Chapter 3: Core Values Are the Essence of What Make You Happy

Career Affirmation: I am attracting a workplace that aligns with my core values.

Whenever I interact with current students, undergraduate or graduate, I always share that internships are beneficial for two main reasons:

1. Internships confirm you are on the right track of applying your academic knowledge to the workplace because you enjoy your experience.

2. Internships confirm that the hands-on experience you’re gaining is not a great fit and you may need to go back to the drawing board in the classroom or try a different work setting next semester.

The same is true of any work environment, role, and company, even if you are no longer a student. Each experience will teach you something about yourself, and it’s okay when something isn’t the “best fit.”

During my time as a personal banker, I quickly learned what “sparked joy” and what did not. During the three-plus months of training with aspiring bankers, I enjoyed the camaraderie of the training environment in a remote office location in Long Island, New York. We buckled down in the training center and studied for our financial services licenses for seven hours a day. We had a strict hour for lunch, and then we went right back to hitting the books. In hindsight, this was like a college environment but with a much more regimented schedule. I recall studying daily with Jose and a group of two other potential bankers. Each day, we arrived at the training center and manually signed in by a certain time. Lateness upon arrival and returning late from lunch were not allowed. At the end of each week, we had a training test we had to pass. Failure resulted in losing the opportunity to be placed as a banker. The room was filled with 40 to 60 potential bankers, but we lost a few each week.

This period was stressful, but the relationships, camaraderie, and structure were enjoyable. Everyone with the same start date was working toward a common goal. We had to go through the same process to reach the same outcome, passing our Series 6 and 63, and Life and Health licenses. Despite my disdain for standardized tests, I was passing each exam on the first try.

I still recall when potential bankers would get called into a small office inside of the larger classroom. If you got called into the office, it generally wasn’t for good news. You’d see potential bankers being called into the room, in the corner of the study room farthest from the door, to receive the news that they were no longer able to continue studying for their licenses, essentially losing the personal banker job before they even got into a branch, having to do the
“walk of shame” to the other side of the room to grab their belongings and head out the door. Oddly enough, despite some of those terrible circumstances, I thrived on the camaraderie and structure that was created, and I consider Jose a friend to this day. In fact, I called him to ensure I included the correct details from our studying days in this chapter.

Once we transitioned into branch locations from the training center after passing the required tests, the atmosphere significantly changed. We had new managers and new teams, and we were the newbies at our respective branches across Long Island, New York. Our small group was reunited a few times during the first six months for additional training classes, but we were no longer a team. Moreover, the focus was no longer a communal goal; it was an individual goal closely tied to individual performance and pay. Ultimately, the goal was tied to my livelihood. If you hit your sales numbers each month, you were in the clear. Too many months of not hitting your sales goals and you were put on a performance plan, and your employment would be terminated if improvements were not made.

I quickly learned that I loved interacting with my clients, learning about their lives and how their finances tied into that. I can still recall the financial advice I received from some of my wealthiest clients and how that advice continues to impact my life and financial goals to ensure that I can take care of myself and the people I love. One of my largest clients had over $14 million in liquid assets at the bank. I had never seen this type of money in an account. I remember being unsure if I was saying the correct numbers when quoting her balances. Each time she came to the branch, she would come to my desk, and we would do an overview of her accounts, but I also learned about her family, children, and views on money. She always advised me to “have my own money,” no matter my relationship status. Even though I was a banker and was supposed to be advising her on financial products, she shared some of her best and worst financial decisions and different options she used to save money for her children’s college tuitions, even though they were far from college age.

Another client had noticed a change in the interest that her account was earning, and while my manager wanted me to have the client call customer service, I sat with her and went line by line in her account until we realized what had happened. While this took over an hour of work when I was supposed to be “selling,” we bonded, and I also learned to look at my accounts in greater detail.

My client relationships were great but what began to frustrate me was the lack of camaraderie and the push to sell. I began to experience fellow bankers stealing clients while I was on my lunch break or vacation. While the team generally knew which clients belonged to which banker, leaders considered clients fair game if a banker was on vacation and there weren’t copious notes on exact client conversations. I vividly remember the day I came back from vacation and one of my clients needed help with her account. Another banker sold the client a product that resulted in a large commission. From the moment I walked into the branch location, that banker avoided me because he knew I would find out about the sale and try to argue commission credits with the branch manager since the client was mine and I had already put notes about potential opportunities with the client, although I had yet to close the deal.
I also remember when my numbers were low for the month, so the branch manager was pushing for me to “work the lobby,” which was a way of asking bankers to approach customers as they entered the branch locations and speak with them before they reached the tellers to process their transactions. The goal was to contact the customers, help them process their transactions, and get to know more about their financial situations to recommend potential products or services that would result in commission. After working the lobby without much success, the branch manager asked me to begin making cold calls to potential customers assigned to me in the system, but after a few minutes, the manager came back and asked why I wasn’t working in the lobby.

Y’all, I felt like I was losing it!

I was already frustrated from feeling the pressure of not hitting my sales targets, and now I was being asked to work the lobby and make sales calls at the same time. Clearly, that was not possible, and I promptly addressed this with the branch manager.

“You asked me to work in the lobby, and I did that. Then, you asked me to make cold calls, and I started doing that. Now, you’re asking why I’m not working the lobby. I can’t do two things at once. Which one would you like me to do?”

Seeing that I was frustrated, the branch manager called me into their office to talk, and shortly after that, I had the opportunity to transfer to a branch location closer to my apartment. I jumped at the chance. However, the new branch location didn’t turn out to be much better. I ended up loving my new managers, but it wasn’t the environment I was seeking. This was the first time I inadvertently learned about my working core values. I thrive in environments where I feel that the department or team is working toward a common goal. In other words, I look for environments with strong camaraderie built into the day-to-day work in the role, similar to the training experience I had when I started in financial services. However, I was in an environment where every man was for himself, and the only goal was to stay off the radar for underperforming, so you didn’t end up on a performance improvement plan. What’s more, we were often pressured to sell products and services to potential and current clients to ensure we hit our sales goals. It was understood that we must look for every potential product for the client to hit sales goals, and the branch held us accountable for having those conversations no matter how well we knew the client.

When one of the district managers would visit our branch, they would sit in on conversations we would have with our regular clients. Generally, personal bankers did not have private offices, so managers would simply “linger” near your desk to eavesdrop on conversations so they could provide feedback after the client left. It didn’t matter if you saw the client the day before or knew their financial history inside and out because the district manager wanted us to go through a script with the client to ensure no opportunity was left on the table. Some clients understood what was happening and “played the game,” while others got frustrated, and it would ultimately
damage the relationship. It didn’t matter what I wanted to do, though, because I had to follow the script to keep my job.

In this environment, I quickly learned that although I loved building relationships with clients and their families, I had no interest in following a sales script to get a sale to reach my goals, which was really about not being put on a performance improvement plan. What made me love the job were the authentic relationships I built with clients, the lessons I learned about financial management, and the problems I could solve to improve financial situations or fix an issue with client accounts, all of which had no bearing on my commission. Circling back to my core values, relationship building is extremely important to me.

I desire to build close relationships in every experience. Close doesn’t have to be synonymous with best friends. For me, close means being understood, connecting on a professional level, and working collaboratively from a place of mutual respect or toward common goals. I knew my time in financial services would come to an end because of not having genuine relationships and a collaborative spirit in my environment and work tasks.

In the strangest turn of events in my career, I was in a car accident while heading home from work, about 20 minutes from my branch location. I was rear-ended on 495 in Long Island, New York. I was safe, but the accident affected my back and neck. My doctors recommended I take sick leave from my job to recuperate and seek care from a neurologist. During this time, I also made sure to apply to a few jobs and leverage my transferable skills to make a career transition to higher education.

Shortly after returning from sick leave, I was able to interview and secure a role that I felt was the best move to better align with my core values. This was one step closer to my first dream job as a career development counselor; I just didn’t know it at the time. I wanted to be back in higher education, and I found a role as the assistant director of admissions for a mid-size college not too far from my home. This role allowed me to leverage my sales skills in a new environment where I believed more in the “product.” In this role, the product was education, and that’s something I will always believe in. This role not only spoke to my skills in relationship building, but it aligned with my core values as an individual and as a professional. Core values are the essence of what makes someone happy, so if you can align your core values with your career, you will maintain a level of happiness in your day-to-day work.