

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. Jackie Koski is an accredited financial counselor and certified financial planner who is best known for sharing her story of reaching FIRE Financial Independent, retire early in her forties, making less than six figures. Before doing that, she overcame poverty, divorce, and being a single mother, Jackie officially retired from her corporate job and 2019 to follow her big dream of creating a financially literate society. Since then, she has authored two award-winning books and now co-host the Fast growing podcast Catching Up to Fire, which focuses on those getting a late start on their journey to financial independence. Her story and expertise has been featured on the Rachel Ratio and in the New York Times among a myriad of other major media platforms. Jackie is also on the A-F-C-P-E Investment Task Force and I have had such a delight working with her. Jackie, welcome to the show.

Jackie Koski ([01:54](#)):

Aw, thank you guys. I feel like I'm with family, my AFCPE family.

Rachael DeLeon ([01:59](#)):

I love it. Jackie, I have heard of the FIRE movement obviously, but admittedly I don't really know much beyond the acronym. I'm curious if you could tell us a little bit about FIRE. What does financial independence retiring early mean, and how did you start on this journey?

Jackie Koski ([02:18](#)):

I appreciate you asking about it. 'cause some people kind of, they have their mind made up and their assumptions, but like you said, the acronym is pretty simple. It stands for a Financial independence, retire Early. Now the podcast that I co-host is for late starters, so sometimes we will say it stands for Financial independence, retire eventually <laugh>. Yeah, I love it. So, yeah, so the, the part to stress is the financial independence. Everybody wants that, right? Where they don't have to depend on a paycheck. So I think, you know, it's something that's really, the concept behind it is really not so not new. The concept behind it is pretty much wealth building on steroids and you're just speeding up the process. And I always say, you know, getting to wealth is three things you wanna do more of. That's saving, investing and increasing your income and then you wanna do less of and or, and and decrease your debt, your taxes and your expenses. That is the formula basically, right? And you create that gap. So the concept is not new, but the fire movement is kind of new to a lot of people. And then you've got a hot new acronym and when you think about being in a position to where, especially right now, right where in January or the first part of 2025, to not have to depend on the job for paycheck is a powerful place to be in. And then you realize that the money part is really just the tool to help you get to whatever it is that you want to do, your dreams, whatever you're passionate about. And some people never really get to imagine that. And so the movement is all about valuing time, time freedom over money and sort of being bound to, you know, the typical system of retiring at 65. So I've become kind of an advocate for that and I love to also talk to other financial professionals about what it is so that they can kind of appreciate that it's not something super new. It's stuff that we talk about all the time. It's just in a different context.

Rachael DeLeon ([04:30](#)):

How did you first come to learn about Fire and what inspired you to say, I'm ready to go on this journey myself?

Jackie Koski ([04:37](#)):

That was such a hard shift. 'cause I'm a corporate girl, right? I worked mm-hmm <affirmative> corporate America my entire life. And my last job, I was there for 21 years, so I didn't just, you know, like Dine and Dash. So I think, you know, my, I have one daughter and she graduated from high school, you know, prior to that I went through a divorce after being married for 10 or so years. And that woke me up about my finances. So it started with basic financial literacy and that opened up all kinds of doors for me. Then I was getting to the point of becoming financially educated, and then I started hearing this acronym, financial Independence, retire Early. And that really attracted me. And finally, I'm listening to all these other people, you know, they beginning, it was mainly high income people, mostly white male, just people that didn't look like me, right? But if there was someone sharing their numbers, it really helped me to have a reference point, you know, some anchor to say, well, wait a minute, I don't have this, this, and that, but I do have something else and here's what my numbers look like. So I, I started by listening to a lot of podcasts that, you know, I'm on this podcast, but my preferred way of learning is auditory and visual. So I would listen to a lot of podcasts, watch a lot of videos and things like that. And I was so skeptical, so skeptical. I'm like, how on earth could anyone retire in their thirties or their forties or their fifties? You can't do it until you get so security age. And then, you know, when I, um, I guess I'm like a, a dog with a bone, you know, when I'm <laugh> when I'm seeing that, it's, if there's something that makes me curious, I'm gonna go digging. So I started looking at my numbers, making some projection. I had every excuse in the world to say, there's no way I could retire and leave my job before I get to that social security age. And over the course of about a year, I was going through every obstacle I thought I had. And there was an answer to them all in today's world, because, you know, pensions don't exist anymore. So it really didn't matter how long I work, it turned out to be a function of, you know, my savings rate and that and, and knowing what my expenses were. I love that the fire movement and people talking about, you know, here's your financial independence number, here's your retirement number. They were talking about it in very simple terms and things like, okay, your financial independence number is basically 25 times your expenses. I'm like, okay, that e that's easy. I can do math. And so all the other components were just made more sense to me when I was listening to a lot of these fire people. And so I said, you know, if I ever get to the point where I am financially independent, retired early, and all that, I'm gonna be very open with my numbers and share exactly how this works. And really to take away some of the mystery.

Dr. Brandy Baxter ([07:42](#)):

That is so good. Jackie, I read a quote where you talked about how not operating in a silo and reaching out to podcasters and, and just really gathering this information from others helped, you know, helped accelerate you on this journey. And you also talked about sharing your knowledge. And so that reminds me of different ways that you are sharing your knowledge with others. And you're the author of two books and the one book Money Letters. Oh my gosh, I love it. The different life lessons that you are sharing with your daughter. So I'm a mom with two daughters who are teenagers, so I know how challenging it can be to reach them, to teach them, especially when they've got cell phones in their hands all the day, right? So as you think about writing this book and then just your own journey with your daughter, offer some hope to the rest of us, what is a lesson that you eventually saw her start to apply in her life?

Jackie Koski ([08:37](#)):

Yeah, thank you for mentioning that first book, Money Letters to My Daughter, because that will forever be my greatest work because it was at the peak of me learning all of this financial literacy stuff and saying, you know, as, as parents we were like, okay, I learn all this stuff, then the first thing we wanna do is teach it to, to our kids, right? So I'm like, how am I gonna do that? She was like 13 to 14 at the time. She's not listening to me, right? <laugh> <laugh>. So I'm like, okay. Part of my program when I was an undergrad was journalism. So I was a writer and that was one of my outlets. So I decided to put it all in a book. When I saw that it was fairly easy to self-publish a book, I didn't care if I only sold three books, you know, one to my daughter, one to her daughter, and they pass it on and on, right? So I put some of the most basic lessons that I know I didn't know at her age. Things like, here's how your credit score works. And then I decided, okay, how can I make this slightly more entertaining? So maybe there would be a chance of her actually reading it. And so I broke it up in these little letters and I, when I was talking about the, the credit letter, I would say, there's fees everywhere you can get this fee and that fee. And then I would sign off and say, mom against Crumb snatchers, you know, <laugh>. And I would just <laugh>, I was just always trying to be funny. And I would sign off at every letter. I would start every letter with Dear Amber and end it with some kind of snarky or funny thing. And the way I look at that book today is that I, I wish every parent, or every aunt, every uncle, every grandma would say, okay, I learned all of this stuff about money, or whatever life topics are. And you somehow save or preserve that content and find your best outlet to share it with the next generation. It might be video, it might be audio, it might be the written word, but pass it on. You know, it helps you gather your thoughts and make sure that whatever, you know, talk about building a legacy. Make sure that everything you know doesn't get lost.

Dr. Brandy Baxter ([10:48](#)):

You know, you also authored another book, Jackie, Fire for Dummies. And a little bit ago you talked about how you wanted to have a blueprint to share with others once you figured out this process for yourself to remove the mystery. As you think about our audience who some are financial professionals, others may not be financial professionals, what's a takeaway that you think the audience should look for in that book?

Jackie Koski ([11:10](#)):

I think the main takeaway is that, you know, we talk about this, this money stuff and, and as financial professionals all the time. And the formula pretty much, you know, stays the same. Okay. However, one of the big takeaways from this book is some more modern day approaches. You know, not getting stuck on, you know, our parents or our grandparents, them talking about pensions. And that's the formula. There's so many new things now, but I would say one of the biggest things that I had to make sure I put in this book is to start with the psychological side. To acknowledge that everybody doesn't start in the same place and that some people have it harder than others. You know, find your superpowers, you know, go ahead and acknowledge your obstacles and the things that have been keeping you down. Like there's no movement until the psychological part is right. So take a moment to do that. So I couldn't even dive into some of the nuts and bolts and it just takes a mixture of both. You know, I can do the woo woo and make people feel great, but at some point they have to actually do something <laugh> and I have to talk about, you know, the financial part and things like that. So the book kind of seamlessly merged those two together, but also acknowledge that there are so many other content creators. I love to highlight my other, uh, professionals and content creators that might specialize in a certain area or may have a deep, they may go into something else a little bit deeper than me. Because when you're done with the book, of course I want you to have some great takeaways, but I want you to know that I still want you to continue your learning. Mm-hmm <affirmative>. One book is probably not going to change your life. Even though every book says that they can <laugh> <laugh>, it's typically not. So, I'm a part of a community, I'm part of a world of financial professionals and real life people that have done this, that really do want to share and have more, bring more people under the tent. So that's what that book is mainly about. I, I'm glad that I made it to fire. I have a lot of lessons, a lot of mistakes, a lot of highlights that I've been able to

celebrate. But I'm like, how can I, you know, take all of this and put it in an organized way? And it is a hard, hard thing to write, write a book. You got all this stuff in your head. It's like, how do you organize it? How do you actually put it in a book where people can actually understand? But it was very important for me to get this out in the atmosphere. And I would, and it's, since it's called Fire for Dummies, it's with Wiley Uhhuh under their dummies brand. So I was very happy to be the person that wrote this book for Wiley under the For Dummies brand.

Rachael DeLeon ([13:57](#)):

Jackie, I love that your podcast focuses on late starters. You know, a lot of people hear fire probably, and they think, well, it's too late for me. It's later in life. I can't retire early. I didn't even learn about the value of retirement until later in life. What are some unique challenges that you see late starters facing? There's

Jackie Koski ([14:16](#)):

Quite a few. And sometimes we do get so focused on the adversities and the things that caused us to get a late start. Where our listeners and our community, we also have a Facebook community, they sometimes are really, really hard on themselves. And the first thing we do is try to get them to, you know, again, acknowledge where they're at and give themselves some grace. This stuff is not taught in schools that is starting to change. Um, that's something I track as well. Mm-hmm <affirmative>. But we didn't get that. Okay. You know, we didn't get that in school. Generally it's not talked about at home in most households. So where are you going to learn? And typically that's when you make a mistake. So after we acknowledge all of that, we look at, you can look at some, some more of the technical things like okay, every example you see says, Hey, if you start saving at 22 and you do it for 40 years, you'll be a millionaire. Well, they don't have compound growth in their side, right? They don't have, you know, maybe a big nest egg at a time where they know they should be at a certain point, they may have gone through some experiences or some situations in their lives that caused them to get a late start, like a divorce. Maybe they lost a spouse disability, maybe they spent so much time trying to make sure their kids were okay, that they ignored themselves. So people end up in that place for so many different reasons. Um, another group of people that we forget about sometimes is like immigrants, you know, when they come over here, sometimes even if they're let's say 30, they may end up almost starting over because now they're in a new country with a new language, a new economic and financial system that they have to get accustomed to. So acknowledge all those things exist for reasons that people get a late start.

Dr. Brandy Baxter ([16:05](#)):

You know, I love that you put a face to that because so often as financial professionals, the numbers can kind of take center stage and, and we think it's easy, just do the math. Yeah. But there are lots of situations that will give a person a late start. And I think that, you know, if you're listening as a financial professional, encourage your clients to give themselves a little bit of space to acknowledge where they are, and then the principles that Jackie has talked about, you can jump right on in and learn how to catch up to fire.

Jackie Koski ([16:38](#)):

We definitely take a moment to acknowledge, you know, the reasons why they got a late start, some of the adversities, but then that opens the door where they're more likely to walk through that door, you know, if they've acknowledged all these other things of, okay, what do I do now? What are on the opposite side? What are the advantages that I have? And a lot of times their advantages, like a lot of times they're at their peak earning years, they're close to being able to do the catch up contribution. They're at the point where they don't care that much about what people think <laugh>. And so that, you know, so, so maybe they didn't

Dr. Brandy Baxter ([17:12](#)):

Fomo.

Jackie Koski ([17:12](#)):

Yeah, maybe they didn't really want, want the fancy car, but that's what everybody else had. Well now they don't care or they wanna do something different. And, and, and typically as you get older, you have a, a bigger network, you know, you have more relationships, you've got more people, you might be able to ask for help. So there are so many advantages that can help them start to dig out of that hole. A lot of times they might be a little bit closer to social security where it's more likely to be there and they're likely to actually get benefits when you're 20, 25 or 30. You know, some people just count that out. So, so we've got a, so yes, there's a long list of reasons that people may have gotten a late start, uh, but there's also a long list of ways that they can catch up. And we found that it takes somewhere between 10 and 12 years once you start focusing on your money and getting on that path to financial independence,

Dr. Brandy Baxter ([18:10](#)):

Hooley, Jackie, you are just, oh my gosh, you are just dropping so much knowledge and I appreciate that. And I know, you know, we take for granted that, oh, financial professionals, they all get this. But I'm telling you, I'm sitting here and I am listening and I am learning. And I feel like, Jackie, I'm always learning from you. So when we were serving together on the investment task force, I saw such tenacity in you when it came to researching and understanding investments. And I couldn't wait. I'm like, okay, what does Jackie have for us this time? Because, oh yeah, you were so thorough and, and I just always felt like I was learning from you. And so thinking about our audience, right? Who are other financial professionals, what are some things that you can think of or maybe an example of a resource that may be underutilized that can be helpful to helping either our financial professionals or their clients to reach financial independence? What's something that you can think of that may be underutilized as a resource?

Jackie Koski ([19:07](#)):

Yeah, that's a really good question. I, I got a few, but for here, here's what I would say. Broadly for every financial professional, I would say lean into the thing that you're really good at. Like for instance, I acknowledge I'm not that good at budgeting. Okay, that wasn't my big thing, but I was much better, like you said, at investing and saving. And that's what I love. So I started to really flush out that area that I was most interested in because I come with a lot more energy and a lot more interest when people are asking me where should I start? I know probably doing a budget is the right answer, but for me, I think the right answer, start with the thing that excites you the most, because you're more likely to not procrastinate and actually get the ball rolling. All this financial stuff will come full circle. You will eventually get back to the budgeting and the expenses and all of that <laugh>. But so, so an area as far as financial independence, like you said, whether it's financial professionals, anyone else. 'cause we are people too, right? We, we have to get our finances together. I haven't done everything perfect. And so we have to constantly work on ourselves. So for me, one of the things that had excited me that I got all this extra expertise was a health savings account. So I feel like that's kind of underutilized. So I now, you know, understand that that can be a bigger deal than most people thought. So it's part of my job to educate other professionals and educate everyone else on why, like how can it be valuable? How does this even work into my whole retirement planning, my financial independence planning? And, you know, you can find the basics in, in like a one minute highlight reel, right? But I dive into a little bit more just to say this also has another use where you can use it as an investment account, as a retirement account. You know, if you're in the us, healthcare and health insurance are one of the biggest worries of most people and one of the big expenses as you go into retirement. So how good would it feel to have a supersized medical account, this health savings account to be there so that you can have those expenses covered? It? Yes, mine has grown. You can invest in those accounts. You know it, they often get mixed up with a flexible

spending account. The flexible spending account, the key word is spending, you have to spend it down by the end of the year. Typically health savings account, the key word is savings. You can save and you can invest. So again, going back to what is going to make you feel safer and secure, that is one of the things that can do that. That's fairly newer. I, it's been around for like less than 20 years, but it still isn't widely adapted. And the majority of people have no idea that you can invest. So you can only put so much in these retirement accounts, right? You know, your 401k is limited. Your, you know, thrift savings account that's limited your IRA that's limited. Okay, you're Roth, that's, that's, that's limited. If you want another tax advantage account that is going to help you save for one of the biggest expenses in retirement, the health savings account help will help you solve that problem. So I've done a good job with mine, luckily I've never used it for any large expenses rolled over from year to year. I invested it and I'm just, you know, almost shocked at how big it's grown. And to know all of my income in retirement, none of that. I have to worry about my healthcare stuff because I have a specific account that's taking care of all of my healthcare needs, including, you know, things like even, you know, Medicare premiums. And so I dove into all the ways that you can use these HSA dollars. So that would be mine. As far as one little niche that can be available to a lot of people, you do have, have to have a high deductible plan to go along with it. Most employers are starting to do that. Even the federal government has started offering a high deductible health plan with an HSA. But I think this is probably one of the most under underutilized tools in terms of planning for financial independence or retiring.

Dr. Brandy Baxter ([23:18](#)):

Oh my God, I'm so glad I asked that question. <laugh>, right, me

Rachael DeLeon ([23:20](#)):

Too. I'm taking notes. Well, and especially right now, well, thinking of my future, but also my parents who are going through a lot of health issues right now and just if they would've had some of this information and knowledge, you know, as they were preparing for this time, I think this is amazing. Yeah,

Jackie Koski ([23:38](#)):

I'm hoping professionals, you know, from financial planners to financial cons, like any type of financial professional, to me, this should be a part, part of the conversation. Even if you wanna spend down the, the money and use it every year, it is still a valuable tool. I don't wanna box anyone into thinking that it's only a long-term vehicle, but right now most people think that it's only a short-term vehicle, but you have options with it. Jackie,

Rachael DeLeon ([24:01](#)):

When you filled out your guest form, you shared a little fun fact with us and I wanted to share it with our listeners. You have given away thousands of \$2 bills, all in the name of financial literacy. What made you start this practice and are you still doing it? I

Jackie Koski ([24:18](#)):

Am still doing it. You know, it's such a funny story, but story, this started back to high school. Okay. I knew nothing about the financial field or anything, but when I was in high school, I had my first job. Back then you had to go to the bank, right? To cash a check. So I went to go cash by check and I got a \$2 bill back and I'm like, wow, this is special. One day it's gonna be worth something. And I've since learned that \$2 is only a \$2 bill is only worth \$2. So it wasn't worth that much <laugh>. However, I still held onto it. And every time I would go to the bank of cash, my check, I would ask for a \$2 bill. So I saved these no matter what. And I continued this habit all through high school, all through college. I was a poor college kid, but I still saved those \$2 bills. And after I became an adult, started working in corporate America and all of that. Well my daughter at the time, I would say she was 11 or 12 years old, she goes, mom, how

many \$2 bills do you have? And I was like, well, I don't know, let's count 'em. So we counted those \$2 bills and I had \$1,802 bills, which is \$3,600. It's crazy. Oh

Rachael DeLeon ([25:29](#)):

My goodness.

Jackie Koski ([25:30](#)):

Yeah, it was crazy. So I'm like, okay, what am I gonna do with these \$2 bills? So at this point, I'm starting to write the book. I'm learning a lot about financial literacy and I'm going into schools. My daughter's school is one of the first schools I ever went to to do a financial presentation. And I'm like, oh my God, how do I keep these kids' attention? So I started giving away \$2 bills. If you got a good question, I got a \$2 bill for you. If you got a good answer to one of my questions, I got a \$2 bill for you. And all the excitement and the fun that it created, most kids that age, they never saw a \$2 bill. And they, they just loved it. So I continued doing it and I explained the story behind it because as I was saving those \$2 bills, when I thought I was so poor and so broke that I could save nothing, I saved those \$2 bills. So that was the first way I ever learned how to save. And I didn't even know it. And so I tell people, because we run into people all the time that are like, Jackie, I can barely pay my bills. I don't have any money to save. So even when they tell me that, and even if they feel like they have nothing extra that they can save, I will always tell them that story. And I'll say, just save something. It's not even about the amount, it's about the habit that you're creating. So when you make more, you will save more. So if you can do, let's say \$2, \$5, \$10 a week or a month, but do it consistently, automate it, then that is that habit and building that muscle is going to be so powerful for you later on, you're gonna be glad you started working on that habit. Again, it's not about the amount, it's about building the muscle and creating the habit. And so, so now I freely give away these \$2 bills. So instead of going and you know, when I cash 'em my check and I ask for a couple \$2 bills, I just go and I get bundles. And the bundles come with a hundred bills, which is \$200. So I go to any, any, anybody can do this, any US bank, they will have to provide this currency. I usually will order it. And a week later I got a bundle of nice new \$2 bills and I continue to give them away. I make it fun. And you know, high school kids, college kids, adults, they all love them the same. But it just makes it fun. And that's been like my calling card on how do we make this money stuff fun and exciting for people to at least start learning?

Dr. Brandy Baxter ([28:02](#)):

Yes and yes, Jackie, so good. Okay, so here on the podcast, real Money, real Experts, Rachel and I are building a bank of quotes. And so we're asking each guest to share their 2 cents. So as you think about your real money quote, what would be your 2 cents that you'll add to our bank?

Jackie Koski ([28:25](#)):

Yeah, so can I add \$2 instead? No, that's,

Dr. Brandy Baxter ([28:33](#)):

I love it. Yes, the \$2 <laugh>,

Jackie Koski ([28:35](#)):

That's an awful joke. So, so, so me and my co-host we're in lockstep. So I'm gonna give you his quote and then I'll give you my quote. They're both kind of along the same line. So the name of our podcast is Catching Up to Fi. Like I said, sometimes we do save fire and when we mean it with what we mean when our group is financial independence retire eventually. But so when it comes to these finances, the average American is a late starter. So you're not by yourself. Okay? And he coined that and I'm like, bill, that's

great. And for me, I always tell our late starters, and I've had to tell myself this, right? Because I was a late starter, I'll say, it's never too late to start. It's better late than never. And once you start, keep going.

Rachael DeLeon ([29:21](#)):

Jackie, thank you so much for coming on the show today. Tell our listeners how they can stay in touch with you and see everything that you have going on.

Jackie Koski ([29:30](#)):

This has been awesome. Like you guys mentioned, and thank you so much for mentioning the podcast is called Catching Up to Five. We Help Late Starters on the path to Financial independence. Uh, the book Fire for Dummies is out out there. It will be very helpful for financial professionals as well. But if you wanna connect with me, I am on LinkedIn, just Jackie Cummings Koski and for the other social media channels probably I spent a little bit more time on Instagram and my daughter came up with this screen name 'cause I love Maya Angelou, but it is phenomenal woman with an FI at the beginning. You get it Like FI

Rachael DeLeon ([30:07](#)):

Did, I love it.

Dr. Brandy Baxter ([30:08](#)):

<laugh>.

Jackie Koski ([30:09](#)):

Yeah. So, so, so connect with me and, and I love my a FC family and it'll, I always enjoy when I'm connecting with new AFCs and, uh, thank you guys so much for having me. Thank

Rachael DeLeon ([30:22](#)):

You.

Dr. Brandy Baxter ([30:23](#)):

Wow, Rachel, that conversation with Jackie, it was so good. I just, I mean I'm sure you were like me taking notes, the health savings account. I love when she really highlighted the difference between the flex spending account and the health savings account. And it's the word in the middle spending versus saving. To me that was the golden nugget.

Rachael DeLeon ([30:46](#)):

Yeah, I love that. I wrote that down too. I think what I love the most is her advice on start with what excites you first. You know, I think it was really interesting 'cause she said, as a financial counselor, sometimes you feel that tug to start with the budget, but she's not wrong. It's, you know, and she even reiterated it in her \$2 bill story. She saved those \$2 because it excited her. It was, you know, it was engaging. She wanted to go back and save those dollars. And so I think that's such a valuable lesson as we work with clients who come from all different backgrounds, who have different goals, really honing in on what excites them because you start to pull on that thread and the rest starts to come.

Dr. Brandy Baxter ([31:33](#)):

Absolutely. Start where you are. And I love when she said, and once you get started, keep going <laugh>, you know, yes. Sometimes our clients and even ourselves, we are like, oh, I've saved whatever my goal



amount was. And we think that that's the end of the journey. But once that muscle has started getting exercised, keep going. Love that.

Rachael DeLeon ([31:53](#)):

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.