# Meet Our Team

## Ryan Walczak, CFP®

Meet Allegheny Financial Advisor, Ryan Walczak, CFP®. Ryan has been with Allegheny since 2008 in the BHKM Group. In this interview, we learn why Ryan chose financial planning as his profession, how he spends time outside of Allegheny, and what steps he recommends people can take to improve their financial well-being.

**What childhood experiences shaped the person you are today?**
When I was a teenager, I was in an accident while driving my friends Jet Ski. The repairs cost a few thousand dollars, and I had to pick up a part-time job to pay the bill. This accident taught me valuable lessons about being responsible with myself and others safety, accountable for my actions, and that bad decisions have consequences. I have a few small scars as reminders of those principles.

**How do you like to spend time outside of the office?**
I spend most of my off time with my wife and kids. My kids are still very young, so it is important to be with them as much as possible. I also captain an ice hockey team and play year-round.

**What causes or community organizations are important to you?**
I serve on the financial accountability board at my church. I think that fiscal responsibility is an area that lacks for many individuals and organizations. I believe that personal finances should be a required class in high school.

**What are you a fan of? (sports team, band, school, etc.)**
I am a huge Penguins fan. Ice hockey is by far my favorite sport, and I enjoy both playing and watching the games. I must be careful when I watch my son play so that I am not "one of those parents."

**Fries on your salad or on the side?**
You can order them on the side? Why would you do that?

**Which do you prefer: Pierogis or Primanti's?**
Pierogis at the holidays, Primanti's all other times.

**Why did you choose financial planning as your profession?**
Through college, I knew that I wanted to be in finance, but I wasn't sure in what capacity. When my wife and I were preparing for marriage, we took a premarital course through our church, and the discussion on finances talked about how this was a primary area of stress in many relationships and is one of the leading causes for divorces. I saw that as an opportunity to have a good career and to try to make a difference in someone's life. If I help one couple navigate their financial life and avoid that level of stress from finances, then I can consider this career choice a success.

**What is one piece of financial advice you offer clients?**
Most people don't have a personal budget or know exactly where all their money goes. Having a personal budget is essential, but many get overwhelmed at the thought of tracking every dollar they spend and give up. Instead, start by focusing on the other end of the equation. It is easier to track your savings than your spending. If you are having trouble putting a budget together, then focus on setting savings goals.

**What does a day of work look like to you?**
I spend most of my day communicating with clients and responding to phone calls and emails. I usually have a few client meetings throughout the day, so most of the day is either interacting with clients or working on a planning report for a client.

**What are your favorite kinds of clients to work with, and why?**
My favorite clients are ones that see the long-term picture and appreciate the detailed work that we put into their plan. This helps them see the value and purpose behind why we make a specific recommendation. Sometimes you don't feel the benefits in the short term, but your future-self is going to be very happy with your present-self when you make good, long-term decisions.

**What do you think are the most important steps people can take to improve their financial well-being?**
Just sit down and start thinking about your financial future. Do you have a plan, or are you just winging it? Are you on the right trajectory? Taking time to think seriously about these questions will help you put things in perspective. The sooner you answer these questions, the more time you have to address them and for your money to work for you.

**Allegheny Financial Group**

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