



Social Capitalists

Good networking is an investment in your community. Three planners share what they've learned about making connections as they build their careers

By Danielle Andrus



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Gloria Garcia Cisneros, CFP®, (www.migloria.co/) is a wealth manager based out of Los Angeles, where she works with high-net-worth individuals and families. A UCLA graduate with degrees in applied mathematics and Spanish community and culture, she brings a human-centered approach to financial planning that blends technical expertise with empathy and lived experience. Gloria has been recognized by Investment-News as a “Women to Watch” Rising Star and by the LA Times as a DEIA Visionary. As a first-generation Latina, she is dedicated to increasing representation in the profession and making financial knowledge more accessible for the next generation and underserved communities.

Wilson Liu, CFP®, (www.wilsonliufinancial.com/) joined Stone Steps Financial in 2022 as an associate adviser. He earned his CERTIFIED FINANCIAL PLANNER® designation in 2024. He worked in information technology for over 20 years and made the shift into finance to follow his passion for helping others. Wilson received his undergraduate degree in Asian American studies from the University of California, Los Angeles. An avid skier, Wilson was a part-time ski instructor for eight years in Big Bear Lake, California. He lives with his lovely wife and two mischievous cats in Los Angeles, just 15 minutes away from where they both grew up.

Landon Warmund, CFP®, CSLP, is a financial planner at Reliant Financial Services (www.reliantfinancialservices.com). A recognized leader in the profession, Landon has served in national and local leadership roles, including as National NexGen chair of the Financial Planning Association (FPA), president of FPA of Kansas City (2026), and as a board member to the National Tax-Deferred Savings Association (NTSA). His focused knowledge as a Certified Student Loan Professional (CSLP®) has made him a voice for media outlets seeking clarity on the intricacies of financial systems and student loans. Recently, Landon has been included as a CNBC Advisor Council member because of his focused experience around student loan planning.

JFP: What does networking mean for each of you?

Landon Warmund, CFP®, CSLP: Networking can really mean many different things. For some people, that could mean bringing in additional business, meeting people in the industry, or just generally wanting to be involved. For me personally, I think networking is just wanting to give back to the industry and be involved and be a helpful person for other people who might need to get connected within the industry or are looking for different kinds of resources. I personally am involved mainly because I like to be involved—to meet people and talk with people and talk about the good word of financial planning. That’s the best thing about networking for me. Now, what I have found is some unintended positive consequences have come from that, some more on the actual referral and business side. That’s the cool thing about it: you don’t necessarily know what you’re going to get out of networking from the start, but sometimes, the more you’re involved, the more you put your hat in the ring and say yes to different things, these things start to happen. So for me, that meant a lot of people knowing

that I focus around helping people with student loans, and so we have other advisers that will refer to us to get help with student loans.

Wilson Liu, CFP®: Yeah, absolutely. I totally agree that there are different forms of networking. I think the best form of networking is to be genuinely interested in the other person and expect nothing in return. Like, never ask. They always tell you this, right? Never ask for a job when you’re networking, never ask, “what can you do for me?” I love it when I connect with folks, and even though they’re brand-new to the industry, [they say], “This has been a great chat. Thank you for the talk. Is there anything I can do for you?” I’m like, wow, this is the type of person who really wants to give back. It’s not a person who just wants to take.

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—Wilson Liu, CFP®

Landon has a great point about [how] you don’t know what positives will possibly come. It’s just sowing seeds, and some things will come back to you in a really positive way. For example, I passed the CFA exam in November 2021, and before that, I felt like I didn’t have much to offer in terms of providing feedback and helping with the exam. After I passed the exam, I [thought] I can at least give some tips that work for me. I was posting on the CFP Board Candidate Forum, and after a while, some of the moderators said, “You seem to be posting some

decent feedback for the other candidates. Would you like to be a Candidate Forum pro?” So you have a little badge underneath [on your profile], and you’re officially a “pro” and get a little bit more cachet or whatever. A little after that, I got on a mailing list for the CFP® Pro Career Studio. They’re like, “Would you be interested in being one of the breakout moderators?” So I went in there and helped moderate. There’s a good dozen other CFP® professionals and a board member who sat in on my breakout session, and they said, “Oh yeah, you did a great job. . . . would you like to be a headliner for the CFP® Pro Career Studio?” So these things multiply. And I didn’t learn this in tech. I didn’t do any networking when I was in tech. I only learned this within the last, like five years, trying to get into this industry.

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Warmund: Just to build a little bit on what Wilson said as well, when you put your hat in the ring, you don’t know what’s going to come from it. We never thought Gloria and I were going to have this [CNBC] Advisor Council opportunity. But that would have never come to us if we hadn’t stepped forward and started networking and started being involved at the local level with FPA. We’ve had tons of media opportunities that come in through that, but those opportunities don’t come to people who don’t choose to step up and get involved and network and be known in their local area.

Gloria Garcia Cisneros, CFP®: I completely agree. I think that working with social capital, [starting out] I didn’t have any. A lot of us start off not having much at all. So it’s as important, if not more, than your technical skills, but not because of what you’re going to gain. Although I do tell people to network as much as they can when they’re younger, I do think when you go into it with a “who can I help” or “how can I help” mentality—that sounds kind of cheesy, but you never know what the dividends are going to be in return on that time and investment. Oftentimes, when I’m reaching out to other folks who reach out to me, which is a genuine conversation, I’m not trying to pull any strings. I don’t know most of the time if anything will happen. I’ve had some free opportunities come from just sharing my story, them sharing their story, listening, holding space. When it comes to networking, it’s who do I see myself growing with? Who do I admire? That’s been my approach. Because I think that’s what networking does for you. It gives you a community to grow with. And when you surround yourself with the right people, they become an amplifier for your dreams and where you want to go.

JFP: What are some of the networking skills that you’re working on and developing to network well with other people?

Liu: I think trying to connect the dots for folks who have no experience. We send each other referrals: “Hey, this person would be a great person to talk to. I think they would really connect with your story.” So I think the one thing is thinking about the bigger picture, . . . because otherwise, like the six degrees of separation, they have no connection,.

And just providing resources is a great way [to help], because people don’t know what they don’t know. I’m just a lazy former engineer, so I’ve put a whole list of resources out to the world, and some

people reach out to me and say, “wow, this is great. Is there someone I could talk to talk more about this?” So I feel like providing resources and trying to help people connect the dots, because otherwise they wouldn’t know who to connect to.

Warmund: Yeah, I want to build on what Wilson mentioned, and that’s really the heart of connecting, because I think there is a lot behind that. One part of networking is being an effective connector. All three of us on here, we love networking, we love talking with people, but we’re limited in some form or fashion, mostly just with our time. So if we can be those individuals who are able to make an effective connection that is really impactful or beneficial for another individual, I think that is extremely important. We’ve helped people get jobs in this industry. We’ve helped them navigate their career transitions, and it’s all because maybe we’re not the expert on something, but we’ve done a great job establishing ourselves within this industry and knowing people. What we get to do now is connect them with those people who we’ve met along the way.

Garcia Cisneros: It’s a really hard skill to build, because it’s partly about talking about yourself. When I started off [I thought], “Oh my god, I have to be an interesting human being so people want to connect with me.” It’s so easy to tell young kiddos to put yourself out there. Reach out to people. Write an email. Go up to someone. But rejection is scary. I think we don’t talk about that enough. Especially when you’re young, and if you’re a first-gen or career changer or a person of color, a woman, the margin for error is low, and the stakes are there, so you feel like there are fewer opportunities and doors for you to open. I always have that in mind when I give advice of “you got this.” I know what the fear is like, so I tell people, it takes repetitions—for every 10 nos, you’ll get one

yes, maybe—and to just have that approach of not taking things personally.

Be a sponge. At the end of every conversation I have, I think, “Here are two things you want to ask people when you talk to them: Who would you connect me with if you were me? Is there anything I didn’t ask that I should have asked?” They’re simple questions, but I didn’t know how to ask that. I didn’t know how to write a networking email, or how to do my elevator pitch till way later on in life. It’s easy to say, “just talk and communicate;” It’s harder to do, so the biggest thing is practicing a lot. I’ve recorded myself, I’ve talked to friends, I’ve practiced interviews, elevator speeches, everything. Very few people are just good at talking, and even if they are loud and take up room, they’re not communicating. Those are two very different things.

JFP: *So many people find it hard to talk about themselves. When you’re learning how to promote yourself, how do you overcome that sense of braggadocio, where you are actually giving something back and not just talking yourself up?*

Warmund: All of us on here have done an excellent job of putting ourselves in a position where we don’t have to mention our accomplishments or what we do because we’ve been able to elevate ourselves to positions that kind of speak for themselves. So, for example, because of my volunteerism, it’s led to me being the president of the local FPA [chapter] and now serving as past chair of FPA NexGen National. Some of these things put you in a position where you don’t really have to talk about your big accomplishments; that’s just what you’re doing. So for me, I’ve never really felt like I’ve been in a situation where I have to brag. Over time, you build up a network of people knowing what you already do.

Garcia Cisneros: I actually feel very different. If I didn't brag about myself, I wouldn't be where I am, because closed mouths don't get fed, and if you don't raise your hand, no one will raise it for you. I believe in self-advocacy, especially as minorities in the industry, because otherwise I wouldn't be in the position that I'm in. But it took a lot of reframing because, especially in immigrant cultures, when you brag about yourself, it's seen as not a good thing. Humility is glorified, but I've realized that I'm not bragging, I'm providing context to people for them to know what I bring to the table. People can't support you or think of you if they don't know what you do or what you care about. And it doesn't have to be "Oh, I'm amazing." I struggle very much talking myself up, but what I *can* do is tell people what I'm passionate about: "I'm working on this." "I'm excited about this." "This was my favorite thing that happened to me, and made me smile recently." I think of it a bit more as storytelling. So that's how I started to work through promoting myself. And I don't have to insert all the accolades, but I do know how important it is to take up space and give yourself the credit sometimes. Sure, actions speak for themselves, but you don't even get in the room when you look like me, so you have to be your own hype person a little bit. You can tell people who are cocky and egotistical and it's all about them versus someone who's just proud of themselves and what they do, what they've done.

Liu: Great points, Gloria. I agree, you can tell when someone's just bragging, and that's all they're about, and they're not really trying to provide value to the other person or to the group. Similarly, I'm Chinese American, so there's that duality. Traditional Chinese teaching is you have to have a lot of humility, [but] American society says you got to be out there, show how great you are. One way to approach it, at

least what works for me is, I guess you would call it a humble brag or self-deprecation. That's my shtick. For example, when I do my Ask Me Anything, folks ask me about taking the CFP® exam. I did one of the review providers, and they give a 15-week calendar deadline. I thought, "Okay, well, I'm short on time, so I'm going to do this in eight weeks. So yes, I crammed 15 weeks of study into eight weeks for the review course, and I passed the exam. I'm just glad I'm not divorced, because I basically ignored my wife for that entire time." So that is an actual example I use to show them that, you did a lot of work and you think you exceeded what the bar is, but there were costs, right? So as long as you review what are the consequences, I think that helps mitigate the feeling of just bragging.

JFP: What advice do you have for people who are more introverted or feel they're too shy to network effectively?

Liu: For me, personally, extracurricular activities outside of work can help. There's Toastmasters—which seems really scary to me, so I haven't thought about doing that—but what did help me in the past was I was a part-time ski school instructor up at our local mountains, two hours away in Southern California. I taught four- to seven-year-olds, and it seemed a little less daunting, because these kids don't know anything about skiing, right? It should be fine, right? So doing eight seasons of that helped me be more outgoing. And, learning how to teach kids and dealing with their emotional needs helps you deal with adults. It actually helped me get my job. My boss told me after he hired me, if Wilson is able to be brought back eight seasons in a row to work with four- to seven-year-olds at ski school, he must be able to at least have some ability to deal with the emotional needs of kids and hopefully adults as well.

Garcia Cisneros: I think there is a big expectation, like I said about the biggest personalities, extroverted ones, being the ones that are good at networking. And it's not true. You just need to be intentional. There are all these things people say to do, like keep a tracker and try and maximize an event and get as many connections, and keep their card, and all these communication and memory tricks. And they're all great, but I think if you simplify and go to one event and connect with one person [every month], that's 12 new connections a year, and that's incredible. If you have 12 people in your life who genuinely know who you are, that can change your career, personal life, or connection, whatever it is. That helps people who are shy to say, "Okay, I don't have this huge barrier."

"That's what networking does for you. It gives you a community to grow with."

—Gloria Garcia Cisneros, CFP®

And then I remind people who are a little more shy and introverted about the strength in listening; they're usually really good listeners. It's human nature to like somebody who tells you, "Tell me about yourself." Great listening is actually one of the most underrated skills. Don't see networking as performance, because I think when you do, the connections you build are actually fake, and they don't serve you in the long term anyway.

JFP: We've talked about how good networking is about making connections and giving back. How can new planners think about what they're bringing to the table when they don't have a lot of connections or specialized skills to offer yet?

Liu: I think all of us, especially for career changers, and even if you're a brand-new college grad, have experiences in our lives that we can bring. You always have something to offer. When I was growing up, many decades ago, you'd get a few extracurriculars on your transcript. Now it seems like every single kid out there has tons of extracurriculars they're doing. All of those things that you bring with you, those are things you can help you in your new career; you have to deal with conflict in your soccer class and things like that. Those are all things that can translate. It may be hard, but it's up to us to connect the dots for the folks who we're able to work for, for our employers, that these are the skills that are transferable, that I bring to this new position. These are things that maybe other candidates or other employees might not have.

Garcia Cisneros: I think we all relate to being out of college and feeling like we have nothing to bring. So I would build off that 1,000 percent; it's all about transferable skills. And let's make sure you realize that you're not just your job titles; you are your whole person. There are a lot of things that you bring to the table. A lot of times when it's younger folks, I tell them to talk about their qualities of great hard work or curiosity. Even at just an informational interview, [showing up] with curiosity, with intentional questions, that shows more about them than if they had another job experience.

I always remind people, people don't connect with a title. They connect through a good story. Learning how to tell your story—where you've been, where you are, and where you're going—is going to be key when you're promoting yourself and what you bring to the table. ■