The class topics in Finance so far has opened my eyes to the world of Finance and be able to critically think about my career path for the next ten years of my life. Professor Haeberle has made the class laugh with his anecdotes about the Oil Well and has helped put us on the path to being in upper-level Kelley Workshops. Professor Masson has dazzled the class with his vast and acute knowledge of the world of Finance and its many intricacies. I have often found myself deep in thought in class about what my future entails. Professor Haeberle has left me with a very important concept: you only need to know a plan for the next 10 years, not the next 50. Professor Haeberle had made it clear that he has no idea where he’ll be, 20, 25, 30 years down the road. But he does know where he wants to be in the next 10 years. So, I will outline the same thing. I will highlight some of my career goals, family goals, and general personal goals for the next ten years for myself. I will layout several different career options for myself. Some will – and some won’t - be related to finance. Some will be related to computer science and coding, a minor I may pursue here at Indiana or perhaps somewhere else. I will also layout the way I need to plan for college to make my favorite career plan a reality. My family goals will outline some of the hopes I have in terms of relationships and children over the next 10 years. Finally, I will lay out some general personal goals – like where I want to be in terms of weightlifting, something I really enjoy. So, this essay is something of a way for me to critically think and layout some of the options for myself for the next ten years. I know once my college career is over, my goals
will probably be much different from what they are now, but it is good to think about where I want to be!

**Career Path #1: Financial Planner**

The Charles-Schwab Wealth Management workshop is very appealing to me. I am on the road to a 4.0 GPA this semester, so I think I have the grades to make this happen. I do need to get more involved in Kelley though. It is hard knowing what you need to do when you are out of state and are a Freshman! I also need to have a plethora of knowledge with regard to Financial planning. The Charles-Schwab Wealth Management workshop website says, “it prepares students to take the Certified Financial Planner (CFP®) certification, which is the key gateway to such a career.” It seems that people with high interpersonal skills are mainly those who become financial planners. I think I work well with people and am able to make connections with others well. One of the most important things about being a financial advisor is being that trusted person your clients are willing to let handle and give advice about their money. Looking at the Graphic above, financial advisors make a pretty decent salary of $62,000 a year. Moreover, the reason I want to be a financial advisor is the industry is going to need a lot more advisors during the coming years. According to one of the financial planner lessons that we had in class, for every eight advisors that retire, only three are trained to replace them. So, the demand for the future is going
to be massive. Moreover, research has shown that millennials stand to inherit over 16 trillion million dollars over the next few decades leading to more and more millionaire households.

I also think that I have always made sound financial decisions regarding my own finances. I do a great job of not spending money when others are and cutting down when I need to. I keep good track of my bank and Venmo account and know when something is off. I think Financial Planning for others would fit perfectly into my skillset and I would be able to be that trusted advisor.

**Career Path #2: Investment Banking**

Much has been said in this class about going into Investment Banking out of college as an analyst. This route is not easy. The hours and the days are long, and the managers will push you to be the best that you can be. Taking a look at the career path on the investment banking pyramid here, you see that everyone that goes into IB starts out as an analyst. As a analyst, you make decent money, the chart above shows you can make up to $150,000 a year. But, you are going to be working for it. Big time. Coming out of IU, I would probably be on a deal team that may deal with other IU grads. Or I may be on a deal team based in Kansas City transactions. Getting into IB is hard, I have to be at the top of my game at IU and at the top of my game in my
extracurriculars. I would probably be going to work for Goldman-Sachs, JPMorgan Chase, or Morgan Stanley. In my mind, I probably couldn’t handle the grind for too long. I don’t know if I could last for 2-3 years doing that type of work all the time (I wonder if the people in IB abuse Adderall or Vyvanse). I was watching a video about IB after one of the classes and the video offered the same advice this course has offered: move over to the buy side! After about 1-2 years of being an analyst, I think it would be time for me to move over to the buy side into private equity or hedge funds. Coming out of college, it is damn near impossible to make to the buy side. Professor H said that he has only had one student do that in all his time at Kelley, and that person was simply brilliant. I would have to establish connects during my time at the sell side to be able to easily transition over to the buy side of investment banking. The buy side is private equity and hedge funds, both of which the companies are not very well known at all and are purposely a bit secretive about their nature. These companies don’t really recruit out of college either. So, this is why it is essential to make those connections while I’m still on the sell side.

There is a scenario in which I decide to stay in investment banking and stay on top of the work. I have always very hardworking and I could see a way in which I stay in IB and essentially work my way up that pyramid. To the left here I have included a graphic that shows the pay grade for those jobs as you move up the pyramid. It looks like it takes at a minimum nine years to move up to a position like managing director or group head, 12 years maximum. If it takes longer, it’s time to move to a different field!

Career Plan #3: Entrepreneur

Since a young age, I think I have always had an entrepreneurial spirit. I would sell knickknacks around the house like baseball bats, old iPods, and outdated technology on eBay. I
was doing this as young as elementary/middle school. Some other things I would do for money as a child was running a huge lemonade stand at the Web.com (minor league) golf tournament in my neighborhood.

Currently, one of the things I’m doing right now is a craigslist ad for an app idea I have. The name of the app I want to create is called BeerBuddy™. If you know what GasBuddy is, BeerBuddy is simple. Just like GasBuddy, BeerBuddy compares alcohol prices of local vendors. It allows users to enter the price of common beer, wine, and hard alcohol products and incentives them through gift cards and points. Hopefully, alcohol vendors will purchase the rights to have their prices at the top of the list or particularly stand out on a map. Advertisements will also be run on the app. On the left here is a picture of the ad I posted on craigslist. I have got a decent amount of interest, but I am hesitant to actually make a move on it because I don’t really have the time and the resources.

A lot of the entrepreneurial ideas I have revolve around learning how to code computers, websites, and apps. I was in a class, C211 Introduction to Computer Science but that proved to be a bit overwhelming with the other classes I was currently taking. Next semester I plan to take C200, a class that covers the same concepts but is a bit lighter in terms of amount of work.

Some of my other entrepreneurial ideas revolve around real estate and easy things as a “side-hustle” like snow-blowing driveways or raking leaves. Currently, my father has his own “side-hustle” which he manages very well. He works for Eli Lilly as a diabetes sales manager.
and runs a basketball organization called “Ball So Hard” on the side. He has over 30 youth basketball teams he helps manage help.

Being an entrepreneur right out of college is tough. You don’t have much real-world experience. You don’t have a solid foundation of family and savings to back you up. I anticipate going to work for at least 5 years after college to solidify this. According to a bit of research I did online, 22.5% of all beginning businesses fail within the first year. Moreover, I took a class on Entrepreneurship in high school and while it has extreme upsides the downsides can be very tough. You have to know if you have what it takes and if you have the “entrepreneurial-spirit” inside of you. I think I have shown from a young age that I do have this entrepreneurial spirit inside of me.

If I were going to go into entrepreneurship, it would have to be after I have had a job and created a solid base for me and my family. Moreover, some entrepreneurs and small businesses don’t make a profit for two years, let alone make a profit at all. If I were to go into entrepreneurship, it will either be when I have a job or when I have a solid base financially. And it better be a damn good idea!

**Career Path #4: Eli Lilly**

My father has worked for Eli Lilly for 25+ years now. I have found that is a very good starting company and it would be awesome to work for a company my Dad has worked for his entire life. It’s not like my Dad could necessarily get me a job. But I could certainly apply. My dad worked as marketer for Cialis in the beginning if you can imagine that. He was on the team that came up with the bathtub idea for Cialis. I think if I were to work at Lilly, it would be in an entry level role, probably forecasting and doing research for the company.
One of the job descriptions I found on their website said, “This role will work closely with finance, marketing, market research, and our data and analytics partners, providing analytic support to inform forecasts as well as general business needs.” This roll would probably eventually lead to a more general role – like sales. I have known Eli Lilly to be a very good company for years now and I would be honored to work for them.

**Education: Finance**

I have always done well in school. Since a young age I excelled. I have been in gifted since third grade and I continue to get good grades. I have always had an entrepreneurial mindset and one that is focused on business. But I think my views might be changing. I can’t say I was particularly engaged during the class and I’ve only missed one class – but that’s on me! Finance may not be for me. I think my interests are shifting more towards IT, Computer Science, and Informatics. I can vividly remember in high school feeling a great deal of fulfillment when I was able to solve a problem in Java in high school. So, it’s time to start pursuing those interests and perhaps look at minor or even a degree in computer science, informatics, or information technology. Listed below are the 3 course bulletins for getting these minors at IU.

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### Minor in Computer Science

Students may obtain a minor in Computer Science by successfully completing six courses totaling a minimum of 20 credit hours. At least nine hours must be at the 300/400 level. A minimum grade of C- in all courses with an overall minor GPA of 2.0 is required.

**Required Courses:**
- CSCI-C 200 Introduction to Computers and Programming OR CSCI-C 211 Introduction to Computer Science
- CSCI-C 212 Introduction to Software Systems
- CSCI-C 241 Discrete Structures for Computer Science

Select one course from the following:
- CSCI-C 335 Computer Structures
- CSCI-C 343 Data Structures

**Advanced Computer Science electives:**
- At least five additional CSCI (B, C, P) credit hours at the 300/400 level. CSCI-Y 380 or Y 499 may be completed for a total of 3 credit hours.

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### Minor in Informatics

Students may obtain a minor in Informatics by successfully completing five courses totaling a minimum of 17 credit hours. At least two of the five courses must be at the 300/400 level. INFO-I 101 must be completed with a minimum grade of C. A minimum grade of C- in all other courses with an overall minor GPA of 2.0 is required.

**Required Course:**
- INFO-I 101 Introduction to Informatics (minimum grade of C required in this course)

A programming course selected from the following:
- INFO-I 210 Information Infrastructure I
- CSCI-C 201 Introduction to Programming I
- CSCI-C 200 Introduction to Computers and Programming or CSCI-C 211 Introduction to Computer Science

Select at least 9 additional INFO credit hours at the 3400 level (excluding Y 395)
- Independent study, internship and capstone courses may only be counted with approval of the Director of Undergraduate Studies.

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### Minor in Information Technology

Computer Science majors may not claim this minor.

Students may obtain a minor in Information Technology by successfully completing a minimum of 15 credit hours. A minimum grade of C- in each course and an overall minor GPA of 2.0 is required.

Choose one introductory programming path (one or two courses) from the following:
- CSCI-C 200 Introduction to Computers and Programming OR CSCI-C 211 Introduction to Computer Science OR
- CSCI-A 201 Introduction to Programming I and CSCI-A 202 Introduction to Programming II OR
- INFO-I 210 Information Infrastructure I and INFO-I 211 Information Infrastructure II

**Required Courses:**
- CSCI-A 338 Network Technologies and Administration

Select one course from the following:
- CSCI-A 321 Computing Tools for Scientific Research
- CSCI-A 348 Mastering the World Wide Web
Next semester I am going to be in Intro to Informatics. By the end of this class I will be able to create a website and hopefully be on the road to being able to code applications. Maybe then I will consider switching majors, but for now it is still Finance.

**Side Ideas:**

**Flip Houses –**

Like I already mentioned, my entire family is from Western Kansas. My uncle flips houses in a small town called Abilene. Eisenhower is from Abilene if you recognize the town name. He buys decently cheap houses, those under $100,000. He puts for rent or for sale signs up. He is not making money quite yet. But 10 years from now he will have a nice little investment for him and his kids.

This situation is very reminiscent of the real estate lectures we had in class. The real estate lecturer talked about how real estate is something that is long term. You have to have raise capital, pay loans on the properties, do upkeep, and collect rent on homes for years until a profit is realized. But once you hit that point of making money, owning real estate is one of the best “careers” out there! I plan to hopefully buy some real estate other than my house by the time that I am thirty.

**Mow Lawns/Snow Blow Driveways –**

We have a truck at home, and I have made decent money mowing lawns and pretty good money snow blowing driveways. I plan to continue to do this to make some money on the side, and it is fun. Hopefully, I will teach my kids to do these same things that my dad has thought me in my hometown.

**What city do I want to live in?**
I was born in Indianapolis but have lived in Kansas City my entire life. The majority of my family on my Dad’s side descends from farmers from Western Kansas. My mom’s side is from St. Louis. It seems that a majority of IU grads go to Chicago, Indianapolis, and New York in that order. One of the biggest things I have to consider over the next 4 years is where I want to live. Moving back to Kansas City offers several pros. I would be a lot closer to my immediate family and my family in Western Kansas. I would know many people and live in the place that is home for me. But, is there more opportunity in cities like Chicago and New York? Perhaps even Dallas? Do I want to sacrifice living far from family for a better career? If I were to honestly answer these questions now, I would say living closer to family is probably worth it. I have felt homesick many times this year. Though Kansas City doesn’t have any fortune 500 companies, they have several legitimate businesses with lots of potential for the future. Another question I want to figure out is what kind of climate I want to live in. I think I thrive in the heat, but when the cold hits I’m just not as productive of a person. A lot of these questions I’m going to have to weigh over the next couple of years. Unfortunately, I may not have much choice as to where I want to live, it may just come down to what I want to do.

**Personal**

Over the break I was diagnosed with IBS. My stomach has hurt all the time for 3 years now and it is of the utmost importance to address it and fix it. I won’t go into this anymore.

I lift weights every day and have gotten decently strong in my opinion. I can bench press 250 pounds now. I was pretty skinny in my early years of high school and it really affected me. I would like to continue to get bigger and stronger.
I played golf all 4 years of high school and would like to continue to do so and perhaps bring that into the business world. I had about a $\frac{3}{4}$ handicap in high school and I would like to maintain that!

I hopefully plan to be married by the age of 30 and by 40 have two kids. Family is everything. It probably matters the most in this world. But to set a family up for success, you have to have a good career.

**Conclusion**

Hopefully, I have effectively laid out how I want my career to proceed in the future. I have laid out some of the things I want to do academically and some of the things I want to do on the side. I know in the future my career plan will probably look nothing like this in a couple of years, but that is okay. It is always okay to be thinking about what you want to do in the future.