

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. Not everyone thinks personal finance is a topic to sing and dance about, but our guest today has made a career out of it. Julie Beckham is the creator of Ms. Money and the coins a musical about saving, sharing, and spending money and the no shame in this Money Game podcast. Julie is AVP Financial Education Development and Strategy Officer at Rockland Trust Bank, a certified financial educator and accredited financial counselor, and a graduate of the New York University's, Tisch School of the Arts. Julie creates and implements, engaging and entertaining financial education programming for colleagues, customers, and the community. Julie is a five-time writer of the Pan Mass Challenge, a member of the Advisory Council of Boston Money Management at Ethos, a selection committee member of Citizens Housing and Planning Association, the vice Chair of the Town of Canton's Diversity, Equity and Inclusion Committee, and a member of the YW Boston's Lead Boston class of 2023. Welcome, Julie.

Julie Beckham ([01:54](#)):

Thank you so much. I'm so happy to be here today.

Dr. Mary Bell Carlson ([01:57](#)):

You have a very unique career. So we talk a lot about the personal finance space, but we're really curious about how you married your love and talent for the arts with personal finance. How did you get started in this and how did the idea come about?

Julie Beckham ([02:10](#)):

You know, it is so interesting and, and one that is certainly comes up a lot. You know, I, I work for a bank and I have a BFA and acting, I have a history of performing and touring, and I landed somehow in financial education. It's, it is kind of strange, but, you know, life takes its twists and turns. And I found myself in a position where I was asked by a bank how I would make financial literacy creative. This was back in 2010, and this is when then President Obama kind of made a proclamation that April would be Financial literacy month, and that he called upon businesses and financial institutions to really start educating the public. And so I was working with this bank in a creative way. They were sponsored to a theater company that I was working with at the time. And so I'd done some creative things and, and when, you know, they just asked me, how would you be creative about financial literacy? And I don't know, there's something, I think I might be part Muppet or I'm just a really dedicated musical theater fan, <laugh>. But I immediately, I thought I would write a musical about money and perform it for free in elementary schools. And they had just started this foundation. They wanted the, you know, the bank to really make a splash with their first endeavor. And I put together a proposal and suddenly I was singing and dancing about money in elementary schools all over the greater Boston area. And it really had legs, it took off from there, and I was asked to be creative in other ways regarding financial literacy, but Miss Money in the Coins was my first endeavor. And it kind of goes to show that the things that you're passionate about can transcend a lot of different career paths because, you know, we're all human beings. We wanna connect, we wanna learn, we wanna have fun, and and we're energized by other

people's energy. So I brought my energy of my love of theater, my real passion for teaching. I kind of always taught theater along my way as a working actor when I was living in New York and pursuing acting full-time. And so I thought if you can, you know, energize children around this idea of saving, sharing, and spending money, what else can you do?

Rachael DeLeon ([04:27](#)):

Tell us more about the musical. Are you sharing it this month with it being financial literacy month? Is it available year round?

Julie Beckham ([04:34](#)):

Yes. So this is so exciting. So back in, you know, we did our first show in 2011. Since then I've performed with two other actors more than 500 times to over 80,000 elementary school children in the greater Boston area for more than 150 schools. So I like to say we're the longest running musical on financial education in the world. <laugh> no one's argued with me at this point. But this month is really exciting because after all these years, Miss Money's classroom is now available online. And what Miss Money's classroom is, is an online portal within introductory animated video, five downloadable songs with accompanying activity sheets, and then a teacher driven lesson plan that really outlines the vocabulary, the activities, the conversation starters that teachers and families can have with their children as they listen to these songs and go through these activity sheets. So it's a comprehensive online learning platform with a certificate of achievement at the end, and it's really an amazing tool that now teachers and families anywhere can have access to.

Dr. Mary Bell Carlson ([05:50](#)):

Yeah, that was my question is if there are others that are interested in putting this on, is there a charge or how do they do that?

Julie Beckham ([05:59](#)):

So all of this is free. So we've kind of transformed from an in-school, in-person stage show. And of course, during covid I was zooming into a lot of local classrooms, but as my work has expanded, um, you know, I want to be able to affect more change in the world of, of personal finance and financial literacy. So going into schools or zooming and, and dedicating all that time was becoming prohibitive for some other work. So to be able to take this and now put it online and scale it in this still this very entertaining and engaging way, that is still free for anyone who wants to access it. And by the end of the month, later on in the spring, it will also be available in Spanish.

Dr. Mary Bell Carlson ([06:40](#)):

Julie, you're also a fellow podcast host. We get questions all the time for people looking to start their own podcasts. What advice would you give?

Julie Beckham ([06:46](#)):

Oh my goodness. I know, I, I, I love that you started this podcast. I remember seeing it come up and, and thinking, yay, more, more folks in the podcast world when it comes to, you know, AFC and, and personal finance in general, advice for those starting their podcast. I think knowing what your purpose is, knowing what you want to put out in the world, and then really listening to as many podcasts as you can. Um, I like to kind of binge listen to podcasts. I put it on 1.5, you know, so everybody gets kind of sounds like a chipmunk, but you know, you can get through a lot of podcasts that way. And then, you

know, I think having some fun guests and, and trying to find a different spin to, to say what you need to say. But I, I honestly, I don't like to look at barriers as obstacles. I tend to jump over them. Um, <laugh> because you, I think that there, all of our hesitations about doing things is just fear that you're not good enough and you're not capable enough or you don't have enough experience. And I think that you just have to get past that mentally to start, like just, I mean, logging on to this podcast today is completely different. You do this podcast completely different than how I do it technology wise, and that's a little bit intimidating because I didn't know how this one would work. But they're all different. So that just shows you can, you don't have to have a certain kind of technology or a certain laptop or a certain sound machine or anything like that, or a particular microphone or headphones. You can just start. And there's so many resources out there. You, you don't have to, you don't have to get really complicated. And I think it's, it's one of those spaces that now, you know, anyone can produce and put it up and, and you just never know who's going to be interested.

Rachael DeLeon ([08:28](#)):

Julie, you currently work at Rockland Trust Bank. Tell us a little bit about the financial education efforts you're seeing in the banking space. Right now.

Julie Beckham ([08:37](#)):

I work at Rockland Trust Bank, and I am their financial education development and strategy officer, which I think is a really unique role in banking, but it's becoming more popular to have a dedicated person who is in charge of financial education at financial institutions. And this is, is so, so encouraging to me that there are more of me in the industry, because when I started there, there weren't, and I wore a lot of different hats and financial education was just part of my job. But now, um, it is my full-time job and I get to, you know, develop these innovative, interesting, scalable personal programs for not only the community and for school children, but also for colleagues. Financial wellness is, is now very prevalent in workplaces. And these are things that a, a financial educator, someone who's dedicated to that role is, is able to focus on. And because we are not being taught this in our schools, most of us, you know, this is a national podcast and, you know, um, I so admire the work that so many are doing in the space of trying to get personal finance mandated in public high schools for a semester long class. I mean, I, I think about the work that NGPF is doing and Mission 2030, and all of the work that has gone into trying to get our country's youth educated so that when they enter their financial lives, they have some experience and some knowledge. But in the meantime, I, Rockland Trust is in Massachusetts. Massachusetts does not mandate personal finance class for high school graduation. And it's a problem. So only the families who maybe are passing on generational wealth that comes with an advisor, or only the families who are talking about this in their homes are getting, are educating their children. So it has become a responsibility of financial institutions and Rockland Trust. Our motto is it's the bank where each relationship matters, and we really believe that a person's relationship with money needs to be healthy and it, and it's lifelong. So if we can educate kindergartners to senior citizens, then we're, we're helping.

Dr. Mary Bell Carlson ([10:55](#)):

You hold the accredited financial counselor and you work in a bank. How do you think more banks could invest in an AFC education for their employees?

Julie Beckham ([11:04](#)):

I love that question. So I became an AFC during a transition where I wasn't sure what my role would be when the bank I was working for was acquired by another. So I immediately was thinking, what's my next, what is my next step going to be? And I had heard of a F C P E and had talked to folks, and this, that was the route I wanted to take was to, to become an AFC and arm myself with that credential and that supplementary education. And it's been invaluable, um, just the learning process. I mean, as a, as an adult, you know, opening a big textbook and having to take a test and <laugh> it's intimidating. Talk about barriers, right? It's really hard to get back into that cycle of, of learning in that way. In banking, I think it's so important because, you know, we're, we're used to seeing initials on the the end of someone's name. And, and in the financial industry, it's, you know, CFP certified financial planner. And, and not everyone is ready for that kind of planning. Um, again, because we don't have, um, the base knowledge of personal finance. And so what I've learned is that, you know, outside of banking, I meet a lot of AFCs, but I, I don't see them in the banking world. And I think that they're, it, we are, we are at a crossroads for needing those kind of professionals, um, on the front lines because it is such a nuanced role. And, you know, I don't know, again, if you talked to me you know, 13 years ago when I started in banking, there was no such thing as a financial education officer. And right now there, I don't know of many, um, AFCs who work at banks for that role, like for a specific, you know accredited financial counselor role to someone you can see. But I do see that potentially in the future because we need, you know, trusted advisors for, you know, for investment purposes or for banking purpose purposes. But we also, the public does need this kind of nuanced counseling when it comes to handling our finances. So whether they're going to their community organizations do that, which is what I see in Massachusetts, which is great. And I, I also think there's value in just creating those connections between financial institutions and nonprofits and community organizations. So even if they're not housed and they're the same, you know, company or building, I think more of what banks can do is create those bridges and connections so that if they see a pattern in someone's financial behavior that could benefit from accredited financial counselor, they know where to turn, even if it's not someone internal that could help them at the bank. They know that there is a, you know, a, a community center. They know that there is, um, a nonprofit that has these services. And I think that's what, um, I love about Rockland Trust is that, you know, we have a foundation, we have obviously a financial institution, but all of these things are working together to try to get people what they need. And

Dr. Mary Bell Carlson ([14:21](#)):

You've kind of answered this question a bit, but how has the a F C been valuable in the work you have done?

Julie Beckham ([14:28](#)):

I just love the fact that, again, I had to go back to the basics and learn a lot that I was not formally taught through any other means when I became an afc. And I think it's become valuable because of the network that you all have created. I mean, not just from this podcast, but from the symposium to see different career paths that, um, being an AFC can take on, um, to see different financial challenges from groups of individuals that I'm not exposed to daily. Um, like I said, I created this musical, I've created some videos about spotting scams for seniors. I do my own podcast, but I don't typically work with a group of military families. And that's something that I, I've learned about through, um, being an afc because there's an entire section about, um, you know, the, the unique needs of military families. And so that gives me a different perspective. And, and it, it cheats just like anything. We all have our blind spots and we don't know everything about everything. So when you're part of an organization that has different professionals focusing on different groups of individuals and families, it really opens your eyes

to, um, to not staying in one silo and, and, and having a, a broader perspective of the needs of different individuals and families throughout this whole country.

Rachael DeLeon ([15:47](#)):

You know, Juliet's Financial Literacy Month and A F C P E is on the board of the Jumpstart Coalition, which is, you know, a group of organizations that is very passionate about financial education, especially in the K through 12 space. And I'm curious, it, you know, your, your work has really navigated into that space. What would you say to others, you know, other AFCs who's thinking about, you know, part of the larger, the larger focus to, to sort of bridge these gaps?

Julie Beckham ([16:15](#)):

Here's the thing is that people, it's so interesting because personal finance and financial education is so under-taught. We have so many resources, right? You talk about Jumpstart, I mean, that's just like, it's a literal catalog of, of amazing resources. So it's, it's kind of like I live in Massachusetts, live and work in Massachusetts, and there are pro, I think there are close to 25,000 nonprofits, like just in the Boston area alone. If someone needs help, there is an organization that's willing to help them. It's just that we don't know who they are, where they are, how to get in touch with them, right? And that's the same thing when it comes to financial education. There are so many resources. Jumpstart houses, a lot of them. Sometimes you're, you're, again, you're a community, you're a local bank or community-led organization has some of those for parents looking for financial education. Well, at first I would tell 'em to go on Miss Money's classroom. Yeah. Because they will have fun. They will learn, their kids still be singing and dancing and doing activities, and most importantly, having conversations because it's the talking about money that has become or has always been, but it, it, it prevails as being taboo. And so if we're not talking about it and we're not taught it in schools, then it won't be learned. And then there are so many predatory ways that children, especially are marketed to every single day. And when I say predatory, I'm, I'm just saying like they're being led to spend money they don't even have. And, and then they're pressuring their parents who are trying to do everything to please them because we live in a complicated, sometimes frightening world. So we want our kids to be happy. And this cycle of not talking about money and then overindulging our children, because life is hard. This is not healthy. And so in order to have a healthy relationship about money as a family, the conversations need to happen. And so there are definite conversations starters with national nonprofits like Jumpstart, and I think I mentioned NGPF for teachers, that they can, you know, easily access some free curriculum and then, you know, with, with independent or financial institutions or other non-profits that are in the area, like, you know, like Rockland Trust with the Miss Money's classroom and our podcasts. But there are also so many non-profits out there who are, who are, you know, pushing out non-biased information that is so important for teachers and families.

Dr. Mary Bell Carlson ([18:55](#)):

You are so passionate about what you do. I'd love listening and hearing just how excited you get about teaching others. At the end of each 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?

Julie Beckham ([19:09](#)):

That's hard to pick just one <laugh>. Ad I even knew this question was coming. I think I would probably <laugh> break the rules and put two into one and say, pay yourself first no matter what job that you have, whether you're a, you know, a teenager or you know, retired and you just have a little side hustle,

pay yourself first, meaning take a portion before you do anything and have that and automate it. That's my second part. Automate paying yourself first, meaning take a portion of your money and have it immediately go into a savings account. And that way you don't, it's not it's not out of a spendable account. And your saving without even knowing you are, you won't spend necessarily what you won't, what you don't see in your main checking account. And, um, and I think that that is just a tool that we don't take advantage of.

Julie Beckham ([20:05](#)):

Also, I mean, I work for a bank. You can set up so many savings accounts and you can name them and then you can, you know, like that's so motivational. I have my brother moved to Scotland and I have a bank account named Destination Scotland. It's really hard to take from that account because I'm like, oh, it's, you know, it's gonna be longer until I get to see my brother. So there, you know, there's just, there's these, these fun tools that you can use that that are motivational. And I think paying yourself first and automating it is one of those.

Rachael DeLeon ([20:33](#)):

Julie, those are great tips. Thank you so much for coming on the show today. And we are going to share in our show links and our show notes, we'll make sure that the links to Ms. Money's classroom are included there, so our listeners can check those out, share those within their own communities and their and their schools. And for the rest of our listeners today, tell us how they can connect with you.

Julie Beckham ([20:56](#)):

Oh, absolutely. So you can go on rockland trusts.com, you can get directly to Ms. Money's classroom, but rockland trusts.com/money classroom, or you can just visit the learning center where, we have the no shame in this Money Game podcast and the no shame in this Money games mini money minutes. So that's just personal finance tips and, and quick little segments and a LinkedIn. Julie Beckham, if you're, you know, for other financial education professionals out there, I love to connect. I think we're growing in number, which is amazing. So let's all connect and I look forward to meeting some more AFCs at the symposium in the future.

Rachael DeLeon ([21:35](#)):

That's a wrap. Thanks Julie.

Julie Beckham ([21:37](#)):

Thank you. Have a great afternoon,

Rachael DeLeon ([21:38](#)):

Mary. It was so fun to have Julie on the show today. I love her energy, her authenticity, her excitement around financial literacy, and what a perfect time as we enter financial literacy month. As a parent, I am always curious to learn more about what is available for K through 12 financial literacy. When we talk about the continuum of care in our field, we're often talking about that continuum that's happening as adults, from financial counselor to financial planner to financial therapist. And I think are really important of that continuum really starts young and being able to tailor education just in time and really give people and our children an opportunity for lifelong success.

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

Oh, I couldn't agree more. And who better to do it than Julie? I just feel like the whole conversation, you could just hear her excitement exude from the microphone. And I love that she's doing this through the schools because it really is a way to get them excited at a young age. But I love that it's not just coming in and teaching someone in a very stereotypical teacher type way. It's really making it fun and exciting for the kids and for the parents and for the teachers. I just think this is a, an incredible and very creative side of things. And I can see many people interested in bringing this to their community or to their service center wherever they're at. And it could be applied just about anywhere at no cost. I think that was the most incredible part. If she has done so much and is willing to give up so freely because she knows it's bettering the universe and helping others in so many ways. So, thank you Julie, so much for all you're doing, and we hope that many of you will be able to take Julie's work and share it wherever you are.

Outro ([23:24](#)):

And for all of you who are listening, leave us a rating and review 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.