

Rachael DeLeon

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

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Wesleya Echols and Willa Williams are the dynamic duo behind Trinity Financial Coaching and co-hosts of the Wealth and Wisdom Together podcast. Affectionately referred to as your favorite financial aunties, They help Christian professional women confidently manage their finances, live purposefully, and intentionally build wealth without any guilt or shame. As accredited financial counselors and accredited personal financial coach candidates, Weslia and Willa offer guidance through one-on-one coaching or their premium group membership, which follows their signature framework, the Five Milestones to Financial Fulfillment. a practical faith-based roadmap for achieving financial success. This journey begins with discovering your steward identity, which helps you silence the distractions, examine your money mindset, and realign your beliefs with God's truth. Their approach uniquely combines scripture, strategy, and soul work, empowering women to align their finances with their vision. Welcome, ladies.

Weslia Echols

01:59

Oh, we're so glad to be here. Thank you.

Dr. Brandy Baxter

02:02

I am excited. So for our listeners, Wes and Willa were two of the first people that I met at my very first AFCPE symposium. And they welcomed me and embraced me into the community. So This is a special treat for me. So if you are listening, please do not be jealous because I'm hanging out with my friends. That said, for those who don't know you guys, you met at church and you connected with each other. And now you work with women across the country, managing their finances and helping them experience spirit led financial breakthroughs. Tell us a little bit about what made you guys want to work together while pursuing this passion.

Willa Williams

02:54

I joined a church, my husband and I, where Wes was a member. And I'm going to call her Wes, too, because that's what I'm familiar with. She was a member and she was an instructor of a financial literacy class. And I had always wanted to take a financial literacy class. So I, my husband and I, took her class. We then started working together with Church Finance. And then we later, as we grew together as friends and, you know, her teaching me all about finance, I realized that Wes was, wow, she was this lady who had asked me five years earlier where I would want to be in five years. And we were sitting in a meeting together in one of our first Trinity Financial Coaching meetings. We were sitting in a meeting together and we were talking about the answer to that question. And my answer was that I had written five years earlier in her class to be a financial literacy instructor, to have a business and to help women work with their finances. And we just kind of looked at each other and started laughing until tears came down because it was like, this has happened. Everything that I wished for back then, we are here right now. And it was just amazing to go through that. We didn't realize that just her putting that little question in our little book was going to get to that point. But it was that was our history. That's how we came together. That's how we began working together. And that's part of what keeps us together now. Friendship. Christian sisters, all of that, along with the love for teaching financial literacy and financial education and helping women understand, really, you can have fulfillment in this life. That keeps us all together.

Rachael DeLeon

04:55

I love that. And Wes, you are already teaching financial education, but Willow, that was your first time attending a meeting. And it sounds like it was a pretty effective meeting. That was the five-year goal that came out of it. Lola was a student.

Willa Williams

Yes.

Weslia Echols

05:11

Yeah, she was a student. And another thing is that even in the course of this program that I was offering, she had a meeting with me and she says, hey, I have an opportunity to retire and I want to take it. So we had this meeting. And so she was like, can I retire here? And then I, you know, we looked at the numbers and I was like, well, if you want life to be like this, then yes. But if you want life to be like this, then maybe not right now is not the best time for you. So she looked at the numbers and she said, I can give him two more years or something.

Weslia Echols

05:48

Now, that's how I tell the story. Willa tells a story like I looked at her numbers was like, no, you can't retire right now.

Willa Williams

05:54

That's right. That's right. And I did not like what she said. I can work with anybody two more years.

Weslia Echols

06:05

So not only was she a student, but we actually got a chance to work one-on-one. She actually was able to, you know, apply everything that she learned to her own life. And again, like she said, it wasn't until we had that meeting, because even out of that class, we worked together in ministry. And so we came together just in ministry to be like the economic empowerment leaders for our church. So we did various types of workshops at our church, even before we said, you know what, this is our calling. This is what God wants us to do. And we had this meeting to say, how can we come together and make this a business? And then we brought our books from the previous workshops. And that's when she saw the question and realized that, what she wrote some years ago is what was happening right there as we were sitting there at that table. And every time I hear this story, it kind of, I just, my heart just flows.

Rachael DeLeon

07:01

Yeah, it does. It really does. Well, In the community, you are known as the financial aunties. They kind of pray with you, cheer you on, and hold you accountable with love. And when I hear that, I think everyone could use a Wes and Willa in their lives. But I'm also curious, as you've worked together, you've also coined another term, which is the five milestones of financial fulfillment.

Weslia Echols

07:26

Can you share these with us? Our five milestones are to evaluate where you are, Envision your future. The third one is to establish an effective cash flow system for yourself. How you budget, spending plan, value-based spending is what we refer to. The fourth is elevating your net worth so you can accumulate it, protect it, and make plans to distribute it. And then the fifth is execute the plan. Execute the plan. And so those are the five milestones that we journey with our clients through either one-on-one or in our program to make sure that they are reaching a level of financial fulfillment. And as you mentioned in the bio, we start with the steward identity, which is in the first milestone, which is evaluating where you are. Because many of our clients come to us very overwhelmed. They come to us stressed out. And they have... It's like information overload mentally. And so they're trying to figure out all the pieces and they have all the, they have the pieces. Think of it like this. Have you ever tried to put together one of the thousand piece jigsaw puzzles?

Rachael DeLeon

Yes.

Weslia Echols

08:42

I actually love puzzles. Do you know how you feel when you empty all the pieces on the table? You know what the picture's supposed to be, right? But now you're looking at all these pieces going, how in the world am I supposed to? And so many of our clients come to us like that. And so what we help them do initially is to stop the noise, quiet the distractions, and take an internal look at what financial fulfillment, what that vision, what does that feel like for you? Where is God leading you? Because many of our clients are Christian women. So we can have faith talk, right? So we let them, what do you feel God leading you? Where do you feel him leading you? And how do you, how do you, will he have you use your gifts and your talent? And so we start there and then we can map out everything else according to the five milestones that we have in place so that they are locked into truly what they want to achieve and not necessarily attaching all that other stuff to it. that might not fit them or might not serve them.

Dr. Brandy Baxter

09:53

I like it. Okay. So you all have really developed something special in the way you approach personal finance and how you serve your clients. And so as a fellow AFC, and I'm sure that our listeners are probably wondering the same thing. What is it like really working together with a business partner? And not only, I mean, you two have so much fun when you're together. So it's not just like I have my lane, she has her lane, and you are a business on paper. But you two genuinely bring your friendship into the work that you do. What is that like and what advantages do you think that that has given your business? I don't know if I should laugh or... Go ahead,

Willa Williams

10:43

laugh. Listen, working with Wes is great. She is compassionate. She's patient. Because when I think of all the other responsibilities that I have thrown in sometimes, and then there are times when she has other responsibilities, we look out for each other. We support one another and we do have fun. And I think the main thing is that we care for each other and we care for what we do. That is what really makes us be able to support not only ourselves, but our clients. We care for the ladies who come to us. We truly want them to experience financial fulfillment. And because we have walked in our own individual ways, we have walked where they are right now. We've experienced that. some of the guilt, some of the shame, some of the overwhelm. And we've found out how you can overcome those things. And because we've done that, it is on our heart to show them how to do it and give them an opportunity. You talked about the five milestones. We kind of laughingly put in a sixth one, which says experiencing financial fulfillment. They've gone through the five and now

they're experiencing financial fulfillment. And that's where we want all of our clients to be. That's where we want everyone to be.

Weslia Echols

12:04

Willa is a blessing. And I love working with her. Like you said, it's our friendship first. And we've just been blessed to be able to lean into the friendship and let it form or permeate throughout the business, like you said. And so when I'm, as a kid, say crashing out about something, she's always an attentive ear. to just let me get it out and then get clear on, okay, so now that I've gotten that help, now what do we do? And so I know a lot of people in business, they don't have that person that's in the business, understands the ins and outs and the ebbs and flows, understands the obstacles that you come across sometimes when you just need to say, you know what, I don't know what to do right now. I don't know which way to go at this point and to have someone where you can, you know, intimately, not only talk about it, but also pray about it. And also, you know what I'm saying? And brainstorm. It has just been a blessing that we have been able to work together during this time. And like she said, it's been ebbs and flows. There were times when I couldn't, you know, life would be such that I couldn't totally, you know, be present because of what was going on in my life, but she was able to hold it down. And then vice versa. There are times when she, wasn't able to be totally present, but I'm also able to hold it down for her in that sense. And then, you know, we've recently, it's so funny because we've recently also said, you know, you know what, Willa, these are actually your strengths. And Willa, these are your strengths. Yeah, yeah. So there's some things that we're trying to do together when we should, like you said, one should be in her lane over here and I, you know, and the other should be in their lane because of our strengths. But that has been a recent thing that we actually sat down and honestly observed. And now somebody might say, well, you should have done that a long time ago. Well, you know what? We did it now. We did it recently. And so that's another dynamic that now we're working through. And it's been great to be able to, you know, each of us operating fully, you know, in our strengths.

Rachael DeLeon

14:12

My husband is a business owner, and he started his business with one of his best friends 21 years ago. And And I think they had a very similar journey. When you start out, it's all hands in. You're supporting one another. And once they kind of figure it out, like, hey, this is where I shine and this is where you shine and separated that a little bit. It was amazing. I think both of them felt relief in that sense, because in many ways, they were more supportive of one another when they were able to let go a little bit. Yeah, and that's hard. And there is no judgment on what part of the journey because, you know, no one gives you a manual for starting. And they may, but it's different. They may, but it's so different for everyone. And there's bumps along the way that you can't see. And I think when you have such a strong respect for one another and your heart is pointed in the same direction, that's what makes it really powerful and lasting. And it's also fun to celebrate together.

Weslia Echols

15:09

I mean, that part. Don't forget that. That's the most important part. It is so much fun to have, you know, someone that you can celebrate the ride with. And I love it.

Willa Williams

15:20

Yeah, I love that.

Dr. Brandy Baxter

15:22

That's a good point. Wes and Willa, you all are AFCs. I'm an AFC. And many of us are probably curious, what brought you to this space? How did you find the credential? What made you decide to pursue becoming AFCs?

Willa Williams

15:38

We did. We got our certifications in 2015. And I have to tell you, the organization, AFCPE was so good to me during that time. That's during a time when we still had the, you guys were sending out those, I almost called them encyclopedias, those books that we had to learn, we had to lose. But I say that there was so much care and compassion from the organization because I had just gone through surgery and I was like, God, should I do this? I know this is going to be time consuming. I got to really be focused. But it was wonderful just taking the classes and Wes would come over and we would study together. And, you know, we ended up we went to the proctor and we took the exam and we waited and it all worked out. The organization was supporting us even at that time. We weren't even members yet. We were just candidates. That's it. So I'm telling you, there's a lot of value in it. And that's why I can always remember that it was 2015 because that's when I had that surgery.

Rachael DeLeon

16:50

Very supportive.

Willa Williams

Yeah.

Rachael DeLeon

16:52

Community. Oh, thank you. Yeah, we value you and we value our community. And it's always nice when when that's felt on both sides. So thank you. I'm curious for financial professionals who are working with clients of faith, what advice would you give to them about helping them navigate that intersection of faith and finances?

Weslia Echols

17:14

The best advice that I would give is to attentively and actively listen to your client. Hear what they are saying because they will share with you the impact that their faith has in their lives and how they use it to navigate it. And so as a financial counselor, whether your faith aligns with that client's faith or not, it is important for us to hear that impact and help them navigate it. Because faith for most people is a strong pillar. And so sometimes, you know, we'll look at things and look at the numbers and feel like something doesn't make sense. And we want to change that aspect of their lives. And that causes even more tension for the client. So I believe that as a financial professional helping someone who is navigating faith and finance, you have to sit back and hear them unbiased. Listen to them. Hear what their faith represents to them and help them support whatever it is that they're trying to do.

Willa Williams

18:22

And I would also like to add that as a counselor, we have to make sure that we understand that there are cultural things that people have that are very valuable to them. And those things may require funds. And we may look at those things on their budget and, well, why are you doing that? Well, it's because that's something that they value. And just as Wes said, there should be no judgment. There should be no condemnation. There should be nothing but supporting them. If this particular decision that they've made in their budget is something that they value, then as a counselor, I need to go forward and show them how they can get that done, reach that goal, and continue to have a healthy financial household. I can show them how to do that, but I must make sure that I never question what they put down. I want an understanding of why, but not question it in a negative way. Like, well, why are you doing that? You don't do that because people value things very differently there are religious habits religious tenets religious just practices that we may do but another religion may not do so we have to make sure that we are accepting of them all the individual client if they understand or if they explain to us what it is that is valuable to them we need to make sure that we approach that with an open heart and with the opportunity to show them how to reach the outcome that they're coming to us to see how they can reach. We want them to have the financial fulfillment. We don't want to guilt them into it. We want it to be a personal accomplishment for them.

Dr. Brandy Baxter

20:18

Such a good closing comment there. Really appreciate you both for sharing that. We like to think of our podcast as sort of a bank of knowledge. And so we ask our guests to share their two cents. What would they add to that bank of knowledge? So I'm going to pose that question to both of you. What would you want to add for our listeners as they're taken away from this podcast?

Weslia Echols

20:43

I'll say that I would like to encourage the listeners to help their clients see that their journey, their financial fulfillment, financial success, whatever, however you want the term you want to use, When our clients could stop outsourcing their worth to numbers and start aligning their money with their values, they're able to accomplish that. Because if we're just leading with the numbers, that's when it just feels so heavy. You know what I'm saying? But if you can help your client lead with what they value so that they don't feel like they have to hustle endlessly, or carry guilt because it's not in alignment with what everybody else is doing, if you can help them get to that point where they understand that their path is uniquely theirs to walk and fulfill, that's the best thing that you could do for your client.

Willa Williams

21:43

I guess I could just say ditto because my thoughts were exactly the same, making sure that you know, your clients do, they understand and know what's valuable to them and then be content with that. Be content with where they are as they are moving forward in the things that they value. Don't try and structure their life according to what someone else says should be for them, but let it be what they value and how they want to reach and attain those goals that they value.

Rachael DeLeon

22:12

Very powerful quotes. Thank you so much, ladies. Wess and Willa, both, can you tell the listeners where they can connect with you? You can connect with us on our website.

Weslia Echols

22:21

The Trinity Financial Coaching website is www.mytfcoach.com. And then you could also find our podcast. Our podcast is called Wealth and Wisdom Together. You could find that on your favorite podcast platforms as well as on YouTube. Thank you both. It really was a pleasure.

Willa Williams

22:42

Thank you, Rachel, for the opportunity for having us on. We truly appreciate it.

Dr. Brandy Baxter

22:47

Rachel, this episode, like I said in the beginning, it was special. You and I both have known Wes and Willa for a while. And so it was just like chatting with old friends. But I took away from our chat a couple of key points that I want to just remember. You know, I loved it when Wes said, we need to encourage our clients to stop outsourcing their worth to money. but to align their money with their

values. And that really landed on me because I see that in a lot of our communication with our clients.

Rachael DeLeon

23:19

Yeah, and I think, I can't remember if it was Wes or Willa, but the comment about just meeting a client with an open heart And I think that's so critical, you know, coming in without judgment or shame, but just really listening because a person's financial journey is really their own. And as financial counselors, you're there to understand to listen, what are their goals and how do you help them get there? Thank you so much for joining us. 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.