

CONGRATULATIONS TO OUR FPA NCA MEMBERS! INVESTMENT NEWS: 40 Under 40 2018!



Tess Downing
Senior financial adviser,
FJY Financial

- Chose financial planning over engineering and pharmacy.
- Was a three-sport high school athlete: volleyball, softball and basketball.
- Likes planning travel as much as actually going on the trip.

At Texas Tech University, financial planning was a "hidden program," Tess Downing said. But when she found it, it almost immediately resonated with her desire to work in a field that was analytical, detail-oriented and had a direct, personal connection with clients.

Ms. Downing took a job with FJY in Reston, Va., upon graduation. But she's still attached to her alma mater, serving on the Texas Tech Personal Financial Planning Alumni Advisory Board for six years. She also works with the mentorship program for alumni and financial planning students, being a mentor to eight students so far.

"If students understand the relationship, they can blossom and it can be fruitful," she said.

Now 10 years with FJY, she chairs its Financial Planning Committee, which is focused on furthering the knowledge of all the advisers in the office, and is director of technology.

Ms. Downing also speaks at local and national events, and is involved in FPA and FPA NexGen, as well as NAPFA.

— *Dan Smith*



Katie Hammer

**Director of development & communications,
Foundation for Financial Planning**

- Spent six months in Tanzania as a volunteer teacher.
- Worked at retired general Colin Powell's non-profit America's Promise Alliance.
- Has a black lab rescue dog named Jack Hammer.

Describing the Foundation for Financial Planning as the "charitable heartbeat of the financial planning profession," Katie Hammer admits she didn't know much about the profession when she joined the Washington-based group two years ago.

Today, working remotely from Atlanta where she is pregnant with her first child, Ms. Hammer leads the foundation's communications efforts and giving programs, with the intent of raising awareness for pro bono financial planning.

Volunteering in Africa during and after college at the University of North Carolina at Chapel Hill influenced her decision to seek a career in the non-profit sector. She moved to Washington after graduating in 2008 and worked in fundraising for the Kennedy Center and America's Promise before joining the Foundation in early 2016.

She is perhaps most proud of having created the organization's first issue-based fundraising effort, the Pro Bono Cancer Campaign.

"It began last September, and includes a website, messaging, collateral material and videos," she said. "We've raised \$1.2 million, mostly from CFP professionals, and continue to fundraise."

Many families coping with cancer struggle financially, and are almost three times more likely to go bankrupt than others, despite almost 86% of them having had insurance, she explained.

"In many families, someone has had to quit a job to take care of others, so there is a loss of income on top of bills. Our volunteers help families get organized, prioritize debt and budget," Ms. Hammer said, noting there is still much to do.

— *Evan Cooper*