

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, I'm so excited to introduce you to our new co-host of Real Money.Real Experts, Dr. Brandy Baxter. Brandy is an AFC and a longtime member of A-F-C-P-E. She served on the A-F-C-P-E Board of Directors since 2021, most recently serving as board secretary and in 2025 stepping into the role of A-F-C-P-E Board President. She's also the owner of Living Abundantly, a financial counseling practice where she supports clients on their journey to financial freedom and the owner of Envision 30 a coaching and consulting firm where she partners with leaders who think from the future. Welcome, Brandy.

Dr. Brandy Baxter ([01:36](#)):

Hey, Rachel!

Rachael DeLeon ([01:37](#)):

<laugh>, I am so excited to kick this off. A lot of our listeners probably know who you are, but I think today we're gonna just take some time to get to know a little bit more about you, your background, your story, and really your journey to where you are today as the 2025 A-F-C-P-E board president and now the co-host of Real Money, Real Experts.

Dr. Brandy Baxter ([02:00](#)):

Awesome. I'm here for it. Let's go <laugh>.

Rachael DeLeon ([02:03](#)):

So I'll just kick it off with the doozy. How did you find A-F-C-P-E? What led you to our organization?

Dr. Brandy Baxter ([02:12](#)):

Wow. So my best friend was a military spouse and I was also a military spouse at the time. She had just earned her a FC credential and she knew that I was interested in money and had my own money story. And she said, you should get this credential as well so you can help other people. And I applied for the FINRA Military Spouse Fellowship, I was awarded, and that began my A-F-C journey.

Rachael DeLeon ([02:41](#)):

So Brandy, you mentioned the FINRA Foundation, Military Spouse Fellowship, and I think a lot of our listeners know what that is, but tell us a little bit, you're obviously a military spouse and you're a veteran. So tell us a little bit about your passion in working with the military community.

Dr. Brandy Baxter ([02:57](#)):

Being a military spouse was by far harder than being the active duty military member, at least in my journey. Relocating, picking up, <laugh> starting all over every time. Yeah. You know, my husband got orders and it really made it hard to have a job. And when my friend mentioned to me about the A FC, the theme that was the most attractive to me was having a portable career. That's what we called it then, a portable career. And so I was like, okay, something where I don't have to start over every time, sign me up for that. But then once I got into the A-F-C-P-E community, I realized that this skillset was valuable. And so I found myself while I was learning and, and practicing that, that I was sharing the things that I was learning with the military community. And although we had financial counselors on base where I was stationed, what I recognize is informal conversation with my peers had a bigger impact because there was a bit of a stigma to going inside an office and asking for financial advice. And so that's when I realized the, the power and the impact of having the knowledge, but more importantly, of sharing the knowledge with everyone in me, around me, especially in my military community.

Rachael DeLeon ([04:19](#)):

I love that. I think that's really powerful. What led you from A-F-C, you know, new FINRA fellow to where you are today? What enticed you to kind of go a little bit further and, and sit on the board and be part of that strategic vision for the future?

Dr. Brandy Baxter ([04:35](#)):

Well, I have always loved my A-F-C-P-E community, but like I stated a moment ago, you know, being military and relocating geographically every two and a half to three years, it was really hard to build a network. And so another colleague shared with me, she said, you need to get connected with the A-F-C-P-E community. Come to symposium, become a member and you'll find your people. Well, at that season of life, it wasn't the right time for me to make the financial commitment to come into symposium, but I started paying attention to what we were posting online and, and our virtual community as an A-F-C, and I realized, yeah, these are my people. And so once I made it to my very first symposium, which that's a whole other story, and I'll just jump right in and tell you that right now, I applied for a scholarship, <laugh>, I got an email, I got an email that said, Hey, we have scholarship opportunities. And I was like, well, why not? And so I applied, I was awarded the scholarship, and that is what enabled me to financially afford to attend Symposium with the travel and all the things. And once I got there, it was like a welcome home party individuals that I had only seen in like an online community group or individuals that had only seen on their social media accounts. Like I was seeing them in person. And not only was I seeing them, but they saw me. And then I wanna emphasize that because I didn't feel like a stranger. I felt like, you know, we had our name badges on and people would say, oh, you're Brandy, I remember you from fill in the blank. And so it, there was just this immediate community mm-hmm <affirmative>. That I felt when I was at Symposium. And I knew that I wanted to help more people have that experience. And so I started just having conversations with you and, and, and all the other staff members and, and I just felt like I can get behind this mission. I wanna be part of helping other financial professionals acquire the knowledge skills and the ability to serve their clients well. And as I got closer with understanding the mission and the vision of the organization, more opportunities came on my radar. And it's, it's as if each opportunity was the domino to the next opportunity. So I started serving on one of our task forces by invitation and, and just had a great time serving there. And while serving on the task force, it was kind of mentioned to me, Hey, you should consider being on the board. I was like, I don't know what that looks like. I've never been on a board before. Am I qualified? And so, you know, I took a little time and, and researched and understood what that could be. And I saw that it was another opportunity for me to help support the community that had given me so much support, whether knowingly or unknowingly. And so each step that I've had with the organization and in the community, it really has been the domino that the first one led to the next one and the next one. And I have just seen it as my way of giving back to the organization and to the community that has been so pivotal to me, the clients I serve, and even to my family

Rachael DeLeon ([07:56](#)):

And Brandy. It's true. I can attest. Uh, you know, starting out in communications with A-F-C-P-E 10 years ago, I saw you, you know, <laugh>, I think you, you felt seen and we saw you <laugh> and I think that goes to many members in our community. But, you know, I wanna shout that out 'cause I remember you early on, you made an impact from the day you stepped into our organization. But I think what you said was really interesting and really resonated with me. Somebody invited you in and I think there is something about our community, we invite others in, and I know one of your kind of messages this year is join me. And I think it's a really good reminder to our listeners, those who, whether you're new to the AFCPE community, but especially if you're already involved in the A-F-C-P-E community, sometimes we assume people feel seen and welcome. But what can we do to say, I see you join me. How can we invite more people in? And I think that's something someone did for you. And I love that you're passing that on as you move, you know, into this position of leadership.

Dr. Brandy Baxter ([09:03](#)):

Absolutely. When the question was presented to me, so what's like, what's your thing for your presidency? <laugh>, I was like, OMG, I don't know. And then as I spent some time in contemplation thinking about what the organization meant to me and how I could as the president make an impact, I, like you said, Rachel, I remember being invited to opportunities. Yeah. And that's where the, the join me kind of tagline came from because that's exactly what my experience was. Someone invited me to check out the A-F-C, someone invited me to a task force, someone invited me to consider joining the board. And, and I know those experiences opened so many doors for me that I am very confident that if more of us had a similar mindset, had a similar motto, we could continue expanding the reach of our organization. We could continue expanding the exposure of our organization, not only with other financial professionals, but even with clients. A lot of our clients still don't know, or their, our communities still don't know the value that we can bring to them. And so if we take the mindset of join me in learning about financial information, join me in telling others about our organization, join me in bringing more people into our membership, just like I've had this experience, I believe that we can continue creating similar experiences for even more people, which will lend itself to the strength of our organization and make our membership richer and enjoyable. And we get the benefit of all of this knowledge coming together and just creating an amazing community of service for individuals who are in desperate need of financial education.

Rachael DeLeon ([10:55](#)):

I couldn't agree more. And I think that's sort of our superpower. You know, there are a lot of organizations that are focused kind of on, maybe like one constituents see one kind of piece of the field, and we really bring everyone together. I mean, when you come to a forum, to a webinar, to the symposium, you're learning and drawing across those lines. And we're so much more powerful. The more people we bring in, the more voices, the more we listen to one another and learn from one another. And it, you know, it's that abundance mindset that I just love that is embedded at the core of our organization. Brandy, now that you've been with our organization for a while and you've served on the board since 2021, I'm wondering how serving on the board has shaped your perspective on financial education and counseling?

Dr. Brandy Baxter ([11:43](#)):

Before I talk about how it has shaped my perspective on financial education and counseling, I wanna say serving on the board has shaped my perspective and just given me a renewed respect for our staff and for all of the other board members who serve alongside me and who have served before me. I don't think, as a member, I fully understood the weight of what we were accomplishing as an organization. And even though A-F-C-P-E is not, you know, a brand new organization, we're still young when you look at the

longevity of organizations and nonprofits. And we are still numerically a small organization with a very large mission. And so being on the board these past years has just given me a greater sense of awareness to what we are accomplishing. And just, you know, I almost wanna say the word awe of what we have accomplished with such a small team. And so for me, this opportunity to really understand how the organization works, how decisions are made, and the care that goes into making those decisions, it has just really given me an, an even greater respect and honor to be a part of this organization. And I think anyone that's listening, whether you are a new a FC or you're checking us out, I feel like your experience with our organization has been shaped by a staff and a board who is genuinely caring about the direction that we go. So just take note of that. Okay. So to your real question, Rachel <laugh>, how has it shaped my perspective on the industry? Well, it is definitely reminded me that there are still more work to be done. I see the financial services industry changing rapidly before our eyes, especially with social media making financial content so readily available to consumers. It also reminds me why it's important for those of us who have credentials and experience to jump into the conversation and share accurate information and share actionable information. And that's why you mentioned it earlier, why I'm kind of encouraging everyone with the join me slogan because I encourage all of our listeners to join me in sharing about the value of an A-F-C via our social media platforms, newsletters, et cetera, just so that we can have this cascading effect of media and messaging around financial education and content so that we can become a louder voice. I think we as an organization have such value to bring, and as practitioners, we have so much value to bring, but it's often overshadowed by the louder voices. And so if we can come together as an organization, a community, and a membership, all of our collective voices can become this echo chamber that then the community around us, the people we are trying to serve, they will hear that. And so being on the board has given me a, a singular focus around how we as an organization can and should position ourselves and our members position themselves to really let, let the world know we are here, we are prepared to serve them, and we are waiting for them. I love that.

Rachael DeLeon ([15:26](#)):

And you know, one super easy thing that so many people forget to do is if you're an A-F-C, put the mark behind your name on LinkedIn. Absolutely. In your email, wherever you are. It's just one little thing, but it raises the question of what's an A-F-C? It starts the conversation that awareness grows. And oftentimes we have people that are really sharing amazing information to their followings, but by adding that A-F-C behind their names, you've earned it, you know, use it and it makes such a big impact.

Dr. Brandy Baxter ([15:59](#)):

Yes, it does. And it lets your clients know that you've invested the time and the energy to become skilled in your craft. This is not only experience, but there's skill and the ethical responsibility that's attached to that. And I find out, I find for me, when I'm talking with my clients, that's the thing that I let them know. Like, yeah, you can get financial content anywhere, but I've taken a commitment to ethical practices in how I work with you. And also explaining to them about being a fiduciary and why that is valuable to them. Mm-hmm <affirmative>. So even, even if you are not, you know, an influencer and you do a lot of content, but the conversations that you're having with your clients, the conversations you're having in your community, just being able to articulate the value of the A FC and why the designation really sets the standard for service, you can do so much value to our organization by helping others just understand, oh, this is why having it in A-F-C matters. Yeah.

Rachael DeLeon ([17:06](#)):

You know, I've talked to so many different guests on this show and we talk a lot about imposter syndrome and not knowing what's for me. And so many people have said that being part of this organization by joining membership, by continuing to learn and investing in learning, and by getting a designation, you're

filling those gaps in knowledge. You're learning how to work with clients. Those things take time and experience. And the A-F-C-P-E provides that full breadth of knowledge to help you get there.

Dr. Brandy Baxter (17:33):

And not to mention our amazing annual symposium, <laugh>, like, you totally need to come meet your people in person, learn new and cutting edge. That's one of the other things I love about being in AFC at the Symposium. We truly have this harmonious relationship between research and practice. I had learned something new every time, especially in the research space. And then mm-hmm <affirmative> seeing what other practitioners are doing, the tools, the models, the frameworks that they're developing it, it's such an enriching opportunity. And I feel like that's another thing that is a value add to being an A-F-C, is just having, you know, this almost like an incubator for a few days when we were at symposium of just financial content and how to better serve your clients, how to better connect with your clients and, and learning of new and innovative ways to approach the field and, and, and services to provide. So I am a huge fan. I, my very first symposium, the one I mentioned a moment ago where I was awarded the scholarship has sealed the deal for me and I have not missed a symposium since <laugh>.

Rachael DeLeon (18:44):

Okay. I love the word incubator too. I think that is a perfect description of what happens at symposium. It's all of these different minds and ideas and thoughts coming together. And so many people leave not only taking away things that they can use with their clients or in their research or you know, with their students, however they're using or doing the work, but they're passing that information along to other people in their organizations. And so you just see that ripple effect and that enthusiasm. Like, every time I leave that event, I feel momentum. And it's, it's really exciting.

Dr. Brandy Baxter (19:20):

Oh, absolutely. I feel like it's, I have a superpower when I leave symposium, like, yes, I can do anything. Take on the world, serve all the clients, <laugh>.

Rachael DeLeon (19:30):

Alright, we're gonna have your cape ready that we'll have everybody's capes ready. I love it. Well, Brandy, speaking of Symposium, you know, you are now the co-host of the A-F-C-P-E podcast, and one of the first times I saw you interview live and in person was at our symposium a few years ago. You led a fireside chat and I was blown away. You just have a really natural and authentic way of connecting with people. I'm curious, as we look ahead to this season, what has you most excited about being a podcast host?

New Speaker (20:02):

Well, first thank you for those kind words. I, I find, I feel like I'm just having a conversation <laugh>, it's glad it comes, I'm glad it comes across polished. Yay. I'm excited about being your co-host for the podcast this year to elevate the voices of our community. I, I love hearing the stories of financial professionals who are doing the work, but I also think the podcast is an opportunity for us to, to hear the real stories, you know, right. What is, what are the real struggles that they are having? What are the, the ups and the downs, the things that we may not get to always discuss when we are seeing them on their social medias. And so I think the podcast is an opportunity for all of us as financial professionals to connect with other individuals and hear stories similar to ours, but also stories that are different than ours and, and helps us to have a broader perspective on how we do this thing called financial counseling. So when the opportunity presented itself, again, like we talked about a moment ago, another domino dropped and mm-hmm <affirmative>. And the invitation was there. I, I just saw a fit to take advantage and be part of this experience.

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

I'm so excited. I'm excited for the journey that we're gonna take together with our listeners. I'm excited for the interviews. You know, we took a little break this year and I hope you all took some time to go back into the vault, but we have some really great guests lined up ahead. And as always, we welcome your feedback too. So as you're listening to this, drop us a line on social media, shoot us an email, let us know who you wanna hear from. You know, this, the most fun part of doing this work is getting to know the members of our community and to share and show their authentic sides with you. I think that's what makes us stronger.

Dr. Brandy Baxter ([21:58](#)):

Absolutely. I agree.

Rachael DeLeon ([21:59](#)):

All right, Brandy, I'm gonna jump to, uh, so one of the things I should say, one of the things before I go into the last question, Brandy took our core question that we've been asking for the last five years, and she put a fun little spin on it. So <laugh>, just wanna shout out Brandy, as I ask her, the very last question we ask at the end of every interview, we always say, what is your 2 cents? And this time we're saying, and Brandy, maybe I should just have you ask your question. <laugh>, there's a blooper for you, but what is your real money quote that you can add to the bank?

Dr. Brandy Baxter ([22:33](#)):

Well, my real money quote is, forgive yourself and forgive others. Especially when it comes to financial, what we consider financial mistakes. So many, so many of us have a story and our clients have a story of, if I had known or I should have or I made this mistake, et cetera, whatever it is, start with forgiveness. Because to quote my favorite Disney character, Hakuna matata, it means no worries. <laugh>

Rachael DeLeon ([23:07](#)):

Birth person song for watch out.

Dr. Brandy Baxter ([23:09](#)):

Yes, <laugh>. I know, right? So yeah, forgiveness, I feel like that's the cure for financial shame is forgiveness.

Rachael DeLeon ([23:19](#)):

I love that. That's really powerful, Brandy. And I think, you know, I think that's something we hope you hear on this show as you listen to the guests that we bring on. You know, we call it real money, real experts, but that means that our people are real. They're real, they make mistakes. We make mistakes just like our clients make mistakes. And how do we learn? How do we forget? How do we move forward? And I think that's fairly powerful. Awesome.

Dr. Brandy Baxter ([23:42](#)):

Thanks Rachel.

Rachael DeLeon ([23:43](#)):

Brandy, we're gonna put in the show now, a few fun links for how people can connect with you on LinkedIn. Wanna shout out that hashtag again, I think Little Call to Action to our listeners?

Dr. Brandy Baxter ([23:55](#)):

Yes, indeed. So you can always find me on LinkedIn, but I would love our A-F-C-P-E community to start using hashtag join me at A-F-C-P-E so that we can let more people know how they can get connected to this awesome community of financial professionals.

Rachael DeLeon ([24:13](#)):

And for all of you listeners today, we invite you to join us. We have an upcoming member meeting on February 11th, and we're going to talk about our task forces. We're voting on some bylaws and getting to know some of our new board members. And so if you're interested in joining in and you don't know where to start, consider this your invitation. Come to our member meeting, learn more about the work that we're doing and how you can plug in 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, Jeannette, 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.