

Intro ([00:02](#)):

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. Today's podcast guest, Jason Craige Harris is a voice for healing and transformation. He works in a variety of contexts across communities, organization, and age groups to promote dignity, belonging, and compassion. He regularly advises leaders from all around the world on how to solve big problems and pursue lasting changes. Jason is an educator, writer, researcher, storyteller, public speaker, and conflict mediator. He is also the social impact producer for a new documentary with IndieFlix entitled Race to Be Human, a film on how to talk about race and mental health. In his spare time, Jason can be found reading poetry, listening to music, and creating TikTok with his family. Jason has a nine-month-old puppy named Justice and a 16-year-old daughter named Sabrina, both of whom keep him very busy. Welcome to the show, Jason.

Jason Craige Harris ([01:40](#)):

Thanks so much for having me.

Rachael DeLeon ([01:42](#)):

Yeah, I think one of my favorite parts about your bio was the ticks with your family. I too have a tween who I haven't let get a TikTok account yet, <laugh>, but I'm curious who likes doing Tik Toks more, you or your daughter?

Jason Craige Harris ([01:56](#)):

Oh, this is a great question. I, I would say my daughter does! But I have, I have learned some marvelous dances and some quick improvisation which is making the experience all the more worth it.

Rachael DeLeon ([02:11](#)):

I love it. Jason, I was first introduced to you through a colleague of mine. You had spoken at her son's school, and she couldn't stop talking about how powerful the session was to everyone who attended. Something that resonated with me that she shared was this statement, "You're not responsible for the stories you were told, but you are responsible for the stories you tell, that are told in your name, or that your children tell." We work in a helping profession, and the stories we tell either verbally or non-verbally can have a really tremendous impact on those who we serve. So we're super excited to have you here today to dig into that and for you to talk to our larger community at the symposium.

Dr. Mary Bell Carlson ([02:50](#)):

Jason, tell us a little bit more about your work and how you got into this space.

Jason Craige Harris ([02:54](#)):

Thanks so much for that, that question. You know, I think in some ways, for me, so much of my story begins with my, my mom. My mom is an immigrant from Jamaica. She came to the United States in her, her twenties. She's a Black woman, and she encountered tremendous struggle when she arrived. You

know, she arrived in some ways bright eyed and bushy tailed ready for a new experience, and also this desire to have an opportunity to open up new doors for her family. You know, she was raised in backbreaking poverty in the countryside in Jamaica, and so, you know, she was really looking to forge a new path. But she encountered incredible challenge, really, you know, at the intersection of race and gender and even, you know, her own lack of formal education. She didn't graduate from high school. And so, you know, the world was not always so kind to her. She experienced some kindnesses and, you know, empathy from others, but she also experienced sometimes overt discrimination and often subtle forms of discrimination, you know, so for example she was a native speaker of English, but she speaks English in a Jamaican accent which was unfamiliar to many of her American counterparts. And at times it was assumed that she lacked intelligence. It was assumed that she you know, did not understand her American English counterparts who were, who were speaking with her. And so they sometimes would speak more slowly or they would ask her to repeat phrases, and at some point she internalized this notion that maybe she wasn't as valuable as she thought she was. So growing up with my mom, I, I learned a lot then about the impact. I learned a lot about the impact of other people's assumptions and stories and how other people's assumptions and stories can certainly, you know give us that kind of endorphin boost that we need, right, to uplift us, to celebrate us, to affirm us, or to do the exact opposite. And so I would say that my own curiosity around storytelling and stereotypes and assumptions and snap judgments really emerges in my own study of my mom's experience. So all of what I do today is grounded in my deep desire to create communities of dignity and belonging, accountability, and compassion. So I, I first started professionally speaking really, it, I mean, it was in college. I, I started facilitating conversations and dialogues when I was in college across lines of difference, to promote understanding, to wrestle with hard issues. And that sort of launched for me, what has been, you know, several decades of, of deep commitment to opening spaces for folks to learn things that they might not know otherwise about those around them, right? To question our own assumptions by connecting with folks who are just as human as we are, just as strong, just as frail, just as loving and just as complicated. So from college I studied religion and African American studies, and got really interested in the power of dialogue. I ended up going off to do a three year master's program in religion ethics and cultural studies because I found religion to be such a fascinating component of the human experience, either religion being the cause for acts of generosity or religion being the cause of the exact opposite acts of violence and acts of exclusion. And during that period of time, I started working at a nonprofit that was really a think tank trying to generate news, new ideas around belonging and connection across human difference. And at some point during that time, I really discovered this passion for, for translating complex ideas that I had been reading about and researching, you know, into digestible, accessible components that could be spread to a larger audience. And so I would just say that I found a passion for educating, and I ended up teaching for some years and doing some lecturing, and then at some point transitioned into this space of, of consulting. But that base of the deep commitment to dignity and belonging, and that comes from my own lived experience and a deep desire to translate complex ideas into digestible components, really is the inspiration for me.

Dr. Mary Bell Carlson ([07:27](#)):

You know, I really love the story of your mother. It's like a hard to hear, but really you've internalized so many things. And I'm just wondering too, you saw that, I'm assuming, at a very young age, and are there some memories or some areas that you can go back and say, Hey, this is where I knew that I wanted to make a change or a difference from some of those experience that your mother lived through?

Jason Craig Harris ([07:51](#)):

It's a powerful question, and I think one of the things that was most powerful for me growing up is at times seeing an unkind world sort of displayed in relationship with my mom, and then seeing her respond with incredible generosity and care for those around her. My mom is the kind of person who happened upon new information, and at times it was, it actually information related to helping oneself or learning about financial literacy or learning about, you know, how to promote one's own health. And as soon as she learned that information, her first next step was to call her sister, her cousin a friend, and say, Hey, here's what I just found out. This might be helpful to you. And I saw her become just this incredible servant of humanity of those around her. And she lives to open up pathways and doors and to make things easier for others, all because of her own experiences of times when she had the exact opposite. So for example, I remember when I was in grade school, my mom owned an in-home daycare and it was just me and mom and, and these beautiful kids, my surrogate siblings, if you will. And I remember she had one client a mother who had two children. And, and this mother was, was married to a, to a man. And I remember my mom said to me, she said, she pulled me aside. She said, Jason you know Christina is having a hard time at home. Her husband actually has been abusive and she's really scared for her and her two girls. Could we move them into our two bedroom apartment for a little while to keep them safe? And I, I said, Yes. I said, I mean, absolutely. My mom had raised me to say, Look, like even if you have to give the last shirt off your back, that's what's required of you. So we moved this mother and her two kids into our home, and we hit them for several weeks until the mom could find another pathway. And I remember her husband coming to our apartment door, knocking on our door and saying, Hey, have you, have you seen Christina and the girls? And my mom answered, and in a very common and thoughtful voice, she said, No, I haven't heard from them and I've been wondering where they are. Meanwhile, they were hiding in our back room. My mom kept them safe. She taught me the value of service and sacrifice.

Dr. Mary Bell Carlson ([10:15](#)):

Jason, what powerful stories you have and what a great role model your mother is. I can see that you are continuing that legacy yourself as you not only pass her wisdom down, but the love you've gained, not just to your own daughter, but to so many others. What an impact you're making. Thank you.

Rachael DeLeon ([10:34](#)):

Jason, you know, we work in a service minded field. Our, our professionals, our financial counselors, educators, researchers, they're working with people every day to help them build strong financial foundations and to overcome, you know, financial missteps. I'm curious, you know, as you attend our symposium this November, give us a little bit of background on this topic and how it relates to the work that they're doing.

Jason Craige Harris ([11:00](#)):

One of the things I've realized is that humans are natural storytellers. We tell ourselves stories about every person and everything that we encounter. We make quick associations. Our brains prioritize efficiency. And so storytelling is one of the ways that we're able to move quickly throughout our day. I mean, in fact, there are things that we don't even think about doing because we offload them to our automatic brain. I, I mean, I, I brush my teeth every day. I use Listerine and my spouse thanks me. I don't even think about <laugh>, and I don't even think about doing that, right? I just do it automatically. What we know is that sometimes we, we tell stories about other folks in automatic ways without our conscious awareness, and sometimes those stories aren't as generous as they could be. And what we, what typically happens is that when we meet, meet someone, we quickly try to make sense of who we think they might be. And it happens almost automatically. And it's shaped by many of the ideas that

we've learned, over the course of our lifetime about who different groups of people are. And so our brain, this amazing machine that processes 11 billion bits of information per second tries to organize that information in some kind of easy to understand way. What can happen is that as we are, you know, helping folks, supporting folks, educating folks, counseling folks, what can happen is that as we encounter them, we can sometimes tell a story that really is ultimately a one-sided stereotype that makes some sort of generalization about who this person is and what they need on the basis of our own snap judgments. So imagine I'm sitting down with someone who I'm hoping to be helpful to, and somehow or another, I've told myself an implicit story that I'm not fully aware of, that this person is not as smart as me, right? That maybe they're a little less intelligent, right? Maybe they don't really understand, you know, complex ideas. And that, and then implicitly, I've told myself a story that means that I'm a little bit better than them. What can happen is that then that story shapes how I treat them. It shapes the kind of counsel I give, it shapes my perception of their needs and the support I'm willing to offer. And if they can detect that, if they notice that I've told myself a story about them that's less than generous, they will oftentimes shut down or become defensive. And the very thing I have set out to do, which is to help and to assist, becomes a moot point, all because of my unconscious story that I'm not aware of, that I haven't taken steps to change, to identify, to alter, and to move into a different space. So we're gonna be talking about these kinds of moments of unconscious stories that can get in the way of our ability to build rapport and to connect. And what we know is that in any educational context, in any counseling or advisory context, trust and psychological safety are incredibly important. And psychological safety is this, it's the fear from, it's the, it's the freedom from the fear of humiliation or shame. I do not want to interact with anyone in a way that will cause them to feel shame, like they are being judged, right? And when people feel judged, it shuts down the learning process. So we're gonna be really digging into that experience and the kinds of strategies that we can deploy to make sure that we align our behavior with our values. I have no doubt that we all have values related to upholding the dignity and belonging of our clients and the communities that we serve. We can do that with great intention and great actions toward closing the gap between our awareness or between our intent and our impact.

Dr. Mary Bell Carlson ([14:44](#)):

Jason, so much of what you're talking about does center around this idea of judgment. And many of us like to think that we're very non-judgmental, but it's not true. We make these snap judgments. I even heard of a story this weekend that kind of epitomized that in which someone was hurt or wounded, and we don't see the wound, we only see the initial reaction to it. And if we saw the wound, we treat it very differently than someone that we're just seeing. And I feel like in this day and age of social media snippets or quick bite size pieces, we are so quick to respond on a computer or even sometimes face to face and attack and, and this idea of shame and fear and quick judgment. So my question for you is, what tips or strategies do you recommend to help us stop those judgment narratives and really help change the dialogue to see a whole person and be more empathetic towards others?

Jason Craige Harris ([15:41](#)):

Beautiful question. I would say that you know, we probably all grew up with that phrase think before you speak <laugh>, and, and it might seem on the one hand quite juvenile, but the, the research is clear that slowing down to consider multiple perspectives and to consider what we're about to say or do is actually really important. If we just pause for a moment and say, Wait, am I telling myself a full and complex story about this precious human being in front of me? Wait a minute, it, it's what I'm about to say. Going land in a respectful and thoughtful, dignified way. It's actually that extra 10 seconds of slowing down. And just thinking for a moment that has a powerful tip in interrupting the unconscious

storytelling that can be so harmful. Most of the time when we're making mistakes that widen the gap between our intent and impact we're doing so in part because we're moving so quickly, we're multitasking, right? We are stressed, we have this time pressure crunch. But what happens is that in those moments, our cognitive resources get depleted, You know, our cognitive bandwidth. It is, it can be amazing, but when it's divided between all these different tasks, we, it's really hard for us to put our best foot forward. So I oftentimes recommend slowing down and pausing, setting in attention for how you wanna come across in the interaction. Number two is what we call individuation. And individuation is perceiving the person in front of you as an individual with their own unique stories and characteristics and sets of experiences. They are not simply a representative of a particular group of people, right? They are not their race, their gender, their sexuality, their socioeconomic status, their ability or disability. They are who they are and in full and as a complete self. And so the best practice, it's to get to know that person, to ask them some questions so that you can hear a little bit more about their story, and so that you can earmark for your brain that that person is, is an individual who's- who's worthy of being honored on that front. In fact, Susan Fiske research suggests that even if you just ask yourself, I wonder if the person in front of me likes broccoli or carrots, <laugh>, it will signal to your brain that that person is an individual, not a representative of the group. And the last thing is something that you've already said, which is empathy. The, the truth is, when we engage in perspective taking, we decenter ourselves and we center the other person. And that strategy of saying, Hmm, I wonder how this other person is experiencing this moment, can reduce the psychological distance between you and them and make it far more likely that you'll engage in a dignified and respectful way and far less likely that you'll resort to stereotypes.

Rachael DeLeon ([18:24](#)):

Jason, at the end of every interview, we like to ask our guests to share their 2 cents. If you had one piece of advice to leave with our listeners, what would it be?

Jason Craige Harris ([18:33](#)):

I believe that we need a revolution of compassion. And compassion for me is an evolution of empathy. Empathy is our ability to identify the feelings that folks might be experiencing and the needs that might be behind them. But compassion takes us a step further. It says, not only do we try to recognize the feelings and the needs, but we try to meet those needs with humility and grace.

Dr. Mary Bell Carlson ([18:58](#)):

Jason, this has been incredible. I'm looking forward to your keynote at the symposium this year, and thank you so much for joining us on the show today. Can you please tell our listeners where they can connect with you?

Jason Craige Harris ([19:09](#)):

Thank you so much. Folks are welcome to connect with me on LinkedIn. My profile is under the name Jason Craige Harris. I would love to hear from symposium participants, and I'd love to engage in conversation.

Dr. Mary Bell Carlson ([19:22](#)):

Thank you. Rachael. What a treat. I am so excited to hear more from Jason at the symposium this year. One of the ideas that I'm looking forward to hearing more about is this idea of, he said, revolution of compassion. And that is so interesting to me of how we can really help engage others through our own

compassion. I don't think that we talk about these things so much, right? We, we hear about empathy, so, and we talk about compassion, but we really like to dive into the numbers often and run people's plans and tell them what to do. But really behind it all is the person and the human side. And compassion is such an important component of that. And so I'm really looking forward to hearing more of what he has to say about that. The other part that resonated with me is slowing down myself, <laugh>, and really thinking through how your narrative is gonna come across to someone. I am one of those that often speaks from the hip, as they like to say, and I don't often think, Oh, how will this other person take it? And I liked, in his interview, he even showed us how to do that in his narrative. There were moments that he paused to reflect and think how he wanted to answer that question. And so it made me realize as a professional, we don't have to jump in every time and always have the answers. We can take a moment or two to pause and make sure that our dialogue is coming across as engaging, non-judgmental and really compassionate towards others. And that's what's gonna be a key change to our clients or anyone else we engage with.

Rachael DeLeon ([21:05](#)):

Yeah, Jason is fantastic and I'm, I'm really excited to bring him at, you know, an even greater level to the symposium this year. I think the, the information that he shares is so important to the work that our professionals do with clients, but it also is, is shaping for the work or the way we interact with family members and friends and coworkers. You know, the, the strategies and the applications are, are just so relevant to the way we live our lives. And I agree. It's funny, the things I wrote down were very similar to you. But the other thing is, it's just when, when sitting with a client or when sitting in conversation, just remembering to center the other person, you know, kind of that slowing down period reminds you that they're a person with their own stories and their own lived experiences and, and letting them share that story with you rather than, you know, pushing your own story onto them.

Outro ([22:03](#)):

And so, really excited to have Jason join us this November to continue these conversations. For those who are attending the symposium, make sure you attend this general session and he'll do a breakout session as well. But for those who have not signed up yet, there is still time. So we are offering the symposium this year, both in person in Orlando, Florida. What better place to be in November than Sunny Orlando. But we'll also have an online option as well. And so we're meeting you where you are this November, and we encourage you to join us.