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, Racheal DeLeon, Executive Director of the Association for Financial Counseling and Planning Education, or AFCPE.

Dr. Brandy Baxter

00:26

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. Saundra Davis is a distinguished speaker, master certified coach, and financial well-being expert with over two decades of transformative impact with individuals, organizations, and communities. As founder and executive director of Sage Financial Solutions, she has pioneered the continuum of financial well-being framework ensuring equitable access to ethical financial services regardless of income or wealth. Sondra has trained 2,500 coaches and served as an executive coach to over 100 clients, including military officers, civil servants, and corporate leaders. Her accredited personal finance coach certification program, an ICF level one accredited program, has set the highest standard for financial coaching in the United States. A dedicated mindfulness practitioner, Saundra is a Search Inside Yourself certified teacher and completed a two-year mindfulness meditation certified teacher program led by Jack Cornfield and Tara Brock. She holds BS in Management and Masters of Science in Financial Planning degrees from Golden Gate University, where she is the director of financial planning programs. Saundra's insights have been featured on CNBC, the Wall Street Journal, and NPR. Her unique talent lies in simplifying complex financial concepts, making them accessible to diverse audiences, while embodying the principles of Ubuntu, I am because we are. As an internal family systems trained practitioner and financial behavior specialist, Saundra combines technical expertise with deep compassion to catalyze personal and professional growth. Welcome to the show, Saundra.

Saundra Davis

02:42

Thank you so much. What a joy it is to be with you.

Rachael DeLeon

02:45

Saundra, I won't speak for Brandy, but I can confidently say that every time I have a conversation with you, I walk away with a new way to approach something, a new way to think about it, or some nugget of wisdom to apply in my work. And so I'm just thrilled that we're bringing your voice to our audience today.

Saundra Davis

03:06
Thank you, Rachael. As you well know, I enjoy every time you and I get a chance to talk. I'm looking forward to spending time with the two of you.

Rachael DeLeon
03:13
So you've had a really incredible journey as a financial well-being expert, a coach, an educator. What drew you into this field of financial coaching?

Saundra Davis
03:24
So I'd say it's two phases, right? I was drawn to the field of financial planning because I was 40 plus and didn't know what it was. I knew that I did not have enough money and I did not anticipate I would be able to make enough money to retire. And so getting the master's degree in financial planning was a turning point. It was a pivotal point for me to understand money differently, right? So I had to face my own behaviors, my own perspectives, my own perceived limitations about money in my mid-40s, you know, and so that's what drew me to the personal finance field. What drew me to coaching was recognizing that my knowledge didn't mean a doggone thing, right? Because I had to learn if my degree, if my master's in financial planning did not change my behavior, what would make me think my knowledge spewed at others would change theirs? And so that's what drew me to coaching as a model and as an approach. The notion that we have to be technical experts because being a coach, a life coach, executive coach, whatever modality you choose, when it comes to a financial topic, you can actually do harm if you don't know the financial expertise. So in my mind, and again, you're all are hearing my perspective. I don't claim to speak for everyone. In my mind, to be a financial coach, you must first, I'm sorry, not first, but also be a technician, a financial technician, know your stuff, right? And an expert at coaching and what real coaching is. We know that anybody can hang out a shingle and call themselves anything in the personal finance space. That's the reason that I was so adamant about nailing down what the financial continuum of well-being looked like, right? The continuum of financial well-being. And the reason that was important is none is better than the other. We need it all. And our our society needs it all. So, how do we decide where we want to place our stake in the ground?

Dr. Brandy Baxter
05:43
So good. I'm glad you mentioned the continuum of financial well-being. It is my favorite tool to use with clients, especially when they're new and they're like, I'm not sure what services I need. I always use that as a great visual aid to help them understand and to see the different nuances in the financial services profession. But Saundra, you are also pioneering this integration of internal family systems into financial coaching and planning. Tell us a little bit about the framework and kind of what it means for us to explore our money parts.

Saundra Davis
06:18
Yeah, yeah. So IFS is a framework, right? I I am not a therapist. I don't play one on TV. And so I use this as a therapeutic model. And what drew, and and I'll say this, after years of resistance, I have a colleague who has tried to talk to me about IFS for at least five, maybe even closer to 10 years. And I just wasn't feeling it. I just it it just didn't move me. And so, you know, I I didn't, I was just uh resistant. So I didn't bother to go deeper. And then one day I asked him to teach a class in my training program, right? For for people who were in my coach training program. And he said, Well, no, I can't teach it. And I was like, wow, this dude who I know knows it and I know is really into it. He's like, okay, I'm not equipped to teach it. I'm like, Well, let me check this out. So I listened to the book, No Bad Parts. Now, full transparency, I did not get through the entire book, and I'll say more about that later. That what that book did was it helped me understand that this therapeutic model that used to be solely for like dual diagnosis, dual identity, what we might call schizophrenia or people talking about themselves as having these sub-personalities. This guy, Dick Schwartz, 40 years ago, would hear his clients say, Well, a part of me wants to do this, and another part wants to do that. And so he developed this program based on what he was hearing from his clients. And then he went to the concept of umbuntu, of which means I am because we are, and deepened this model. And the notion is it's a lens by how we understand our inner dynamics, right? And so we have these different parts with just distinct voices, fears, and goals. And so the parts, number one, all of us have a multiplicity of parts. And you might have experienced it like I know I have the part that knows that when six o'clock comes in the morning, I should and even want to get up and exercise.

Dr. Brandy Baxter
08:37
And there's a part of it, right?

Saundra Davis
08:39
That says, girl, turn your behind over and go back to sleep, right? So now here's the thing: all of our parts mean well. All of our parts mean well. And so in this notion, we have the self, which which is our wisest being, and that's who we come into the world, right? Our wisest self. And he uses self as a capital S, right? And and you know, you might call it your core being, you know, your natural being, whatever terminology you might use. And then there are protectors, and protectors generally come in two forms: a manager, which likes to control things, make sure that things are right, and then there's the firefighters that come in when an emotion is activated. And all of the protectors, right, those managers and the firefighters show up to protect what's called an exile. And the reason that it's called an exile is it's usually a very young part that has been wounded or traumatized and has been exiled away so that we don't feel the pain, right? So that might look like abandonment, it might look like abuse, it might look like being ignored, diminished, or, you know, there's all kinds of ways that we internalize something we are told or taught about ourselves when we are young, or how the mind creates a story about something that we see. And so those exiled parts are young. I don't know

about you, but I know when my younger parts are activated now. I did not know that about myself 40 years ago, but I know it now. And I can feel when someone says something or does something that hurts who I call my little girl. Right? And so his notion is we all have all of these parts. And so the way I explain it is everything I've ever been exists in me today. So three-year-old Saundra, 12-year-old Sandra, 15-year-old Sandra, 18-year-old Sandra, 30-year, 40, right? All of those parts still exist in me today. And how I notice how they show up, a couple of things can happen, right? If I'm approached by someone and I feel threatened, I might throw my shoulders back, position myself for battle, and say some navy words, right? Y'all know what I mean when I say navy words, right? Now when I'm now I know that that's one of my firefighters who is going to protect me at all costs. And I know how to back people up off of me. But then there's my self-led energy that understands I'm not a little girl anymore. I'm a 65-year-old grown woman who knows how to take care of myself. And so when I'm being self-led, I don't have to attack unless the threat is real. But that part of me that perceives the threat, if that part is what in IFS is called blended, I'm speaking from that part back up off me rather than for my part. Can you give me some space, please?

Dr. Brandy Baxter
11:57
Saundra, as you are sharing this, like immediately I'm thinking through the lens of a financial professional. And I want you to maybe talk to our audience about how they can then notice how their different parts or their firefighter, as you called it, how these different parts are showing up when working with clients. How can they recognize that?

Saundra Davis
12:21
This is where I became very enamored with this concept. When I first became, I mean, you all are very familiar with money habitudes, right? I learned about money habitudes through you all, right? I, when I first started in this field, I had spontaneous, giver, and carefree cards. I had no planning and no security cards, and I had one status card. So my protector parts were the care. I had a carefree spender when I was in pain, when I was sad, when I was, you know, distressed, I would spend on myself or others, but I also had a worried part that knew that what I was doing was harmful. And so I'd spend and then feel guilty about spending.

Dr. Brandy Baxter
Right.

Saundra Davis
13:16
And so that's what's called polarized. When we have a multiplicity of parts that see things differently, they're protecting different things. Right. And so I was raised with a mom that spent her money. And she often spent her money because she was raised very poor, literally, newspaper in the soles of her shoes poor. And so when she had money, she spent it. It was how she self-soothed. She raised me

in that same way. And so what sh how it shows up when we're when we're using IFS with in ourselves, right? Because I'm a proponent of using it for me first. We can have these parts that create a behavior, right, that you might be a hyper saver because of insecurity in your past, right? I experienced homelessness as a teenager. But the truth is, because I didn't believe that money created security, I didn't save. What I believed was I can always make more money. So I was a hyper worker. And so all of these are parts, and all of these parts exist in me simultaneously, and they behave differently at different times under different circumstances. And so when I feel lack, I might honker down and save. When I feel cash flush, I might say, hey, let's have it. Let's do it all. Right. And so what is important here is that I also have a wise self. And when I'm being self-led, I can navigate, okay, I got a big contract, I've got a financial windfall of whatever that is. What's most important here now? And so I can pay attention to the fact that I've got a part that wants to spend it all or share it all, and I have those parts. And I also have the other part that wants to plan and not spend anything. And so the first thing, you know, when my IFS training, one of my instructors, he said, first thing you gotta do is find out who all in the room. And why what drew me to this so deeply as a process of how I work with my own system is that the self, and this was so powerful for me, the self cannot be damaged or destroyed. So whatever we've been through, whatever we've gone through, our self, our true core being, is intact. We are not broken. Those parts of us that exhibit behaviors that may not be optimal are there to try to help us the only way they know how. Right? And so I can get to know that part better and understand. Like when I go on a spending spree, rather than, oh Sandra, you know better, you really shouldn't, rather than shaming, blaming, or abusing myself, I can say to that spender part, okay, I see that you're here, but what do you need right now? What do you need? And and it's very similar. A girlfriend of mine, she's actually in the AFCPE communities. Well, Leah Davis taught me, so so I'm grappling with food choices right now. And so I was talking about my snacking habit, and she would say she uses a tool called HALT. Am I hungry, angry, lonely, or tired? Or, you know, am I really hungry? Or am I one of these other things? Right? And so IFS is like that. So I can notice an impulse to do something or not do something. I can be a hoarder, I can be an overspend, I can be any of those things at any given time. And I can reconcile that and recognize: am I operating from that part? I'm just gonna do it if the firefighter, look, no pain, no pain, spin the money, take a trip, do you know. Or the manager, let me control it. I can notice what's going on in my family system, my internal system. So it comes from the therapeutic model of family systems, but it's my internal family, not my mom, dad, brother, sister, so on and so forth. It's all internal. So I can go in, find out what's happening, make space for it, and be kind to myself, all of the parts, not just the ones that I like, right? Not just the ones that I think are doing a good job. And that part for me has been a very healing journey because I no longer judge and abuse the parts that I don't understand or don't want to face.

Rachael DeLeon

18:18

You talked a little bit about that self-awareness and working on self, but for someone listening today that is working with a client, that they see a money part that's often showing up. Can you kind of talk a little bit about how, like, what are some money parts that you often see and how would you coach a professional to help that client work through it?

Saundra Davis

18:41

Exploring the money parts, it can look like, you know, hyper saving or hyper spending or a worrier or an avoider, right? And so what you can first recognize is questions like, what money parts do you already notice? And here's the thing: we don't have to bombard our clients with parts language, right? You don't have to do that, you don't have to beat people over the head with your knowledge, right? You can say, What do you what do you notice when you're going to open up the bill? Let them notice the part exactly. Yeah. Shows up for you. What thoughts or feelings or emotions are present when you don't know if your account is overdrawn? What do you notice? It might be a shameful part, it might be a you know better, it might be a fix-it part. And I invite my clients to name it. Now, there are some clients that they know we're doing IFS. And so I might say, So what part are you noticing right now? But for other people, I might say, So, what are what are the thoughts that come to you? You know, when it's the first of the month and you believe that you'll have more month than money. What do you notice? Right? And so it might be I feel tense, or I just want to make sure that, you know, I'm writing down all of the bills and I'm counting every penny. And, you know, so that might be a manager part. Or I feel like, hey, spend it while you got it. That might be a firefighter part. So I'm tracking. So I'm not necessarily inviting them to name them. They may not be, you know, so inclined. But what I'm what I'm seeking to do is help them recognize that unlike you know, many, many areas of of financial, you know, personal finance, we'll call the inner critic or the saboteur or language, like we gotta press them down, we gotta stop it, we gotta get rid of them. In this model, it is befriending those parts. So, so that part of you that really wants to lot down every dime, what do you notice? What do you think that part is really trying to accomplish? So the client might say, Well, the client, that part just wants to make sure that I have enough, you know, that my family doesn't end up homeless at the end of the month. Right? So now we're having a conversation about what's really going on. That part is trying to manage to avoid it, right? And so then we're having that conversation. And and then in IFS there's this thing called the six Fs. And those Fs are first finding it. What part are we talking to right now? And then how do we focus attention? What happens as you focus on that feeling, that thought, that behavior? Right? And then we befriend it, right? What is that part of you know, how do you feel toward it? Well, I'm I'm annoyed, I'm angry, or I appreciate that part, right? So so we're learning about the part, we're learning about what that behavior creates, and and then we just kind of spend some time with it. And sometimes what the client, what the coach's role is in this relationship, is to build what's called the self-to-part. How do you feel toward, not about, how do you feel toward that part? And if it exhibits one, if the person exhibits one of the uh the eight, what he calls the eight C's, compassion, curiosity, clarity. Oh, I feel compassion because that part really doesn't want me and my family to be harmed. Now you get to go deeper. But if there's no compassion, if there's no eight c's, then then it's a different kind of conversation. We don't have time for that today. That's a like a longer, like a longer journey, you know. But that's really the point, right? Is that how do you invite your client to understand and treat themselves, all of their parts, with deep compassion and understand their thoughts, their behaviors, and their emotions. And build a bridge so that they're not in battle with that part anymore. Because once they realize, okay, that part is trying to protect me, that part's not trying to hurt me. That part of me that spins without a governor, right, is not a bad habit. It doesn't mean I'm bad with money. That is a part that is trying to have a solution for the wounded, young, tender part of me. And so I can be kind and I can embrace that.

Rachael DeLeon
23:56
I think so often there is a lot of shame around money. And and what you're saying here is, you know, we can give names to different parts, but there's no good or bad. There are pieces that make us whole. And when you can name that and name it for yourself, there's a lot of power in that too.

Saundra Davis
24:15
That's a great way to say it, Rachael, because that's really what it is. It's how do I live in a way that I am not at war with myself, and I can trust that my self-energy is sufficient. There may be a knowledge gap. I may need to learn some things in order to be better with money, but that doesn't make me bad with money, right? And even if I don't like the choices that I've made, I can recognize, and let me give you all an example. In 2015, literally 10 years ago, next month, I bought a home that my son, I have one son, and that my three grandchildren live in. Now I would love to be able to tell you, oh, it was a wise investment during the time. Gosh darn it, they're gonna rent from me and we're gonna build generational wealth in the family. That is not what happened. My grandchildren were going, and I love my son, the people who they were renting from wanted their house back. They were, you know, we're in California, capital gains tax, they had to move back in the house in order to sell it, right? So they had to live in it for two years. Y'all know the drill, right? Which meant that my son, and I'm not sure if I mentioned, but my grandchildren were going to be displaced. You all heard me say earlier that I was about 16 experiencing homelessness. My granddaughter was turning 16. I bought a house. I didn't care what the market was gonna do. I didn't care about anything but making sure that my grandchildren could not be put out of any home ever again. I bought a house.

Rachael DeLeon
26:08
You were protecting her from the trauma that you experienced.

Saundra Davis
26:12
Absolutely, but here's the thing. Yes, I was protecting her, but guess who else I was protecting? My 15-year-old exile. Right? I was completely activated. I was completely activated. And so now, did it turn out well? Great. The thing is worth twice what I paid for it. Absolutely, great move. Great for the family, great for me, but that's not why I did it. And so I can recognize those parts now. I can recognize an activation for what it is. Notice I don't say trigger. I prefer not to use that word because I believe that words matter, so I'm very mindful about the language that I use. And so now I understand what I did. Now, did I risk my own retirement? Absolutely. Absolutely. Did it turn out okay? Sure. But did I

know that at the time? No. So my manager, right, the planner, did not win over the firefighter. They had it, they had some disagreements. Now, I didn't know this at the time because I didn't know anything about IFS. I just knew there was a part of me that was like, girl, you know, you taking on a second mortgage and the housing market's down, and then COVID happens. Right? So all of this is happening. And my parts were doing their dance. My firefighters, like, look, get a house. My manager's like, you really shouldn't do this. Right. And so those are the things that clients, our clients every day are experiencing. And as financial professionals, whether we are educators, counselors, coaches, planners, or therapists, we get to be with their system in its totality, and we get to hold space for their parts to show themselves so that the client who's sitting in front of us can learn to be self-led even when the behaviors are counterproductive. And we can learn not to shame, blame, or abuse ourselves when we're making choices.

Dr. Brandy Baxter
28:37
Saundra, I've had the privilege of being trained by you as an FFC and even your newer APFC training. And it's always such a delight. And I know that you bring compassion and you teach financial professionals to also bring cultural humility, mindfulness, and deep listening to the work that they do with clients. And we're excited that this fall you're going to be coming to AFCPE Symposium with a pre-symposium section. Can you tell us a little bit about what someone who has never attended the symposium or the pre-symposium, what they could expect when they join you in November?

Saundra Davis
29:18
Certainly. So first I want to talk about the symposium in and of itself. Because I think, in addition to the knowledge growth, the knowledge opportunities and the network opportunities, I think my favorite thing about the symposium is that it gives me the opportunity to question what I think I know. Right? Most people know that the AFCPE really incubated my certification programs. The AFCPE and this community, right, all of you all who are internal to the organization and then the community at large has just made so much space for me to test and learn. From the financial fitness coach to you know, now the APFC, it's been this wonderful opportunity to constantly grow and stretch and build my knowledge and then to share what I've learned with the people who find it interesting or attractive to them. You know, and so the symposium allows me to stretch in a safe environment where I can question first of all myself and then other modalities that I see. You know, and so that's my favorite thing about symposium. And then the pre-conferences, what I love about those, and I'm noticing there's a lot of different ones, it lets us play a little bit, testing out some new stuff, right? And and and in a way that we've got a couple of hours together where we don't feel like we're we have to rush to learn a new thing. We get to test and learn. And so with the what we're doing, what what my group is doing is called a co-laboratory. So co-laboratory is like coach laboratory, and we jam those words together, right? So to match them. So what I'm inviting people to do is bring a challenging case, a hard case, or something that they just wish that they had, you know, mentor coach on their shoulder to test out some things, try some new ideas, play around with IFS, play around with different

modalities that you might want to learn. Maybe try on some coaching skills and integrate it with your counseling or your planning skills, and and just a safe playground, a sandbox, if you will, for us to learn and grow. So some people will bring their own case, something that might be challenging for them, and we'll talk through it. Some people will use some of the case studies that we offer. And the idea there is it truly is a lab for us to explore together and grow together and hear different perspectives. I am very much a proponent of getting outside of what I think I know and hearing how other people uh think about some of the same topics that I think about. So that's really what I'm most excited about, both for the pre-cons and for the symposium itself, and you know, just seeing everybody and I there's always great conversations and always really a great opportunity to expand and broaden our own individual capacity. We always say we meet people where we are where they are, and quite frankly, I don't think that that's always true. I think we meet people where we think they should be. And what I think the AFCPE allows us to do is to hold up the mirror and make sure that what we're saying is true. Are we holding the standard that the AFCP set uh decades ago? Are we continuing to pursue our own greatness in service of the clients that we choose to work with? They deserve that. They deserve our excellence. And that doesn't mean you gotta get certification on top of certification on top of certification, but what it does mean is that life is changing, people are changing, our world is changing, and what clients need is changing. Are we willing to change with them in service of them?

Rachael DeLeon
33:22
Yeah, and I think committing to this work means committing to be a lifelong learner. It's the only way we have to continue to question and learn and grow. And what I love about the symposium is you learn in those sessions, but you learn just as much in the hallways. You're really listening to what you've heard and then sharing it with someone else, and then bouncing perspectives off of one another. It's just such an open community. And I really think because it is so diverse in the work that we're doing, you'll meet coaches, you'll meet counselors, you'll meet planners, you'll meet therapists, all in this really rich community. And that's what allows us to really expand and grow together.

Saundra Davis
34:07
Yeah, it's rich and safe. So that's the thing. It is we yeah, we don't have to go there armored up. You don't? We don't have to strut our stuff, we don't have to prove ourselves. We really get to have a big playground.

Rachael DeLeon
Yeah.

Saundra Davis
34:21

And that's a great way to describe it. Yeah, yeah. I mean, that's literally my favorite thing about it is that it is a playground where we get to do all the things and learn the things and then decide which, you know, where where the areas that we we might want to go deeper. And I think also growing our businesses, right? You know, I I'm speaking at another conference uh later in November, and they didn't, they didn't, they asked me, are you willing to forgo your fee speaker fee? And at first I said yes. And my co-speaker, we were willing to say yes. And I think we said it because we were feeling, well, well, they might not accept us if we don't say yes. And so there was this pressure. And then I thought about it afterward, and I said, you know, that's really not true. I I want to be paid. If you're paying anybody, I want to be paid too. And so I called the people. You know, they accepted my talk and I said, our talk, and I said, Yeah, no, I wanna I want to be paid. And I told her why. And I realized that that is what was authentic. My previous answer was fear-based, right? And again, those are parts. And so that being self-led, I picked up the phone and I said, Hey, listen, I'd like to talk about this. I want you to hear what is true for me. Now, I'm gonna honor my word and my preferences that you pay me. And so they're paying me. I would have done it anyway because I gave them gave them my word, but I also stood up for the part of me that was experiencing lack and fear. So I spoke for that part rather than from that part.

Dr. Brandy Baxter

36:05

Such a good distinguishing point to make. Love that. Okay, Saundra, Rachael and I could talk to you all day. And I'm sure our listeners are here for it. But we know that we all have a ton of things to do. So one of the things that Rachael and I like to do at the end of our episodes is invite our guests to add to our bank of knowledge. So we're gonna ask you for your two cents that you'd like to add to our knowledge bank for our audience. What two cents would you like to share? I get two. I get one cent and then I get another cent.

Saundra Davis

36:37

So the first guest is separated like that would be clever. Mindfulness practices and trauma-informed mindfulness is really key to our work in these times. And it's important to understand that trauma sensitivity means when we tell people breathe, I love to say, oh, let's take a deep breath, recognizing that the breath and the body, how does that feel in your body, are not always safe for people. So making sure that we have the language that allows people to find their safety. So that might look like you know, you might anchor with a breath. If the breath feels safe, you might anchor by feeling your feet on the floor and feeling the grounding. Right? So just being aware, taking the time to learn about trauma sensitivity in how we language our work. Because sometimes we can inadvertently do harm. That's the first scent, right? The second one is we know money is never just about the numbers. We have parts that learned how to survive, protect, and care for us in the best way they knew how. We can meet those parts with curiosity rather than criticism. We can have real financial wellness and wholeness and healing that promotes and facilitates lasting change.

Dr. Brandy Baxter
38:17
So good. Yes, so good.

Rachael DeLeon
38:20
Saundra, thanks again for just taking the time to talk to us and talk to our audience today. For someone who wants to learn more about the work you're doing, where would you tell them to reach out to you?

Saundra Davis
38:32
Yeah, our website is Sage Financial Solutions.org. The thing I'm excited about is in addition to our certification, we are doing a professional development series. So we're doing, you know, unburdening the legacy, we're doing money habitudes in IFS, different things like that. That of course, I AFC continuing education units, we're always going to stay linked to you all. Absolutely. You know, yeah, yeah. You you all are our family, and that will always be the case. And so we're and we're also open to making sure that we can offer coaching support in ways that that help this community really thrive, not only in what we do for our clients, but what we do for ourselves. So go to our website, join our mailing list, stay on top of there. I also have a Substack now. I don't know what the heck I'm doing, right? I'm on my journey of 65 days to 65 years old. And so I'm just writing and sharing and engaging with the stuff that comes up for me. So that's how people can connect. I'm I always welcome connections on LinkedIn as well. I'm not hard to find, and I welcome the connections. Fantastic.

Dr. Brandy Baxter
39:41
I'm super excited to see you again in November at the Symposium. And on behalf of our listeners, we just want to thank you for the pioneering work that you have done with financial coaching and this integration of IFS into financial services. I'm sure you hear it, but it is never something that you get tired of hearing, is that we greatly appreciate all the work that you have done for those of us who are following in the trail that you have blazed ahead. So thank you. And I'm sure our listeners will look forward to getting connected with you soon.

Saundra Davis
40:16
She gives me so much pride and hope for the future, to be quite transparent. You know, when you've got more years behind you than in front of you, for me, seeing what you all are doing is far beyond what I would have ever hoped and dreamed. So I'm just really proud of you both.

Rachael DeLeon
40:33
Thanks, Saundra.

Dr. Brandy Baxter
40:34
Rachel, as you and I expected, this was such a great conversation having Saundra as our guest. I am always just encouraged by the deep work that she is doing to advance this field of financial services and bringing in tools that many of us may not have ever considered. This conversation around internal family systems was so enlightening for me that it caused me to pay attention, not only as a practitioner, but just even in my own life. I'm now thinking about how these different parts of me show up and how I can be more respectful and honoring those parts. I think our audience will definitely take away some good nuggets from this chat.

Rachael DeLeon
41:24
Yeah, I agree. You know, Saundra is a really gifted teacher. She has this way of taking things that might be complicated. It made me chuckle that the person that wrote this book didn't feel comfortable teaching it. But it is true, it takes a certain person to be able to get concepts across in a really meaningful way. And so that's something I've always enjoyed seeing Sandra in action and how she can resonate with different professionals. For me, you know, we've been longtime partners, Sage Financial Solutions and AFCPE. And one thing I really value about Saundra is she believes in high standards. And so, you know, at the root of her programs is an AFC or is a CFP, that not having that base of knowledge, you can do more harm than good. And I think coaching is an excellent addition to a toolbox as you're kind of looking at how you're working with clients and what can support you. We're all lifelong learners in many ways. And this is one more way to keep filling that up.

Dr. Brandy Baxter
42:31
Absolutely. Can't wait to see her at the Symposium.

Rachael DeLeon
42:34
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 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 conversations where viewpoints or stories differ from our own that we learn the most.