

Intro (00:03):

**Welcome** to Real Money Real Experts, a podcast where leading financial counseling and coaching experts share their stories, their challenges, and their advice for helping people manage money in the real world. I'm your host, Rachel DeLeon, Executive Director of the Association for Financial Counseling and Planning Education or AFCPE®. And I'm your co-host, Dr. Mary Bell Carlson, an Accredited Financial Counselor, or AFC®, and the President of Financial Behavior Keynote Group. Every episode we're taking a deep dive in the topics that personal finance professionals care about, helping clients, building community, and your professional growth. Chris Browning is the creator and host of the award-winning short-form podcast, Popcorn Finance, where he discusses finance and about the time it takes to make a bag of popcorn. After earning a degree in finance, Chris realized just how little he had known about managing his own money and knew he couldn't be the only one. So he created a podcast to help those feeling the same way. Each week, Chris breaks down the world of finance in just a few minutes. To help listeners get over their fear of money, you can find Chris featured on CNBC, PBS, the New York Times, the Los Angeles Times, and Forbes. You can also catch him providing personal finance advice weekly on NBCIx. And a fun fact about Chris is he has been basically the same height, six two since he was 13. He was almost kicked out of his high school campus by security because they thought he was a random adult. Very funny. Chris, welcome to the show.

Chris Browning (01:44):

Thanks so much for having me. Yeah, you know, it's, it's great to look older, except when you're on a school campus. They don't, they don't like that <laugh>.

Dr. Mary Bell Carlson (01:51):

<laugh>. You're that guy, huh?

Chris Browning (01:53):

You're like, I don't know who you are, weirdo, but I'm gonna need you to leave.

Rachael DeLeon (01:56):

<laugh> Chris, were you the kid that was super tall in your middle school? Like did you play basketball in middle school and all the kids for envious of your height?

Chris Browning (02:05):

I did. I have, I just found a picture. It's me in, I think seventh grade and it's like at one of those like park basketball leagues. And I'm, as, I'm like, I'm taller than the coach <laugh>. The kids like a head shorter than me.

Rachael DeLeon (02:16):

<laugh>, the men in my family have the opposite problem, they say about five two until their senior year in high school, and then they grow a foot. So we have a lot of height in our family, but my poor son is so tiny and I just say, hang in there, it's gonna come. <laugh>

Dr. Mary Bell Carlson (02:30):

<laugh> Hey Chris. Tell our listeners how you got into this world of finance and podcasting.

Chris Browning ([02:35](#)):

Yeah, you know, it was kind of really my chance that I fell into all of this because when I was in high school, I was one of those kids who had no idea what they wanted to do. And I'm, I'm sure I'm still one of those adults who was like, I'm still trying to figure out what it is I wanna do with my life. But I was just completely lost. I was like, I don't know what I need to do, but I know I wanna go to college. So I did art programs in high school and I, I loved, you know, Pixar animation. I was like, you know what? That's what I wanna do. I wanna work for Pixar. So I actually went into college as an art major and about a semester and a half in I realized, you know, I, this isn't what I thought it was going to be. I thought they were gonna, you know, give me a computer and I was gonna be making movies. And I said, I'm over here, you know, making toothpick sculptures. And so I, I decided, you know what, maybe this isn't what I thought it was going to be. Maybe I need to find something else. And just by, by just sheer chance I was taking a, a finance class, cause it just fit into my, my calendar, like it fit the day I wanted to go to school. And it was just really fascinating. I was like, I don't know any of this information. It was just a very basic, you know, general finance course that anyone could take. But it was just very eye-opening to what I didn't know. And I was kind of in a period where like, I don't know what I want to do with my life. And I was like, this seems really interesting. So I switched my major that semester, became a finance major, and fortunate that I just chose a school that had a really big business program and had a financial planning, like track or concentration within the finance major. And that's kind of what got me kickstarted into the world of finance when I had no plans at all of doing any of this.

Dr. Mary Bell Carlson ([04:01](#)):

So you took financial planning from a college and learned it in college and came out with a degree in financial planning?

Chris Browning ([04:08](#)):

Yeah, so I guess technically it would be a, like a, it was like a bachelor's in finance with a, an emphasis in financial planning. And I, I didn't even know that that program existed, but it was specifically tailored to people who wanted to be financial planners when they graduated and just, it was just perfect timing, perfect location. I didn't choose any of it. I just happened to be at the right place.

Dr. Mary Bell Carlson ([04:24](#)):

And now you are a podcaster. Tell us the in between. How did you get there? <laugh>?

Chris Browning ([04:29](#)):

Yeah, that's a big leap to go from one thing to another. But basically I graduated college in 2009, probably like one of the worst times to graduate from college. Yeah, I could not find work. I, at the time I was working at a bank, I had I was working as like a teller and then I became a banker and got like my low level investment insurance licenses and I was like, oh yeah, I'm gonna be gone soon. You know, it's just only a matter of time before I leave. And I was there for another two years after graduation because I could not find work because, you know, you're competing against not only everyone else who graduated, but all the other people who had lost their jobs and were, you know, had years of experience. So it was a really tough labor market to be in. And after a couple of years I got so discouraged I finally took my mom's advice because she's an accountant and she was like, why don't you get an accountant work? And I fought it for years and I just begrudgingly switched over and got into bookkeeping work. So I ended up running payroll departments for about seven years. So I did like payroll work, bookkeeping, all that type of great exciting work. And then I ended up moving into financial

analyst work for another four years where I ran like revenue projections for local government where I lived. And I, the whole time was like, how do I transition towards what I wanted to do? I planned on being a financial planner, that's what I wanted to do, that's what I was interested in. And you know, it's one of those things you just end up in a career and you work so long in it that you're like, well, I'm so stable now. It'd be so hard to switch paths. But I found myself always being the person who helped people with like, the retirement plans at work. I would, would, I would have like little meetings with staff, like, okay, this is, this is what your options are, this is what a, a bond fund is, this is what a stock fund is. Kind of walking through all the explanations. And I've really enjoyed that stuff and I still loved talking about it and teaching it, but I just was kind of, you know, stuck in a career that I hadn't really planned on going into. And that's where the idea for the podcast came up because it was like, well, I love podcasts. I live in Southern California, so I'm just driving in traffic all the time. So I listened to a ton of podcasts and I just said, well, what if I, what if I do a podcast where I talk about all this stuff, I'm already, you know, really interested in it. I love talking about it. And that's kind of where the idea came from. It was just the fact that I was, I went a completely different path than life than I planned on. And I've, my way of getting back into the era that I enjoyed was to do a podcast.

Rachael DeLeon ([06:42](#)):

Chris, when you started the podcast, how did you find your niche and, and how did you reach the market you wanted to reach? Did you just record something and throw it out there? What was that process like?

Chris Browning ([06:54](#)):

You know, it's a ton of trial and error with podcasting. I feel like you, you, you go in with one idea and then it ends up being something completely different on the other end once you figure out what you, what you want to do. But I remember I came up with the idea for Popcorn Finance because I wanted something short. Like I wanted like a short form podcast cuz there weren't really short form podcasts at the time. I started the show in 2017 and there most shows were in that, you know, 30 minutes to an hour range. And I was like, you know what? I would love something shorter cause I have a short attention span, you know, what would I wanna listen to? And I just kind of brainstormed the idea one day I was like, oh, you know, popcorn, it's really quick, you know, as the microwave was built in Timer, that's where I came up with the idea for the show. And essentially it was just kinda like trial and error with the format. The, the first ever episode I've recorded it was because I was at, at my desk at work <laugh>, and then I was looking on tech blogs. I love like looking into the, you know, tip New Tech and things like that. And there was this article about this app called Anchor where you could record a podcast from your phone. And I was like, huh, well maybe I'll give that a try. So I literally went to my car, sat down in the front seat on my lunch break and recorded the first like, recording at the time it was kinda like Instagram stories, like you recorded and then would go away 24 hours later. Ah, and then about a month later, they updated it to where it was like a legit podcast app. Like you got an RSS feed, it were pushed out to all the, the big podcast aggregators out there. And so basically there's a month of the show that doesn't exist anymore, which I'm thankful for because <laugh> we all got erased <laugh>, so no one gets to go back and hear that. But yeah, that, that's kind of how the show got started. And then it was just kind of like, I just try things out. And that's what I, I think I enjoy most about the process is if you look at the listen to the show now, and you go back and listen to the first episode, it's much different in style and format in the way I, I present the material. And it's really just because I really like to try things out and if it doesn't work, I'll just stop doing it. And if I really like it, I'll kind of tweak it and figure out, you know, how can I keep this, this style or this format going? And that's, that's pretty much how the, the show's gonna develop to what it is today.

Dr. Mary Bell Carlson ([08:56](#)):

You know, Chris, I am just sitting here imagining you in the car, recording it on your bookkeeping job, right? Here you are in your lunch break and you had no idea that five, six years later it would become your career. Right? And so help us understand, there's several listeners on today that are very interested in what you do and how to build a business model. So kind of walk us through what that looked like going from your nine to five to recording in your car to what you have now. Yeah,

Chris Browning ([09:26](#)):

Yeah. I have to say podcasting is a very slow journey. I'm sure the two of you know, it's, it's not something like you just turn on the mics and then tomorrow you have a great podcast and everyone listen to you. It is a very, very slow process. So I'll say like, when I initially started it, it was more so purely out of the fact that I wanted to talk about this stuff. Like, I, I wasn't getting the fulfillment out of my career that I was looking for. And so this was my outlet. And so I didn't go in with any specific plan whatsoever. It was just, you know what, I like making things podcasting's like a great way to, to do it, so let's go with it. And so initially it was just, how can I get good at this? Like, what, what do I need to do? What, how, how often do I need to practice? How many people do I need to interview? What do I need to change? And I, one of the things I would always do is I would listen to everything I put out, like multiple times I'll listen to an episode, or if I do an interview on someone else's show, I'll go back and I'll listen to it and I'll just be honest with myself. I'll say, you know, that was really bad. Like you, you said 12,000 times this episode, you, your ideas were all over the place. You had no type of, you weren't organized at all on how you came into this interview. So then I would say, okay, keep that in mind in the back of your mind. Don't beat yourself over about it, but keep it in the back of your mind that these are the things you need to work on. And that's kind of how I approach the, this, the podcast. Every week I would put on an episode just constantly reviewing it, listening to other shows, learning how they do things, what do I like about the way this show formats their content? What do I like the way about the way I'm doing things right now? What could I incorporate? So from there, it, as it progressed in about a year in, I started to think, okay, the podcast is still alive. People are listening to it, you know, not, you know, millions of people, but it's going up. What do I want to do with this thing? And so slowly I started to just kind of look around at the ways that other people were essentially kind of like turning the podcast that they were working on into a business and looking at what options I liked because there's, there's so many methods you can go to to, you know, in I guess term what you're doing into a business or something successful. And it just really depends on what you enjoy doing. Because I saw people who did courses, I saw people who did brand work. I saw people who went through the sponsor route, and it's kind of just taking the time to look at all those avenues and what actually is gonna be something that you're going to stick with and that you enjoy. So hopefully I didn't go on too long there and I <laugh> answered what you're looking for in that one.

Dr. Mary Bell Carlson ([11:40](#)):

Absolutely. And so help me us understand a little bit though, you've got the podcast, I see that you've also got a blog. What does your business model look like? Do you still have your bookkeeping gig to, or is this full-time?

Chris Browning ([11:54](#)):

So just recently I switched to full-time with, with podcasting and all the, the content creation. It was just last year, last summer is when I officially switched over. And so basically when I went through and looked at the different avenues, I realized that the thing I enjoyed the most was the content creation

side. And I enjoyed like partnering with other companies and building content for them and kind of doing what I'm doing, but also being able to keep the content free for the people listening. And that was like a decision I had to make because there's many ways you can go with, oh, I'm gonna create a course that other people can, you know, come in and, and get a compiled you know, production of my information, all this stuff I put out in these episodes and condense it down and make it in something that's a lot easier to digest instead of going back and listening to 300 plus episodes. But for me, I, I chose to go the content creation route because I still like the idea of being able to provide a free resource and then working with others who have the, you know, the means to, to fund bigger projects and working with them in collaboration to create something bigger. And so for me, that's the route I've chose to go with, with, with my business is I, I work with currently I'm working with a credit union in North Carolinas. They've been a great partner, true Lion, and we've I do all of their content creation through a new, basically kinda like video project called Money Burst. So it's very similar to Popcorn Finance. I do very short form videos of you know, financial education, financial literacy I've done different video projects with other organizations as well that kind of allow me to still put out the information for free for everyone who wants to listen to it. But I get to collaborate with a, with a bigger organization who has a bigger goal, a purpose that they're working towards. So that was the route I chose into developing this and making it something that's more sustainable because it is very difficult to get a podcast to the size to create significant, like ad revenue, for example. Most podcasts I'd say, I think from the latest state stats I saw there's a company called Lipson that puts out a lot of stats on podcasts and gonna give you a realistic idea of what's going on in the industry. And if you're getting greater than about 5,000 downloads, that podcast is probably in the top 80 to 90% of all podcasts out there. If your podcast is getting more than around like 150 downloads, you're in the top 50%. So it just kinda shows you the scale of, I guess, listenership that general podcast has. So it can be very difficult to monetize it on a significant you know, way to earn a living through ads alone. So you do have to kind of get creative and decide, you know, yeah, I would like to put ads in my show, but what other ways can I collaborate with others? Can I work, can I develop, can I build products or services off of the, maybe the the public figure or public I guess, platform that is your podcast?

Dr. Mary Bell Carlson ([14:35](#)):

Well, and there really isn't a straight shot that says, okay, here's step A, step B, step C. So what are those influences or mentors? Who have those mentors been to you to kind of help you figure out what your business model could become? And now that you have your full-time business, who's helped you get there?

Chris Browning ([14:52](#)):

Talking with other people who, who are farther ahead than me has been the, the most helpful thing in deciding what route I wanted to go with podcasting. And I'm sure many people listening, if, if you're doing some type of financial counseling or education, I'm sure you've spoken with other people who've been in the business longer than you. And it just helps you avoid so many mistakes that you probably will make if you just try to go at it on your own. Because if not, it's, it's a bunch of just let me throw a bunch of stuff at the wall and see what ends up sticking and then I'll go with that. But I got the chance to speak with so many people who have been in the podcasting world for, for years, for decades. And it all started with going to my first conference. I remember there was someone who I had admired their work, they were a blogger online, and I reached out to 'em and they were my very first guest her name is Jamila Sufran. She hosts a podcast called Jordan De Lunch. And I remember she invited me to my very first kinda like, podcasting conference and she was like, just come out, it's in your area, you know, just I'll introduce you to a couple people I know. And that was kind of what kicked it off for me. And ever

since then, that was in 2017, I've got, I made sure I go to at least one conference a year where I get to kind of talk to other people and see what they're doing and see how they're structuring things, seeing things that aren't working anymore, things that are coming up in the future that, hey, you know, this is a new tech that you may wanna incorporate, or here's a new way of simplifying your process. And this, it's so invaluable to hear from other people who are doing this because it just kinda opens your eyes to the things that you probably aren't even recognized that you may be doing wrong or things you could be adding to what you do to make it a much easier process.

Rachael DeLeon ([16:23](#)):

Chris, I'm curious, where do you get your ideas for the topics that you have each week? You know, you've done almost 400, I believe, of your episodes. How do you keep it fresh? Do you come up with the ideas yourself? Do you get ideas from listeners?

Chris Browning ([16:38](#)):

It can be hard sometimes to think, okay, what am I gonna talk about now? But one of the things I always try to do is, it's a combination thing. Let's say there's two things I try to do. One, I do try to listen to the questions that come in from listeners because, you know, we all have our own perspective, right? There's things that I'm interested in that I think would be so fascinating to talk about, and then other people would fall asleep at the idea of listening to me talk about that. So I try to be conscious of that and listen to other people's like ideas. So I'll get emails from listeners and they'll tell me the questions that they have, and that's really sparked a lot of different episode ideas that I've ended up working through. And some of them have even turned into like full blown series just because it was like, there's just so many fascinating directions you can go with this. But another thing I always make sure I do is try to talk about things that interest me as well, because it just, it gets me engaged and I try to think of it as if I was the listener. So if I was listening to my podcast, what would I want to hear? Like what things would interest me and not, not, and I try to think of it like not me as who I am now or you know, obviously I've learned about a lot of this stuff, but if I was just coming in fresh and I didn't know about any of this stuff, how would I want to hear these topics addressed? Like what, like if I didn't understand any of those jargon in any of these terms, how would I want someone to come and present this to me? And that's kind of how I go about figuring out what I, I wanna discuss because it keeps me interested, but also it keeps it grounded because I never want this to be something that is, you know, it scares people off because it's too complicated. And, you know, most of my listeners are just regular people, just someone who's just trying to, you know, do the best they can with, with the money they're bringing in. And so that, that's been like the driving force for me. It's like, what do people wanna hear about? What are their questions, but also what interests me and what would it be? What would be fun for me to talk about and what would I wanna hear if I was listening to my own show?

Dr. Mary Bell Carlson ([18:14](#)):

And Chris, I think one of the things that I've been really struck at is your ability to influence so many people as well. And so talk to us a little bit, we hear this term influencer, so help us understand one, what that term means, and two, how do you become one? Oh,

Chris Browning ([18:30](#)):

You know, I have a really, really difficult relationship with the word influencer because it feels, I dunno, a lot of emotions come up in my mind when I <laugh> when I hear the word influencer. But I guess whether I wanna, you know, accept the term or not, I, what I'm doing does influence people's behaviors.



I think they come to me and they trust me to give them information that's accurate and and helpful. So I'd say that if you have a platform at all, if you're, if you got a podcast and 10 people are listening to it, you're influencing someone's life because they're listening to your words. Like they're deciding to come back and listen to you again the next week or next month. And whenever you put out an episode, and I think it comes with a certain level of responsibility, like you're, you have to make sure that you're doing right by the people listening because they may make decisions based off of the information that you decide to, you know, say into a microphone one day. So I think it just comes from essentially just being consistent. Like people see that you're putting out content. Like for me, I'm just, no one knew me. I had no platform before I started this podcast. I didn't, I was barely on social media at all. And so I think it was just putting out consistent content slowly through, you know, being, developing a social media presence for the podcast having other people on my show, going on other people's shows. People started to, you know, realize, oh look, there's this podcast out there. And I think it's just as people listen to you, they develop a certain level of trust and comfort with you, and that whether you wanted to or not turns you into an influencer. And it's one of those things, like I I, I know there's people who've intentionally like, I wanna become an influencer, but it was never something that I sought out. It was never something I had in my mind. But it's one of those things that it's gonna happen regardless. If you decide to do something so public facing, you're going to have some type of influence on the people out there who choose to listen to you.

Dr. Mary Bell Carlson ([20:11](#)):

You know, what I think is really interesting about you, Chris, is that on your website it actually says you talk for a living, but you love the silence. Then you call yourself an introvert pretending to be an extrovert. And I think several of our members can relate to that. And so talk to us, how did you overcome this? How did you focus on your strengths even though this may not be your natural setting?

Chris Browning ([20:33](#)):

People are often shocked when I tell them that I'm an introvert because, you know, I what I do and I think I, I'm really good at faking, like I am an extrovert when I'm around other people. But it, it was one of those things where, you know, growing up I hated to speak in front front of anyone. Like I I my, I would start sweating if I was in class and the teacher would call on me to like read something or answer a question. Or even at work when it was like, like work meetings and I had to like, I knew it was gonna come the room, it was gonna come around to me at some point and I was gonna have to talk about something that I'm doing and I just, I just hated it. But I think it was, it's kind of just with practice, you, you learn to overcome some of those fears. So I know a lot of people who are thinking of starting a podcast, they may like the idea, but then all the fear sets in like the dow the, oh no, like, I'm gonna be horrible at this people, what if people don't like this? What if people you know, think I'm horrible at this? Like there's all these fears that come into your mind or, you know what, I don't wanna put myself out there. I don't want people looking at me and paying that close attention to what I'm doing and saying, but it's one of those things that the fears slowly start to go away as you get more comfortable with you do. And it's with anything, right? The more comfortable you get with, with doing anything. And the more times you repeat that process over and over, you just, it slowly becomes a little more, I guess, like natural and less of a big deal. Like, I still get nervous to this day. Like I, I gave a talk last year. I was, you don't, you couldn't imagine how nervous I was before I had to get up there and start talking to people just because that's something that I've always feared. But the difference between now and maybe, you know, 5, 6, 10 years ago is that I've just got the practice in now so I can lean on, okay, I've done this before, I've talked before, I've been in front of people, you're gonna be okay. And, you know, worst case scenario is you mess up a little bit. Most people probably wanna be noticed that you messed

up. And I think it's the ability to be able to talk yourself down through the practice and the routine. And I think that's why it's so important when you're starting a, a podcast or any project like this, to just be okay with knowing you're not gonna be great in the beginning. You're gonna be nervous, everyone's nervous, I'm nervous now when I do stuff. But it's just, the practice makes you better and more comfortable, more comfortable and more confident in your abilities at what you can do. So it's, it's definitely, it's something that takes time. But I say anyone, regardless of how uncomfortable you might be starting out and how big of an introvert you might be, it's, it's possible to get over that in it and to work towards getting more comfortable talking in front of people.

Rachael DeLeon ([22:51](#)):

Chris, at the end of every interview, we always ask our guests to share their 2 cents. If you had a piece of advice you'd wanna leave with us today, what would it be?

Chris Browning ([23:00](#)):

I would say that, especially if you're, you're thinking about starting a podcast or you've already started one and you're in the early stages, that you just have to get comfortable doing this over and over again. And knowing that yes, it's gonna be hard in the beginning. Yes, you're gonna not be great. Like, my stuff is not great. When I go back and listen to my early episodes, I cringe because I'm listening back to something that I know was still figuring out how to, how to do it. But the keys are, you have to keep, just put that outta your mind. Just keep doing this over and over again. Listen back to everything that you do. Learn what you like, learn what you don't like and just have fun with it. Because a podcast is a very long journey. If you're like, this is what I want to do, and you're in it for the long term, it's gonna be years of, you know, grinding and learning and, and getting better and improving. But you gotta find the fun in it. If you're not having a good time doing this, it's very easy to quit and say, you know what, <laugh>, I'm, I'm done with this. I don't wanna do this anymore. But if you can find something in it that you really enjoy learn to, you know, love creating, I think it's something that that will carry you through those rough patches where you feel like quitting. Cuz everyone I've talked to who started a podcast has felt like that. I felt like that to where, you know what? I think I'm done. I don't know why I started this project <laugh>, but I enjoy doing it. So it always brought me back. So give yourself a break, have fun with it and just, you know, know it's a process and things are gonna change.

Dr. Mary Bell Carlson ([24:17](#)):

You know, Chris, that's not just great advice for podcasting, that's just great advice for life. I, I think so many entrepreneurs or business owners or just people in careers feel that way as well. And so making sure that you find the fun in it and enjoy it, that's important. Well, thank you Chris, so much for coming on the show today. Can you please tell our listeners where they can connect with you?

Chris Browning ([24:38](#)):

Oh yeah, yeah. You can come over to popcorn finance.com. That's where you know, you can find the podcast and connect with me. Or if you're someone who enjoys social media, you can find me over on Instagram or TikTok. Just look for popcorn financing, find me there.

Dr. Mary Bell Carlson ([24:51](#)):

Thank you Chris for joining us.

Chris Browning ([24:53](#)):



Oh, no, it was really great talking with y'all!

Rachael DeLeon ([24:55](#)):

Mary. It was so great to have Chris on this show today. And he had so much wisdom about not only starting a podcast, but I think what a lot of what he talked about was so applicable to all things in life, whether it's starting a business or, or anything else. There were kind of three things that really stuck with me. The one was start before you're ready and take the leap. And I think so often that perfectionist mindset says we have to have the entire plan ticked and tied before we, we take that jump. And you know, just thinking back to him starting his podcast in his car on his lunch break and you know, he got better as it as it went. The other thing he said was, find the fun. And I think so often in life it's really easy to forget that piece and what makes it so fun for him. And you can hear it in his voice, the passion in what he does. And then finally, my favorite piece of advice, which we talk about here often is talk to other people and talk to those who have gone before you. Because more than likely someone has done it, someone has made that mistake and you can avoid it if you talk to others around you. So great show, great guest. Such a treat to talk to Chris.

Dr. Mary Bell Carlson ([26:04](#)):

Absolutely. In fact, I was talking with you, Rachel, about how nice his voice is to listen to. So I think I would've assumed, I've actually seen Chris on stage several times at FinCon and I just always assumed this is something he's always done, he's very comfortable with it. So I really like to hear the other side of Chris, right? The part that's maybe a little scared that didn't know what he was always gonna do. And I love his humility, especially when we talked about an influencer. He's not one that he is trying to be out there, but it comes with his passion. And I think that's what I loved about him, is he's leading with the things that he's learned and wanting to share that with others. And Rachel, that reminds me so many in our community at AFCPE who have such passion around this topic.

Dr. Mary Bell Carlson ([26:49](#)):

And just know that your sphere of influence is affecting other people. And so I know that we use this term influencer for the social media apps, but really know that your influencer as well in that you're influencing people around you. And I love how Chris led with the humility that starts with it, right? And how he's overcome. He's, he's also very authentic and he showed when he's scared or when he's vulnerable and how he's been able to overcome it. And just kind of being truthful as well that he didn't like bookkeeping. He, but he did it anyways. But he was able to figure out how to make this work for him. And it's really, if you look at the timeline, this is a very recent venture for him, right? It just started in 2017 and I think he just said that this last summer is when it went full-time. So that's a lot of years of hard work. And I think sometimes that's the part you don't see behind the podcast or the YouTube videos or everything that goes into it is there's a lot of time at work and expertise. And I think I appreciate hearing that from him. And for those of you out there that are struggling and thinking of giving up and saying, I'm throwing in the towel, it's too hard. Hang in there, right? Keep doing it, putting one foot in front of the other because you are making a difference. It may not seem like it now, but just know that your time is coming as well. So I love talking with Chris and I think he's such an inspiration for so many.

Rachael DeLeon ([28:13](#)):

And for all of you who are listening, leave us a rating and review. But if you wanna be on the show, you know, our guest form is on our website, so fill that out. And we have lots of great episodes ahead this season. Thanks for joining us. We'll see you next time.