

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 De Leon, 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. Amy Smith is the member engagement coordinator at A-F-C-P-E where she leverages her expertise as an accredited financial counselor to foster a vibrant community amongst our members. By day, she spearheads initiatives aimed at enhancing member benefits and facilitating meaningful connections within the A-F-C-P-E network. Outside of her role, Amy is dedicated to empowering women facing mental health challenges to achieve financial wellness, combining her passion for financial education with a commitment to mental health advocacy. Welcome Amy.

Amy Smith ([01:55](#)):

Thank you. Happy to be here. So

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

Amy, let's back up a little bit and tell us about your background. How did you find financial counseling and come into this role and what you're doing now?

Amy Smith ([02:06](#)):

So I found financial counseling. I was a veteran and so in the process of getting out of the army, we had to go through some financial courses, which I will say as I was getting out I wasn't as tuned to as I probably should have been going through the courses. It wasn't until I was actively out of the military that I realized that my finances were gonna be a pretty important part of my future. So at that point kind of went back, I went through the courses again, they, you can access those as a veteran. So I went through those again and the people teaching the courses were AFCs. So through that process I really dove into my own personal financial journey and winded up taking a couple years, but I did loop back around to the A-F-C track as I applied to a position on post to be one of those financial counselors that I had initially met as I was transitioning out.

Dr. Mary Bell Carlson ([03:01](#)):

So tell us a little more dig, wanna hear a little bit more about that background as a veteran, kind of what service, what post, tell us more about that.

Amy Smith ([03:08](#)):

Yeah, so right out of high school, I joined the Army. I was 18, wasn't sure what I wanted to do with my life, but I knew that the army was going to be a good choice for me. I needed the structure, I needed the alignment in my life. So I was a combat medic for six years after switching duty stations, you know, every couple years I wound up getting a medical retirement, which is when you are deemed unfit for duty due to medical circumstances. So after I had gone through some traumatic instances in the army, they

kind of surprised me and told me, Hey, you're done. So yeah, it was, it was definitely something that, you know, was a shock to me and it's one of those things where when you're, when you join the military, many people think, okay, I'm gonna do this for 20 years and get a pension. So when you're a little bit surprised by the process of you know, getting out, you really are faced with the thoughts and the choices that come with your finances

Dr. Mary Bell Carlson ([04:08](#)):

Once you got out and through this journey of becoming an AFC and getting on posts, what happened from there? Kind of take us from that experience.

Amy Smith ([04:16](#)):

When I got out of the military, I was actually on disability for a while due to the injuries that I had sustained while on active duty. So I was out of work for quite a while dealing with some of my own issues and the finances and all that that I had kind of touched on briefly before. And so when it came time to get back to being employed, I knew at that point that I was very passionate about personal finance just from everything that I had gone through in the four years since I had gotten out. So at that point I was looking for places to volunteer. I wasn't quite sure if I was ready to jump back into the workforce, but I was looking for places to volunteer. So I really started to volunteer my expertise at the time as a financial coach to veterans. That winded up getting me connected with the financial counselors on Fort Hood. The place that we were stationed, it's now called Fort Cavazos. So that winded up getting me connected in that way to the financial counselors on post. And they really inspired me to, you know, apply to the position. The caveat was that I was going to need a legitimate certification. So that's how I was kind of brought back into the A-F-C-P-E fold where I started learning more about what the certification itself was.

Dr. Mary Bell Carlson ([05:37](#)):

And if I understand correctly, you didn't just jump in, you jumped in with both feet and you finished your studies really quickly. Can you tell us a little about how you prioritized that and got done so quickly?

Amy Smith ([05:48](#)):

Yeah, so at that point I was actually, I had gotten hired. The contract that I was on was one where you could get hired and then you had to have your certification or pass the exam within six months. I am not very excited about test taking. I don't know many people who are <laugh>, but that part felt really daunting to me. So I knew that I couldn't just wing it. I knew that I had to kind of come up with a plan. So at the time I was working full-time and I said, okay, how can I, you know, work, be a mom, be a friend, have my time for my personal endeavors, like running and whatnot and accomplish all of this, right? It felt very daunting. So there was a few steps that I put into place and one of them I'm sure many people will be familiar with is 'cause it's part of the AFC studies is to setting a clear goal.

Amy Smith ([06:44](#)):

So I utilized kind of the smart goal process, made it specific, measurable, achievable, relevant and time bound. And I really started with when do I wanna take my exam? Once I set that date, I was able to kind of work backwards to create my study plan. So I created the study plan. My schedule was really focused around the ultimate goal of passing the exam. And then from there I kind of said, okay, if this is my study plan, how can I not just study but make it an effective study routine? Right? So I thought how can I prioritize what I'm learning? Once I hopped into the dashboard, you know it's got a pre-assessment and I think there's 30 modules in our A FC study guide. And so first thing I did was take that pre-assessment. It kind of helped me to know I was already in the field for a little bit but it helped me to know, you know, where was I pretty strong in my knowledge and where was I lacking? And then I kind of started with, okay, these things that I'm lacking are like gonna be front loaded to my study plan.

Rachael DeLeon ([07:47](#)):

That's super smart. Amy, I'm curious, you know, knowing you had that test anxiety, that's something we hear quite a bit. I think a lot of people, especially coming through a program as an adult, sometimes you're out of that test taking muscle you built maybe you know, earlier on in your youth, isn't there? What would you say, how did you get past that? Was it just sort of working through that plan and having that confidence that you had taken the time to learn the content? You know, as that exam date was approaching, do you have any tips? Yeah,

Amy Smith ([08:19](#)):

I think a lot of it is just being able to use the time before the test to feel confident in what you know and then kind of reassuring yourself of what you know. I knew that I was a good financial coach and a financial counselor before I ever even got hired. I knew that based off feedback that I had given. So you know, when you're going through the process of like, you know, actually taking a test, you kind of have imposter syndrome a little bit. Like is this something I can really do? And so step one, you have to get that outta your head. <laugh>, you can't, you can't acknowledge that. And so that's something that really you have to be able to put away and say, yeah, not today. We're not gonna deal with that kind of mindset today. This is the goal, this is how I'm preparing.

Amy Smith ([09:01](#)):

And I think just having a plan can really ease your anxiety. There's so many people that start off and they say, I'm gonna study for the exam. And if you say, well when are you taking it? They're, they don't know. So you have to be able to kind of put yourself out there and say, this is when I'm gonna do it and this is the plan that I have to get there. Just, it's a mindset shift that happens when you do that, when you make the decision. And that doesn't mean that you know, if something happens that you can't move it, 'cause life life does happen, but in your, in your mind you have to be able to say this is what I'm doing to achieve this milestone. And then it helps you to really follow the steps up until that point.

Rachael DeLeon ([09:39](#)):

Love that. And spoken like a true coach Amy.

Dr. Mary Bell Carlson ([09:42](#)):

Absolutely. You know, we have a lot of people that aren't necessarily A-F-C-P-E members that listen to this podcast. What would you tell them? What are some of the benefits of why they should be a part of our community?

Amy Smith ([09:54](#)):

We have so many great benefits to membership, but one of the most important that I always just brag about is the opportunity for our members to come together and communicate with one another via our member events. Whether they're educational and they're providing a lot of this great feedback that you can use as a coach or whether they're more networking style, conversational and style. The number one tool that you're gonna use as a coach is your ability to communicate. So being able to come into these events and communicate with other professionals and hear about what they're doing, how they're articulating things to their client, how they're teaching, how they're holding workshops, those kind of things. Like it's there. You can't put a price on that. Being able to communicate, you'll learn so much by just being engaged with some of these other professionals.

Rachael DeLeon ([10:43](#)):

Yeah and I think what I love about our network is that people come so willing and open to share just as much as they're there to listen and learn. And so it's such a give and a take that you don't see in a lot of other organizations. You know, obviously you may come in to to build your practice but you still see just as many people wanting to give back to others around you as well. Do you feel that as well Amy?

Amy Smith ([11:07](#)):

Yeah, it's definitely a collaborative environment if you need feedback or if you want to give feedback in a respectful way, like our members are always open to, to that flow of, you know, communicating. I know that there's been plenty of groups that I've been a part of where it's almost like secrets are kept and people don't want to share the knowledge that they have because, well, you know, I'm a financial coach and I don't want somebody else to coach as good as me 'cause then I lose clients. It's not, that's not the environment that I feel like our community is. It's always been very giving and for me that's been really inspiring to, to kind of watch and especially as we grow over the last couple years that I've been with A-F-C-P-E,

Dr. Mary Bell Carlson ([11:50](#)):

What I love about your background is you've got a lot of different things that you're bringing to the table. Of course, your military background but also your strength and mental health, your private practitioner hat, like you wear multiple hats in these roles. And that's one of the things in this community that you'll find is, you know, someone may be a practitioner but they also work at a bank. They also, you know, run a nonprofit. And I think that's the cool part is no one has it all figured out that we're all still learning from each other and gaining those best practices that overlap into many different types of ways you can connect with clients, whether that's a social media influencer or at your local bank or on the military installation. That there's just lots of opportunities to connect with members in various roles. And for any of those career changers out there, I think this is a definitely a space where you are welcome that it's not just you have to come out of a four year degree program and come on as a 20-year-old and stay, it's really open for people who have left and come back into a different career or launch something along the way.

Dr. Mary Bell Carlson ([12:58](#)):

Do you see that a lot in your role with people changing careers and coming in?

Amy Smith ([13:03](#)):

I see a lot of career changers and then we also see a lot of people just from different backgrounds, different personality types. And that's what I really like about A-F-C-P-E and the AFC in general is it's not a one size fits all accreditation that you're getting. You can really take it where you want to take it. You can work for the military, you can, you know, work for a nonprofit, you can work for yourself and really tailor that to what you want it to be. So there's so many different ways that that, that people can use the AFC. So I really appreciate that. And it was actually one of the first podcasts that I think I listened to from A-F-C-P-E. You guys had done one about, you guys did a series right on the different careers. Mm-Hmm <affirmative>. Yes. And that was super helpful for me in finding my path and kind of where I wanted to go with it.

Rachael DeLeon ([13:47](#)):

And Amy, I, I remember, I mean I think from the moment you interviewed for the position two years ago, your background just was so uniquely suited for this role. Your experience in the military, your personal finance experience, you know, you had worked for a lot of different organizations volunteering and really engaging people and this role has been really unique in a way that it's allowed you to bring together all of those different experiences, much like the A FC does. You know, you didn't have to change who you were to become part of this organization and to do the work you've done.

Amy Smith ([14:20](#)):

Yeah, that's what I've really enjoyed my role. I do get asked by people why I don't, you know, go full-time into private practice and I really enjoy helping the helpers really the other AFCs and the other members of A-F-C-P-E to kind of hone their own skills. Like to me that gives me a lot of purpose and and life to be able to do that for others. So I really, I love, I love my job.

Rachael DeLeon ([14:43](#)):

So talk to us a little bit about that, Amy, you do like many AFCs, wear multiple hats and outside of your role you have started a private practice that's focused on empowering women who are facing mental health challenges. Can you talk to us a little bit about the start of your private practice and what attracted you to serving this demographic?

Amy Smith ([15:02](#)):

Yeah, so I had struggled with my own mental health for quite a while. I grew up in a childhood that really caused me to grow up quickly and face a lot of mental health challenges. So when it was time to, you know, find my niche, so many people say I was really drawn to that kind of aspect of who I am. It was always something that I was very ashamed of for a long time and my life really started to change when I started to embrace that part of who I am. So my private practice, it's called my BPD my money, which is kind of a mouthful, but for people in my my arena they kind of know what it means. So BPD stands for borderline personality disorder. I have borderline personality disorder and have been diagnosed with it for probably six or seven years now.

Amy Smith ([15:55](#)):

And prior to me getting back into the workforce, I actually had gone through an intensive year long therapy program to really help me understand borderline personality disorder and heal from, from the things that I had gone through. So in doing that I really created a lot of awareness for me where things were lacking, right? So I was getting the treatment from mental health professionals, but one of the most prevalent pieces of borderline personality disorder is impulsive behavior. And a lot of time this presents in spending or spending habits. So I realized my therapist was helping me with my mental health but couldn't really help me with my spending habits. Like they could give me some skills here and there, but they didn't have a full understanding of finance in itself to be able to help me with my financial issues. So that's kind of where my BPD my money really started was just trying to help other women like me. And it's kind of grown now to not just people with borderline personality disorder, but women with mental health challenges in general from A DHD to autism, to even people who are undiagnosed but just have the traits.

Dr. Mary Bell Carlson ([17:12](#)):

Amy, I think that's one of the neat things is you're able to take something which you probably saw as a weakness just so along and turned it into your strength, right? And be able to connect in a community of other women who are probably struggling with this and don't know where to go. And I see that in so many others who are resonating and saying, this is something I don't wanna bring to the forefront. But your strength and your courage to speak out on this topic and to normalize it is really empowering for you and for so many others. How has that journey been along the way?

Amy Smith ([17:45](#)):

It has been really, it gives me a lot of motivation to continue to do what I do because I realize there is such a need for it every day pretty much I realize that there are people out there having issues and you know, people refer me quite a bit. So once my name pops up as a referral, you see so many people say,

oh, I didn't even know this was a thing. I didn't know there was people out there that could help with this kind of thing. So to me that's, that's where it all kind of comes full circle is now this person has the realization that it's not hopeless, right? There is help out there, there is people who want to help and there's people who are working on getting specialized in some of these very specific parts of finance so that they can help others manage their money. Well.

Rachael DeLeon ([18:33](#)):

I think it's really important too that I feel like more and more as these types of conversations become just more in the forefront, we're really breaking down these walls of shame that people have, you know, and I think half of the battle is just speaking about it, doing the work and and supporting others as they're going through similar things. Because I think oftentimes when you're going through a challenge, you feel so alone and I, I love that you're able to come full circle with your practice, with your work throughout your life.

Dr. Mary Bell Carlson ([19:06](#)):

Amy, 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?

Amy Smith ([19:14](#)):

One piece of advice that I would give is to embrace your individuality. Embrace who you are, your perspective, your strengths, the things that you bring to the table. They empower you to make the impact that you do. And I specifically say this to people who are looking at doing financial coaching. I think there's a lot of times where people feel pressured to find an audience or to find a niche or to find a way that's like really special or new to bring to the table. And I try to, you know, empower people to know like your, just who you are is enough to inspire people to work with you. The clients that I get aren't gonna be the same clients that you get, right? Just because our personalities are different. If you're, you know, a mom who is a teacher and you're doing a career shift, like that's gonna speak to people in a way that's different than my story will. So you have to kind of take your story, take your individuality and use that to, to kind of show everybody who you are and what you can do.

Rachael DeLeon ([20:19](#)):

Amy, thanks again for being on the show with us today. Can you tell our listeners where they can connect with you?

Amy Smith ([20:24](#)):

Yeah, so the best place to connect with me is on LinkedIn. You can search me by my name Amy Lee Smith. My middle name is spelled a little different. It's L-E-I-G-H, you'll find me on there. And then you can also find me on Instagram. The handle is [@mybpdmymoney](#).

Rachael DeLeon ([20:43](#)):

Thanks Amy.

Amy Smith ([20:44](#)):

Thanks guys.

Dr. Mary Bell Carlson ([20:46](#)):

Rachael, I love how vulnerable and open that Amy was. I think that's something that we all struggle with. We all have our own challenges, mental health challenges, family challenges, and she was really open about how that had affected her, but also how that's propelled her forward and helped her find her community. And the best part of it is that she's able to take that community and connect it back to a bigger community. And that's A-F-C-P-E, you know, in her role of being able to connect people with mental health challenges and now for the role of connecting people with membership. And she personally, she brings in such a variety of membership experiences that she's had personally and professionally that I think it just speaks to how well-rounded so many of our members are and how many experiences. So if there's anyone out there listening thinking, oh there's not a place for me, or maybe I don't fit the mold or the rest. Amy is a great example of you don't have to fit a mold, you are who you are. And bringing that to our membership space is what we need and what you need to be a part of.

Rachael DeLeon ([21:48](#)):

And Amy's never gonna be one to toot her own horn. But Amy, along with Zulairam Ruiz-Augusto, who is also part of our member services team, they do such a fantastic job at really listening to members and what they're looking for, whether it's educational or networking and building those connections. And you know, she is a natural connector. It's what attracted her to the role and to A-F-C-P-E and allowed her to have that full circle moment. And she loves helping others create those moments as well. And so love having Amy on love that she was able to share her unique journey. Really a treat today. If any of our listeners today are curious to learn more about membership, check out the link in our show notes. We'll have a link to our member benefits packet and our website where you can learn more about what's included. And one of the misnomers around membership is that you have to be certified. And the fact is you don't. Our membership community is as diverse as we are inclusive. We have researchers, educators, counselors, coaches, therapists from all over the field come together to gain educational opportunities and networking for growth. And so if you're curious, if you're in this field, if you're listening to this podcast, it's a great way to get connected into our larger community.