Q1: What area of work are you in and how long have you been working in this area?

I have been a Financial Advisor & Planner for 14 years, guiding my clients on a multitude of financial issues and concepts tailored to their own individual circumstances.

Q2: Why did you decide to undertake the programme?

To be honest, the programme was more about my clients than myself. That might sound strange, but my strongly held belief is that improving my client's financial outcomes is all that ultimately matters. After that everything else takes care of itself. Whether that's a better outcome on an investment strategy/retirement strategy or a tax planning strategy, enhancing their lives and their peace of mind was always my main driver for enrolling in the programme.

Q3: How did you find the experience overall (i.e. experience with the Institute, work/life balance etc)?

The experience of the overall programme was hugely positive both in terms of the content and the practicality/applicability of the subjects covered. Unsurprisingly the level of work required was substantial when factoring in a full-time job, lots of travel and a family life.
My wife Sinead and I have a beautiful boy called Sonny whom we adore. Sonny is three years old and has Down Syndrome. During the programme he had a few lengthy stays in hospital, which meant that I was often studying on a hospital floor. My wife would do the day shift while I came in to do the nights while she got some well-earned rest. It's important to say that I would never have been able to complete the course without the incredible encouragement and support she gave me. Sinead carried the load when I disappeared for hours on end to study or to complete assignments. She has given me phenomenal support to develop my own career while at the same time putting her own career on hold.
I believe that developing your career academically is a bit like playing sport at a high level. It's a selfish business, because you have to give all you have in order achieve at that level. For us that meant late nights and long weekends when I wasn't around, often missing important family events especially around assignment deadlines and exams. Everyone has their own story and that's ours, but in truth there's only one hero in our household and it certainly isn't me.

Q4: What did you enjoy the most?

I have to say I enjoyed every aspect of the Programme. People complain about the pressure of exams and assignments, but I had a very clear goal from the outset and every challenge I encountered just got me closer to achieving it. Through every step I wanted to soak up as much learning as I possibly could. Maybe that comes from my background in the GAA, having played football for Kerry as well as my local Club Austin Stacks in Tralee for several years. The necessity of a strong work ethic as well as the need to continuously improve was always foremost, or maybe that's just the way I've always been wired. It's probably a combination of both, but I found every aspect of the programme enriching and rewarding.

Q5: How has it benefitted you and your career?

While I was already implementing the course concepts the programme brought them to the next level in terms of integrated/ 'joined up' thinking across all facets of the advice proposition. I grew up in a home with minimal financial security or financial literacy so I am deeply aware of the importance of good financial decision-making and the enormously positive impact it can have in people's lives regardless of their level of wealth or social background. The course has only enhanced that awareness and it has helped me to work at an even deeper level with my clients