



SELF-STARTER: After earning a certificate from Georgetown's School of Continuing Studies, Sha Chowdhury joined a firm in Rockville and began to build a client base.

Georgetown's costs \$5,600 — plus \$1,000 for books — Chowdhury and others say it's worth it to learn from instructors who've written seminal texts and served on the exam committee and the CFP board.

"The faculty make it real-life

He's building a client base of ex-military small-business owners, who he says are often overlooked.

because many have their own financial-planning practice," he says. "I was utilizing stuff I learned the very next day at work."

He finished classes last December, took a review course for the 10-hour exam, passed it in March and joined Financial Advantage Associates, a boutique firm in Rockville. He's building a client base among ex-military small-business owners, who, he says, are often overlooked by larger companies.

"It's awesome to put to work what I learned in the CFP course — helping people get to their goals with 401(k)s, IRAs, nonqualified deferred compensation," Chowdhury says. He also enjoys the flexibility associated with a small, independent company. When not putting in long days, he finds time to work out, bike the trails and hoist a beer with veteran friends.

Starting salaries for Georgetown grads average \$45,000 to \$65,000, Schmierer says, "but the upside is unlimited." Chowdhury agrees: "I know many people who busted their hump for five to 10 years looking for new clients. Many now work three days a week keeping old clients happy, easily grossing \$200, \$300, \$400,000, up to \$1 million."

Though the stock he earned at Circuit City is long gone, it doesn't matter now. Working only for commissions and fees is "scary, but it gives you motivation," he says. "I can't see myself doing anything else." ELLEN RYAN

Out of the Army Now

Shahriar Chowdhury bid the military adieu to try his luck as a financial planner

As a field artillery officer in Iraq from May 2003 through July 2004, Shahriar "Sha" Chowdhury didn't find his off-duty hours a big improvement over patrolling Baghdad streets. The Army captain and his unit had no bathrooms, no kitchen and only Meals Ready to Eat for two months.

"I lost a lot of weight," he says. "You'd taste the dust every morning when you woke up. It was a humbling experience."

Rigor and risk are old hat for Chowdhury, 29. He worked full time through college, plunged into financial-planning studies

and now is building a client base on only commissions and fees — no salary.

A Reserve Officers' Training Corps student at Fordham University in the Bronx, Chowdhury had expected to make the military his career. But even as a teen he had a yen for finance. Working at Circuit City, "I was the only one who did the employee stock-purchase program," he says with a grin. "I tracked the dividends. In the inner city, not too many people did that."

Eventually, Chowdhury became disillusioned with aspects of military life — "I wanted to get ahead through hard work, not seniority" — and left in late 2005 for a German financial-planning firm, which sent him to Arlington. It was limited,

low-level work, so to move up, he decided to study for a certificate on the side. "It's like a CPA for the financial-planning world."

To earn a certificate in financial planning through the Georgetown University School of Continuing Studies (202-687-6312; Cepe.georgetown.edu/financial), students tackle subjects including investments, retirement, insurance, income taxes and estate planning. Classes are held every other weekend in Clarendon; the nine-month program starts each September, January and April, and ends two months before a national two-day certification exam. The next information session for prospective students is Aug. 13.

Anyone can claim to be a finan-

Change Artists