

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 a FC 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](#)):

Christine Niccoli attributes everything she does to her being raised with a foundation of community care, giving back and leading with kindness. Her focus at United Way of Massachusetts Bay is supporting impactful financial empowerment strategies happening at nonprofit organizations through coalitions and in community. She is the chair of Boston builds credit service delivery committee, coordinates agency partners in providing credit building strategies for Bostonians to achieve prime credit. She's a native of Berkshires, Massachusetts and she loves being in the arts and nature. She is a current AFC candidate and aims to complete her certification this year. And Nathalie Kallab Racimo is a Venezuelan born professional with a multifaceted academic background. She holds bachelor's degrees in economics and law from esteemed universities in her home countries. Building upon her expertise, Natalie pursued a master's degree in the international business and finance from Holt International Business School, augmenting her global perspective and skillset. She's proficient in Spanish, English and French, and she possesses linguistic skills that facilitate effective communications across diverse contexts. Thank you both for joining us. We're so glad to have you today. Thank you so much for having us. Thank

Rachael DeLeon ([02:38](#)):

You very much. I'm glad to be here. Christine and Nathalie, thanks so much for joining us today. And Christine, the United Way of Massachusetts Bay is putting a cohort through the AFC certification and you're doing so with an instructed supported pathway. Tell us a little bit about what led you to the AFC and why you decided to put your coaches

Christine Niccoli ([02:58](#)):

Through. Yeah, sure. Great question. So United Way of Massachusetts Bay, our focus is really bringing together individuals, community leaders, corporate partners, legislators and organizations to advance an economically just region where prosperity is shared across race and ethnicity. And one of our key impact areas is economic inclusion and wealth building. As a part of that work, since about 2015, we've been providing free or low cost professional development to nonprofit financial coaches in Eastern Massachusetts. And even when we've had the funding and opportunity to folks doing financial coaching across the state. So we've been really committed to the sector of nonprofit financial counseling and

coaching for almost a decade at this point. And we really see it as a vital piece of the systems change when we're talking about economic justice because our nonprofit financial counselors and coaches are working with folks who are experiencing poverty, who have low or no incomes and moderate income individuals and communities. And so it's really about having a quality and a standard of service for folks that if they had the ability would be able to pay for, you know, a financial advisor. And so we really see it as a necessary tool, as a piece of the solution to the racial wealth gap and economic justice in focused communities that we provide grant funding to and nonprofits we support. So we really wanted to go taking from our introduction training, we had a lot of feedback from coaches who have been in the field a number of years actually looking for a certification opportunity. If folks are familiar in the housing world, HUD housing and Urban Development, they have housing counselors have to go through a certification process to provide housing counseling, rent counseling, eviction prevention services. So we saw it as very similar to that of wanting to invest in this field, in this sector for professionalization, while understanding that nonprofits have a decent amount of constraints when it comes to professional development. There's not often a lot of funding to support staff professional development, the time and capacity usually most folks are already pretty at capacity, uh, for their jobs. And so trying to fit high quality professional development opportunity can be really challenging. Why we went A-F-C-P-E is we actually had two folks in our network at two different nonprofit agencies who had already went through and were certified as AFCs. And when I was looking at programs to pilot, I heard from both of them just the positive experience they had going through that. And even one of the coaches at Quincy Community Action Program, he said, you know, I was looking for something, I didn't really know it was the right fit. I knew a certified financial planning wasn't what was gonna be helpful for me in this role and found A-F-C-P-A-F-C and was so glad that he did. And that was years and years ago that he went through his certification. So we took all of that information along with another partner agency of ours. Compass Working Capital is also doing some capacity building with you all in getting their staff a FC certified. So we took it as an opportunity to pilot this. Uh, this began two years ago with 14 individuals from 11 different nonprofit organizations and we have three folks fully certified with two who have additionally passed the exam, just need to submit their hours and will be fully certified. So we're really excited with the outcome of it, not just from a certification side but also all of the learning we had and the other positives to the cohort experience that our more advanced folks in the field had because of this.

Dr. Mary Bell Carlson ([07:03](#)):

Nathalie, I wanna go to you. You were actually one of the students in this program and you work for Noah, which is a neighborhood for affordable housing. Can you tell us more about your experience?

Nathalie Kallab Racimo ([07:14](#)):

Sure. So it was amazing just to know as Christine mentioned normally, so we have a lot of training, we have some trainings through like NeighborWorks and like Uni West and like other organizations, but we didn't have the opportunity to have like a, you know, this huge certification that is like really well known across the counseling, like financial counseling industry. And then just being able to be part of the first program United Way launch was like a truly blessing for our organization. It was just amazing to, you know, to be able to share with colleagues to like learn from them because it was a not a self-based program. Like we had a, you know, like a tutor and we met, I believe it was every week or every other week, Christine if I'm not speaking,

Christine Niccoli ([08:01](#)):

Uh, every week for about four months. So we had 16 sessions,

Nathalie Kallab Racimo ([08:04](#)):

Correct. And then we also had, you know, like starting sessions. So just having the accountability partners with us and just, you know, knowing that we had a class and next Tuesday so we had to be on track like studying it just makes it easier, especially since Christine mentioned we are at capacity mostly in, in most of our organizations. But just having that support and that that yeah those that that support from our peers was amazing and and also be able to have some sort of like standard within our industry. I feel like it's really important and I feel like that's what we're trying to achieve while being, you know, certified through AFC, just making sure all the financial coaching coaches and counselors kind of know at least the, the same, have the same knowledge and then we'll have of course our different practice. But just knowing we have like a solid base, I feel like that's really important for the communities and like for, for the clients and the people who come to us to know that we know, you know, what we're teaching them or where we are counseling them. So that that was for me like the most important thing just to have that credibility and like that trustworthiness to accompany our work.

Rachael DeLeon ([09:18](#)):

This is for either of you but you know, your work in both of your organizations really focuses on financial empowerment and what you're doing is moving beyond financial education and really providing individualized support and you know much as the AFC trains on that knowledge. It's also the knowledge around, you know, awareness of where people are coming from their backgrounds and really meeting them where they are. I guess more so maybe for Christine, but can you tell us a little bit more around how poverty and trauma, how you see that impact financial wellbeings and the people that you serve?

Christine Niccoli ([09:54](#)):

So I'd say since even before my time when United Way was investing in financial empowerment work, we always with our partners put the counseling and coaching modality centered because we know that that's that way of doing services is meeting folks where they're at. And I have to commend our nonprofit partners who provide these free services are working with folks along a huge spectrum of what we would say is financial wellbeing. And so they're working with folks at the need for financial wellbeing and or financial stability. So folks who might be experiencing current crises, maybe they're how they're experiencing some housing instability, maybe it's a lot loss of a job, it could be a huge medical bill, it could be, you know, something in their a family emergency or a medical issue within their family. And so in that moment they need really financial stability and they're also working with folks and trying to help folks that are looking for economic mobility. And so it's this balance and the spectrum of understanding that we're always going to need strategies to meet people in the financial crisis and financial stability place as we make systems changes to hopefully get to a place where folks are not experiencing that and that's not as normal of, of as normal of a experience in their life. And we have lots of folks who are working 1, 2, 3 jobs. We have high childcare costs in this state, high housing costs. And so even while they're working as hard as they can, it's really needing one financial coaching and counseling as well as strategies like match savings, guaranteed basic income, other sort of asset development policies to get them to that economic mobility space. So I do have to commend our agency partners are living in that full spectrum and really diligently working with each other with folks in our local government and state government and with philanthropy and funders like us in the space to really think critically about how folks can get to financial wellbeing. And to answer a little bit more directly your question, because of the pandemic, I've seen a lot of our financial coaching organizations really start to think about the impact of trauma and poverty on how folks feel, interact, have confidence or don't have confidence when it comes to their finances. As I think a lot of us know money, it can be so personal and it can be tied to trauma, it can also be tied to good experiences, right? And so before sitting down and doing a budget with someone to actually stop and have a conversation around what was the first experience with money, how do you feel when you think about your finances because that helps in the goal setting process of when someone wants to say be a first time home buyer, they're gonna wanna think about the ways in which they're interacting with money to get towards that goal. So one exciting partner that we've welcomed recently

into our portfolio is empath who does a lot of work around brain science related to how folks achieve goals. So they utilize a mobility mentoring model and so we're actually thinking about how to work in their mobility mentoring model with uh A-F-C-P-E curriculum to really bring a holistic approach of those core financial management concepts as well as the coaching and mobility mentoring model. So that really when counselor or coach is sitting with someone, they're able to really take in the whole experience and treat someone holistically and understand that sometimes it's not a right moment to look at a credit score. You really might need to first ask some questions around how they think about credit in their life, how they've experienced it, because that person could have come from an abusive relationship where someone used their credit and didn't know, right? And so really coming from a place of empathy is so critical, particularly when working in communities that have, that are currently experiencing trauma and poverty and have also been disenfranchised and really, let's be honest, taken advantage of by financial systems. And so I think holding all our nonprofit partners in our communities are holding all of that. So a lot of it is, a lot of what we do at United Way Mass Bay is trust building, honestly trust building, relationship building, trying to get folks within the same rooms to talk about and be honest about the challenges that we have and recognized um, how racism, sexism, systems of discrimination have impacted where we're at today in the economy and and financial wellbeing to be able to move to the next level. So I think holding that individually for folks and our organization also wants to look at it from a systems level and understand the players that are at that level and what needs to be done to really hopefully not just change things for individuals but for whole communities and hopefully ripple out for there.

Rachael DeLeon ([15:44](#)):

I love that and I think that integration too of not only providing, you know, one-on-one counseling that meets people where they are, but there are so many systemic changes and you can't just have counseling or make change, you know in the community. It's how do you integrate those And trauma you know, comes in so many forms I see especially in communities that are living in poverty. Even the systems can be traumatic just trying to find you go one place for one thing and then get shifted someplace else for another. And so the more you know organizations like you all can work together to, to break down some of these things, you've reduced some of that trauma as well.

Dr. Mary Bell Carlson ([16:27](#)):

You know, Natalie, I'm curious about the benefits that you've seen as you've become AFC certified. How has that helped you better serve your clients?

Nathalie Kallab Racimo ([16:36](#)):

So there are many different things that I've gained from becoming certified. I'll say like number one thing is uh, just having more in depth knowledge about some topics that we don't necessarily, you know, use a lot when you know you just don't know what you don't know. And then we have like some certifications but they're not so intense in different topics such as for example, retirement or like insurance and those kind of things. Normally they tend to be like overlooked and not going into depth. I feel like a FC does a great job, you know, explaining in detail like those topics so we can then go and work with the community on those topics as well. So for example, I'll say in the past when we have a client that wanted to look into like insurance, we'll just send them, you know, we have like a good network of referrals for just the same thing that you were saying. We don't wanna just tell people, you know, go and find a an insurance agent and go and look on your own because they're already, you know, having so many things going on in their life that they really need that handholding and you know, you referring them somewhere you know reliable and somewhere where they can feel like they're gonna be listened to and they're gonna be able to trust that person. So I feel like with AFC, I'm able now to at least discuss the preliminary dis have the preliminary discussion on certain topics such as retirement, such as insurance, such as, you know, those kind of things prior they select like the professional they wanna go into because for sure

we're not here to like sell life insurance but we can tell them why they're important and just explain the different types of insurance. And since we as nonprofits we're not really selling a product but just like you know the education and the coaching and the counseling, we are that objective third party to say it in a way just to explain the options because we're not gonna get a commission, you know, whatever product they decide. So I feel like just having that knowledge so we can explain to the diff to the clients, you know, what different things are there, that'll be pretty, pretty helpful. Say that's the number one thing for me to serve directly the clients. The other like great thing that I found is just the community. So just knowing that I have a community out there of a FC peers, you know, in the whole country where I can just reach out to, I've been doing a lot of like reaching out through LinkedIn for example now I look out for people who is A FC and then we can have conversations on you know, what are the organization's doing, what are they doing? I just see the different perspective in like different parts of the country, which normally it would be hard for me to identify who does a work similar to me in an organization that I'm not familiar with. So I feel like that's a great tool and I've been able to meet like really wonderful people through that. Just went through, you know, that outreach for AFCs and then I know A-F-C-A-F-C-P also like offers coaching and mentoring program, which I actually joined last year and it ended towards the end of last year. And I had a great mentor who also like guided me and explained me other things that she was doing just to know, you know, I know what we do at Noah and I believe, you know, we do the best that we can and we have like a really good uh, feedback from our clients but it's also good to know what are other doings and how can we improve, you know, the service we provide. So I feel like just the network that F-A-F-C-P provide is just really amazing and valuable to us to be able to offer better services for our communities. And

Dr. Mary Bell Carlson ([20:21](#)):

I think that's one of the things you said is it just takes you from being kind of alone or on an island into a community that's international like you mentioned that can really connect you with. I also wanna ask you a bit though, because we talk about all the good things about becoming AFC certified, what were some of the challenges you had along the way?

Nathalie Kallab Racimo ([20:40](#)):

So I'll say that the biggest challenge, and I don't feel like this should be a surprise to anyone, it's just like the time commitment <laugh>, which you know, because besides doing all the work that we do, we have to take some time to like study and it's not like light study, it's not just like a course or something that is gonna take like two hours of your life if at least what we did was like a, also like a heavy program. You know, like every week we meet for like two hours I believe and then we have to do some study on the side and then just get ready and prepare for the test. The test is never an easy thing. Just I feel like just the, the fact of having to go to a room just by yourself and you know, take a test and you know you're gonna be graded it just like, it's not something comfortable to do but it's needed. So I feel like those are the biggest challenges, like the time commitment. So it's really, I important that people who wants to pursue the, you know, the certification, they understand that there is some time that they'll have to dedicate to this. It's totally worth it but we have to make sure you know, that whenever we we decide to do it is the right moment for us. Like we can have that that time aside for this and just, you know, the test. I know for some people it's easier to take a test for some others like a little bit harder, but it's just a test at the end of the day. But for me it'll be like the two main challenges.

Christine Niccoli ([22:05](#)):

Yeah, I can add on and kind of echo Natalie's challenges were felt by most of the cohort was around time because you're already, you know, juggling a full case load. We have some folks who wear a program director hat with, with a counseling and coaching hat they're doing both managing a program and providing direct service. So it's a lot, it's a lot to ask of folks and I think, you know, some learnings that

we've had is to really encourage leadership, including supervisors but also executive directors to of these organizations to be at the table as we're talking about why professionalizing the sector is so critical. And I'd say there's never anyone who says, you know, this isn't a good idea, right? It's really where else, where does it fit in? Where does it fit in with our constant need to fight for funding for the programs? And then when funding ends you have to think about is that a staff person's job that then ends because a grant ends? And so you know, the more and more we can as the person, you know, the entity organizing the training, we did some really thoughtful surveys and we'll be doing another one coming up in the fall at the two year mark of when we ran the pilot to see where folks are at. So we've had some really great retention. We have a 93% retention in terms of everyone but one person is still employed at the same place that they did the pilot at. We have a person who received a promotion so we'll you know, we're really thinking about how does this impact nonprofit staff turnover and how we can leverage this to say actually if you take this x amount of time to support your staff person, it's actually gonna save you money in the long term. And I'm not one to put uh, economic arguments at at the front of things. I'm learning to do that a little bit more in my work 'cause it can be a powerful motivator. And I think at the end of the day it is the reality of what our nonprofits are struggling with is really how do I make time? I think us sharing the costs and really our nonprofits didn't have to put any cost into this training for this first round thanks to funding we received through TD Bank but also A-F-C-P-E. Thank you. A big shout out to them for supporting us in capacity building scholarships. So really that, you know, making sure it's a cost that organizations can take on, it's also the cost of the hours that they have to have their staff dedicate to. So we've learned along the way that really getting folks at a leadership level to understand the importance and build connections with, like I was mentioning in Compass Working Capital who is doing this more and more for their staff to have other groups in the area in the state who also see this and see the benefits to bring them into the conversation. So we can as a group lead with that same message of this is important for our sector. And so when we're talking to funders, when we're talking, you know, when we're submitting grant applications to say why we wanna put money into professional development for nonprofit financial coaches is because we believe professionalizing the sector is part of the systems change for economic justice. And to be very clear and to be very clear in that high quality services for folks with no, or low incomes and moderate incomes is a valid reason to have highly trained professionals in these places. I think more and more we wanna also start to learn from community. So you know, we're talking a lot at the nonprofit staff level. I do think we wanna get better at hearing back from community members who have engaged in financial coaching and in financial empowerment services really the impact. So as we kind of think about the impact of this on the sector, we're also as a organization, as United Way, we're doing more community voice and decision making and power sharing initiatives to really bring community members into the tables where these decisions are being made. We've been able to pilot a satisfaction survey through our financial coaching partners that's looking at a net promoter score and we've had some really great success with that survey where folks are saying what's, you know, one of the questions is what was something that was helpful in the session and coaches coming up so often. And I think that really speaks to the value of the coaching relationship. It's not just the financial education, the guidance they're providing. It is that actual relationship with the coach and oftentimes there's not a quantitative number that you can put on the value of that. Yeah, it can be hard to argue to fund money <laugh> to put towards that and this is, you know, a somewhat high touch service of one to one, sometimes family counseling and coaching where you can't expect to, you know, turn around high numbers. So really getting into what are the quality of services that folks are receiving and having the community mirror back, this is important to us and we wanna see more and more of this. So we're really excited to actually, we're right now in the middle of doing an introduction level training using the A FCP money management essentials and we're working with the Midas collaborative, which is a statewide organization Massachusetts that focuses in on financial empowerment as well as they help administer match savings programs with agency partners. So we're actually co-running the training with them. So we're really excited to bring other partners into this work of professionalizing the sector because we know that hopefully if we get a statewide match savings program, there's gonna be a more and more of a need

for financial counselors and coaches to help folks in those sort of programs understand and provide guidance to how they're gonna use the match savings to support their economic mobility.

Rachael DeLeon (28:26):

I think it's so important that we continue to evaluate the program and what's working and what's not and really, you know, figure out how to make sure that people are successful because you know, we agree with you in order to ensure that all people have access to this type of high quality financial coaching and the opportunities, you know, it starts with opening at that capacity within every community and the work that you all are doing is really astounding and we're just proud to be a part of it.

Christine Niccoli (28:55):

Thanks Rachel. I just wanna add to that, I've seen a lot of aha moments for the folks that are receiving the professional development themselves and so while, right, we really think a lot about how does the training them impact the services they provide. I see as more and more the nonprofit sector shifts to be more diverse and ideally that's what we would want in the nonprofit sector is to have folks who are from the communities leading the nonprofit organizations that are working in the communities and with that comes folks with lived experience, right? And so their aha moments are also moments where they're getting empowerment to be able to do their job effectively, but to also support them in their own financial wellbeing. So I love being able to provide this to our agency partners because I hope we have less and less of that line between nonprofit and community. It's really about how those things are interconnected and like what Natalie was saying, you don't know what you don't know and so you can't coach on what you don't know. And so seeing more and more of the possibilities open up for folks who have even been in this sector a long time, we're looking at how to get folks who are not necessarily wearing a financial counseling hat but are integrated, not integrating intersecting. So folks who are their work intersects with financial empowerment. So an example of that is housing counseling. We know that a good credit score is what someone needs to acquire housing and while we can look at that from a system's perspective and say is that a valid is is credit, you know, the system we wanna be using to basically provide folks an opportunity for housing, right? We can have those questions and we can also help that housing counselor understand what's in a credit score so that they can help that person that they're trying to help get housing understand that connection. So it's pieces like that where even what we've seen is folks who are in this financial empowerment work, sometimes there's pieces of the other, there's sectors, there's other organizations that touch this work that don't always necessarily are able to see it always connected. And so we also wanna, as an organization, we also work in safe and stable housing, early education out of school time and youth and young adult pathways thinking about opportunity youth who are disconnected from school and work. And so we do see our work as interconnected and we hope that these opportunities for solid financial counseling and coaching can also support the other impact areas of our work. The other agency partners who are working with folks where their goals are going might be determined based on their finances, right? There's, it's not, it's not separate. So also supporting the larger kind of nonprofit sector in how to get folks to a good baseline so they know when to refer to, you know, a financial counselor and coach who has the in-depth knowledge and can also own at least the baseline so when someone that has built a trusting relationship with them wants to do that work, right? It's, it's, it's a great moment when someone says, well I know my credit isn't great and I, and I am looking for affordable housing, I wanna work on it. That person feels empowered to at least take that first step with them and then to have that relationship with an organization where if they wanna go further in developing action steps related to their credit, they can meet with a financial counselor. So we're hoping to also bridge some of that gap between who is doing financial empowerment work and to help support nonprofits who their work intersects, but they might not always see it as clearly of an intersection and don't always have the support to answer those questions.

Dr. Mary Bell Carlson (33:05):

Ladies, thank you so much for your time today. As we end our 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? And Nathalie, I'm gonna start with you. What would your advice be?

Nathalie Kallab Racimo ([33:20](#)):

If you are a financial counselor or a financial coach? My advice would be to go and pursue the A FC <LAUGH> certification in case you haven't just because of all the tools and everything that it provides. And it just gives a lot of knowledge and I feel like knowledge is power and with that we can, you know, impact better the communities. And I'll say if the listener is not a in the industry where is looking for a financial counselor or a financial coach, I'll totally encourage you to do that just because I feel like sometimes we don't know that there is, you know, like assistance in there available and for free. And I know because so many clients ask me like, where have you been and or where have no, I been like all my life because I thought that you had to be wealthy in order to receive like assistance or like some sort of advice in regards to your finances because they weren't aware that we existed. So I feel like we should also, uh, do maybe like, I don't know, like a bigger work in terms of like promoting what we do just for people to know that we are here and you don't have to be wealthy in order to get financial advice from experts, but you just, you know, need to be willing to listen to a professional and just help you thrive and help you to have like a financial stable future.

Dr. Mary Bell Carlson ([34:44](#)):

And how about you Christine?

Christine Niccoli ([34:46](#)):

Oh, I feel like Natalie's is a great one to end on, but I'll try. I would say I really see the power of, if you can in your communities build trusting relationships where we can talk openly about financial wellbeing. I think that's huge. I've seen really community be able to ask each other questions, ask questions about why things are the way that they are. I think the more and more we can get various folks having those conversations, the more and more we can start talking about how to really change the system so that folks are no longer struggling for financial stability, struggling for economic mobility so that we can have shared prosperity.

Rachael DeLeon ([35:36](#)):

And I think even You coming on our podcast today and continuing these conversations as part of those steps, so appreciate you both. Natalie and Christine, can you tell our listeners how and where they can connect with you?

Christine Niccoli ([35:47](#)):

I'll certainly say United Way of Mass Bay, we're on all of the social media channels, LinkedIn, Instagram, our website has great information about not just our economic inclusion and wealth building work, but our work within housing, early education out of school time and youth and young adult pathways. We also have, if you are mass resident or if you're interested in mass policy, we have a public policy team and there's a opportunity on the website to sign up for policy alerts. So right now we're trying to push for statewide match savings program as well as we're uh, supporting the office of the treasury with a baby bonds bill, which is really exciting. So I'd say, you know, if, if you're not within Massachusetts, I'd encourage you to look for community development corporations, nonprofits in your area that are doing financial empowerment work. If you're interested in supporting around counseling and coaching. A lot of organizations do have volunteer programs while some have paid staff opportunities and I just encourage you to, you know, stay curious and there's a lot of really, I think innovative federal and state level economic opportunity policy and programs that are happening right now and it's a really exciting time to



be jumping into it, guaranteed basic income. Another, um, a a piece family self-sufficiency program, another piece of the, the puzzle in the ecosystem. So I would just recommend looking at our materials but also looking at your local organizations.

Nathalie Kallab Racimo ([37:31](#)):

Yeah, so for us, if you wanna reach out to Noah Neighborhood of Affordable Housing, I feel like the website is the best place to go. So it's noa.cdc.org and then we have their, like all the programs that we have, all the classes, not just in terms of financial literacy but in terms of like first at home buyer courses, foreclosure prevention, english classes, citizenship rental counseling, so a lot of services that we offer there. So I feel like the website, the noa.cdc.org is the best place to go. But also in any social media you can find those as well as Noah, CDC in Instagram, Facebook on LinkedIn as well.

Rachael DeLeon ([38:09](#)):

Fantastic. Thank you both for being here. Thank

Christine Niccoli ([38:11](#)):

You so much for having us.

Nathalie Kallab Racimo ([38:13](#)):

Thank you very much for having us. It was a real pleasure.

Dr. Mary Bell Carlson ([38:15](#)):

Racheal, It never seems to astounds me of all the amazing things that A-F-C-P-E members are doing. I love talking with Christina and Natalie with this United Way approach in Boston and how they are really working in Massachusetts to help others that are at a disadvantage and they can help them in multiple ways. You know, Natalie with Noah, I had never heard about Noah before and I think that's just an incredible opportunity for both United Way, Noah, and so many other organizations. I also really appreciated though the point of them saying, Hey, it's really important to be certified. I understand there's a lot happening in each of these program managers lives, but they found it so important to take time out of their busy schedule to become certified. And I think that's an important lesson for anyone that is wanting to get into this, is make the time right. You won't find the time, but definitely make the time to get certified because you are going to learn, just like Natalie shared, you're gonna learn so much of helping others, but you're also gonna find a community where you can connect back and get help when you don't know all the answers and you won't know all the answers. And I think that's the cool part, is this is an international community and opportunity to connect with other educators and leaders in this space.

Rachael DeLeon ([39:31](#)):

Mary, this is probably one of my most favorite episodes. I couldn't agree with you more. There is so much good work happening in this space and so much more work that needs to be done. I really love what Christine said about professionalizing this space. Professionalizing the field of financial counseling and coaching is a priority for economic justice. And these groups have been instrumental in some of these pilot programs and really laying out a pathway to the AFC and bringing this kind of high standards to their community. I'm hopeful that when people listen to this episode that they will find a thread that they can bring to their own community. Christine gave some wonderful suggestions at the end of the episode around focusing on volunteering and advocacy work and the fact is our listeners work in all spaces of the field that there are so many opportunities to plug in and to be a part of this and a catalyst for these changes.