

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, Rachael 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. Riaz Meghji is an international human connection keynote speaker and author of the book Every Conversation Counts: The Five Habits of Human Connection that Build Extraordinary Relationships. His insights have been featured in Fast Company, Harvard Business Review, and Financial Post. In addition to being a respected leadership keynote speaker and author on the topic of human connection, Riaz is also an accomplished broadcaster with 17 years of television hosting experience. He has interviewed experts on current affairs, sports, entertainment, politics, and business. Riaz has hosted for City TV's Breakfast Television, MTV Canada, TEDx Vancouver, CTV News, and the Toronto International Film Festival. He is a natural storyteller with a proven ability to conduct engaging, in-depth conversations across various disciplines, and has been the conference keynote speaker at events around the world. Fun fact I learned Riaz has an unhealthy obsession with professional wrestling, watching it and competing.

Rachael DeLeon

No, no, no. Not competing.

Dr. Brandy Baxter

Yeah, not competing. Not compete. Oh, that's fine. Not competing. Okay. Well, there you have it, folks. We're jumping right in.

Riaz Meghji

02:16

No one wants to see this lanky body in a unit target at their end. They'll be like, no, I could be the manager. I could be the manager for a wrestler, but uh I don't think I would ever compete. Brandy, thank you so much for the intro, Rachael. Hello. It's so good to be with you both.

Rachael DeLeon

02:30

It's so good to be with you too. And funny fun fact, I am not obsessed with professional wrestling, but I growing up, my friend group, a bunch of the guys I hung out with, they once made a flow chart

of all the wrestlers and how they connected because they wanted to show us that it, us girls, that it was very much like the soaps we used to watch. So, there was entertainment behind what was happening just on the floor.

Riaz Meghji

02:57

It is. I mean, it really comes down to storytelling. I remember coming home, I was connecting through a flight through Denver. And I live in Vancouver, BC, up in Canada, and I remember being so tired. And then I just checked into the cabin, and I looked at a lot of good-looking muscly people, and I'm like, wait a minute, what's going on here? And then I realized WWE SmackDown was being taped in Vancouver the next night. And I was going and I thought, oh man, who do I get to sit beside here? And I ended up sitting beside his character name is Jimmy Uso, and he's cousins with The Rock.

Rachael DeLeon

03:32

Oh my God. Wow.

Riaz Meghji

03:33

And you know, I said to him, Look, we're sitting beside each other. You probably have people coming up to you all the time. So, I want to, I just said to him, I want to respect your space. Because you know, when you talk about connection and there's a lot of attention for him, I just wanted him to know there was a boundary and I wasn't going to invade his space the whole flight. But I just said, I'm like, what is this world like for you? And I see a lot of parallels with speaking and connecting and professional wrestling. And he said, you know what? The part nobody sees. He's like, I'm on this plane to do a run-in for 30 seconds on the broadcast tomorrow. And all I can think is don't get injured, because then I'll be written out of the storyline. He's like, I've been doing this for decades. My kids were three when I started wrestling, and nobody sees this part. And we went into a deep dive of the conversation. Now, the beautiful part of storytelling, and I think even just human connection of wrestling is that you can script your character, you can script a storyline or the message, but you can never script an audience's reaction. And watching what a wrestler can do in a live arena, the audience dictates where the story's going to go. And whether they cheer you or they boo you, they are reacting to you. But if they are indifferent, you miss the mark. So, I've always been just fascinated by how they engage their audience, the spectacle of it, you know, the humor, the sense of hope, the motivation. Sure, the physicality is incredible, but at the end of the day, it really comes down to storytelling. And, you know, for decades, there's so many different circuits of wrestling. And I've just been fascinated with how they engage audiences in different generations.

Rachael DeLeon

05:10

That's phenomenal. And kind of brings me into my first question for you. Tell us a little bit about what drew you to the work of human connection and was it wrestling? And how are you now using your expertise to help people build really deeper, trust-driven relationships?

Riaz Meghji

05:26

I think when I look back, there's always been a desire. So for context, I got my degree in finance. So my goal was to be an investment broker. But when I was in my final years of university, there was a big attraction to the art of the presentation of leading up to, oh, how do we engage this audience? How can we be creative with this delivery to really move the room? How can we make them feel something? And when I finished my studies, I realized my true passion wasn't finance. I mean, the critical thinking of traditional education was important, but how could I transfer that skill into a different medium? So surprised mom and dad, and pivoted to chasing a career path in television. And for two decades, my first gig on air was with MTV in Canada, began interviewing people for a living. And I always loved the challenge in a short period of time to engage people in a meaningful way, create a safe space so they could reveal something that was personal, reveal something that was vulnerable, but show up in just a human way to connect with their audience. So for two decades, I worked in television as a producer and then host and interviewer. And then five years ago, transitioned out of that with a desire for deeper connection, wrote the book, Every Conversation Counts, a few years back, and then became a full-time speaker, knowing that we had entered this space of uncertainty, of change, of disconnection. And how do we lean into spaces where we could build trust? I mean, I look at the goal of your association. If we're helping people with their money to improve their lives, how do we access people in a human way so they know we care? And it's not just about bringing expertise. I think it's about bringing a deeper curiosity so people understand, oh, that question was for me. This person is so present and listening to me in this moment. And I think the idea of listening and intentional curiosity, they're buzzwords, but they're true. If you do it well, these are true superpowers in this era, especially in the era of AI and efficiency that we've moved into.

Dr. Brandy Baxter

07:31

Okay, so I just have to say, on behalf of our audience, I love that you started off with finance, being a financial community. I'm sure people are like, what? I love this. But I'd like for you, Riaz, to dig a little deeper for us and our audience about this concept of human connection and how valuable it is. Because you appreciate those of us who work with clients and their money, you appreciate that that can often have a little bit of a barrier attached to it because money is so personal. What would you share with our audience as some tips for them to really lean more into this space of human connection in their conversations?

Riaz Meghji

08:12

You know, when I think about this question, I think about the mindset shift we could all kind of embrace that we are experts that are there to help people with a relationship with money. But as the expert, how can we continuously maintain the beginner's mindset? Where if we enter the conversation with our own agenda, if we enter the conversation with a game plan to solve a problem before we fully diagnosed it, I think we'll miss the moment of what connection could be to understand and illuminate what are the real internal tensions that exist for the people we are trying to serve. And if we're asking these questions, open-ended questions, to allow our people to talk more, I always think I'm like, how do we get them to talk 90% of the time and allow our solution to be 10% of the time? Because it's easy to feel sold to, feel the external pressure. And then when people feel external pressure, we're going to be met with resistance. But if we start human connection with just getting curious with this beginner's mindset of we have this experience, we have this expertise, but this is a new person, this is a new reality. And behavior has meaning. So they may say something, they may have a pattern of behavior. What's underneath it? Is it fear? Is it shame? Is it guilt? Is it loneliness? Which is one of the biggest challenges we're dealing with in this era of AI, professionally and personally. And I think if we get more curious to connect on a human level, we can co-create a solution. And it's not just here's what you need to do. It's allowing them to kind of come up with ideas. So, it's a collaboration. And I think human connection is the starting point to get to sustainable collaborations when it comes to our relationship with money.

Rachael DeLeon

09:60

I love the word co-create too. I think that's so important. How do you center your client and their goals and their needs? And you do that by working collaboratively. It's really powerful. Riaz, over the years, you've had the opportunity to interview some high-profile figures on this very topic. Can you share a story with us about maybe something that really resonated with you?

Riaz Meghji

10:21

I think in my entire career, I've probably interviewed over 10,000 people over the two decades. And these are people from all walks of life. And when I think about conversations that stood out to me, one that makes me smile was a virtual conversation. And it was with Hugh Jackman. So, for context, when you're doing these types of interviews and you only you're only given about five to six minutes with this person. And sometimes I think of our audience too, that's listening to this, that'll be in the room when we're together later this year. Sometimes they might not have a lot of time with their client. And the beautiful thing with Hugh, there was a new Wolverine movie coming out. He had lived in Vancouver shooting a previous movie. And what they do in these satellite interviews is they open up the queue during the commercial break. So, I'm watching the feed on the screen, kind of like we do in a virtual meeting. And they said, All right, you can talk to Hugh. And I have 60 seconds to establish rapport before we go live on our morning show, which was for a show called Breakfast Television Vancouver. And the beautiful thing about Hugh was even when I said hello, he was he was all about our show. He was all about the person that was going to be asking the questions. And he

said, Hey, okay, what's your name? And I said, Riaz. And he said, Riaz. Okay, what's your last name? And I said, Meghji. And he said, Meghji. Okay, I want to make sure I get that right. And I thought, okay, this is interesting. This is the spotlight on him, but he's making sure he knows who he's talking to. He's like, where are you from? Vancouver? He starts sharing stories about where he lived, the restaurants he went to. And this was before we were even live. And I thought, this is such a great dynamic because he is so generous. And I think there's a difference between being the person that loves the spotlight and being the lighthouse that puts the light on other people. And that's what Hugh did in this entire conversation. As soon as we went live, he was smiling. He was sharing his love for our city. And the thing I remember most about this conversation was a real human moment. And I think that's what we need right now of value-added vulnerability. Because sometimes when you talk to people, they get uncomfortable with being vulnerable. I think there's a big shift with being vulnerable as opposed to providing value-added vulnerability of what you struggle with. And we kind of talked about the inner critic. And if I were to ask you both Rachel and Brandy, hey, what does your inner critic still love to say and how do you silence it? I think this is such a humanizing question. And for Hugh, he said, you know what? When the movies come out that he is in, he loves to go incognito and sit in the theater so he can absorb how people experience his film. And he wants to understand what a real fan experiences with the hard work he put in. And I thought that is that is such an honest answer in this moment, but it's such a real answer that no matter where we're at, how successful we could be, the common pattern I saw with everybody, we're still asking, is it good enough? And I thought that that was so real by Hugh, and that's that stood out to me of what value-added vulnerability could look like. Because I think vulnerability precedes relatability. And that's what we need in this era. And for the financial supporters that are listening to this are going to be in our audience, how can we be more relatable to our people? So, they could say, Yeah, you may be an expert, but you're a human too, and you're going through it just like I am. And I think that is a crucial part of connection so we can co-create as the word that you highlighted earlier, Rachel.

Dr. Brandy Baxter

13:56

So good. So good, Riaz. I'm I mean, honestly, I'm still stuck at valuable vulnerability because you're right, vulnerability is such a buzzword. And I think people often confuse that with just like oversharing. They're like, I'm being vulnerable. And I'm like, it's a little bit of oversharing. So, I appreciate that you added that modifier of valuable vulnerability.

Riaz Meghji

14:21

I'd like to add to that because I think I hear this from leaders and communities that I work with that they, well, what is the difference between being vulnerable and what is an overshare? Like this is an important double down that you brought up. And I think as a quick framework, when we're sharing stories or sharing an insight, you know, I noticed when leaders would share in truncated amounts of time, especially in live television formats, when they could share the struggle, the conflict, and the resolution of the struggle. So, what did your life look like when you were losing? When you were at

rock bottom, and what was the conflict? And I think about, you know, people in the relationship with money. How high were the stakes here? Were you afraid of losing your job? Maybe this was you were going to lose your house, and the mortgage was getting too high, or maybe this was a life or death situation. And when we're faced with that adversity, what's the release valve of what's the resolution of this is this is what I experienced, this is what I went through, but this is how I overcame it. And I think people will appreciate thanks for sharing that. Like I never knew that about you. And I think it's the opportunity to know that everybody is interesting if we ask the right questions. And when we're together later on at the conference this year, I'll go through the questions that'll help transition conversations from feeling transactional to be more transformational so we can have breakthroughs. But what some people say to me, Well, what if I don't have a list of questions? I don't think it's about having a memorized list of questions. I think the most important question we can ask in any conversation is the follow-up question. And how do we over-prepare to improvise for our people? So in our financial conversations, we could go through plants A, B, C, D of how we could support the person in front of us, but they may reveal something that we didn't expect. And how do we follow their lead when they give us a piece of themselves? I think that is so important of having the intention of going first. So that struggle, that conflict, and that resolution is a quick framework of how we can deliver value-added vulnerabilities. So, you know, we're talking about real things in life and have a sustained relationship over time.

Rachael DeLeon

16:26

Riaz, you recently asked a question on LinkedIn that really resonated. It was what's one lesson, conversation or relationship that brought out your best this year? And I was curious, what was that one thing for you?

Riaz Meghji

16:42

Yeah, I love this question. When we talk about a question to boost relationship of what or who brings out the best in you, you know, in our personal lives, in our professional lives, who shows up for us, how do we show up for them? How can we show up better for each other? And I consider myself a a student of human connection. So, I'm always looking for spaces to learn, grow, and level up my game so I can deliver even deeper insights or have a deeper impact on any audience. And earlier this year, I signed up for a retreat with Esther Peralt, world-renowned couples' therapist, for those that don't know, because I love her work. And the retreat was all about aliveness and intimacy and relationships in Costa Rica. So I walk in there, there's about 120 people from around the world, 50% of them are therapists, 40% couples that have been together for 15 years and longer, and then you know, there were some other people that had just gotten together or just single and there to learn. And I asked a question to Esther, and I said, How do you in relationships, how do you remain empathetic when two people are emotionally activated? And Esther smiled and she said, You need to talk to Dr. Priscilla Short. And I said, Oh, I haven't met Dr. Short yet. And she introduced me to Priscilla, and I encourage everybody to look up her work because it is phenomenal. And Priscilla said, This is a fascinating

question. Because she said, if two people are emotionally activated, you cannot be empathetic. That anger and empathy cannot coexist. And I said, Well, what do we do? And she offered the metaphor of how can you be a circuit breaker? And if we think about what happens with a circuit breaker, it is the safety switch when the flow of energy is too powerful, it shuts the energy off to avoid serious damage being done. And simply dropping into ourselves with the questions of the self-awareness, hey, what's coming up for me in this moment? Secondary question of and moving from me to we, how do I want this moment to impact our relationship? And then getting intentional of how can I level up my self-awareness so I can create a safe space for people to share what's really going on in their lives, even if I don't agree with it. But just listening to it, validating it, and I think that idea of being a circuit breaker is an essential part of productive disagreements. So, in an age and era of polarized opinions, values, beliefs that we live through, how can we intentionally be a circuit breaker and feed our relationships?

Dr. Brandy Baxter

19:27

First, I love that you modeled what you have been sharing with us on this show about asking the right questions, right? There was a lot of intentionality behind your question. So I appreciate that you asked the question. But then the answer, I'm sitting here just totally blown away, like, oh my gosh, the circuit breaker concept. I love it. Now, Riaz, you have generously been providing a lot of sneak peeks about your talk coming up at Symposium in November. And so for those that are listening in advance of the symposium, and you know, you're going to share with our community about how to build extraordinary relationships. What would you tell the listener that they should start doing now to prepare themselves for your talk? Hmm.

Riaz Meghji

20:15

Schedule your flights and your hotel so logistics don't get in the way. Right?

Dr. Brandy Baxter

20:20

What's your take it, right?

Riaz Meghji

20:22

Watch a lot of wrestling, study the storytelling. And come in pumped up, you know? It's I always love this work. I think it's how can we be as open as possible to the experience? Because what I hope to co-create when we're all in the room together is a moving emotional experience that for some they may be all in, for others, they may be uncomfortable. But uncomfortable in a good way of what has the avoidance of leaning in with vulnerability, empathy in those difficult moments, how I've failed to appreciate my people. What have I been missing with connection? And what if I tried this in those sensitive moments? What could it create when I walk out of this room? So, I think it's the idea of just

asking yourself, what does connection look like in your life? What do you want it to look like? And even getting intentional of what do you hope to get out of this session? Because once the session's over, I'm going to be hanging around. And the thing that I love is just listening to people of where did your mind go during this session? What came up for you? What are you gonna use to build those relationships personally and professionally? So, I think it's the idea of staying open to be productively uncomfortable, or if you love this type of work with vulnerability and empathy, getting excited about how we can go deeper in our conversations and relationships that matter most.

Rachael DeLeon

21:54

It's interesting because I think some of the times that I've had the most connected conversations are when I was least looking for them. And you mention the plane, and I am notorious on a plane for like picking up my book, putting my head in it, you know, and probably putting on this air of don't talk to me. But I was on a flight home from I think it was DC a few years ago, and I'd picked up my book, and the a guy sat next to me and it he did not read my body language and just started, you know, talking about himself and his life. And his wife leaned over and she's like, if you engage, if you and if you engage with him, he's not going to stop talking. And I was like, No, it's not. But it turned out he lived a couple miles from my house. He had had a son who passed away, and so I learned sort of all about every who had been my age. And every year he turns apple butter as a fundraiser for his child. And he ended up we got to talking, he invited me to be part of that. It turned out his granddaughter went to the same school as mine, and through our conversation, they're now best friends. So it just is interesting when you're least and least open to the idea of engaging and you lean in. I don't know if it was, I don't know. In that moment, I wouldn't have necessarily called it productive vulnerability, but his vulnerability touched me in a way that now when I'm on a plane, I'm a little more open to who's sitting next to me.

Riaz Meghji

23:25

I love that. Yeah. I love this. I think that example just shows that connection can happen at any moment if we let it. The intention could be pure, and you know, maybe nothing comes out of it. But if we stay open to the possibility, beautiful moments like that can emerge. And look at that. Look at that relationship with you and you know, your community. That's beautiful.

Dr. Brandy Baxter

23:49

So, Riaz, one of the things that Rachael and I like to do on our show is gather this bank of knowledge. So, we kind of call it our bank of knowledge, and we ask each of our guests to share their two cents. What would they want to add to our bank of knowledge? So, thinking about the topic of human connection or just whatever comes to mind for you, what would you want to add to our bank of knowledge for our audience? Your two cents.

Riaz Meghji

24:14

When I think about this question of the simplicity, how do we just simplify human connection? The idea that agenda and ego-free listening is a form of discipline. I think it's something for all of us to reflect upon. Because I will admit, I make mistakes with this. I have a six-year-old at home, I work as an entrepreneur with my speaking business. We're all overwhelmed with responsibility. So sometimes I make mistakes, I miss the moment. But in these moments, whether we're parents or partners or we're experts helping people with money, how can we choose curiosity over correction when we may have a differing opinion with others? And if we start there that, you know what, they don't do it my way, but they do it a different way. That doesn't mean that's not the right way. It's different. So how do we employ the simplicities of, you know, ethic of improv, yes and to keep the conversation open? How do we ask that question to understand how did you land at that perspective? I'm curious. Maybe we're met with that emotionally escalated response in terms, instead of trying to correct it, just get curious about it. Hey, is everything okay? And try to disarm it and be with that person in that moment. Because I think if we choose curiosity over correction, we'll set ourselves up to create micro moments of connection that'll really build extraordinary relationships.

Dr. Brandy Baxter

25:46

As a mom of teenagers, you have just freed my daughters because I'm gonna start practicing curiosity over correction. And so I just want to say thank you on behalf of my teenagers.

Riaz Meghji

25:60

How old are your teenagers, Brandy?

Dr. Brandy Baxter

26:01

They are 14 and 15.

Riaz Meghji

26:03

14 and 15. And like I have I have a six-year-old, and I've been thinking all about how to show up, how to be a parent, how to accept as is. That's that's what I'm working on, and breaking the cycle of patterns that, well, this is the way my parents did it. And and just accepting, entering their world, and it's hard. I think it's really hard as a parent, even as an expert, to identify. I try to identify my own triggers of, hey, how do I struggle to be empathetic or stay curious instead of correcting? And I think, hey, fatigue is a factor when I'm tired. I'm not as curious, I'm not as empathetic when I get interrupted by my six-year-old when I'm trying to help and support. Well, that's hard to check myself and stay curious. So, I think it's you know, step one to that. If anybody's like, yeah, that's easier said than done, choosing curiosity over correction. I think there's a self-awareness exercise. And I try, I

do this with myself every day because this is this is an attainable or an aspirational goal of curiosity over correction, of just identifying my triggers. Because if I can name them, I can tame them. And then it's a part of the process where I can keep myself calm and stay as present as possible. So, then my six-year-old Nico knows I can tell dad anything, good or bad. And he's just there. He's not judging me, he's there, he'll guide me. Yes, there are boundaries, but it's it's it's a work in progress. I think we're all a work in progress. I'm a work in progress. And I hope together, you know, that question you asked me earlier, what how to prepare for being in the room? Just understanding we're all a work in progress. And even after the session, how can we continue doing that deep work?

Rachael DeLeon

27:41

For our listeners and for those who are going to be attending the Symposium this November, that is one way to connect with you. So be sure to join us in Phoenix or online. But for those who maybe want to connect with you and learn more about your work even sooner, where are some ways they can reach out to you?

Riaz Meghji

28:00

Yeah, thanks for this question. riazmeghji.com. But yeah, also on social. I think social media is also very interesting for building relationships. I like to not only post content, but when I'm responding to other people's content, ask questions, not just making value-added comments, but really getting deep with hey, how did you mean that point in this post and engaging in conversation? So, it's almost like a call to connection on social as well. So, if you see content online that I'm posting, ask the questions. I try to respond to almost every single comment that comes in because there's always two teachers in the room, whether you're that expert helping people with money or I'm the contributor as a speaker for your audience, I'm learning from your audience as much as I hope they're learning from me. So, let's teach each other, let's lift each other up with this message of human connection.

Rachael DeLeon

28:50

Thank you so much. Every time I talk to you, Riaz, I'm like furiously writing. And you approach things from such an authentic way, too. I think, you know, we are we are always learning, but over those 10,000 conversations you've had over the years, I feel like there's just the fact that you're so open to learning from each interaction. It's really a gift that you're willing to share that with us and with our audience.

Riaz Meghji

29:15

That's very good. Thank you, Rachael.

Rachael DeLeon

29:17

Brandy, such a pleasure to talk with Riaz. And saying that I'm excited for his session at Symposium would probably be an understatement. I've had the opportunity to talk with him a couple of times. And each time I speak with him, I learn something new. And today's conversation was no different. So many good pieces of advice, so many good stories. He really is fantastic at storytelling. And I think there's so many really practical takeaways for this community, not only in their work with clients, but in their own relationships and their lives.

Dr. Brandy Baxter

29:52

He just had such a way about him. And I'm sure our listeners would agree the way he challenges. Us to use questions, and my favorite phrase well, one of my favorite phrases was when he said having that beginner's mindset, every client is different. We may have our plans and our processes, but every client is different, and so approaching them with a beginner's mindset, and then you all heard me talk about this. I love, love, love the phrase valuable vulnerability, and I appreciate that he shared that framework of how we can really make our vulnerability valuable for the listener. So Riaz's hands down is going to be a just a rare treat for us to have at Symposium. And I'm super excited to be in the audience when he starts teaching because I'm looking forward to all of the tips that he has to share. And the way he just kind of teased it today, such, such a great excitement builder for me. So, I'm excited and I know our listeners will be excited as well.

Rachael DeLeon

30:59

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 guest 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.