

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](#)):

Gilbert Rogers is currently the Director of Financial Wellbeing at UNC Chapel Hill. He has spent the greater part of his career leading financial education efforts in various capacities. Prior to joining Carolina, he led the charge in positioning the University of Oregon's Financial Wellness Center as a national thought leader in the financial education space. Gilbert also spearheaded the University of Tulsa's financial literacy efforts as its inaugural Director of Financial Wellness. Before that, he worked with the Army's Transition Assistance program or tap. As a part of the TAP program, Gilbert managed personal financial planning curriculum and training updates for a team of our 70 financial counselors. Gilbert has experience in banking, consulting, and has served on multiple advisory boards for financial empowerment initiatives. Welcome Gilbert.

Gilbert Rogers ([02:12](#)):

Thank you.

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

Gilbert, We're so excited to have you on the show today. Like so many AFC professionals, you've worked in a, a variety of areas in our field. Can you tell us a little bit about your journey into the financial education space?

Gilbert Rogers ([02:26](#)):

Again, it's, it's a pleasure to be on here with you all. And as far as my journey, my journey actually started with A-F-C-P-E as a, well, I had been in banking for a short stint, and then I got the opportunity to work with the Army during the financial education. And the requirement to, to be a financial counselor was to obtain the A FC credential or become A CFP, and went through the process, took the exam, and I became an A FC. And that just opened up so many doors for me as far as financial education is concerned. So not, not only with working with the Army, doing the financial education, but working with nonprofit organizations, doing some consulting. So after those doors were opened, I began to really explore a career in financial education and doing it, you know, at a much more impactful level. So after working with the

Army, I decided to work on my doctoral studies and understanding socioeconomic factors related to financial literacy levels was something I was interested in. So that was what my dissertation was over. And then from there, I eventually entered the higher education space. So I always say it started with A-F-C-P-E and obtaining the certification and working with the Army, and it kind of blossomed from there.

Dr. Mary Bell Carlson (03:48):

Wow. There's a lot in that background that I'd like to dig into a bit more. I love it. So were you in the military? Is that how you got into tap, or tell us more about how you came into the military.

Gilbert Rogers (04:00):

So, no, I was a contractor with Serco. Okay. And they had the contract, the, the financial counseling contract at the time. And I was at headquarters in Fort Knox, Kentucky where the TAP program was headquartered. They, they had just went through the process of changing it to SFL tap. So those who worked with the TAP program, you would know something about that. But there at headquarters, I was there with many of the individuals working with the Department of Defense making decisions as far as the financial education curriculum. So I got to set in on those calls and, and, and contribute and, and also build confidence as well, because, you know, coming, you know, not being far removed from college where my background, you know, was a finance degree. I'm going into the setting where I'm in there with Sergeant majors and, and former colonels and others, and I'm doing financial education. That can be somewhat intimidating to start. But after doing some of those briefings, just the confidence and some of the kind words they would say, they would say, Hey, that briefing was phenomenal. You know, I loved listening in and I'm like, I didn't know you were listening in, but, but thank you. I appreciate that. But that's where the confidence began to develop and I began to explore more options and increase the, uh, learning opportunities to become true professional.

Dr. Mary Bell Carlson (05:16):

And I'm guessing too, in your finance major, you probably didn't get a lot of personal skills right, in terms of they didn't teach you counseling skills and how to work with individuals. So that mostly come through the AFC.

Gilbert Rogers (05:29):

Yes. A lot of that was developed at AFC. So I don't know if I should tell you all this, but I'll tell you anyway. <laugh>, <laugh>. But as I entered the kind of the financial education space and started to develop peer-to-peer financial education programs, I reverted back to my training as an AFC and the financial counseling piece. So then as I train students, I talk about the importance of establishing a process, and I call it the financial coaching process, which derives from the AFCs financial counseling process where you do an introduction, you build rapport, you ask questions, you ask more questions, and then you follow up and then you offer education or advice from there. And all of that is kind of rooted in the, the training through the AFC program. But yeah, as a finance major, it was more so, Hey, this is what, this is what investing is, this is what a, you know, a budget is. This is, this is what a Roth IRA is, or this is, this is how interest works. And that is great info to know, but you have to make the transition from, you know, the individual being exposed to it, to them actually learning and applying. And that's where the counseling process comes into play.

Dr. Mary Bell Carlson (06:44):

Yeah, absolutely. It's one thing to have the knowledge and it's a whole another thing to share that knowledge and empower others with it. I love it. Now, let's also not miss, you've gone from school to the military and now you're back in the higher education space. So tell us more about that transition and what that's looked like for you

Gilbert Rogers (07:02):

Getting into higher education and finding a way to truly, you know, educate and have an impact. That was kind of the, the goal. Uh, because I knew from doing the financial education with the Army that I liked, absolutely liked the educational component where I'm talking to individuals, I'm trying to get them to understand, uh, fundamental concepts that they can apply and establish that foundation. And what I would learn is that, you know, well, what I would experience at that time was individuals kind of all entering the same kind of conversation of, Hey, you know, I wish someone would've talked to me about this before. And it was, I even experienced that in banking where I would spend time talking to clients about, Hey, these are the fundamentals. And it always seemed as though, you know, for some reason they kind of skipped from the building those fundamentals into, oh yeah, I want, I want to invest, or I want to start this brokerage account, or something like that, without building those fundamental skills. So I thought, what better place to start to help individuals establish a foundation, uh, of personal finance skills by getting into higher ed? So I saw it as an opportunity to reach individuals at a younger age.

Dr. Mary Bell Carlson (08:14):

Now you've worked at, this is gonna be your third university, you're in the transition right now, moving to UNC Chapel Hill. Tell us more about what you intend to build there.

Gilbert Rogers (08:24):

Then at the University of Tulsa, I started their financial education program. It was a smaller private institution. I think we had around three or 4,000 students. And then going to the University of Oregon where we had a little over 20,000 students, that was, it was different. And the big thing was how do you reach students and, and get them to understand when you have a completely different dynamic of students coming from different backgrounds. And now coming to the, to UNC Chapel Hill, uh, to start the financial wellbeing program. It, it's on a much larger scale. I have, we have over 30,000 students. I think it's around 30,000 students. Don't quote me on that. And my goal with this program is to really, I say take it to the next level because the, the kind of setting for the program here is a collaboration between the dean of students office and financial aid. Now, for those of you all who haven't worked in higher ed and, and don't have as much experience with financial education programs at universities, a lot of times you'll find a financial wellness program housed under one of those. Uh, and what that does is it presents limitations. Because if you're housed under financial aid, how are you gonna raise funds? How can you go out and get donors to contribute? 'cause some you're somewhat restricted, well, with the Dean of students office, you can go out, you can raise those funds. But do you have that, that support and that involvement from financial aid? Well, here in this role, I have the best of both worlds where I have the, the support through financial aid, where it's viewed as a university program that's helping students prepare for life after college. And then also with the Dean of Students office. I can go in, I can raise funds so that we can have, we can create additional opportunities for students to learn about personal finance. So I see this as a phenomenal setting to be in. And if I'm encouraging other schools or institutions to start a program, you would wanna have a partnership established where you can kind of gain the best of both worlds.

Rachael DeLeon (10:27):

That's really great advice. And are you part of the higher education financial wellness HEFwa

Gilbert Rogers (10:33):

Yes, I am a part of HEFwa

Rachael DeLeon (10:34):

Yes, yes. Yeah. But I, I think it's really unique. I think that the network of people that are building student money management centers and, and financial empowerment centers at universities, it's really great how they're learning from one another and sharing best practices. Because you're right, there's challenges based on the model at different universities. And when you can get the best of both worlds or share what's working well in another, it really helps others thrive as well.

Gilbert Rogers ([10:59](#)):

I can't say enough about the work that HEFwa does and how it helps universities who are just starting out with programs kind of build up and yeah, I've been a mentor with, with HEFwa Coaching Program. I've mentored other schools, other institutions, and I've had individuals reach out kind of throughout our HEFwa connection to ask, you know, how do you train peer coaches? You know, what do you use, how do you teach them to have those one-on-one interactions with students. And I'm always happy to share because, you know, I've, I've utilized that channel and had a great mentor and, and Chris, who was my mentor early on, and she's phenomenal. So I always give her credit for that as well.

Rachael DeLeon ([11:40](#)):

Gilbert, You've worked in a lot of different backgrounds and you came back to higher education to sort of impact students with financial education early on, but do you see any common threads or differences in the way you deliver financial education, you know, amongst college students versus military professionals?

Gilbert Rogers ([12:00](#)):

Yes, and, and that was actually somewhat of a, it was a huge learning opportunity for me because, you know, I'd done research on financial literacy and like I said, understanding kind of the socioeconomic, uh, factors that relate to levels of financial literacy. And one thing that I learned was that the issue wasn't necessarily, you know, what background you came from, it was what you were exposed to in the background that you came from, which, you know, that that takes it to an entirely different level. And a lot of the same questions that I would get from the individuals I worked with in the military, I get those same questions from college students. But the, the key is, is how do you get those individuals to buy in? And that's where the kind of distinction is between the two different educational efforts. Because if I'm working with a college student who doesn't have a full-time job, they're looking to, you know, deal with student loan debt once they graduate or they're thinking about purchasing that first car once they graduate you, you're trying to get them to buy into something that will occur a little later on once they graduate. So it, I always say that I try to meet students where they are, where if I'm working with a college student, I'm saying, Hey, these are things you should be prepared for. You should be working on your credit while you're in college so that once you graduate, you can save so much money if you have to finance something. So it's all about, I say, tailoring what you're doing to the audience that you're serving. And that's what I really, really focus on. Another example I use is, when I work with students who come from low income backgrounds, I don't go into a budgeting session and say, Hey, create a budget because they'll look at you like you're crazy. Like, budget, what <laugh>, you know, and I know that because, you know, I was a first generation college student and I receive full Pell Grant and I think about the experience that I had and how I can reach individuals. So when I go into that setting and I'm working with students who come from low income backgrounds, I'm talking about the value of budgeting and how by developing these skills, you're positioned for success in the future. And as you make more money, you know, as you move along, you already have a system in place. So that's an example of how I tailor what I'm doing to, to my audience.

Dr. Mary Bell Carlson ([14:09](#)):

Gilbert, I can imagine that we have listeners on this saying, that sounds like a really cool job. I wanna do something like that. So what resources would you have for listeners who are maybe wanting to build something similar, either in higher ed or maybe it's a nonprofit space or, or a different space?

Gilbert Rogers ([14:26](#)):

One thing I would say is that, you know, I, I expressed the importance of how becoming an AFC kinda shaped my financial, my journey into financial education as, as well as working with individuals one on one. And even the consulting, that was huge for me. So I would strongly encourage listeners who, who may not have, you know, been trained through AFC or through A-F-C-P-E to, to take on that opportunity, take advantage of that because there's a huge network with A-F-C-P-E where you can learn from other professionals. You can, you can gain access to some of the training materials. The continuing education keeps you kind of on your toes as far as still learning. So that's one huge resource that I would recommend. Individuals. I would also say take, take advantage of volunteer opportunities if you're interested in this space. Volunteer with nonprofit organizations. I still work with, it was actually my first mentor when I got into financial counseling. It was Ms. Joyce Harris, and she runs a nonprofit organization, was actually the founder of it. It's called HJW, Career and Financial Literacy Institute. And Ms. Joyce was instrumental early on when I was kind of struggling getting into financial education and feeling like what I was delivering was impactful. She always gave me the advice of, if you take the time to study and learn, then there's nothing no one can take, take away from you or, or there's nothing you know, you're not providing. That's not a benefit. So I still volunteer with that organization and I work with them a a lot. And that helps to sharpen your skills and kind of keep you engaged in financial education as a whole. So take advantage of those opportunities.

Rachael DeLeon ([16:09](#)):

Another way you're volunteering and giving back is through the Veterans Benefits Banking Program, which for those who are listening and don't know what that is, it's a national pro bono initiative. Several partners, but originally started by AMBA or the Association of Military Banks of America that's really focused on getting more veterans banked. And as part of that program, veterans have the opportunity to meet with an AFC, just like you. Tell us a little bit more about what drew you to that program and why you are serving as a financial counselor.

Gilbert Rogers ([16:42](#)):

As I mentioned before, working with the veteran, working with veterans and our military population was essentially where I got my start. So when there are opportunities to still serve and, and, and assist our service, service, our service members, I always take advantage of those opportunities. So when I saw that the veterans Benefits banking program was being started, I reached out and, and connected with Ann Smith, who has, who was gracious in, in helping me, you know, continue that path. 'cause I had kind of strayed away from, uh, joined that sort of financial education and financial counseling for the Army when I got into higher education. So this was a great opportunity to kind of go back to my roots and, and help out and, and serve those who serve us. So through that program, veterans have opportunities to meet with a financial counselor and, and, and talk about, you know, any sort of personal, financial related issue that they're dealing with. And we're there to help them and absolutely enjoy it and still connect with individuals from various places all over the world. And it's just a phenomenal opportunity. So another opportunity to give back and get involved if you're interested,

Dr. Mary Bell Carlson ([17:51](#)):

What did you, tell us a little bit of what you're seeing in your work with veterans and their families?

Gilbert Rogers ([17:55](#)):

I've worked with individuals who are, you know, just trying to figure out how to budget just as a whole. I've helped individuals kind of navigate the process of wanting to purchase a home, trying to build their credit, worked with individuals who, who are trying to repair credit just in general. They've, they've, life has happened, you know, for them along the way and they're trying to find the, the path to building credit so they can purchase a home or purchase a car and not pay nearly as much as you would if you didn't take the time to do so. So I've seen those kinds of situations. Also, some individuals who are retiring, thinking about helping children or or other individuals learn some good habits. I've even had individuals who, with, with, with, with uh, kids in college who, who have asked like, Hey, would you work with my kids? You know, I know you do financial education at the university level, but I would love for my kids to have access to something like that. And when I get those questions, I'm always, always open and happy to help out because I was there as a college student at some point. I, I know some of the challenges that that students face. So those are the things that I faced.

Rachael DeLeon ([19:05](#)):

Can you tell us a little bit about Ruby Payne and understanding poverty? Oh, yes. And I was just curious to learn a little bit. I've heard her name before, it's come up several times, and so I'm just curious to learn a little bit more about her.

Gilbert Rogers ([19:17](#)):

So as I was working on my doctoral studies, I had this advisor, another story y'all. So my advisor, no, my dissertation chair. He would give me random books to read and I'm like, another random book that you've given me, <laugh>, like, what is this? And it's called Understanding Poverty. And he, his background was more so in education and, and working with individuals who they had disabilities. So once I, once he gave me this book, I began to read it. And, and Ruby really outlines like individuals coming from different socioeconomic classes and what's important to those individuals. So when Dr. Payne talks about if you grow up in a situation where, you know, in poverty, uh, then the most important thing to you is those relationships that are around you. You're not concerned about money. So what happens when that individual comes into money, you know, they hit the lottery or whatever the case may be. Not everyone hits the lottery, but they get our income tax refund check. What are they going to do? They're gonna share it with those individuals that are important to them. And that's kind of the mindset that individuals have now. She talks about navigating from that mindset to kind of someone coming from a middle class background where you think more long term about how your money will last and how you can pass on something to children. And then she talks about individuals who come from, you know, extremely wealthy environments and how the important thing to them is their legacy. So that's why you'll see a name on a building, you know, on a college campus. Names are all over buildings. And, and that's kind of how some individuals approach personal finance. And, and that really, really had me to, you know, take a step back and think about my childhood and how I grew up. And you know, why when I got my financial aid refund check in college, I was sending it back home to my mom. And, you know, so those types of things that I really think about. And she, she really goes into a lot of detail. Share has a lot of examples, uh, and that book, I've shared it with so many individuals, it kind of, it puts things into perspective. There's no one size fits all approach. It's not saying this is applicable to everyone, but it does make you think. And as you talk to individuals, and I use this when I train students, I'm like, Hey, you never know someone's background. You never know what starting point they're at or what they've been through in life. So when you approach it from a nonjudgmental standpoint, you're so much more impactful and effective. So that's, that's what Dr. Payne and that book done for me.

Dr. Mary Bell Carlson ([21:37](#)):

I think one of the most amazing things about you is that you've lived this life, right? Like you've lived it, you've walked it, and now you've got this passion to share what you've learned with others. I can tell

you're very much a natural leader and, and a servant leader in that way that you want to teach and give back. What have you found over time? What attributes have you found to be important as you are leading and teaching others?

Gilbert Rogers ([22:02](#)):

So that's a great question. I, I could probably talk about this forever, but I won't do it too <laugh>. So the thing that stands out for me is I truly have a passion for this because I always say that, you know, you do the best you can with what you have, but what about individuals who haven't had access to this sort of education? I think about those individuals and how I can reach them and hopefully change their trajectory for financial success. And by doing this sort of work, I get that, that self-fulfilling feeling of, of knowing that I'm hopefully putting someone on the right track who may not have had access to the sort of education. And I also say, your parents, they do the best they can. My parents done the best they could. However, when you think about like the, the products and services that are offered for individuals who, who may not have that finance background, it can be somewhat confusing. So individuals starting out, it's always good to help them establish that foundation from which they can grow. So I always think about that and how I can make a difference and how I can give back and help out. And that's, that's what I find through the work that I do.

Rachael DeLeon ([23:03](#)):

And not only is it confusing, but sometimes you don't know what to trust. You know? And so having someone like yourself that can help navigate that, and once there's that knowledge and understanding, you feel more, they feel more comfortable making decisions around products and services.

Gilbert Rogers ([23:17](#)):

Think about TikTok videos. How much, how much info do they get off of TikTok and social media, right?

Speaker 4 ([23:23](#)):

Right. <laugh>, oh goodness. <laugh>.

Rachael DeLeon ([23:25](#)):

And how do you weed out what's legit and what's not? <laugh>?

Gilbert Rogers ([23:28](#)):

Yes. That's scary.

Rachael DeLeon ([23:30](#)):

Well, Gilbert, 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?

Gilbert Rogers ([23:39](#)):

I would say that if I could leave something with listeners, I would say, you know, learning a little bit every day about, you know, some personal finance topic, if you're interested, can go a long way. Um, you can listen to podcasts like the one that we're on now, or you can, there are books, there are audio books out there. And as you listen and as you learn, be sure to pay it forward and, and pass that knowledge on. It could be a niece, a nephew, a sibling, a cousin, it could be anyone. And that's how we spread just solid

finance tips and, and that's how we help individuals on their journey. So that's what I try to do and I encourage you all to do the same.

Dr. Mary Bell Carlson ([24:19](#)):

Gilbert, it's been a pleasure having you on our show today. Please tell our listeners where they can connect with you,

Gilbert Rogers ([24:24](#)):

Of course. So you can connect with me on LinkedIn. I'm happy to, to engage and, and talk about personal finance with you all. You can also, you know, reach out via email gilRogers3@gmail.com and you can find me at different AFCPE events like the conference that attended this past year for the first time, which I will continue to attend. So just always happy to connect. So just reach out.

Rachael DeLeon ([24:50](#)):

Thank you Gilbert.

Gilbert Rogers ([24:51](#)):

Of Course. Thank you all.

Dr. Mary Bell Carlson ([24:52](#)):

Rachel. I really enjoyed this conversation with Gilbert. Oh, a few things that really stuck out to me is one, how passionate he is. I think you can just hear that in the voice and the way that he resonates with his clientele and really his own path for success. He found it and wants to share that back with others. Couple things that he said though really stuck out and what was changed their trajectory for financial success. How do we give others access to the education and resources that we all don't have? And I think there's so many in this community that are working on that. And really to me that giving access to education and resources embodies the word empowerment. And that's what we're here to do is empower others to have a similar outcome. As Gilbert just shared with us. I can just see such a change with him individually as well as the impact he's making on so many others. He mentioned when we asked him about some of the attributes and ways to help, he obviously mentioned the AFC, which for me was also a pivotal certification. It really helped me even before I graduated. And I want people to understand that you can still get this certification while in school. We have lots of students that participate in education programs and as long as you've met those core criteria, you can sit and get that certification and it really can help the future of your career as well. But the second thing he said is volunteer for nonprofit opportunities. And so I know that there's lots of ways people can volunteer through A-F-C-P-E. We've created some of those tracks. What are they, Rachel and, and how does someone get involved to volunteer?

Rachael DeLeon ([26:30](#)):

Yeah, Mary, that's a great call out. You know, there are so many ways to get involved with A-F-C-P-E. I will touch on a couple of the high level ones. We just closed our invitation to present, which is for our symposium this November. And every year we look for volunteer reviewers to review all the submissions that come in, which is a really fun way just to get, you know, kind of your eye on some of the topics that are being discussed in the research that's out there in the field. We have a number of task forces and different areas and task forces really help operationally drive our organization forward. So if you're interested in the work we're doing, whether that's, you know, government relations, communications student, those, you know, there's, we have a probably about a half a dozen to a dozen task forces that you can get involved in.

Rachael DeLeon ([27:18](#)):

And they're always looking for people at various times throughout the year. And so I'll make sure I stick a link to how you can sign up for one of those in the portal. And then, you know, we have opportunities to get published, even like submitting content to our newsletter or to our blog. And you know, it might not sound like a volunteer opportunity, but you're putting your knowledge and your expertise out there and sharing it with others. And that's really great for helping other future AFCs and people that work in this space find us and find content that really supports the work that they do. And then the fourth way that it kind of immediately comes to mind is, you know, kind of the reverse of volunteering. But if you work for an organization that is looking for AFCs or AFC candidates to support, like posting in our experience portal, there are so many people that are doing this work and just getting into this field that just need the time and the space to get the experience and the hours.

Rachael DeLeon ([28:14](#)):

So be that mentor for that person and provide those kinds of opportunities. You know, the one thing that Mary, you said about Gilbert is you called him a servant leader. And I think that's a perfect description after, you know, meeting him today and kind of learning about his journey. And there are so many servant leaders in our organization that just have a passion for building bridges. You know, they are out there looking for the people that don't have access to financial education and finding ways to make those connections. And that is really at the heart of the work that A-F-C-P-E is doing. And so it's just a pleasure to have Gilbert on there and we invite anyone who has that heart of a servant leader to please reach out, get involved, and we'll put some information in the show notes for that.