

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 Hannah Moore, CFP, is the founder of Guiding Wealth, a Texas-based RIA firm, and Amplify Planning, a company dedicated to training the next generation of financial planners. She created and hosts The Externship, an eight-week virtual program that provides students, career changers, and professionals with an inside look at the diverse paths in financial planning. Recognized as a leader and innovator, Hannah has earned the 2021 Heart of Financial Planning Award, the 2023 Industry Transformer Award, and the 2024 Innovator of the Year Award. Her mission is to transform the financial planning profession by changing how planners are educated and trained. On top of all that, she is a mom with three young kids, two girls and a boy. all under the age of seven. Never a dull moment. Welcome to the show, Hannah.

Hannah Moore

01:53

Well, thank you so much for having me. I'm so excited to be here. And I'm so glad that you included my family in this because that is so much of who I am as well.

Rachael DeLeon

02:00

Yeah, really excited to be here. I love that. Brandy and I are both moms and we've both been through it with really young kids. And so I always say that makes your journey to me even that more admirable, just what you're balancing at home and with life and how you integrate it all so well. So kudos. Yes. Well, thank you. That means a lot. Well, Hannah, I want to pull out something Brandy just read, which I love, which is the vision of your work. You are on a mission to transform the financial planning profession by changing how planners are educated and trained, which is incredibly powerful. And as a financial planner yourself, I'm curious at what point in your journey did Did you start to see that maybe there was a gap in the education for planners?

Hannah Moore

02:49

You know, it's so interesting. I've always had the sense that I remember, so I'm going to go back even farther. I remember being in high school and I love like listening to like the financial talk radio, you know, all of those things. And I remember driving around before I even knew that this was a

career opportunity. And I remember just being like, they're missing the person. Like they're all talking about the numbers, but they're not listening to the person who's calling. And so, you know, I took that. And as I went to college, I ended up, I was, financial planning was kind of a last minute switch from nonprofit management. But I really, and I did this internship and I remember listening and I just, the thing that just was so loud to me and everything that I saw, especially when I actually saw financial planning in practice was the human side of it. And so as I got in practice, started working with clients, I saw that the investment advice that we were giving, I just kept seeing the person on the other side of the table. And so much of the training was so focused on the technical side and it just felt like we were missing. There was a huge gap of what was missing. And so kind of in my journey as I really drove into what is financial planning, what does it really mean to serve our clients well? it just became so much, oh, we need to flip the script. We need to put the humans first before, there was just this disproportion of how we were training and how we were seeing our clients as just numbers versus the humans that they were. And so I think that just started the journey for me of really saying, okay, maybe there's another way of doing this. And another way, I mean, we still have all the technical knowledge, absolutely, but maybe there's another way that we can be more effective as financial planners, provide better advice. And so that's kind of what's kicked off this whole journey for me. I think it was this intuitively seeing, hey, there's something missing in this, but I can't take my eyes off the person across the table. Where do they fit in with all of this? And what if we recentered how we're trained around that and really put that client at the center? And so that's been just a consistent theme in my career.

[Dr. Brandy Baxter](#)

04:58

Hannah, that is awesome. You know, that statement about seeing the client first and putting the client's needs ahead of just the numbers, that is so in alignment with what we value as AFCs, as financial counselors. Some of our listeners come into this and they're like, what in the world is an externship, right? It's kind of something that either you know or you know. And so tell us a little bit more about what the externship is, what it offers, who attends, and a little bit more about the value add.

[Hannah Moore](#)

05:35

Yeah, absolutely. So the externship, I think to really understand it, the origins matter on this. So it was 2020. COVID had, you know... COVID had come into the world. We were all on lockdown and we were partnered with the FP at the time. And so we really looked around and said, how can we help the financial planning community? Like we have a whole global pandemic, but how can we help financial planners? And we started seeing students who were losing their internships. And we started hearing from professors who were like, this is a big deal. Like this is a really important developmental step for so many people. I mean, just to see if this is a career for them. And so we went and interviewed people We did some focus groups with students and said, what are you looking for in an internship? And so we immediately were like, okay, there's no way we can replace

that one-on-one experience, like coming into the office, building those relationships. But if we take that off the list, we started realizing that everything people were looking for, we're like, hey, we think we can do this better and at scale. And so that's how the externship was born. And so we designed a program that could survive in COVID, right? Which is wild, right? It's like that constraint inspires creativity. I think about that a lot. And so it is an eight-week program, all online, asynchronous. So we'll have live sessions, we'll have recorded sessions where people get to experience what financial planning is like. And the thing that I love so much about financial planning is that it's not one-dimensional. There is not just one way to do it. There are... hundreds of ways to do financial planning. And so we bring in experts each week who do financial planning different because one, the planners are different, but two, their clients are different, right? Who you're serving changes the advice and how you give that advice. And so the experts come in, they get to see all these different ways of financial planning being delivered and what this looks like. They get to do office hours with those experts. We give them a full tech deck. So they're going to get really the technology I mean, it's the technology that I have in my financial planning firm. And we go deep on the training on those pieces. So we also get to see, they get to see a client engagement from beginning to end. So for this year's externship, it's Keith and Beth. So you're going to see my real client meeting and I teach from it, right? So, you know, usually you're like, hey, at the end of a meeting, how did it go? Every four or five minutes, we're stopping and be like, okay, did you hear what the client said here? Like, this is really important. Like, this is going to come back later or... I mean, shoot, even with Keith and Beth, there were a couple of points. I was like, I stopped. I was like, I'm so glad I asked that question because I assumed this, but that wasn't actually true. And this is going to change how I interact with the clients, right? Recognizing our own biases and things. And so anyway, we do that with the clients. You're going to see the client meeting from beginning to end, but you get to do the whole financial plan. And we are using the financial planning software. We are going deep into it. Meaning you're getting to like, we use eMoney. And I always tell people like, we do like beginner level, intermediate, but we're also doing advanced level stuff with any money. And so when people leave the externship, they are ready to hit the ground running on their jobs. But really giving a survey around what is financial planning? How can we help people? And there's so many different ways to do that. And really giving people like, hey, these are what your career options are. With the AFC being a very strong contender in all of this of what career options there are, really helping people see and making sure that they're making good career choices for themselves.

[Dr. Brandy Baxter](#)

09:18

Yeah, I'm glad you said that because I was sitting here like I know that you mentioned financial planners, but really the externship is for anyone interested in financial professions only. Because you've had financial counselors on there. You've had financial coaches on there, really helping the participants get a broad spectrum view of what financial service and financial professionals have to offer.

Hannah Moore

09:43

Yeah, because I just feel like the AFC, I'm like, this is my soapbox. I think every CFP should get the AFC before they get the CFP designation, because I think it gives such foundational skill sets for anybody who's entering this career. But we get so many people who come through the externship who are just like, I love the budgeting side. I don't want to touch investments. But they get to see that and touch that and feel that in the externship. And it really makes it come alive. And I think how I define financial planning, which I know is not the common definition out there, it's just where money meets somebody's life. And then the question becomes, what do you want to do with that? Who are the clients that you want to serve? And how do you serve? And that's where... if you want to just do on the budget side, that there's so much opportunity. So many people need help with their finances. This is really a space where, I mean, we're in a blue ocean. We just are in a blue ocean space right now in this field of helping people with their money.

Rachael DeLeon

10:44

You know, we've had a lot of AFC candidates who participated in your externship last year and many enrolled to be part of it this summer. And they've really just raved about the experience. And I think... you know, not only is it an opportunity to a fairly valuable way to earn experience hours and to really see and practice those interactions with clients, but It's also doing something special to unite financial planners and financial counselors and kind of break down some of those ideas that we have around what each of those do and how they work together. Can you talk a little bit about, from your perspective, what you've seen in terms of the value of an AFC and a CFP working in tandem?

Hannah Moore

11:25

There's so many different directions to go on this. I'm really, I've spent a lot of time the last couple of years of really thinking about what are the skill sets that makes a great financial planner? We know designations. Those are almost table stakes. What's the knowledge to do this? But what are the actual skill sets that make a great planner? And I think when I think about this, the AFC is really the foundation for skill sets of what it means to be a great financial planner. I can't think of anything that the AFC teaches that a financial planner shouldn't have some skills in. And so I think it's very much this foundational piece. Now, Kind of to your question, we see people just kind of gravitate. So I think there's this beautiful synergy between AFC and CFP where I'm a huge proponent of people getting both. But we do see there are some different interests that we see on this. So like with people who do the AFC, I see more budget-focused interest. I see more kind of that debt consolidation, some of those pieces. Whereas for the CFP world, a lot of planners are like, hey, I'm really worried, like looking at the retirement projections and income and tax planning. And so for in the CFP world, it makes so much sense. And we're seeing more and more CFPs partnering with AFCs to help serve their clients better. Whether that's in-house, meaning that you hire somebody to

become an AFC or hire an existing AFC within your firm. And so when you have a client come in that's having budgeting issues, you're having the AFC kind of come in And work with the clients on that because it is budgeting is a different skill set than, you know, investment planning. And so to really, I mean, again, the goal is how can we give the clients the absolute best service, what they're looking for to make a meaningful difference in their lives. And there's just such a synergy between the AFC and the CFP.

Rachael DeLeon

13:21

Yeah, I couldn't agree more. I think there's value, like you said, on a lot of different sides. We love to see AFCs go on to be CFPs, especially in the undergrad area where a lot of our programs are affiliated with both the AFC and the CFP. So you can get your education on the way to your career. Starting with that AFC makes you a more well-rounded financial planner and gives you that skillset. And like you said, on the flip side, I think there's opportunities for private practitioners, AFCs and CFPs to use each other as referral resources. And I hope we are on the cusp of more practices building more of that wraparound care right there in their practice.

Hannah Moore

14:03

Yeah, no, I completely agree. And again, it just goes back to this client-centered piece of what our clients need. And it's one of the things that surprised, and I shouldn't say surprised me, Easily over half, if not 75% of new clients coming in to my practice don't know where their money's going. They don't know how much they're spending every month. And so this is an issue, and I know I'm harping on just the budget side of it, but yeah, it's such an issue and helping clients figure out just that piece is so incredibly valuable.

Dr. Brandy Baxter

14:32

Hannah, I love that you keep redirecting our focus back to the client. And a moment ago, you mentioned that participants in the externship get to experience you in a real client session. So tell us a little bit more about the core program where you have these client meetings and get the feedback and get the learning. Tell our listeners how this opportunity can benefit them as an AFC and as a CFP candidate.

Hannah Moore

15:04

Oh my gosh. I'm so glad you brought that up. Okay. So we did the externship and basically people were like, we want more Hannah. Like we need more. Where's more content? Where's more things? And one of the things that I very much believe in, I think this is what differentiates us from a lot of things, is we're not saying, hey, here's your textbook curriculum and we're going to teach to the textbook. That's not what we do at all. Everything we do starts from the client and works out. And

so with our AP core program, we have, it's over 50 different client meetings right now. And we've realized that one of the best ways to train people is to actually just show them, here's what it looks like. And you get to see the good, bad, and ugly. Like you're going to see me knock some things out of the park and stumble through others. But we have over 50 different client meetings. And so you get to see clients in a variety of situations. So from recently divorced, navigating their finances on the first time, to couples in their 50s starting for the first time ever in their lives to save and invest, to people who are pretty well established, or to high income earners who are who are like, oh, we realize we need help, but we don't know what this looks like. You're getting a full picture of different clients. And we're continuing to, we're super intentional right now about trying to add in different client scenarios. So we're adding in student loans or some really unique kind of pension situations. But with all of this, you get everything, each kind of course, each one of these 50 courses starts from the client meeting. So you get to watch the meeting We're teaching from it. So you're getting to hear the good, bad, and ugly about what's going on. But really what's so valuable is you're getting the insights about what's going on with a client. So there'll be things that be like, hey, did you see what happened here? You know, just that commentary side of it. If you're there for experience hours, we have you guys do a number of things. So we have you guys take meeting notes. In fact, I know there's AI tools to do it, but we have seen truly thousands of meeting notes to date. What has been shocking to us is how many people do meeting notes and missed really, really important pieces of this meeting. And so we think it's a huge developmental piece because what's happened is you're going from learning the textbook, right? You have all the textbook knowledge. Now you're watching a meeting and you're having to apply all of that knowledge to a very dynamic situation where it's not running through the list like the textbook does. And so it's a huge skill set that people have to have to be able to actually identify what's going on in the meeting. So we have everyone do meeting notes, hopefully not using AI if possible. We think it builds your skills. And then we have, we do a document walkthrough. So I'm going to walk through whatever documents relevant to the client. So this has been, I mean, this, again, it varies per client that we're working with. So we have that piece. And then we also have either a, an assignment that you would do if you were in my office working on this client or an we've now started doing like meeting prep of what actually happened between the meetings. Because we were hearing everyone talk about this and saying, you know, Hannah, we're seeing these meetings, we're seeing all these things, but there were still missing pieces. And so we're really trying to pull that larger narrative of how do we serve a client and make it really, really tangible for people.

Rachael DeLeon

18:19

I love that. Hannah, in terms of meeting notes in AI, do you think people are missing things like tone or body language? Is that a lot of what's missed when you're not honestly being present in the moment? You're trying to capture all the details and missing kind of what's in between.

Hannah Moore

18:35

Yeah. So we're seeing people missing like action items. So we were looking at some recently. Like they were missing like big action items, like things that could mess up their financial plan action items because we haven't like seen like the action steps. So, but again, these are people who it's the first time ever hearing these meetings and they're drinking from the fire hose. So I think there's that piece. And then, yeah, absolutely. Picking up the tones of, because you have to master those pieces, right? Like, again, the knowledge piece, we have to master those. So that then we can now, that thing that used to take up 80% of our capacity in meetings is now taking up 20% of our capacity so that we can really focus on our clients. And it's really just, it's building, it's repetition. And I wish there was a, you know, and we're trying to, we spend a lot of time thinking, how can we shorten the learning curve for people? But there is some truth to just being like, you just got to sit through the meetings and figure this out. The other thing I'll add for core, what we have is we also have two live meetings throughout the month. So one is a coaching session and that's, you know, answering questions, helping build skills, but then we have a live learning. And that's really the first person helping you build your skillset as, you know, as somebody who's going to be working with clients around money. So there's some live components there as well.

Rachael DeLeon

19:54

I'm curious as you've developed these initiatives and had more people go through core and the externship. How are you seeing some of the shifts in the financial planning space over the last five years and the way the financial planning profession is being shaped?

Hannah Moore

20:10

You know, it's fascinating because I think there's a lot of macro trends happening right now. And so like macroly, you know, I started in 2009 was my first job in financial planning. And back then it was, it was still, it was starting to see the shift over to, you know, financial planning versus investment management, right? Like we were starting to see, it's more than just the numbers. Like we're starting to see this, like, Hey, there's, there's more that clients are looking for. And so I think there's a business case to be made for, you know, I'm saying financial planning, but for, for serving clients. Well, imagine that there's a business case for it. And I think firms are seeing this. They're seeing, hey, this is stickier clients. There's revenue here. So I think as a field, as a profession of financial planning, there's been this macro trend to shift more towards that. I think we're also seeing a macro trend. Finances aren't getting any easier for people. I mean, we can look outside. I mean, look outside. There's so much confusion. I mean, right now we're recording end of May. How many millions of people have student loans that they don't know what's happening? I mean, shoot, financial planners I talk with don't know what's happening. So I think we have, and things are getting tighter when we look at inflation and the cost of healthcare and the cost of housing. And so I think we're having this, also this other kind of macro trend happening where people are like, hey, I actually really need help with this. And I'm willing to, like the stats that I've seen on people who are interest, like who want financial advice, are willing to pay for it, but don't know where to go, are

astronomical. And so we're seeing this shift of people like saying, hey, I need help, but they're not asking for help on how to invest, you know, in the S&P. They're saying like, hey, I have all these financial concerns that are happening. And so I think we're seeing this, these macro trends happening within like our country and the world right now, that are really leading towards more, I would say, financial planning. I include all of the AFC pieces in that financial coaching side of it. People just truly needing help. And so I think the field is shifting. I think we're seeing the smaller, more nimble firms shifting faster than some of the larger firms, but even the larger firms, they're building out these financial planning divisions. So I think it's It is a shift that's happening. We're also just in a field that's kind of slow to move.

Rachael DeLeon

22:47

But I do see programs like yours sort of supporting that shift and really focusing on, I like, you know, you include financial counseling and coaching within that financial planning space, because in order to serve all people and serve all people well, we need a more integrated field that is working together to meet those needs. Because The need is great and it's almost too great for the financial professionals we have right now. And how do we, like you said, how do we help people understand where to go and that help is available? There are really smart, competent, trustworthy people out there that are now being very well-trained thanks to programs like yours to really meet their needs.

Hannah Moore

23:31

Well, I love that. And one of the things too, just even as you were talking right there, is I think so many in the financial advice space, view it as very linear of how we engage with clients of, you know, we kind of take them through this process and, you know, and then we're going to give them this advice and it's going to be just really like, you know, one, two, three fits in a nice box. But I can't tell you how many times I've got on calls with clients I've worked with for a decade plus. And the skills that I need in that call are not that nice, tidy, you know, one, two, three, here's what traditional planning is. I'm pulling from the coaching skills that I have, right? People are dynamic. What they need, needs evolve. And to be able to have the strong coaching skill sets the AFC provides in your toolbox, I can't tell you how valuable that is. Because you'll just be in a meeting with a client and be like, oh, I need to pull from this side of my toolbox now. I think it's just, again, providing better services to clients.

Dr. Brandy Baxter

24:34

I know we've talked a lot about externship and the core program. But some of our listeners are looking for like the real, the real Hannah, the real story behind, if you will, right? We call our podcast Real Money, Real Experts. So I want to take a little bit of a shift because I know how important family is to you. And some of our listeners may be working moms or potential career changers, or

just even in the financial space as a mom. What advice would you give to someone who's listening and they're just trying to navigate a career in this personal finance space? Oh, my goodness. How many hours do we have?

Hannah Moore

25:21

So I think being a working mom in our world today is just hard. Being a mom, I don't care if you're working or staying at home, it's just hard in our world today. And so I think recognizing that. I think one of the things that's, this is, it's like exciting and also really challenging is the fact set that I have as a working mom is different than Brandy, what yours is or Rachel, what yours is. And so I think it comes to, okay, let me figure out what is my situation and how, how can I leverage a situation that I have with, with what we have? So I remember early in my career, there's this woman, I, she's one of the best planners. I still think so. One of the best planners in the country. And she was, and we were, we were going through a season of infertility. So it's just, everything was just very tender. And she was, she was like, if anyone wants to talk about being, being a working mom, I want to have it. Like, I love this conversation. So I went up to her afterwards and I was like, what, what, like, yes, I want to have kids. How do I do it? And she goes, oh my God, well, let me tell you. She's like, my mom lives a mile away from me and I couldn't do it without her.

Hannah Moore

26:29

I'm not kidding you. I burst into tears and ran away because my mom lives a thousand miles away. And that was never a possibility. That's just not a possibility for me. And what I wish I would have heard is that's one way of doing it. And there's so many more ways of doing this. And this is really like, it's really about figuring out where are you? What are your unique leverage points? Do you have a really good daycare? Can we celebrate that? How amazing those people are. I love the fact that there are other people who love my children outside of me. And that makes me so happy that my kids love Miss Tammy and that Miss Tammy loves them. So there's a lot to be celebrated in that. I think I love working with working moms and just professionally because they just get stuff done. Like we don't have time to fuss around. Like we just get this stuff done. And so I think, so what are my advices on this? For me, I have really focused on work that fills my cup. I'm an Enneagram seven. You subscribe to all of that. So I do what's fun. Like that feels like energy. You know, that that's a whole thing for me. I love the work that I do and I shed the stuff that I don't love. Like I'm very, very attuned to what gives me energy versus what drains me in my home and also in my workplace. And I know sometimes we can't control that and everyone has parts of their jobs that drain you, but that is something I'm constantly monitoring is what gives me energy versus not. And so at the end of the day, when I come home to my kids, my cup is full and I can give out of that Versus coming home and being completely drained. Now, certainly there are days where I'm completely drained when I come home. Like I don't want to, you know, not call you in on this, but I want, I like, I want to come home and be excited to see my kids and have the energy to give to them. And that's just some of it is coming from experience. And then also knowing that like my

journey as a working mom, Alice, my oldest is six. what it was when she was six versus what it is today are very different. And so just knowing that this is gonna be like, it's gonna change and evolve and that you have the tools to do it, right? Like not to be afraid of that, even though I still am a little bit afraid of it, but to recognize that like, you're gonna have what you need when you need it to be a mom and to do those things. The other thing I'll add is my superpower, I'm convinced my superpower is recognizing what I'm not good at very quickly and getting help. So that's, that's a big piece as well. So, you know, people look and be like, Oh my gosh, Hannah, how can you do all this? It's like, I have a whole team behind me that you don't see. And so there's, you know, being a mom has forced me to sharpen my skills on that and sharpen the skills of being a business owner too, of being like, Hey, what makes sense? What doesn't, you know, where's my time best spent versus not. But yeah, there's There's a lot of people supporting the externship and all the things that we put out into the world. So it's not, it's not just me.

Dr. Brandy Baxter

29:43

So Hannah, Rachel and I have this thing that we do and I hope our listeners enjoy it. We certainly enjoy it where we ask all of our guests to add their two cents to our knowledge bank. So this would be words of wisdom, encouragement, whatever for our general audience that you think would be valuable. So Hannah, what would be your two cents?

Hannah Moore

30:07

the world needs what you want to offer. Like this idea of like, you know, if you're thinking about this career, if you're like, Hey, maybe there's an opportunity here. The world needs that. Like people need that. Like the impact that you can have in the world is, is so, so great. And so if you're, if you're considering this as a career, like we need you and not just a, we need you, but like you have so much to offer your unique perspective and it really, really matters in the world today. That's great. You know, the person I haven't shouted out is my husband, Charlie. And he is such a huge support. He works with me in the business. He's often the flex parent that's in here. And so I don't feel like it's fair for me to talk about me being a mom without him in the equation because he is just such a huge supporter. And he is... He is one of those pieces that makes all of this work.

Dr. Brandy Baxter

31:02

I love that. And I'm glad you shouted him out because often the spouses are the unsung heroes.

Hannah Moore

31:06

He is Mr. Dad for sure and just helps keep everything running. And it's just really neat. I have some friends, they actually have a book coming out about couples and money, but they talk about the

collective ambition of couples. And like, that's just so true with us is that it's like it's together for all the things.

Rachael DeLeon

31:26

And I keep going back to the woman that told you that her mom was her rock. But I think, you know, even like you said, whether it's your daycare, we just need a village and who that village is looks very different to everyone. And there's no right or wrong answer on who and what and how we surround ourselves with, but we make it work. And I just think. You're very fortunate to have the village that you have.

Hannah Moore

31:50

Yeah, so thank you. I feel very much the same. It's, yeah, and it's taken time to build and it hasn't been, you know, there's been things where we've had to ebbs and flows, but it's always keeping an eye on that picture. And that's what matters.

Rachael DeLeon

32:07

Well, Hannah, thank you so much for sharing your journey with us and giving all the advice. You know, I think there's so many things for our listeners to think about as they're making sure that they're putting their clients first, whether they're career changers, whether they're already in this space. I think there's so many different ways to look at how the field is growing and evolving. And thank you for being a really important part of that.

Hannah Moore

32:31

Well, I appreciate it. And I just am such a fan of the work that you guys are doing at the AFC. It is so, so needed in the world today. And I know so many new planners. I always say new planners. That's kind of the world I live in. But so many of you Planners are like, it's just such an amazing resource to train people and to really, again, help get this really good financial advice in people's hands that really need it. Because this is how we change the world. This is how we change lives and change the world. Hannah, tell our listeners where they can find you. Yes. Well, you can find me on LinkedIn. So you look, there's a lot of Hannah Moore's, but if you go Hannah Moore CFP, you can find me there. And then if you're interested in the externship, I know we've closed registration right now, but interested in any of those programs, you can go to amplifiedplanning.com.

Dr. Brandy Baxter

Awesome. Rachel, what another great interview. Oh, my gosh. Hannah is just so passionate about the profession of financial planning. And I love that she... Thank you so much. Watching people who have not had real client experience watch the video and offer feedback and have that curious

moment around, why did you ask that question? What does that mean? And what to do next? It really is giving that hands-on experience in a way that a lot of people wouldn't have access to, given that the program reaches them virtually. And also for those that are career changers, to be able to carve out the time to get some of that client experience themselves. So I'm glad that she was able to give us kind of a sneak peek into what that experience is like so that our listeners know how the externship could potentially be a value add for them.

Rachael DeLeon

34:31

Hannah really is a trailblazer in the field in terms of seeing a gap and leaning into filling that. And I loved what she said about constraint inspires creativity. And I think there's a lot we can learn from that phrase. Even right now, I know we're living in a world that is very uncertain. And when it comes to, you know, she touched on a lot of the things like the student loans and health care and inflation. And there are a lot of things that everyday Americans, whether you have low income, you have high income, you know, they're struggling on many levels. And what can we learn from that in this moment? Like, where are the constraints and how do we use our creativity to solve a lot of those problems? The other thing I loved in the conversation and something I think about Maybe too much. But this idea that financial planning, financial counseling, coaching, all of it, it's not linear. I think there's almost this misconception that counseling and coaching is what you start with and then you move on to financial planning. But it is a cycle. And at any point in your lifestyle, I mean, financial planning, she said, is where money meets life. And we are always living. And so, you know, I think you can benefit from any number of those skill sets those professionals at any point in your life. And so there's so much value for financial planners to become more well-rounded financial professionals. There's a ton of value from financial counseling and coaching, whether they're working with someone who's just getting started, whether they're working with someone who's dealing with a financial crisis. you know, no matter where we are in this wheel of life, there is a place for these types of services. And so the more that the field is integrated and works together, I mean, how much more value we provide for clients along the way. And so I love this conversation. This is something I could talk about all day. And it was just a joy to have Hannah on. So thanks, Brandy. Thank you so much for having me. 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.