

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. Our guest today, Adrienne Taylor, is not your average financial expert. She's a dynamic speaker, entrepreneur, and the mastermind behind Tailored Wealth Saver. Founded in 2019 with over a decade of experience, she's on a mission to help millennials secure the bag, build wealth and live life on their terms. In 2024, she expanded Tailored Wealth Saver through a strategic partnership, adding business consulting to help entrepreneurs level up from breaking down money myths to empowering clients to do the unimaginable. Adrienne makes financial wisdom and business success feel achievable and even fun. Fun fact, Adrienne's financial strategies aren't the only thing. Flexible her arm can turn nearly 360 degrees. Yeah, that's true. Tune in as she shares her journey. Lessons learned and tips to take control of your finances and business like a boss

Rachael DeLeon ([01:52](#)):

Adrienne. Oh my goodness, these are the days we wish we had our podcast on video <laugh>.

Dr. Brandy Baxter ([01:58](#)):

Right?

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

Because you might have to do that party trick for us. Hope. Hopefully we'll get the chance to see you at an upcoming symposium and we can ask you to do that in person. <laugh>.

Dr. Brandy Baxter ([02:08](#)):

Yes.

Adrienne Taylor ([02:10](#)):

Like what's one fun fact? I'm like, that's kind of a weird fact.

Rachael DeLeon ([02:13](#)):

That's a very weird fact and amazing. Oh man. Well, Adrienne, let's start from the very beginning. Can you tell us a little bit about your journey into the personal finance space and did you always know this was the career path for you?

Adrienne Taylor ([02:27](#)):

Actually, no. So my career path was completely opposite in undergrad. So when I first went to my first college, which was Philander Smith College, the smallest HBCU went, well one of the smallest. But when I first went there, my major actually was chemistry. 'cause I wanted to go and go on to pharmaceutical school and become a pharmacist. That was my like goal. My like childhood dream was to become a pharmacist. However, when I transferred schools, I still got into chemistry and I ended up going

to DePaul University, which is where I graduated from. But when I transferred I couldn't really get into the chemistry classes. So I took a econ class. It was like my first econ class I ever took. And it was a very interesting class. So then I was able to get into a chemistry class. However, then I was advised if I stick with chemistry, I'm gonna be delayed on graduating from undergrad. And I was like, oh no, because this DePaul was a, is a private university and basically it's very expensive and I don't like student loans. I decided to change majors. I was like, huh, econ sounds interesting. Let's kind of shift gears and it's still math related. So I changed over to econ, uh, backwards going back several years in high school. I worked at Chick-fil-A in the mall. So one thing I often saw was people would come in every fri I knew every two weeks. Like we had regulars who would come in and it was inside of a shopping mall. And so they would come in, I knew what their order was, they would always have two or three bags because they went shopping. And I was just thinking like, man, what are these people doing with their money? Like every single week you back in here like don't you wanna save some money or something? And so when I switched, when I switched over to econ, it was more so like business focus. But it was during a very interesting time. So it was during like 2010 where we just got out of the great recession. So it was super interesting to study like businesses and the econ, everything of that sort. And then fast forward some more, I graduate, um, undergrad and moved to Pensacola, Florida. And that's kind of where I got my feet wet with personal finance. I went to work at one of the, well the world large, the world's largest credit union. And so while I was there, I actually started, I I started in one department and then I just transferred over to a personal finance team. Did not know anything about personal finance. Well I knew a little bit so I paid my grandfather's bills. I started doing that in college when my grandmother passed away, I started paying his bills online. I'm like, mm, we gotta figure out some things financially with you. And I helped my family out as well. And then when I was working at Chick-fil-A, I invested in a 401k. So I knew a little bit about finance but like, let me try this out. And I fell in love with it. However, I didn't know it could actually ever become a career. So fast forward some more, I did a presentation for some students, some young girls in my my for my sorority for our grad chapter in Pensacola, Florida. And someone told me, why don't you do this for the military? And I'm like, what are you talking about? Do this for the military. I'm like, I work at this credit union which is military based. And they were like, well you could do this for the military. I'm gonna send you a few job options. Take a look at it. So I ended up applying for a job in Jacksonville, Florida, which is where I actually started my AFC journey 'cause I didn't know anything about AFC. And I started helping service members with their finances so that they could keep their security clearance and remain focused on their mission of serving our country, not focus on the mission of I need to get my finances in order. And that is the very long story of how a chemistry major got all the way into personal finance and then later started a business because one of my friends, she's actually in the Air Force, well she's retired from the Air Force now. She stayed on me about starting a business because she was like, civilians need this too. And I'm like, great, somebody else can start it. I'm not an entrepreneur <laugh>. And she was like, well You should think about starting a business. And I'm like, mm, I'm not doing it. And so I started Tailored Wealth Saver. Honestly, I tell people this and people laugh. They're like, really? I started the business so that she would be quiet and leave me alone. So I was like, where you are today, here's The business. And it just kind of blossomed from there.

Dr. Brandy Baxter ([06:37](#)):

I love it. Oh my gosh Adrienne, I love this story from pharmacy to finance. That is such a cool transition. You know, it's no secret that I cyber stalk all of our guests. And so while looking at your LinkedIn profile, I saw that you called yourself a financial strategist, which I love by the way. But you also shared with us that Tailored Wealth Saver is kind of focused on millennials and making sure that they have access to financial guidance. So what are some strategies that you have found most useful when working with millennials?

Adrienne Taylor ([07:12](#)):

Ooh, strategy. So number one, obviously we're all AFC. So obviously the first thing is creating a spending plan. But once you create that, because we live in such a digital society, everybody, well oftentimes we see a lot of people wanna use an app or something for their spending plan. One of the strategies I like is every three months it gets a little tedious but every three months I tell people, let's pull three months worth. Well not every three months but starting off, let's pull three months worth of your statements. Let's go through 'em, get some highlighters out, get all type of color highlighters, color and pencils, whatever you wanna do. And let's create categories. So if it's a lady, I'm usually telling her let's create a category for Amazon or for some store that don't wanna go Shop. If

Adrienne Taylor (07:55):

It's guy, I'm like, let's create a category for Lowe's and Home Depot. And then I had my foot stuck in my mouth one time I told a guy that he was like, well I don't shop there. I'm like, target? He said No. I was like Amazon. He's like, I got you. I was like, okay, let's create it there <laugh>, let's go through, see how much you're spending each month and then let's highlight everything. And from there, let's also think about why are you buying these items? Is it because you like seeing a package from Amazon every few days that your home, does it make you feel happy? Is it because you like going to Home Depot or Lowe's because it makes you feel like this macho man. I don't tell my clients that, but in essence that's what I tell them. You like going to Target because you go in, you buy one thing and then you end up with 500 'cause you found this cute outfit or something. Whatever your the thing is that's going on, let's create a strategy and figure out like really what is causing you to buy these items and include dining and out. Because that's like the one area I think most of my clients don't realize how much they spend money on before they come work with me. But let's figure out why you wanna go there. What actually makes you want to eat out so much? Is it because you get to go out for Sunday brunch? I live like right outside of Houston, so here brunch on Sundays is like the biggest deal and day parties on Saturdays. Is it because this is like your, the way that you socialize, let's figure out what's going on and create a strategy of why you're doing it and then we can build that into your spending plan so that you still have fun. Because that is one thing we're big on is enjoying life and becoming a wealth saver.

Rachael DeLeon (09:26):

Adrienne, you mentioned that you're not an entrepreneur but I just recently in the last year you've actually expanded your business a little bit and started offering business consulting services. I'm curious, what's inspired you to make you know this expansion in your work?

Adrienne Taylor (09:42):

Great question. So it, it was in sense twofold. So my now business partner Chris Bell, him and I went, he attended, well he actually graduated from my first school, Philander Smith College, which is not Philander Smith University. I keep forgetting that. But he graduated from my first uni, well my first school I went to for undergrad and him and I had talked a lot because a lot of people would come to me, they're like, Hey, I wanna start a business. If it was financial consult, if it was like doing financial counseling or if people, I have people coming to me, they wanna start a business for any and everything. I have seen the most random things people wanna to start a business for and I'm like okay whatever. Like why are you coming to me to start a business?

Rachael DeLeon (10:22):

There's a need for everything

Adrienne Taylor (10:24):

There. Yes that there is. So somebody I know and she sells purple pens, like ink pens that are purple. I was like, if that is not more, I don't know how much more niche down you can get other than purple pens,

<laugh>, <laugh>. But anyway, people would come and start asking like how can they start a business? Or I would also have people, they're like, Hey can you look at my business finances? I'm like, I'm not a CPA. They're like, no, I just wanna see if I'm being like if I'm using my finances properly on the business side, like am I allocating them? Am I being efficient with my resources? And so Chris and I had been talking already because I've known him for so long, he actually lives in Houston and we just decided like hey, why don't we offer the business consulting at the same time to be able to help the businesses because we were turning away so many things or we were just doing it for free because we're like, hey we just, let's just help you figure out how to do this. But now we'll actually make it a business, well part of the business so expand it so that we can serve individuals on the financial wellness. And then him and I together serve business, serve businesses on the business consulting as well.

Rachael DeLeon ([11:34](#)):

I'm curious, you know, with the transition and expanding your business and bringing it a partner, like what are some challenges that you've experienced along the way that others might, you know, we always say on this show one of the, the beauties of this is like listening to how others start their business. I'm curious, have you faced any challenges or successes that you'd want to share?

Adrienne Taylor ([11:54](#)):

So I could tell you about the challenge I had just today in spending about an hour and a half on the phone with the IRS today <laugh>. All. So we've had a business credit card, well the business already since 2019, I've had like business accounts I was really big on all like keeping business finances separated from personal finances. And so we've had a business account, we've had two business checking accounts and we still have both of them but use 'em for different reasons now and a business credit card. Well last Saturday I went to apply for a different business credit card and was advised that that's the EIN letter which is your employer identification number on that. It had wealth saver as two words, not as one word. And I was like oh I never realized that because we've had all these other bank accounts and we had a business credit card and we've gotten the business. Originally I was in Florida when I first had the business, then I moved to Texas. So the business has gone from two states, nobody has ever caught this. So I called the IRS because I'm like hey I gotta get this form updated so I can get this business credit card. And they advised me and it had 0% interest. That's really why I wanted the business credit cards has 0% interest for a year. And the IRS advised me, not only they could update that, but I also told them like hey I had an update. We have a partner I sent in the paperwork about a month and a half ago. I understand it's tax season so you may not have gotten to it. Can I check on that as well? Oh by the way, I called in when we first got a partner because you have to update the state and you have to update the IRS. Well the IRS did not receive the information that I had sent everything in even though I had, 'cause I sent it certified mail, they didn't have the information. So person I spoke with today, she was so helpful. She advised me that instead of sending a letter as I was advised, you have to send in a form and then the taxes are gonna be filed differently. Which I already knew but for last year because the IRS had not approved it yet, I still need to file as a sole member. In addition to that, they had to update my address because not my address, the business address because the address was still listed as Florida. Even though as a sole member LLC, I had filed the taxes under my personal under myself personally. But the problem was even though I updated the address on the tax return, the IRS did not update the address for the business. So when you switch things up, well number one, the move that would've had to change anyway, but when you add in a business partner, you have to go back, do your art, not the corporation, but you have to go back and do your operating agreement again because you have a new business partner, you have to go to the IRS, contact them, fill out a form and it is not a letter and I can, if anybody wants the form, I can get you the form in just like three minutes because I just had to do this form today And then you have to send that into the IRS then you have to wait a month, then you have to call them back. So I say all that to say I'm thankful that this one hiccup occurred even though it was very frustrating in the moment. But just make

sure you update the IRSI said all that to say make sure you update the IRS because it is not the easiest thing to do.

Rachael DeLeon (15:10):

I mean those are such real examples. My husband's an entrepreneur and so much of it you learn by doing. And I would also say thank goodness for the probably the kind person on the other end of

Adrienne Taylor (15:21):

The line. Yes. So

Rachael DeLeon (15:22):

Thank that walks you through and now you know, as painful as it was, you will be passing along that knowledge to others something, a lesson learned. So it, it's not easy.

Dr. Brandy Baxter (15:33):

So let's turn the coin to the other side now. Right <laugh>, that was a challenge and it sounds like although it was a challenge, it was totally a lesson learned. But a lot of our listeners are also in the financial space and they're looking for additional ways to expand their businesses or things like that. And so share with us some of the, the benefits of going into a partnership.

Adrienne Taylor (15:55):

Oh you're not everything anymore. I will tell anyone. I don't think I will ever do sole proprietorship ever, ever, ever again. Now, now I'm using the the proper names 'cause I spoke to the IRS today <laugh>. But we'll never do a sole member LLC again as a sole member. LLC business owner you are or just sole LLC period. You are marketing, you are sales, you are client retention, you are the counselor. If you're doing financial counselor, you are the social media guru. If you have a podcast, you are the producer and the editor. When we had a podcast, thankfully I had Q who did the editing. I'm so thankful for him. But you are everything. If something does not get done, it's because you did not get it done. You can use AI to help you but until you hire work or PE help people to help you, you are everything as a partnership, you're not everything. It is so much better. You have somebody else to help like carry that burden, carry that load with you. And it's not a burden. I think it's a, it's a blessing to be an entrepreneur but sometimes in the heat of the moment it could seem like a burden. But in all honesty I will say it's absolute, it's a joy and a privilege. Now the financial wellness side is still 100% me, but the business consultant is 50 50. But now we're taking a call, it's two of us. And when we're working to help a business out for whatever they're trying to get assistance with is two of us is two heads and not just myself trying to do everything. So partnership is beautiful. However, in all capital letters make sure you have the right partner. Yes, thankfully I have an excellent business partner, but at the same time, if you don't have a good business partner, that can be a huge hindrance. And I'm seeing more and more how that could have been a hindrance if I did not have the right business partners. So make sure y'all have conversations. Him and I, he has a whole family, he has a wife and a son. So he has his own life going. I have my own life going. But we are able to still like have the personal and the professional but it's very separate of the two. But I think it is important to just make sure you actually like who that person is gonna be because you're gonna be connecting a lot with that person and it's some, it needs to be someone that you can trust. So I know some of my things that were important to me is make sure something that's very important. I carry in with the business. I don't really advertise it is that the person is a person of faith because one thing that Taylor will saveer does we give back the goal is to give back 10% every year of profit to a organization or organizations or causes that we believe in. So I that because of that I had to make sure he was okay with that. So obviously he was thankfully, but make sure you have the right business partner if you do expand when you expand out your business. 'cause hope that hopefully that's the goal is to expand it.

Rachael DeLeon ([18:54](#)):

I love that it's making sure that you also align with goals and with values. And I often find too, look for a partner that compliments you that doesn't have the exact same skillset because that allows you to let go of some of the things that maybe don't bring you as much joy and hopefully there's a balance in that too.

Adrienne Taylor ([19:11](#)):

Yes. And that is huge. So he's a project manager by trade and so for him, he looked at some of the things that had going on, he was like, oh we could do this, this, and this and organize it and create an overall project for it. And I'm like, okay, do your magic. That's not my room. But like you said, complimenting each other is really important.

Rachael DeLeon ([19:30](#)):

Adrienne, as we look ahead to the remainder of 2025, I mean we're just at the beginning, but I'm curious, is there anything happening in your business that you're most excited about?

Adrienne Taylor ([19:40](#)):

That's a great question. There's a few things I'm really excited about. So last year we held a, it was called Unifying the Block and it was like basically a pop-up shop for businesses. It was more B2B, but I we're going to do that again. So I'm looking forward to that. We don't have the dates yet for that, so I can't, um, can't tell you any dates yet, but I am really looking forward to that. And then another thing on the financial wellness side, something that I have been mentioning for so long is that I want to be able to help more people instead of like without using my time. So hopefully we can do something in partnership. We are working hopefully on a partnership. So hopefully I'm not speaking too soon, but we're working on a partnership to where we can offer like an online course or something that it really can help people but it's still tailored to their needs. So it'll have like a lot of different like options you could choose from the subjects and topics for the course. But that is hopefully in the works. That's um, those are the two things I'm most excited about.

Rachael DeLeon ([20:43](#)):

Well you're putting it in the universe so that it <laugh> it's going to come back to you. I love it.

Dr. Brandy Baxter ([20:48](#)):

You know, as we think about the value that this podcast adds to its listeners, Rachel and I like to think about all these nuggets of knowledge, like deposits in our knowledge bank. And so what would you add to the bank if someone were to ask you what are your 2 cents? What would you add to our knowledge bank?

Adrienne Taylor ([21:11](#)):

I don't know if this is necessarily knowledge or if it's more so based upon what I went through. So in 22, 23, I went through like what I call definitely a life changing event. I end up going through a divorce. It was finalized in 23. And so one thing I learned even with having a business is it's okay to give yourself grace and to take a step back when you have to. And I say that because ironically, even though I took a step back, like so our social media we Instagram that was previously posted on so frequently, there used to be so many reels and I'll post like so often and I stopped doing that just because of the fact, well actually my podcast co-host q, he was the one that told me I had to stop record. And he was like, you can, well he's told me to stop making the podcast. He was like, you can keep recording podcast episodes if you want to, but I'm not gonna edit them. And I'm like, uh, so how are, well how are we gonna have podcasts? He was like, we're not. You're gonna take time for yourself. And I look back on that and that was



probably the best bit of advice I had because I'm so used to being busy, busy, like work, work, work, work, work. I did not take that time for myself. The problem is now I'm learning how much I do enjoy my time for myself. <laugh> not

Dr. Brandy Baxter ([22:24](#)):

Having right

Adrienne Taylor ([22:25](#)):

Posting as much <laugh> because I'm learning. I really do actually enjoy spending time with myself. Take time for yourself. So even though I thought the business, I was actually concerned that the business might go away, but ironically, even without posting as much, because now if you get a post once a month, we're gonna ramp that up more. But if you get a post once a month, I'm like, hey, that's good. But even without doing that, because of referrals and word of mouth, I've actually, on the financial wellness side, there's been more clients than what there were before when we were doing a lot of posting. Wow. So I'd say that to say like, if you are doing a good job with your services, it's going to come, but you might have to think about creative ways. So thankfully we did have, we have somebody that gives referrals for the financial wellness side. But I would say that's my bit of knowledge. Like it's okay as a business owner to take a step back when life happens. And I think it's almost necessary to take a step back because it helps you to focus on you and then you can help your clients at once. You're a better person.

Dr. Brandy Baxter ([23:32](#)):

Such good advice. Thank

Rachael DeLeon ([23:34](#)):

You so much for coming on today. It's been really a pleasure. And for all our listeners, can you tell them what's the best way for people to connect with you?

Adrienne Taylor ([23:43](#)):

Sure thing. So we are on Instagram when we post, but we do respond to messages <laugh> more than we post. We're on Instagram at Tailored Wealth Saver, T-A-I-L-O-R-E-D, wealth Saver, which is one word, not two words, even though has a, and there's two words and then we're on LinkedIn, which doesn't get posted to as much, but you can kind connect with me personally on LinkedIn, Adrienne Taylor, on Instagram or on Facebook. And then if anybody has questions they can feel free to email us as well. Then we have our website that you can connect with us there too.

Rachael DeLeon ([24:21](#)):

Fantastic. And Adrienne, you have a podcast you mentioned, are you back to recording?

Adrienne Taylor ([24:26](#)):

Eh, remember that part when I said that I haven't gotten, I started enjoying life too much. I will say we've had some excellent, excellent guests, but I, I definitely wanna get back to the podcast. It's just figuring out where to put the podcast back in. But consistency, oh, that's another thing I would say consistency is huge. And right now I'm not being very consistent with the podcast, but I do think consistency is huge so that your audience knows, okay, this person isn't taking a break, but when you're my client, I've never had a client say she's not available. I you get my full attention.

Rachael DeLeon ([24:59](#)):

Well thank you Adrienne.

Adrienne Taylor ([25:00](#)):

Thank you Racheal. Thanks for asking about the podcast. <laugh>,

Dr. Brandy Baxter ([25:03](#)):

<laugh>. Wow. Racheal, Adrienne was so good. I love it when we have guests who have actionable information that is something our audience can use her strategy around the three months of the budget check. That is definitely one to keep in the books. And I love her transparency when she shared the real benefits of having a partner. I know a lot of our AFCs are probably thinking about starting their own business and I thought Adrian's tip around thinking about having a partner because it divides up some of the work. I thought that was really useful. Mm-hmm

Rachael DeLeon ([25:41](#)):

<affirmative>. Yeah, it did too. And I think that's the beauty of our community too. I think at the more I get to talk to AFCs and as people are starting to go into private practice, engaging and networking and meeting people that have similar interests and ideas, it's so much different than it was years ago. Your partner doesn't even necessarily have to be in the same town as you. You know, a lot of things are moving virtual as well. So it's great to collaborate with others and starting a business. I think oftentimes people see it from the successful side, but the road is long and it's a lot of work, but it can really have amazing returns too. 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 in 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.