

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.

Dr. Mary Bell Carlson ([01:21](#)):

Sara Lohse is a storyteller, marketer, and brand architect with a knack for turning narratives into connections through Favorite Daughter Media. Sara uses her passion and talent to help mission-driven brands amplify their impact, proving that authentic storytelling and strategic marketing go hand in hand. Sara's work and expertise featured on conference stages, including FinCon, pod Fest, multimedia expo, and Speakonomics and in publications such as Authority Magazine, showcases her gift as a creator, fueled by her passion and caffeine dedicated to making a difference through powerful storytelling and marketing. Sara, we're so glad to have you here. Thanks for joining us.

Sara Lohse ([02:01](#)):

I'm so glad to be here. Thanks for having me.

Rachael DeLeon ([02:04](#)):

I'm Sarah. We always love people who are fueled by passion and caffeine.

Sara Lohse ([02:08](#)):

A little too much caffeine at times,

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

<laugh>,

Dr. Mary Bell Carlson ([02:11](#)):

<laugh>.

Rachael DeLeon ([02:12](#)):

So Sara, your background is largely in marketing and storytelling, but you're also an accredited financial counselor. Can you tell us a little bit about your professional journey and how you've married both personal finance and marketing in your world?

Sara Lohse ([02:28](#)):

Yeah. I got into the finance space kind of by accident. I was a copywriter for a advertising agency and my client was a financial planning firm. And I ended up leaving the agency and about a year later, joining on as the director of marketing for that firm. And while I was there, I was seeing just a lot of, uh, discrepancies. It was a lot of talking about the need for more financial literacy education and how there isn't much many options out there for the public. And it just didn't sit well with me. So I took my marketing budget and put it towards creating those kinds of resources. So I ended up launching a financial literacy media company under the financial advising firm and with their help and their approval <laugh> and their funding, and ran that for a while, but I just didn't feel like I had the authority to be doing the content creation that I was doing because I didn't technically have a finance background. So I went and got my accreditation to be a financial counselor and I ended up leaving finance. I am now running a branding and podcast production firm, but I still keep up with my accreditation. I just love having it and love what I learned through it and do a little bit of pro bono counseling on the side.

Dr. Mary Bell Carlson ([03:48](#)):

Sara, I love that you take your strength and run with 'em that, but you also saw the need to have a credential. Tell me more about how that credential has played into your company now.

Sara Lohse ([04:01](#)):

I didn't really understand what all of the letters were back before I joined the financial advising firm. I mean, I thought a 401k was a charity race and it sounded like way too much running. I wanted nothing to do with it. So I really knew nothing about finance. But when I was creating all of this content, it kind of was two reasons for wanting the accreditation. One was everything I was creating was kind of ghost written for the advisors because they had the credentials, they had CFPs, they had all of these letters after their name. So they had the authority to be putting this advice into the world. And I didn't have that and I wanted to be able to stand on my own two feet. So I wanted to get that accreditation. But it actually really did open my eyes a lot because I'm involved heavily with the FinCon community, so the financial content creation community, and it's kind of scares me how almost anyone can just put out financial advice no matter what. And I now really heavily respect the credentials and the having those accreditations just because that makes it really proof that this person knows what they're doing and knows what they're talking about. They're educated. So it was, it really meant a lot to me to be able to pursue that and get those letters after my name. And now it actually does help me, 'cause a lot of my clients on the podcasting side and branding side are actually in the finance world. And to be able to say to a financial advisor, yeah, we'll launch you a podcast, the first thing they think is, oh God, no, compliance will never allow this. And it's terrifying to them. But to be able to say like, oh no, I'm an accredited financial counselor. I'm, I've been working with CFP compliance people for years, and there's really easy ways to make sure that there are no hiccups and it's, you can actually see the stress melt away as soon as you say that you understand compliance. So that's really been a great kind of unexpected benefit to having this.

Dr. Mary Bell Carlson ([06:03](#)):

Yeah, no.

Sara Lohse ([06:03](#)):

Not underappreciated.

Dr. Mary Bell Carlson ([06:05](#)):

Absolutely. No, I think that's really neat. And like you said, there's such a C of credentials, right? The all the letters and acronyms after the name, why you choose the AFC, why the accredited financial counselor.

Sara Lohse (06:17):

So that one I was looking at that I even looked at the getting the CFP, but I don't think I should be anywhere near anyone's investments <laugh> just

Dr. Mary Bell Carlson (06:25):

Based on my shopping history.

Sara Lohse (06:27):

So I, I actually do have a background in psychology. My, my bachelor's in psychology and I've always, I actually planned on going into counseling and I actually wanted to go into criminal psychology and work with the FBI <laugh>, but that's a hold down the rabbit hole. But I really just love all of the concepts of psychology and people were always surprised to hear I went into marketing, but I have a degree in psychology. And then I give them a minute to realize that I know how brains think so I can sell to them. So it starts to make sense <laugh>, but I just really love the psychology piece of it. So when I looked into what the AFC has and how it just ties together the passion I had found for financial literacy and personal finance with those concepts and psychological principles that I had really just been fascinated by when I was in college, it was a perfect fit. And it was funny because I, I think that you give us like three years to get everything done. I, I started and was finished, but then I wanna say three months because it was just so relevant to what I was doing.

Rachael DeLeon (07:38):

It's interesting. I think people see that three years and think I need to use the full three years and three months is pretty quick, but most people can get the education portion completed within six months, you know, if you're really dedicated in, in how and how you arrange your time and your studies. So that's great. Sarah, we were joking before we came on air about your background as a podcast producer and how you probably should be interviewing us today,

Dr. Mary Bell Carlson (08:04):

<laugh>

Rachael DeLeon (08:06):

And you also spoke at our symposium last year about your work in podcasting. So a lot of our listeners and a lot of our professionals are, are curious about podcasting and, and how they can use that to kind of build their brand and build awareness for their business. What advice do you have for someone who's interested in starting a podcast?

Sara Lohse (08:26):

Start is the, the best advice I can give is just to start. I think people are really afraid of things that feel really daunting, feel really technology heavy. And there are some easy ways to get into it. But if you're, if you don't wanna go the fully launch a podcast route, you can start with something more simple like guesting on podcasts or doing what I'm doing now. And you're still able to get a lot of those brand building benefits by going on other podcasts and really get the same SEO benefits for building your business. You get to speak to already established audiences instead of having to create your own audience. So it can be a really, really great option, especially if you're a little scared of never done it

before. In fact, I usually even recommend if you've never done anything in podcasting to start by guesting 'cause it's a great way to practice. Like nothing that we do for the first time are gonna be great at, I look back at the first podcast that I went on and I wanna apologize to the host. In fact, I have apologized to the hosts and I didn't start small. I started on some of the biggest podcasts in finance. If y'all are listening, I'm really sorry <laugh>, I was not a great guest at the time. But it's a way to practice and it's a way to actually start to understand the different hosting styles and see how really great hosts manage their shows and see how some not great hosts do the interviews and really learn from that. So if you're interested in getting started, I would consider maybe going the guesting route. But regardless, we actually just put out a whole episode about this. Please buy a microphone. <laugh>.

Rachael DeLeon ([10:08](#)):

Yeah. Oh, so true.

Sara Lohse ([10:09](#)):

Please buy a microphone. There's so much that goes into producing these podcasts and the hardest part is when the guest's audio just is not good. So you can get a hundred dollars microphone on Amazon, please do it.

Rachael DeLeon ([10:20](#)):

Sara, what would you say to someone who's, you know, goes that route and wants to be a guest on the podcast, but has a lot of apprehension about coming on? Is there any advice you can give them? Kind of looking back at your early days?

Sara Lohse ([10:34](#)):

I would say make sure that you are leading with value and leading with stories. Podcasting is my favorite media for marketing, but it's has to be done in a way that doesn't feel like marketing. This isn't meant to be an ad or an infomercial that's not going to get people to listen. So if you're going to talk about your business, you're not actually there talking about your business, you're talking about the value that your business can bring and you're actually giving actionable tips and steps that they can take so that even just from listening to you, there's something that person can do. It should never be, if you wanna do this, you have to pay me to do it for you or to teach you how to do it. The best thing that you can offer a listener is something really actionable that they can do. So lead with that value and lead with stories. This isn't about statistics, this isn't about the facts and figures. We can Google that. Like in this day and age, there's really nothing that you can tell us that we can't Google except for who you are and your experiences. So instead of just giving statistics, give your stories behind why those statistics matter to you and how you came about finding this information and applying it and what that taught you and what it's taught others. So really lead with that personal side of it. This is a very vulnerable and authentic media. So you really wanna lead with that and show yourself as a person, not a company.

Dr. Mary Bell Carlson ([12:09](#)):

And my next question's actually gonna lead in to where you're going with that. You know, we've have a lot of private practitioners in our community that are looking for ways to diversify their income, but they're still wanting, kind of like you, they still use their AFC and wanna keep that designation. Can you help some of the listeners understand the ways professionals in this space can become a thought leader?

Sara Lohse ([12:31](#)):

Being a thought leader really just means that you're putting new ideas and new perspectives out into the world. And in order to do that, you have to actually put them into the world. So no matter what these

ideas and perspectives that you have are, if you're not sharing them, they're not gonna go anywhere and they're not going to ignite the change that they have the opportunity to do. So taking the steps to be a thought leader, there's so many different routes that you can take. Podcasting for me is just my favorite, but you can have a blog, even social media is a path to thought leadership. If you're creating content that really offers value and offers insights, publishing is a really great one. I actually have a book coming out in two or three weeks. Shameless plug. But yeah.

Rachael DeLeon ([13:21](#)):

Congrats

Sara Lohse ([13:21](#)):

<laugh>. Well thank you. So publishing is really kind of like the top tier way of becoming a thought leader. So whatever it is, whatever your strength is, is the way that I would recommend choosing your route. So if you're a great speaker, go with the public speaking or podcasting. If you're a great writer, go with publishing or blogging. If you're really creative, go the content creation route. Really just find what resonates with you and what really shows off your skillset. Because if you just pick podcasting because it sounds fun, but you actually hate it, that's not going to benefit anybody. The people listening will know that you're not comfortable. You're not going to be pre putting out the best content that you could. So really just find what helps you present your ideas the best and run with it.

Dr. Mary Bell Carlson ([14:12](#)):

Yeah, no, I love how you are leaning into the strengths, Sarah. I think that's one of the advantages of talking with you today is seeing that you don't come from a financial background. You still saw the need to get a designation, and yet you're still leaning into the things that are authentically you and you do best at while utilizing your background, your experiences and and your certifications. So Sarah, tell us more about how you can use authenticity in your work.

Sara Lohse ([14:40](#)):

This has been something that has been really, really prevalent in my career, especially in the more recent years. When I was in the financial advising world, I was not myself. I was wearing this like almost monkey suit of trying to be this financial professional that I just did not fit that role. I, there's no video on this, but I am young, I've got piercings, I've got tattoos, I like to dye my hair pink randomly just because it sounds like a fun idea. And finance is very much the, you know, blues and grays and tucked in polo shirts on casual Friday. It's not me. And like you said, I wanna lean into the strengths, I wanna lean into what I'm great at. And I was great at being creative. I was great at just making ideas come to life. I wasn't great at the day-to-day operations of running a marketing department. And the amount of times my coworkers would ask me if I logged that into Salesforce and I would have to say no, because for the last time, I don't know what that means, <laugh>. And if I never see Salesforce again, I'll be very happy. So it just wasn't me. So I did take, make the decision to resign even though I was in a very successful, almost like high power position at a very young age. I was the director of a department at a firm managing half a billion dollars. And I got that position at 24. So it was, I kind of hit this success very early in my career and I was great at what I was doing, but I didn't feel like I was myself. So I made the decision to resign and I launched a company and I almost took the authenticity piece a little too far, I would say. Mm. But in a, in a good way. I named it favorite daughter media because it made me laugh and I made everything pink because I was so set on everything having to be blue and I just wanted to be myself. Now I wear pink everywhere I go. I showed up to the AFC conference so scared that I wouldn't be taken seriously because I refuse to wear the pants suit. And I showed up in converse in jeans, <laugh>, and I, I don't, I'm sorry, but I'm not sorry. Yeah, it's, I've, I made consciously made the decision to be unapologetically myself because I just couldn't for so long. And it has made all the difference. It makes people who wanna work

with me really wanna work with me because they feel like they know me. I'm not just a company, I'm not a brand. They know that working with my company means that working with me. And it's been so important and people really resonate with that. People wanna see you being authentic and it almost gives them the courage to do the same. So especially being in the role I'm at and I'm teaching people how to be thought leaders, I'm teaching people how to podcast, I get to teach from example and I get to give them my stories of how I struggled with this too. And that's what people wanna hear. They want, they don't wanna hear that you came out of this doing everything perfectly. They wanna hear that you messed up so that they're not afraid to. And it has made all the difference.

Dr. Mary Bell Carlson ([17:55](#)):

You know, I really appreciate your authenticity and we, and I feel like we're talking more about being authentic, right? And leaning into that mm-Hmm <affirmative>, let me go back and ask a question that is my weakness. I lean into those strengths as well. But one of my weaknesses is consistency. Mm-Hmm <affirmative>. And as a podcast expert, how important is consistency when you are undertaking all these authentic things like, like you said, blogs or podcasts or whatever that marketing angle is, talk to us more about the power of consistency.

Sara Lohse ([18:26](#)):

Consistency is so important and in this route I am a very much do as I say, not as I do person because I am so bad at this too <laugh>. But I teach it well <laugh>, it's kind of, if you think about, I know we've gotten away from the primetime television and the TV schedules, but when, when that was the piece of entertainment, everyone knows that the Bachelor is on at 8:00 PM every Monday. Like that was something we were used to and whatever your favorite show was, you, you could set your calendar to know that is going to happen at that time on that day. And with podcasting and all of this content creation, it's almost the same. People start to rely on that consistency. We as people, we like patterns, we like schedules. And so if you know that a new episode is going to come out on Tuesday, you better have that episode ready on Tuesday because people will be waiting for it. And if they don't have it, then they find something else to fill that time. So if you're trying to really grow and maintain an audience, they need to be able to rely on when they're going to get that content from you.

Rachael DeLeon ([19:35](#)):

Sara, I love the focus that you have on storytelling and you know, a big reason we started this podcast was to elevate the stories of the professionals that are in our community. When you talk about showing up in your converse, it makes me smile because I feel like A-F-C-P-E is a place that you can show up in your converse and feel like yourself and, and that's what's really unique. I think, you know, that kind of, that when people think of the personal finance community, they do think of like the the, the suit, the tie, the kind of stuffy office. And our people work in so many different areas throughout the field and we're 70% women, AFCs are 70% women. And I was just really like resonating on that with International Women's Day of, you know, being a few days ago. And so I think there's so many important stories to tell and how we show up authentically, whether it's you know, within our work or with our clients is so important. But I'm curious, how do you use storytelling, whether it's your work with clients, I know you said you do some pro bono or even your work that you're doing now, you know, working with different organizations. How do you use storytelling in your work?

Sara Lohse ([20:48](#)):

Storytelling is almost everything that I do at this point. I mean, creating someone's brand is creating a brand story, becoming a thought leader is sharing your stories. Everything really ties to stories and that's not on accident. Our brains, just as humans are wired for stories, going back to when we were cavemen sitting around a fire and trying to create these languages so that we could tell stories, we were using

pictures on the walls, everything is stories and it really helps to just create those connections because connections come from two different ways. There's a phenomenon called neuro coupling, and I'm going to get like a little bit technical, but I promise it's not painful. Neuro coupling is actually when you hear someone tell a story, the neurons in your brain start to fire the same way as theirs. So by being really immersed in a story, your brain can trick you into thinking you are part of it. And it's a really powerful just phenomenon because our, the other way that we really connect is through shared experiences because we all wanna feel like we, we fit in somewhere, we wanna feel seen, we wanna feel like someone understands us. So when you're telling your stories, there's 8 billion people in the world, the chances of nobody having been through something similar as you is so small. So we tell our stories and we have people listening that can say, I've been through something similar or I know how that feels. And if they can't, this neural coupling can almost trick them into thinking that they have, they can feel the emotions that you felt when you went through this and they are able to say, I get it, I understand it. So those stories are so important and you can use them anywhere. I mean I use them in writing books, I use them in podcasts, but I've taught financial advisors how to use them in client meetings because fi, having a financial advisor or financial counselor, financial coach, it's a very personal relationship. They wanna know, they can trust you, they wanna know that they, you understand them. So if all you're doing is yes or no answers or having them speak and you're just listening and it almost feels like a Freudian psych like psychoanalysis session and you're laying on the couch, that's not going to get them to trust you. You have to show yourself as well. So when a client is talking about struggles that they have had with their finances or struggles they've had in their life, being able to really relate to it and share your own experiences and how things you've gone through are similar, it makes them trust you because they realize okay, this person gets it, this person has been there. So even if you're not going the thought leadership route, storytelling just in one-on-one conversations can make so much of a difference just because it helps you create those connections.

Dr. Mary Bell Carlson ([23:41](#)):

Sara, this has been awesome. You have given us so much meat to chew on with this interview. At the end of each interview we like to ask our guests their 2 cents. If you had one piece of advice to leave with our listeners, what would it be?

Sara Lohse ([23:53](#)):

You have a story to tell, everybody has a story to tell, so please tell it. The world needs to listen to it.

Rachael DeLeon ([24:00](#)):

Sara, Thank you so much for joining us today. Can you tell our listeners where they can connect with you?

Sara Lohse ([24:06](#)):

Yes, so my company's Favorite Daughter Media. So if you go to [favoritedaughtermedia.com](http://favoritedaughtermedia.com), you'll find everything, my social media, my email, it's the services that I do and you can even sign up to get updates on when I'm releasing my first book, which is called Open This book, the Art of Storytelling for Aspiring Thought Leaders or it might be released already by the time this goes out.

Dr. Mary Bell Carlson ([24:28](#)):

We look forward to reading it. Thank you so much for Sara.

Sara Lohse ([24:31](#)):

Thank you so much for having me

Rachael DeLeon ([24:33](#)):

Mary. This was such a fun conversation today with Sara. Two things really stood out to me, really loved her call out about leading with value and leading with story and I think that's something that we can all do. Whether you're an AFC, you know, with clients or in your business, I think it's something we can follow in our work and in our lives. And then I just love the advice she had to listeners and I think it was more so around thought leadership, but I think this is good advice in general. You know, it was kind of this idea of just move forward If you have ideas, put them out into the world, make sure that you share those ideas. And the other thing I really loved that you talked about was around this idea of thought leaders. And I think sometimes the idea of being a thought leader seems like a big reach, but lots of people have ideas and perspectives that should be heard and so put it out in the world and see what you get back. I think she had some really great advice for our listeners today.

Dr. Mary Bell Carlson ([25:30](#)):

Absolutely. And I love the fact that she was okay with being messy, right? Like you don't have to be perfect and that's really good for those like myself who feel like you have to get so far before you can do something. And I think that was a really important lesson. The other thing that I really heard her say that was probably again for me was consistency. You know? And she even admitted that is not her strength. Even though we talked a lot about leaning into your strengths, you also kinda have to polish up those weaknesses. And for her and me it sounds like consistency's something we both struggle with. But it's really, really important for your listeners or your clients or your readers, whatever, you know, mode of communication that you're utilizing, just, just being consistent. So it's good to hear from a, a real marketer who's saying, Hey, this is really, really important.

Dr. Mary Bell Carlson ([26:21](#)):

And I love that about her too, that not only is she so authentic, but she's also willing to see where her weaknesses are. For example, she recognized she had been around a bunch of financial professionals but didn't have a certification and she wanted to be authentic in that way and say, Hey, I need to level up my game. And I hope that more listening too that are hearing in this are saying, Hey, if I'm teaching personal finance or talking about it or writing about it or speaking about it, then I need something that says I know more than just my personal experience. I think we hear that a lot in the marketplace of you can do it just like I did it. But that's not always necessarily true. And I think that's the value of an AFC is an AFC is built on evidence base research and that gives us a broader perspective to really hone in on.

Dr. Mary Bell Carlson ([27:09](#)):

And it also expands the number of tools in your toolbox as I like to say, is that you have a lot more to offer clients beyond your personal experience that really delves in to a broad opportunity for them. So I would encourage anyone listening today to do your homework, do your research, and really go get your certification. If you are already certified, jump into continuing education. There's a reason that there is the power of continuing education that is a requirement is because just 'cause you've had it doesn't mean it always stays and nothing stays the same. And so go back and and take courses that level up your game, maybe lean into those weaknesses as much you're leaning into the strengths to be able to make yourself a bit stronger in those areas. So great work today and so glad Sarah could join us.