

Rachael DeLeon ([00:04](#)):

Welcome to Real Money, Real Experts, where we bring you interviews with leading financial professionals, sharing their stories, their challenges, and their advice for helping people manage money in the real world. I'm your host, Rachel DeLeon, Executive Director of the Association for Financial Counseling and Planning Education, or A-F-C-P-E.

Dr. Brandy Baxter ([00:26](#)):

And I'm your co-host, Dr. Brandy Baxter, accredited financial counselor, A-F-C-P-E member, and your 2025 A-F-C-P-E Board President. On every episode, we take a deep dive into the topics and stories that you care about the most- helping clients, building community, and growing in your work and your career.

Rachael DeLeon ([00:50](#)):

Today's guest is Jessica Moorhouse. From an early age, Jessica has always been very conscious of her relationship with money. She started working at the age of 15 and paid her way through university without any financial assistance. But once she finished her degree and got her first real job, Jessica realized she needed to be more than just frugal to afford the lifestyle she always dreamed of. She needed to learn the ins and outs of financial planning and building wealth to reach her full potential. After years of creating financial literacy content on top of her day job in 2017, she took the big leap of faith. She quit her budding marketing career to start her own financial education company, Moor Money Media. Eight years in, she's now a leading financial educator, a financial podcast host, and now the author of a newly released book, Everything But Money, The Hidden Barriers Between You and Financial Freedom. Welcome to the show, Jessica.

Jessica Moorhouse ([01:53](#)):

Thanks for having me.

Dr. Brandy Baxter ([01:54](#)):

Jessica. We are so excited to have you. As Rachel just mentioned, you recently wrote a book. So tell us who did you have in mind when you were writing this book?

Jessica Moorhouse ([02:06](#)):

Yeah, I mean, I was constantly thinking about who is my reader, and I really wrote this book for all of the people who follow me when I, you know, create content for my podcast, YouTube, Instagram. So people that are really, you know, come to me already and trust me and are, are looking for guidance. But also, you know, I had in mind some of my past financial counseling clients and really wanted to make sure that I could write a book where these people could feel seen and heard in a way that maybe some other kinda more traditional personal finance book didn't allow them to. And I mean, I've had my podcast for almost 10 years now, and it'll be 10 years in June. And so I've done my fair share of reading personal finance books with over, over 400 mm-hmm <affirmative>. Guests on the show. And there's some amazing books out there that will help people with their, you know, money issues. But I couldn't really find a book to direct people to when they had questions about, well, it's not a money issue I'm dealing with. Yeah. You know, I'm, I'm overspending or I keep on getting into debt, or, I just can't control my behaviors as much as I wish. Is it willpower? Is it motivation? I don't know what's preventing me from making any positive progress with my finances. And every book I read just tells me to budget or invest, and that's just not cutting it. And so I really wanted to write a book that addressed those hidden barriers to, you know, preventing you from reaching your version of financial freedom or as I like to call in the book, financial Fulfillment. How can you know all the clients that I've worked with, you know, they come to me initially 'cause, you know, they're just not able to kind of balance their budget or they're dealing with debt, but

usually we find out that there's something else kind of going on underneath. 'cause usually they, it's not an income issue. And once we craft a good budget, we see, oh, this, this can, this is doable. You just have to do this, and they just can't implement it. And that was kind of the, the issue that I kept on seeing over and over. And so I want to write a book for those people who, you know, these may be some other reasons that you can't stick to your budget, even if you've got the best budget in the world.

Rachael DeLeon ([04:24](#)):

A lot of our listeners are financial professionals. How would you suggest that they might use your book, whether when working with clients or maybe even for themselves?

Jessica Moorhouse ([04:33](#)):

The biggest reason that I was attracted to the accredited financial counselor designation before, now I'm pursuing pursuing my CFP, but I really was attracted to the idea of the counseling component where it's not just about giving financial advice is really about, uh, listening and guiding and counseling and giving that extra attention to clients that I think they, they really crave. And they may not be able to find that in certain other financial settings like going to the bank or talking to an advisor and things like that. Mm-hmm <affirmative>. And so I wrote this book for kind of the, the person who's looking for that help. But this could really be a great insight into what some of the internal issues or even some of the external issues that your client may be dealing with that they may not be able to understand themselves or even articulate. But if you are listening to the words they're using or not using, looking at their body language, you know, paying attention to kind of the tone or where the direction of the conversation is, or just let your client, you know, give them an open-ended question and don't interrupt and really listen to see where this conversation goes. And that's a lot of what I did actually for research for the book. I would interview just real people from my audience and ask them about their upbringing, how does money make them feel? These kinds of questions mm-hmm <affirmative>. And I would just let them talk for like 30 minutes. And it was so interesting to see where things ended up and what kind of realizations they were able to make. And so this is a practice that you can absolutely integrate when you're working with one-on-one clients is instead of, I find too many people think that their role as a financial professional is to advise and here's the plan and just do this. And, and this is your, your now as the client, it is your job to implement. But often why do so many people fail when they have a really great financial plan is because there's some other missing element. There's something else in the way that once you kind of crack that code and figure out what is in the way, then that's where you can kind of make that breakthrough and make, you know, finally see that progress with their finances. So this is absolutely something that you can learn a lot more about your clients and start implementing in your own practice.

Dr. Brandy Baxter ([06:47](#)):

Well, I was reading on your website you have a quote and you say Everything, But Money is a book that teaches readers to uncover their money story mm-hmm <affirmative>. And empowers them to create a new, healthier, and happier relationship with money. And I know a lot of financial counselors, we connect with individuals and we recognize that once the client uncovers his or her money story, there's this renewed energy, this excitement. And so do you have a story that you could share with our audience about what it was like for you uncovering your own money story?

Jessica Moorhouse ([07:22](#)):

I came into this book thinking I was going to kind of present, you know, here is what's wrong and here is how to fix it. Did not realize that while doing the research and interviewing people and, and writing the book, that I obviously would have to really dig deep with my own money story to show, Hey, I can be vulnerable too. And I'm not perfect. And everyone has a story and everyone has probably something that they need to work on. Even though, you know, I've been a money expert, you know, on the news doing

presentations in this kind of world for, I mean 12, 13 years. It's, it, it was interesting to me to discover about myself that I actually didn't have a very healthy relationship with money. I was always very conscious of how money was a character in my life or what kind of role it played, but I didn't realize how sometimes unhealthy it was and, and you know, how much pressure I put on accumulating money or being successful. And so while I was writing the book and doing a lot of introspection and therapy, and we talk a lot about getting therapy as a help when, you know, maybe working with a financial professional isn't quite enough, we need a mental health professional for kind of the other side of it. I was able to realize, you know, part of my money story was money was a big driving factor in me kind of trying to, I guess solve some of my, or or heal from some of my emotional wounds from, you know, my childhood from, you know, early adulthood. I, you know, I'm a middle child, so that's something I deal with. I <laugh> was in a number of very unhealthy friendships that, you know, really took a hit to my confidence and, and my, you know, how I felt about myself, my personal worth. There's a lot of things that happened in my life that I never would've thought connected to money in any way. But what I really did was I closed myself off to, you know, a lot of my emotions put up kind of my, my armor so to speak, and used money as a tool to, I'm gonna get so much money, I'm gonna be so successful that no one is ever gonna treat me that way again. Or everyone's gonna wanna be my friend because of all the things that I have. Which is a very simplistic idea. And I would've never been able to articulate that in my twenties or early thirties. It was really not until I was doing this research and, and looking into myself while writing this book that I'm like, oh, that makes a lot of sense. Why, no matter what kind of milestone I hit with my financial life or my career, I'm never satisfied. I'm always very self-critical. You, well, you should have done more, you could have done more, you could have hit this, look at this person who's doing so much better than you. I would never be satisfied no matter how good I was doing. And that's a really dark place to be in. 'cause you're, you know, you're never going to be happy and you're never gonna be good enough. And I realized early on, I did not want to continue living like that. I'm, I'm approaching 40, I don't wanna live my next decade feeling that way. And so I need to really uncover what's going on in my own money story, break it down, deconstruct it so I can better understand what's really going on underneath so I can rebuild it and build a new healthier money story.

Rachael DeLeon ([10:37](#)):

I love that. How liberating <laugh> and it kind of moves back to those hidden barriers. You know, when we work one-on-one with clients, you can give the education, but really helping someone understand their unique history with money helps break down a lot of those barriers. And I love the vulnerability of, you know, you've been doing this work now for 13 years and it's a journey, you know? Mm-hmm <affirmative>. It's not a one size fits all solution. I really like that.

Jessica Moorhouse ([11:05](#)):

And because it's a journey and that's what I try to share in, in the book. There's, I've got solutions, I've got some things to help you on your journey of, you know, deconstructing your money story, rebuilding it, how to heal, how to move forward. But it's a practice in terms just like anything, there's no one and done solution that you're gonna be good for the rest of your life. There's no cure for this. It really is something that you have to be consistently aware of and work on every single day. I mean, I talk about it at the beginning of my book where I kind of share some of my, you know, my, my inner critic, which was, is very loud and is a lot quieter now. I'm much better at managing it 'cause I have a lot more tools now. But I share some of my inner thoughts. It's funny 'cause my, my uncle recently read my book. He's like, oh my gosh, these are just some of the things that you think I'm like, I know it's not helping <laugh>. But that was one thing that I've lived with for a very long time. Did not think it was anything nor if anything I thought it was a good thing. 'cause it was pushing me to, to, to keep, you know, working really hard. I thought it was helping me with my, my ambition. It wasn't, it was actually holding me back and it was also making me feel really bad in my, about myself. And so that is something that, uh, through the journey of, of writing this book and going through all the exercises that I write in the book, I was able to

realize this is not something you wanna continue. We need to leave this, we need to let go of this 'cause it's not healthy. With that said, it's still a very much a a part of me. And so I have to work very hard at recognizing when this critic presents itself and say, no, that's not accurate. Like example, I very excitedly uh, you know, reach one of my all time goals, which was not only just to release a book, but I wanted it to be bestseller. And so in, in Canada's a national bestseller, uh, on the global mail, two weeks in a row. Very exciting, very, very exciting. My first thought was like, oh wow, we did it. My second thought was, but you didn't make this other bestseller list. Oh. And you're like, oh my goodness, I can't, you know, like the inner critic is always there just to point out, but you're not perfect. And so that was something I had to recognize in the moment. Recognize that this is not a healthy thought. You should just be able to be happy and savor this really exciting moment. And we need to push that critic away 'cause they are trying to break you down. And we know that's their job. They're trying to, to do what they're doing. We need to consist consistently practice working on ourselves and, and being more aware. 'cause before I would've let that go and just been miserable the rest of the day. Luckily I was able to kind of, you know, recenter myself, regulate my emotions and put that away into a little box and bye-bye and be happy for the rest of the day. But that's something I have to work on every single day. Yeah,

Rachael DeLeon ([13:54](#)):

I think it's that word awareness that awareness is key because you're not wrong. Some of that internal drive is what has made you successful or gave you that risk tolerance. Mm-hmm <affirmative>. To say, I'm ready to make the leap and start my own business. But you have to be aware of the negative side of that too and how it works in tandem. So I love that word awareness. Mm-hmm <affirmative>.

Dr. Brandy Baxter ([14:18](#)):

You know, Jessica, I wanna applaud you for your transparency as a financial professional and expert in your field. I'm sure those listening can relate to you when you talk about the noisiness of that inner critic. And, and I'm just excited that you have this book as a resource not only for our clients, but even for us to read as financial professionals to say, you know what? We need to get in the habit of celebrating the wins that we have and not putting it in the shadow of the wind that we didn't have in that moment. So I just wanna acknowledge and appreciate you for just transparency and sharing that with our audience because that's really what it's like to be a real expert and to be in real money. So thank you for sharing that. Oh,

Jessica Moorhouse ([15:06](#)):

You're welcome, <laugh>.

Dr. Brandy Baxter ([15:08](#)):

Yeah, we were just listening to you talk and Rachel and I had a chat about just the great things that you've been doing and we're excited that you're part of the A-F-C-P-E community. So as you were building your business, you came alongside, you mentioned that you found out about the A FC. What was that journey like? Tell us a little bit more about that. You

Jessica Moorhouse ([15:26](#)):

Know, I'm based out of Canada and so we have kind of a, a different version of the program specific for Canadians. And I was actually able to discover the, the practice of financial counseling through a friend who was a financial counselor in the US And so we were both bloggers at the time and so she's like, oh, you should look into it. I have it. It was a great program. And she's like, there's a Canadian version, you should check it out. And so this was back in I think 2016. She made me aware of it. And then in 2017 that's when I, you know, did a little crazy thing, quit my corporate job in marketing and I'm like, I'm gonna do, you know, financial content creation and I wanna be a counselor. This is what I wanna do as my career now. So I'm gonna quit that job at the beginning of 2017 and see how it goes. And signed up to

the program and worked my butt off to get it done within the year. Mm-hmm <affirmative>. And it was so great. 'cause I think up until that point, even though I did a lot of my own research and self-education, I was always still very, there was the imposter syndrome, like, do I actually know what I'm talking about? Or you know, 'cause I've never done any kinda formal training and so I really want to do this program to, to learn what I didn't know. And there were some things, some gaps in my, my knowledge. So I'm really happy that I did the program and believe me, I am an advocate for, to anyone who, uh, especially in financial content creators, I'm like, you should really look into this. 'cause it was such a great program and I did it. And it really not only helped with my, my knowledge and you know, just, you know, uh, give me some more information. But it taught me a lot about working with someone else. And you know, also it just built my confidence for myself and my own finances. 'cause again, you know, I was reading books and blogs and, you know, newspaper articles for years, but sometimes you need something, a comprehensive curated program to really show you from A to Z what you should know as a financial professional. And so I, I know it's a big reason why I was able to, you know, I'm still doing my own business eight years later. 'cause it really built that confidence and also then spur me on to like, oh, maybe I can continue and do other programs, which is what inspired me to move forward with doing this CFP. 'cause I'm like, well I think I actually do know what I'm talking about and I am actually pretty smart at this stuff. So maybe we can continue our education and just, you know, broaden our horizons that much more.

Rachael DeLeon ([17:46](#)):

Yeah, and I love that. And I think as you move into the financial planning space too, it makes you such a more well-rounded professional to be able to work with all types of people. So I think that's fantastic. Kind of pivoting a little bit, you know, back to money stories. We, we all know that personal finance is so much more than the numbers. It's about people and their experiences and their stories. And I'm curious, having worked with a lot of different people, if you could talk to us a little bit about a time you helped someone uncover their own money story. The

Jessica Moorhouse ([18:17](#)):

Story that always comes to mind is one of my first ever clients, and this again was probably going back to 2018. And she, I think, found me on social media and it was very exciting 'cause it was one of my first clients and came to me largely for, you know, I have some cashflow issues, I'm in debt, I don't know how to pay it back. How can we, you know, can you help me with this? But through the course of us working together, what we were really able to talk about, I kind of mentioned this story briefly at the beginning of my book, is she was, I think pretty good with, she could have been very good with money, but she was never making decisions or financial decisions based off of what she needed or what she wanted. She kept on making decisions based off of everyone else, her boyfriend, her friends, her family. And that would ultimately put her in a worse financial position. She was lending money, giving money away, or because she wanted to be seen and heard from people around her and maybe wasn't getting that attention that she was craving. She would sometimes use money as that conduit, such as she'll be paying the bill for dinner or she's gonna buy a new outfit. So she get get comments from her friends, Hey, is that a new outfit that looks so great on you? And so when we kind of realized that she was, you know, kind of falling into this people pleaser category and wasn't, you know, using money as a mechanism to take care of herself first and then everyone else, that was a, a big aha moment for, for both of us as me as someone who's guiding her and didn't expect to, to kind of land there and her for herself. And, you know, all these years later we've still kept in touch and she's in a much better position, better job, owns a house and is much more confident with making those decisions for herself and putting herself first. And so that was for me, yeah, such a memorable moment and client because I didn't think that's where we were gonna go. I thought honestly, I was just gonna help her make a budget and a debt and try to motivate her to keep on it. But then when we got to the root of it, which was a very natural thing, I, you know, we were just talking and then things kind of started clicking. That was a pretty amazing moment. Absolutely.

Dr. Brandy Baxter ([20:23](#)):

That is a great story. And I think that's what makes our work so meaningful, because many of us as financial professionals have similar stories where we realize it's not the numbers, it's the person that we are having the conversation with. And then for them to have that awareness moment, it's like the icing on the cake to be a part of that. So thank you for sharing that story, Jessica.

Jessica Moorhouse ([20:45](#)):

Yeah, absolutely.

Dr. Brandy Baxter ([20:47](#)):

At the end of our interviews, we like to ask our guests for their 2 cents, and I like to think of it like a deposit in our bank. So what's your real money quote that we can add to the bank?

Jessica Moorhouse ([20:59](#)):

Ooh, that's a great question. <laugh>, you know, I, I'm gonna kind of pull from my book. There's a part that this was actually gonna be the original title of the book, more Than Money or More Than Your Money. And that's just something that I always remind myself of when you're feeling like, you know, you're not good enough or you could do better, you're just focusing on what you didn't do instead of what you're, do you know what you did accomplish? Or do you need to remind yourself that you are more than your money, your money is one little part of who you actually are. And so this comes to, you know, helps with the, you know, working with clients to remind them and also maybe remind yourself. But just for, for anybody, you are more than your money. So don't forget that. Don't, don't confuse that money is the be all, end all. It's not, it's just a tool. And that's it. And it's a very small part of who you actually are inside.

Rachael DeLeon ([21:45](#)):

Oh, I love that so much. Jessica, thank you so much for joining us today. Can you tell our listeners where they can connect with you?

Jessica Moorhouse ([21:52](#)):

Absolutely. So like I've kind of been mentioning, I've got a new book out called Everything But Money, the Hidden Barriers Between You and Financial Freedom. You can grab a copy anywhere or there's lots of information about the book. And also I'm doing a Canadian book tour right now, so it's at jessicamorehouse.com/book. But you can also follow me on Instagram at Jessica i Morehouse and I also have a podcast about pretty much every, you know, any topic about money called the More Money podcast, if you wanna check that out as well.

Rachael DeLeon ([22:19](#)):

Fantastic. And we'll put all of those links in the show notes to make it easier for our listeners to find you. Amazing. All right, thanks again, Jessica.

Jessica Moorhouse ([22:27](#)):

Thank you.

Dr. Brandy Baxter ([22:28](#)):

Wow. Rachel, what a great conversation with Jessica. I loved her quote, you are More Than Your Money. I feel like that is a message that we can share with all of our clients as they are trying to just navigate the

challenges of budgeting and dealing with the situation where they feel like, oh my gosh, what do I do now? So I love that she shared that quote with us.

Rachael DeLeon ([22:51](#)):

Oh, I love that too. And you know, Brandy, I think the personal story she shared about a client and I wrote down, although she did not say this, putting your oxygen mask on first. And while that was an aha moment with that client, I think it's just a reminder for all of us. You know, at this year symposium, one of our keynotes talked about taking that financial health day. And we just have to remember, what can we do for ourselves today that's going to put ourselves first. And I just think what a powerful conversation today as we're exploring our stories and our client stories and the uniqueness between them, but also the commonalities. So love the conversation, excited about her book and encourage everyone to check out the links in the show. Note 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, it 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.