

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.

Rachael DeLeon ([01:21](#)):

Lynn Patterson is currently a project manager on the Spouse Education and Career Opportunities program at Zider Enterprises. Lynn obtained the AFC as a 2012 FINRA Foundation fellow. She holds a Master of Science and Management from the American College of Financial Services, and she also maintains her project management professional designation. Lynn currently serves on the A-F-C-P-E Board of Directors and on the newsletter Task Force. Every day of Lynn's life has been in support of the military and the government as a United States Air Force veteran. Having entered the Air Force as a distinguished graduate of the Air Force Reserve Officer Training Corps, a military spouse for 30 years, a mom of two US Air Force officers, a mother-in-Law to a US Air Force officer, and a daughter to a retired United States Marine. She understands the military life and its unique challenges. Lynn has worked in many roles to assist our American heroes and their families. In addition to her current position, she was the deputy program manager, operations supervisor and personal financial counselor to the personal financial counseling program. A financial counselor intern for the Survivor Outreach Services and an Air Force Arlington lady at the Arlington National Cemetery. As a military member, independent Lynn has moved more than 30 times each time she stepped forward into volunteer roles from key spouse to senior spouse to support and assist the morale, family welfare and quality of life programs for our military families. Lynn and her husband are now permanently settled in the Rocky Mountains of Colorado where they enjoy hiking and skiing. Welcome Lynn.

Lynne Patterson ([03:11](#)):

Thank you so much for having me. It's just an honor to be part of this community from

Dr. Mary Bell Carlson ([03:15](#)):

Hearing that you've got deep, deep military roots, you have served personally as an Air Force officer and you're a military spouse. One of the things that shocked me though, that I found out is you have moved over 30 times as someone who currently is a military spouse, education career opportunist. What are some of the challenges that you're seeing military spouses face?

Lynne Patterson ([03:37](#)):

You are very right that moving 35 times, you have to reinvent yourself every single time. And a lot of times your certifications don't transfer over. Um, we're really working hard as a country to spearhead assistance for military spouses. That's part of the contract I've work in right now. And part of that is having the, their registration and license and certifications move with them as they go around. They have a lot more programs that they had than when I was in the military service and we just worked to try to

support each other. And when I was in it, we did more of volunteerism and I worked and volunteered in both the local and the military communities. But back then the red, you know, your licenses and things didn't move around with you.

Dr. Mary Bell Carlson ([04:23](#)):

And that seems to be a continuing challenge, right?

Lynne Patterson ([04:26](#)):

Yes, it is.

Dr. Mary Bell Carlson ([04:27](#)):

One of the things that I would love to dig in a little bit more about you personally is your story on how you became an AFC and kind of what got you started on that career path.

Lynne Patterson ([04:38](#)):

Every moment in my life has been in support of our country and I've actually moved 35 times, which is just crazy to think about. And so your home, the word "home", it's, it's where you are with your military sisters and brothers and they become your extended family. They're for you for your holidays, birthdays, emergencies, deployments, and all of our life's bumps and celebrations and challenges. So my grandfather actually was in the Italian army. He came into this country after World War I and he fought trench warfare as a teenager. Um, there's two things that he always stated that could not be taken from you and I resonated with me when he said this throughout my childhood. So they cannot take your faith or your education. Everything else can be gone in a blink of an eye. So if someone offers you an opportunity or a door one, be thankful and two, work your goals to get through that door.

Lynne Patterson ([05:39](#)):

And my door to my AFC designation was through the FINRA Military Spouse Fellowship program. Lemme state that again. The FINRA Military Spouse Fellowship program. So I discovered the FINRA scholarship through my next door neighbor at J-B-M-D-L and she brought this scholarship to my attention. Um, at the time my husband was in command of a wing and we just wanted to get through that final year and make sure it was time for the family. And then we pulled the trigger. And I remember when I applied, my neighbor came over and reviewed the scholarship application with me. And then I actually said a little prayer at the end, I will be done. Oh. And the benefit of the scholarship was that it was my reentry back into the paid workforce. I had been doing years and years, like I stated, of volunteerism through local and military communities. But it was my journey back into the workforce

Rachael DeLeon ([06:34](#)):

Lynn, uh, FINRA Foundation Fellowship application. I think it's in its 19th year and it just opened this week. What would you say to someone who's thinking about the fellowship? Can you talk a little bit about your experience through that program and what you might tell someone who's thinking about going through it as well? The

Lynne Patterson ([06:51](#)):

Program itself, it's amazing community of people that will be there to support you just like A-F-C-P-E. I mean, they, it's just the professionals that are there to support and help you through the program. One of my favorite quotes is from Colin Powell. I remember standing in a long line in the rain to get his book signed, but he stated, A dream doesn't become reality through magic. It takes sweat, determination, and hard work. And so we all have these goals and getting our a SC is one of those that a lot of us are working

work to achieve or are working to achieve. And there's many different ways to achieve goals. First we have to establish that that goal, what's the foundation? And then we have to be able to break it down into little pieces. Use your calendar as a, as a helpful timeline to put different things on it of when you're gonna achieve just sections of that goal.

Lynne Patterson (07:48):

And then also work to find people that can help you. 'cause if we're having a study group or different people to connect with even weekly on where we are in a goal, then that helps us. So I used to tell my team that if we stand together and holding each other and we have that foundation, when that rug's pulled with life, you know, just messy life, then by holding onto each other, we can achieve that goal together. Um, and so I think it's, there's so many opportunities too. An A-F-C-P-E, that membership is vital. It's worth every single penny. It's not that much if you think all of the benefits that is achievable within there as far as education, the webinars, et cetera, et cetera. So that's something else to look into is just starting before you've even attained your AFC by joining A-F-C-P-E's membership.

Dr. Mary Bell Carlson (08:39):

And I hear threads of how that's really impacted your work. Kind of walk us through a bit after you got your AFC and got back into the paid, what did that look like for you and how did being an AFC help you on that journey?

Lynne Patterson (08:54):

So my first work was with the Army Survivor Outreach Services Program. It's funny, being an Air Force actually received an army medal in this program. But it was a way to bring my intense dedication to helping others together with a commitment to A-F-C-P-E and our American military hangers and their families in all branches of services. So we at A-F-C-P-E wanna help all people around the globe to have access to financial support, to reach financial goals. And in the SOS program, we were working with the families that have given the eternal sacrifice of losing a loved one in support of our country. So that was just, it just resonated with me. It was a great way to start out in this community in helping others with financial education and support and their goals. And at the same time, I was also humbled to be an Air Force Arlington lady. And we supported each other as we represented the chief of staff at the Air Force and presented their card along with a handwritten card of our, of our own. My first longer financial counseling assignment was in Germany for the Army again. And we had a contingency of soldiers coming back into the country in Germany being deployed for a long time. And it was, we met with each single one just to see where they were, what questions they had, how we could assist them, get them back on any financial goals or if, if they've sometimes had achieved financial goals while they were gone and looked to see what the next steps were. And that was just amazing to be able to help all these people with their financial point in time.

Rachael DeLeon (10:39):

Lynn, you've transitioned now into a role that is really focused on helping spouses figure out their next step in career. How has having the AFC while you're not directly working with finances, how has having the designation impacted your work in this part of the spouse's journey?

Lynne Patterson (10:57):

I think both the FINRA fellowship program, the, uh, A-F-C-P-E and all these military communities, these spouses around the globe and the contracts that support them like such as MySECO program, we all have that mission and vision. It's understandable that we want to help these people wherever they are around the globe achieve their financial support, right? So it just resonates together when we have that mission and vision that we can help each other. So, and that goal, therefore gets more achievable.

Dr. Mary Bell Carlson ([11:35](#)):

What are some of the ways, Lynn, that you're seeing FINRA Foundation fellows use the AFC designation?

Lynne Patterson ([11:40](#)):

It's amazing how everyone goes down their different journeys. And it's so fun to see it if you listen to these podcasts as well. We have people going into every different spectrum. All the diversity, this wonderful diversity we have in this world. And they're, they're, they're looking to see what resonates them and then they're taking that and going down that path to, to share our common mission and visions of, of having access to financial support to reach their financial goals.

Rachael DeLeon ([12:11](#)):

Yeah, I think you're right. I, it's really interesting 'cause I, you know, fellows come into the program and the mission of the fellowship is really not only to provide them with a career that's transferable with the designation and the knowledge to, to have a transferable career, but it's also to give back to the military community while they're earning that designation. But it's really neat to see where they take that. And I think they can impact military families in so many different ways. And you know, a lot of fellows may end up working as a PFM on a base, but you see more going into private practice and they're finding their own niche or they might work for a banker, a credit union, some are even in academia. And so it's really neat to see that oftentimes that AFC is that catalyst to that next step to, you know, we see AFCs going on even to be financial planners.

Rachael DeLeon ([13:02](#)):

And so it's just really neat program and, and you're right, you learn and it's a joy to see what your peers are doing. And A-F-C-P-E as a whole has very community feel no matter where you come into the organization. But that Venner fellowship, those Venner fellows are, it's, it's pretty special to see. Lynn kind of pivoting a little bit. We mentioned in your bio, but you're also serving on the A-F-C-P-E Board of directors and you've been in the organization, I think you said you were a part of the fellowship class in 2012. But what led you to take kind of that next step to serve the larger organization on the board of directors?

Lynne Patterson ([13:41](#)):

A FCPS is inspiring in itself. It's such a dedicated group of professionals and the mission and vision, it just aligns so much to myself. I definitely just want to reach out to assist. And so I was actually talking to Andi Wrenn and she let me know that the position was open for the military constituent and that it was just like, oh my goodness, that's just a perfectly alignment for myself with all the military experience I have. And so that's when I, again, I just went ahead and put in that application and said that "I will be done." So it's just an honor and it's very humbling. I'm learning a lot to, to just be on the board of directors. And it was amazing the first meeting too that we had in, in our symposium. It was just exciting to me to see a group of people from all over the United States with the same goals, same vision, and they're just working to make sure that we're moving forward in the right direction. And there's no side political agendas. There's no mm-hmm, <affirmative>, you know, it's all just moving forward to make sure we achieve the most we can and within A-F-C-P-E.

Rachael DeLeon ([14:57](#)):

Yeah, you definitely feel the passion in the room and you feel it at the symposium, but it starts with the board and with the staff. You're right, there's one agenda and that's, you know, really focused on our mission, our vision, our goals, our strategic plan. And for so many different people that come from

different backgrounds in all walks of life, whether it's in the boardroom or in the community, to see that thread woven through, it's exciting.

Lynne Patterson ([15:24](#)):

It feels like home. The symposium feels like home. I, I so many people were saying that, I mean, you see so many people you haven't seen in a while or, you know, they miss the last one and you get to give them, if they have the green lanyard on a hug, <laugh> <laugh> and just, it just really does feel like home. And it was just, it was fun to be back with a group of professionals that just want to reach as many people as we can. One, be a member there you, like I said, every single penny is worth it. There are so many opportunities on there. And then two, join a task force. Just, you know, there's also the A-F-C-P-E Member exchange. I love to go in there daily and to see what someone, a question that someone's posted or a just a new connection to something or a trivi.

Lynne Patterson ([16:19](#)):

There's also virtual membership meetups, yesterday's one on how to write SEO, I didn't even know what SEO was. So <laugh>, that was fun to me, <laugh> to just go home and learn something new. I mean, it's all about, like my grandfather said, looking for those doors of opportunity to learn. There are so many also, uh, webinars that you can go on and join and if you miss it 'cause you have a business meeting or you have a meeting with a client, you can go on later and then just see the taped recording. And also they usually have all the slide decks associated with that tape recording as well.

Rachael DeLeon ([16:56](#)):

So Lynn, at the end of every 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?

Lynne Patterson ([17:06](#)):

Throughout my husband's 30 career, I heard him state so many times, life is not about me every day as we work to help others and each other, it is then that we find through that outward focus that we're actually helping ourselves. So take the time to look around around you, see who's in the room. Everyone has something to bring to the table and we are all human first. So see that person help them, put that one foot in front of the other and that helps you put your foot in front of your, of your other as well. And we're all on a journey. So it's so much more helpful and beneficial to be helping each other on that journey as well. And take that time to be that bridge between a group or people or persons or communities because it's, it's amazing when we build those bridges, how much more we can achieve together.

Dr. Mary Bell Carlson ([18:07](#)):

Hey Lynn, thank you so much for joining us today. I understand you'll be speaking at Mill Money Con in Denver this April.

Lynne Patterson ([18:14](#)):

Yes. Shout out to MilMoneyCon. I'm very excited. That is in April in Denver, Colorado. A beautiful place, if you haven't been, the presentation I will be presenting is Standout Strategies for Career Success in the Military Financial Space. So that's gonna be just amazing on all the presentations I'll have. And it's just another great place to see AFCs together.

Dr. Mary Bell Carlson ([18:38](#)):

Awesome. So if you wanna connect with Lynn in person, go to Mill Money Con. If they want to reach out to you virtually, how do they get ahold of you?

Lynne Patterson ([18:46](#)):

I'm on LinkedIn so they can reach out to that.

Rachael DeLeon ([18:48](#)):

Well thank you Lynn.

Lynne Patterson ([18:49](#)):

Thank you both very much for both everything you do too. I really enjoy these podcasts so I feel humble to even be part of one <laugh>.

Dr. Mary Bell Carlson ([18:57](#)):

Hey Rachel, it was so great to have Lynn on and share a little bit of her background and not only how she found out about A-F-C-P-E, but really how she got involved through the FINRA Fellows Foundation. It's been so amazing to see the path that people take. As she mentioned, she comes up through volunteerism, which led her to the next thing. And I love to hear that when she got her a FC, that was her first paid opportunity back into the workforce. 'cause I see a lot of transitions for women and especially women in the military. There's a lot of changes that take place. And so I love that that is a career path for women to get back in and be involved in things beyond and to be involved.

Rachael DeLeon ([19:39](#)):

We talked about it a little bit at the beginning, but she has moved 35 times, which is mind blowing to me throughout her, well her career in the military as well, but then also as a spouse. And you know, I think something maybe that we touched on a little bit here, but even when I'm talking to Lynn, one-on-one outside of the podcast, she is so passionate about this community. And as a military service member, you know, your peers that are with you become your family. And it's so interesting with the fellowship because you feel that sense of family as well. And I think some of that's rooted in this military lifestyle where each person is taking care of another. And it's, it's really great to hear Lynn's passion not only for the a FC and the fellowship, but that that passion, you know, inspired her to become a really important part of our organization as a board member as well.

Rachael DeLeon ([20:37](#)):

So there were some great nuggets in this podcast. She has a lot of great quotes that I jotted down, and so we'll make sure we share all these things in the show notes. Mary, in our conversation, we took a a little pivot as we talked about symposium. And even though it's only the spring, the invitation to present is now open. And so for anyone who's interested in being part of the symposium this year, I invite you to visit our website, check out to the invitation to present, submit a presentation, whether that's a practitioner's forum or research, or a poster, you know, get involved with the symposium and start planning your trip to Columbus, Ohio this November.