

Rachael DeLeon

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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 AFCPE.

Dr. Brandy Baxter

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And I'm your co-host, Dr. Brandy Baxter, Accredited Financial Counselor, AFCPE member, and your 2025 AFCPE Board President. On every episode, we take a deep dive into the topics and stories that you care about the most, helping clients, building community, and growing in your work and your career.

Rachael DeLeon

00:50

Dr. Brandon Shurn is a mental health counselor and counselor educator, holding a Doctor of Philosophy in Counselor Education and Supervision and a Master of Science in Clinical Mental Health Counseling. He is a clinical assistant professor at Seattle University, working full-time in the online clinical mental health counseling program. Brandon has been in the counseling profession full-time since 2017 and has been providing mental health counseling services to clients since that time. He is also an accredited financial counselor and a certified personal trainer and uses this knowledge to help clients achieve financial and fitness goals. Brandon is the owner and founder of Empower Me Holistic Counseling, where he uses his training and gestalt therapy to work with clients from a holistic and integrated perspective to help them develop their ability to live life more empowered. His personal maxim is, you may not be able to control how life happens to you, but you can control how you happen to life. In his spare time, Dr. Shearn likes to hang out with his family, watch movies, exercise, and recharge with a good buck. Welcome, Brandon.

Brandon Shurn

02:04

Thank you. Thank you. You know, Rachel, as you read that, I don't like talking about myself. So it's interesting to hear all of those things read back. And I will add one other thing. I'm also a consultant for people who want to launch their private practice in mental health counseling, as well as expand into group practice as well. So that's a new hat that I just added.

Rachael DeLeon

02:28

One more hat. Fantastic. We might have to dig into that a little bit more too. We definitely have a lot of listeners who are either working in private practice or just starting to dip their toe in the water. So that's really exciting.

Dr. Brandy Baxter

02:40

So Brandon, okay, I agree with you, right? Like listening to someone else say all these accomplishments that you have done, it can feel a little overwhelming at times. But you found a really unique way to embrace wellness on so many different levels from financial wellness to physical wellness to mental health wellness. But yet I was looking on your LinkedIn page. Everyone knows that I kind of cyber stalk all of our guests. And so when I was on your LinkedIn page, I see that you're also at one point you were interested in law school. So given all of these varied interests that you have, tell our audience, What's the story behind your journey into this super niche space that you carved out for yourself?

Brandon Shurn

03:25

Just the idea. Now, just in full transparency, I haven't fully written off going to law school, so it's something that I might go ahead and pursue. I actually am going to pursue it. I just have some things that I need to get off of my plate, some obligations to shore up, and then I'll start studying for the admissions test to law school. But in answer to your question, it was... Another maxim of mine is not practicing what I preach, but preaching what I practice. And so I can't have a business and a counseling practice called Empower Me Holistic Counseling if I'm not walking in those realms, because it's not just mental. It's not just physical. It's not just financial. It's all three that contributes to what some might call the health epidemic or the healthcare crisis that we are seeing. So, and I never, what made me enter these spaces is because of that, I don't want to speak to a thing based off of personal experience alone. I wanted to have the tools, the science to be able to speak to it and guide a person through. And be it mental health, be it financial counseling or physical fitness. And so I got the certifications. I did a lot of those personal trainer certifications when we were fully locked down in COVID because we were virtual anyway. And so I was like, okay, let me do this so that I can help my family as well so that we stay active and so that we don't go start crazy sitting in the house. And then I noticed, One of the trends that I noticed with my mental health counseling practice was that people were coming to me and some financial walls would come up. And I said, okay, well, let me take this. And I knew about the AFC certification back in 2016 because my wife had shared it with me. And so I did that. I put it off because of where I was at. I didn't have the time to devote to it. And then it came back up just naturally. And I said, let me see if the FINRA Foundation Fellowship was still available for military spouses. And I just happened to find it hit the sweet spot. And I applied and I got accepted as a FINRA Foundation Fellow.

Dr. Brandy Baxter

06:06

Okay, wait, Brandon, there's another layer to this story. You're also a FINRA Fellow? Yes.

Brandon Shurn

06:11

Yes. Yes. So my wife just, well, I say just, but she's been retired from the military for about four years. And so she kind of shared that with me back when I was going through my practicum and internship for my counseling program. And I just knew, and I looked at the requirements and I said, if I pursue this now, I will be stretched so thin because I was working full time as well. So I said, let me tuck that away. And then I started having clients in my private practice that were mentioning struggles with financial woes and things like that. And then it came back to me, FINRA Foundation Fellow, and I applied in 2022 and was accepted.

Rachael DeLeon

07:00

Brandon, what are some of the ways you've seen the AFC, like having that education show up now that you work with clients? when they come to you, are they coming to you on the mental health side and you're able to integrate that personal finance education or is it the reverse?

Brandon Shurn

07:16

Yeah, it's the mental health piece and then integrating the financial component. And it's odd or it's one of the, a lot of my clients say that they sought me out specifically because of that financial component, that having that education. Yeah, so it's, It's very helpful because now I'm not just talking to them from things that I personally did. I personally went through the course and I have the skills now to speak to them from a place that is not just my personal preferences about a thing. And so, yeah, it's been extremely helpful.

Dr. Brandy Baxter

08:01

You know, a lot of our listeners are also financial professionals and they I just love the way you found a unique way to leverage your AFC experience, knowledge, and education, and coupling that with your mental health. So when you think about working with your clients, you know, a lot of what counselors do involves conversation, right? And it involves talking with our clients as they're navigating their situations in their lives. What role do you see family language and storytelling play playing in shaping a client's beliefs about money?

Brandon Shurn

08:37

Oh, it's such an integral part because for me, it's part of the way that generational curses around money even materializes because of the certain things that a person might experience growing up, be in their visual field or what people in their circle have said to them, like parents saying things like money don't grow on trees or You're going to have to work twice as hard or whatever the case may be. It's like having to help them navigate those money scripts, those money beliefs, and deciding

how they're going to be in terms of their finances and saying, I don't have to be that person. That's just a personal thing for me. I didn't grow up with a silver spoon. I didn't grow up with a copper spoon. So a lot of the things that I have, all of my education, I had to pay for that. There was no trust fund for me. So understanding where the space that I operate in now, having a doctorate and all of the other letters and stuff that's behind my name, for me, it's a signal that says I can choose to do different and so can my clients. Helping them make that choice is what's important.

Rachael DeLeon

10:02

You mentioned a couple of those, which made me chuckle. Money doesn't grow on trees was a common phrase in my family as well. But I'm curious if you see different threads or commonalities across the families and the clients you work with.

Brandon Shurn

10:16

The commonality that I see is that there's a lot of variation in how people come to have their relationships with money. I have a client that I actually just met with prior to getting on this call, and we were talking about money. And the story with this client is that she grew up in an environment that it was really status-driven. I make the money, and I'm going to spend the money to show that I have the money. And then... Now I have to work really, really hard to keep up the appearance of. And in some form or fashion, it comes about, and it's a story that I hear a lot when I'm talking to clients about when finance is into the picture, like their experience with money is either status driven. It's status driven in many ways, but some people that are less than are The status is, oh, those people are greedy. They're taking advantage of folks, you know, and then now the person gets becomes afraid to have money. So they self-sabotage because they don't want to be seen as greedy or evil or, you know, inhumane. And then there are people that their environment kind of supported flashing your money and, you know, spinning it and, you know. Yeah, so I can go so many ways with that, but I will say that the thread is the variation in which the money and the relationship with it shows up.

Dr. Brandy Baxter

11:59

Wow, Brandon, I mean, you just, you touched on so much right there. And I'm just, you know, thinking as a financial practitioner, how many times we sat across from clients or had a virtual call with the client who was experiencing that same cycle. of self-sabotage. I've earned the money. Now I want to purchase the things to show that I have the money, but oh wait, now I have to continue earning the money. And it just becomes a cycle that sometimes our clients can find themselves trapped in. So when you think about sabotage from the client perspective, what does it look like for you with your experience and skills and counseling to help someone navigate that and really experience financial growth. What advice would you share with other financial practitioners of how to identify it and also how to help clients navigate out of it?

Brandon Shurn

12:55

The first thing is identifying, moving away from trying to go heavy on the strengths or the benefits of having a different relationship with money and getting to those internal resistances and the external resistances. And I look at that as the weaknesses and the threats. So the weaknesses are those internal things that could be the stories that the person has heard, the stories that a person has said about money and their relationship with it. And the external threats are the relationships that will potentially be negatively impacted if I change my relationship with money. And so I want to get a 360 degree view of what's going on with the person. and their relationship with money because it's a behavior. And if we don't understand the behavior from all four corners, then we only treat one side of the behavior. And then it can be shame-inducing because I'm telling this person, these are all the benefits of doing something different with your money, but you can't see it. And therefore, you're unhelpful or I can't help you. It's And we overlook those pieces. And a lot of the time, just me given the benefit of the doubt, it's because a lot of, as a clinical mental health counselor and a counselor educator, I'm teaching people, I'm teaching students to not just look at all of the glitz and the glamour and the glory and the beauty of things. There's some ugly stuff. And if we overlook the ugly stuff, we're not going to be fully effective in helping people. So I want to hear all of the nasty stuff, the things that you're afraid of about changing your behavior and your relationship with money, more so than I am trying to extol on you the virtues of changing your behavior and your relationship with money.

Rachael DeLeon

14:54

Brandon, you mentioned you also teach mental health counseling and you prepare mental health counselors to do this work. How are you weaving in or are you weaving in some of this financial storytelling too? We know a lot of mental health, I don't know what the percentage is, but one of the leading causes of stress is financial woes and so personal finance. So I'm curious if that's a topic that comes up in a lot of your courses.

Brandon Shurn

15:21

It is. And not necessarily in the content courses. So the program is split into two sections. You have the content and then you have the clinical experience. And when I'm teaching the students that are just shy of entering the profession full time or however they would want to show up, that's where I'm speaking to them about all of these things. So the financial piece and considering the financial component as a contributor to the some of the stresses and the strains that they might see in their clients and getting them. The way that I say it is to remain curious about who's sitting across from you. And if you listen to their story, you will get all of the things that's going on in the life of the person. It can be financial. It can be physical fitness and physical health as well as mental health. But you got to want to hear the story.

Rachael DeLeon

16:17

Yeah. And they are so interconnected. I feel like Research is just starting to touch on how these all intersect, but it is, it's a cycle and they all, the way they connect is really important to wellbeing.

Brandon Shurn

16:30

And unfortunately, insurance doesn't cover this type of stuff. Commercial insurance, I know, because I know that there's some, I know that state insurance is starting to reimburse for financial counseling, financial coaching, and there's still this gaping hole So that's how one of the reasons that I'm like intersecting all of this stuff is because if I can, I'm wanting to create a unique value proposition for people. Understanding that I already appreciate the interwoven, the interconnectedness of all three of those spaces. So also including in that nutrition as well. How are you eating? What are you consuming? Because all of that stuff impacts us, but we don't think about it. And sometimes it becomes the addiction to food becomes the supplement or the coping skill for not having the financial means or the mental health issue. And so I'm unable to get the support in these spaces because I can't use my assurance. And so finding a way to... make this information available to people really free of charge for me, it's one of my missions, one of my goals.

Dr. Brandy Baxter

17:54

Brandon, earlier you mentioned to Rachel that you also help individuals develop their solo practice or start their solo practice. And while doing a little background research for our interview with you, I saw a podcast you were on called Practice of the Practice. And on that episode, you gave some practical tips and helped people understand how they could start a solo practice. Now, while that is specifically focused on a mental health counseling practice, what are some tips you would share for financial professionals who may be thinking about starting their own practice as well?

Brandon Shurn

18:32

I would say it's really similar in a sense. The only caveat is knowing that unless you're going to take state insurance, you won't You have to be out of pocket. You have to be out of network. You will not be able to offer your clients any type of super bill for them to get reimbursed for the services. So it's ensuring that you have... Knowing who your ideal client is, is the first thing. Because another maxim of mine is, therapy is for everyone, but I'm not. So no... knowing who your ideal client is so that you can work to market to those people and repel the ones that are not going to be a good fit for you. So having a really good idea of who that person is. And I say person meaningfully because you can't speak to everyone. I don't go to... One of my favorite restaurants is it's in the... the Maryland area is called Seasons 52. And it's a part of a chain, but I love Seasons 52. I don't go to Seasons 52 and try to order sushi. I like sushi, but if I want sushi, I have to go to another restaurant. And so if you know

that you are offering a specific product and that you cater to a certain people, being sure that you're speaking to that person is vital.

Dr. Brandy Baxter

20:06

This is so random, Brandon, but what kind of food does season 15 serve? I have family in the Maryland area. I may be here.

Brandon Shurn

20:17

Here's the cool thing. Their menu changes depending upon the seasons that we're in. So they have a winter menu, they have a summer menu, they have a spring menu, and they have a fall menu. Sometimes the menu will overlap so the offerings will change. Another one is Coastal Flats. That's another one as well. That's another restaurant that I like as well. And they are really good with seafood. So if you want seafood and you want some corn that is fantastic for you corn eaters, that is a really good place to go to. I mean, I think they're pretty spread abroad. They might be regional, but... So if you're outside of the Maryland area, I'm sorry.

Rachael DeLeon

20:55

I love all our Maryland listeners make these notes.

Dr. Brandy Baxter

20:59

But I like the connection you're making, right? When you were talking about the going to the right restaurant to get the type of food you're looking for, how that translates into as a practitioner who wants to go off on their own, you have to know what the menu is that you're going to offer to your clients and And more importantly, being able to communicate to those clients if you're the right person for them. And I love that quote that you said, therapy is for everyone. I'm not.

Brandon Shurn

21:29

Yeah, I tend to say things sometimes that people don't like. So I'm glad you like that. And because I've been told this by former students, they call me a maverick. And I was like, initially, I was like, nah. And then I looked it up and It's one that just kind of goes against the system. I say, OK, that's me. I must own that one. I must walk in it. So it's that piece. But when you are clear on who you're serving, then you can speak to the to the person that you're serving. It doesn't mean that other people won't fit the mold. You just know that when so when you're writing content or you're recording videos, I love to record videos. And put it out. So when you are doing whatever you're doing to attract clients, you can speak specifically to this person because you understand the pain points and you understand the process to getting them to the destination that they want. It could

be financial, specifically for financial counselors or coaches or financial professionals. It's what outcome are you going to take them to or help them get to? And when you do that and you're clear on that, everything else is easy. You can do this virtually. Now, and that's the other part for me that I love about the AFC certification or the designation is if I wanted to, I could talk to people in Washington about their finances. And all it takes is an internet connection and some headphones and my laptop or whatever device that I have. The barrier to entry in this space is really low. And so the cost is really low. You just got to know, you got to set the time. So like that podcast that I was on, what you didn't say, and so I'll say it here was, when I was in the process of developing my private practice, I was also in the process of completing my dissertation. And I was also working as a professor. full time. So I had to be strategic about how I used my time. What does that mean? That means that if social media scrolls, it's not going to take me to my space. So I have to, it's not going to take me to where I want to be. It's not going to write my dissertation for me. If you use social media for the purpose of bolstering your content and attracting clients, that's one thing because you are producing content. If you are only on social media to consume content, you're misallocating your time. And that's the commodity that we can't get back. It's so precious, and yet we waste it. Now, it doesn't mean that I don't do things that some people might consider a waste of time. But I schedule it in, and I don't just go, and then I get locked in. Unless I schedule a time for me to be what we call, like my wife and I will say, I'm just going to be a bum today. If I schedule that in, then I know that this is what I'm going to do. I have no plans to do anything productive. And then for me, that's productive because I did what I set out to do. So allocating time is important. And you can do all of these things when you understand that Time is a resource that we are given freely, and it's up to us to use it in a way that's going to move us towards our goals.

Rachael DeLeon

25:04

There's another good soundbite, which you've given us a lot of, a lot of today, Brandon. I keep writing down the quotes. And so I'm going to ask you one last question before you leave, but kind of adding to our knowledge bank, which I think you've already done. But at the end of every episode, we always ask our guests to provide their two cents. So think of it as the wisdom you're putting into our bank of knowledge. What would you share with our listeners today?

Brandon Shurn

25:32

I'll go back to what I was saying about the understanding the behavior and what's driving a person's behavior. There's three main issues for me or three main drivers and motivators for behavior that We either wanna avoid something, maintain something, or gain something. And in avoidance, we're hoping to avoid emotional, psychological, or physical harm. And the maintain and gain, it's emotional, psychological, or physical safety. And understanding that, now when a person does something, we are less judgmental about the action and more curious about what motivated the action. So I don't see behavior as good or bad. It just is. And when I understand the behavior, then I can help the behavior be rectified or corrected if that's what the client wants. That's great.

Dr. Brandy Baxter

26:26

I mean, I just feel like I had a whole class today. So good, Brandon. Thank you. So Brandon, let our listeners know where they can connect with you.

Brandon Shurn

26:38

So if you listen to this, you know, I don't do social media well. If you want to reach out to me on LinkedIn, I'm happy to connect. If you want to look at my, check my website out, it's emholisticcounseling.com. I love to put free content up there just to show, just to make available to people with no strings attached. I don't want your email or none of that. It's just me giving back. There's also one of the spaces that I'm also present on is, I'm also, I guess I'm, I don't, these are, Areas where I'm not as active, but I do have some content on Instagram and on YouTube. It's under Empowered Training and Consultation on YouTube and Empower Me Holistic Counseling on Instagram. And you can see some of the stuff that I, you can see some of my thoughts there. But LinkedIn is the easiest way to connect with me.

Rachael DeLeon

27:35

Yeah, we'll put those in the show notes so people can find you. And Brandon, thank you so much for joining us today. It was a pleasure.

Brandon Shurn

27:41

Thank you.

Rachael DeLeon

27:42

Brandy, it was really fun having Brandon on the show. I love talking to professionals that sort of cross continuums. You know, Brandon has an AFC, has a rich history, a rich experience and knowledge and mental health counseling and training. And there is so much that can be learned across disciplines and applied professionally. really effectively. And so it was really interesting to kind of dig into that side of his career. And I could not stop writing down quotes. We talk about those banks we're building, and I didn't even know what to start. And I thought for sure he couldn't give us a better two cents of knowledge, and then he didn't. So for me, the two I wrote down, one you kind of reiterated is therapy is for everyone, but I'm not. And I think that's just such a reminder that you're not going to be everybody's cup of tea. And when we're working with financial professionals in the same way you work with, you know, you choose select a physician or a dietician or whatever that is, you're really just looking for someone that you feel comfortable with. And so that's the beauty of having so many AFCs. doing this work is that you can find someone

who's a good fit for you. And then the other quote I wrote down was remain curious about who's sitting across from you. And I think that is core to the work that we do. You know, it's not about judging the person for where they are and how they got here. It's really asking questions and understanding so we as financial counselors can provide the best guidance that's right for that person.

Dr. Brandy Baxter

29:18

Such a good point. Yeah, you made some really good notes there, Rachel. I think for me, what I found interesting and that I'm going to take away from this conversation was just the way he leveraged his credentials to carve out a space that made sense for his practice. So often, if you're new to the career field, new to personal finance, you feel like I can only do it the way I learned to do it in school or in training or the way I see someone else doing it. But Brandon has brought so many different pieces of wellness together. And I love when he said, if I'm gonna have a business called holistic, I need to make sure that I'm prepared to touch multiple areas of someone's life and not just through my own experience, but he valued the training and the education. And I think that's what really makes our listeners supportive and really can connect with that type of messaging because many of us have credentials because we want the training and we value it. But I think he also almost gave us kind of a permission or even a challenge to look at other things that we're good at And how can we maybe create a unique opportunity to bring our financial training and education to another area that best serves our clients? And when you really lock down and know what that niche is, you can really attract the client that's going to be ideal for you.

Rachael DeLeon

30:46

I love that, Brandy. Let's leave on that. That is food for thought for everybody listening here 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 are passionate 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 often times in the conversations where viewpoints or stories differ from our own that we learn the most.