

Celebrating 20 Years in Financial Planning

During her 20-year career Sandra has seen intense market fluctuations, immense technological advancements and even a few “unprecedented” events. With her client focused approach guiding her she has had amazing growth and success, but more importantly she has helped her clients achieve their financial objectives of retiring, traveling, charitable giving, and educating their children and grandchildren. This passion for truly envisioning the goal, having an on-going planning process, and achieving objectives has inspired Sandra for the past 20 years.

Sandra’s career officially started in 2001, but her journey to financial planning started much earlier. As early as high school she helped her friend formulate a plan to buy a pricy snowboard in time for a scheduled trip near the end of 1996. By getting a part-time job and following Sandra’s first “financial plan” he was able to reach his goal and snowboard down Mt. Hood in style. Then, in 1998, just before heading off to college at George Fox University, she opened a Roth IRA with \$1,500 using her savings earned from babysitting. In October of 2000, on the advice of her dad, Sandra invested nearly all her Roth IRA into a stock called PMC Sierra at \$195 a share. As the “dot-com bubble” burst the share price dropped to \$10 and the technology company announced massive layoffs. The company never recovered, but Sandra used this disappointment to educate herself more in the areas of investing and personal finance.

During her third year at George Fox University, Sandra was introduced to the concept of professional investment advice by a friend who spoke positively about her personal financial advisor. The friend invited her advisor to speak to Sandra’s college investments class. This class changed Sandra’s career path forever. She enjoyed math and numbers so she had always thought the best way to pursue that interest was accounting, but here was a completely different way of looking at finances. It felt intuitive to Sandra to think of money in this way and she wanted to know more. Sandra asked the Morgan Stanley branch manager who spoke to her class for an internship and refused to take no for an answer. Eventually, impressed with Sandra’s persistence, he agreed, and Sandra started her first venture into the world of professional finance as an unpaid intern at Morgan Stanley. Sandra’s internship solidified in her mind that this was the industry for her. In 2001, when Sandra graduated early from George Fox University with a bachelor’s degree in Business and Economics, she was hired as a Financial Advisor at Morgan Stanley.

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In September of 2001 Sandra had been working for Morgan Stanley for several months and had passed the required Series 7, Series 66 and insurance exams necessary to go to training. Based on her date of hire she was slated to be part of a training class in New York City in the second week of September, but her manager delayed scheduling her saying that because Sandra was a new college graduate, he wanted to give her more time to learn the business. At that time, Morgan Stanley headquarters were on floors 59 to 74 of the second building of the World Trade Center. The training class was scheduled to start on September 10th and continue into the next week, but tragically on September 11th, 2001 both buildings of the World Trade Center were attacked and the training class was evacuated. Neither the NASDAQ or the NYSE opened that day, and both remained closed until September 17th. The effects of this day, personally and financially, were felt by everyone in the nation for years to come.

By 2005 Sandra became more interested in the relationship between planning and investing. At Morgan Stanley, planning was promoted but not genuinely valued. The one-size fits-most method of planning and investment-driven focus could work for some clients, but Sandra thought there should be more emphasis on the client's individual goals and the creation of a customized portfolio to work toward those objectives. This divide between Morgan Stanley's aims and Sandra's intentions led her to A.G. Edwards in August of 2005.

Although planning was not the focus of A.G. Edwards their more client-centered approach aligned more closely with Sandra's values and she enjoyed her time there. While her husband was deployed to Afghanistan, in 2006, Sandra studied for and passed the CERTIFIED FINANCIAL PLANNER™ exam and achieved her CFP® designation from the CFP® Board. Sadly, A.G. Edwards, which was founded in 1887 and had Benjamin Edwards III as CEO until 2001, sold to Wachovia Bank in 2007. Wachovia did not survive the 2008 financial crisis and collapsed leading to a forced sale to Wells Fargo. This transition was to be completed in the following year, but after all of the chaos Sandra came to the conclusion that the best home for her clients would be one she built herself. In March of 2009 Sandra founded Wagner Planning and worked out of a shared office space in downtown Portland while the stock market recovered.

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On January 1st, 2015 Sandra moved her firm, Wagner Planning, to its current location in Lake Oswego. Throughout her career Sandra has seen some of the most tumultuous times in recent stock market history. The 2000-2002 “dot-com bubble” coupled with the events of September 11th deeply affected investors and changed the way the financial world had operated for decades. The financial crisis of 2008 was the worst since the Great Depression, followed by the more moderate downturn of 2015-2016, and the unprecedented events of the 2020 pandemic. Sandra has endured it all and has found opportunity to succeed. Her passion for the last 20 years has been client-centered comprehensive financial planning and she intends to continue her journey for at least 20 more.

Article written by Candice Douglas, Wagner Planning’s marketing coordinator and member of the operations support team since 2020.

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