



FROM REAL JOB TO *Dream Job*

BY DEBBIE CRAIG

I WENT to college as a political science major. After absolutely hating the intro course, I was looking for a better match. Then I fell in love with philosophy. Excited to tell my mom, I called home with the good news.

Her reply: “Sweetheart, do whatever you like; just know that on graduation day, you’re not coming home.”

What? You mean I have to support myself with a REAL job? Ugh.

Luckily, I had also fallen in love with economics that semester and, decided that might be a more practical choice. So, I headed down that road. I interned twice with General Motors during college and ultimately accepted a job offer from them. Corporate America, here I come!

It was a very good choice: starting in the industrial engineering department at an engine plant and then on to finance—my real passion.

THE “REAL” JOB

After two years there, I applied for and was granted a GM Fellowship. The generous company paid for my MBA at Northwestern University—tuition, books, computer and 50 percent of my salary while I was off studying. Wow! These real jobs did have real benefits!

After graduate school, I was offered a great financial manager’s job on a future engineering project. It was very exciting to be working on the investments that supported future technologies. As you might expect, there were more men working in “future tech” than women. There were five of us dynamic women among 250 nerdy engineering guys.

With those odds, even I found a keeper!

My real job had wonderful maternity benefits, health care, vacation and promotions. But somewhere in my 30s, a little whisper of discontent started to grow inside me. Did I really want to supervise the departments managing the finances for plant roof replacements, press stamping equipment and wire harness cutters?

THE BIG STEP

It took two to three years of noodling: Leave? Don’t leave? Do something else? What else? Where could I go? Should I move? Can I support myself? What to do...

I took the big step! Anyone who is honest with herself and leaves corporate America for her own business does so with lots of worry and trepidation. It’s a risky leap from “real job protection” across the abyss to self-employment.

While the finance part of my job didn’t change, almost everything else did. Paid vacations? Forget it! Regular paychecks? Think again. And what I did each day got much more personal.

I wasn’t working with future products, I was assisting my neighbors in their future retirement planning. They were depending on my investment advice to save for kids’ college and cash flow a nest egg saved over years of working.

MY FIRST CLIENTS

One of the early calls came from Sam. His employer had asked him to “retire.” At only 55, he wasn’t ready to stop working, personally or financially. However, his employer had given him an incentive by paying his health insurance for 10 years until he was eligible for Medicare. He wanted to know if we could start an income on his nest egg, then reduce it when he had access to social security at 62. Would there be enough or would he outlive it?

Louise contacted me during her divorce proceedings. The marriage was ending. She had left her teaching job when she and her husband started a family—3 kids—about 25 years earlier. While only 54 years old, she worried about not being employable. If she wasn’t able to earn a living, could we invest her alimony to support her and last a lifetime?

One of the most difficult situations came from a conversation with a neighbor. Kris had just returned from picking up her daughter just before the end of her freshman year in college. The university had called Kris to take her daughter home and get her into treatment for a serious mental illness. While worried about her daughter, Kris was also worried about her finances. Would this type of health care be covered by her plan? How would she fund a special needs trust for her daughter and still be able to retire herself?

THE DREAM JOB

Using financial skills to assist my clients in making these decisions is the most gratifying thing I have ever done. It is truly my dream job. Every day I get to be a financial advisor with people who are depending on my advice. I get to care deeply about people while offering tangible assistance.

I’m amazed by the beauty of compound interest and how using it can help people. I see products like stocks, bonds, mutual funds, IRAs, insurance, estate plans, 401k’s, Roth IRAs, real estate and many more as colorful little pieces in a financial kaleidoscope. Then I work with clients to strategically turn the tube in order to find the perfect, individualized financial design for each person. It’s my dream job!

Leaving a real job to start a dream job takes courage (and a little crazy). Go ahead, take the leap to yours!

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