

Bryan Gramse, CFP®

School of Financial Planning at TTU
MS 1210, Lubbock, TX 79409
(801) 317-5448 | bgramse@ttu.edu



EDUCATION

Doctor of Philosophy in Personal Financial Planning (in progress) Expected December 2025

Texas Tech University (TTU), Lubbock, TX
School of Financial Planning, GPA: 3.857

Master of Financial Planning and Analytics

August 2022

Utah Valley University (UVU), Orem, UT

AACSB-accredited business school with 36 graduate credits in finance, GPA: 3.81

Bachelor of Science in Finance, cum laude

August 2020

Utah Valley University (UVU), Orem, UT

Minor in Business Administration, GPA: 3.71

PROFESSIONAL DESIGNATION

CERTIFIED FINANCIAL PLANNER (CFP®)
CFA LEVEL 1 CANDIDATE

2024 – Present
Exam Date: August 2024

RESEARCH INTERESTS

Portfolio Management, Retail Investor Efficiency, Retirement Planning, Consumer Spending Behavior

SELECTED WORKS IN PROGRESS

Sarah Asebedo, Bryan Gramse, “*Teaching Best Practices: Capstone*”

Status: Preparing for submission

Target journal: *Financial Services Review* (ABDC=B)

Prince Bosompin, Bryan Gramse, “*The Effects of Myopia on Credit Card Spending Habits*”

Status: Analyzing Data

Target journal: *Journal of Consumer Affairs* (ABDC=A)

TEACHING EXPERIENCE

Graduate Part-Time Instructor

TTU, School of Financial Planning, Lubbock, TX

- PFP 2315 – Fundamentals of Personal Financial Planning Summer 2024
- PFP 4395 – Comprehensive Financial Planning Review Spring 2024
- PFP 5395 – Comprehensive Financial Planning Review Spring 2024, Summer 2024

Teaching Assistant

TTU, School of Financial Planning, Lubbock, TX

- PFP 4370 – PFP Capstone Fall 2023, Spring 2024
- PFP 5373 – PFP Capstone Fall 2023, Spring 2024, Summer 2024
- PFP 4395 – Comprehensive Financial Planning Review Fall 2023
- PFP 5395 – Comprehensive Financial Planning Review Fall 2023

ACADEMIC EXPERIENCE

Graduate Teaching Assistant

August 2023 – Present

TTU, School of Financial Planning, Lubbock, TX

- Prepare class material, lead lectures, and assignment grading for PFP 4370, 4395, 5373, & 5395 - Capstone and CFP Review classes in undergraduate and graduate sessions

INDUSTRY EXPERIENCE

Investment Consultant

December 2020 – June 2023

Wells Fargo Advisors, Salt Lake City, UT

- Single-handedly brought in over \$238 million in new client assets to the firm
- Expertise in areas of investments, markets, finance, and economic conditions with ability to sell/refer investment and retirement solutions.
- Provided education and consultation to assist in determining the most suitable investment solution to meet the client's needs and objectives.

Financial Services Licensing Program

August 2020 – November 2020

Associated Staffing (Contract with Wells Fargo), Salt Lake City, UT

- Over a rigorous 3-month process, studied and obtained the SIE, Series 7, and Series 66 licenses.

Land Acquisition Analyst Intern

February 2020 – May 2020

Alpine Homes, inc., Salt Lake City, UT

- Analyzed potential land parcels for purchase and investment.
- Trained upper management on more efficient processes that I created.
- Forecasted potential land investment income and returns.
- Determined pricing for new homes based on various market analysis techniques.

Loan Processor

July 2018– February 2020

Enerbank USA, Provo, UT

- Finalized decisions in accepting/denying consumer loan applications totaling millions of dollars in financing.
- Worked closely with clientele in interpreting credit applications based on credit report analysis and financial ratios.
- Developed and trained new personnel who also became consistent top performers.
- Obtained increased lending responsibilities through consistent top-level performance.

HONORS & AWARDS

- CH Foundation Personal Financial Planning Scholarship Endowment, 2024-2025, TTU
- J.T. and Margaret Talkington Graduate Fellowship, 2023-2026, TTU
- Graduate Recruitment Fellowship, 2023-2026, TTU
- Master of Financial Planning & Analytics Scholarship 2021, UVU
- Dean's List (x4), 2019-2020, UVU

REFEREE WORK

Reviewer, 2024 FMA Annual Meeting Review Committee

SERVICE

Judge, 2024 Financial Planning Academy Student Financial Plan Competition

Judge, 2024 TTU Graduate School Poster Competition

Reviewer, 2024 TTU Undergraduate Research Conference

Financial Counselor, 2019-2020, UVU Money Management Resource Center

PROFESSIONAL AFFILIATIONS

American Finance Association

Financial Management Association

Academy of Financial Services

TECHNICAL AND PROFESSIONAL SKILLS

FINRA: SIE, Series 7, Series 66

Bloomberg Market Concepts Certification

RightCapital, MoneyGuidePro, eMoney, STATA, R, and Microsoft Excel

REFERENCES

Dr. Sarah Asebedo

Director & Associate Professor of Personal Financial Planning

Texas Tech University

sarah.asebedo@ttu.edu

Phone: (806) 834-5217

Dr. John Salter

Retired Professor of Personal Financial Planning

Partner & Wealth Manager

Evensky & Katz/Foldes Wealth Management

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Dr. Chris Browning

Associate Professor of Personal Financial Planning

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