.

Maddy Roche: [00:02:07] Avocado toast, selfies, a mountain of student loan debt. Gen Y is anything but traditional, and with over seventy five million people, it's a population you don't want to ignore. Learn more about how to serve this unique population in our guide called Attract and Profitably Serve Millennial clients in your RIA. Discover three key ways to tap into the millennial market in six things that they want from their financial advisor. Visit XYPlanningNetwork.com/Millennials for your free copy.

Maddy Roche: [00:02:42] You can find any of the resources we mentioned during the episode at XYPlanningNetwork.com/293. Also be sure to go to XYPlanningNetwork.com/VIP to join our private group just for #XYPNRadio listeners. It's a community of advisors we've all been looking for that's there to provide support when we need it the most. Best of all, it's free. I encourage you to check it out. Again, that's XYPlanningNetwork.com/VIP. Without further ado, here's my interview with Amy and Ben.

[00:03:10] --swish--

Maddy Roche: [00:03:11] Welcome to #XYPNRadio. Ben and Amy, it's so nice to have you both.

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Ben Wacek: [00:03:16] Good to be here. Thanks for having us, Maddy. We're looking forward to this.

Amy Artiga: [00:03:19] Yes. Thank you, Maddy.

Maddy Roche: [00:03:21] Amy, why don't you go ahead and introduce yourself to our listeners.

Amy Artiga: [00:03:24] My name is Amy Artiga and I'm the Operations Manager at Guide Financial Planning. I've been with the company two years now and I work virtually. I'm located in Vancouver, Washington, where I live with my husband and two kids. And the firm is based in Minnesota. And I just finished a master's in financial planning at the University of Alabama this December. And I'm studying to take the CFP® exam in March.

Maddy Roche: [00:03:47] Awesome. Congratulations and good luck on that.

Amy Artiga: [00:03:49] Thanks.

Maddy Roche: [00:03:50] Ben, why don't you introduce yourself to the listeners? You are a return guest. So some of our listeners may be familiar with you and your story, but go ahead and introduce yourself, please.

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Maddy Roche: [00:03:59] Yes, I was just looking. It was 2017 the last time that I was on, so a little bit changed. A lot of the same too. But yeah. Glad to be back here again. I started Guide Financial Planning about seven years ago, the same time I joined XYPN. So I was one of the-the three founding members that just happened to be launching the same time I was planning on starting my business. And so it's been a great journey, just kind of in parallel with XYPN and just personally. So I married. We've got four young kids. Our youngest was just born this summer. So we're kind of in the midst of the baby stage still, but also have a kindergarten, kindergarten or first grader and three year old as well.

Maddy Roche: [00:04:41] Awesome. Thanks for those intros. I'm so glad to have both of you on because this podcast is really going to be focused around on the dynamic that you two have set up, being a virtual team. And Amy, in particular, kind of your background and entering in as a career changer and someone who really brings a specialty that has helped elevate guide. So I say we dive right in and give the listeners a little bit of context for why you two are just so awesome. Amy, go ahead and let us know your background and what you were doing before you were even in this industry.

Amy Artiga: [00:05:12] Well, I have a more unique story. 10 years ago, I was completely financially illiterate. I mean, I didn't even know what a financial advisor was or what life insurance was or anything like that. And like stock investing, finance, it was all very intimidating for me. So I just avoided it like a lot of people do. But then my son was born and I found myself home alone 12 hours a day with an infant. Which you can imagine is quiet and boring. So I started listening to Dave Ramsey on the radio just so

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I could have another voice, something to listen to. And I started learning about finance. And I found myself thinking, this is really important stuff. More people need to know about this because it is. So I started learning more about finance and I had small children and kids take a lot of time and energy, but they don't take a lot of brainpower. And so I started this like discovering that it wasn't going to be enough for me to just be a stay at home mom with the kids. I wanted to be able to use my brain, too. And so I started researching different careers, different opportunities in that kind of between listening to Dave Ramsey and deciding I wanted a little bit more to use my brain. I came across financial planning and discovered there's a whole profession of people who help people with money. And I thought it was really awesome and I was interested in it. And right around that same time, I discovered XY Planning Network. And a couple of weeks later you started your podcast. So I started listening to the podcast. I was one of the first listeners and having little kids, I didn't really have time for much to start learning and pursuing a career, but I could listen to podcasts, especially when I was making dinner or mowing the lawn, things like that. So my introduction to the industry was actually through XY, which is why I thought it would be a great opportunity, because the three things I was looking for in a career or something would be intellectually challenging, something where I could help people in something that would be flexible so I could keep my family first. And because of you guys, I believed financial planning could fit all those things. So I started listening and learning. And right around that same time, I reconnected with a childhood friend. She had been working as an advisor with her dad at the time, and then she changed and started her own marketing agency for advisors. So when she heard that I was interested in becoming a financial planner, she asked me if I could write. And at that point, for the last five years, I had only written grocery list. I hadn't done any writing, but she gave me a chance. So I started doing ghostwriting for her and I did that for five years. So during that time in preschool school, I would start I do writing for her. It was a great

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learning opportunity because I didn't really know a lot. So I do a lot of research. One of my first articles I wrote about was the different, the three different kinds of fiduciaries like the 316 fiduciaries. So I had to do a lot of research and I learned a lot doing that. And I also really developed my writing skills. So about a year after I started doing that, it occurred to me, these financial advisers, my writing is good enough for them and their rich clients. I should be able to use it to help normal people, too. So I decided to start my own blog.

Maddy Roche: [00:08:19] Awesome, Amy, that is such an impressive background that you have, I'd love for you to explain a little bit about your blog to our listeners and what topic and niche you kind of focused on.

Amy Artiga: [00:08:30] Well, I do have a niche because I had been faithfully listening to the XY Planning Network. So when I started my blog originally, I was planning on starting my own company because I didn't think I could find someone where I could work only during school hours and field to work around my family schedule. So I figured I'd have to start my own company. And blogging is a long term marketing plan, but at the time I had lots of time. It was going to be several years before I could even start pursuing the education and stuff to become a planner. So I figured it was a perfect fit. So I decided I needed to choose a niche, like you guys always say. And so I started thinking through things and one I thought of was pastors because I used to work at my church and a lot of my friends are pastors and I know they have unique issues, but pastors don't make a lot of money. So I figured you couldn't start a business and run a business working with them. So I passed that from my mind and I thought of other things like business owners. My dad was a business owner and he really needed help, things like that. But then after a while, the pastor thought, just

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stuck in my mind and I couldn't get rid of it. So I decided that was the one. So in September 2016, I started writing a blog for pastors and I wrote every Monday. I was consistent. This year I actually switched to every other week because I have enough momentum now. But I started and for the first 15 months, only about two people read it, my friends. But then in 2017, the Tax Cuts and Jobs Act was passed and everyone had questions that everyone wanted to know how it would affect them. So it was actually the first day of my Christmas vacation in San Diego with my family. That's where my family lives and that's when they passed it. So I spent the whole first day studying and researching and writing, and I felt really guilty about ignoring my kids and neglecting my family. But it really paid off, that day alone I had over a thousand users visit my blog just from that one article and that put me on the map for SEO and it showed Google that I existed. And ever since, it's just been picking up momentum. And I just checked some stats this morning and over the last year, right now I have almost two thousand subscribers, so now I have to pay for MailChimp. And I had one hundred and fifty seven people just in the last thirty days subscribe to my newsletter and over the last month I had eleven thousand six hundred users and twenty two thousand eight hundred page views and eighty six percent of the people that come are new users. So it's a lot of SEO.

Maddy Roche: [00:11:01] Wow. Amy. Impressive.

Amy Artiga: [00:11:04] It's amazing what a stay at home mom can do, and she sets her mind to it.

Maddy Roche: [00:11:08] Totally, and I am interested only because even before my days at XY, I tried to write my own blog and I did for a while, and

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I had it on WordPress. What did you use? What was your platform as you built it out?

Amy Artiga: [00:11:19] I use WordPress.

Maddy Roche: [00:11:20] Wow, incredible.

Amy Artiga: [00:11:22] And I'm not a very techie person, but I'm smart enough to build the website and create a logo and stuff for myself. And I'd really like to update everything, but I've been busy actually the last year, it's been really neglected because my kids have been home, so I haven't had much time. But because of everything I've done since 2016, I have so much momentum that it's been building and growing even more, even though I haven't really done very much with that.

Maddy Roche: [00:11:48] Awesome, impressive. Ben, you're on for a reason. I'd love to know how you fit into all of this.

Ben Wacek: [00:11:54] Yeah, absolutely. So, yeah, not only did Amy's blog have a ton of success just from multiple users, but it is also actually what connected her with me. So as Amy mentioned, she's been listening #XYPNRadio and was part of the Facebook group. And I have been as well. And she I don't remember what the exact post was, but she made some kind of comment and just referenced that she has her own blog. And I remember clicking on it and finding, wow, this is a blog, you know, kind of a personal finance blog for pastors. And at that time, you know, I don't have

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a specific niche of only going after pastors. But already at that point, I had about five clients who were pastors, and I just found that there wasn't a lot of information available out there, you know, just to really learn the ins and outs of the housing allowance and how that works and just some of the other unique planning opportunities for pastors. And so when I found Amy's blog, I was just super excited about that. And so immediately I wrote her a message on Facebook and just said, I mean, more than anything, I just wanted to encourage her and say, wow, this is so cool that you're doing this and learning a little bit more about how she got into that. And so it was just a pretty short conversation on that. But then a few months after that, I reached out to her and I was just wanting to do a blog post on my own blog, specifically, you know, just kind of main financial planning topics for pastors because I was working with some pastors. And so she wrote a blog post for me, kind of a ghostwriter, that I posted that on my blog. And so that was the beginning of kind of getting to know Amy and how I fit into that.

Maddy Roche: [00:13:31] Awesome. And we'll talk about the dynamics of your working relationship. But, Amy, I want to go back to you and ask, was your goal with the blog to make money and to become a financial advisor?

Amy Artiga: [00:13:40] Yes, my initial goal was that it would be a marketing tool for a future business. I would have. And so that was the goal. Like, I don't have ads and things like that because I find them incredibly annoying. And I didn't want the blog itself to be a business. It was more marketing for a future business plan.

Maddy Roche: [00:13:59] Awesome.

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Amy Artiga: [00:13:59] But instead it hooked me up with my dream job so I don't have to start my own business now.

Maddy Roche: [00:14:07] Yay

Amy Artiga: [00:14:07] Like Ben said, in 2017, we connected and we even spoke on the phone cause he wanted to know what I was doing, my plans and stuff. And then a year later, I had some time to clear up in my schedule and I emailed him out of the blue. We hadn't communicated in a year and I just said, hey, I've got ten hours a week. I'd love to come learn from you and work with you. And I only want to work when my kids are in school. What do you think? And here we are now.

Maddy Roche: [00:14:32] Oh, I love that initiative that you asked for exactly what you wanted and what you needed at the time. What allowed you to be so open about that and to think flexibly about what you could how you could fit into this industry?

Maddy Roche: [00:14:45] Honestly, from listening to XYPN, hearing about people with the lifestyle practices and how people would work around their schedules and things like that, I thought it was possible. And I reached out to him because I thought it was the worst thing that happened. He says, no, I've never met the guy who's on the other side of the country. It doesn't really matter. But I had researched all the advisers in the planning firms in my area and nothing really interested me. You know, they're all basically the same. And I was kind of nervous about the idea of trying to work and learn virtually. But I figured it was worth a chance because after listening to

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his XY interview on the radio, #XYPNRadio here, I thought we probably had very similar values. So it was worth a chance.

Maddy Roche: [00:15:27] Awesome. And Ben, when you got that message from Amy, what were your first thoughts?

Ben Wacek: [00:15:32] Yeah, I wasn't immediately looking to hire at that point, but I was starting to push up against my capacity. I felt like actually my dad has been working with me for about the last three years, so he'd been working with me about a year. But that was only more like five to ten hours a week. And, you know, as Amy mentioned, I think there is something we didn't have core values for a company written at that time. Now we do. But it did seem like she would just fit well with the culture as far as what I would looking-looking for. And so I think there was just like a mutual interest from that standpoint. Also, as I mentioned before, we do work with a number of pastors and I knew that she had expertise in that area. So I thought there was a just a fit from that standpoint, from a technical kind of knowledge standpoint. And so, yeah, one of my concerns was my understanding when she first reached out was that she might only want to work with me until the summer when her kids would essentially be out of school and that would kind of be the end. So was a short term thing. And so I felt like 10 hours a week for only a few months. Like by the time I really got her trained to do anything, she'd be gone and so didn't feel good about that. And so really, we came up with an agreement that her plan was to take the CFP® exam about two years from then. And so we said, well, what if you just stayed on ten hours a week for the next two years? I feel like I could commit to using that help. I can get you trained and doing the things that I want. I feel like you could really bring value to Guide Financial Planning. And I feel like I could you would have a great experience and just

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have an opportunity to learn a lot in this role as well. And so really then it was just, you know, working out the numbers and saying, you know, do I have the revenue to be able to support this? And I determined again at 10 hours a week. And-and it actually was kind of a plus to me in some ways that, you know, she wouldn't want to work during the summer at that point because I didn't have that much revenue. And so it was like, okay, I don't have to pay her during these months of the year. And also I like to take a little bit more time off during the summers as well. And so that was actually in some ways a selling point at that at that point for me as well.

Maddy Roche: [00:17:26] Yeah, I appreciate you bringing up that point about kind of consistency, that hiring someone that, you know, you're only going to have for six months is really hard to make it justified in terms of the amount of training and things that go into it. Amy, can you talk a little bit about the structure of Ben's work relationship? Of course, you are virtual to Guide Financial, isn't that right?

Amy Artiga: [00:17:48] Yes, we are virtual. And we actually never met in person until we worked together for a full year. So we met last February for the first time in person. So that's interesting to do it that way. But it's worked out much better than I expected. It hasn't been that hard. We use a lot of technology, email, slack, and stuff to communicate and then for training, when he wants to show me things, you can just share your screen, do things like that. And so I think communication is the biggest key to be able to work virtually.

Maddy Roche: [00:18:22] Definitely, I agree with that. XYPN started as a virtual team that we moved to impersonate. Now we're back to being virtual

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and it is not always an easy transition to get all the systems and everything working and supporting you. Then how have you been able to leverage Amy's experience with Guide?

Ben Wacek: [00:18:38] Yeah, so I think I mean, one of the things also initially that was attractive about hiring Amy was that she did have strong writing skills. I mean, I could see that demonstrated right by her blog. And so that was you know, she's been faithfully every single week, every Monday, as she mentioned, putting on a new blog post, you know, 52 a year. I mean, it's really impressive. And so I think that she's, I knew that she was a good writer. I was writing a blog at that point. At that point, I was writing most of my own blog posts. I was also working with a friend who is writing some of my blog posts that I'd come up with an outline for. And so just knowing that Amy would be able to immediately, you know, bring value not only with writing blogs, but even a bigger thing is that I had been thinking probably, you know, even two years before Amy started working with me, that I wanted to redo my website at some point and make some significant upgrades there. And so I just felt like that was something that I knew that she'd be able to help with. And so last year, we actually were Wacek Financial Planning up until I guess it's been just over a year. So January 1st of 2020 is when we rebranded as Guide Financial Planning. Part of that was just because our team was growing and wanted to be more inclusive, feel like there was more ownership, maybe about for others who are working there as well. But Amy was really instrumental in not only a rebrand, but especially our new website. And we've gotten tons of positive feedback on the website. And I think, you know, one of the big reasons for that is because, you know, if it wasn't for Amy, I probably would have outsourced that to somebody else who's a better writer than I am to come up with that copy. And just from a timing standpoint as well. But I think what Amy had was a blend of being a really good writer, but also then working

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with me for a year, she really understood the culture in the way that I communicated and what I was wanting to do. And so the blend of those two things really allowed her to do a great job. And I'm really pleased with our website. Again, we get lots of compliments and positive feedback on that. And I think, you know, most of that is due to Amy's work on that. So that's been a huge thing. I think also just with the clients that we have who are pastors, yeah, there are just a lot of unique kind of strategies and planning ideas that come up. And Amy, just to be able to bounce those ideas off of Amy and she has a network of people also that she's developed that she can go to. And neither of us know an answer to those types of questions. And so I think that that's been a huge thing also. And then I think the last thing is like Amy really is just good at like holding me accountable and getting things done. And so I do have a lot of ideas of things that I would like to do and I will tell our team that. But then life just gets busy and they don't get done. And so I think just the accountability that she has, she's very process oriented. She's, you know, stays on top of task. And even again, with my task, she's she's been great at keeping me on track with that. And then I guess just one very last thing. One thing that's really impressed me with Amy and I've told you this many times, is just the mindset that she brings to work. I tell her that I think she thinks like a business owner. And so it's not just telling her, okay, this is a task that needs to be done. And she does it like there are- there is a great place for people like that who are just getting things done and then moving on to the next thing. But Amy has just brought something where I'll tell her to do something and she'll do it. But then she'll also say, hey, have you thought about doing it a little bit differently this way, or could we take things a bit further and try this? And that's, you know, so valuable to have in a team member. Because I think it makes our company better. It makes me better and our company better. And our clients are better served because of that.

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Maddy Roche: [00:22:06] Totally. And that's a huge compliment, too. And I know that that really takes professional, you know, experience and acumen to develop that understanding of how a business works and how these different things can impact it. Amy, what is the rhythm that you and Ben keep on a daily or weekly basis with each other?

Amy Artiga: [00:22:24] We have a weekly team meetings every Monday morning where the whole team gets together and it's not just business. We talk about our high end or low from the week so that we can build that camaraderie because we aren't together in person. So that really helps. And then we have quarterly reviews. We kind of follow the EOS. And then every year we have an annual review that's longer, where we think more in the future, what you want to do. And then if there's anything where I have questions or we need to discuss things, then we'll just schedule a meeting during the week. So often I'll keep a running list of things I need to discuss with them. And then when it's long enough to justify a meeting, I'll schedule one and then get I'll get all his feedback.

Maddy Roche: [00:23:06] Wonderful. And the EOS model is the Entrepreneurial Operating System by Gino Wickman. Ben I'd be interested in hearing a bit about your experience implementing the EOS model with your business.

Ben Wacek: [00:23:18] Yeah, so I'd say we're in the early phases. I think more than anything, we're using it for just that rhythm that we follow. And so those weekly team meetings we do set quarterly rocks. We start doing that, I think right around the time that Amy joined. And I feel like that's been more than anything, one of the more helpful things before I was trying to

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set annual goals. But it's like by five months into the year, you know, so many things that change that. It's like, okay, this isn't really a focus anymore. And so there's something about that kind of three month period that it's long enough that you can get a lot done, but short enough that things don't slip your mind and life hasn't changed too much. And so, you know, we have kind of team quarterly rocks that we're trying to do. But then each of us as individuals, you know, we talk about, well, how to what we're doing fit into that so that we each have individual quarterly rocks as well. And so that's been a super valuable piece as well. And so, again, just that rhythm of doing that and then, you know, quarterly review meetings with each of our team members, I don't know. I think I didn't have any management experience before hiring. I had an intern a few years before I had my dad and then my dad and then now Amy. And so I think just having a quarterly check in where I'm basically telling them these are things you're doing really well. These are some ways we can improve. What, how did you do on your rocks from last quarter? What are rocks for next quarter? Just having that rhythm, I think helps me to manage well, I think, I mean, I like to think that I'm a decent manager at least. And more than anything, it is just, again, communicating, trying to stay on top of things and trying to provide opportunities for each person that's working for us.

Maddy Roche: [00:24:53] Totally. Amy, how have you enjoyed the EOS model?

Amy Artiga: [00:24:56] I really enjoy it. It's funny, people complain about meetings and stuff at work and maybe because I work from home and especially nowadays, I don't go out much. I was like, I look forward to our team meetings sometimes the highlight of my week. And so I really I really enjoy it. And like Ben was saying, checking in quarterly, it's just great to

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make sure you're on track and make sure you're on the same page and you're going, you're doing what you need to do and you have the same goals and stuff. So I really enjoyed it.

Maddy Roche: [00:25:25] That's awesome. I know we've spoken about the matter before on the podcast, but I've really felt that it's when XYPN-XYPN really became a business. It just was so easy to be able to you know, we're ending our quarter next week and things feel like they're getting wrapped up with a bow and then we're able to kind of reset and start over. Any thoughts Ben?

Ben Wacek: [00:25:45] Yeah, I also just think one other thing that it's helped us to do is just really be, have a vision for where we're headed and be heading somewhere. Maybe it's not something I had thought about a lot, but I was recently having a conversation with another financial planner who just, you know, I was talking about kind of our rhythm and some of the goals that we have in the vision. And he was just saying, well, you know, the company that he works for just feels like it's just about serving the next client and kind of maintaining things. But they're not really headed anywhere. And I hadn't really thought of that. It doesn't I didn't feel that that was different. But stepping back, I think just following that system and again, having these quarterly rocks, these goals and core values, it just it is something where we're trying to head somewhere. We're trying to do more than just, you know, serve our clients and bring in the next client. But it's really, you know, how can we have the biggest impact for the most people? And I think EOS has been instrumental in helping us to actually be doing that.

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Maddy Roche: [00:26:38] Yeah. And to that point, I think it makes being a manager a lot easier when you have that vision and you have that structure, because going back to those day to day tasks, you're going to- you're going to have someone that drops off only after a few months because they don't understand how it fits into the full picture. And if you're painting that vision and keeping it in that line of sight every quarter, the internal value of your job and the work you're doing just increases so much. Ben, would you mind sharing the vision?

Ben Wacek: [00:27:05] Yeah, absolutely, I mean, just looking out, big picture vision, so we do want to impact more people, so that is one of our goals. I know originally when I was starting my company, I thought maybe it will just be me and I'll serve a few people or serve, you know, 60 or 70 people. And it's interesting, we're actually at that number now. We ended the year with 70 ongoing clients that we're serving. But I just quickly saw when I started my business, like there's a big need for the services that we're providing. And so I, you know, one of the topics we talk a lot about are clients with is this idea of stewardship. And, you know, I think that I have a job as-as the leader of this company right now and our team members too, of like stewarding in this company. Well, also, I don't actually believe that I own the company. I believe that God owns the company. And I'm to steward it and to continue to use it, you know, just to do good in the world. And so I feel like one of the things for me is figuring how can we continue to reach more people? And so part of that is bringing on more team members who can help me to serve our existing clients, serve future clients. But we've also just talked about how can we even reach a broader range of people who maybe don't have very much money to invest right now and maybe wouldn't be an ideal client for most financial planners, but they could be for us. And so we've you a few things. We've implemented this recently as we started to do like a Q&A session that we post on our

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blog. We've tried to do that quarterly where we just come and ask your questions. And so we've done three of those now, I believe, and we haven't had a great turnout for them. But I think it's just, again, trying things of like how can we be more accessible to a wider range of people. I also did start a podcast with Zach Ashburn, who's another XYPN member, where we have a weekly podcast, and that's just again, fits into that vision of trying to reach more people. And then it's something we're still trying to figure out and would love to move towards is trying to leverage instead of the one to one. How can we start to do a combination of maybe one to one and one to many? So maybe throughout the year, if people go through a couple of modules throughout the year and complete some homework with that, then once per year they could meet with a financial planner, whether that's me or somebody else on the team, to kind of walk through those different modules that they've completed. And maybe it's just an hour once per year, but they've done the legwork on their own. But we could do it at a much lower price point. I mean, right now, our minimum fee for a client is one hundred dollars a month. Like, is there a way we could get that down to fifty dollars a month for some of those clients by really leveraging technology and doing a mix of that one to one and one to many kind of model?

Maddy Roche: [00:29:48] I love that. That is a common thought. As advisors advances, how do we begin to to scale to reach more folks and then be able to really bring it to the to the masses and to the people who you care most about? Amy, I'm interested. You have a really niched topic that you blog on. I'm interested in how that folded into Guide and how that may or may not have changed kind of the niche that Guide serves generally.

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Amy Artiga: [00:30:11] Well, like Ben said, he was serving pastors, so that's what made him interested in my blog in the first place. And so I've been able to help out with some of our pastor clients and some of their issues, because it is very unique the issues. We haven't completely, Guide hasn't completely adopted the pastor focus. And so they are two separate things. But I have been able to help a lot there. And the guy, the guy who we're trying to serve, which is Christians and stuff, not just to want to make money, but want to really steward their finances in a biblical manner. Pastor, spin into that. And so I've actually referred a lot of people from my blog to Guide in I'll have people emailing me questions all the time and sometimes they ask about financial advisers and then sometimes they just have really complicated questions. And I tell them, you need to talk to a professional so you shouldn't be talking to a blogger. And then I've also I've had Ben write a guest post, and so he's linked a couple of times. So I just checked before we came. And so far this year, there have been 17 people who have visited the Guide website from my blog of Pastor's Wallet. And so while the blog and the firm are completely the same thing. It's kind of we're still going in the same direction and it's complimentary.

Maddy Roche: [00:31:30] Wonderful. And Ben, I must ask you really see this as a compliment, not at all a threat to your future client base if Amy were to ever break out on her own?

Ben Wacek: [00:31:40] Absolutely. I mean, my you know, my mindset is all of our team members. I want them to feel the freedom if-if something is ever a better fit at some point that they should go do that. I think it's how can we serve the most people and, you know, and do that well. And I think sometimes there could be a reason for that. My hope is that Amy is a lifelong Guide Financial Planning member. But I think that her blog is doing

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great work just in the world for pastors, where I was just talking with the pastor last week who is thinking about potentially a career in financial planning and for the same reason, he just feels like there's-there's not enough people who are bringing financial advice to pastors. There are so many pastors, again, who have a good intent behind managing-managing money, but they just don't have the skills or the time or the resources or the desire to really learn the ins and outs of it. And it is complicated. Like their situation is more complicated than the normal person because of the some of the unique, again, tax planning strategies that are available only to ministers and those who qualify for the housing allowance or Social Security is another opportunity that's unique to pastors where they have the opportunity to potentially opt out of paying Social Security taxes. And so, you know, different things like that are niche to them. And there's just nobody that's an expert that they can really go to to talk to you about that.

Maddy Roche: [00:33:01] Amy, what is your long term goal with the Pastor's Wallet?

Amy Artiga: [00:33:05] Well, with Pastor's Wallet. It's hard because there's so many opportunities and so many things I could do, and I have no time to do them at all right now. But I wrote a book and published a book last year on the housing allowance for pastors, which it was actually inspired by Ben, because when we first talked about being working for him, he said one of the things he would want me to do is to develop a free download for the website. And I had been thinking I needed to update the one I had on the blog for about two years, but I don't have accountability. So after that I was like, oh great, this guy has a whole business to run and he's doing this. I need to do it. So I sat down to write one and it turned into a book. So but they're also they're actually two more books that I want to write that are in

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my head. I just haven't had the time for pastors. And I've been invited lately to do a couple of webinars, which actually last spring I was invited to speak at a tax seminar for ministries, but then COVID hit. So that got canceled. So I think I'm going to have a broader reach in doing that, like as an expert speaking, teaching. And I also want to use it as a referral source for Guide Financial Planning, because I don't plan on going out on my own. I plan on being a lifer. And I mean, you hear Ben talk, you can see why-why would I want to leave and go reinvent the wheel and we have such a great wheel. So that's for Pastor's Wallet. And maybe like do online courses, just trying to figure out the best way to reach people with the knowledge that they need because most people don't have it. And there's not a lot online for people. I get emails from people who say I've been in the ministry for 15 years trying to figure this out. And I learned more in five minutes on your website than I have in 15 years. And so that what motivates me.

Maddy Roche: [00:34:49] Awesome. I want to pivot just a bit. One of the things that you all are working on is something a lot of folks have started talking about, both in the forums and in different group events, which is the client surge. And I'd be interested in your perspectives on how do you define that? Why did you adopt it and how does it go in? Amy, I'll let you kind of start with that.

Amy Artiga: [00:35:11] I originally heard about doing surges from the podcast, and I thought it was a great idea because my kids were in school, so I wasn't working during the summer. So I thought it would work perfectly with my schedule to do surges in the spring and in the fall. And now I'm homeschooling my kids. So it doesn't make any sense, but it does make sense, just not from that perspective. And so we talked about it and we're-we're not quick-quick start early adopters. We tend to take our time doing

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things. And so we've gradually, over the last year or so, first moved to all the clients into a four month span and now it's a three month span. So we meet with clients for three months in the following three months in the spring. And I know some of the people you hear talking about surgeons work 60 hours a week for four weeks, but we really don't see a need for that. But it's really nice to have all the clients meeting at the same time so we can talk about the same topics and have some consistency over what we cover and make sure things aren't falling through the cracks.

Maddy Roche: [00:36:12] Ben you've been running the business for seven some years. What made you pivot to considering the client surge?

Ben Wacek: [00:36:19] Yeah, I think it it is just hearing from a number of other people that they were doing it. And it's something I had never considered before. But then hearing about it, you know, one of those things was just the idea I've got again, four young kids and wanting to you know, summers are when they have often so wanting to spend more time with them. And so that was just a natural thing of, wow, if I didn't have to work as much during the summer. And I think it can get played as like, oh, you just worked six months out of the year and you take off six months out there. Like, that's not true. But I think it is true that the idea of, you know, working less during those months and also I think just, you know, my brain, you know, I'm not maybe a great multitasker and doing multiple things. And so the idea of, you know, I can have these periods where I'm focused more on client review meetings, but then those other months I really can have a specific goal, like we have those quarterly rocks and say, okay, I'm really going to tackle this project. And I know that I'd have more time to tackle a specific project because I'm not meeting with clients regularly during that time. So that was another really appealing thing. And I think that that really

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worked out. I mean, last summer was the first time that we kind of bared some of the fruits of bunching more of those meetings together last spring and not doing many meetings last summer. We had a child in June. And so, one, it was just being able to work a little bit less. But then there was also just some books that I wanted to be reading during that time, some different topics that I wanted to be thinking about as far as our business goes. And I really had those quarterly rocks during the summer, last summer and I accomplished them. And I think that having that kind of surge meeting schedule is-is part of what allowed us to do that as well.

Maddy Roche: [00:37:57] I love that flexibility you've given yourself to let your firm evolve a bit to the needs of both you, your family, Amy and others on your team. Amy, you originally were, not originally, you recently participated in XYPN BUILD program, which is really intended for advisors who are in that building stage of their business right around 50 to 70 clients. I'd be interested in your experience kind of working with other advisors at that stage as not the firm owner, but as a teammate that supports the firm.

Amy Artiga: [00:38:28] It's funny because I studied business, I have a degree in business, and ever since then I was really interested in business and I wanted to build a business. It wasn't necessarily that I want to be the owner, but I wanted to build a business. And so Ben gives me the chance to build the business without having to do all the hard work of starting. And so when he asked me if I wanted to do the BUILD, it was, I got excited because I really do enjoy that kind of stuff. A lot of the I've been helping out with a lot of the business side of things like marketing and even compliance and that. So it was really great to do BUILD. It was two days, all day long, all the, all day long on Zoom, which is a little hard on the eyes, but it's great

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to be able to really connect with people because even through Zoom, you can connect with people and just learn about all the different areas where we can improve the business. It's, we have a good enough relationship where I can do something like that and get all kinds of ideas. And then I bring them back to Ben and I'm like, oh, we should do this, we should do that. And he's, he doesn't have pride to were he's like, oh no, we can't do that. I'm in charge. And stuff like if I have a good idea, I can run with it. If I don't have a good idea, he'll tell me. And so it was kind of awkward at first because everyone else was an adviser and I'm like, I'm still in school because I was still in school at the time. I haven't taken the exam or anything. So there were a few things where it didn't apply to me completely. But most of it, most of it was great because I can apply it to our business, even though I'm not the one making all the final decisions.

Maddy Roche: [00:39:57] What an important thing you said that you can still help build a business. You don't have to be the owner of it. There's there's so much to that. And I think as advisors continue to invite more folks into their firm, if they take that attitude, you end up with teammates like you Amy that are willing and able to say, I have real buy in to this company and the success of it. And it's not all about just being the only person that works and moves the needle forward. Amy, your pivot over the past several years is really, really impressive. And I'd love for you to speak directly to any career changers or even just stay at home moms that are listening to this podcast right now. Your-your ability to kind of vision your future has brought you to a really incredible place. So I'm wondering, any tips of advice?

Amy Artiga: [00:40:42] Well, first of all, I would tell moms, you don't have to sacrifice your kids to have a career. You might not be able to do everything you want to and it might take longer, but you can still have a

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fulfilling career and put your kids first. You don't have to sacrifice your family in order to have a career. And I learned that, like listening to #XYPNRadio, that kind of shown me that it was a possibility. But then also sometimes you just kind of have to create your own pathway forward, because if you look, the traditional path would be go work full time somewhere, that kind of stuff. But I didn't want to do that and I wasn't willing to. And probably I was old enough and mature enough to realize I didn't have to. I would imagine if I were in my early twenties, it would never occurred to me that I could just create my own path forward and do it my own way. But I would tell moms it's totally doable. And I think that as, the way I talk about financial planning and the kind of business you can set up, I think as more people hear that you'll have a lot more women coming into the industry because it's a very appealing thing. Because I know a lot of women who would like to work, but they don't want to work full time and they want to do they want to help people. You see women in the helping professions like teaching, social workers and women tend to avoid finance because you see it is like this high pressure sales where a suit 60 hours a day and I know I would never want to do that, but when you can see it as something you can do part time where you really help people and make a difference, I think women will come flocking to the industry once that message is out there more. And also for career changers, I would say, well, anyone getting into the career, a lot of people think you have to go to school, get your CFP®, get a bunch of experience, and then you can try to develop yourself as an individual and figure out like who you want to serve, things like that. But I did it backwards. I became I actually became a specialist before I even became an advisor. So I would encourage people to figure out who you are and what you want to do and be public about that. And that's-that's how I ended up working with Ben because I had already established who I was and what I wanted to do in that matched up. I know a guy on LinkedIn and he's always sending out stuff about faith based investing. And so when I think of faith based investing, that's what I think of.

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So you don't have to start a blog and do everything I did, even if you just really focus and you're really gung ho about one thing that will resonate with people and that's who, they'll think of you as the person who does that. And then when a firm owner has the same vision, sees that, they'll be like, oh, I want that person on my team. So I would encourage people to kind of develop a professional identity, even if you haven't developed yourself as a professional yet.

Maddy Roche: [00:43:31] Very valuable advice. And Ben kudos to you that you were nimble enough to be able to to have space to consider an offer and proposal like Amy's. And I'm wondering if you have any tips for folks who are considering expanding or maybe those aren't even considering expanding about adding a teammate and a part-time capacity like Amy to their firm.

Ben Wacek: [00:43:51] Yeah, I think that one of the things that, like Amy just talked about is, you know, the clear that you can be who you serve and not only who you serve, but. Yeah, what is your culture? What do you believe? What-what are you all about? It's going to attract a certain type of person. You know, if I would have been more of a generalist, like I wouldn't have found Amy. And actually, you know, we've now. Well, we actually had an intern, Maria, just this past fall who found us. She actually met us at the King of Advisors Conference, which is that time in last February when our whole team got together and she happened to sit at our breakfast table one morning and we talked with her and she was, you know, didn't hear from her then. I mean, didn't really remember that conversation, but didn't didn't hear from her for probably four months or something like that. And then she reached out and said, hey, I'm looking for an internship. I just finished college. She was going to Liberty University and I am studying for my

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CFP® exams. I started to see as a CPA a job in January, but I have this four month period where I'm studying for the exam and was just really blown away by what you guys do for clients. And you guys really stood out to me. I've been thinking about that. I've been thinking about getting into financial planning as a result of that conversation. And so, you know, again, that's another example of it attracted her to us. And I just think, you know, the more team members that we've had, just the more fun it's become, too. I mean, I did okay when it was just me, but I think just each team member that we've added has just added another level of, I don't know, just kind of enjoyment and joy and fun with the team. And so, yeah, I like going back to when I started my business, I thought that I might just be a solo advisor and just kind of serve a smaller book of clients. But it really has been so much fun to add people that it's made me want to even look to say how much how can we bring even more opportunity for other people who fit our culture and are looking for what we're doing to join our team. And there might be at some point down the road where we have to put together a job application to find a certain role. But to this point, it really has been just people at the right time. And maybe sometimes it's a little bit earlier, a little bit late, but we've really built the great team. I feel like just by being really clear about what we do and how we do it and what our culture is.

Maddy Roche: [00:46:12] Well said. And it sounds like the abundance mentality at its finest Ben.

Ben Wacek: [00:46:17] Absolutely.

Maddy Roche: [00:46:18] Yeah. As we round out this podcast, I'd be interested in what one question kind of change the way you approach your

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clients or what was your aha moment that kind of changed the way you work. Ben I'll let you go first.

Ben Wacek: [00:46:29] Yeah, I think one thing for me that I've been thinking about recently, so I read the book Ensemble Practice and I can't recommend that book highly enough to advisors who are building a team and looking to grow beyond just themselves. Daniel Hannoush is the biggest fan of that book. I think he's in my mastermind group and he was the one who got me connected with it. But it really has opened my eyes to just different ways of growing a business. And so I know one popular thing that a lot of advisors are thinking about and doing really successfully is merging with another advisor to kind of bring two firms together. And I'd be open to that idea and have had different conversations at different times, but the more that I think about it. So that's one way that the book talks about growing into an ensemble practice is bringing two companies together and merging. But the other way that it talks about and there's a lot of pros to this is just developing people within your team and developing them where they can become partners and help lead the business. And to me, that has been a really fun way to do it up to this point. And again, having Amy start with me two years ago and in a lot of ways, like I do feel like, you know, she doesn't have ownership in the business at this point. But I do feel like in a lot of ways I get a lot of the benefits of working with another business partner, business owner, talking with Amy because she does think through, like, how can we do what we're doing better and reach more people and really fulfill the mission that that we feel like we have as a business. And so that was, I think, just an affirming thing to me is like, wow, that's a really good way to grow a business, is to bring people in, train them and help them to give them opportunities. But then I think that's a really important piece to is to continue to give that opportunity and down the road, giving them ownership opportunity, even in the business to you know,

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there's so many planners who have that vision. But then it becomes time to say, okay, now buy in is all there and they're going to come on as owners. And then I think that's where things get difficult because then they are maxed out and their-their position and there's there's no more opportunity for them. So that's something that, you know, is on the plan for down the road do is to to bring partners and offer ownership to people who are working with me as well.

Maddy Roche: [00:48:40] Awesome, incredible Ben. Amy, any thoughts on your part?

Amy Artiga: [00:48:45] Well, for me, one thing that changed my plans, because I had been initially planning on starting my own business and everything, but then I did an MBA and our capstone project was a big business simulation where we had to work in a team of four people and that reminded me how much I enjoy working in a team because I have been on my own for a long time. And I was like, well, I loved it so much better than being on your own. And then right around the same time, there was an XY member, I live in the state of Washington and she's in the state of Washington. She was having issues with the state regulators, a lot of issues. And so I was following her, her saga on the Facebook group. And between those two things, I was like, you know, I don't think I want to start my own business. I'd rather go and join someone and not have to register in Washington and be a part of a team. And and so that's when I emailed Ben and said, hey, can I join you.

Maddy Roche: [00:49:39] I love it. I love the theme of this podcast and so many episodes. It's just not holding on to things too tightly in terms of what

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we want our future to be and how things have to be. If we hold on to things a little bit looser, some magic can happen with with how life unfolds. So thank you both so much for sharing your story. And kudos to you, Amy, for taking the risks that you have. And Ben, for building this business over the past seven years, you really are doing impressive work. Thank you so much for being on today's podcast.

Ben Wacek: [00:50:07] Thank you. Maddy really grateful for the opportunity.

Amy Artiga: [00:50:10] Yes, thank you.

Maddy Roche: [00:50:15] Avocado toast, selfies, a mountain of student loan debt. Gen Y is anything but traditional, and with over seventy five million people, it's a population you don't want to ignore. Learn more about how to serve this unique population in our guide called Attract and Profitably Serve Millennial clients in your RIA. Discover three key ways to tap into the millennial market and six things that they want from their financial advisor. Visit XYPlanningNetwork.com/Millennials for your free copy.

Maddy Roche: [00:50:49] Be sure to join our VIP community at XYPlanningNetwork.com/VIP to hang out with other #XYPNRadio listeners, ask questions for future mailbag episodes, and finally to find a community of like-minded financial advisors. Thank you so much for joining me today. We'll see you next time.

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Narrator: [00:51:05] You are not alone and you are not crazy is scary starting, building, and growing your own financial planning firm. And that's why we put together a free private community just for you, the cutting edge financial planner. Go to XYPlanningNetwork.com/VIP or text #XYPNRadio to 33344 and join a network of thousands ready to change the lives of Gen X and Gen Y clients.