

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 guest is Kia McAllister Young, the Director of America Saves, a national nonprofit committed to supporting all Americans, particularly the most vulnerable among us with establishing effective saving habits, reducing debt, and beginning to build wealth. Prior to becoming the director of the organization, Kia served as their director of communications, which is her first love. Communication and marketing is simply just a way to connect with people. When you connect with people, you can move them to action. Kia lives in the Washington DC area with her three children and her black Golden Doodle Loki. Welcome Kia!

Kia McCallister-Young ([01:24](#)):

<laugh>. Thanks so much for having me. It's always important to include Loki <laugh>. He wants to make sure that people know about him. <laugh>

Rachael DeLeon ([01:30](#)):

<laugh> Our dog is very similar part of the family Kia.

Dr. Mary Bell Carlson ([01:34](#)):

We're so glad to have you on today's show. We have done a lot with American Saves and we appreciate all the work you're doing to inspire more Americans in reaching their savings goals, but there are some that aren't familiar with America Sales. So would you tell us a bit more about the campaign?

Kia McCallister-Young ([01:47](#)):

I love talking about this. So I, I think at its Core America sales is really committed to helping people increase or build their financial confidence. And so because we serve a lot of low to moderate income earners, we are really focused on switching or shifting their mindset. Um, a lot of the messages that we've gotten in the personal finance space is if you're not making enough money, you just can't save. Or if you feel like you can't save or are living paycheck to paycheck, it's your own fault. And we fervently believe that there are things that you can do to start small, um, and think big and that the more you have a personal values led approach to your finances, the more successful you are. So we're really focused on giving relatable down to earth personal finance strategies that are easy to implement and that make sense for your life.

Rachael DeLeon ([02:48](#)):

Kia, dig in a little bit more there in terms of that personal values led savings that really aligns with the work of our AFCprofessionals. What are some of the ways that the campaign helps individuals really leverage their personal values as they work towards those

Kia McCallister-Young ([03:03](#)):

Goals? So in most cases, one of the first steps, if not the first step is to get a clear view of your finances. For us, that looks like establishing a spending and savings plan. Um, others call it a budget, but we call it a spending and savings plan because we're first looking at, you know, how you spend, what kind of income you have, what are all of your expenses, and then the third piece of that is what are your savings goals? What do you want to save for? And once you have a really clear idea of those three things, your income, your expenses and your goals, then you are able to assess your financial landscape to see like where you want to make changes, right? So for example, I've been doing a saving a spending and savings plan with someone before and when they saw how much they were spending on dining out, they were like, oh my gosh, Kia, this is so much money. Is that a bad thing? And we had to pause and really look at like what's important to you, right? So you may be spending what somewhat consider a lot on eating out, but you also may not ever watch TV or something so mm-hmm <affirmative> so you don't have like cable or all those streaming services. So no one gets to tell you if it's good or bad, right? And then when you start thinking about your own personal values, it could be that you're very committed to your church and tithing or just giving back to your community or you're really focused on making sure that your kids don't have to pay for their own education. Whatever you're very passionate and com and committed to doing, if those are your goals, then you are more likely to stick to your spending and savings plan. So we really have people build spending and savings plan and get a, a clear view over their finances in a way that aligns with what they are most passionate about so that they have a better chance of actually sticking to their spending and savings plan.

Dr. Mary Bell Carlson ([04:58](#)):

So Kia, I love that you've helped so many people really save and begin to save and that you don't judge what they're spending on. I think that's a key element of it, but I'd like to dig a little more into your background. How did you even get into this field, into the position that you do today?

Kia McCallister-Young ([05:15](#)):

Rachel shared my, my bio. So I have a marketing and communications background. I have my own agency and and still consult around uh, messaging and marketing and America Saves at its core is a social campaign, right? We're, we're all about getting the message out. Um, and really focused on shifting that mindset of people that they actually can save first before they actually even get to the savings part that they can be successful. And my work in, in marketing communications was all focused on how to create a compelling message that moves people to action. And so when I joined uh, actually military sales, which is one of our programs, first I joined to help them with their social messaging. Um, it very quickly became the communications manager for the entire organization and then as my predecessor was leaving, I'd been here at that point like two and a half years and we'd done a lot of work around our own core messaging for the organization and we could see the results of when you have a really organic message and it's really focused on who you're trying to reach that you actually get better results. And so they asked me to um, become director and here I am and also an AFC now. So I've learned so much <laugh>

Rachael DeLeon ([06:37](#)):

Congratulations. You married it all, it it all came together.

Kia McCallister-Young ([06:42](#)):

Yeah, it was meant to be.

Rachael DeLeon ([06:43](#)):

You mentioned your start with Military Saves, which you know America Saves has a number of different sort of sub campaigns and we're coming into Military Saves Week in just a couple weeks. Tell us a little bit more about Military Saves and the differences between the various campaigns.

Kia McCallister-Young ([07:01](#)):

Yeah, so we're actually just wrapping up. We're still in the reporting season of America Saves Week, which was at the end of February and now we're moving into Military Saves Week. So Military Saves is our um, our program that is uh, very close to America Saves, but our messaging for that particular program is specifically for the military community. So service members, their spouses and their caregivers, so people within that community as well as the organizations that serve them. So we all probably know someone in the military and know that that lifestyle is quite different. I personally am a veteran myself from the Air Force. I was married to an Army service member who just recently retired. So my kids are military kids, I'm a former military spouse. So really understand that that lifestyle and the unique challenges and opportunities that they have. And so it's again going back to that idea of messaging, the message around savings and personal finance is different for military. So we wanted to make sure that we're creating a program that really speaks to what they are experiencing in life. And so Military Saves Week is April 24th through the 28th. The theme is a financially confident you and each day that week we talk about one specific thing and the goal is by the end of the week that you have a very clear view of your own finances. You've done a financial check-in, you understand what savings goals you have and that you have a plan to actually get there.

Rachael DeLeon ([08:37](#)):

Kia, one of the things I think America Saves does really well that I love are your communication kits. And you really make it easy for whether it's consumers or professionals or anybody that's passionate in this space and getting the word out, you know, you have really great content that people can share and we'll make sure we put that in the show notes as well. But what would you say to members of our community that you know, want to get more involved? What are your suggestions? Where's a good place to start?

Kia McCallister-Young ([09:04](#)):

Yeah, so you mentioned earlier that we have lots of different programs, so I'll run through 'em really quickly because each one of those have a different audience that we serve and if it's helpful to you to be on the um, email or newsletter list for more than one, then we encourage that. So America saves overall the focus is low to moderate income but really it can be for anyone. Military saves, as I mentioned, is active duty service members, their family and caregivers. And um, we also have two workplace savings programs. We have um, America Saves at Work, which is focused on creating support for employers who want to have a savings message or a workplace financial wellness program for their employees. And then we have America Saves for Young Workers, which is focused on youth employers and there's like an orientation program where we are teaching young people to save with their very first earning opportunity or very first job so they're saving in real time and learning how to save with their first job. And during Military Saves Week, we are launching our newest program, which is Veteran Saves and Veteran Saves is very closely related to military saves but it's focused on the veteran who has already transitioned out of the military. Um, we've all heard stories from the VA and know that um, they have again their own um, unique challenges after they transition back into the civilian lifestyle. And with each of those programs we often have our own partner resource packets and for each of those programs you can sign up for an email list where you get more information, you get our partner resource packets sent

directly to you. So it's as easy as going to America sales.org looking at our different programs and then signing up for information for each of those in addition to the partner partner resource packets. Um, we also have like webinars, different events, sometimes even giveaways for savers. So um, it's really great to be on the email list for as many of those that that makes sense for you to be on.

Dr. Mary Bell Carlson ([11:15](#)):

Kia, one of your new areas of focus is America Saves at Work and they've even created a guide to help organizations develop a workplace savers program. Can you tell us more about that one?

Kia McCallister-Young ([11:26](#)):

Yeah, that's the collective, it actually went live during America Saves Week and so we're really, we've done a lot of work and research around what barriers um, employers are having when it comes to creating a financial wellness program or a workplace savings program that their employees actually um, enjoy and take up on. And one of those barriers is capacity. Um, especially when you think about HR program and everything that happened during COVID and how that's still affecting us. A lot of this information is hard to implement because you only have so much time and capacity and so what we're doing at America Saves at Work is kind of twofold. One, we're creating a network of everyone so to speak. So um, employers are a part of this network but then also the benefit providers and and um, payroll providers and any um, type of organization who can support or contribute to your workplace savings program is inside this network. And then as far as the collective goes, we wanted a one stop shop for anyone who's building out a workplace savings program or a financial wellness program to be able to see what is out there for them, what type of benefit providers are out there, what kind of support can they get in creating a program. And so there's a lot of information if you're like googling, but we want it to make it easy for people to have a place that they can go to to start building out their own programs and that's what the collective is.

Rachael DeLeon ([13:08](#)):

Yeah, that's fantastic. I feel like the workplace is the number one place to start building those savings habits and it definitely is and America Saves is a great organization and you have these connections and to be able to bring all of those together and make it easier for employers, I think those are really important first steps to solving some of those gaps that exist in the field. Yeah,

Kia McCallister-Young ([13:29](#)):

We were really excited to have AFCPE as a part of the collective, so thank you.

Rachael DeLeon ([13:33](#)):

Yeah, we are as well. Kia, you noted earlier that you recently got your AFC and just wanted to ask you, now that you have your AFC, how has that program supported your work and what would you tell others that are thinking about going on to get the certification?

Kia McCallister-Young ([13:50](#)):

As far as how it's supported my work, it just added more I think, legitimacy to what I do because I was already doing a lot of that work, but now I, I'm a little bit more confident in <laugh> in my skills after going through that. I learned so much going through that. But my biggest takeaway, what I've been most impressed with is the actual community of the AFCs. There's always in my inbox emails of like continuing education webinars where they're getting together, they're talking about certain topics and making sure

that you feel very supported and then the just the, the camaraderie, um, even like being on LinkedIn and seeing other AFCs, it's like hey, we have this thing in common. So the community has been really, really impressive as well as the support.

Rachael DeLeon ([14:35](#)):

This is a really kind of aside, but you mentioned LinkedIn and and and you know, we're connected there as well, but I think the community of AFCPE is connected, they support one another and they're really authentic and I loved the other day you had a post about your upcoming vacation, um, completely unrelated to personal finance, but it was just something that really resonated with me and I can imagine would resonate with a lot of people in this space that are balancing heavy loads of work and family and life and you made a public declaration that you were going to go on vacation and you were going to disconnect and no more of this just text me or I'll just check, I'll check my emails and yeah, I just wanted you to know that that post inspired me and I'm sure it inspired a lot of others and so I'm keeping my fingers crossed for you as you, you take a well needed break in the coming

Kia McCallister-Young ([15:28](#)):

Weeks. Thank you. I'll be honest with you, right before I got on here, our publicist emailed me and wanted me to do something next week and I was like, oh, I've never turned, I've never really turned down anything with her and it was very hard when I was like, I really am trying not to work. And she was like, that's right, I know you are. And so they rescheduled it and so it was a lesson for me too. Yes, it's been a lesson for me too of like, oh you know, the world won't end <laugh> if I'm not available for a j. Yeah.

Rachael DeLeon ([15:56](#)):

And you don't know, like you were able to negotiate and come out with a result that works for you by protecting yourself and your needs and so little bit of an aside but it, you know, I think that's what's really neat about our AFCPE community. They're connected in the space of personal finance but they also are connected just in supporting each other as people and yeah, I see that with you as well.

Dr. Mary Bell Carlson ([16:19](#)):

You know, one thing Kia I'd like to ask you as we kinda wrap up is you have a really unique background in communications. Not a lot of our listeners come outta marketing and communications, but several of them have their own business. Would you mind giving a couple of tips for professionals who are looking to grow their social media presence?

Kia McCallister-Young ([16:37](#)):

The biggest tip, actually Rachel just told us like to be a human <laugh>. The fact that like I posted that and it probably got more like I've had more people reach out to me about that particular post than anything personal finance, <laugh>, yeah, America space related or even on my own like personal LinkedIn for my consulting. People want to know a little bit more about you. Um, and the more that they connect with you on a human level, they become more interested in you, you know, just who you are, um, like completely in the 3D version. So there'll be a natural, um, more interest in the work that you do and more trust like the more that people like you and know you, the more they can actually trust you. So that is like my biggest tip is to not always go in. You don't always have to lead with with what you do. Um, sometimes it can just be about yourself. The other thing is to approach your marketing from the seat of your ideal client or customer. So whoever that is that you're trying to reach, we tend to create

marketing messages from a perspective of um, we what we want them to hear versus what they actually want to hear. So the better you understand who you're trying to reach and I mean not just that they like to shop at Target in their ages, you know, 25 to 40, um, but really understand where they are in life and what they're going through, the better you'll be able to reach them.

Rachael DeLeon ([18:09](#)):

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

Kia McCallister-Young ([18:19](#)):

I'll just say take the vacation. Like we already talked about <laugh>. Um, I, I really am so excited to just have some space and creativity for a week and we often don't do that. Even my team is really excited about me taking a vacation and not being available <laugh>. Um, and so I think that we have to remember that we're human and we deserve some time and space. We all work really hard so, and life is short.

Dr. Mary Bell Carlson ([18:46](#)):

This has been such an authentic interview and I love that you've been real with us and I appreciate that and I like your perspective that often we come in here and just talk personal finance tips all the time, but you bring in a really unique perspective and I appreciate uh, you being on the show today. Can you tell our listeners where they can connect with you?

Kia McCallister-Young ([19:04](#)):

I am on LinkedIn under my own name, Kia McAllister Young and also on Twitter a Kia Mc Young, um, is where I spend most of my time for on social, that's work related. Um, and then of course America Saves and military saves are on all social channels.

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

Thank you so much Kia.

Kia McCallister-Young ([19:23](#)):

Thanks for having me

Rachael DeLeon ([19:25](#)):

Mary. This was such a treat to have Kia on the show today and we're big fans of America Saves here at A F C P E and I love that, you know, we're getting to share a little bit more about what they do, especially as we head into their next week, which is military Saves week just a couple weeks away. The other thing I really like about Kia, I also come from a background of communications and marketing and so, you know, there's sort of that kindred spirit there of the importance of personal finance and the messaging and the marketing behind it. And really at the end of the day, it's really how do we compel and help move people to action. And a lot of that starts with just understanding people's values. So I really encourage our listeners, many of them are probably very familiar with America Saves, but they've done, they're building a lot of new things over recent years. So just, I encourage everyone to check out the show notes, give them another look, and really in this space your voice matters and to be able to share some of that work and and deliver that message is so critical.

Dr. Mary Bell Carlson ([20:29](#)):

Absolutely, this has been around for such a long time and I'd love to see the growth in it as well that it's moving beyond just America Saves Week. Obviously Military Saves Week has been around for a long time, but even getting into the workplace and other channels I think is fantastic. A couple of things that she hit on that I really liked was the financially Confident You. That's the theme for Military Saves Week and, and as she was speaking, one of the things that she had mentioned is really there's no judgment or shame in how someone spends money. And I think that's a really important concept to carry with us as financial professionals is making sure that we don't show that judgment and allowing people to simply have confidence because the more confident, financially confident people are, um, the more likely they are to make better financial decisions.

Dr. Mary Bell Carlson ([21:15](#)):

The other thing that I really liked is how she said to increase trust and like ability with authenticity. And that's true for social media. She said, you know, really listen and reach out to those, we often write it in the way we want to tell the story, but to understand the audience best and tell it in the way that they want to hear and receive the story and that takes skill. I think that's a, a harder thing to do, but I also think that's where the authenticity really relates. So becoming the more real you are with people, the more they can understand you and like you and connect with you. And often in the social media world, we have a screen between us and the next person and so really sharing that authenticity allows for less barriers to be in the way.

Rachael DeLeon ([21:58](#)):

Thanks again for tuning in to Real Money, real Experts. If you like today's show, be sure to leave us a rating and review. It helps other listeners discover the show.