

# TURNING A NERVOUS INTERVIEW INTO A NINE-YEAR CAREER IN WEALTH MANAGEMENT

*How this IFA Intern found her calling in financial planning and never left.*

Dineo Masiu's journey into the financial services industry was not a conventional one. Growing up in the small town of Letlhabile in the North West Province, an area better known for mining and engineering than financial services, she had little direct exposure to the world of wealth management. She recognised early on that pursuing a career in finance would require looking beyond her hometown and embracing new opportunities.

She enrolled for a BCom Finance degree at the University of Johannesburg (UJ), intending to pursue a career in financial management. Everything changed in her final year when an introduction to financial planning module sparked a new passion, and showed her how she could make a meaningful difference in people's lives.

"I do like helping people, and this route sounded like it would lead me to what I actually like to do," she says. And so, she decided to pursue a BCom Honours in Financial Planning while actively looking for opportunities to enter the industry.

That opportunity arrived when the ASISA Academy visited UJ to present its IFA Internship. Inspired by the prospect of combining finance with a meaningful client-focused career, she applied.

Although she progressed to the first round of interviews, she was not initially successful. Undeterred, she accepted a scholarship from UJ to complete her honours degree full-time while gaining work experience within the faculty.

However, in 2017, just a week after returning to Johannesburg, she received an unexpected call from NFB Private Wealth Management, inviting her for an interview. The interview left her convinced she had not done enough to secure the position. However, as she travelled home, she received a call informing her that she had been selected for the internship.

The news came as both a surprise and an opportunity. With the programme starting almost immediately, Dineo made a bold decision. She switched her honours studies from full-time to part-time study and declined the faculty position to begin her journey as an IFA Intern.



**Dineo Masiu, a Private Wealth Manager at NFB Private Wealth Management.**

The internship began with a two-week work-readiness programme led by Mike Clare, who championed the Johannesburg group. In addition to preparing graduates for the corporate environment through training in professionalism, communication and business etiquette, the programme also provided valuable insight into the financial services industry.

Throughout her internship, Dineo benefited from the guidance of her mentor, Alicia Davids, now CEO of the ASISA Academy. Alicia's encouragement, advice, and industry insight helped her navigate the early stages of her career and build confidence as a young professional.

What began as a one-year internship soon evolved into a long-term career. Nine years later, Dineo remains with NFB Private Wealth Management, having progressed from intern to Private Wealth Manager.

She attributes her long tenure at NFB not to comfort or routine, but to a commitment to continuous growth. “There’s still more that I need to learn,” she says. That mindset has driven her to embrace new challenges, expand her technical expertise, and take on greater responsibility, earning the trust of colleagues, management, and clients along the way.

Her advice to anyone considering the internship is simple: “It opens doors that are not easy for one to open.” Drawing on her own experience, she believes the programme helps bridge the gap between academic learning and the workplace by providing valuable industry exposure, practical experience, professional development, and access to opportunities that many graduates might otherwise struggle to secure.

Beyond technical skills, the programme equips young professionals with the confidence, networks, and practical experience needed to build a successful career in financial services. Just as importantly, interns benefit from mentors who help them navigate the realities of professional life and develop skills that cannot be learned in a classroom.

For Dineo, one of the greatest strengths of the programme is its exposure to the human side of financial planning. Financial planning is ultimately about people. Technical knowledge is important, but understanding and supporting clients is what truly makes the difference, she notes.

“It’s different dealing with clients,” Dineo says. “It’s not predictable like it is in the textbook.”

The real-world experience she gained during the internship reinforced her belief that financial planning was the right career path for her. After completing her honours degree, Dineo soon realised that her educational journey was far from over.

“I realised that the honours qualification wasn’t enough,” she says. “If I wanted to build credibility as a young professional and provide the highest level of advice to clients, I needed to continue developing myself.” This led her to pursue the Certified Financial Planner® designation, widely regarded as the gold standard in financial planning.

Away from the office, Dineo is a wife, a mother of two young children. Balancing family life with a growing career has given her a deeper appreciation of the financial challenges and life transitions many clients face, enabling her to approach financial planning with both empathy and technical expertise.

Looking back, Dineo sees the IFA Internship Programme as the catalyst that opened the door to a career she never expected, helping her discover not just a profession, but a purpose.