

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. Today we're excited to welcome Michael G. Thomas Jr. Back to the podcast. Michael is a PhD and accredited financial counselor and a lecturer at the University of Georgia. His research focuses on financial empathy, data visualizations, effects on financial behavior, and the connection between brain function and money. Dr. Thomas's philosophy on how to effectively interact with money can be summed up in his Ted Talk financial empathy, understanding the story beneath the numbers, utilizing financial empathy as a process for active listening, and the creation of client-focused financial recommendations are reflected in two financial literacy and capability programs. He helped co-create Money Dogs and discovering Money Solutions. Dr. Thomas's lifelong goal is to help underserved communities establish, grow, and sustain their wealth, utilizing an intra and inter-family wealth creation process. Welcome back, Michael.

Michael Thomas ([02:20](#)):

Thank you.

Dr. Mary Bell Carlson ([02:21](#)):

Michael, we are excited to have you back on the show today, as well as planning to gear up for our 2024 AFCPE and symposium in Columbus, Ohio. This year you are going to be doing our opening keynote speech, and your keynote is entitled, Maybe It's The System. Will you give our listeners a bit of insight into what to expect? Yeah,

Michael Thomas ([02:41](#)):

Absolutely. I think one of the fascinating things about financial literacy oftentimes is that we prepare student, not students. I'm, I'm thinking about this from a student perspective, 'cause I just finished teaching classes, so please forgive me, <laugh>. But oftentimes we prepare individuals to address their financial needs from a very logical standpoint that doesn't incorporate emotions, doesn't incorporate adaptive responses to those emotions, and where those adaptive responses come from. And then we oftentimes don't think about things in terms of whether or not an experience that someone is experiencing is a curated experience used to trigger emotions or to mitigate emotions and establish notions of trust and reciprocity to nudge the behavior of individuals. So it's, it's very easy for someone, even if they're incredibly financially literate, to navigate systems that can kind of push them gently in certain ways to make decisions that that person otherwise would think that Yeah, absolutely did make that, that decision.

But then we have to step back and then consider what was psychology used to nudge you to make that decision, because there's a lot of that going on in the spaces that we navigate. And so as we think about systems, especially with technology and platforms that people are using, and the strategies that are being employed to keep people on these platforms, it's, it's important for individuals to understand the financially optimal things that they need to do, but they also need to understand that within context of the system that they're navigating. Because otherwise, what happens, and we see this over and over again, especially when individuals would make what some would deem or consider to be a poor choice and just put all the responsibility of a person. Yes, that person has agency, but what if the system actually nudged a particular course of action? And so maybe just maybe in some instances, the the solution isn't necessarily what's financially optimal. The solution is actually addressing the system that's leading to, or leading people to suboptimal behaviors. And so that's, that's really the, the, the core of my presentation. It's maybe it's not the person, maybe it's the system. And all of this actually, I think does a really good job of overlaying with, again, my, my personal philosophy of thinking about things empathetically and compassionately, and how we effectively serve individuals. Sometimes knowledge isn't enough. Sometimes we have to engage in actual ag advocacy for the, the individuals, the families, and the communities that we're serving. And so thinking about things from a system perspective, my hope is that it will nudge people to step outside of their comfort zones and start advocating in, in places that maybe they otherwise wouldn't advocate to better serve the needs of the people that they, they want to encourage to have financial success, stability, and the life that they hope for.

Rachael DeLeon (06:13):

I love that, Michael. And it's, you're meeting people where they are beyond the numbers and looking at them. And I think oftentimes when I think of systems, you know, the first thing that comes to mind are the financial systems or the political systems that are barriers. But there's so many different types of systems, the sociological systems, the familial systems, the technology that we're using. Yeah. And so, you know, as yeah,

Michael Thomas (06:38):

Family, family systems

Rachael DeLeon (06:40):

Are yes, so many different types of systems. And I think becoming aware of those makes coach or a counselor, a planner, such a better practitioner and able to kind of, he's out where those roots are.

Michael Thomas (06:51):

Absolutely. And I, I think that the biggest system of them all are the technological systems, more specifically the apps that individuals are using and engaging with on a day-to-day basis. Actually, it was a few days ago, I asked my class, how many hours are you spending on your phone? And more than half of the class, five hours or more day

Rachael DeLeon (07:15):

Long. Yeah. I don't wanna answer that question. <laugh>

Speaker 4 (07:17):

<laugh>,

Rachael DeLeon (07:18):

I I take the fifth. <laugh>

Speaker 4 (07:20):

<laugh>.

Michael Thomas (07:21):

So, so if you're, if you're consuming information on an app that's been curated to keep you on the app, you have to understand at a certain point, it's not just you. It's how the app was designed in order to keep you there. Right? So what what I think happens is that ultimately when you realize that, oh, it's the app, it's not me. Now we're not operating, now we're not operating in a shame mindset, right? And hopefully we can say that, oh, well, maybe it's not me. Maybe I need to remove this thing from my system in order to more effectively engage in my goals and the things that I aspire to do. But if you don't know that and people are just telling you to get off your app, get off your phone, but you don't know that it's designed to keep you there, then what happens is that people start to think that there's something wrong with them. And unfortunately in society, we just shame people anyway, right? Because we don't want to go beyond anything that's uncomfortable, that's gonna require for us to do more than just simply say, do better. Right? And, and I think that that's a, that's a very, that's a very easy place to exist because doing better takes a lot of work. It's like the whole notion of if you know better, you do better. Mm-Hmm. <affirmative>, I don't personally ascribe to that. I don't believe that knowing better is a process in and of itself. Individuals have to explore new information, new paradigms, learn new jargon. If there's mathematical things associated with it, then learning the math, understanding it, conceptualizing it. Mm-hmm. <affirmative>. And then once you've gotten to that point, now we have to develop the necessary habits to actually do the thing that we just learned about. There. There are two separate skill sets. So again, when it comes to understanding that something, when we understand that about goal attainment and, and goal achievement, then again, it's, it's easier for people to say, okay, it's not all me. This is what the journey actually looks like. And again, we don't, we're not engaging in self guilt and shame, and we're, we're still likely to take those next steps to achieve our goals. And, and that's really what I'm trying to get at. So if it's for our clients who are thinking that maybe it's me, maybe it's not you all the way, and then also for individuals who serve in the space where it's just that, and some people are very much so, you know, you need to exercise agency, agency, agency, agency. But how do, how do we effectively exercise agency when, for instance, food is actually designed, especially fast food Mm-Hmm. <affirmative> to elicit a dopamine response to be, they like to use the, the word craveable as opposed to addictive. But that's exactly what it is. So if you're just telling someone just stop eating, but yet they're actually engaging in an addiction pattern with, with food, but yet we shame that individual for not making behavioral change. Well, I think that we're missing the mark. So maybe now we have to start thinking about, all right, what's being placed in food? Is it actually causing addictive responses? And then if we address that, then do we have the same issue with people not being able to resist eating a particular thing? There's a system element here. And so, again, my, my hope here is to encourage individuals who are struggling with something that it's not always all you. Yes, you have agency, but your agency is interacting with the world around you. And then for financial professionals who are in this space that have the, the mindset of just express agency without any other variables coming into play here, my hope is that they open their hearts and minds to consider that there's a lot more to someone's behavior gen than just the end result of the action that we see at this point. Uh, we have to understand something about the system and help the client oftentimes understand that about their system to create more effective strategies that are both individual and in both how we interact and engage with our systems to find the right mix for financial success.

Dr. Mary Bell Carlson (11:43):

Absolutely. I hear you saying here too, is we don't all start from the same place and we don't all end at the same place. This isn't a race and a comparison, which by the way, we see so much on social media trying to keep up with Yep. It, it's all coming from different places with different beginnings, different ends, and different journeys along this path of life. Yes. You know, I wanna actually dig into your book a little bit

because I think this plays directly into what you talk about in your book, *Black Financial Culture*, building Wealth from the inside Out. So tell us a bit more about that and how it really plays out inside cultural norms as well.

Michael Thomas ([12:22](#)):

I had a conversation not too long ago about this with, with some students, and we were just kind of talking about what types of things were, were celebrated in my household growing up and, and to actually see whether or not similar things manifested themselves in the audience. And we were just talking about cars and all that jazz. And so with cars in my household and in my family, generally speaking, it was something that was celebrated and to the point to where it didn't matter if you had a car note that you couldn't afford, or if your car was gonna be repossessed at some point in time or whatever it may be. Like, none of that mattered. It just mattered that you had the car, you looked cool and all these different things. And so there's a deeper threaded story there that I'll go into with, with my presentation. I don't wanna give it all away here. Mm-Hmm. <affirmative> <laugh>. But there was a, a cultural dynamic, right? So I remember when I was in a car lot getting my first car, the first thing my mom told me is, you only live once. You might as well, you might as well get what you want. Interesting. It wasn't a, what's your budget for a car? Mm-Hmm. <affirmative>, how much can you afford? Whether or not this is a good car? What's the ongoing cost of maintenance for the vehicle? What's the residual value of the vehicle after five years or so? How do you negotiate an effective, like, there was none of that. It was just get what you want, you only live once. Like, that was the paradigm. That was the narrative. And because I had seen so many of my family members struggle with vehicles. In fact, we actually used to hide people's cars in our garage from

Dr. Mary Bell Carlson ([14:03](#)):

The,

Michael Thomas ([14:04](#)):

Because if somebody's gonna repossess your vehicle, they can't break and enter into your garage to do that. Right? And so, because we had a garage, and I even want, I need to ask my mom, I was like, did you, did you charge people For that service? Yeah. Because you think about it, it's a hustle. <laugh>, It's hustle, right? And so, but that was, that was the nature of the environment that I grew up in. You get what you want, even if you can't afford it, then somebody repossess it, then it's gone and nobody really says why it's gone. Mm. And then people get back, right? And they get the car they want, and then you just kind of repeat the cycle over and over again. So within my family dynamic and family system, that was, that was a very big thing that I saw. And so because of seeing older cousins and family members and friends struggled with cars and vehicles, I was very reluctant to get what I wanted. In fact, my first car was that I bought was a Rio. And this was back in the day when they were giving away Rios <laugh>. If you, You would buy a, I mean, they had a special, like you could get a Kia minivan and they would give you a Kia, right? It was doing the reel for free <laugh>, I buy one get mine <laugh>. Oh My goodness. It was, it was that bad. But like, I didn't wanna be in a position where I felt like I was gonna have to struggle to make car payments and all these other different things because that was gonna be my responsibility while I was in college. But my mom didn't nudge me to make that decision. She actually nudged me to make the opposite decision. So let's say that I did go to dealership and I purchased a car that I couldn't afford, but then once I got the car and I bring it home, everybody's celebrating me. They're excited about the vehicle. They're like, Mike, I love the ride. Love the X, Y, and Z <laugh>. Like seriously, that was a currency Wow. In terms of how people perceived you in terms of the type of vehicle that you owned and that you had. And nobody would, and nobody cared whether or not you could afford it. They just cared that you got it, even though it would just be temporary. And so me making that decision early on was one where I was going against family norms or things that I had seen because I didn't wanna struggle. And

that had been so much of our reality to a certain point was how do we navigate struggle? And I just didn't wanna endure that. So that's kind of like a, a way of kind of thinking about family systems and how what's celebrated and promoted within a family from the outside looking in could be perceived as a suboptimal financial choice. Why would you buy that car? Why would you spend that amount of money? But within my family system, within my social capital network, I'm being celebrated for something that somebody on the outside could be criticizing me for. But if I don't exist in those external bubbles that are beyond me, I'm not hearing those voices. I'm not hearing those narratives, I'm not hearing those messages. And then also, if this also releases oxytocin in my brain because there's a sense of social connection that associated with having things and stuff, well then that then ultimately can become an adaptive response where if I have stuff that means family shows that they love me more, that's a system thing. Now we're talking about internal systems in the way our brains are wired in terms of a response that we may be craving and desiring. And then our adaptive response is to do these things because that's the only way that I feel seen. There's just always like these deeper things that unless we unpack them and explore them, we can actually be providing the optimal financial advice, but not in the context of the right situation.

Dr. Mary Bell Carlson ([17:58](#)):

Michael, I know you well enough to know, let's take this car analogy a bit further, because you no longer own that Rio, but you own a car that you have driven for <laugh> years and maybe even close to a decade. So I, I think this is so interesting and fascinating that it's not just about your past, but it even plays into your present and future decision making as well. Can you kind of take it from there? I

Michael Thomas ([18:23](#)):

Have a 2005 Toyota Camry. Purchased it in 2007. So Panda is older than my oldest child. Mm-Hmm. <laugh>.

Dr. Mary Bell Carlson ([18:35](#)):

Yeah. Yeah.

Michael Thomas ([18:35](#)):

And, and I have 335,000 miles on Panda. Wow. And so, and to be very honest with you, I, I've actually been spending a lot of time thinking about my relationship with Panda. And I'll be honest with you, if I'm gonna be very transparent here, the reason why I still have Panda was because I grew up in an environment where if you had flashy things, people took them from you. And so if you, if you would see my car, it has like black spots on it, white paint, and then the paints chipped, and my car is only worth like \$500. And it's like, to get a really good paint job, it would cost like 2,500 or \$3,000. And I can't justify making that purchase, quite honestly. So I called the car Panda, my wife named him Panda, just so that it just addresses the dissonance in my head, <laugh> right? In terms of me driving this vehicle. But the more and more that I think about it, me driving Panda is an adaptive response to hiding and not showing visible displays of, of wealth or any whatsoever, just because of, again, I grew up in an environment where we've had cars stolen, people have broken into our home, and a number, a whole host of other things I don't wanna get into. But what I, my adaptive response was is that if I just, if I blend in or I don't stand out, then maybe this protects me from individuals or people who may try to try to take something away from me, even even as it relates to my home. I've never posted a picture of my house or home. And that's just a lot of just coming out of an environment in a system to where you just don't, you don't show that you're on vacation. Right? <laugh>, like, that's the craziest thing to me. Like when I'm on social media and people are like, oh yeah, we're just in Europe for the week. I was like, I wouldn't post that until after I was back from Europe and at home. <laugh>. Mm-Hmm.

Dr. Mary Bell Carlson ([20:31](#)):

<affirmative>.

Rachael DeLeon (20:31):

Yeah. Even from a safety standpoint, right? Yeah.

Michael Thomas (20:34):

We are that we've gone and it would probably be like two weeks later, right? And so, right. Again, that's, that's a, that's a way of kind of thinking about systems and how they influence our behaviors if we're willing to just kind of really sit back and really think about it. Now, my dissonance is that I don't, I'm not in an environment that I once was in, but I, I still struggle with that. And, and so yeah. But that's, that's why I have panda. I also don't like car notes and car payments and all that good stuff. Mm-Hmm.

<affirmative>. So I think Panda can go to about 400,000 miles. And then at that point in time,

Dr. Mary Bell Carlson (21:13):

<laugh> good. Yeah. <laugh> at that point, good luck, <laugh>.

Michael Thomas (21:16):

At that point, I will then consider getting a new car. But even now as I've been looking at vehicles as a potential replacement uhuh, I struggle with potentially having something that's ostentatious or that's flashy or, or signals some degree of success or wealth. And, and I'm not sure if that's ever gonna go away. That's just, just something I will have to lean into to step out of my comfort zone and just trust that I'm navigating new seasons of my life.

Rachael DeLeon (21:46):

Michael, I love that. And I feel like anytime I have a conversation with you, you're so open and vulnerable in a way that always makes me feel connected and sort of breaks down barriers in itself. And so I feel like your teachings help others come from a place of empathy and understanding and curiosity. And those are the kinds of conversations that make us better human beings and better practitioners and researchers. And so I just wanted to say that I appreciate you.

Michael Thomas (22:18):

I definitely appreciate, and I don't know for me, honestly, who are we if we aren't Mm-Hmm. Human. If we, if we aren't these relational beings that can navigate environments where it's not about what I can get, what, how we can shoulder each other's burdens and how we can celebrate one another and how we can, and not just be focused on, if I get, you don't have type of mentality of, of scarcity. I just, like me personally, I would, I would definitely much rather navigate a world where we have neighbors that are neighbors, friends that are friends, yes. Colleagues that are colleagues where it's about how we support and uplift it. 'cause life is hard. It just is. And we're all navigating different seasons. And there, there's, there's nothing more welcoming, welcoming than genuine connection, being able to feel loved and feel seen. Think about it, like nowadays, we, we do podcasts, right? Back in the day, people would just have conversations.

Dr. Mary Bell Carlson (23:26):

<laugh>. Yeah. <laugh>, right? Like, it's crazy to think about people would listen into those conversations. A k podcasts now <laugh>. Exactly. Right.

Michael Thomas (23:35):

It's kind of like, like back in the day, people would actually just get together and just talk and laugh and argue and, but it would be all love, right? And so it's, it's just so incredibly fascinating in terms of how, how we try to find this resonance of connection in ways that just used to be, Hey, I was cutting my grass, my neighbor was cutting their grass, and we just stopped and started talking for an hour and 15 minutes, or whatever it may be. The older I get, the more and more that I value those things is just genuine, good hearted connection with people. And so my hope, again, again, like with this presentation, is to kind of facilitate and help people conceptualize connection to the people that they're serving in different ways. And then also, Mary, to your point about the book that I wrote, it, it was more about let me explore my trauma, let me explore my successes, let me explore my hangups financially and otherwise in ways that other people, if they chose to, would dare to explore their own. And I didn't want the book to come off as paternalistic as it relates to, oh, I have it all together and this is what you need to do to be like me. Like, I don't want people to be like me. I want people to be authentically who they are. Because the only thing I think that that's the only way that you actually can find joy in this world is to embrace the authenticity of self and to know that you are your own NFT. There is no other version of you. And so that's the whole point in terms of like the systems conversation and how this all connects, I think, in a beautiful way. And it hopefully it encourages people to then start to be more creative in a way that they consider solutions for the individuals that they serve. And if I can get people to start thinking and coming, so, so many times when we get presentations, like people want the, they want the person on stage to give them the answer, right? Mm-Hmm, <affirmative>. But how is it that one person can ever hold that power? We're greater as a collective of thought than an individual of thought. So the way that I'm gonna be presenting this presentation is not necessarily giving people the answers, but maybe nudging people to think differently. So we as a collective, like 500 people can come up with a better solution than I can by myself. So I don't want to be a sage on the stage. I just want to engage in a thought experiment where we consider things that maybe we don't consider to inspire people to think differently, that then the collective, the AFCs who are doing the work day in and day out, engage in their streams and abilities and creativity to then ultimately create solutions. And so that's, that's my hope with the presentation. I hope it lands <laugh> we'll see. <laugh> we'll see,

Rachael DeLeon ([26:35](#)):

I think that's the beauty of the symposium. And I think, you know, I think people come to learn from others around what things that have worked and what have not, but they also come to have their minds opened and to start to, sometimes it's asking those questions and getting us to think or talk about something different. That is what leads to these kinds of system changes. Absolutely. And creates, you know, opens up our work as advocates within the field as well.

Michael Thomas ([27:02](#)):

Absolutely.

Rachael DeLeon ([27:02](#)):

Michael, you're not only a keynote speaker, you're a long time member of the A-F-C-P-E community, and I'm curious what it is that brings you back to the symposium year over year. Yeah,

Michael Thomas ([27:13](#)):

I think for, for me, there, there are a number of different things. Obviously the, the meaningful connections that you have with amazing people who are doing extraordinary work. It's, it's a way to, to kind of be recharged. Oftentimes when, when you're serving clients and you're in the day in and day out, you're in the thick of it, especially as it relates to if they're, like right now as we're recording this, it's domestic violence awareness month. And so I, I post everything every day on my LinkedIn page during this month about domestic violence and financial abuse more specifically. But you have individuals who

are navigating and helping to serve people with such diverse sets of issues. And if you have a client that you're helping them navigate a domestic abuse or financial, that's heavy, right? And that's just one client of a whole host of other clients. Like when you start getting into people's money, you start getting into their emotions, you start getting into their systems, internal and external systems, and there's a weight to the work that we do. So I, I love being able to have these moments where you come back and you check in with, with other people, they check in with you, you all kind of fill each other's bucket, so to speak. And just remind each other that even though we can't always see our efforts all the way through with regards to working with client, our work clients, our work still matters. It still matters that we show up. And, and I think that that's, I think that that's a beautiful thing about the, the, the conference. It is a way to recharge. It is a way to refocus, and it is a, a good reminder of, of why we do what we do, even though we always don't see the direct reward for our work. And people who are in this space really want to help people. And when people are navigating behavioral change and getting to a place financially and otherwise to where they're gonna be in a great place, that that can take time. Uh, so there isn't always like this direct connection between, oh yeah, a client came in, we solved all their problems in one session, no <laugh>, this could, this could take months and even years to get somebody to where they need to be. So you kind of need the, the pick me up as you're navigating it. And, and more specifically what, uh, I like to call the messy middle of working with clients. That's the hard part. And that's the part that a lot of people don't see.

Dr. Mary Bell Carlson (29:48):

Michael, it's always a joy to have you on the show. At the end of each interview, we always ask our guests to share their 2 cents. If you had one piece of advice to leave with our listeners today, what would it be?

Michael Thomas (29:58):

I had one piece of advice, all right, I'm gonna be a little selfish here. I'm gonna say go read my book, <laugh> Black Financial Culture Building Wealth from the, the Inside Out. It's for everybody. The, the lens and perspective is, is rooted in my experience of navigating black culture and how I've internalized a lot of different things personally and how those things have impacted me and otherwise. But I think that the, the themes and and message within a book are, are universal. But I also think that in something being universal, that we also need to be able to reflect on and embrace others' experiences. And then also to understand how others' experiences are similar to my to to our own. And so that, that's the purpose of the book actually, to bring people together because the color black absorbs light and creates warmth, generally speaking. So there are a number of different messages, but that's probably one of the biggest ones. So go check out my book, pick it up. I'd love to hear about how you've experienced it.

Rachael DeLeon (31:06):

Fantastic. Thanks again, Michael, for joining us and we can't wait to see you here in just a couple weeks. And before we leave, can you tell our listeners outside of the symposium, how can they connect with you? Yeah,

Michael Thomas (31:18):

I think one of the best ways to connect with me is through LinkedIn. So if you go onto LinkedIn, you could just put in my name Michael G. Thomas Jr. And in UGA. And, uh, please feel free to to connect with me there. That'd be a great place for that. I look forward to many fruitful conversations, not on LinkedIn, but at the conference. Like, come to the conference, I wanna talk to you there first and then we'll connect after the conference.

Rachael DeLeon (31:40):



Thanks Michael.

Michael Thomas ([31:41](#)):

Thank you,

Dr. Mary Bell Carlson ([31:42](#)):

Rachel. It's always such a privilege to have Michael here, and I'm actually really glad he talked about his book. He launched his book a while back now, and we really haven't had him on to talk about the connections that he has within his book. And I'm super excited to see how that comes alive on the stage. And just like he said at the end, Michael is just someone that when you meet, when you see, you just feel this instant bond and connection with him. And it is incredible. So if you haven't had the chance, like he said, join us at the conference because if nothing else, I will tell you Michael's presentation is worth it again and again, I remember seeing him on an A-F-C-P-E stage years ago and walking up to him afterwards. I didn't know who he was or anything about him and telling him and saying, mm-hmm, <affirmative>, what you just did was incredible. I don't know where you're going, but I wanna follow wherever you lead because he's just got an incredible way about him. And it is true every time we have him on just what an incredible insight he brings to the stage. So I'm excited for this

Rachael DeLeon ([32:42](#)):

One. Me too, Mary. And I think, you know, even just listening to him, it gets my brain flowing. And I think that is the beauty of sessions like Michael's and others at the symposium as we're starting to shift the way we look at things and come with an open mind and meet different types of people working in all areas of the field. And that is something that is so unique and at the core of our community, is that, you know, we work in all different areas, private practice, research, education, banks, nonprofits, and you come to one place and everybody is there to share ideas and research and innovative thoughts to help move people along. There's really this feeling of abundance and not scarcity and what you feel at Michael's core, you feel within the space. And so really excited to have him kicking off our symposium this year. If you haven't listened to our other keynotes, please do get a taste of what's to come. And we hope to see you in November.