Honors Student Spotlight: Michele Boyle

Michele Boyle is a senior in the Honors College at William Paterson, who is majoring in Financial Planning.

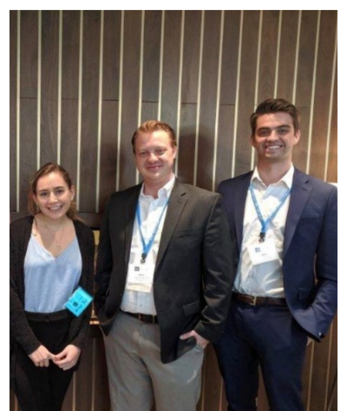
QUESTION: Why did you decide to come to William Paterson?

ANSWER: I decided to come to William Paterson because I felt WPU was offering something I couldn't turn down. The scholarships that came along with Honors would substantially help me financially, as well as set me apart as an applicant when applying for graduate school, internships, and jobs. I liked the idea of small class sizes, too. The one-on-one with the professors was something I prioritized in my college search; I liked the idea of being able to stop by a professor's office hours and have them know my name. The campus is located ten minutes from my house, which made for an easy commute, and coming to William Paterson also have me the opportunity to continue playing tennis at the collegiate level. Overall, there was **so much** offered to me even before I formally enrolled.

QUESTION: How did you decide to major in Financial Planning?

ANSWER: I originally came in as Finance; I knew I could have taken multiple routes post-graduation with that. The Financial Planning program had a great reputation within the business school, with a more defined role as a planner at the end of college. I did some research and decided to switch based on a conversation with my mother, who has been in the industry for 30 years. Her advice to me was that the Certified Financial Planner (CFP) designation was becoming more valuable in the financial services industry. The coursework itself covers every aspect of a person's financial well-being, from insurance to estate and retirement planning. Plus, I would be able to sit for the exam upon graduation.

QUESTION: Tell us about your awards.


1: Image from FPANJ 2019 Fall Conference in Newark with Wealth Enhancement Group (former WP alumni Alex Vaccarella and Bobby Wolfe)

ANSWER: In fall of 2018, I was an attendee at the IMPACT Conference in Washington DC along with many other students from other universities. I had to submit a short piece of writing, and it was that piece of writing that led to me winning the Schwab Impact Student Ambassador award and being chosen as a student ambassador. Dr. Verzani helped me apply for this.

In the fall of 2019, Dr. Tao and Dr. Verzani recommended me for the FPANJ Scholarship (which I won) because of my work in Financial Planning Club.

Also in the fall of 2019, Dr. Tao encouraged me to apply for the Diahann W. Lassus Scholarship from the NAPFA, which I won! I attended the NAPFA conference in October of 2019 along with another financial planning student, Morgan Nover. I know that William Paterson is looking to engage more with

NAPFA because it would give more networking avenues to for students who are majoring in Financial Planning.

I was awarded the Pat Powell & Dennis Carrigan scholarship, and was invited to the Scholarship Donor Dinner in early November where I gave a speech about the opportunities I have had as a Donor Scholar and as an Honors College Senior. I helped President Heldobler present pins to Heritage Society Donors (those who have been giving for 20+ years)

I am very proud to have won the TD Ameritrade Institutional NextGen Scholarship- This is the big one! Dr. Tao encouraged me to apply for this over the summer. I am competitive and was enticed by attending the bell ceremony, so I was determined. The day at the NASDAQ MarketSite was unforgettable. The CEO of TD Ameritrade, Tim Hockey, was present. I got to meet him and the other winners from other universities. Ringing the bell was amazing; there was lights flashing and confetti. Definitely a surreal moment. I had to submit a short writing piece, a resume, and a mini application. The prize was the trip to the NASDAQ, $5k scholarship, and attendance to the LINC 2020 Conference in Orlando, FL in January sponsored by TD Ameritrade. I will be attending with another FP student, Gianfranco Gonzales.

QUESTION: Tell us about your Honors Track research project.

ANSWER: I am in the Business Track where you can work on an individual thesis or in a group as a practicum. I worked on an individual thesis. I was the first student to present during research week in Spring 2019. Dr. Bela Florenthal was my project adviser and she was wonderful! She worked one-on-one with every student and met with me in between each section submission. My piece was entitled "Residental vs. Commuter Students: How Students' Living Arrangements Affects Their Workload." I thought this was relevant research because almost every college student is balancing a full class load with a job, either full-time or part-time.

QUESTION: Tell us about your Capstone project in your major?

ANSWER: I will have to create and present sections of a comprehensive financial plan as part of my Capstone project. This should tie together all the classes I have taken for my major.

QUESTION: What advice would you give to an Honors College freshman?

ANSWER: Plan ahead and start your Honors research as soon as you can. For me, I started my Thesis Research in my junior year, knowing that the last semester of my senior year I was going to have to take my capstone. If you can plan ahead and avoid a hefty semester (sometimes it is inevitable, but I am encouraging the freshmen to think ahead), it makes your time at William Paterson more enjoyable. I know it sounds like a cliché, but the 4 years here really does go by so quickly.

QUESTION: Did you ever face a problem as a university student that you didn't know how to solve? How did you get through it?

ANSWER: In the beginning of my junior year, I was really questioning if choosing Financial Planning was the right course of action for me. I had so much self-doubt and it was really hard to get out of that mindset for a while. To get through it, I had to take a step back and reflect on all that I have done in a short amount of time. I was really proud to be an Honors College student and a Financial Planning major; I couldn't let the short-term doubt out-weigh the long-term possibilities.

QUESTION: What is your favorite memory from your time at William Paterson?

ANSWER: I really have had the best time with the Financial Planning Club. I worked diligently to move up in the organization, from a general member, to secretary, and finally President in my senior year.

Shameless Plug: I would like to emphasize the value of the Financial Planning program here and the opportunities that come with being part of the Financial Planning Club. Students of all majors are welcome to join! Meetings are on Thursdays during Common Hour in VR2021.

QUESTION: Who are some of the people who have helped you on and off campus?

ANSWER: **I can't stress enough how much Drs. Tao Guo and Lawrence Verzani from the Department of Economics, Finance, and Global Business have helped me on-campus.** From the Honors College, Dr. Andrew, of course.

Off-campus, I have support from so many different avenues. My mother, of course, is a huge influence with her industry experience and support. At home, my older sister Melissa keeps me sane and says she will be my first client ☺. Liz Miller, who I connected with from the 2018 Schwab IMPACT Conference. I also have support from the great people at my internship, Gina and Peter (aside from the WPU alums).

QUESTION: What are your post-graduation plans?

ANSWER: Passing the CFP test to become a Certified Financial Planner professional is at the top of the list along with gaining industry knowledge and experience. I applied to Texas Tech for a PhD program in Financial Planning. My desire to attain the highest level of education has been a goal since I was little. I have a 5-year plan that isn't set in stone, but I do have plans. I always have plans. (I'd also like to go to Hawaii).

Also, Dr. Tao offered students in his Retirement Planning class to participate in the IARFC Financial Plan Submission. I did so along with another Financial Planning student (Gianfranco Gonzales) who was my project partner for this. The two of us built a plan based on a case study and submitted to the committee for review. This was the first time William Paterson participated in this, so I was thrilled to learn in December that our team advanced to the semi-finals! I am hoping to receive good feedback on the project and hoping too that this will pave the way for other WP students to participate in future years.

QUESTION: What advice would you give to Honors freshmen at WP?

ANSWER: Get involved! It sounds so cliché and you hear it a million times when you are applying for college, but it's true. Just show up to a meeting for a club that you are interested in or that a professor talks about; even if you don't formally join or attend every meeting. You don't know what opportunities or friendships you could be missing out on. Some of the best friends I have made at WPU are from my involvement in the Financial Planning Club, Student Investment Club, and the tennis team. For example, I found my internship through my involvement in the Financial Planning Club. At that point, I was only a sophomore and pretty quiet, but because I showed my face at several meetings, Dr. Tao Guo felt I was taking some initiative.

QUESTION: In what ways have alumni from the Honors College helped you?

ANSWER: Bobby Wolfe graduated from the WP Honors College in 2019, and Alex Vaccarella graduated from WP in 2014. Both were part of the WP Financial Planning program, and they have been great mentors to me. They are both very down to earth people, and I work closely with them both at my internship at the Wealth Enhancement Group in Warren, NJ (Formerly AEPG Wealth Strategies). Since they have had successful WPU students in their office, they look to bridge the relationship with the university's program, I should be getting an offer from them soon, and would love to continue working with the great people there. Being a liaison between Wealth Enhancement Group and William Paterson University is something I would like to do, to help encourage students and connect them with the FP profession.