

Rachael DeLeon ([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.

Dr. Mary Bell Carlson ([00:24](#)):

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.

Rachael DeLeon ([00:44](#)):

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. Lissa Prudencio is an accredited financial counselor, content creator, and the founder of Wealth for Women of Color. After a 10 year career at Google and YouTube, Lisa left the corporate world to pursue her mission, empowering women of color to break down financial barriers and build wealth.

Rachael DeLeon ([01:40](#)):

In just two years, she has built a social media following on TikTok and YouTube, known for her inclusive and easy to understand approach to personal finance. In addition to being an AFC, Lisa is a proud UCLA alum and holds a master's degree in communications from the University of Southern California. She's currently pursuing the prestigious CFP designation. Based in Los Angeles, California, She is passionate about being a lifelong learner and sharing her knowledge to empower others when she's not working. You can find Lisa on the court playing basketball, tennis, or pickleball, or walking her two dogs. Welcome, Lisa.

Lissa Prudencio ([02:19](#)):

Thank you. Thanks for having me.

Dr. Mary Bell Carlson ([02:21](#)):

So we have to know, what kind of dogs do you have?

Lissa Prudencio ([02:23](#)):

Oh, they're total mutts. I, I have a dog, um, the shelter, so I have no idea what they are, but my guess is a mix of Shiba inu, Jack Russell Terrier, corgi, maybe. Oh, and I'm thinking Chihuahua <laugh>.

Rachael DeLeon ([02:41](#)):

Those are the best kind of dogs, for sure.

Lissa Prudencio ([02:44](#)):

Absolutely.

Rachael DeLeon ([02:45](#)):

I have one laying on my feet.

Lissa Prudencio ([02:46](#)):

<laugh> <laugh>.

Dr. Mary Bell Carlson ([02:48](#)):

Well, let's talk about your transition. You went from the corporate world to pursue your mission and passion. Tell us a little bit more about this journey and what led you to doing your work now.

Lissa Prudencio ([02:58](#)):

Yes. So I have been completely self-employed full-time for almost two years now. Prior to that, I had no intention to ever become a full-time entrepreneur, and I wanna attribute that mostly to my upbringing. My, my parents were immigrants from the Philippines. You know, they both have these stories of coming to America with less than \$20 in their pocket. And so it was always instilled in me to work hard, go to college, get a good job. So that's exactly what I did. You know, I worked hard. I studied, went to college, grad school, got a good job, and worked in corporate. I just thought I would continue to go that path of, you know, making a higher salary every, every couple years. But then I, I actually faced a period of burnout, which I know is a term that's becoming more popularized now, which I think is a good thing. And that burnout is kind of where I had this realization that this corporate life was not for me. And that's when I ended up going down this path where I became an accredited financial counselor. But it was a, it was a long and windy road. It wasn't a, a straightforward, you know, light bulb decision that led me here.

Rachael DeLeon ([04:18](#)):

Lisa, you have started your own private practice and your focus is really on empowering women of color to break down financial barriers and build wealth. Tell us a little bit more about that, and what led you to pursue a private practice there.

Lissa Prudencio ([04:34](#)):

Well, I'm a woman of color. I have a Filipino American background. I actually serve everyone. I'm not closed off to, you know, working with men, working with people who don't identify as people of color. I think when I was trying to decide on this brand name, it really occurred to me that my own experience was rooted in me not feeling included in conversations of, of wealth. You know, growing up, I never heard about investing. Even when I got into adulthood, I started working at Google. I was around a lot more wealthier people or high earning people. I didn't really understand, you know, stock vesting and people investing for retirement and buying real estate. So all these things I just kind of ignored for the most part. And I, again, this is, you know, my personal experience, not to speak on others, but I think it's a part of my experience growing up in my culture from a lower income community. I grew up in Salinas, California, uh, went to public schools my whole life. I, I think that had a lot to do with it. So when I was coming up with this brand name, you know, in my mind I was like, oh, I wanna serve people like me, women of color. I was afraid at first to put anything like that in the brand name or any of my marketing because, you know, there's people out there who think being inclusive of certain groups means exclusion for others, <laugh>. So I constantly have to explain myself on, you know, my channels. But all that to say, I, I wanna help people who may have had a similar experience growing up where, you know, there was no talks about building wealth, investing beyond retirement, and really finding financial security and financial freedom. I just want to kind of normalize that discussion for women of color and anyone else who wants to listen.

Dr. Mary Bell Carlson (06:28):

You know, one of the things that I find interesting with your background is you talk a lot about the wealth gap and non-traditional ways of building wealth. Can we dig into that a little bit more and help us understand how you help clients close that gap and build wealth?

Lissa Prudencio (06:44):

Like I mentioned, I never grew up understanding investing. I thought that buying a home to live in, you know, that was, that was the extent of what I learned. My parents actually were able to buy our childhood home, and we actually owned it, even though it took a really long time to pay off. And so that was kind of the route I, I would, was going, you know, I'm gonna get a good job, get a high salary, and then buy a house. It wasn't until I learned later on in my thirties or so that that wasn't, that didn't always equate to investing. Right. <laugh> a buying a home is not always a good investment. It's not technically a financial decision all the time. Right? There's the emotional aspect behind it, the, you know, feeling secure and, you know, even cultural background of why you want to own the home that you live in. So when I, when I started learning more about investing and reading more personal finance books, and I realized that there's a whole world out there, not just the stock market, but you know, other things that you can do with your money, you can invest, you can create multiple streams of income by building businesses, even taking on side hustles, you know, nine to five, one source of income is not, is not the route for everyone to reach financial security. That's when I realized that I think we have to normalize those discussions. You know, I, I think there's nothing wrong with working a nine to five. In fact, if I had never went through my burnout and, you know, just everything pivoting in my life, I probably would've still been working a nine to five. I was making a good salary, had a good job. But I think a lot of it comes down to, I, I never heard these conversations growing up. I had to kind of find it myself and then start learning and normalizing it. And then now that's what I hope to do with clients, for anyone who watches my videos, you know, on social media, just to normalize those discussions that anyone can become an investor. Anyone can grow to become an accredited investor, right? There's other things out there that we can be investing in to truly build wealth and change the world.

Rachael DeLeon (09:04):

I love that. You know, at A-F-C-P-E, our mission and vision is really focused on ensuring that all people have access to these types of opportunities to meet with someone who has the background to help them, you know, create a financial foundation and have access to long-term wealth building. And I'm curious, as a practitioner doing this work, do you have any thoughts around the roles of institutions versus individuals and how we can work together to really bridge some of these gaps?

Lissa Prudencio (09:36):

I think, you know, attacking this wealth gap, the income gap is going to take all hands on deck <laugh>. Mm-hmm, <affirmative>. And I think oftentimes, you know, there's a lot of onus put on the individual in terms of we should become financial literate. You know, pick up a personal finance book, take a personal finance course, start budgeting better, start investing. And I do think that's important. I think that's a big role of what we do as financial counselors is helping people navigate those decisions in their own lives. But I do think it would be unfair to completely expect people to figure that out all for themselves, especially because we all come from different backgrounds of, you know, different types of privilege. And even just the factor I, I've explained with my own life is, and not being exposed to certain things. So on the institutional side, you know, I'm seeing a lot of great work being done by colleagues in this space. Other content creators and influencers who have a voice getting involved in policy in, in their communities. And I, I think I'm blanking off the top of my head, but I am pretty sure that there are more and more states that are requiring personal finance. There are, yeah, literacy in high schools. I, you know, that alone I don't think is gonna solve it because financial literacy is only one piece of the puzzle. But I do

think that's a start. And I think, you know, between community-based programs and the conversation being more normalized, you know, social media democratizes a lot of this information. I know there's, there's pros and cons with social media <laugh>, but it does democratize this information in a way that it hasn't, you know, even when I was growing up in the nineties and early two thousands. So I do think there's a lot of hope. You know, I, I have real, I wouldn't say I've completely lost faith in the system. I, I do have faith that there are going to be ways in the future to, to provide resources, education to the people who need it the most.

Dr. Mary Bell Carlson ([11:46](#)):

I would like to follow up with your designations. I'm really curious of what led you to pursue the AFC.

Lissa Prudencio ([11:52](#)):

So it was a windy road, <laugh>, it wasn't a straightforward path. I am a lifelong learner. So throughout the course of my career after college, after grad school, I've continued to take classes. And part of it is me searching for hobbies. And part of it is me trying to, I'd say, upskill and explore new areas. And so a couple years ago I stumbled upon the Financial therapy association. Mm-Hmm, <affirmative>. This was around the time where I was going through my own journey with therapy. I was going through burnout, and I was also going through my own journey of really, really getting my finances together. You know, I, I knew bits and pieces here and there of personal finance, and I was lucky enough to have started making a pretty good salary early in my career. So I, I never had to worry too much about it, except for when I really was trying to buckle down and figure my, figure my stuff out. So between these two things, I was interested in whether or not there was people out there teaching people how to sort of heal their relationship with money and, you know, dig into the financial side of, of past traumas and, and, you know, childhood, you know, things that we learn in childhood. So I stumbled upon the Financial Therapy Association. I signed up, I saw it, I was immediately interested. And so I signed up for an account and I applied for this program only to find out that the prerequisites for it required having some kind of counseling certification, like, you know, clinical licensed social worker or holding a CFP certified financial planner or an a FC accredited financial counselor. So this is not, when I started my AFC <laugh> <laugh>, I immediately, I, I busted out a spreadsheet and I looked up all the financial certifications that I could that, that were of interest to me. So, you know, financial therapy, A-F-C-C-F-P, I think certified financial education instructor. And I kind of just outlined, you know, what it would cost, what I would learn from it, and what career it could kind of lead to. And I would say the only reason I, not the only reason <laugh>, one of the reasons I chose CFP to begin with over the A FC was it had a higher price tag on it. And at that time I was, I got educational reimbursements from my job, not the full amount, but I was really trying to utilize my benefits at my job <laugh>. So sure I was, yeah. So I was like, you know, let me go for this, you know, prestigious certification. I started the CFP and immediately when I started the CFP. I was like, Lisa, did I pick the wrong one? <laugh>, I had no idea what any of this stuff was. You know, it's insurance planning, tax planning, estate planning, all these elements that, again, I've never been exposed to. Very hard for me. Each class in the program that I, that I'm in gives you about three months for every class that I've taken, I've had to pay for an extension because it's taken me that long to learn the material, reread it, really understand it. So, you know, I've been doing the CFP, I hope to get it within the next 12 months. That would be, that's the goal. But in the meantime, yeah, in the meantime, sorry, I, this is totally the longest story to get to my A FC <laugh>, it all, it all connects, I promise it all, it all connects. So as I was doing my CFP, you know, I started posting content on social media and I started realizing that a lot of the questions I would get on social media were more about foundational things. It was more about the foundational stuff. How do you budget, what accounts should I get? What, how do I understand my employee benefits? How do I read a paycheck? So granted, I felt like I knew enough information to answer some of those questions and make videos, but I really felt at that point that not just for myself, but for potential financial planning clients, there was gonna be a gap. How do we get people from those foundational elements of finance to this stage where you have a financial

planner, financial advisor and you're really being really strategic with your taxes and things like that. So that led me to realize more important than anything else for the people that I want to serve and for the people who are already watching my content online, there had to be this gap filled where we have to get your foundations in place. So I wanted to supplement my own knowledge with, you know, a structured program and education. And even the community that we get with A-F-C-A-F-C-P-E, there's really great connections that I've made there where other people are growing their businesses and dealing with similar demographics of people. So that led me to pursue my AFC, in which lucky for me, a lot of my CFP work and coursework and experience, you know, some of those hours counted towards my AFC hours. So it was, it was nice to double dip a little bit on that <laugh>. But overall that, that's kind of what led me to the path of getting my AFC of which since I got it, I wanna say a for a year, a year ago, I think I got it a year ago. It's all been uphill. A lot of great things have happened since then.

Rachael DeLeon ([17:41](#)):

Yeah, I love that story. It was not windy or long <laugh>, but I think, I think what

Lissa Prudencio ([17:46](#)):

<laugh>, it felt long

Rachael DeLeon ([17:47](#)):

<laugh>. I think what really resonates with me, I think what you're, you're sharing too, you're not alone in that journey. You know, I think a lot of people, you know, some people go in wanting to solely be a CFP, they wanna be a financial planner. They wanna help people, you know, invest their assets and that, and that kind of work plan for retirement. And I think that's so valuable. But there's so much you can learn from a dual designation and having those foundational skills around counseling and credit and debt that really makes you more of a well-rounded professional, able to serve people from all demographics and walks of life.

Lissa Prudencio ([18:24](#)):

You can't see me right now, but I'm nodding my head very <laugh>, <laugh>. Yes, absolutely.

Rachael DeLeon ([18:29](#)):

Lisa, I wanted to ask a question too, 'cause you mentioned at the beginning, you know, your pivot and career, very mission driven, but also kind of started from a period of burnout, which I think a lot of people can relate to. I actually started my career in a corporate ladder climbing position and had a very similar situation, you know, in my early thirties where it was sort of kind of a crossroads where you're, you know, is this where I wanna be versus do I want my, what I'm doing to, to be more mission focused and purposeful. But we often hear about burnout from, and maybe burnout isn't the right word, but entrepreneurship can also be difficult. And I think from the outside looking in, there's something, you know, it sounds really amazing to be your own boss and make your own hours and, and do all the things. And it's also really hard. There's the hustle behind that. And so I'm curious, as you've been building out your own practice, what maybe did you learn through, you know, working through that burnout period of your life that you're applying now?

Lissa Prudencio ([19:33](#)):

Oh, I've learned a lot. I almost, I don't regret having gone through it because of what I've been able to take from it and incorporate into my life now and my business now. That period that led me sort of to burnout when I was working in corporate was a period of years where I was really, really trying to get promoted. And through many reasons, whether, you know, systemic <laugh> and unconscious bias, or just the actual

nature of there being little headcount and not enough, you know, uh, promotions to go around, whatever that may be. It, it, there was a period that I just kept feeling like I had to work harder and harder and harder to really prove that I deserved that next promotion. And so I didn't know it at the time, but it led me to a point of just being really upset at my job at, you know, at my higher ups, at my colleagues to points where I was like, I just don't wanna work today. <laugh>. I even had a couple conversations with my manager who was very supportive. I just told her like, Hey, I, I just, I'm not feeling it this week. I think I'll take the week off. You know, that it got to that point where I couldn't pinpoint what it, what was happening, but I lost all motivation. I felt, I felt exhausted. I felt like I had no focus and energy, and I just didn't care. I, I stopped caring. I didn't care if I got fired or anything like that. And she was very supportive. Sent me to HR and said, you should have a conversation. And they said that, you know, you should probably take a medical, medical leave a leave, just take some time away from work. So initially I decided, you know, let's, let's take a month off. I've never taken, there's, I don't remember the last time I have had a month off of anything <laugh>. Right,

Rachael DeLeon ([21:28](#)):

right. Even most of us can't remember that <laugh>.

Lissa Prudencio ([21:31](#)):

Right, exactly. Even dating back to high school and college. Yeah, we had, you know, we've had part-time jobs in summer school and things like that. So I don't remember the last time I had a full month off. So what was interesting to me in that first month was I very little changed. I was still unmotivated. I still felt lost. And, you know, I, I was going through to therapy at the time, working through it, and I had to extend a few times. And what, what I, what I ended up coming out of it with was this realization that through, you know, the first 35 years of my life, I had been programmed to work hard, like work really hard, be productive all the time. It made me uncomfortable to take walks or go out and do something. know, even just not even read a book, but like, sit on the couch not doing anything because I felt like that was wasted time, <laugh>. So it took, it was a long journey, but it got me to the point where I realized I, I've been working so hard my whole life that I, I don't know what I'm doing it for. I don't know what, you know, what moments am I actually present in, you know, taking a walk where there's no timeline where I can, I can just go out in my neighborhood, walk until I feel like not walking anymore, as opposed to I'm gonna walk for 15 minutes 'cause I gotta get back to a meeting. Same thing with, um, with driving. I've noticed my driving has changed. No, I no longer speed anywhere or rush to get to that next meeting. <laugh>, I have time, I, I can bake it into my schedule to leave, you know, 10 minutes early to make sure I get to an appointment on time. And so all these small changes in my life, you know, these are, these are now life changes, not just career related. These are things that I take with me as I'm now self-employed, entrepreneur on my own, on journey to build what I'm building. Um, I, I don't currently work a full 40 hours. I make sure that when I am, you know, watching TV in the evenings or having dinner and hanging out with friends, I'm not checking emails. I'm not, you know, I, I've really learned that, I guess work life balance is the, is the term we're all familiar with, but I've really learned not just that, but being present and really, really being grateful for what I have and what I'm doing in a given moment. And so far, two years into this journey, since leaving the nine to five world, I have not felt any burnout at all. I actually feel energized when I sit at my computer and have a three hour work block to, you know, to create content or meet with clients. I'm actually excited about it, <laugh>. So I don't know, in a, in a way I feel refreshed. And I think another thing is, I think now I als I'll be able to spot signs a lot sooner if I'm on a path to burnout and I have tools to prevent that.

Dr. Mary Bell Carlson ([24:39](#)):

So you don't see Rachel and I both smiling at each other saying, oh, we understand that burnout uhhuh ever so much. In fact, it's so interesting, Lisa, because I think sometimes people can think, oh, it's 'cause

she's an entrepreneur, that's why she doesn't experience burnout. But as an entrepreneur herself, and on the opposite end of the spectrum, as you <laugh>, I'm sitting here going, wow, she's been really intentional with that, right? Like you have purposely, like you just said, carved out a three hour block to work on content creation. And I think that there's a lot that goes into it, whether you're a W2, a 1099, whether you're working for someone, working for yourself, whatever that looks like. I think what I'm really hearing in this is the intentionality of it. And maybe if you're not in a place to be able to control that environment, then you need to make a change. But it's really about you being more intentional with your resources, which includes your energy.

Lissa Prudencio ([25:38](#)):

Interestingly, I'm a, I'm a member of a Toastmasters club, so I'm, I'm doing a speech this this Friday and the speech that I've prepared is about how to free up more of your time <laugh> and yeah, so very, very timely to be talking about this. So the gist of it is doing a time audit. So a lot of times we get lost in the hustle and bustle of life and we just don't have time for things. And in the speech I allude to this very divisive quote that is floating around the internet, which is that Beyonce has the same amount of hours in a day as everyone else. And you know,

Rachael DeLeon ([26:19](#)):

you don't believe it.

Lissa Prudencio ([26:20](#)):

It's a right, it's a hilarious quote because obviously technically it's true, we all have 24 hours in a day. But, you know, Beyonce has an amount of resources and power that she can utilize to free up her time. So, you know, not without giving the whole speech on, on this podcast, the gist is, is once in a while, taking a step back and auditing your time, right? Just what are you spending your time on maybe for a week journal, write down, where's your time going? And then alignment checking, are these things that I'm doing throughout the week aligned with my goals and values? And some of those things you won't be able to change, right? If you can't change your commute and you've tried to ask to work remotely, or if you tried to carpool and you know, things like that haven't worked. There's some things, there's some things you won't be able to change. And then the last piece of this time audit is figuring out where can you become more efficient? What can you outsource or offload? And being the type a pro productive person I've always been my whole life, I would've never thought that I would give up so much control in my business than I do. I wanna do it all. I think a lot of us, for those of, for those listening as entrepreneurs, if you're multi-talented, you kind of sometimes think like, why would I outsource video editing when I know how to video edit myself? Why would I outsource, you know, creating a blog? Why would I outsource scheduling my clients when I'm really, I know how to work a calendar and at the end of the day, you might be able to do all these things, but it's finding your balance of what you are okay letting go of because you're, you're freeing up your time and your energy. And so I, that's something that I've really incorporated as I've built my business is thinking about what are those things I really wanna hold onto that I love doing that I want control over, versus what are the things that someone else can do just as well as me, you know, might cost some money, but I'd love to free up that time. So, yeah, that the speech is about, about doing that audit and once in a while, every couple months, maybe once or twice a year, just look at how your time's being spent and see what you wanna change. There's no judgment. You're just doing an audit.

Dr. Mary Bell Carlson ([28:39](#)):

I really like this. And actually I see it. It's even a bigger topic that you really resonate with. And that is gratitude because not, like you said, I love the thought of, yeah, Beyonce has as many 24 hours in the day, but I, you really hit the nail on the head. She also has more resources and each of us has that. So what

have we been given to also accelerate this? And I heard you say earlier, what privileges do we have, right? What were we given that maybe someone else wasn't? Long story short, I'm just kind of thinking internationally now. I, I work and do some work in South Africa and I always leave that country so grateful for carpet, for a roof, for a bed, like the most simplistic things that you don't think about in our Americanized world. But those little things, I come home a more grateful person from that trip every time I go because I helps recognize, oh, I have been given a lot. So you kind of look less at the problems and you spend your energy on more on gratitude for what you have, even though it may look different than Beyonce's or someone else's. Right,

Lissa Prudencio ([29:50](#)):

Right. I remember. So I have a big extended family in the Philippines, and I won't get into the story, but you know, by maybe luck, my mom was there, there were 13 siblings in my mom's family, and four of them got the papers to immigrate to the United States, and the rest were in the Philippine or you know, are in the Philippines. And you know, I've visited there a couple times and like, you know, we have those kind of, uh, differences even within our own communities here in the United States. But sometimes when you, when you see like the, how big the difference is and the contrast that is kind of sometimes what I think wakes it up in people's minds. So, you know, I remember going to the Philippines maybe five, six years ago, and I had a cousin that was working at a Dunkin Donuts, Dunkin Donuts or something like that. I don't remember the exact number, but I know that the amount that she made in one month is what I made in like two hours. It, it, it equated very differently. And so, you know, seeing things like that, hearing things like that, you can't help but have empathy, right? There's a, there's a line, right? Like at some point if you just feel guilt that that doesn't serve you <laugh>,

Dr. Mary Bell Carlson ([31:13](#)):

so Sure, sure. Right.

Lissa Prudencio ([31:14](#)):

You know, it's a, it's, it's more of a, yeah, an empathy that you build up an awareness for your own situation because when, when you have that perspective and that relative perspective, it, it makes it a lot easier for you, like you said, to practice gratitude and, and you don't even have to actively practice gratitude. It just becomes a part of who you are to, to know that we do have privileges, even if it might not feel like it. Um, there, there's a, there's a understanding that we do have something and we can't, we do have control over certain decisions. Like I said earlier, like I still think, you know, institutions and, you know, policies have to reflect, you know, wider change. But I do think for individuals it's sort of releasing, um, I think some people call it the victim mentality, but kind of releasing that to a degree and accepting that there are things you have control of and there are things that, that you can do your own decisions to to improve your life.

Rachael DeLeon ([32:15](#)):

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

Lissa Prudencio ([32:25](#)):

A lifelong learner. This goes for everyone. This goes for, you know, counselors, coaches, entrepreneurs, but also, you know, people trying to improve their finances. Um, it's been really big for me to always be open to learning and not only learning, but unlearning <laugh> because you know, sometimes we learn things either incorrectly or, you know, with, with gaps in them. And so I think the more you are open to learning and unlearning with curiosity in the world, I think your life can improve. This goes for finances, your relationships, everything, everything improves with kind of that growth mindset.

Dr. Mary Bell Carlson ([33:09](#)):

Lisa, this has been fantastic. Thank you so much for joining us today. Can you tell our listeners where they can find you? Yes,

Lissa Prudencio ([33:15](#)):

You can find me at Wealth for Women of Color on YouTube, TikTok, and Instagram.

Rachael DeLeon ([33:21](#)):

Fantastic. Thank you so much, Lisa.

Lissa Prudencio ([33:23](#)):

Thank you. Thank you for having me, Rachel.

Dr. Mary Bell Carlson ([33:25](#)):

It was so interesting to talk to Lisa. I really appreciate the part where she opened up at the end and talked about her time management skills, like that transition from corporate into her personal space, but really how it wasn't just even changing jobs, it was really about more her intention and how she uses her time and how she makes space in her schedule for things like driving to appointments. And I'm only smiling because I'm just sitting there, the one on the road like I'm late, I've gotta get there. But how intentional you can become with even the small things so that it frees up your day, your mind and your space that you feel like you have time for other people to become a better listener, a better friend, a better partner, whatever that looks like for you. The other thing I really appreciated was this idea of gratitude and just understanding, I think she called it understood empathy, where you're really understanding someone else's, trying to understand where they're coming from and not just seeing it from your one viewpoint. I think her Filipino backgrounds shows that she really has that ability to connect with people and her passion is obviously connecting with people, women especially of color. And I just think that's really neat that she's leading into those strengths that she has to be able to say, I want to empower you. I want to give you that same freedom that I have found for myself.

Rachael DeLeon ([34:50](#)):

Yeah, I really loved learning about the work she's doing, what led her to the A FC and and that journey. But I'm right there with you. There was something about the openness and vulnerability towards the end that I think people can really resonate with. We have all been, you know, at a different level of, you know, have had those periods in our life that are just tough where motivation is waning or burnout or whatever you want to call that. And just her ability to talk through, you know, it doesn't happen overnight. Those changes don't happen. And I think that resonates both from mental health perspective, but even in a personal, you know, a financial health perspective. Behavior and change is hard and, and doing that work is, is really critical. I also really liked her 2 cents at the end. And you know, we hear that a lot, a lot of AFCs are lifelong learners. It's something that we really value here at our organization. But I liked her point about being a life about how learning is sometimes unlearning. And I think that's a phrase that is so important. Sometimes it's not about learning something new, but it's about gaining new perspectives around things that we might not have been exposed to. And sometimes that is the biggest part of learning that allows us to grow as an individual. So love to this conversation today, and so glad Lisa could come on the show.