

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. Today's guest is Justin Chastain, an experienced financial planner who empowers business owners and families to achieve financial freedom and peace of mind through personalized planning and strategic wealth management.

Rachael DeLeon ([01:04](#)):

Welcome to the show, Justin.

Justin Chastain ([01:06](#)):

Glad to be here. And Brandy and Rachel, I listen to you guys so much. I'm excited to finally get to be a guest.

Rachael DeLeon ([01:11](#)):

Let's just start from the beginning. Tell us a little bit about your journey into the financial planning space. You are a financial planner, but you hold both the CFP and the AFC. How did you get started in this field?

Justin Chastain ([01:24](#)):

As we like to say, sometimes we can get more degrees than a thermometer, <laugh>, but the reality of it is, is that, you know, my journey was long because I, you know, as I briefly mentioned, and I think some people know about me, how I got into this field completely from ground zero is my mother passed away early on in life, and that left a tremendous mark because I don't say this just because I have her DNA. I say this because just about everybody that met her loved her personality. She absolutely was a joy to be around, showed gratitude every day, but she was really good with numbers. She worked on the accounting side for a corporation here out of Greenville, South Carolina. But what I noticed, even in that I do believe there's silver linings in everything. I learned that time is of the essence, time is precious. And with that, I said I wanted to find a career in a field that helped people, first and foremost have an educator's heart. I'm a tremendous believer in that. And through that, my parents had a great financial planner. My dad was a business owner. My mom worked for a corporation. And through all of the complicated trust and, and, and moving things and making sure everything was all right, what I learned, what that financial planner actually did was, Hey, you're getting the money into the buckets of value so that when life happened, you didn't worry about money. And through that conversation and going through college, because all this happened when I was a senior in college, I, I started talking about the career path, but this particular financial planner said, you know, I would go and look at doing more financial coaching and looking at credentials like the A FC, because you have an educator's heart. Start there. And when I did, I got just doing workshops, helping people, and really that was the foundation, that was the itch, that was the bug that said, you know what? I'm so good at few things in this life. When I figured out that I was fairly decent at helping people in this capacity, I'm like, this is it. So from there, the AFC really kind of jumpstarted me into being a lifelong learner. I, I don't believe, you know, there's so many things in our

industry where people say, oh, if you get all these credentials, you're, you have imposter syndrome. I don't believe that. I believe the only way we can be better for our clients, clients and others is to continually reinvest in ourself. And I think there's a reason when you're on an airplane, they tell you to, to focus on your oxygen first because you're not gonna be able to help the person next to you if you're not taken care of. And I've just lived by that.

Rachael DeLeon ([04:08](#)):

I think that's great. Again, we talk about imposter syndrome a lot on here. I think it's surprising how it comes up with a lot of different people, but also our people are lifetime learners and the reason is because of the value it adds to their clients and the work that they do with clients. And so I'm curious, you got the AFC and then went on to also earn your CFP. What would you say to a financial planner who's maybe looking for lifelong learning? How has the AFC and CFP really supported you in tandem?

Justin Chastain ([04:38](#)):

I would say the reality of it is, is that utilizing the AFC and working and coaching and being able to get really more in the weeds with clients. Because on the planning side, you know, the difference is, is you might be doing some tax strategies or you might be doing some estate planning. There might be some cashflow planning, but the majority of that, when clients are at their foundational building point, that's where the coaching and education comes in. And that directly, the AFC helped me tremendously because when you're actually going through budgets and not just explaining what a budget is, but really giving clients goals to obtain and coaching them back on how to maintain that and really just to empower themselves, you know, how do we give our dollar a job? Is the best way that I put it to, to clients that I'm coaching with, that is the building block. If, if, if people and clients can't understand how money comes in through income and leaves and expenses, it's gonna be very difficult to wealth plan or tax strategy plan. We have to have something to work with. And the AFC, I mean, not only from the way that the actual community is set up, I mean, the way that we can, can communicate with other AFC members asking questions, benchmarking questions, going through this career journey of the ebbs and flows that it is. Because, you know, again, when you're coaching clients, sometimes it's not for the faint of heart, right? I mean, it, it, it's, it can be a hard challenge because money is so emotional with clients. But I think the community that the AFC has tremendously impacts and empowers the AFC coach, but also in order to do that, we, we get that empowerment from our community and we give that back to the clients. And I think that's one of the things that does a tremendous job and you saying, Hey, I need to go on and do continual learning through our CE credits and just the symposiums that we have tremendous value add in lifelong learning.

Dr. Brandy Baxter ([06:46](#)):

Wow. Justin, that was a great connection between the value of having the AFC and coupling it with your CFP. And I love how you zeroed in on community. One of the things that our community is big on is supporting our clients in making financial decisions, informed financial decisions. And you were sharing this, the story about how the financial planner who worked with your parents helped them. And I believe you used the phrase to have these buckets of value of what was important to them so that they could, you know, pour into these buckets and, and ultimately make decisions based on their values. Share with our audience how you help your clients with these buckets of values and how to make financial decisions.

Justin Chastain ([07:33](#)):

When I meet with a client, first and foremost, I want to establish a relationship. I don't look at any client as a dollar sign or, you know, and I've even had certain clients where they'll come in and say, Hey, do you have certain thresholds of income or money that I have to bring in? And the reality of it is, is no. And what we're really truly looking for is, can we help these clients on a but much bigger level? Because I

want to understand what a, a retirement in an ideal world looks like to them. I want to know what their life looks like if they're building a business, what their family looks like. Because here's the reality, as a planner or even as a financial coach, it's hard for me to direct any type of goals if there's not an emotional connection to it. You know, it's interesting, I look at gyms, they're packed right now. You know, everybody is gung-ho set on 2025 right now mm-hmm <affirmative>. But as we get further into 2025, right? We don't care how we look in a bathing suit in March, like we thought we would, I have to understand what that client is looking at and they're needing to do long term. So instead of going to the gym and wondering if I could look like, like Arnold Schwarzenegger or, you know, whoever's on this fitness magazine, right? I need to understand, okay, is my blood pressure getting better? How are my cholesterol levels, you know, the longevity markers that I'm looking for to be the best version of myself so I can go and make the most positive impact to the people that I love and care? That's true. Well, so when I set these buckets up, I wanna set goals around if they tell me, Hey, Justin, I've struggled setting an emergency fund. Okay, well, instead of calling it emergency fund, what is it emotionally that you fear the most? That if it was to break down or break today, you would struggle being able to gain that money. If you wanna take your family on a nice vacation, instead of just saying, okay, vacation fund, put the actual destination in there, right? Have these memories connected to it. Because as somebody that has experienced grief in my life, I, and you know, listening to Brene Brown and a lot of other great psychologists out here on it, and I never understood it until I went through it. Grief is nothing that you will get over. It is always a moving target. You know, on certain anniversaries, my mom's birthday, the date she passed away, I feel like I did the day that I was in the hospital, the day she died, it hits me. Now how I choose to move forward with that is in my control. But there's not always good and bad days. And I think a lot of times people just assume, oh, if I just have this financial plan or I had this financial coach and I have more money, my life is hunky dory. And I know that's a southern term, but hunky dory, if I have to be a Noah Webster here, hunky dory just means that it's gonna be peaches and cream and, and everything on top that you want. But the reality of it is, is that it's not, yeah, there will always be struggles in life that you deal with. And I'll, I'll never forget one of the things that I had a client tell me, and, and it was eyeopening it, and I, they had come into a lot of money due to somebody passing away and they just said, man, I thought this would've solved a lot of my problems. It solved one of 'em, but I still feel like the person I did when I didn't have this money. And I think for me, I have more empathy with my clients, whether I'm developing a cashflow budget for them or educating them, and on the planning side, knowing that whether they have a lot of money or a little money or somewhere in between, we're all human and we have those human elements, and we need to make sure that we're setting goals that are centered around values and what that client, what motivates that client. Because if, if it's just a, an objective number, yeah, that's our job to be objective, but it's not really motivating. And I think that's one of the things of empathy that I have again, and I credit my mom and I say this, either my mom was really brilliant or she was a really good plagiarizer, right? But at this point, it doesn't make a any difference. But she used to tell me this, and it makes so much more sense to me now than it did when I was in my late twenties or early twenties. And she would say, Justin, wake up and show gratitude every day to your clients and also just for your feet hitting the ground. And I've always said this, if the best part of waking up as Folgers in your cup, I don't think you're gonna have a very good day, <laugh>, that's just me. When I wake up, the best part of my day is knowing my eyes opened, right? So, and my feet hitting the ground. But with all that, she said, by showing gratitude, you stay and remain a lifelong learner. And she told me, she said, you could not go and grab coffee with Jeff Bezos and just think that you could become a billionaire, because Jeff Bezos had a lot of luck along the way. He had hard work, but he had a lot of luck. And she said, you can't look at that man or woman that's begging on the street corner or maybe homeless and assume, go out and have lunch with them and assume they did everything wrong. Sometimes they had misfortunes. But if you could be the guiding light and show gratitude and just realize helping your fellow human, that's the key to empathy. And I, I tell you, even though my mom's body's not physically here, she's with me every single day with every client that I come in contact with, that is truly the embodiment of the spirit that I feel that the AFC represents really well. And it has made me stronger in my career

Dr. Brandy Baxter ([13:30](#)):

From values to gratitude. So powerful. And I think as financial professionals, these are really good messages that we should hold onto and to remind us when we're approaching our work. And so you did talk about working with businesses and working with families, and it, it made me think, you know, so much of what we see in media nowadays, and especially with social media, everyone's trying to build a brand and they're trying to have a brand message. And so our our question for you, Justin, is when you think about building wealth for your families and your business owners that you work with, what is the difference between building their wealth and building a brand? You know, you have a, a wealth of experience in working with business owners. So what, what do you see are some of the key differences there?

Justin Chastain ([14:21](#)):

That's a great question. And you know, social media is such an interesting thing to me because the only one that I'm still active on is MySpace. Now, I have not gained a ton of followers on it, and Tom has even left me like Tom has even said, look, you're so cool that I'm not even gonna be your friend <laugh> now. Um, but, but interestingly enough, I think that there is a difference there. There is a true difference. And I heard this one time, and, and I really didn't fully understand it until I got a little older. I think Mark Twain said it, but the older we get, the wiser our parents become. And <laugh>, my mom and dad both reinforced. I, you know, one of the things that I've been tremendously blessed with, and I know that not everybody gets it, but we had great parents and a great family dynamic. And that's one of the things that I'm more grateful for as I get older. When I was younger, I probably pushed back on that because we knew it all at that age, right? But now I'm like, man, they were so smart. And my mom and dad defining wealth to them was this, if you want to increase your net worth, it starts with self-worth. And what I have learned over time, it's the almost the same thing. If somebody wants to build a brand, I know we were talking about this even before we got on the call today. Now, it used to offend me, but some of your audience members are gonna hear my accent, and they're gonna say, man, that guy really sounds like he's not from the south, the deep south. I mean, we're talking, you know, you're going 30 foot deep in the soil to find that accent. That sounds like something that needs to read a few more books without pictures. And I get it. But as I've gotten older, I've come to terms that that's who I am. That's my authenticity. If you're building a brand of anything, it, you don't have to go out here on tic-tac toe or TikTok or whatever the young kids are calling it. And I'm, I'm, I'm, I'm not that old, but I, I'm kind of playing on that a little bit. But it doesn't matter what platform you're using, you will build a brand by being authentic to yourself. And if it's a little different, that's gonna set you apart. Yeah, there's gonna be people rib you for it, but lean into that, lean into your uniqueness. And again, I go back, and I know this is not mother said notebook here, but my mom always used to tell us, and I've got a younger brother named Matt, and she would tell us both, it is better to be disliked for the person that you are, rather than to be loved for the person that you are not. And oh, I love that. Whether you're building a brand or you're setting goals financially, your brand ultimately becomes who you are. And I love comedy. If, if, honestly I wasn't doing this, and somebody said, what career field would you do? I would be a writer and doing standup comedy, that is my, my gift. Again, I'm telling you, I had so few talents, it is almost sad. I mean, seriously, it's sad. But the one thing that I can do, and I try to do for everybody's, put a smile on their face. And Jim Carrey once said, you lose yourself when you become all these characters because you can't be Jim again, or Justin again, or Rachel or Brandy. Being yourself is your brand. And again, if people rib you for that little bit of difference, I'm telling you, that can be your unique skillset. Lean into it. Now there's a, there's some things we probably need to refine just a little bit, because we all need coaching. Every one of us, myself included. But it's one of those things where find that uniqueness, and that's where you can build a brand. And you know, I know people in my industry, they don't use social media, not one bit at all, and they're highly successful, and it's word of mouth. But if that is something you enjoy doing, whether it's on a podcast or it's social media, or it's doing workshops, find that and lean into it. Your journey's different than so many other people's. But when you find your brand that can, that ultimately

will find some revenue streams for you. And if you can find something that solves a complicated problem, that's your payday, that's where you're gonna get paid. Figure out ways to love that, lean into it. But wealth and true wealth, I mean, literally is when you find that authenticity in how to build your brand, you'll generate income, but you gotta have that self-worth first. So what I mean by that is on payday, remember to pay yourself first. Start with save yourself first and give to charities. I'm big on giving back and doing that, but I see a lot of clients, they'll pay all of their bills and then whatever's left over they try to save. And that just never works. It, it just doesn't. So on day one, when I first got my job in my automatic bill pay, my parents made me in my online bill, pay, create just an LLC. So on payday, my automatic emergency fund went to me. I treated myself just like Verizon Wireless or whatever other bill that I may have out there. And that self-worth equals net worth. And if you try to do it, reverse it, it just doesn't stick because money, again, is so emotional. And, and having that brand quality reinforces who you are and who you're trying to be authentic to. And it sounds cliché, but at the end of the day, and at the end of the night, when you lay your head down on that pillow, you have to answer to yourself, nobody else. And there might be bosses, there might be other people, but if you lose your sense of self, it's very difficult to stay on track for any financial goals, mental health goals, or physical goals.

Rachael DeLeon ([20:16](#)):

That's super powerful. And I think there's oftentimes, when you're starting out and you're building a business and you're seeing all the things around you, you feel like you have to plug into that path and do things the way you've seen them chart it before, and there's so much real value, and you're gonna stick with something and find joy in that work if you do it in the way that brings you joy and aligns with your values. So I really love that.

Justin Chastain ([20:40](#)):

And I would add, just one other thing I would say to that, I even found myself early on in my career trying to be all things to all people because hey, you need to be more on social media. And all jokes aside, I mean, I do have Facebook, I have a LinkedIn, I have <laugh>, an Instagram. I think, I don't know, it's probably delayed at this point. There's nothing instant about it, but it's because, I mean, and, and I'll, for me now, I love doing podcasts. I love talking because I have an inquiring mind. I love learning about people, but being on social media and taking a picture of me eating a salad for lunch and saying, you know, Hey, have a great day. Or a picture of a cat on a clothesline like we had in hanging there. That's just not me. It's just not. But if that is, you lean into it. But I, you will find successes outside of that. So if you try to do too much, I've had physical burnout at work to where I'm like, you know what? I, I'm almost not enjoying what I'm doing because I'm trying to do too much, too much. It's okay to be intentional with what you're doing and making sure that intention align, uh, aligns with that authenticity, that that would be some, some recommendations. I would have anybody early on in their career.

Rachael DeLeon ([21:55](#)):

All right, kind of leaning into this entrepreneurship questioning. You know, a lot of our, the people that listen to our podcast are starting to bridge into private practice. And personally, I am married to an entrepreneur who owns a small business. And I'm just curious, a lot of times when we're business builders, we're looking at ways to build wealth. What is the difference between someone who's building wealth for their family versus building wealth for their business?

Justin Chastain ([22:22](#)):

What I would tell anybody that is looking to go, and, and I, and I feel like, and I, I don't have the data on this at all, but you know, especially when Covid was coming around, everybody wanted to be quote unquote an entrepreneur. But before that, it was like, no, everybody go work. W2, get your benefits, et cetera. What I would tell anybody, owning your own business and being an entrepreneur is exciting. It

does come with a level of perps. But if you think that it's going to be easy just because you're good at something, I, I would get a second opinion, right? I mean, I'm not saying that whoever told you that didn't do it, but a lot of times we look at people that's owned their own business and they've owned it for 20 years and you're like, oh, because they're doing it like this now. That's what I want now. Well, it didn't happen for them overnight. Being an entrepreneur is not a nine to five job. It's just not, there's gonna be a lot of long hours. I'll tell you, there'll be a lot of, even for somebody like me who doesn't cry a lot, I think I probably cried more in the first year of running my own practice, you know, being on my own. And only because you're learning, right? Like you are learning and you have to give yourself that grace. But when you're building wealth for a business, this is what I tell everybody, if you wanna grow it, and let's just say your business like you want to have employees, you better be the kind of person that's okay with eating last at the lunch table because everybody else's payroll has to be paid before you get paid. All your employees come before you retirement benefits and adding that. But what I would say is, if you're building wealth of any kind, you have to give yourself time. It's not gonna happen overnight. So you've gotta think long term. So if you are thinking about running a business and you're in a W2 situation now, I would encourage you to have an emergency fund of at least four to five years because it's going to, you're gonna need that grace to actually feel like, okay, I'm making it. But building wealth as a business owner and, and to lay it out and just easy pick variables, the first thing I would do is get some mentors around you. Either people that are running their own business or people that, and it doesn't have to be the same industry, but listen to those mentors. How did they do it? How did they grow? Did growth always equate to more profitability? The second thing, start small and learn fast. There used to be an old expression, start small and fail fast. There's no such thing as failure until you truly, truly give up. But the third piece of advice I would give you on building that wealth is learn to pivot. Don't be so stuck in your ways that you think you know everything. There are business plans that you think you're going to do, and guess what? That business evolves into something else in a year's time. Give yourself that grace to make sure that you can do that. If you allow yourself to do those three things around that third or fourth year, that income should be coming in at a certain level to where you are making over and above probably what you ever thought you could as a W2 employee. And that's where we can start setting things up for wealth and the transfer of wealth. But the foundations are still the same on the individual side. I would encourage people to do the same thing. Find mentors, find communities where people are doing planning, saving, et cetera, on things that you want to try to do. The community involvement piece, not only just from sticking to goals is helpful, but also on a mental health aspect, when you're not in maybe the best of modes or places that group can help you out. Secondly, start small and learn fast. If you don't have an emergency fund on the individual side, no worries. Start with something small, break it down month by month and even go smaller than that. See what you need to save per day to hit that goal. And then thirdly, sometimes we need to pivot. We need to pivot from ideas, pivot from strategies. That doesn't mean giving up, but in every one of those aspects, what I'm recommending, have a coach, have somebody in your corner. Don't think you can do it all on your own. The mass majority is still gonna be up to you and your family on the individual side or the business side, but if you don't have a mentor, it's so easy when times get hard, you can't even see a light at the end of the tunnel. And I told somebody the other day when I was the first year, the only light at the end, I thought I saw a light at the end of the tunnel, but it was just a train coming at me full speed. It wasn't even the light you wanted to see. So it, without mentors and people really encouraging me and helping me, it was tough. But if you but it, but wealth mindset is a long term, not anything that you're gonna see drastic results in the first one to three years. Wealth is literally driven out five years plus and beyond. And if you, and if you give up before that, wealth and wealth creation is difficult to actually accomplish. So have a long-term mindset with

Dr. Brandy Baxter ([27:41](#)):

That. Justin, that is such a great point about just not expecting it to happen overnight. And you are so right. A lot of people started businesses because they saw someone else's destination versus their journey. And I love how you may not have been aware of this, but you said a few different times about the value

of having mentors and community and as an A FC, you know, I know that this field is very specific and you're also A CFP, and so there are lots of regulations around what you can and cannot say. But when we think about mentors and community, what are some traits that you would share with our audience that they should look for in a good mentor or coach as they're either building their businesses, building their brands, or serving their clients

Justin Chastain ([28:35](#)):

As people always ask, first of all, it, it goes back to what we said, even as you're building a brand, somebody that's authentic, they don't, they don't have to just be like you. As a matter of fact, I would even argue if you can find somebody that gets you out of your comfort zone if their authenticity pushes you just a little bit, not in an aggressive way, I'm just saying challenging you maybe the way that you're thinking about something, but they, they will earn the right because they do have an interest in you to give you that feedback and for you to receive it. But I think finding somebody that's authentic, that's true to themselves is critical because you don't want somebody that's gonna lie to you or be unethical or not have your best interest in mind. Number two, somebody that is transparent. And what I mean by that is they're not gonna be on Instagram or TikTok or Facebook shouting from the mountain top how everything is just perfect and what it took them 10 years to build they did overnight. And you can click and subscribe to their model and they'll teach you how to do it. No, you want somebody that's gonna say, uh, yeah, absolutely. Hey, I want somebody that's gonna say, tell me the good, the bad, and the ugly. And you know, I would always frame it to my mentors and still do, Hey, I know what you're doing now, but what's one thing that makes you hit that alarm clock and still roll over and stay in bed? <laugh>, what is the one thing that doesn't excite you about going to that venture? And because that, that's important, that is drastically important. And then it kind of leads me into that the third quality that I look for. And that's somebody that has gratitude or enjoys giving back. You know, that's critical. If you find somebody that all they do is tape, tape, tape, you know, again, it's going to be a very empty road to the end of that rainbow when you find out that that pot of gold didn't change your life. Because everything that we ultimately find a solution to creates another problem. And if they're not willing and you're not willing to learn how to give back and build bridges, a lot of times it's gonna be a short-lived relationship. And those three qualities, I think are big. And you'll find that people that want and show gratitude and give back, you'll find a lot of things. And there's a lot of psychology behind this. Number one, they're overall happier people. But then number two, you'll find that there's not really a destination to what they're, what they're doing because they just enjoy helping people. And if you don't have that last piece, I don't know how effective of a mentor you're gonna be anyway. 'cause that's really what mentorship is about. It's about we versus me. And again, I, I see this a lot, even when we do exit strategies for business owners, there's some people when they sell their business, they think that's the happiest day of their life. And then, you know what, they're calling us back two months later. Hey, do you know anybody that's hiring part-time? And it's because they've lost their purpose. But giving back to organizations and finding charitable workforces to work for, keeps you grounded, keeps you humble. And I, I've seen it in my own personal life on the days that I might not feel like I'm being the best version of me. I go in and help somebody and they brighten my day more than I could have ever brightened theirs. So I think those three qualities are instrumental in having a good support group and mentorship.

Rachael DeLeon ([32:24](#)):

Wow. I love that you've provided us and our, our listeners with so much to think about today. And I really appreciate it. Time flies when you're having fun. And we're nearing the end of our time together. And at the end of every interview, we like to ask our guest about their 2 cents. We think of our podcast as a bank of knowledge, and we wanna know your 2 cents. What real money quote would you add to our bank?

Justin Chastain ([32:50](#)):

I would say that true wealth is how money impacts you and the people you care about care. And it's not about money being the end goal. It really is being appreciative for the things that you have in the here and now. And it's okay to have goals on where you want to be, but money literally is just the tool. Don't forget relationship life is too short to only worry about money. And again, I think when we bullet back and we peel the pill away from the onion, it's not that it's money, it's the the fact that we can't spend times doing the things we love with whom we love. That's the biggest thing. So how do we develop strategies to get money to do that? And again, as I say, just because you leave this earth and your body might not be physically here, how you've impacted somebody, whether it's through a mentorship charitable giving, or just literally being a steward of education, that is your legacy, not the trust, not the money you leave behind. It is your attitude. And I'm a firm believer in that. And I get up every day with a sense of gratitude to do that. And I would encourage fellow AFCs, and even with our clients, if you have that sense of gratitude, even during the darkest times, you tend to look towards the silver lining.

Dr. Brandy Baxter ([34:19](#)):

Wow. Justin, I feel like you totally gave us more than 2 cents. That last quote was so, so powerful. Thank you. And thank you for joining us today. Before we close, please let our listeners know how they can connect with you.

Justin Chastain ([34:32](#)):

So you can find me on Facebook and social media. So it it on my Facebook account, it's Justin Chastain advisor at Parallel Advisors. And then on the Instagram account that I have, it is the financial planning professor is where they can find me. And of course if they go to parallel financial com, they can find my credentials there and reach out to me via email or a phone call if they would like to.

Rachael DeLeon ([35:01](#)):

You're not gonna give your MySpace.

Justin Chastain ([35:02](#)):

They can have it, but you know, all jokes a aside, I think Tom kicked me off <laugh>. You know, when your only friend on my space is leading it, you kind of get a little discouraged.

Rachael DeLeon ([35:12](#)):

I love it. Well, thank you so much, Justin. This was such a pleasure. It was great chatting with you today.

Justin Chastain ([35:17](#)):

Likewise. I've had a blast,

Dr. Brandy Baxter ([35:18](#)):

Rachel. It was so great talking with Justin today. He shared so many nuggets about value buckets and the importance of community and good mentors and coaches. I mean, when he was talking about the value of the a FC community, I was nodding my head over here like a bobblehead because I so agree that that has really been, even for my own career, it has been such a value add. So I, I was just really grateful to hear him talk about that. And, and his story was so powerful.

Rachael DeLeon ([35:51](#)):

I think one of the coolest things about interviewing people on this show is hearing their journey into the space. And Justin's like his origin story and sort of that pivotal moment in his life when he lost his mom.

It, you can see how that just framed his journey, not only as a professional, but as a person. And that feeling of gratitude and even reframing how we look at wealth. And I think what an amazing financial coach or financial counselor, in his case, a planner to have in an individual's life. And so it's just a reminder for all of us to, you know, start our day with gratitude, lean into that, and a reminder of how much impact this community is making in the lives of others. So really enjoyed our conversation today. 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.