

Bio Jose Sanchez, CFP®

When I was 18, I joined the military. My service in the Air Force for five years provided me with what I'd call an unfair advantage for my work later in the financial industry. My experiences living abroad first in Dhahran, Saudi Arabia during a 1995 Desert Storm tour, then in Fusa, Japan, 1996-1999, both helped me understand life and financial planning, along with the value of a hard-earned dollar. I grew up over there, and my values are strongly rooted in the same ones belonging to my parents, both educators, but also firmly molded by my service to our country and through military discipline.

As military, we were tested and challenged, and we persevered in taxing and uncomfortable conditions because we always had a plan. Living in the middle of Fort Bragg, North Carolina, our unit worked directly with the 82nd Airborne Division, specializing in parachute assault operations. As a journeyman, my responsibility was to maintain and ensure the safety of the Hercules C-130, an aircraft known to fly into the eye of a hurricane. While the 82nd stood ready to respond to crisis contingencies anywhere in the world within 18 hours, our job was to make sure they arrived at their destination. We relied heavily on formal flight, maintenance and safety plans. These experiences helped inform my subsequent financial planning career through my appreciation for a well-designed, communicated, and formally written plan.

My time in the military also exposed me to certain sources of waste that to me, was not logical. My fellow soldiers were buying clothes as if they were in college. I could not understand why someone needed five pairs of new pants when, on five out of seven days, we were required to wear our military uniform. "No seas codo Jose," my friend Mike, who was half Puerto Rican, would tell me (slang for "don't be cheap"). This was also the case with music. My friends all loved to purchase countless CD's from their favorite musical artists. I was not conditioned to spend money that way. Instead, I used a cassette player and recorded Saturday morning radio on KANW, 89.1, when I visited New Mexico. This was the music I grew up with and what I loved. While living abroad, no amount of clothes, CD's or stuff could fill my heart like the oldest FM Radio station in New Mexico playing on my "Walkman" portable cassette player.

While living in Japan and being single, and I had some down time and I became bored. When I say “bored,” I am reminded of my dad's response to me whenever I told him I felt that way. He would say, “Ok, let's get to work,” and in Japan, that is what I did. I found out about an opportunity to work at a club as a bar-back. Within six months, I was promoted to bartender, then lead bartender. Some nights I would pocket over \$100 in tips! I also was being paid \$10 per hour which was not bad back then. As a sidenote, I was bartending the night I turned 21, while my friends back home were taking birthday trips to Vegas to celebrate their 21st birthdays.

I feel that I earned and saved money while having fun. I believe that money is more of a tool than a luxury, and what my Puerto Rican friend Mike didn't know is that much of my money was going to purchase the one thing that isn't manufactured any more except in Hawaii...I wanted land! If Mike had asked me back then, “Why are you working so hard, Jose?” my answer was clear. I always wanted to buy my own piece of land, perhaps many acres in the beautiful New Mexico landscape.

While this was my goal as a child, it turned out to be a rather poor investment from a monetary standpoint, yet I was enriched by the experience and education. From that point in my 20s, I understood the discipline and dedication it took to achieve any milestone.

One of my jobs after the military, while I was in graduate school, was selling life insurance. After a year, I realized that this was not for me. While I value the importance of insurance, I despised the promotion of products through unscrupulous sales tactics. This was my first indication that financial planning was broken. I worked directly for a legend in the industry who took me under his wing. I learned a lot from him, most of which I did not like. While I won awards and trips, I hated the fractured process. The financial services industry and its legends focus its sales force on selling their product, not on the process or maintenance of financial planning.

Since that day, I have been focused on financial planning - the process and fiduciary responsibilities that come with it. I might add that I achieved my certification as a financial planner through arduous work since I'm challenged with dyslexia, but that has never stopped me.

Before serving in the military, I grew up in a small community and was raised by a village of less than 200 individuals and two great parents who recently celebrated 52 years of marriage. They had four children of their own, and I am the youngest. My parents were challenged with the loss of my brother when “God zapped him up.” He was the second oldest, and at age 16, was struck by lightning on a baseball field while doing what he loved, playing sports with his friends. I was only 13 at the time. This introduced thoughts about life insurance that impacted me later in my professional life. Through this experience, I learned that catastrophe can happen in an instant. Also, a seed was planted that grew into my interest in risk mitigation planning. While growing up in Glorieta, New Mexico, I worked a few jobs including being a gas station attendant and in yard maintenance for an affluent family in Santa Fe.

Presently, when I am not working, I enjoy spending time with my wife Jasmin who is a residential realtor and a loving mother to our three children. We struggled to have kids, with over seven miscarriages which included molar, ectopic, and several with no heartbeats. The eighth tenacious pregnancy led to our first born, a perfect baby girl. We chose to have a home water birth and it was successful. The positive momentum did not stop there. We became doubly blessed with a different type of pregnancy, a twin birth with healthy boys. I love my wife so much for enduring the challenges of motherhood. Jasmin is my biggest fan and my best friend, and she is beyond brave! Before she married me, she completed over 200 jumps from perfectly working planes, including an occasional C-130 and hot air balloons.

Now that the twins are walking, life often means going out on adventure with our five fedoras hats on and our two adopted, four-legged kids Sol and Duke. We are dog lovers and have a soft spot for rescues. Our close friends have referred to us as the Fedorable Five, now with our dogs we are the “Fedorables.”

Whenever I can find a little bit of free time, I love to fly fish and get out in nature. I make time weekly for riding my mountain bike despite my hatred for pesky goat thorns that ruin my best tires.

If my clients were to talk about me behind my back, I would guess they would say I’m a really nice guy who listens carefully. I’m patient and persistent and I ask a lot of questions, some that made people cry in a good way. They might mention that I’m detailed but I keep things simple. They also look forward to my family newsletter. Any new client who walks in the door can expect to share the identical experience.