PRO BONO FINANCIAL PLANNING COMMUNITY PROJECT

A GUIDE TO ENGAGE CFP® PROFESSIONALS, STUDENT-PLANNERS AND STUDENTS IN FINANCIAL NEED

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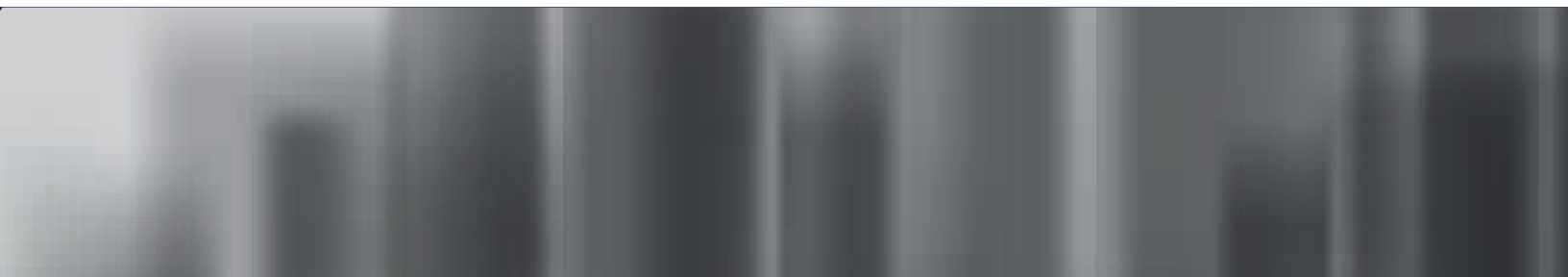

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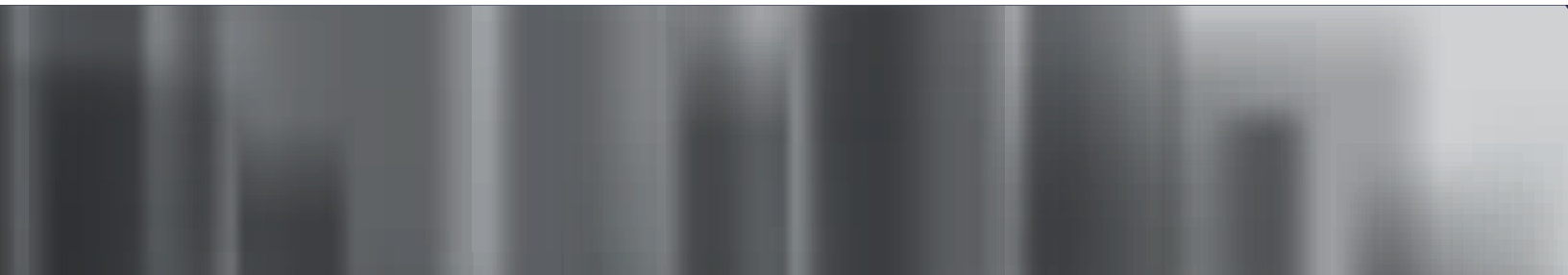


1. INTRODUCTION

This project guide is created for CFP® Program Directors or faculty members who are interested in providing their students with an experiential and service learning opportunity through the implementation of a pro-bono financial planning community project with local financial planning organizations.

This project guide is also targeted to CFP® professionals who are interested in providing pro-bono financial planning service to student-clients who need financial guidance but could not ordinarily access quality, ethical advice. In addition, the program also enables CFP® professionals to mentor financial planning students. The project provides a better understanding of the profession at an early stage for financial planning students and motivates them to pursue financial planning as a long-term career.

The project guide includes:

- **Step by step instructions for each implementation stage, i.e., recruitment, onboarding, college course planning, scheduling and follow up for CFP® professionals, student-planners, and student-clients**
- **Research results of the pro-bono impact evaluation**
- **Technical details, including staffing and technology plan, as well as financial budget**
- **Supporting documents such as recruitment emails and flyers, an onboarding toolkit, online forms for client registration, and forms for financial planning session**

2. ESTABLISHING THE FINANCIAL PLANNING COMMUNITY PROJECT

PURPOSE

The purposes of the pro bono financial planning community project are to:

1) encourage experiential learning and service learning for students who are interested in careers in the financial planning profession
2) provide volunteer opportunity for CFP® professionals to engage in pro bono service and mentor the next generation of CFP® professionals

The project provides a pro bono opportunity for future and current CFP® professionals to give back to the community. This project allows for a financial planning student to not only shadow a financial planning session conducted by an experienced CFP® professional, but to also participate by asking intake questions to gather pertinent information from a student-client. Students are connected to a CFP® professional in the community, which also encourages talent acquisition.

COMPONENTS OF THE FINANCIAL PLANNING COMMUNITY PROJECT

Pairs of students in the "Fundamentals/Capstone" course are assigned to a CFP® professional of the local chapter of the Financial Planning Association to conduct a free financial planning session for fellow students. The financial planning sessions have three components and last about 60 minutes.

First, student-pairs perform the intake tasks, which include collecting information on financial goals, reviewing the monthly cash-flow budget, and identifying specific questions for the financial advisor. Second, student-pairs take detailed notes while the financial advisor answers the student-client's questions and formulates a detailed action plan. Third, after the student-client leaves the meeting, student-pairs debrief with the CFP® professional and finalize the meeting notes. The meeting notes, which include a step-by-step action plan, are emailed to the student-client after the end of the financial planning session. Each student-pair completes two financial planning sessions during a semester. The financial planning sessions are a required or strongly encouraged component of our courses.

The pro-bono financial planning sessions follow this structure:

1. Upon registration, the student-client receives an email with possible dates and meeting expectations.
2. Once a date is identified, the financial planning team and student-client receive the confirmed meeting date and Zoom link by email.
3. In the first 20 minutes of the meeting, student-planners complete a cash flow statement, identify financial goals, and ask specific financial questions. The CFP® professional remains silent to give student-planners the opportunity to practice the intake process.
4. In the next 20 minutes, the CFP® professional provides personalized financial advice and counseling tailored the student-client's financial and life circumstances, along with concrete action steps.
5. In the last 20 minutes, CFP® professional and student-planners debrief and complete the action plan in writing.
6. In a follow-up email, the student-client receives the action plan and a client satisfaction survey.

EXPECTED BENEFITS OF THE FINANCIAL PLANNING COMMUNITY PROJECT

Serving the local academic community by offering pro-bono work

The sessions are delivered at no cost to student-clients and provide them professional advice from experienced CFP® professionals. Many would normally not be able to afford this service. Student-clients become aware of CFP® professionals' pro-bono engagement and may register for a follow-up meeting with our community project teams or take advantage of other pro-bono projects of the local FPA chapter.

Providing hands-on experience to financial planning students

With this community project, financial planning students get hands-on insights into the financial planning profession. The students participate in two financial planning sessions during the semester. The student-planners' responsibilities are threefold:

1. During the intake process, student-planners ask a series of questions to gather information from student clients, enter it into an online form, and identify additional financial questions.
2. During the planning conversation, student-planners take detailed notes of the CFP® professionals recommendations and action plans.
3. During the debriefing, the student-planners and the CFP® professional review the financial planning session and can also discuss bigger picture questions about the financial planning profession.

Connecting professionals with talent

This project directly pairs CFP® professional with talent they could potentially employ, and it gives that talent first-hand experience in a financial planning meeting. Student-planners can receive internship offers from their assigned CFP® professional mentor and could gain a greater commitment to entering the CFP® career track. The project creates a pipeline of young planners who are likely to engage in pro-bono financial planning service after they entered the profession. In addition, this "Community Project Guide" places a significant impact on the expansion and succession of the pro-bono community project. This guide will assist interested CFP® Programs to efficiently replicate the model, and engage with their own local CFP® professionals to serve student-clients in need.

RECOMMENDED PERSONNEL RESOURCES

CFP® Program Director or faculty member will need to integrate the financial planning community project into their courses. The community project is best suited for the introductory "Fundamentals of Financial Planning" course in the CFP® curriculum. The CFP® Program Director will spend approximately 1 hour per week on this project if it is running smoothly. When the project is first established, the CFP® Program Director will spend about 4 to 5 hours per week on grant writing, hiring of program manager, recruitment of student-clients, and syllabus development.

A project manager is an integral role in the success of the project because they are responsible for ensuring the overall management of the project For a course with 50 students and involving 20 to 25 CFP® professionals, the project manager will need about 10 hours per week for 12 of the 16 semester weeks while when the project is active. During the inaugural semester of the community project, up to 15 hours per week of program manager time could be needed.

The student project assistant is typically an undergraduate student who participated in the community project in the prior semester. For a course with 50 students and involving 20 to 25 CFP® professionals, the student assistant should need approximately 5 to 6 hours per week for 12 of the 16 semester weeks while the project is active.

RECOMMENDED PHYSICAL RESOURCES

Virtual Video Meeting Software

We recommend conducting the community project through video meeting software such as Zoom. This approach has several advantages:

- Efficiency in time spent
- No travel needed
- Flexibility scheduling and rescheduling meetings
- General familiarity and user friendliness
- Allows for screenshots if needed, to document meeting

Secure data collection software

The community project requires a secure, survey-based software that can be used to house all necessary forms associated with the project. Our project utilized REDCap to fulfill data security requirements.

Student-client registration form (See Tool Kit #14 - Registration form for student-clients)

- It is important to be able to recruit clients throughout the semester (see Tool Kit #14). The form collects name, university email, talking points for the financial planning session, and student-client availability. When completed by the student-client, the program manager is notified. Available times are communicated.

Financial planning session intake form for student-planners (See Tool Kit #15)

- The other necessary form to create in a secure software is the intake form that financial planning students will use to interview the student-clients.
- This form collects: (1) Student-planner and student-client personal information (2) student-client financial goals; (3) student-client income and expenses; (4) questions for the CFP® professional; (5) plenty of comment boxes for the students to use during the session.
- On every intake form, the student-planner is required to sign a confidentiality statement that protects the client they are interviewing.

Email software with connected calendars

Calendar software is used to email student-planners, CFP® professionals, and student-clients and to schedule meetings throughout the semester. Ideally, the email/calendar software includes video technology through a link to join meetings during the semester.

3. COMMUNICATING THE FINANCIAL PLANNING COMMUNITY PROJECT

Communication is a major component of setting up the project for success. There are various forms and methods of communication that can and should be used during the semester among the different parties.

COURSE SYLLABUS FOR FINANCIAL PLANNING STUDENTS

The financial planning students will be introduced to the Community Project in a financial planning course, and the Syllabus should reflect the project's requirements (See Tool Kit #10 - Syllabus paragraph about the community project).

Students complete:

1. An onboarding session with the project manager in the classroom or by video
2. A written biographical sketch of the assigned CFP® professional and their firm (See Tool Kit #11- Graded assignment: Advisor biographical sketch)
3. Two financial planning sessions together with the CFP® professional and the student-clients
4. Intake forms during the financial planning sessions to be emailed to the student-client (See Tool Kit #15 - Financial planning session intake form for student-planners)
5. A written reflection of lessons learned from the financial planning sessions, (See Tool Kit #12 - Graded assignment: Essay #1 - Reflection on the 1st financial planning session and Tool Kit #13 - Graded assignment: Essay #2 - Reflection on the 2nd financial planning session)
6. Evaluation surveys at semester start and/or semester end

The percentage of the grade for the community project can be between 10%-35% of the grade, or can be optional, or can be extra credit.

Non-traditional students, working students, and student athletes may require a replacement assignment for the community project. This occurs when scheduling conflicts cannot be resolved.

ONBOARDING OF FINANCIAL PLANNING STUDENTS

An onboarding session for financial planning students during regular class time is highly recommended, (See Tool Kit #3 - Agenda for onboarding the CFP® professional / the student-planners). The purpose is to:

- Introduce and explain the structure, tasks, and timeline of the community project
- Connect students with the project manager
- Set expectations for working with the CFP® professional and student-clients
- Demonstrate the Intake Form that is completed by the student-planners during the financial planning sessions
- Provide advice and suggestions for a successful semester

COMMUNICATION WITH CFP® PROFESSIONALS

The pro bono service of CFP® professionals is an essential component of the community project.

- CFP® professionals commit to one semester of pro bono service for the community project.
- They are assigned to the same pair of financial planning students for the semester.
- The complete time commitment is about 2 hours per financial planning session, including time spent on scheduling the session, conducting the hour-long session, and experiencing one or two no-show student-clients per semester.
- In our experience, working with an administrative professional who works for the planner has been helpful. The direct contact to administrative professionals helps with scheduling and responding to last-minute scheduling changes.

Example:
A class with 50 financial planning students results in 25 pairs of students. If CFP® professionals take one pair per semester, then 25 CFP® professionals are needed per semester. If CFP® professionals accept two student-pairs, then only 12 to 13 CFP® professionals are needed per semester.

Recruitment of CFP® professionals for the Community Project

- Recruiting can be done at professional organizations such as the Financial Planning Association (FPA) and/or the National Association of Personal Financial Advisors (NAPFA) .
- Be sure to reference the Project Manager's information so they can effectively introduce themselves and onboard each CFP® professional.
- Networking and Relationship Building: Another necessary and effective way to recruit CFP® professionals is by meeting other professionals. Your Project Manager should have connections and/or be actively making connections in the CFP® professional community. This can be done through industry meetings or conferences, direct connections on LinkedIn, or other networking groups in your area. The Community Project we led was locally based but expanding to other cities or states could be an option.
- Reference Tool kit #1 Invitation email for CFP® Professionals.

Communications with CFP® professionals during the Community Project

Onboarding session:
This can occur individually or in a group setting. The meeting should include a Zoom link, should last about 45 minutes, and will cover all areas of the Community Project. Using an agenda is helpful. (See Tool Kit #3 - Agenda for onboarding the CFP® professional / the student-planners.)

Throughout the Semester:

- An open, ongoing line of communication between the project manager and CFP® professionals should always be maintained.
- This can be achieved best over the phone or via email/video calls.

End of Semester:

- Feedback is collected in a semester-end survey from student-planners and student-clients and shared with the CFP® professionals
- Thank you cards are mailed to every CFP® professional once per year

Reporting student feedback reinforces the benefit of providing pro bono services and is also an effective retention tool.

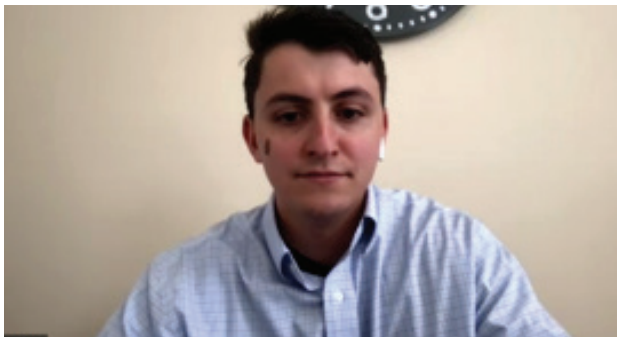
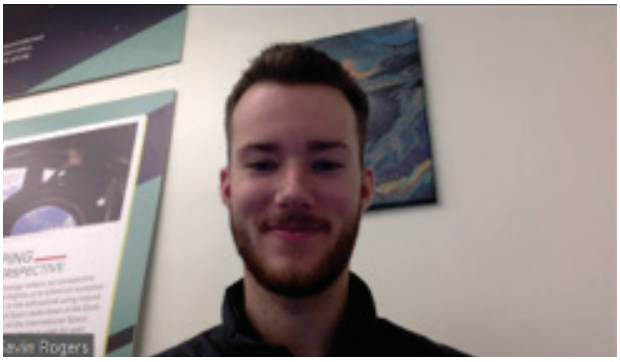
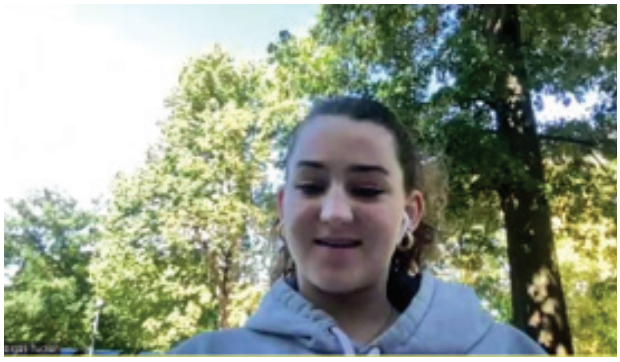
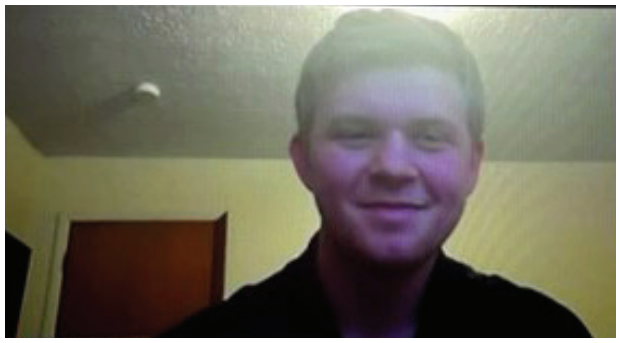
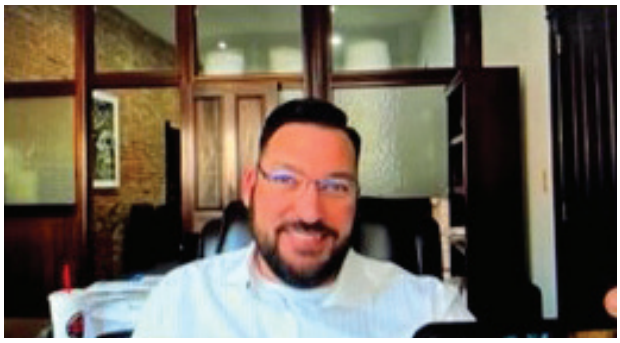
COMMUNICATION WITH STUDENT-CLIENTS

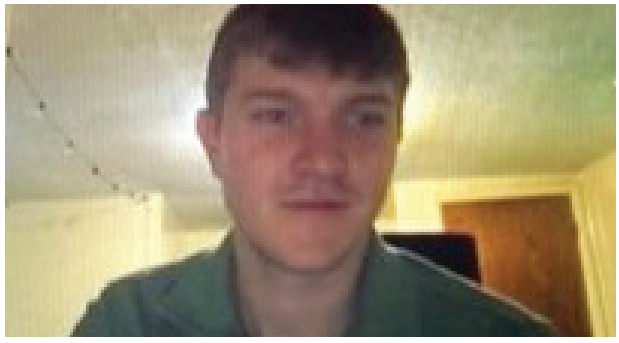
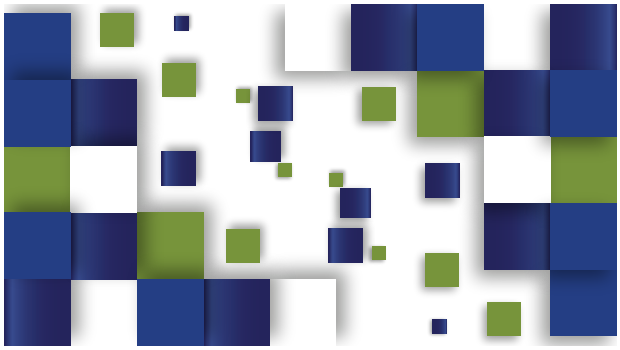
Undergraduate and graduate students serve as student-clients in the community project. They are recruited in the following ways:

- Call for participation in large undergraduate and graduate classes: The most effective way to recruit student-clients has been through announcements in large classes or announcements in multiple small to medium classes. This approach has two added benefits: 1) undergraduate students become aware of the financial planning program and 2) announcements can be repeated as student-clients are needed throughout the semester. If possible, it is recommended that course instructors give bonus points for participation in the community project. This way, the no-show rate is the lowest (See Tool Kit #2 - Flyer to recruit student-clients.)

- If accessible, the community project information can be share with financial aid offices, on-campus food banks, and other university programs that serve students in financial hardship situations.

- Department and college newsletters, social media, and email distribution lists: These approaches reach many students and result in a good number of registrations. However, the rate of no-shows is higher, especially during exam times.

4. MANAGING THE FINANCIAL PLANNING COMMUNITY PROJECT

MANAGING PERSONNEL

University faculty and instructors

- CFP Program Directors will manage the relevant financial planning coursework.
- Approval to obtain grant funding through the university or college
- IRB status for evaluation surveys

Project Manager:

- The face of the community project, responsible for its operation and success
- Ideally a well-connected CFP® professional within the local financial planning community to best recruit CFP® professionals for the community project
- Should be willing to work closely with college students, be interested in undergraduate education, and be willing to learn about university procedures for offering such a project.
- Must be ableto effectively communicate, stay organized, and have connections or be able to make connections In the financial planning community
- Hired or subcontracted by the university to serve as project manager

Student Assistant:

- Current student at the participating college or university
- Available to work 6-10 hours per week.
- Has participated in the community project in a prior semester, is detail-oriented, organized, reliable, and able to communicate well

MANAGING COMMUNICATION

- Weekly Meeting between CFP Project Director and Project Manager: This should be weekly, 30 - 45-minute meeting that covers recruitment for project, operations of project, status update, and time for questions or concerns.

- Weekly Meeting between Project Manager and Student Assistant: Should be weekly 30-minute meeting that covers the tactical needs of the project during the semester, including the scheduling of CFP® professionals with financial planning students and recruiting student-clients.

MANAGING THE FINANCIAL PLANNING SESSIONS

Spreadsheet with details: A shared spreadsheet among all parties should be used to manage and track all activities of the project. There should be three separate tabs:

- CFP® professionals & Student-planners: this tab is a main list of all CFP® professionals and the corresponding financial planning student-pairs plus the progress each pair has made in the project.
- Email Addresses: main list of all email addresses for the CFP® professionals and student pairs for easy access to copy and paste into appropriate emails.
- Links: List of at least 3 to 4 video conferencing links for the virtual financial planning sessions. Having these available to easily copy and paste is helpful.

The student assistant updates the spreadsheet regularly. The project manager reviews and oversees the spreadsheet and use it for reporting.

MANAGING RESPONSIBILITIES

CFP Project Director

— Oversees Project Manager and successful operation of the project
— Integrates the community project into the course syllabus and grading schedule
— Organizes onboarding sessions
— Provides grade for session participation and reflective essay after each session
— Obtains IRB approval and administers evaluation survey
— Obtains funding for the community project's project manager and student assistant and manages the financial reporting
— Writes reports and publications based on data of the community project
— Collaborate closely with the project manager and student assistant
— Presents findings of the community project at conferences

Project Manager:

— Oversees project through the semester
— Recruits pro-bono CFP® professionals
— Organizes the onboarding sessions of student-planners and CFP® professionals
— Pairs student-planners and CFP® professionals
— Recruits student-clients through a variety of channels
— Ensures spreadsheet is ready for the semester and trains student assistant on how to operate the project
— Schedules the financial planning sessions
— Uses semester feedback to adjust the project to improve the overall experience
— Manages a student project assistant, including training and supervision
— Gathers feedback from student-clients during the semester
— Thanks CFP® professionals and shares project outcomes

Project Assistant

— Schedules the financial planning sessions of CFP® professionals, student-clients, and student-planners
— Sends communications to CFP® professionals and financial planning students
— Checks registration forms regularly
— Sends available session times to student-clients throughout the semester
— Keeps track of time availability of CFP® professionals, student-clients, and student-planners
— Emails the action plans to student-clients after the planning session
— Manages the Zoom meeting URLs and codes
— Programs and tests evaluation surveys
— Updates Project Manager on status of sessions and provide any feedback/questions throughout the semester

MANAGING PROJECT SET-UP AT SEMESTER START

Setting up the introduction

- Financial Planning Students: They are paired into groups of two students, (See Tool Kit #4 - Email to introduce student-planners to the project.)
- CFP® professional to Financial Planning Students: An email is sent to introduce the financial planning students to their corresponding CFP® professional during the first month of the semester, (See Tool Kit #5 - Email to introduce student-planners to CFP® professional.)

Scheduling the first financial planning session

- The introductory email to the financial planning students and CFP® professional inquires about four available time slots in the following couple of weeks from the CFP® professional.
- The financial planning students respond with their availability.
- When approximately 5 time slots are identified across the CFP® professional/student-planner teams, registered student-clients' receive an email about these available time slots. After five sessions are confirmed, another email is sent to registered student-clients. This way, there are enough sessions available for student-clients to find a time that works for them. (See Tool Kit #6 - Email to student-client to schedule the financial planning session.)
- Once a time slot is confirmed, the project assistant emails a confirmation email about the financial planning session, include the Zoom link and intake form link in the invitation email. The project manager is copied on all emails. (See Tool Kit #7 - Email confirmation to student-clients.)
- Project assistant pre-schedules a reminder email 24 hours before the financial planning session takes place to reduce the number of "no shows". (See Tool Kit #8 - Email reminder to student-clients.)
- Project assistant updates the student planners and CFP® professionals.
- Project assistant emails the list of registered student-clients to fill the available sessions.

Scheduling the second financial planning session

- After the first session is scheduled, the student assistant immediately schedules the CFP® professional and the financial planning students for the second session.

MANAGING STUDENT-CLIENTS

Yes to a scheduled time slot

- See email template (Tool Kit #8) used once a student-client confirms a session and gets scheduled.
- The email reiterates the importance of attending the session and arriving on time, with a 24-hour notice required for a cancellation.

No to scheduled time slot

- See email template used when a student-client cannot be scheduled for a session.
- The student-client who was rejected will stay on the email list.

Sending invite through email

- Once a student-client is confirmed, their email address is added to the overall invitation email list that was created by the project assistant or project manager.

Sending reminder email 24 hours prior to meeting

- An email reminder will go to all parties 24 hours prior to the session starting. This should be set up automatically.

MANAGING FOLLOW-UP AFTER FINANCIAL PLANNING SESSION

Email completed intake forms to client

- The intake form is emailed to the student-client after a completed financial planning session, (See Tool Kit #9 - Email to student-client with intake form attached.)
- The project assistant or project manager emails a PDF of the completed intake forms to the student-client. The intake form was completed during the financial planning session by each of the two student-planners.

Update the community project spreadsheet

- After the completed intake forms are sent, the project assistant updates the "CFP® professional and Students" tab in the spreadsheet to reflect that the session was completed, and the intake forms were emailed to the student-client.

Confirm next date/time for the student-planner pair/CFP® professional team

- Project assistant requests four new time slots from the CFP® professional, and then emails the financial planning students to respond.
- Once everyone responds, the project assistant schedules the next session and shares the available time slots with registered student-clients.

MANAGING UNFORESEEN EVENTS

Financial planning students are not responsive

- Occasionally, financial planning students will not respond to the introductory emails and/or the scheduling session emails.
- The Project Assistant sends reminder email. If no response, then the project manager sends a reminder email with a "due by" date and then notifies the course instructor. If no response, the course instructor will decide on further action.

CFP® professional is not responsive

- Occasionally the CFP® professional is not responsive after they have agreed to participate in the community project.
- Project assistant sends a reminder email. If no response, then the project manager sends a reminder email with a "due by" date. If still no response, the project manager can notify the CFP® professional that they cannot participate in the community project for that semester and will recruit a replacement CFP® professional.

Student-client misses the financial planning session

- This occurs regularly throughout the semester.
- No-shows are lowest if student-clients receive points or bonus points for participating in the community project as clients.
- It helps if the email messages state clearly that "no shows" are not tolerated and 24-hour notice is required for a cancelation/reschedule.
- A reminder email 24 hours prior to the scheduled financial planning session
- If the student-client does not show for the session, the project assistant apologizes to CFP® professional and student-planners and proceeds to get a rescheduled meeting on the calendar. The session can be used for the financial planning students to get career advice from the CFP® professional.

Student-planners miss the financial planning session

- On rare occasions a financial planning student miss a session.
- Steps include for the project assistant to confirm with the CFP® professional that the student did not attend the session.
- After confirming, the project assistant emails the financial planning student and inquires about the reason.
- If the student had an emergency situation, the project manager and course instructor determine if the session can be made up in another group's session or if the student will lose points

CFP® professional misses the financial planning session

- This happens rarely. After confirming from the financial planning students that the CFP® professional did not attend, the project manager emails the CFP® professional and inquires about the reason.
- If the CFP® professional had an emergency situation, the project manager determines whether the CFP® professional can continue for the rest of the semester.
- If the CFP® professional does not have the capacity, the project manager reassigns the student-pair to another CFP® professional. If the CFP® professional has capacity, the project assistant coordinates a session reschedule.

Lack of student-clients

- The goal is to have about twice as many student-clients registered as there are student-planners. To schedule the financial planning sessions for a class of 50 financial planning students, at least 100 student-clients should be registered.
- The most effective approach is for the project manager and the course instructors to collaborate with instructors of large undergraduate courses and offer the community project in those courses for regular points or bonus points. If there are not large classes available, recruiting can occur among faculty members who teach a large number of smaller sections.

5. MEASURING AND TRACKING OUTCOMES OF THE FINANCIAL PLANNING COMMUNITY PROJECT

The evaluation of the community project can be completed in several ways:

- Analysis of community project spreadsheet
- Reflective essays of student-planners after each financial planning session.
- Assessment of student-planners at semester start and/or semester end
- Assessment of CFP® professionals at semester start and/or semester end
- Assessment of enrollment data in CFP® courses

ANALYSIS OF COMMUNITY PROJECT SPREADSHEET

- Number of financial planning students participating
- Number of CFP® professional volunteers participating
- Number of total sessions that are scheduled
- Number of total sessions that were completed
- Number of hours of pro bono service over a semester
- Number of student-clients served over the semester
- Percentage completion based on planned sessions

REFLECTIVE ESSAYS OF STUDENT-PLANNERS AFTER EACH FINANCIAL PLANNING SESSION.

200-word, graded essays to reflect upon the financial planning session. (See Tool Kit #12.) The essays provide the course instructor with information about student learning, problems experienced, and suggestions for improving the community project.
Instructions include:

- What did you really like about this financial planning session?
- What did you really dislike about this financial planning session?
- What is the most important / valuable thing you have learned in the financial planning sessions so far?
- What suggestions do you have for improving the second financial planning session?

EVALUATION SURVEY OF STUDENT-PLANNERS AT SEMESTER START AND/OR SEMESTER END

IRB approval, including the use of consent process, research protocol, and survey alternative, is suggested in order to be able to publish the data about the community project. If a semester-start survey is used in addition to a semester-end survey, the questions should align to allow for pre-to-post intervention comparison.

1. Questions about career goals
    - Which career do you envision for yourself after completing college? Please explain your main career goals in 3 to 5 sentences.
    - Why do you pursue these career goals? Why are they attractive to you? Please write 3 to 5 sentences.
    - Which barriers or challenges do you expect to face in order to accomplish your career goals? Please write 3 to 5 sentences.
    - We are interested in your attitude toward the community project: I think I will like the community project because it gives me … (check all that apply)
        1. A sense of personal fulfillment
        2. Personal satisfaction derived from providing the service
        3. Positive feedback from the community project's student-clients
        4. Professional benefits such as acquiring contacts to financial planners
        5. Enjoyment – I enjoy doing community work
        6. Support – it may help me with career decisions
        7. Other expected benefits, please specify

2. Questions about coursework
    - Do you plan to enroll again in one of the 7 CFP® financial planning courses next semester? Yes, Maybe, No, Don't know yet, Prefer not to answer
    - Do you plan to complete all seven CFP® financial planning courses while at college? Yes, Maybe, No, Don't know yet, Prefer not to answer

3. Questions about careers in financial planning
    - Are you interested in a career in financial advising? Please state why, or why not.
    - How familiar are you with the work of financial advisors? A great deal, Somewhat, A little, Not at all, Prefer not to answer
    - Do you plan to look for internships or jobs in financial advising? Yes, Maybe, No, Don't know, Prefer not to answer

ASSESSMENT OF CFP® PROFESSIONALS AT SEMESTER START AND/OR SEMESTER END

IRB approval, including the use of consent process and research protocol, is suggested in order to be able to publish the data about the community project. The below questions are used at the semester end.

Question 1: We are interested in your experience as a pro-bono advisor for the Community Project. This semester, I liked the Community Project because ….Please check all that apply.

1. A sense of personal fulfillment
2. A sense of professional responsibility
3. Personal satisfaction derived from providing the service
4. I often receive positive feedback from the community project's pro bono clients
5. I often receive positive feedback from the financial planning students
6. Professional benefits such as acquiring contacts to financial planning students
7. I enjoy doing pro bono work
8. Employer encouragement to do pro bono work
9. Other reasons. The community project team appreciates your input!

Question 2: This semester, I had the following difficulties with regard to the Community Project ….Please check all that apply.

1. A lack of time
2. Process of scheduling the sessions.
3. Competing billable hour expectations and policies
4. The student-clients often do not show their appreciation
5. The financial planning student often do not show their appreciation
6. Other reasons. The community project team appreciates your input! [essay-style text box]

Question 3: What are the chances you will continue with the community project next semester?
0% — 50% — 100%

Question 4: The Community Project team greatly appreciate your input and feedback. How can we make the Community Project better and easier for you to participate?

ASSESSMENT OF ENROLLMENT DATA IN CFP® COURSES

Administrative enrollment data can be used to track student progress in the CFP® program courses to identify whether the community project motivated students to continue in the program. This approach works best if the community project is offered as part of the introductory "Fundamentals of Financial Planning" course.

6. PUBLIC RELATIONS FOR THE FINANCIAL PLANNING COMMUNITY PROJECT

Positive PR can be helpful for a variety of reasons:

- To provide meaningful impact by offering pro bono services
- To provide insight for students considering the profession
- To contribute to the future of the profession/industry
- To secure future funding for the community project
- To draw attention to the CFP® major or minor degrees

Ways to Manage/Get Positive PR:

- Publish a news story about the community project through the institution's marketing department
- Share community project updates via social media and have related parties share information
- Share the community project information with local industry chapters (ex. NAPFA, FPA)
- Present community project at public forums or conferences

7. TOOL KIT

1. Invitation email for CFP® Professionals
2. Flyer to recruit student-clients
3. Agenda for onboarding the CFP® professional / the student-planners
4. Email to introduce student-planners to the project
5. Email to introduce student-planners to CFP® professional
6. Email to student-client to schedule the financial planning session
7. Email confirmation to student-clients
8. Email reminder to student-clients
9. Email to student-client with intake form attached
10. Syllabus paragraph about the community project
11. Graded assignment: Advisor biographical sketch
12. Graded assignment: Essay #1 - Reflection on the 1st financial planning session
13. Graded assignment: Essay #2 - Reflection on the 2nd financial planning session
14. Registration form for student-clients
15. Financial planning session intake form for student-planners

TOOL KIT #1 INVITATION EMAIL FOR CFP® PROFESSIONALS

Good afternoon,

We are thrilled to be preparing for this year's Financial Planning Community Project and want to express our gratitude for your commitment to our community and profession.

In preparation for the school year, starting in a couple of weeks, we are sharing details of the project and are **asking you to confirm your commitment by [MMDDYYYY].**

What is the Financial Planning Community Project?
This project's intention is to connect aspiring financial planning students to advisors of local and regional financial planning firms so they, jointly, can provide three pro bono financial planning sessions to fellow students who want financial advice.

How Does it Work?
Once you confirm your commitment in volunteering for this project, the Project Manager and Student Assistant will match you up with a financial planning student pair (or individual) that you'll work with during the entire semester and will facilitate an email introduction. Feel free to schedule time to talk with your financial planning pair on a separate Zoom meeting, if desired, though it is not required.

During the semester, the project manager and student assistant will coordinate with you to schedule three sessions within your availability and you can expect the sessions to be structured as follows (total of 60 minutes):

- First 20 minutes: the financial planning students will ask the student-client questions using the "Intake Form" they are provided (see attached).
- Next 20 minutes: the volunteer CFP® professional (you!) provides some advice based on the specific situation of the student-client and your financial planning pair will each be taking notes about what you say so it's documented for the student-client.
- Last 20 minutes: the student-client will drop off of the call, leaving you with your financial planning pair to debrief and discuss anything that came up in the meeting that either you'd like to explain or they have questions about.

What to Expect Next:
After you commit to volunteering this semester, you can expect an email introduction from me to you and your financial planning students. Shortly after that introduction, the Project Manager and Student Assistant will be working with your schedule availability to determine when sessions can be completed.

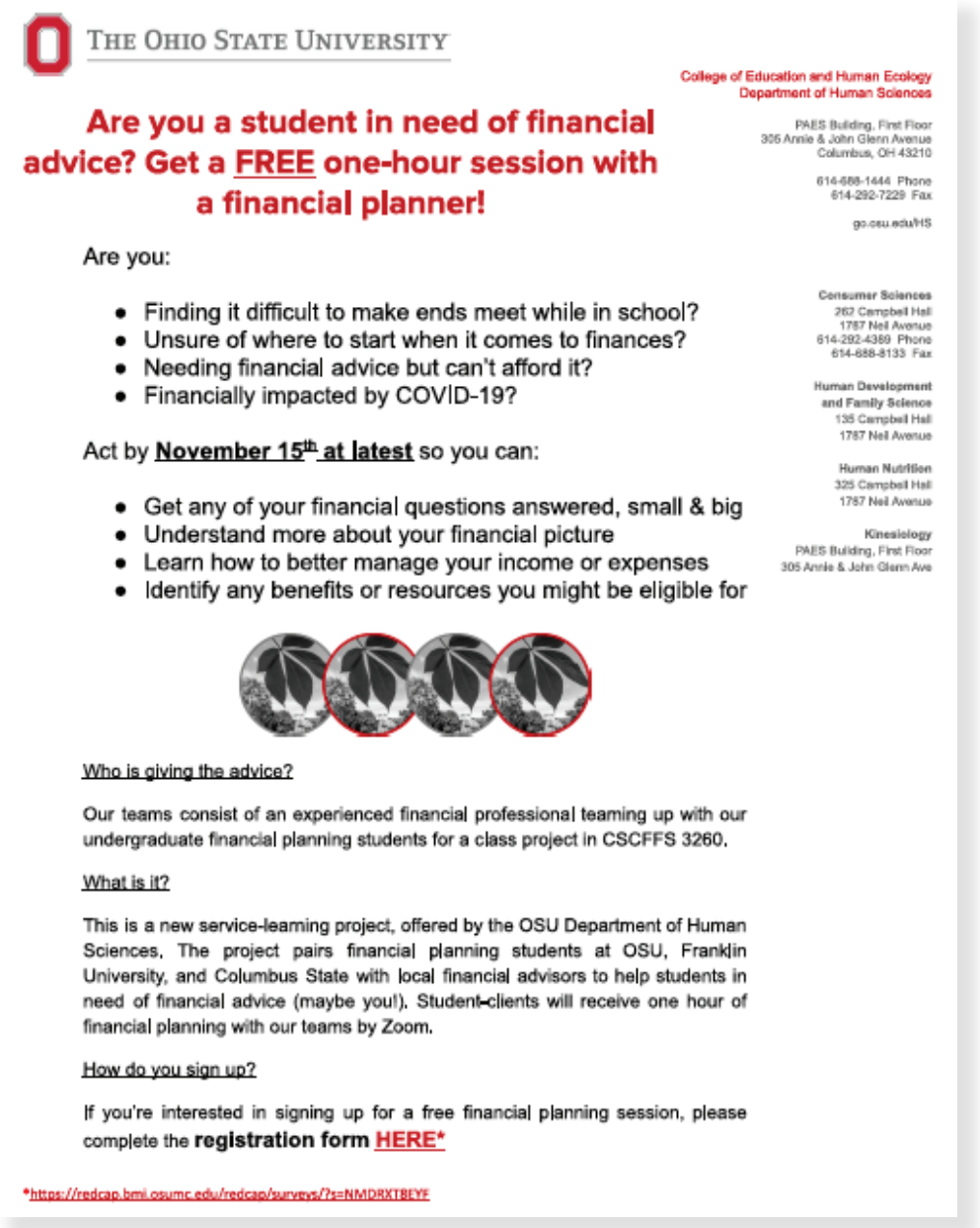
Our Ask of You:
Confirm your Commitment:
We hope to have your commitment to participating and would be open to growing our advisor volunteer network so if you could please confirm your participation and let us know if any other advisors you may know are interested in participating. **If you could please confirm your interest by [MMDDYYYY], that would be appreciated.**

Schedule time with our Project Manager & Student Assistant:
If you have questions or are new to the project and would like to learn a little more or get additional details, please don't hesitate to send us a few days/times you're available over the coming weeks and we will schedule a Zoom call with you.

Thanks so much and we look forward to working with you!

[Name of project manager]

TOOL KIT #2 FLYER TO RECRUIT STUDENT-CLIENTS



THE OHIO STATE UNIVERSITY

College of Education and Human Ecology
Department of Human Sciences

PAES Building, First Floor
305 Annie & John Glenn Avenue
Columbus, OH 43210

614-688-1444 Phone
614-292-7229 Fax

go.osu.edu/HS

Consumer Sciences
262 Campbell Hall
1787 Neil Avenue
614-292-4389 Phone
614-688-8133 Fax

Human Development and Family Science
135 Campbell Hall
1787 Neil Avenue

Human Nutrition
325 Campbell Hall
1787 Neil Avenue

Kinesiology
PAES Building, First Floor
305 Annie & John Glenn Ave

Are you a student in need of financial advice? Get a FREE one-hour session with a financial planner!

Are you:

- Finding it difficult to make ends meet while in school?
- Unsure of where to start when it comes to finances?
- Needing financial advice but can't afford it?
- Financially impacted by COVID-19?

Act by **November 15th at latest** so you can:

- Get any of your financial questions answered, small & big
- Understand more about your financial picture
- Learn how to better manage your income or expenses
- Identify any benefits or resources you might be eligible for

Who is giving the advice?

Our teams consist of an experienced financial professional teaming up with our undergraduate financial planning students for a class project in CSCFFS 3260.

What is it?

This is a new service-learning project, offered by the OSU Department of Human Sciences. The project pairs financial planning students at OSU, Franklin University, and Columbus State with local financial advisors to help students in need of financial advice (maybe you!). Student-clients will receive one hour of financial planning with our teams by Zoom.

How do you sign up?

If you're interested in signing up for a free financial planning session, please complete the **registration form HERE***

*https://redcap.bmi.osumc.edu/redcap/surveys/?s=NMDRXTBEYE

TOOL KIT #3 AGENDA FOR ONBOARDING THE CFP® PROFESSIONAL / THE STUDENT-PLANNERS

Agenda for onboarding the CFP® professionals

- Thank you for your time and participation!
- Introduction of the Project and its history
- Benefits: meeting talent locally that could be a good fit for the industry/profession, providing pro bono advice to our community
- How the project will work for the upcoming semester
- Demonstration of the Intake Form
- Basic Tips:
    - Meet with your student pair prior to meetings starting, if possible
    - Let the students read the intake form without interrupting
- Next Steps

Agenda for onboarding the student-planners

- Introduction of the Project and its history
- Benefits: experience, connecting with advisors, providing pro bono advice in our community
- How the project will work for the upcoming semester
- Demonstration of the Intake Form
- Basic Tips:
    - Take advantage of this opportunity–jobs can come from this, resume builder, etc.
    - Be responsive to emails and to your advisor. Respect his/her time. If you aren't responding we will send reminders to take action by a certain due date and then you will forfeit points.
    - CC everyone on the email (both Project Mgr and Project Asst)
    - Prepare for the meeting prior to the meeting
- Next Steps

TOOL KIT #4 EMAIL TO INTRODUCE STUDENT-PLANNERS TO THE PROJECT

Subject Line: Financial Planning Student Pair Introductions

Hello financial planning students!

I'm reaching out to provide some information regarding our Financial Planning Community Project. name of student project assistant] and I will be working with you this semester so please be sure to look out for an email from either of us and respond timely.

I want to introduce you to your partner for the semester (which some of you may already know). You will work with this partner on the Community Project and Case Studies.

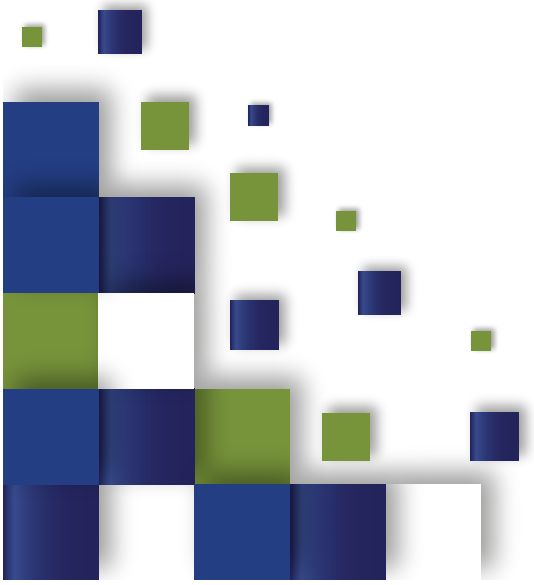
Your student pair is:
[first name last name] & [first name last name]

I would encourage all of you to connect outside of this email but that is entirely up to you and your schedule/ availability. If you would like to connect, please coordinate that amongst yourselves.

On Monday I will be sending you another email introducing your pair to the financial advisor you will be working on the Community Project with this semester.

If you have any questions, feel free to reach out to [name of student project assistant] (email address) or me (email address)

Thank you!
[Name of project manager]



[TOOL KIT #5 EMAIL TO INTRODUCE STUDENT-PLANNERS TO CFP® PROFESSIONAL

Subject Line: CFP® professional + Financial Planning Students Introduction

Hello financial planning students and volunteer advisors!

I'm reaching out to provide some information regarding our Financial Planning Community Project. Everything you should need to know will reside in this email, but of course if you have additional questions or need anything, don't hesitate to reach out to me or [name of student project assistant].

Students: The financial planner you will be working with for this semester is:
[first name last name] from [name of firm].

CFP® professional: The student(s) you will be working with for this semester are (is):
[first name last name]
[first name last name]

I would encourage all of you to connect outside of this email but that is entirely up to you and your schedule/availability. If you would like to connect, please coordinate that amongst yourselves.

What I need from each of you:

ADVISORS- Your time is valuable, and I want to be sure we plan for these financial planning meetings based on your availability. Can each of you please provide **FOUR** 1 hour timeframes times you will be available over the next three weeks so we can schedule the first financial planning session of the semester?

STUDENTS-As soon as your advisor provides some available times, please let me know which time works best for each of you so we can then finalize a client for the meeting.

What to expect during the meeting:
The financial planning meeting will be broken into three 20-minute chunks:

- First 20 Minutes: **Both** financial planning students will complete the intake process by asking questions AND completing the intake form for each student-client. The intake form can be found here: [URL to intake form]
- Next 20 Minutes: financial advisor will provide advice while the financial planning students take notes and complete the second half of the intake form
- Last 20 Minutes: The client drops off the call, but the CFP® professional and financial planning students debrief and "Submit" the intake and recommendations form

We would also love it if at the end of the call, only AFTER the client drops off the call, that the students take a picture/screenshot of themselves and the CFP® professional so we can have pictures/memories from this project.

Thanks!
[Name of project manager]

TOOL KIT #6 EMAIL TO STUDENT-CLIENT TO SCHEDULE THE FINANCIAL PLANNING SESSION

Subject Line: Free Financial Planning Sessions Available!

Hello,

Thank you for signing up for free financial planning! We would love to get you scheduled for a session in the next few weeks so please respond at your earliest convenience with which of the following times work for you. Please be **100% certain** you can attend the session.

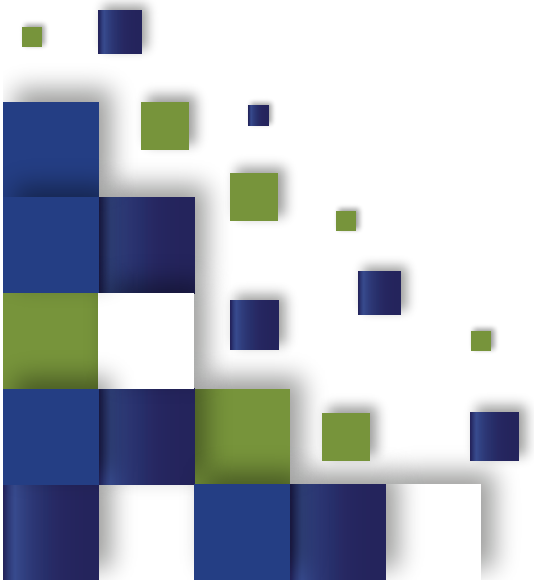
The sessions we currently have available include:

Date 1
Date 2
Date 3

If none of these times work, we will continue to communicate sessions as they become available so you can get scheduled soon. As soon as you confirm a session, we will send you details about what to expect with the session.

Thank you!

[Name of project manager]



TOOL KIT #7 EMAIL CONFIRMATION TO STUDENT-CLIENTS

Subject Line: (reply to the student that sent their request to participate)

Thanks for confirming that you're available for one of our financial planning sessions. I'll send an invite with the Zoom information momentarily. Here's what to expect:

- First 20 minutes, a financial planning student pair will ask you questions about your financial goals, income/expenses, and any questions you have for the advisor
- Last 20 minutes your advisor will provide some advice and suggestions for you

The actual invite will be for 60 minutes but you will drop off the call after 40 minutes so you only need to be prepared to be on the call for that timeframe. Please just be prepared to discuss those items listed above during the call. There is an intake form link in the invite but please do not complete the intake form. This is for the advisor and financial planning students to use.

This CFP® professional's time is valuable so please be respectful of everyone's time and plan to attend the session and be on time. If there is an emergency and you aren't able to attend, we need 24 hour notice from you.

Thank you!

[Name of project manager]

TOOL KIT #8 EMAIL REMINDER TO STUDENT-CLIENTS

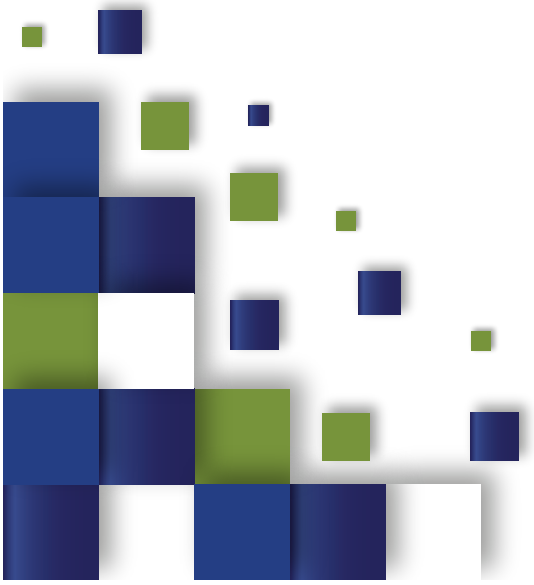
Hello [name of student-client],

This is a friendly reminder about your financial planning meeting tomorrow at [hh:mm]. Below is the Zoom info and it's also in the invite.

Zoom link
Zoom Meeting ID
Zoom Password

Thank you!

[Name of project manager]



TOOL KIT #9 EMAIL TO STUDENT-CLIENT WITH INTAKE FORM ATTACHED

Subject Line: (reply to the student that sent their request to participate)

Hello [name of student-client],

Attached is the document completed as part of your financial planning session. Thanks for participating and feel free to share any feedback so we can continue to make this project better.

Thank you!

[Name of project manager]

TOOL KIT #10 SYLLABUS PARAGRAPH ABOUT THE COMMUNITY PROJECT

Community project (15% of grade)

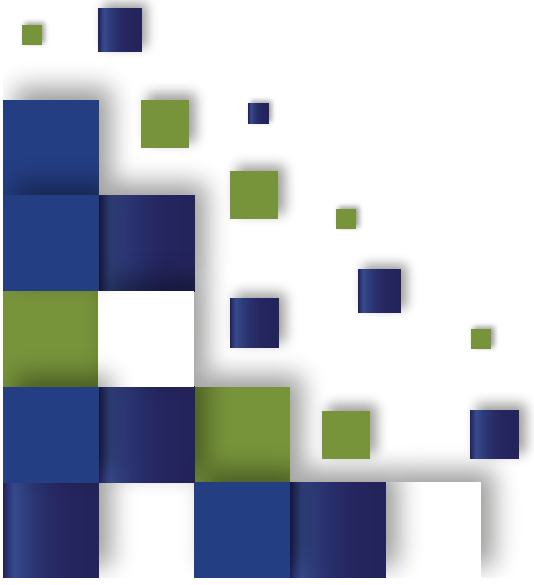
— The community project provides students with real-life financial planning experience and contact to a local financial adviser.
— Students team up in pairs and are assigned to a financial advisor of the local chapter of the Financial Planning Association.
— The community project includes the following tasks:

1. **Advisor biographical sketch (20 points):** Student pairs write a 200-word biographical sketch about the financial advisor that is assigned to them, the advisor's firm, and the advisor's career path.
2. **Two financial planning sessions by Zoom (40 points):** Student pairs meet with the financial advisor and a student-client by Zoom for an about 60-minute long financial planning session. Student pairs submit a 200-word essay of their assessment of the financial planning meeting. Students earn 20 points for attending the financial planning session (10 points) and submitting the essay (10 points). Grading of the essays is based on length and quality. Points will be deducted for essays with less than 200 words and those with incorrect or incomplete information.

— The financial planning sessions are structured in 3 parts:

1. Student pairs interview the student-client to identify financial goals and review the student-client's monthly cash-flow budget (20 minutes);
2. Student pairs take notes of the advice that the financial advisor gives to the student-client (20 minutes); and
3. Student pairs and financial advisor debrief after the student-client left the meeting (20 minutes).

— The community project earns 60 points and accounts for 17% of the final grade.
— The community project is managed by [first name last name] and student assistant [first name last name].



TOOL KIT #11 GRADED ASSIGNMENT: ADVISOR BIOGRAPHICAL SKETCH

Instructions:

— Provide your bio sketch in a typed document of at least 200 words. More than 200 words are welcome, but will not affect the grade.

— Grading of the bio sketch is based on length and quality. Points will be deducted for submissions (1) with less than 200 words, (2) for information unrelated to the advisor, and (3) if full sentences are copied from other sources.

Complete the following tasks:

— Write a 200-word biographical sketch **in your own words** (do not copy & paste full sentences) about the financial advisor that is assigned to your team. The biographical sketch should include information about:

1. The advisor's career path, including education and certifications
2. The advisor's firm, including location, size, geographical reach, firm philosophy
3. The advisor's current focus in his/her financial planning work
4. Fun facts or personal/outside-of-work information about the advisor

— You are required to use the following sources of information:

1. The financial planner's LinkedIn profile
2. The financial planner's firm website
3. The financial planner's personal website with the firm website (if available)

TOOL KIT #12 GRADED ASSIGNMENT: ESSAY #1 - REFLECTION ON THE 1ST FINANCIAL PLANNING SESSION

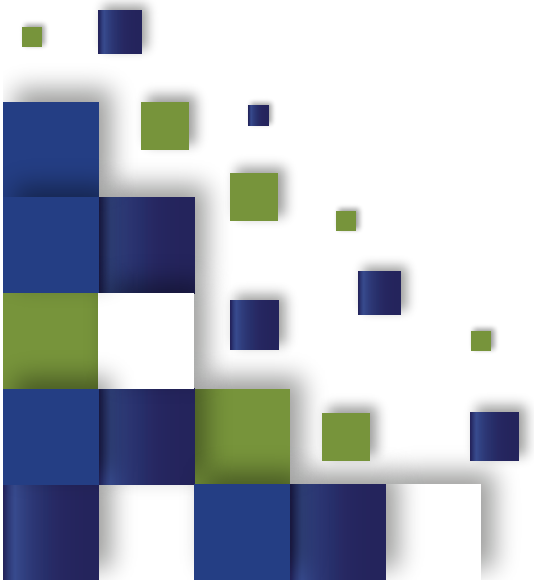
Instructions:

— Provide your essay in a typed document of at least 200 words. More than 200 words are welcome, but will not affect the grade.
— Grading of the essay is based on length and quality. Points will be deducted for essays (1) with less than 200 words, (2) for information unrelated to the session, and (3) if full sentences are copied from other sources.
— This essay will not be shared with the project manager and the CFP® professional. Please be open and honest about your experience.

Complete the following tasks:

— Write a 200-word assessment of the 1st financial planning session in your own words, reflecting on the financial planning session. Please answer the following questions.

1. What did you really like about this financial planning session?
2. What did you really dislike about this financial planning session?
3. What is the most important / valuable thing you have learned in the financial planning sessions so far?
4. What suggestions do you have for improving the second financial planning session?



TOOL KIT #13 GRADED ASSIGNMENT: ESSAY #2 - REFLECTION ON THE 2ND FINANCIAL PLANNING SESSION

Instructions:

— Provide your essay in a typed document of at least 200 words. More than 200 words are welcome, but will not affect the grade.
— Grading of the essay is based on length and quality. Points will be deducted for essays (1) with less than 200 words, (2) for information unrelated to the session, and (3) if full sentences are copied from other sources.
— This essay will not be shared with the project manager and the CFP® professional. Please be open and honest about your experience.

Complete the following tasks:

— Write a 200-word assessment of the 2nd financial planning session in your own words, reflecting on the financial planning session. Please answer the following questions.

1. What did you really like about this financial planning session?
2. What did you really dislike about this financial planning session?
3. What is the most important / valuable thing you have learned in the financial planning sessions?
4. What suggestions do you have for improving this community project for next semester?

TOOL KIT #14 REGISTRATION FORM FOR STUDENT-CLIENTS

Registration Form

We appreciate your interest in the financial planning session. Our project offers a free financial planning session with our team of a financial advisor and financial planning student(s).

Here's what to expect:

- Upon completion of this registration form, you can expect our Project Management Team to reach out to you by email to schedule a one-hour Zoom financial planning session
- During the financial planning session, financial planning student(s) will, first, gather financial information from you. Second the financial advisor will provide advice based on your financial planning questions
- After the financial planning session, our Project Management Team will email you a summary of the session

Please complete this brief registration form to get started.

Thank you! [Name of project manager]

First Name: _____
Last Name: _____

Which institution are you currently attending? (check all that apply)
— The Ohio State University
— Franklin University
— Columbus State Community College

Please provide the email address associated with one institution you're currently attending.

What types of financial concerns do you have? (check all that apply)
— Affording current living expenses
— Budgeting
— Debt (credit card debt, student loan debt)
— Goal setting
— Information and links to available benefits or resources
— Investing
— Other. If you answered "Other" to the types of financial concerns question, please elaborate here

Submit form!

Intake Form for student-planners

Confidentiality agreement:
Any information shared in this financial planning meeting is strictly confidential. What you hear and who you see here are confidential and this includes not repeating things you hear, sharing details on social media, or taking photos/screenshots/video of this meeting. By signing this, you agree to this terms of confidentiality.

Sign your name here to acknowledge that you will follow this confidentially requirement:_____

1. Greeting

CAUTION:
Keep the information that is shared in this intake form confidential. Do not share this information with any other person.

This intake form is intended to capture the student-client's financial data and goals for the financial planning session with the financial advisor.

Your role is to ask your student-client these questions and document the information in this form. Detailed financial information is critical for providing proper financial advice, so please be thorough in your gathering and documentation.

Greet the student-client and share your purpose in this process.

Greeting script:

"Hi, our names are ____ and we are students taking a financial planning course. We will be gathering your financial goals and data during the first 30 minutes of this call so that you can have a productive meeting with the financial advisor for the remainder of the meeting. We'll be asking you some questions and documenting your answers. Also, please know that all your information is saved securely."

At this point, begin asking questions from the survey in numerical order.

2. Financial planning students' information

Please enter the current date and time.

Financial Planning Student #1
Enter your own first and last name:

Financial Planning Student #2
Enter your first and last name:

Financial Planning Student #3 (if applicable)
Enter your first and last name:

3. Student-client information

Enter student-client's first and last name

Enter student-client's school email address:
Do not enter a personal email address.

4. Ask about financial goals (or financial problems)

Ask the following questions:
"What are your financial goals? What is your target date to accomplish the goal?"

Enter financial goal #1 (or financial problem #1):

Would you like to achieve this financial goal (or solve the financial problem) ....
— within the next 3 to 6 months
— within the next 12 months
— within the next 1 to 2 years
— longer term

Enter financial goal #2 (or financial problem #2):

Would you like to achieve this financial goal (or solve the financial problem) ....
— within the next 3 to 6 months
— within the next 12 months
— within the next 1 to 2 years
— longer term

Enter financial goal #3 (or financial problem #3):

Would you like to achieve this financial goal (or solve the financial problem) ....
— within the next 3 to 6 months
— within the next 12 months
— within the next 1 to 2 years
— longer term

COMMENTS & NOTES: Add any comments or notes about the student-client's financial goals/ problems:

5. Ask about student-client's assets

"Now we'd like to ask you a few questions about what assets you own. To give you a sense of what types of things would fall under an asset, you'll want to let us know about any bank accounts, investments accounts, homes, vehicles, etc. We'll walk through a list of some items and you can just share whether it's relevant to you and if it is, we'd like to get a rough estimate of the value of that item."

— What is the current balance in your bank accounts, such as checking account and savings account? Please provide your best estimate.

— What is the current balance of your retirement savings, such as savings in employer retirement plans and IRAs? Please provide your best estimate.

— What is the current balance in any other savings and investment accounts that you own, such as CDs, brokerage accounts, stock and mutual fund investments? Please provide your best estimate.

— What is the estimated value of all physical assets you own, such as your furniture and clothes, computers, smart phone and other electronics, your car, your apartment/home if you own it? Please provide your best estimate.

— Are there any other items of value you'd like to share that we have not covered yet? Please list any (if applicable).

COMMENTS & NOTES: Add any comments or notes about the student-client's assets:

6. Ask about the student-client's debts

"Okay, let's move on to any debt you may have. Again, we'll walk you through different types and you can share the amount."

— What is the estimated balance of your credit cards?
— What is the estimated balance on unpaid utility bills?
— What is the estimated balance of your student loans?
— What is the estimated balance of your mortgage?
— What is the estimated balance of all other debt, such as bank loans, car loans, home equity loans?
— What is the amount of personal loans from family and friends?

COMMENTS & NOTES: Add any comments or notes about the student-client's debts.

"Thank you for sharing that information with me. Next, we will move on to your income and expenses."

7. Ask about the student-client's income

Understanding a client's income and expenses (i.e. cash flow) is imperative to crafting an effective financial plan. This section is all about the money "coming in" from jobs or other sources and the money "going out" for living expenses. You will be asking them to share how much they spend in the following categories as well as whether they track this information or not.

"Now we will be talking about your income and expenses. We'd like to start with your income so we'll be asking a few questions about that."

— What is your net monthly income from employment? Please enter the take-home pay.

— What is the monthly amount of financial aid you receive? Please include grants, scholarships, tuition assistance, federal and private loans. Divide semester payments by four.

— What is the monthly amount of financial support and gifts you receive from parents or relatives?

— What is the monthly amount of any other income you receive?

COMMENTS & NOTES: Add any comments or notes about the student-client's income.

"Thanks for providing that information. We'd now like to gather some information about your current expenses."

8. Ask about the student-client's expenses

"Now I'm going to ask you to tell me the average cost of each of the following expenses. I'll walk through them in and you can tell me whether that cost is relevant and the monthly cost of that expense, if it is relevant."

— What is your monthly cost for school, including tuition, books and supplies, fees? Divide semester payments by 4.
— What is your monthly cost for rent/mortgage payments?
— What is your monthly cost for meal plans and groceries? Include expenses for supplements.
— What is your monthly cost for utilities, such as electric, gas, water, sewage, internet, cell phone?
— What is your monthly cost for your car, such as gasoline, repairs, oil change?
— What is your monthly cost for personal care, such as haircuts, grooming, laundry, gym, clothing?
— What is your monthly cost for entertainment and vacation?
— What is your monthly cost for renters/homeowners and car insurance?
— What is your monthly cost for all debt payments? Include monthly credit card payments, car loan payments, student loan payments, etc.
— What is your monthly cost for childcare expenses, such as daycare, clothing?
— What is your monthly cost for pet expenses?
— What is the cost of your monthly charitable giving or tithing?
— What are you currently contributing to any savings or retirement every month?
— Are there any other expenses you have not mentioned that you have each month?

COMMENTS & NOTES: Add any comments or notes about the student-client's expenses.

"Thank you for providing all of those details. Now we just have one more area to complete and then I'll explain what to expect next."

9. Questions for the Financial Advisor

This is the last section you'll complete with the student-client and is one of the most important sections because this is exactly what the client wants to get out of the engagement. In the financial advising profession, it is of the utmost importance to pay attention to what your client is looking for or wants of the conversation. Document their questions in the most detailed way possible.

Ask the following question:
"What specific questions do you want answered from the meeting with the financial advisor?"

Question #1 to discuss with the financial advisor:
Question #2 to discuss with the financial advisor:
Question #3 to discuss with the financial advisor:

Is there anything else you'd like to share today?

10. Advisor Recommendations

This is where you thank the student-client for sharing their financial information. You explain that you are going to turn the conversation over to the financial advisor for the remainder of the meeting. You will be taking notes on the advisor's recommendations and this information will get delivered to the client at the end of the call.

Please document the pertinent items that are discussed between the financial advisor and the client.

Please list Goal #1
Action Steps for Goal #1

Please list Goal #2
Action Steps for Goal #2

Please list Goal #3
Action Steps for Goal #3

COMMENTS & NOTES: Add any comments or notes about the intake meeting.

11. Wrap Up the Call

DO NOT hit "Submit" until AFTER you debrief with your advisor once the client leaves the call. You will have an opportunity to talk through everything with your partner and advisor and will want access to this information. Once you hit "Submit", you will not be able to see this information any longer.

TAKE A SCREEN SHOT:
We would like to collect pictures of the planning sessions, to share in social media, in our reports to the agencies that funded this community project, and in information flyers about this community project.

If you, your partner, and your financial advisor agree, please take a screen shoot of your team after the student-client left. Upload the screenshot below (if you answer yes, the field to upload the screenshot will populate). Will you upload a screenshot?
Yes / No

After the advisor finishes their conversation with the client, you can thank the client for their time. Stay on the call for the last 30 minutes so you can share the notes you have taken with the advisor and submit the final notes.