

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 for A-F-C-P-E. 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. The opinions of our podcast guests are their own, which means that their stories, views, or lived experiences may differ from yours or mine. However, the one thing you will always find on this show is a common thread. Our guests are passionate about helping people with their money to improve their lives, and they believe in upholding high standards for the clients and the communities that they serve. We encourage you to tune in to real money, real experts with open curiosity. Why? Because it's oftentimes in the conversations where viewpoints or stories differ from our own that we learn the most. Tiffany Grant is an accredited financial counselor and an award-winning personal finance blogger, podcaster, coach, educator, and owner of Money Talk with Tiff. She has been featured on Yahoo Finance, CNBC, Business Insider, MSN and Essence. As an expert on side hustles, business and money, Tiffany has helped many people become more in tune with their money by providing financial education in a down-to-earth and relatable way. She graduated with a Bachelor of Business Administration and Management from the University of North Carolina at Pembroke. In addition, she holds a Master of Business Administration from the University of North Carolina at Greensboro. Tiffany also holds a SHRM-CP designation and is a Lean Six Sigma Yellow Belt. Tiffany, welcome to the show.

Tiffany Grant ([02:09](#)):

Thank you so much for having me.

Rachael DeLeon ([02:10](#)):

Tiffany. We're so excited to have you here today. I wanted to kind of start off by talking a little bit about your own journey. On your website, you lead with, everyone has a unique financial journey. No matter where you are in that journey, the right strategy can help you reach your goals and create more freedom in your life, which I love. So tell us a little bit more about your journey and led you to a career in personal finance.

Tiffany Grant ([02:36](#)):

Yeah, sure. So let's take a step back into time <laugh> And so when I was younger, you know, going through the 2008, 2009 crisis, that was like the first pivotal moment in my financial journey. And I say that because I saw a lot of my close family members go through bankruptcies, foreclosures, all types of stuff during that time. And so that actually made me terrified of credit <laugh> to be honest with you. And so when I saw all of that transpiring, the next pivotal moment was when I became pregnant with my oldest son. So I was pregnant at 17 and it was at that moment where I was like, okay, I have another human being that's gonna be depending on me for quite some time and so I need to figure out, you know, how to get things in order. And so I started, you know, around that time I started reading like Kiplinger Personal Finance Money Magazine, reading all the finance blogs and listening to the podcasts and all the things. And I just started engrossing myself in, you know, how to save money, how to make more money, you know, everything related to money. And then later on, uh, so let's just fast forward a little bit. I now had two sons. I had two kids and I was barely making ends meet. I, and that's why I tell

people it's not just, if you know better, you'll do better <laugh>, because I knew all the things, I just was not putting it in practice either. And so I um, was working a couple of jobs and living refund check to refund check. So not even paycheck to paycheck. It was like tax refund, a tax refund. And I was like, okay, Tiffany, even though you're terrified of credit, you have to have credit to get credit. And so I went and I applied, this was another pivotal moment. I went and I applied I local credit union where I was banking with them since I was like 16. So I was like, oh, you know, they've seen my account, they've seen I've never went into a negative <laugh>, you know, that type of thing and I'm only asking for \$200 and I got denied. And that was a wake up call for me that I need to really get my life in order. And the lady told me, she said, there's a few reasons why we denied you, but the main ones were that I had a lot of credit card, I mean not credit card, I had a lot of medical debt on my credit report. So stuff in collections and then also I was not making enough. So those were the main two reasons she gave me. So that really started me on this trajectory that I'm on right now where I really started taking things seriously, really decided, okay, things need to change. I, from that moment on, I made more money <laugh>. From that moment on, I took care of all, you know, the negative things on my credit and never had anything on there, anything derogatory since then. So you know, I would say those were the main pivotal moments in my journey that made me decide to really get into personal finance.

Dr. Mary Bell Carlson ([05:35](#)):

So, I'm really curious after that story kind of lead on and tell us the evolution of how you started your business.

Tiffany Grant ([05:41](#)):

Let's keep going. <laugh>.

Rachael DeLeon ([05:42](#)):

Yeah <laugh>

Tiffany Grant ([05:43](#)):

So after that, you know, I was still in school at the time. Once I graduated I got a job in as an administrative assistant. I thought that I wanted to be an executive assistant and that was my career. I wanted to be the right hand girl for some CEO somewhere and that would be an awesome career. Once I got there, I decided, no, like this is not <laugh>, this is not what I would like to do. And so I decided to go into HR and I had a really wonderful HR career. I enjoyed it. And of course I'm fast forwarding a few parts, but um, I got started in HR and while I was in HR is when I started Money Talk with Tiff. And the reason was I was on a journey to be debt free by 30 at that point. And I said, you know what? If I can put this out there, you know, to the world, whoever, even if it's just one person down the street reading it, <laugh> like at least it's like okay, one person is invested in this journey that I'm on in my mind and so it'll make help hold me more accountable. So that was one reason. And then the second reason was people kept coming to me and asking me all of these money questions and I realized, I'm like, well if people keep coming to me and asking me about this, they must see something in me. You know, <laugh>, they must know that I know what I'm talking about. So if one person has it, then hundreds of other people probably have it as well. Let me just put it online. And so Money Talk Tips started as a blog and that was back in 2017 with the premise of being debt free by 30. And then it kind of went from there in 2019 I started the podcast. That's also when I went full-time. So that's when I quit corporate and then the rest is history.

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

That's amazing how you grew and I, I love how you're like, well let me just start this right? Yeah. I loved how you in that transition of this is what I'm gonna be and then you shop for the stars and you're achieving amazing things at this rate. Can we dig into your private practice a bit more?

Tiffany Grant ([07:42](#)):

So I started seeing one-on-one clients back in, I would say like 2018. 'cause I realized I started getting some traction with the business and at that time, honestly y'all, I was charging like \$20 wow. For me to use like, yeah, <laugh> <laugh> I didn't understand at that time. But I say that to say throughout the years I've had many iterations of how much I charged, how I even charge. Like I've done, uh, I've done monthly retainers, I've done sliding scale <laugh>, you know, I've done all types of things throughout the years. But currently what I've landed on is I do a four session package and I charge them for that and they can use the sessions at any time as long as they use it within a year. So I did that because I noticed with the monthly retainer model, it was good for the pockets but it wasn't really good for my time. It was getting too much, especially after I kept getting more and more clients to where I was having to meet with everybody every month. And then some people wouldn't use their sessions. And so then I felt bad 'cause I'm like, oh my gosh, I'm supposed to be helping you not just taking your money <laugh>. And so that's how I landed on this package situation, which has been working out pretty well. I've had it this way for a couple of years now. And it makes it so they always use their, their sessions, you know, 'cause they have flexibility on when they can schedule, but also I have more time. And so I set it up to where I only take meetings on certain days of the week and only do like one meeting a day <laugh>. Um, just so that way I don't burn out. So it's really flexible for my schedule and I know that once I get to uh, about 30 to 40 clients, then I'm maxed out. You know, it'll be hard for people to start being able to find time on my calendar. So made it more manageable for me to do it that way. And when I'm working with my clients, we absolutely start with our goals. We start with our goals, we start with our values, then we work into the budget conversation. If they're dealing with massive debt, I help them get through the psychological aspects of that. I do a lot of work with the mental aspect of money and there's different tips and tricks that I use with my clients. But I realize very early on that was my first blog post. That was my, one of my first guest episodes is all about psychology and the mental aspect. And so that's where I start with my clients as well.

Rachael DeLeon ([10:21](#)):

I think that's great Tiffany, I really love how you took the time to explore your pay scale and your model. I think what's really unique about yours is you're not only protecting your time and what you need, but I think by making it more agile to the client, you're giving them what they need to. You're not forcing them into necessarily a model that wouldn't work for them. So I think there's savvy on both sides, but let's talk a little bit more about the human side of the work that you do with clients. You know, we all know that personal finance is definitely not just about the numbers and you said something at the early part of this interview that really resonated too. You know, it's not just knowing better, you know, in order to do better. There's a lot of behavior when it comes to personal finance. So what are some of the techniques that you've found that work well when it comes to working with clients?

Tiffany Grant ([11:11](#)):

I've had clients come on the phone with me 'cause of course nobody comes to me when things are good. I mean, <laugh>, <laugh>, they usually come when things are hitting the fan. So I try to be delicate about that situation. And I've had situations where clients will come on the phone, it's our first meeting

and they're boohoo crying. Like they don't even know where to start. They don't wanna look at the numbers. They're just like, no. Like kicking and screaming, dragging. And one strategy that I've used that's helping the past if you ever come across clients like that is I don't jump into the, okay, let's talk about your goals because that can be triggering <laugh>. You know, if they're already in a mind space where they're feeling bad about their situation or in negative autopilot is what I call it. Then if you start talking about a goal, they're like, first of all, they're not gonna be able to think about that. And then second of all, the conversation is gonna be really tough. So to make the conversation a little easier, what I've done is I'm like, okay, let's just forget about all of this. Let's dream for a minute, right? And I'm like, what is your ideal situation? Like where are you living? What car are you driving, what are you doing? You know, all of these different things. And so I do that for a couple of reasons. One, it gets them out of that negative autopilot. We're like, oh you know, we're on a beach and we're in this nice house and <laugh>, you know, and we're using that mental, we're using that visualization to transport us into a whole different space in our mind. So that helps them to just start thinking positively about the situation. And then also while they're saying all these things that they want, I'm writing, I'm writing down their goals from what I hear. And so maybe they're like, oh I'm debt free. All of my credit cards are paid off. I'm in a house and I have this car and blah blah blah blah. And so I'm writing as they're going through this whole visualization process. And so once they finish that process I'm like, okay, you know, that sounds great and you know, I'm right there with you and you know, all of that stuff. But then I'm like, so this is what I heard. And so then I start recapping the goals that I heard from that. And then that helps us, you know, get into that goals conversation but kind of ease into it.

Rachael DeLeon ([13:36](#)):

I love that. I think, you know, so often when you come in and you're in that moment of crisis, you don't know how to see outside of that and you do something that a counselor that's so important to the work and that's listening, you're hearing what they're saying, but allowing them to do it in a way that doesn't go right to that negative, which is really powerful.

Dr. Mary Bell Carlson ([13:56](#)):

I love that you have been so open to share with many of our professionals about how your business works and how you work with clients. What advice would you give professionals that are either trying to start their own private practice or maybe in the beginning stages where you were back in 2017, 2018?

Tiffany Grant ([14:16](#)):

I think the biggest thing is to make sure that this is what you wanna do <laugh>. And I say that because on a daily basis I'm dealing with a lot of different personalities and a lot of different emotions and a lot of just stuff going on. It can get heavy sometimes. So just understand that that also comes with the territory, like getting the messages and the texts and everything about you know, how things are paid off and you know your client's checking in with you, that's fine and that's awesome. Those are boosts, but a lot of times it's a lot of heavy work. So I think making sure that you're prepared for that. Also making sure that you have the time capacity. 'cause that's one thing that a lot of my colleagues that are getting away from one-on-ones, they're like, I just don't have the time. I don't wanna do them <laugh>. You know, that type of thing. So if that's something that you're interested in, just make sure that you are structuring it in a way where you have that balance for a while. Like I said, I was trying to do the monthly retainer and so I was meeting with everybody once a week. 'cause that's how it was. Yeah, it was a lot. And I was burning myself out to the point where I said, okay, I am closing up shop, I'm doing this anymore. I sent email to all my clients at that time and yeah, it was bad. I was so burnt out. But I realized

that it wasn't that I didn't like the work, it was how I structured the work. And so now that I have this better structure for me, it makes it so that I can do it for a longer period of time. You know, I've been doing this for quite some time now, but it makes it so that I'm not burning myself out and I can actually help my clients because if you're stacking meetings, you know, you're in nonstop meetings, when do you have time to really sit down for yourself? You know? So I would say those, those would be the main things I would think about if you're getting started. And then also another thing I didn't mention when I was starting, I said there's certain people, there's a certain demographic that I wanna help. I wanna help people that are like barely making it, you know, maybe have a negative to zero net worth or what have you. And when I was telling, like for instance my CFP friends, they're like, well Tiffany, how are you gonna make money <laugh>? You know? And so, right, because that's always a balance. But what I decided very early on was that my money is going to come from brands and corporations in the form of speaking and sponsorships and things like that. And that's, you know, I could leverage my blog and my podcast and all that stuff for that. And then I can keep my counseling affordable for people so that way I can help the people that I wanna help. So that has been my focus from the beginning, ever since I realized that this could be a business <laugh>, I was like, you know, I'm going to make it so that the company money pays my bills and then the B2C or the consumers, I can keep it affordable for them.

Dr. Mary Bell Carlson ([17:19](#)):

I wanna dig into that a little bit more because I think you've hit a way that has worked for you and I think a lot of people are still figuring that out. So let's talk a little bit, if you don't mind, like in a percentage basis, what percentage of your time goes to each of those domains? i.e Social media, speaking, then the B2C and then you give us a high level idea of percentages of revenue that comes from that as well.

Tiffany Grant ([17:45](#)):

Time-wise, I usually only do for my one-on-one meetings. If my calendar's fully booked, I do maybe like four meetings a week. Okay. So those are like one hour meetings or so. So that's on a weekly basis. I do about four meetings one hour. And then also let's add an hour for like prep, you know, for each one. So let's say eight hours or so a week in one-on-one work, the rest of it goes to building up the other stuff. So like the blog I do have, now, let me be fully transparent, <laugh>, I've worked myself up to a point where I do have a team that supports me. So right now I have about seven contractors that work under me on the blog and the podcast side. So I do have help there. Okay, <laugh>. So let me just preface by saying that, but in the very beginning I didn't, but that's why I'm able now to take on so many clients is because I was able to offload a lot of the blog and podcast stuff now. But when I was doing it all myself, I would probably spend maybe let's say two to three hours a week on the blog. The podcast I release once a week, but I batch record very heavily. So right now I'm not even recording. A lot of the stuff that people are hearing is stuff I recorded like before act. Yeah. Uh, like in August July of last year. And so yeah, <laugh> like that's awesome. Yeah, so, and I can get into a little bit of that if you all want. I realized when I was pregnant with my last child, my daughter, I was like, well I wanna take a maternity leave, but I don't wanna leave my audience hanging. And so up until I, my maternity leave, I was recording and I wasn't burning myself out on it. I do maybe like three to four recordings a week when I'm actively recording. And then I only do it for like one or two months and that gets me to, you know, whatever my next time is. So like for instance, I only open my calendar in December because I'm currently studying for my PhD. I didn't mention that, but <laugh>. Oh wow. <laugh>, I didn't mention that part, but I was like, okay, December is when I have a break, so let me open my calendar record like four or five interviews during that month and then close it back when school starts in January. But I have enough episodes to get me until the summer till my next break. And so once April rolls around, that's when I'll start recording again and then I'll continue that cadence. So that's how I run the podcast. So really the

podcast only takes me when I'm not actively recording about two hours a week because it's just me scheduling stuff, <laugh> and I use a lot of AI to do like the show notes and you know, all of these different things for that. And so it makes it pretty easy on, and I do have an editor as well, so he handles that. But that's kind of how I balance everything. I use a lot of technology and I use you know, people to help me as well.

Dr. Mary Bell Carlson ([21:00](#)):

Thank you for being so open. I think that's a, a lot of people are trying to figure out how they're gonna fit into the business and create their own and everybody's got a different way of doing it and we love hearing about how you've created your path. So thanks for sharing.

Tiffany Grant ([21:14](#)):

Yeah. I also add, you know, when I was starting I wanted to do it all right, <laugh>, I just wanted to do all the things, but I realized that if I try to do all the things then I'll burn myself out one and then also the message kind of gets watered down. So recently I've said, you know what, Tiffany, you can't be on all the social media platforms <laugh>. Like you can't be actively on them. You know, I may schedule stuff, so that's another part too. And sorry if I'm going off on tangents, but another part is I take like a couple of hours every week just to schedule out my social media and my emails and stuff for that week. So on Sunday I'll just sit down and I'll schedule out all my social and I'm only actively on certain platforms where I know I'll get the best return, if that makes sense. So yeah, so I'm there, but I might not be there like <laugh> Instagram, I'm there but it's not one of my favorite platforms. So you know, I'm not actively on it. I'm not just sitting there scrolling. So that's kind of how I handle that piece. But I will say pick a couple of things. So whether that's a blog, a podcast, social media, maybe pick one or two and really focus on them. Like every year I have a major focus. Last year my major focus was the blog and so I really ramped up on the blog. The year before that it was the podcast, so I really ramped up on the podcast. This year it's launching another enterprise solution for corporations. And so that's what I'm really focusing on. But when you have a focus and you make that your focus for the year, you can build it up to a point where you can kind of be hands off with it. You know, you'll be able to get the team in or what have you, to kind of make it smooth. So that would be my tip for people is to really hone in on one or two things, get really, really good at it, get it to a point where it can function without you, and then move on to something else <laugh>.

Rachael DeLeon ([23:22](#)):

That's super smart. And not stretching yourself so thin that you know, you're trying to do all of the things. I also hear a little bit in terms of you really know what it is that you enjoy doing and what you like doing and then outsourcing the things that you could do, but don't add to the stress or the turmoil of <laugh> of trying to manage it all, which is important.

Tiffany Grant ([23:44](#)):

Yes, amen and amen. <laugh>, I am a firm believer <laugh> in farming out things I do not enjoy or I feel like my time can be better used elsewhere. So like for instance, I have home a housekeeper because I don't really like cleaning. And so I'm like <laugh>, I would rather someone that loves cleaning, they have a whole business revolving around cleaning to come and clean for me. That's awesome. With the podcast, I was inconsistent for a very long time because I didn't have an editor and I was sitting there trying to edit all my episodes myself. And so I think it was like episode 70 something is when I finally got an editor. And then from then on I've been super consistent and even able to, like now I said bump up to

two, two episodes a week. That would've been impossible if I would've kept editing myself. So I'm a firm believer if it's something that you don't enjoy doing and there's someone out there that would love to do it and you have the ability, you have the wherewithal to hire, then definitely hire. I just recently hired a VA and I've needed a VA for a very, very long time. I recently hired a VA to help me with email and it's been the best thing that ever happened to my business. And so if you want to be a CEO, you have to start thinking like a CEO. You don't see the CEOs out there doing everything. For the most part, you know, <laugh>, they have employees, they have staff, they have people that actually implement on the things that they're thinking. Your job as the CEO is to be high level and be strategic. And so you can't be strategic if you're trying to edit every podcast episode or if you're trying to do be on all the social media platforms and just do everything. It's gonna be really hard to be strategic. So that's my kind of takeaway from that.

Dr. Mary Bell Carlson ([25:36](#)):

You know, it's such a balance as a business owner to be lean. 'cause we hear a lot about when you start up you need to be really lean because you're not bringing that much in. And I totally agree with that, but I like your wisdom as well. And I think your podcast editor is a really good example of at some point your leanness is actually holding you back <laugh> and you're not able to access other things. So thank you for sharing that with our business owners. I know there's lots out there that are trying to figure that out and I think that's really good wisdom for them.

Tiffany Grant ([26:03](#)):

Absolutely. And y'all, I had to learn the hard way <laugh>, I had to learn the hard way. And so now I'm on the other side like, please, you know, hire as soon as possible. Don't try to do it all. And for me, semi a perfectionist. And so that was part of what was holding me back too. I'm like, nobody's gonna be able to do it like me <laugh>, you know, <laugh>, that type of thing. But I realized, and this is what I had to put on my HR hat, I'm like, Tiffany, create SOPs. So I have SOPs for, and that's standard operating procedures. I have SOPs for pretty much everything in my business. So it is easy for someone to do it like me. You know, there might be some times when I'm like, oh, make sure you look at this or whatever. But it's not to where they can't do it.

Rachael DeLeon ([26:49](#)):

Tiffany, you kind of glazed over the fact that you're also getting a PhD right now. So I'm curious, you sound like a lifelong learner. I'm curious to know what brought you to the AFC and then also what you're getting your PhD in currently.

Tiffany Grant ([27:04](#)):

I'm gonna be honest 'cause I'm a very open and honest person. <laugh>, I had no idea what the AFC was for a long time. I got my certification, I think it was in 2021. And the reason it got on my radar was because I saw a scholarship. So I applied to the scholarship and I ended up getting it. And then it just so happened that that year, the executive director at the time, Rebecca Wiggins, she came on my podcast to do an interview. And so I was like, oh, okay, you know, now I'm a little more invested in what this AFC thing is. And then I ended up getting it that way. So I didn't really do much of like, you know, research and stuff about it before I applied for the scholarship. But after I got the scholarship I said, oh, like this is, you know, this is something that really falls in line with what I'm already doing and it's also pretty much as respected as the CFP without having to go through the whole CFP process. And also I don't wanna do investments and stuff, so that didn't really fit as well. But I used to study for the CFP back in

like 2018 or so, and I let that go. So I'm like, Ooh, like this will finally be a financial certification that I get that fits what I'm doing. And you know, it just made more sense. So that's kind of how I got introduced and ended up getting the AFC was honestly just applying for the scholarship.

Rachael DeLeon ([28:29](#)):

And then what are you currently pursuing your PhD in?

Tiffany Grant ([28:31](#)):

Yes, I'm currently pursuing a PhD in social work. Now you might be thinking, well that's kind of like, where did that come from? You know, <laugh> your, your background's in business, you know, you're in finance or whatever. But I realized that the work that I do is social work and I didn't know that until I, you know, ran into a social worker that was in the program and he was like, Tiffany, that's social work, like <laugh>, you need to, you know, get on with this. And so I was like, okay, sure. But I realized that a lot of my content is made for people that look like me. So black and brown communities, and I do a lot of work in bringing awareness to black and brown issues and then also looking at, uh, the macro environment when we look at wealth and wealth building and things like that. And so, you know, on my blog you'll see things about the black tax, you'll see things about the racial wealth gap, you know, things like that. And so I use my platform to bring awareness to these issues. And so for me, and, and also I'm, I'm a firm believer that yeah, it's the person, but it's also other factors that go along with that. So it's not just, it doesn't just stop at the person and their mental and things like that. We also have to look at policy. We also have to look at, you know, corporations. We also have to look at like there's so many other things that go into personal finance that I really enjoy studying. So that's why I decided to do that.

Rachael DeLeon ([30:07](#)):

I think there's so much overlap with personal finance and social work and, and oftentimes social workers find that when they're doing that kind of work and meeting with people in the community, you know, personal finances, touch everything. And so I think where we can start to educate and collaborate in those ways, we make things so much better for the consumer.

Tiffany Grant ([30:29](#)):

And I'll say, you know, my research interest is black entrepreneurship as it relates to financial wellness. And the reason is because as an entrepreneur myself, I saw how it can really diminish your wealth versus build wealth when you are starting from a place where maybe you didn't make as much or you know, you don't really have much retirement savings. But I had to cash out all my retirement, I had to use credit cards at times. I had empty out my savings, you know, all these things. And so I'm seeing my net worth plummet, but I'm an entrepreneur and it's awesome. You know, that's what they tell you on social media <laugh>. So you know, just realizing that. And also, you know, quite a few of my clients are entrepreneurs and I have a lot of entrepreneur friends and I realized that personal finance really takes a toll on your business as well.

Tiffany Grant ([31:22](#)):

So that's why I decided to study that is, you know, it's all interconnected and really your personal finance can make or break your business as well.

Dr. Mary Bell Carlson ([31:31](#)):



Hey Tiffany, 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?

Tiffany Grant ([31:39](#)):

One thing that I live by is Ready, fire, aim. And I say it that way because a lot of times we get stuck in analysis paralysis, and if you didn't take anything from my story, you'll realize that I just do stuff. Like I just go for it. And <laugh> a firm believer that you really learn the best that way you fail forward. So for me, I rather do it, see if I like it, see if I don't, you know, educate myself enough to make sure it's not like <laugh>, you know, something ridiculous. But once I get past that stage, then I just do it and then you just learn as you go. And so that's kind of how I've ran my life in general and really my business as well. I just put it out there, see what happens, and then I start making tweaks and you know, kind of go from there. So I will say if I left, one thing with the audience for other practitioners and things that are listening is to not go into analysis paralysis and Ready, fire, aim.

Rachael DeLeon ([32:39](#)):

Tiffany, tell our listeners where they can connect with you.

Tiffany Grant ([32:43](#)):

Yeah, so you all can connect with me, of course, the website MoneyTalkWithT.com, I'm on social media, Money Talk with T and like I said, I'm everywhere, but I'm not <laugh> <laugh>, but you can follow me everywhere and then wherever you're listening to this podcast, you can find the Money Talk with Tiff podcast as well.

Rachael DeLeon ([33:00](#)):

Thanks so much, Tiffany.

Tiffany Grant ([33:02](#)):

Yes, no problem. Thank you Rachel.

Dr. Mary Bell Carlson ([33:04](#)):

Talking to Tiffany was such a delight. I really appreciate how she was so honest from a business owner standpoint and really dug into her business. You know, that's one of the things I feel like so many in our community are trying to figure out, especially in this private practice area. There really isn't a clear one solution that works for everyone. And so it's interesting on these various interviews and Tiffany was very open with her process and, and how she's evolved too. I think that was something else to keep in mind that wasn't something that just began one day and it was perfected. She started a little bit at a time and has continued to add to that. And so I'd encourage anybody out there that is either on the fence or thinking about it or just starting to take a listen to this and, and really figure out, get together with other like-minded AFCs in a community and start figuring out what's going to work for you. Because works for Tiffany May not all work for you, but taking little pieces and ideas from each other will help you build the business that you're wanting to thrive in.

Outro ([34:02](#)):

Yeah, Mary, I think that was the, my favorite part about the podcast today is just how open she was with even sharing the things that didn't work and what worked and how she sort of navigated that. And

you're right, works for one person, something else may work for another. But I would encourage, I think listening to these types of podcasts, talking to your peers and A-F-C-P-E actually offers a private practice empowerment community. So we have a group of practitioners that are meeting online, we're getting together once a month. They have practitioners unite where they're sharing and talking about conversations like this. And it's a great community to plug into. So I encourage anyone who's starting a private practice interested in starting a private practice to, you know, explore our community and what's available.