



Integrating interns into busy practices



In this column and the next, NAPFA planners share their experiences with bringing interns into their offices. This month's column features solo firms or those with fewer people, and the January issue will feature firms that have more planners and staff.

Brenda Knox, Financial Elements

I'm a solo planner, and had my first intern this summer. I saw her as a "safe" way to try out having someone in the office. It was only 20 hours a week for about 10 weeks, but it was a great way to test the waters.

She caught me up on scanning, developed written processes for a future hire, and updated my CRM to add additional client information and clean up data. This relieved me of some of the minutiae—scanning, data input, formatting reports—and gave me valuable practice on what items I wanted to delegate in the future. Prior to her arrival, I created lists of tasks, set up her computer, purchased supplies, etc. It was necessary and part of

the process of growing my business and adding staff. I learned that I still need to work out electronic file-sharing issues and that I need to do some additional technology upgrades.

Robert Schmansky, Clear Financial Advisors

I had my first intern this summer. The only preparation I did was coming up with a list of projects and ideas that I thought an intern could help with, which ended up being fairly wide, and included a lot of less-defined projects that I would like to see a potential employee take the reins on and make their own. I wanted to give him a number of options and see what he gravitated toward, as opposed to micro-managing.

He was responsible for:

- General help: updating prospect materials, printing prospective client materials, and completing the missing information in our CRM.
- Updating client portfolios in eMoney and Morningstar.
- Researching topics for client newsletters and portfolios related to our investment philosophy.

I personally found the experience and Brendon's interest in research to be very useful for my marketing. I was able to leverage that into my client newsletters and blogs.

Even though there were times where I felt taken away from immediate and urgent responsibilities, overall the experience kept me focused on preparing for and maximizing the days Brendon was in.

Tim Mudd, Chesapeake Financial Advisors

Over the summer, our firm obtained an intern from the University of Richmond. It was an unpaid internship, which allowed us to be more flexible with his tasks and duties. Our intern was easygoing and fit in well in our small office environment.

He helped us in several ways:

- He completed a project we had begun several years ago—scanning our old client files onto our server.
- He helped our research department update data for our corporate bond research. He actually improved our spreadsheet with some minor formatting adjustments that helps enhance our analysis.
- We recently moved into new office space, and he hooked up a few things to improve our technological efficiency.
- Because we wanted him to get as much out of the internship as we did, we invited him to sit in on our research meetings and internal operations meetings. It gave him an opportunity to see how our research process worked as well as to hear our perspective on what we thought was attractive and why. It also gave him a look into the day-to-day operations of our firm and what it takes to run a small business.

It was nice to be able to give him tasks where he was occupied for a few hours at a time, rather than a string of shorter tasks that he'd complete quickly—and then in-

Two helpful resources available at NAPFA's website:

- "Implementing Internships," a white paper by Fox, Joss, and Yankee, is available in the Open Forum on Engage.
- Roger Pine conducted a webinar on preparing for internships. This is available in the Online Store.

terrapt us as he came back for more. Having the intern in the office didn't necessarily make us more efficient on a day-to-day basis, but the work that he did for us will help us immensely as we move forward.

**Susan Elser,
Elser Financial Planning**

We have had interns recruited from the Indiana University economics department work in our office for the past two summers. My goal is for them to get enough financial planning work to decide if they would want to choose it for a career and for us to see their work. We require that they pass the paraplanner study course, and we send them the books four months before they start with us (cost to us is about \$285). That gives them a good overview of the financial planning process and allows them to help with plan writing, balance sheet preparation, and investment rebalancing recommendations.

**Ted Feight,
Creative Financial Design**

I worked with Central Michigan Uni-

versity to critique students' financial plans as they presented them in class. It helped me find the intern I wanted. The day Grant arrived at the office, I told him we had a plan due at the end of the week. It usually takes me two weeks to complete the three parts to our plans. One part is done in an Excel spreadsheet with 19 underlying sheets, and I gave this to Grant to complete, along with the client information. He had it done in two days.

At first, it took time to make sure he had things to do. However, soon he was finding ways to speed up our daily processes. I opened the entire company up to him and showed him everything we did, how it worked, and why we did it, asking him what we could do to streamline any part of it. He took a daily task that usually took one hour and turned it into 30 minutes or less. I also asked him to take over the daily scanning and filing of the Wall Street Journal's stock return market page.

Tom Conway, Connemara

We have benefitted from having summer and fall interns for several years. They

have been undergraduate students from a variety of universities. By helping us with a number of tasks, they have become quite proficient in Microsoft Office, Morningstar Advisor Workstation, MoneyGuidePro, IPS AdvisorPro, and other software tools. It has been a win-win all around—for our busy and growing practice, for interns seeking meaningful work experience, and for a career downshifter who remains busy and productive on his own terms.

**Jonathan Harrison,
Sound Stewardship**

We've had mixed success with interns from business, finance, and financial planning programs in the past. In order for them to be useful to us, they're stuck doing office admin tasks, which are incredibly boring to them and not a true taste of being an advisor.

This summer, a client emailed that her daughter, a journalism student, was looking for an internship. Our firm wanted help with marketing projects, so we interviewed her and it was a good fit. She helped with projects such as:

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- drafting firm-wide email updates

She did some of the general office admin as well, but not too much. It worked out well for us, and now we're hiring a permanent full-time brand manager that will take many of the responsibilities she

handled. This was something we'd contemplated before, and her successful internship confirmed it would be a boost to the firm.

Katie Brewer, Your Richest Life

Prior to bringing in an intern, I talked with other planners and my business coach. Those conversations helped me to structure the internship so that it would be beneficial to both parties. My intern was here two days per week, and she was great! She helped build out processes, organize the practice, and make suggestions from a third-party perspective. Specifically, she helped me better document my financial planning processes, which sets me up to have an easier time bringing in future team members. She also helped draft several financial plans and edited some of my firm's communications.

I would advise others to really vet the people that you are going to bring into your firm. Give a few small assignments so you can evaluate his or her work ethic and level of preparation. An example of a "vetting project" would be to give a case study and have the intern produce a net worth statement and a one-page executive summary. You could either give them a template or do it with no template and see what he or she comes up with.

Brittany Farris, Stone Asset Management

As the operations manager for a small firm, having an intern greatly helped in taking some of my day-to-day tasks off my plate and allowed me to focus my time and attention on more important matters, such as compliance and operations. This was the same for the senior advisors in our firm as well. In particular, we were able to dig deeper into some of the new technology we've recently adopted. This was something we couldn't do before to the extent we wanted because of time constraints.

Our intern was a financial planning student from the Texas Tech Personal Financial Planning program. Prior to her arrival, we asked her to do several things:

- Read "The Investment Answer" by Daniel C. Goldie and Gordan S. Murray. This is a short book that describes our firm's investment philosophy.
- We encouraged her to sign up for free trials with the various software

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Wilshire U.S. Micro-Cap Index	7.11%	7.15%	4.19%	10.81%	10.12%	-2.03%
Russell 2000 Index	4.86%	5.11%	5.12%	10.24%	9.54%	-0.09%
NASDAQ Composite Index	5.47%	1.54%	7.94%	14.30%	14.03%	2.82%
S&P 500 Index	3.18%	1.95%	4.56%	10.97%	10.05%	-2.65%

Gross Expense Ratio - 2.84% Net Expense Ratio - 2.25%¹

Performance data quoted represents past performance; past performance does not guarantee future results. The investment return and principal value of an investment will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance of the fund may be lower or higher than the performance quoted. Performance data current to the most recent month end may be obtained by calling 1-800-998-3190. The fund imposes a 1.00% redemption fee on shares held less than 45 days. Performance data quoted does not reflect the redemption fee. If reflected, total returns would be reduced. Investment performance for the fund reflects fee waivers in effect. In the absence of such waivers, total return would be reduced.

¹ The adviser has contractually agreed to cap expenses to 2.25% until at least July 31, 2016.

The fund's investment objectives, risks, charges and expenses must be considered carefully before investing. The Statutory and Summary Prospectuses contain this and other important information about the investment company, and may be obtained by calling 800-366-8361, or visiting www.perkinscapital.com. Read carefully before investing.

Small-capitalization companies tend to have limited liquidity and greater price volatility than large-capitalization companies. The fund invests in micro-cap and early stage companies which tend to be more volatile and somewhat more speculative than investments in more established companies. As a result, investors considering an investment in the Fund should consider their ability to withstand the volatility of the Fund's net asset value associated with the risks of the portfolio.

The Wilshire US Micro-Cap Index is a float adjusted, market cap-weighted portfolio of all stocks below the 2500th rank by market cap in the Wilshire 5000. The Russell 2000 Index is composed of the 2,000 smallest companies in the Russell 3000 Index, and is widely regarded in the industry as the premier measure of small-cap stocks. The S&P 500 Index is a broad based unmanaged index of 500 stocks widely recognized as representative of the equity market. The NASDAQ Composite Index is a broad-based cap-weighted index of all NASDAQ national market and small-cap stocks. One cannot invest directly in an index.

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TOTAL % RETURNS As of 09/30/2015					Since	Since	Inception Date	Gross Expense Ratio ^a	Net Expense Ratio ^a
	1 Year	3 Year	5 Year	10 Year	Inception Investor	Inception Inst'l			
Parnassus Fund - Investor Shares (PARNX)	4.44	15.61	14.76	9.98	9.97	-	12/31/84	0.84	0.84
Parnassus Fund - Institutional Shares (PFPRX)	4.51	15.63	14.77	9.99	-	(5.85)	4/30/15	0.77	0.77
S&P 500 Index	(0.61)	12.39	13.32	6.79	10.84	(7.06)	-	-	-
Parnassus Core Equity Fund - Investor Shares (PRBLX)	0.88	13.79	13.36	9.55	10.41	-	8/31/92	0.87	0.87
Parnassus Core Equity Fund - Institutional Shares (PRILX)	1.09	13.99	13.57	9.76	-	9.42	4/28/06	0.67	0.67
S&P 500 Index	(0.61)	12.39	13.32	6.79	9.01	6.37	-	-	-
Parnassus Endeavor Fund - Investor Shares (PARWX)	4.14	15.43	14.85	11.20	10.83	-	4/29/05	1.02	0.95
Parnassus Endeavor Fund - Institutional Shares (PFPWX)	4.25	15.47	14.87	11.21	-	(6.28)	4/30/15	0.87	0.83
S&P 500 Index	(0.61)	12.39	13.32	6.79	7.21	(7.06)	-	-	-
Parnassus Mid Cap Fund - Investor Shares (PARMX)	0.89	11.35	12.85	8.73	8.29	-	4/29/05	1.09	0.99
Parnassus Mid Cap Fund - Institutional Shares (PFPMX)	1.08	11.42	12.90	8.75	-	(6.06)	4/30/15	0.94	0.85
Russell Midcap Index	(0.25)	13.91	13.40	7.87	8.89	(8.59)	-	-	-
Parnassus Asia Fund - Investor Shares (PAFSX)	(16.92)	-	-	-	(3.06)	-	4/30/13	3.53	1.25
Parnassus Asia Fund - Institutional Shares (PFPSX)	(16.80)	-	-	-	-	(23.00)	4/30/15	3.48	1.22
MSCI AC Asia Pacific Index	(9.36)	-	-	-	(2.78)	(17.97)	-	-	-
Parnassus Fixed Income Fund - Investor Shares (PRFIX)	2.25	0.83	1.96	4.17	5.30	-	8/31/92	0.78	0.68
Parnassus Fixed Income Fund - Institutional Shares (PFPLX)	2.27	0.84	1.96	4.17	-	(0.06)	4/30/15	0.65	0.58
Barclays U.S. Aggregate Bond Index	2.94	1.71	3.09	4.63	5.76	(0.11)	-	-	-

All returns greater than one year are annualized.

^a As described in the Fund's current prospectus dated May 1, 2015, Parnassus Investments has contractually agreed to reduce its investment advisory fee to the extent necessary to limit total operating expenses to 0.95% of net assets for the Parnassus Endeavor Fund—Investor Shares, 0.83% of net assets for the Parnassus Endeavor Fund—Institutional Shares, 0.99% of the net assets of the Parnassus Mid-Cap Fund—Investor Shares, 0.85% of the net assets of the Parnassus Mid-Cap Fund—Institutional Shares, 1.25% of net assets for the Parnassus Asia Fund—Investor Shares, 1.22% of net assets for the Parnassus Asia Fund—Institutional Shares, 0.68% of net assets for the Parnassus Fixed Income Fund—Investor Shares and 0.58% of net assets for the Parnassus Fixed Income Fund—Institutional Shares. These limitations continue until May 1, 2016 for the Parnassus Endeavor Fund, Parnassus Asia Fund and Parnassus Fixed Income Fund and until May 1, 2017 for the Parnassus Mid Cap Fund, and may be continued indefinitely by the Adviser on a year-to-year basis. The computation of advisory fees is based on the average daily net assets for each class of shares in each Fund independently. Performance shown for the Parnassus Core Equity Fund—Institutional Shares prior to the inception date of April 28, 2006 reflects the performance of the Parnassus Core Equity Fund—Investor Shares and includes expenses that are not applicable to and are higher than those of the Institutional Shares.

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programs we use so that she could arrive already familiarized with them and wouldn't have such a steep learning curve on day one.

One of her primary tasks was to help us clean up Redtail. Some of the projects were as simple as adding each client's picture to their profile so that everyone in the firm now knows what the client looks like. We are now able to really dig into the data and run better reports in the software. We recently moved over to MoneyGuidePro, so as we scheduled meetings with clients, our intern inputted all data into MGP and assisted in the creation of our quarterly reports for clients. She also researched and tested MGP's integrations with our other systems so that we can use it to its full potential.

Lastly, she helped us finish up our website upgrade with Advisor Products. Her knowledge on the back office side helped tremendously when we need to change something or make an update. Happily for us, she happened to have additional knowledge related to website maintenance, and this proved to be very valuable to our firm's website project.

Wes Lyons, Hopkins Investment Management

We brought on an intern for six weeks part time to accomplish a job that would

not have gotten done otherwise. This one task had three parts: researching and drafting resource pages for our website to help our clients find long-term care, hospice, and bereavement support in their geographic areas.

We started with a somewhat clear vision of what we were going for, though we spent the first week or two refining exactly what we wanted. Part of the benefit of the process was figuring out what exactly we wanted. We had one meeting at 3 p.m. each afternoon to review how the project was going and what our goals for the next day were. Giving clear guidelines and time frames helped his work have minimal impact on our own work.

Chip Hymiller, Beacon Financial Strategies

We received a grant from the NAPFA South Region to help us establish an internship program (see sidebar, "South Region scholarships"). We interviewed several candidates who had been first vetted by professors at several prominent financial planning programs, such as Texas Tech and Virginia Tech. Each of the candidates we interviewed was amazing.

These students are prepared and ready to contribute in a significant manner from the very beginning. They have worked with and understand the intricacies of all the ma-

ior financial planning software. They know various CRMs, rebalancing software, Social Security optimization, Morningstar, etc.

Our intern was a very effective communicator, and I totally felt comfortable having her interact with clients and prospects. I asked her many questions about classes, projects, cases, homework, etc., and it is clear that (at least at Texas Tech) graduates are very capable of very quickly integrating into a financial planning practice.

Here are a few tips, from our experience.

Preparation. While we were happy when we received word that we were awarded the NAPFA internship grant, we were also pretty worried. What types of things could keep this person busy for two months? What skill level were we dealing with? How could we effectively integrate this person into our team in a meaningful way that would help us all?

We really wanted our intern to gain valuable and relevant knowledge and experience that would be useful as she progressed into the profession. NAPFA hosted a webinar on internships (the recording is available in NAPFA's Online Store) where an advisor outlined the tasks that his firm delegated to interns. That was really helpful, and we decided on several major projects as well as a few recurring tasks that we would immediately give our intern.

At least at first, we were careful to assign items that would allow the intern to work independently without very much oversight. We found this to be very helpful, as it gave us time to assess her level of knowledge and competency on certain things. Having a game plan for our intern was very helpful.

Specific projects. Our intern worked on the following while she was with us:

- Entering tax returns into our CRM (Junxure). This allows us to, at a glance, reference a client's tax return to make investment decisions, etc.
- Summarizing estate documents in Junxure for any clients for whom we hadn't already done this. We gave her an existing template of the relevant items we wanted and things to look for in each document. She was so thorough and did a much better job than I would have, given my time constraints and super long to-do list. Clients found this

South Region scholarships

by Audrey Jones

The South Region Board is on track to give a minimum of two summer internship scholarships for 2016.

We kicked off this effort at the 2015 NAPFA Fall Conference by hosting a dinner for all financial planning program directors in our region. We handed out applications and talked about the process and timeline for the scholarships. We followed up by contacting other program directors who couldn't attend. We accepted scholarship applications through Dec. 15 and will choose the winners in January. These students will be allowed to interview and intern at any NAPFA South Region member firm of their choice.

We'll announce scholarship winners and their firms at our dinner on Feb. 28, the night before the South Region's symposium, to which we're providing a complementary registration for 25 students and five program directors. At the dinner, we hope to highlight how Fee-Only comprehensive plans are a step above the other financial plans they might encounter.

Even though we are only able to grant a few scholarships, a delightful by-product is that all students who apply are encouraged to contact NAPFA firms for internships. In 2015, several students who applied for an internship were placed, scholarship or not. What a tremendous benefit for NAPFA firms to have access to a handpicked list of outstanding candidates!

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estate document summary to be very helpful, and I believe it further reinforces our value.

- Summarizing insurance policies in Junxure. The intern referenced each policy and entered all of the relevant data points, coverage levels, elimination periods, beneficiary designations, etc., allowing us to have a nice summary of each type of policy when we have an insurance review meeting.
- Confirming that each client has a signed investment policy statement on file. We also had her create a spreadsheet listing key attributes of each IPS and audit client portfolios to make certain the portfolio reflects what is stated in the IPS.
- Confirming beneficiary designations. We had her log on or contact Schwab to confirm beneficiary designations for each IRA, etc., and to make sure that they were also recorded in our database. We then emailed clients a summary of their beneficiary designations to confirm they were still appropriate.
- Completing paperwork for upcoming required minimum distributions, which will save us time going forward.

Day-to-day workflow integration. We realized pretty quickly that our intern had

a very firm understanding of many aspects of financial planning, so we incorporated her into our workflow. She helped us in the following areas:

- Using Moneytree and eMoney for retirement planning. She helped with both the analysis and written recommendations.
- Identifying insurance needs and obtaining quotes for both life and long-term care insurance.
- Using Morningstar to create and analyze portfolios.
- Helping with cash-flow planning, such as evaluating cost/benefit of mortgage refinance, emergency fund targets, etc.
- Using Proseries (our tax preparation and planning software) to conduct scenario tax planning for clients.

Unexpected benefits. We personally received a number of unexpected benefits from our experience with our intern:


- Very little “training” was required, so we hit the ground running with projects that immediately contributed to our firm.
- She had experience with many types of software packages. We were able to demo some of these without being hounded by the vendors.
- We gained an understanding of what younger planners might like in a career. Our intern enjoyed the

variety of tasks we assigned to her. She also liked some of the non-planning issues she was exposed to, such as helping with the redesign of our website and being introduced to many of the compliance issues we face. We found enormous value in her outside perspective.

- Our intern’s enthusiasm and curiosity reinvigorated us all. It is very exciting to see firsthand what the future of financial planning looks like!

At the end of the day, we felt like we did a pretty good job of accomplishing our number-one goal: to give this intern a true taste of what it’s like to be a financial planner. She got to experience the variety of work, managing client demands and mixed personalities, unexpected issues that arise, and the non-financial planning elements of working in a financial planning practice, such as marketing and compliance. Although her office was right beside our conference room, allowing her to hear our meetings, I do wish we could have found a better way to integrate her into client meetings. She did participate in a couple of meetings, but she was definitely ready and willing to take on more direct client communication.

I also wish that we could have spent a little more time on non-work related sightseeing or team-building activities.

Our intern traveled from Texas to North Carolina for two months. Fortunately, she was very outgoing, so she found interesting things to do outside the office. 

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Jennifer Lazarus is a NAPFA member who runs her efficient practice in Durham, NC, and is deeply inspired by all that’s been shared above. Please email your column ideas to Jennifer at jennifer@lazarusfp.com.