Young Professionals Panel

Panelists
Learn a little about the alumni on the panel and where they are now. Use the links to find out more and see contact information.
Gian Panetta ‘15: Works at Mass Mutual Financial Services in northern California, co-president of Bay Area Alumni Association
Matthew Sagers ‘14: Works at Mass Mutual Financial Services in northern California, co-president of Bay Area Alumni Association
Emily Secord ‘18: Financial Advisor and Investment Broker at her own firm, Bright Future Wealth Management, in Eugene
Tribecca Ryan ‘18: Works in merchandising at FIGS in Santa Monica, California.
Stephanie Peel: Professor in the Lundquist College of Business at UO.

Q&A
Peer Financial Coaches Alyssa Campista and Megan Weinman asked panelists questions about financial literacy. Look through some of the common answers here!

*If you could go back in time and restart your college career, are there any changes you would make to the way you approached your finances?*
- Panelists ended up earning a degree that is very different from their current profession. It’s easy to think that you’re wasting money if you are unsure of your path, but that is not the case.
- Finances seem like a huge thing now, but it gets easier if you take it one step at a time.
- Everything is going to be okay!

*What advice do you have for students who are graduating this spring and will make some big financial decisions for the first time?*
- Choose to invest in yourself and focus on getting as much life experience as possible!
- Right out of college, you are likely not going to be making your highest potential income, so don’t make your decisions based on money. Think about how you’d like to live.
- Develop a “life resume.”
- To avoid being overwhelmed, take a positive perspective. You have an abundance of opportunities and directions to go in, so get a sense of what you’re looking for and try as much as possible.
- Talk to an expert advisor about your specific goals. They’ll know how to reach them better than anyone and can help you feel comfortable taking risks and exploring.
- Separate your identity from your role in a job. Focus on your identity and finding out about yourself.

*SOMer times we think financial service professionals have a “knack for finance” or have it all figured out. Can you share a little about your journey and any financial lessons you may have learned along the way?*
- Your job is an experience, not just an income source. Invest in your interests and don’t be afraid to try a job you never thought you’d be interested in.
Even in financial services, people do not have it “figured out,” because nobody does! It is okay to be unsure. You are not alone.

How can students who are receiving financial support from their parents plan for post-graduation if they will not receive support from parents any longer? Does this advice differ for students who already do not receive financial support from their parents?
- Ultimately, the advice is the same: understand your needs and work towards becoming self-sufficient (meaning, not relying on debt).
- Think about what you can say yes to and what you need to say no to within your own financial situation.

What did you learn about finances from observing your parents? How does that differ from how you understand finances now?
- Conservative, frugal parents can teach you to save money first.
- Now, Giann is still conservative with money when it comes to material things, but is more liberal with his money when it comes to relationships and experiences.
- Finances are personal, and financial literacy is about understanding yourself.

Have you ever made a financial decision you regret? What about a decision you’re very proud of?
- Tyson racked up a bunch of credit card debt and spent most of his 30’s paying off debt from his 20’s.
- Developed a rule: any incoming money is divided in half. Half is for “current me” and half is for “future me.”
- Matthew spent too much time in a good-paying job he really didn’t like. Taking a risk on yourself is always the better option if you are truly unhappy.
- If you decide to start over with something new, find someone smart and hard-working in your workplace and make them your mentor. Then, repeat with other members of the company you respect.

How would you describe your journey to a career that doesn’t necessarily line up with your major? Any advice?
- Gian graduated with a Political Science degree and now works in finances. He started out interning for congress people, where he found that he loved people and wouldn’t enjoy writing legislation behind a desk.
- He got advice from an older friend, who said, “You have the least amount of responsibility today. You can afford to try something for a year, or three years, and if it doesn’t work out, you still have 40 years to find a career that does work.” That’s how he got into his current field.
- Internships are the way to go!
- Tyson graduated with a degree in music. He worked as a teacher and motivational speaker, and now works in finance. He doesn’t see his goals through the lens of specific jobs, but sees his larger “mission” to help others.
- If you focus on a mission, you will make long term decisions.

How would you describe your non-traditional journey through college? How does that impact your work and your relationships with clients?
- Emily went to college right after high school, but felt burnt out and stopped after receiving an associate degree. She took a break and tried a lot of different paths before landing on financial advising. She worked in the field for five years before finishing her bachelor’s degree.
- The best thing that helped her was reflecting on how she felt in her different positions.

What’s it like being a woman in the male-dominated field of financial advising?
- Don’t be afraid. The industry is changing and you can be part of that!
- Find a mentor you admire.
- Talk to higher ups in the company. They love to share their success stories, so don’t be afraid to ask for a chat.
Any advice for people looking to go into the finance field?

- Make the most of a mentorship!
- Find a team you feel good about. To find about a team, ask people who have no stake in your hiring.

Final advice?

- See yourself as the captain of your own ship. This will help you make long term decisions.
- Leave your ego at the door, and don’t be afraid to ask for help.
- Don’t compare yourself to your peers. Do what’s best for you.
- Keep the phrase “I don’t choose to afford that right now” in your mind. Spending is a choice and it can remove some of the stigma if you think about saying no this way.
- Just do it. Put yourself out there and don’t be afraid of failure.