

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, Rachael 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. Mary, it is so hard to believe that we have reached a hundred episodes of Real Money, Real Experts. Where has time gone?

Dr. Mary Bell Carlson ([01:30](#)):

Not only where has time gone, it's flying by. This is four years Rachael and I am just in shock. You know, there's so many things we can look back on of these conversations of new people or new ideas or new things that have just reverberated with me over the last golly, four years. Can you believe that?

Rachael DeLeon ([01:48](#)):

No. And honestly, Mary, I started behind the scenes, you know when, when you all started this podcast, it was our previous executive director, Rebecca Wiggins, and I was really fortunate to step into the podcast co-host role in 2022. And even that seems light years behind us as we continue to move forward.

Dr. Mary Bell Carlson ([02:09](#)):

I totally remember that, Rachael, because you were actually hesitant. You were like, I don't know about this podcast thing. Like I could do all the rest of the job, but I don't know that I wanna do that. And you just jumped right in. And if I remember correctly, you had Covid during your very first episode, wasn't that right?

Rachael DeLeon ([02:28](#)):

I did. I stepped into this at the time, the interim executive director role at the beginning of January 2022. And kind of my first introduction into this side of it was Real Money, Real Experts Live. And I had COVID and I was quarantined in my basement <laugh> and I showered, especially for this episode, <laugh> and I made it through and actually had a really fun time doing it too. And that episode was especially fun 'cause we had some listeners that were interacting with us and asking questions and it was really just setting a tone for what was to come. And so, yeah, what a journey it's been.

Dr. Mary Bell Carlson ([03:08](#)):

So I think the answer to that is when you're quarantined, you should totally record a podcast. And you had no interaction with anyone <laugh>. That

Rachael DeLeon ([03:16](#)):

Might have been it. It was feeding my soul. Little, Little did I know.

Dr. Mary Bell Carlson ([03:21](#)):

Well, Rachel, I have a question for you. How in the world did we get the name Real Money, real Experts? I wasn't around for that story, so tell me. Yeah,

Rachael DeLeon ([03:30](#)):

So if my memory serves me correctly, that name was actually the brainchild of a former board member, LEK. And we had been working with some board members, a little committee to come up with what was the, what was our podcast gonna look and feel like? And Real Money, real Experts just really resonated with us because I think it was a reminder that people's money stories and their journeys are real and they're personal to each person. But then on the flip side, the real expert side, you know, we wanted people to know that there were unbiased and qualified professionals out there. And so in 2020 that's what we did. We launched a podcast and we've made it our mission to tell stories of the A-F-C-P-E professionals, the people in this personal finance space that are doing this important work. And we just continue to amplify topics and issues that are really relevant to our listeners.

Dr. Mary Bell Carlson ([04:30](#)):

And we always ask that question, your 2 cents, if you could give us your 2 cents. Mm-Hmm. <affirmative>, where did that come from?

Rachael DeLeon ([04:36](#)):

Oh Lord Mary, you're putting me on the spot.

Dr. Mary Bell Carlson ([04:38](#)):

<laugh> <laugh>.

Rachael DeLeon ([04:40](#)):

You know, a lot of us in the room at the time, we were avid podcast listeners and you know, listening to other people's episodes and I think it was just always kind of fun to hear at the end, like, what's your final message to leave with listeners? And the 2 cents was just kind of a fun play on money terms and really it's become one of my favorite parts of our episode. We always get some really inspiring messages Yeah. That really sit with us for, for long after we talk to our guests.

Dr. Mary Bell Carlson ([05:14](#)):

It's a good way to sum everything up. And I love the jingle, the 2 cents part. I think that just makes it kind of fun. Yeah. Well Rachel, we've had some very funny times. In fact, I think some of my favorite times are actually the behind the scenes that happened before and after we've had fire engines. We've had dogs, we even had a bathroom. Do you wanna tell the bathroom story once

Rachael DeLeon ([05:37](#)):

<laugh>, I don't know if we should call out the guest or not.

Dr. Mary Bell Carlson ([05:39](#)):

No, we'll keep that neutral

Rachael DeLeon ([05:41](#)):

<laugh>. We always, we always joke that we need to have a blooper reel. And maybe that will be in our, our next 100 episodes. But probably one of the most things we run into is connectivity issues. You know, the joys of technology. And we had a guest once that God love her, she could not get good internet in her house. And so she found that the one place that she could get wifi was on the floor of her bathroom. And she sent us a picture after the episode, you know, kind of tucked in between the bathtub and <laugh> the sink. Think <laugh>. Yeah. So we do whatever it takes to get that message out to our listeners

Dr. Mary Bell Carlson ([06:20](#)):

And now they know why we don't do the video recording of ours because we are in all kinds of places. No, that one was a funny one that was super memorable and we all had a good laugh at it. I think that was actually the same episode. And I will call my cell phone that I yelled at my kids on

Rachael DeLeon ([06:37](#)):

The same. Pretty sure it was.

Dr. Mary Bell Carlson ([06:39](#)):

So those of you that don't know, I actually work from home like many of us do nowadays. And I often on these podcasts say, do not come down. Do not knock. I mom is totally outta commission. And 90% of the time the kids have totally complied and it's been without a problem. But this one day my 6-year-old came downstairs and I have these French doors so you can see through the glass. And I kept seeing her out the side and I just kept pushing like, go away, go away, go away. You know? And she just didn't get the hand like kids are so sometimes like, no, I have something to tell you mom, and I have to tell you right now. And I'm like, go wait. So I thought I hit hit mute while this other guest was talking. Actually it was my good friend Maggie was talking and I was like, go away just to get my kid out the door. And sweet Maggie was like, everything okay, we heard that <laugh>. And I was like, oh no. Anyways, we've had some really funny ones.

Rachael DeLeon ([07:41](#)):

I think Mary, some of those funny things behind the scenes sometimes I think it helps put our guests at ease too. We get guests on the podcast who are experts at being on podcasts, they're public speakers. And then we get others who, you know, this is their first time ever speaking in this medium and it can be intimidating. And I like to think that we have a rapport with our guests that puts them at ease and we make it fun. Yeah,

Dr. Mary Bell Carlson ([08:06](#)):

I think you can hear that too in our voices. We like to laugh a lot. We kinda laugh at ourselves the most and it's just fun to have these conversations and I like that they're not formal and just laid back and enjoying really getting, I think that's the hope of this podcast is getting to know other individuals at a deeper level. One of our questions that I love to start out with and we often ask is tell us how you got into this space or how did you start your career? And I think for me, one of the scenes that I have heard again and again is just the fact that it wasn't a linear path. Everyone came their own direction in their own windy road. And so, you know, we think we're the only ones like, oh, it wasn't the space. And then it just keeps reverberating and I think, oh well I'm not all that different. There are shared spaces and lots of

really interesting topics and conversations that have come up over the time. Rachael, I have to ask, what's one of the most memorable ones or moments that you've had?

Rachael DeLeon ([09:02](#)):

I feel like I'm picking favorite children. <laugh>. Yeah. Fair. When think of of the episodes. But I mean a fan favorite in one of my favorites is always Dr. Michael Thomas. He's been on a couple times talking about empathy and he always leaves the episode with something that I just continue to sit with and think about. And I think, and the last episode he did, he talked about wealth and he talked about the way people often, especially in today's day and age, look at other people's lives to determine what joy or satisfaction or success looks like. And that can leave us feeling empty. And that really resonates with me. And he left our listeners challenging, you know, what is wealth? And you know, that might be for me spending a Saturday at the soccer field and watching my kids like navigate wins and losses and testing their limits. Or it might be, you know, having a drink with my husband on our back porch. Mm-Hmm. After a really long week. And it would just kind of turn the tables on what we think about when we think about wealth. And I think there's just so many episodes like that where you go in talking about something and you walk away with something even more powerful.

Dr. Mary Bell Carlson ([10:25](#)):

The one of the things I think about on this is I look back and I just think of all the incredible people that we've had on this show. I mean, we've had some really big names and yet we've also had people that you love and see at the conference every year that maybe the world wouldn't know <laugh>. And I think that was

Rachael DeLeon ([10:43](#)):

The, is big to us. <laugh>. Yeah.

Dr. Mary Bell Carlson ([10:44](#)):

They're important to us. And I think that's the important part is like seeing and really what's reverberated is it, it is our own. So even the biggest names that we've had on this show haven't been our most downloaded podcast. Yeah. They're not our most listened to, uh, even though they have millions of followers. It's really the community supporting each other. And I, I just listened to and look back on so many of those experts that we've had on, you've already mentioned Dr. Thomas, we've had Brad Klontz and Dr. Luter and Dr. Archuleta. We've had so many Ryan Law has come on several times, talk about student loan payments that that information is so helpful. Lacey Langford with how to find your coaching business. Yeah. Those are the types of things that I think people find very practical and is good takeaways to say, oh, here's how I can apply that to my situation.

Dr. Mary Bell Carlson ([11:37](#)):

One of my earliest memories was one with Justin Chidester and he just talked about having an AFC and a CFP and how helpful it was to have both of those. So those are some of my favorites is just kind of looking back and seeing what resonates with our audience. Because as things resonate with the audience, it really is you supporting each other and wanting to hear more about each other and how to, to really bring out those things that matter to you and apply 'em. I think that's been my focus here is how do we apply what we're hearing into practice, whether you're in academia, whether you're in private practice or regardless if you're working for a nonprofit, how do you take what you're hearing and actually apply it? That's what we've been really focused on and we've had some fun themes. You know, what are some of the themes that have stuck out to you over the years as we've done these different episodes?

Rachael DeLeon ([12:30](#)):

Yeah, I mean one of the ones that you know comes immediately to mind was our career theme we did a year or two ago. And we really got excellent feedback on that, those episodes. I think people are always curious about, you know, how can I use my AFC and what are other people doing in the field? And we actually got some feedback from universities that those episodes were really helpful even for, you know, directing students to, as they're starting to explore the field. And so I think after that, you know, we continue to kind of look at our community and really amplify different ways people are showing up as an AFC, you know, the AFC is the designation, it's the what ties a lot of our listeners together, but people are using it in so many different ways. You mentioned Justin Chitter, he's a financial planner, but he is also an AFC. We have financial therapists who are also AFCs, financial coaches, financial educators, you know, people are using the AFC and the, and the rich knowledge that it provides in so many different ways. And I think we have a platform here to kind of showcase all of that is available with this designation and with this work and with this field and the impact you can have.

Dr. Mary Bell Carlson ([13:46](#)):

Yeah. And I know early on or even now, one of the things we're trying to pull out is unique ways to apply it and some of what I've heard on the show for the last several years is just that authenticity and bringing your authentic story and what may be your skillset or your strong point. But also we've had some people on this show talk about some weaknesses that they've had along the way and struggles that they've had and yet how they've turned those struggles into authentic strengths. You know, I think of just various things that we've talked about in terms of how to that not anybody starts with this perfect idea of this is where I'm gonna be, this is what I'm gonna become and this is how I did it and so you need to all follow me. But there's just uniqueness for every person's strength and struggle and work. And many of 'em are still evolving. I'd say we are all still evolving. And I feel like when I hear those things, it just makes me realize that it's okay that I'm at where I'm at now and you're in the right spot for where you are and that you're gonna move forward at the right place, right time. And we've had lots of good examples of that over time.

Rachael DeLeon ([14:56](#)):

Those are probably my favorite episodes, Mary, is when Lazetta Braxton immediately comes to mind. She was one of our keynote speakers and we, we always do a keynote series, but I just think when people are open and honest about their journey, Mary, we all have the opportunity to learn from that. You know, we've all had missteps along the way and sometimes those missteps and air quotes, you know, turn out to be just the right turn in the path that led us exactly where we needed to be. We get a lot of conversation around imposter syndrome, which I always think is interesting. I mean, we're all in the same, you know, we're all feeling the same thing at various times. And so, um, you know, some of our listener feedback, we, we had put out a survey and a lot of the listener feedback was the sense of connection that people feel when they listen to these episodes. And like you said, some of these, some of our, our, our guests are people that are well-known within our community. Some have just started in our community, you know, some are just working in the field and are new to our community. But you feel connected. Mm-Hmm <affirmative> when you've heard their stories and uh, it's kind of opened up channels. I've had people tell me they've reached out to guests because you know, they've hadn't heard of this person. And our people are so full of abundance and willing to give advice and and collaborate in those kinds of ways. And it's just really fun to be part of something like that that's bringing people together.

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

Absolutely. Well Rachel, let's jump in and talk a little bit about what our community is saying. Let's go into some listener feedback. What have you heard and seen from listeners?

Rachael DeLeon ([16:35](#)):

Yeah, so connection definitely. We had a listener say that they love, as soon as they listen to an episode, they go and follow the person on their social media. And how fun it is to come to the symposium and meet our guests in person. I feel like we've created, feels a little bit like a celebrity 'cause they've heard them and feel like they know them. We also hear a lot from people that say that the podcast renews a passion for their work. And you know, I think depending on the kind of work you're doing in the field, I mean anytime you're working with people it can feel heavy at times. And I think, or if you're an entrepreneur, it can feel lonely at times. And so I think when our guests share their passion and their struggles and you know, their excitement and their wind, people really feel connected.

Dr. Mary Bell Carlson ([17:25](#)):

You know, we've talked a lot about cultural sensitivity too. We've had a lot of people do things in different ways or different have practices and how to do it. And that's one of the things I think I've appreciated so much is the variety that we've had on this show that just shows to be sensitive to different groups and how you can build a practice around a very niche market that, and in some cases it's not even your strong suit, it's your weak point, but the, that market really resonates with you on that. So I just think there's some really amazing stories out there and, and how people have built their practices. That's what it's been cool to me is hearing people saying, I really want to do this right? I want to do financial coaching, I want to do financial counseling, I want to work with clients, but I have no idea how.

Dr. Mary Bell Carlson ([18:14](#)):

And I really feel like the podcast has helped lay out stepping stones for people on the way, but it's not been a checklist. It's actually been a conversation, many conversations over time to say, so your checklist is gonna look different than this person's checklist to get started because you're doing something different. And I think that's the cool part about it's, it gives people permission to show up how they show up and wanna build a practice that fits them. Not the canned, everybody has to build it this way or it's not a practice or whatever the case may be that you get to work with clients in which way best suits you. I shouldn't even say practice 'cause you know, there's lots of different career paths. There's all sorts that we've gone over from nonprofits to banks to credit unions to government. We've covered them all. And that's the best part is those things are still there and available. And so I love the various career paths and I, I think that's it. Now there is a cool story that I want you to share about Jean Chatzky <laugh>. Would you share our Jean Chatzky story? Yeah,

Rachael DeLeon ([19:17](#)):

Jean Chotsky has always been a friend of A-F-C-P-E-I, I think I shared probably at Symposium last year, but just how she had called out the A FC on the Today Show years ago and our phones blew up and we were a teeny tiny team at the time, but what an honor to be able to then field questions and connect clients with counselors. But we did have her on the podcast a couple years ago and from that conversation she actually went, she was hiring and she hired some AFCs after that episode. And so it's just fantastic to see people coming on, learning more about us and really leaning into the A FC community. And actually one of her former coaches now works as our education manager here at A-F-C-P-E. So it feels very full circle.

Dr. Mary Bell Carlson ([20:08](#)):

And Jean's not the only one. We've had several YouTube sensations, <laugh> like yes big superstars that have come that really didn't know that much about A-F-C-P-E. Yeah. But some have you even chosen to enroll and start working towards their certification. So I think it's been a win on both sides. Like it's helping us let them know more about what we do, but also help our community show different ways. I really think that's kind of fun to show, hey, you can have a full-time job, podcasting, you can do different things. Which leads us to our third area. Let's do some q and a from listeners.



Rachael DeLeon ([20:43](#)):

First one, I don't know if you want me to take this or you, but I have, what was the most difficult part of starting a podcast and what do you consider the biggest gain so far?

Dr. Mary Bell Carlson ([20:53](#)):

Well, I think we both can share because I think we have different most difficult parts

Rachael DeLeon ([20:57](#)):

For sure.

Dr. Mary Bell Carlson ([20:58](#)):

For me, I could imagine the hardest part of a podcast would be all the setup, right? What, what equipment, what set up all the back stuff, the marketing. And for me in this spot as a co-host, luckily you guys took that on <laugh> and I just got to sit in the hot seat. I think for me it was figuring out the right rhythm of talking too much and making sure that I'm being authentically and hearing the other person's voice. So learning to ask shorter questions and be more succinct in my conversation. Because really the listeners are there to listen to the guests not to meet

Rachael DeLeon ([21:34](#)):

Not up to us.

Dr. Mary Bell Carlson ([21:36](#)):

<laugh>. And you know, Rachel, to be honest, that's one of the things that I have as I listen to podcasts now. Yeah, it drives me nuts to hear it.

Rachael DeLeon ([21:44](#)):

Now notice you notice

Dr. Mary Bell Carlson ([21:45](#)):

Host will just overtalk their guests and I just have to shut down and be like, okay, I'm done. But that's been something for me that I've had to change and asking short questions to get out of the person's way. How about you?

Rachael DeLeon ([21:58](#)):

The most difficult part, if we talk back to behind the scenes, if people are thinking about starting a podcast, you know, we always say do it. It's great. Yeah. I think the more I have an abundance mindset, the more content the better. You know, I wanna give a shout out to people like Jen Hempell. She has a really successful podcast and as we were exploring what to do, we started in the same way we encourage people to do on this episode. We listened to the people who had come before us. And so she gave us a lot of really great advice on what we could do internally, what platforms to use, what to outsource. And I would say outsourcing has been really important. We have a fantastic editor in Joe Fox at SVC, shout out. He's listening behind the scenes. We always say he makes us sound good, <laugh>.

Dr. Mary Bell Carlson ([22:48](#)):

Which is so true, Rachel, I don't know that we could have done it without Joe.

Rachael DeLeon ([22:52](#)):

We could not <laugh>. And then, you know, we had a PR partner, Geben Communication early on that helped us sort of do all that exploratory research, what platforms we were using, equipment, all of that. And so, you know, I think you can do it with a lot of people, a little people. But I just say people are out there. Most people are willing to give of their time and energy just to share and listen. Listen to what worked for others and what didn't, and then find the rhythm that works for you.

Dr. Mary Bell Carlson ([23:21](#)):

I'm gonna hit on that point. Rhythm has been critical. So I am a, what we call quick start in this role. I get really excited about ideas and I'll start something and then I kind of beat her out. Right. And that has been really important with this podcast that it has been consistent. And I remember early on thinking, well we could do this every week. This would be super fun. It's not that hard. That's pretty easy. I am so glad at the time, yes. That they were like Rebecca came back and said, no, we are doing it biweekly Mary. 'cause it is a lot of work. You think, oh well that's only 24 episodes a year. You're like, no, but that is 24 episodes a year. Yeah. And by the time you do the recording and the editing and everything that goes in with it, it's a lot of work. And so I, I do appreciate the fact that we've been able to be consistent, which is by the way, wanna switch us into one of our biggest gains. That's been a reason we've had so many downloads and so many listeners. Rachael, you were just telling me before that we're listed fairly high. What were the numbers that were at in terms of listeners and outreach?

Rachael DeLeon ([24:23](#)):

Well, we've been in a couple different categories. The nonprofit category, the entrepreneur category, but we're in the top 25%, which for in podcast world is, is pretty strong. And I would also say, I wish I had looked up the stat before, but even the fact that we hit a hundred episodes, I think a lot of people start podcasting very similar to what you said, Mary. Like you're excited, you have a voice that you wanna share and it's a lot of work. <laugh>. Yeah. So you know, sometimes that energy falters, but I do think consistency is key. And I hope our listeners feel this way, but I know when I listen to podcasts, I know what day it's coming out. I know when it's coming and I look forward to it. I subscribe to it, you know, it comes in and I'm excited to listen the day it comes out. So consistency is definitely key. The other thing we've learned along the way, and we can continue, you know, to focus on is accessibility. And so obviously, you know, podcasts are auditory, at least ours is. But we, we have started uploading them to YouTube with subtitles and so that way members of the deaf community can also listen to them too. And so we continue to look for ways to improve the podcast to make sure it's accessible to all listeners.

Dr. Mary Bell Carlson ([25:37](#)):

We've talked about the hard stuff, let's talk about the good stuff. I will be honest, I didn't know I would like this, this much. I have loved podcasting. Yeah. I think it's one of my favorite things because I like learning about other people. And so for me it's been really fun. I appreciate that we have guests because to me that's where I learned the most is bringing someone outside in and talking to 'em versus if it were just me or me and you just pontificating every time. I don't think we get it as rich content as we have. So for me it has been a blast to get to know other people and I've just been blown away by the community. Right. What's even in our own community, Rachel will bring another guest on and I'm like, I didn't know they were at a FFC <laugh> or they're getting their A FC. Like, it's just been pretty phenomenal to watch that. So that's been fun to me. What's been fun to you Rachel?

Rachael DeLeon ([26:28](#)):

I'd probably say the same thing. Selfishly, you know what, we get out of this, we get to meet so many incredible people and oftentimes, you know, I'm so behind the scenes in many ways. I mean all of the staff at A-F-C-P-E were really supporting the community and we, we do have virtual connections and



things like that, but it's really those few times a year when we're out of at events that we get to see the members within our community. And the podcast just brings us closer and really opens our eyes, opens our, you know, minds to different topics. And I love hearing the stories <laugh>. Yeah. I just, you know, and and telling them and amplifying them and I just, I hope and and our endeavor of and love for that it shines through and people get that same, you know, kind of reward out of it.

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

I'm gonna ask you this next question because I think this one's in your court. What is the future of A-F-C-P-E and the job outlook for AFCs?

Rachael DeLeon ([27:25](#)):

You know, Mary, I really think it's a positive one. The field as a whole, I think we can all agree that now more than ever people need the AFC. We are starting to see an uptick in people posting on our career center, which is always positive. And we're really focused on awareness and networking with the organizations to bring awareness to the mark. I wanna kind of piggyback with a follow-up question that I think is really career oriented. But it's the question a listener had about what is the best way to market your AFC? And I always say that AFCs are our best marketers. You know, a lot of people find the A FC through word of mouth still, you know, there are a lot of efforts that we're doing, but they see an A, FC in action, they speak to an A FC and they were like, this is what I want to be doing or now I understand why an A FC can better support me. And so I always tell people it seems like the most obvious thing, but the easiest way to market your A FC is to, to list it, put it after your name, make it an extension anywhere your name is use that A F, C, you know, put it on your LinkedIn profile, put it in your bio, put it in your email signature. It starts the conversation. What's an A FC? They see the work you're doing and they wanna know what is the A FC and what does it mean. Yeah.

Dr. Mary Bell Carlson ([28:52](#)):

And I'll piggyback onto that. One of my pet peeves coming from the military side is don't use the abbreviation. If you can spell it out, that makes even more of an impact. Sure. On your LinkedIn bio you've only got the three letters, but there's 1,000,003 letter designations everywhere. And so in my longer bio I'll often have IT accredited financial counselor with A FC in parentheses because then that gives more meaning to it and people can ask more questions when they know what it is. They don't know what an A FC is, but they'll know what an accredited and they may not know what an accredited financial counselor is. But that's a perfect way to ask that where they may not ask off of just the acronym. So another marketing tip,

Rachael DeLeon ([29:35](#)):

And I'll piggyback a little sneak peek. We actually have a small group of A FCP members that are working a lot around awareness efforts and how to really network with other professionals in the space. And we've been working on some one pagers that we're planning to white label that you can give to consumers or clients, but also to, you know, financial planners. I'm, a lot of times AFCs will get the, this question when they meet with a planner to really help build those referral relationships because awareness is a key catalyst, longevity and career outlook.

Dr. Mary Bell Carlson ([30:11](#)):

So Rachel, what do you hope to see for the A FCP community in the next five to 10 years?

Rachael DeLeon ([30:15](#)):

You know, the one word that comes to mind is growth. I, I think it's critical and, and I think growth in the sense that we don't lose our core culture and our core values. But I just see our community growing in a way where more areas of the field are recognizing and investing in the high standards that the A FC represents. You know, we're continuing to focus on accessibility. We wanna ensure that more people, that we can meet people where they are and have more opportunities for people to, to get the A FC. But most importantly I see a collaborative field collaboration is something we talk about all the time. And I think it's critical for growth and for impact. You know, a field where we're not segmented, but we're working together to integrate our services. So that's financial counselors, coaches, planners, therapists, and starting to really break down silos. You know, we don't get there alone. We get there together.

Dr. Mary Bell Carlson ([31:16](#)):

Yeah, that's actually what I was gonna say is the inclusion and collaboration. I really like this last year at annual, how we went back in time and that we talked about the history of where we came from. It's been 40 years <laugh> that A-F-C-P-E has been around. And I think it's really important to remember where you come from, right? It's your genealogy, your ancestry because it means, it gives you more depth and breadth to understand the current issues that we're having today or the current benefits as well, right? Both problems, good and bad on that side of the coin. Then the other side of it, and this is why it was your brainchild, Rachel, is not just look at the past and present, but also look to see what's in the future. And that's where you just said the two words that I think are so vital inclusion and collaboration.

Dr. Mary Bell Carlson ([32:10](#)):

Because when it's that blue ocean mentality or that abundance mentality like you talk about, there's enough room for all. Right? Absolutely. And that's, that's not true in every profession. Some professions very much put a box around it to only include people that look like you or act like you or think like you. And that's not what A-F-C-P-E is. A-F-C-P-E has pushed boundaries even with me on some of these conversations that we've had. It's pushed my personal boundaries to where I'm like, I don't, I've never thought of that way or I'm not comfortable with that. Why am I not comfortable with that? And I think that is growth, right? That is what we want to see is an open-minded willingness to communicate about issues that are important to you. It's not a right or a wrong, it's saying, oh, I never thought about doing it that way. That looks great. How? How can I incorporate that more in my practice or whatever I'm doing?

Rachael DeLeon ([33:04](#)):

All right Mary, I'm gonna turn it back to you at the end of every episode. We always ask our guests, what were their 2 cents? If you had 2 cents to leave today, what would you say?

Dr. Mary Bell Carlson ([33:15](#)):

I would say, stop doing the things you don't love and start doing the things that you do. And the reason I say that is yes, things are hard and time. Like you just kind of get stuck in the hamster wheel sometimes and you just do what you've always done because you've always done it. And that's one of the things that I've learned on this episode again and again and said very many different ways, but you can hear the passion right? In every single story. And so if your passion comes through for whatever you do, then that's gonna show in your life and in your work and everything else, we all have to do the monotonous stuff. So I'm not saying push that to the side. Hmm, but I am saying sit back for a minute and reevaluate what do you want to do? What is your life gonna look like?

Dr. Mary Bell Carlson ([34:05](#)):

I guess that same question we just asked ourselves, what's your projection or life or career gonna look like in the next five to 10 years? And then start to model that based on some of the things you've heard that you're like, oh, that's a great idea, or that's something I wanna try or do. Kind of having that chance to be

a bit adventuresome and taking risk or chances that you wouldn't have taken before. And knowing that you're not alone in doing it. I think that's where the comfort of the podcast comes in is hearing, oh that's been done before. I'm not the first one to do this or try this. So that's what I would say is do more of what you love and let that passion come through. 'cause that will, that's how you affect one individual or thousands of individuals at the same time. That's the incredible part of the work we do.

Rachael DeLeon ([34:52](#)):

Well Mary, do you wanna talk about what lies ahead? We've hit 100. Do we hang up our hat <laugh>?

Dr. Mary Bell Carlson ([34:59](#)):

Oh yeah, no, no. I think we've got so much more to cover. I'm really excited to continue our conversations this year with members, right, with those who are working and already have their A FC because there's so much depth and breadth inside our membership. So we'd love to hear from you to be able to reach out and tell us some cool projects you're working on or thoughts or ideas that you have and want to share with others.

Rachael DeLeon ([35:25](#)):

Yeah, I think Mary too, you know, we had asked our listeners with the survey, what do they wanna hear? What are we doing well, what listeners do you wanna hear from? What topics do you wanna hear from? And it was lovely to hear, hear that. I think we're on the right path. I think we're giving a lot to our listeners in terms of what the topics and people they want to hear from. But I definitely saw some additional topics that you all are interested in. And so there's an appetite to hear from more a FC candidates along their journey to see, you know, what's working, how they're navigating experience hours to really learn from the people as they're going through the program, which I think would be great. There's definitely an appetite for advocacy work. So who out there is doing the work to really create those collaborations? You know, we talk a lot about, it's not the individual but it's individual, it's organization, it's government, and how do we all work together to change policy as well? Private practice is still a hot topic. People wanna hear from the people that have done it and are doing it well, but they also wanna hear the newer private practice stories. I really love how this community really wants to hear kind of people who are starting out and then financial technology. I think we're all, you know, curious about how financial technology, high tech, high touch work together. And so you all are gonna keep us on our toes over the next few months as we work to identify speakers and bring these topics to you.

Dr. Mary Bell Carlson ([36:52](#)):

Rachel, I think we have a rough winner. Do you wanna make this big announcement?

Rachael DeLeon ([36:58](#)):

I do. So first of all, I just wanna say thank you to everyone who took the time to fill out the survey and to give us feedback. Obviously we love these conversations and we love meeting new people, but we really wanna deliver the topics and you wanna hear from, you know, this podcast is for you too. So thank you to everyone who just took the time to fill out the survey and we said to whoever fills out the survey, we would draw a winner to receive a free A-F-C-P-E membership and that winner is Kristen Wade. So Kristen, we will reach out to you with details, but thank you so much for sharing your feedback with us.

Dr. Mary Bell Carlson ([37:38](#)):

And Kristen is one of our AFC candidates and so we're super excited to have her in the community. Well Rachel, this has been really fun looking back on where we've come and I'm excited for what's coming

next, new ideas, new things. I think for me the real takeaway is don't stop, keep going because there's more stories to uncover and so much more to learn.

Rachael DeLeon ([37:59](#)):

Absolutely. Thanks Mary.

Dr. Mary Bell Carlson ([38:01](#)):

Thank you.