

Rachael DeLeon: 00:04

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: 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. This is one of our most exciting episodes. The audience is probably wondering why are we so excited? Because we're always excited. But this episode is a chance for our listeners to hear about our symposium in real time. They get to hear what our attendees were experiencing right there while attending symposium. And I just love that we get a chance to give voices to real people, real experts who are part of our community. I cannot wait for our listeners to hear this.

Rachael DeLeon: 01:22

Oh, I couldn't agree more, Brandy. And I think hearing from the people that were at the event kind of makes you feel right there in the thick of things. You can hear the excitement, the inspiration, all of the energy that came from just being part of the week, from learning and networking and really walking away, feeling inspired and energized for the year ahead.

Dr. Brandy Baxter: 01:46

You know, before we jump into what our attendees had to say, what were some of the highlights for you being at Symposium?

Rachael DeLeon: 01:53

For me, Brandy, really it's the people. You know, I think everybody has a different reason for attending. And obviously, it's an amazing opportunity to learn from incredible experts on a variety of topics. And people come to get continuing education units. But what I think is most inspiring to me is the people themselves. So you just enter the space and you can feel the energy. One person actually came up to a member of our team and they had only been to financial planning events, and they said, wow, this is what diversity looks and feels like. And, you know, that's what's really incredible about our community. They're working in so many different ways, researchers, educators, practitioners, and the way they're serving their clients. You know, everyone is doing something a little bit differently, but they're all learning from one another. And you can really feel that in the halls of the symposium.

Dr. Brandy Baxter: 02:52

The people make the experience so much more enriching. It's like, I mean, this is gonna sound crazy, but it's like a family reunion for me when I get to see my friends that, you know, we we work together on projects or just even on social, but to see people IRL, as the kids say, it's really, really great. I was also excited this year to see a lot of student representation. In years past, I don't remember seeing like full cohorts of students who were there and not just participating and knowledgeable, but who would come with their instructors. That warmed my heart to know that so many young people are interested in this profession and that they have a place that they can come and get connected in our community at an early start. Another takeaway for me was the keynote speakers that we had. It is always a delight when you have keynote speakers who are challenging you to think differently about our profession, but also from the research that we received on our opening keynote to knowing the data behind what's happening in American households and then talking about just important conversations with Riaz and then Joachim's vulnerability when he was just so transparent with the audience and coming to speak after such a tragic event. I just really applaud him for that courage. And then who can forget Erica's conversation at the end as our final keynote? Put your money where

your mouth is. And she had the money spraying all around in the audience. It just really was a fun and delightful way to kind of close our symposium. I just, I felt like the energy around this year was really exciting. I'm looking forward to continuing to grow with our community.

Rachael DeLeon: 04:35

I couldn't agree more. And you know, one of the things we did for keynotes this year for our virtual attendees is we had meetup right after every keynote session and got so much feedback from those as well that a lot of people attended those and it kind of recreated that energy in the hallways. You know, when you leave the keynote and your mind is opened and you're starting to have these conversations with your peers about what you learn and what's got you energized. And we were able to recreate that this year for our virtual attendees too, which is something we plan to do as we look ahead to the future.

Dr. Brandy Baxter: 05:12

Oh, that's a great idea. I'm sure lots of people really enjoy that, especially when you can't travel. It can kind of feel like just kind of watching it on the screen. But having those virtual networking opportunities, I definitely believe it made a great experience for our attendees.

Rachael DeLeon: 05:28

The other thing I wanted to call out going back to the people, the very first day I had stopped in the coffee shop to grab a cup of coffee before the event had even started. And I saw someone I knew and they were having breakfast with another person. And I went up and said hello and then introduced myself. And the the other person was a brand new attendee, and they had just happened to come into the coffee shop that morning. And, you know, the longtime attendee had struck up a conversation, invited them to breakfast. And that's just the energy that you feel. Like you can come to our event and not know a soul, and people are gonna invite you in. And so that always makes me excited too, to know, you know, it does feel like a reunion, but we always have a good

number of people that are there for the first time and to see their excitement and for them to feel welcome, we know we're doing something right.

Dr. Brandy Baxter: 06:19

That's a great point. I I too feel like I met a lot of first-time attendees at the symposium. And so that too is encouraging to know that lots of people are still coming to the symposium and getting connected in community and and building their professional and personal networks. Okay, Rachel. So you and I have chatted a lot. And I'm sure our listeners are like, okay, we hear you guys all the time, but we want to know what the attendees had to say about symposium. So let's listen in to hear what some of our attendees had to say about their experience at symposium.

Rachael DeLeon: 06:52

Brandy, one of the people that I had the pleasure of connecting with at this year's event was Kelsea Dickey. And Kelsa has been to several symposiums, but she was there this year as an exhibitor. She's the founder of Financial Coach Academy, and I'm really excited to share our conversation.

Kelsea Dickey: 07:09

I'm Kelsea Dickey, a private practice financial coach for the past 17 years. My business is Fiscal Fitness Phoenix. I also have a team of coaches who work for me to serve a lot of people. And then about 10 years ago, I launched the Financial Coach Academy, where I train other professionals who also want to be in private practice. Kelsa, how would you describe your experience at this year's symposium? I would describe my experience this year at the symposium as being educational and invigorating. So educational, you are going to learn some of the cutting edge sort of research that is coming out on personal finance. And so you're really staying ahead of that educational curve and then invigorating because there's nothing like being around like-minded people who share, you know, a common mission of just want to propel, you

know, the work forward and helping people with their money and that sort of thing. And just being around people with that energy is so invigorating.

Rachael DeLeon: 07:59

What are some key insights or lessons that you're taking away this week?

Kelsea Dickey: 08:03

I would say, you know, along with being around like-minded people, there's people that are like right where you currently are and having some of the same shared challenges. But then there's people that are where I was a year ago, let's say. And it's so great to be able to like lift them up and share secrets with them of like, here's what I figured out when I was there a year ago or a couple of years ago. But then there's people who are ahead of me and I can see the future of like, oh, that's a possibility for me too, or that's the potential. And I would say that no matter what, everyone's coming at it from a different perspective or different angle, different personality. And the opportunities for partnerships and collaborations with people who are bringing their own expertise in a way that I don't bring that expertise has just been incredible. And it doesn't matter, you know, how long they've been in practice or where their practice is at, whether it's nonprofit or academia, there's just so many shared interests when you have a common mission that the opportunities for collaboration are just so plentiful.

Rachael DeLeon: 08:53

What advice would you give to a fellow financial coach who is entering the field for the first time?

Kelsea Dickey: 08:59

Yes. If you are entering the field for the first time, the one thing I would love to share with you is that it is not learn, then do. You are learning and doing simultaneously forever. Your first year in business or in practice and your 20th year. You are always helping people while learning and growing at the exact

same time. And the one thing I like people to know is you have enough skills and enough knowledge to help somebody today because they don't have those skills and knowledge. And you will still want to acquire more knowledge and more skills. And being a student of this craft is always a role that you have in this field. It never stops. You never take that hat off. And in the meantime, you want to be helping people. So don't wait to find someone to help until you feel like you know enough or you've learned enough because you'll never know everything and you'll always want to know more.

Rachael DeLeon: 09:46

And last question Has there been a particular moment from Symposium that stands out as your I was made for this moment moment?

Kelsea Dickey: 09:54

I would say one moment for me that really stood out to me as being impactful and sort of made for me was when I was in the task force meeting, the networking chat about how AFCs can be can benefit private practice and private practice can benefit from AFCs. And I was first talking and trying to add contributions to the discussion. And I was saying you guys, and I was saying it because I meant the task force leadership, you know, the people on that task force. And then slowly in the middle of that sentence, I shifted to saying we. And it was a very natural thing that happened. And I realized that every single member, whether you have your AFC or not, whether you are a sponsor or a partner, or you've been in the field for a long time, or you're a board member, no matter what, you are part of that collective. And we're all sort of trying to advance the profession forward in the best way possible. And so we're all in that together, whether you have a volunteer position or no volunteer position. And there was just something about that moment that really shifted in me to feel like I was part of a collective. And it was really inspiring.

Rachael DeLeon: 10:53

This next interview is with Christine Richardson. Christine has been a longtime partner of AFCPE. She is with the Financial Planning Association. She led a panel presentation at Symposium, and we got to sit down and learn a little bit more about what had her excited this week.

Christine Richardson: 11:12

I'm Christine Richardson. I'm the Chief Member Experience Officer with the Financial Planning Association.

Rachael DeLeon: 11:18

Is this your first time at Symposium?

Christine Richardson: 11:20

This is our first time at a symposium, and it has been wonderful. Warm energy, great conversations, a truly wonderful experience.

Rachael DeLeon: 11:29

What key insights or lessons are you taking away?

Christine Richardson: 11:33

The first one is about intentional conversations. How it's very important to be present and open to meeting people where they're at. And I learned some great skills on how to do that. I would say that's my biggest takeaway.

Rachael DeLeon: 11:44

And what advice would you give to a new professional entering the field?

Christine Richardson: 11:50

Network. Talk to as many people as possible, make as many connections as possible, because where we think we're going to start out is often not where we actually start out. And you meet so many wonderful people along the way that'll help you get there.

Rachael DeLeon: 12:03

Has there been a particular moment from Symposium that stands out as your I was made for this moment moment?

Christine Richardson: 12:10

Oh, I was made for this moment. I have to say it's actually been working in the exhibit hall. Having all of those conversations and how there are moments in time where all the right people come together at the right moment. And this has really felt like a great time in our professional landscape with society in general, where the right people are all at the right table at the right time. And I actually feel like we're going to be able to do some good.

Dr. Brandy Baxter: 12:32

Rachel, I was excited to interview Deborah Barker, who was from Magellan Federal. She was also part of the group that sponsored our knowledge bowl this year. Let's listen in on what she had to say about her symposium experience. Hi, Deborah. Welcome to the show. How would you describe your experience at Symposium this year?

Debra Baker: 12:51

It is even more enthusiastic and energetic than it's ever been before. I was even in some of the virtual classes, very energetic group of individuals, very supportive. I compare them kind of to the running groups that are out there, right? Like very supportive of each other. And yeah, it's been super fun. We've learned a lot. We've had some great motivational speeches that have occurred and taken away quite a bit of information to share with our team. So it's it's been fantastic.

Dr. Brandy Baxter: 13:25

Excellent. What key insight or lesson are you going to take away from the symposium?

Debra Baker: 13:30

So I learned some valuable lessons in a couple of the classes that as people leaders, right, we have to remember that we're always lifelong learners, right? And so some of the things today that I heard in a couple of the classes, I'm going to take away and, you know, and kind of build off of that within our teams to support them more and to be more mindful of how other people are, you know, facing their compassion and fatigue when they're dealing with financial readiness or financial wellness. So absolutely learned a lot today.

Dr. Brandy Baxter: 14:05

What advice would you give to other financial educators or someone entering the field?

Debra Baker: 14:10

I would definitely say to find a mentor, someone that is already in the field or someone that is starting out in the field so they know the obstacles they may face. So understanding what those obstacles are so that you can have a plan because it can be disheartening in the beginning, right? We talked about using your ASC to progress your career or to use it to find employment. That was one of the classes that we were teaching. And we didn't really teach. We let the attendees teach us, right? And the discussion. And they talked about like not knowing all of those obstacles in the beginning. So it kind of set them back, right? They were trying to figure out like what was their niche or what type of career field they wanted to go into with their AFC. So I think it's important to know that and and to find different individuals, not just one, but a mentor, definitely, but many people to ask questions to so that you can make that plan for yourself. Excellent.

Dr. Brandy Baxter: 15:07

So has there been a particular moment from the symposium that stands out for you? Because our theme this year is made for this moment. So have you had a moment like that?

Debra Baker: 15:16

Yes. I love this book. It's called You're It. And it's about leadership during change or during disaster. You know, disaster could happen anytime in any industry. It's a great book, but I remember you're it right. So it just aligned with with the theme this year and just thinking about like the class this morning and and listening to the the speaker talk about different things, you know, taking away the information he shared, you know, if you're saying yes to this, what are you saying no to, you know, and and many other things that he said, but it was so powerful. Like other attendees actually cried. So it was it was so nice to be in a room that you were so inspired by and definitely gonna take away that motivation and that passion and share it with others that couldn't attend.

Dr. Brandy Baxter: 16:10

So, Deb, I have to ask you this because Magellan was the sponsor for our Knowledge Bowl. Yes. Did anything exciting happen with Knowledge Bowl this year? Oh my gosh, yes.

Debra Baker: 16:19

So Kansas State University was our grand prize winner. Congratulations. Yes, absolutely. But all three of the schools, it was so amazing. The competition was fierce. A matter of fact, in all the years, I actually cannot remember where the point spread was not very wide. Wow. This was like within a point of each other, right? So very, very engaged students that are obviously ready to take this exam and get, you know, get the ball rolling and and get their career progressing. So we enjoyed that quite a bit. And and then even afterwards, you know, like last night we did we did the actual session and the contest. And then today we announced it. And all of the students were humble. They're very, they're very supportive of each other. The team at Kansas State University, you

know, was congratulating the other teams for the fierce competition that they had been in. And I was, again, just another inspiring moment to see the future of the financial sector, and it's in good hands, right? Yes, indeed.

Dr. Brandy Baxter: 17:24

And with this being our 10th year of the Knowledge Bowl, I was excited as well to just see how in tune these students were with the content. Yeah. And I'm looking forward to future knowledge bowls as well. Absolutely. This next conversation has Shawn Brigham, it was as if we had known each other. It was so crazy. I found out that we live in the same area. He's also a military spouse, and he is the founder of Money Mindset Makeover. Let's hear what he has to say about his experience. Hey Shawn, welcome to the show. How would you describe your experience at the symposium?

Shawn Brigham: 17:58

Well, this is my first year attending, so I am very excited. Yay! And so so far, what I have experienced is that this is not a lot about theory. It's a lot about real practice, folks on the ground, seeing what works, what doesn't work from a client's perspective, and not just like I say a lot of theory.

Dr. Brandy Baxter: 18:20

What do you think is a key insight or a lesson that we're gonna take away from Symposium?

Shawn Brigham: 18:25

So from what I've I will be taking away is with my own practice, is that I need to start looking more at my data. I can't just go on what I think works and what I've been doing. I need to go back and look at how my clients have been doing, how have they been progressing, seeing what has been working with the clients, what has not been working, and start using the actual data instead of just what I think.

Dr. Brandy Baxter: 18:48

So you mentioned that this is your first time, and so you probably have a couple of thoughts about this, but what advice would you give to a fellow financial educator or someone else who's entering this field?

Shawn Brigham: 18:60

I would tell them or remind them that this is their expertise, they know this, their clients or people that are helping, they don't. So you have to get on their level. I kind of I think of it as if you're going to a doctor, and like from my own experience, I had a back cough. The doctor is telling me all these medical terms of what's wrong. I'm still confused, and then he basically just tells me, Hey, it's allergies. So I'm like, Well, why don't you just tell me that to begin with? And I know financial professionals do the same thing, they talk as if they're talking to fellow financial professionals instead of their clients.

Dr. Brandy Baxter: 19:35

So our theme this year was made for this moment. Did you have a particular moment at the symposium that really confirmed for you that you were made for this moment?

Shawn Brigham: 19:46

Most definitely. I was proud to see my alumni, Texas Tech, Breckham, the students participating in the knowledge bowl. So before and after I was able to talk with them, they were asking me questions. I was talking to them, they were asking me about what. I've been doing since graduating, what they plan on doing. So to see that this is going on from 20 years ago to them and that program still going strong is a real blessing.

Dr. Brandy Baxter: 20:13

Excellent. Thank you so much for your comments. It is always a delight, Rachel, when I get to speak with Kimberly Rand. She works at Dragonfly Financial Services, and she is such a force to be reckoned with in this community. Let's

hear what she had to say about her symposium experience. Hey Kimberly, so my first question for you is how would you describe your experience at the symposium?

Kimberly Rand: 20:35

This year, Brandy, has been so much fun. I'd say it's really been kind of a tale of two symposiums. I've both been able to reunite with a lot of established colleagues. I've also been able to meet some really young enthusiastic professionals at the same time. So I feel like I'm experienced both today and tomorrow of AFCPE.

Dr. Brandy Baxter: 20:56

Oh my God, that is such a great way to think about it. What key insights or lessons are you looking to take away from the symposium?

Kimberly Rand: 21:03

You know, what I'm really bringing away from the experience with this symposium is the devotion and enthusiasm that the professionals in the space have, especially at this moment in time. Coming here has really been invigorating for me and reminded me of the important work we're all doing together.

Dr. Brandy Baxter: 21:24

Yes, indeed. You know, as you're talking about the AFCEP of the future and seeing so many young professionals, what advice would you give to a fellow financial educator or someone that's entering this field?

Kimberly Rand: 21:34

Yeah, that's a great question. I'm glad you asked. There's a few things I think I would say to young professionals coming up in this field. And the first is to spend some time to identify your values so you really know what your North Star is. And then, secondly, I would advise younger professionals to really get

to know your target audience and to understand where they're coming from and really what your value add to them is. And then finally, I've been going to sessions this week on AI and on cryptocurrency and the like. And what I have been saying to the young folks and my colleagues as well is to really work to strategically combine the high-touch aspect of our work with the high-tech aspect that's on the horizon.

Dr. Brandy Baxter: 22:24

That is so good. You know, our theme for this year is made for this moment. So has there been a particular moment during symposium that stood out for you as a, you know what, I was made for this moment. Have you had anything like that?

Kimberly Rand: 22:37

You know, I did have a light bulb moment this week as I was walking down the hallway and talking to the vendors, and I was able to chat with the representatives from the Financial Planning Association. I know AFCPE is starting this new partnership between AFCPE and FPA. And I am so jazzed for it. It's so exciting, and I am really looking forward to being able to provide some value add to CFPs in this space around the behavioral aspects of money, and so looking forward to playing a part in it. Excellent. Thank you, Kimberly. Thank you, Brandy.

Rachael DeLeon: 23:13

I also had the pleasure of sitting down with two attendees together. The first was Young Mao, assistant extension professor at the University of Minnesota, as well as one of his colleagues, Tanya Brinston. She's a financial health and wellness coordinator at University of Minnesota. Young actually had a presentation this week. So he digs in a little bit to that. But it was great to sit down and talk to them both about what had them most excited about this year's symposium.

Young Mao: 23:43

There's a lot of great information. There's a lot of great energy. What I've seen more this year is something I really absolutely love is the humanizing aspect of money, the recognition that money is just beyond numbers. And we get in touch with just how we ourselves interact with money and all the emotion that comes with it. And I think that gets to the individual part versus just, you know, if you're gonna do I want to use business like corporate finance, it's just mechanistic, right? You you put in the numbers and you make decisions on that. But money make us feel, and this is the uh recognition of that emotion, it's very fantastic.

Rachael DeLeon: 24:20

Tanya, what brought you to Symposium this year and what's in your experience so far?

Tanya Branston: 24:25

Well, what brought me here this year? I was I seen on the itinerary breakout sessions around AI, you know, because that's the direction that we are moving in. And as Young mentioned, that human interaction is still just as valuable, but AI is kind of taking over. So I want to get some tools and some information around that. But what I've got what I've gotten from it so far is inspiration, especially when I'm continuing that human interaction. Our keynote speaker mentioned something about being assertively empathetic. And we need more of that, especially after COVID end. I think people are their stress levels are higher after that. And so I think the that more human interaction and just meeting people where they're at and maintaining the human-centered coaching, counseling, and educational piece.

Rachael DeLeon: 25:18

All right. What's a key insight or lesson that you're taking away from the symposium this year?

Young Mao: 25:24

The recognition of trauma. So, you know, we know that trauma's happening and you know, it's it's happened since since COVID and before then, but uh we it it brought force to the you know to the forefront of everything else and especially around finances. And I appreciate that because once we start digging into trauma and recognizing there is, you know, people are going through this traumatic event, then we could be kind.

Rachael DeLeon: 25:52

Yeah.

Young Mao: 25:52

You could be kind to others, and we could be kind to ourselves especially. And especially a lot of money.

Rachael DeLeon: 25:58

How about you, Tanya? What's maybe an insight or lesson that you'll take away and back to your work and your community?

Tanya Branston: 26:05

I think it's all falls back to the keynote speaker, keeping that human interaction, you know, realizing that our communities are dealing with a lot of trauma. And also, you know, being able to take care of yourself through that trauma. And the one thing that really stood out to me is that we've experienced a lot of loss in our communities, personally, professionally. And the question that he posed instead of saying my condolences, sending thanks and prayers, he said, ask that person what is it you want me to know about that person? And that kind of opens up that motive. It's kind of like a motivational interviewing technique to get that person to open up to help them process through, because the population that I serve, they're experiencing a lot of loss in our community, especially in light of the opioid epidemic and the fit now.

Rachael DeLeon: 26:59

For someone entering the field for the first time, what advice might you get them?

Young Mao: 27:04

As an educator, our job is to provide information with the hope that folks, when they make financial decisions and it's based on their values and what they want. So when I, you know, if I were to give a advice to those who are just entering this field, I would say as much as you can humanize that aspect. Right? The idea of the sage on the stage at the work, right? We want to be that guide on the side, right? We want to be the person who walks that journey with whoever it is that you are going to teach and who are going to share that knowledge with. Also keep in mind that they also have their own experiences. So you know what you know, and they know what they know, and then we know more. So it's it's it's an us journey.

Rachael DeLeon: 27:52

I love that. Tanya, what is a piece of advice you'd get to a fellow financial educator that's just entering the field?

Tanya Branston: 27:60

I would say acquire as much knowledge as you can around building that rapport and that trust. Relationship building is going to be key because you have to have trust. Talking about finance is a taboo in a lot of cultures. And so building that relationship is gonna be key. Even having a mentor, you know, I think that's gonna appear mentor. I think that's gonna be valuable, and just continue to be an opening book and acquire that knowledge and be a good listener.

Rachael DeLeon: 28:28

So, young, you have a session at AFCPE Symposium. Tell us a little bit about it.

Young Mao: 28:33

Well, I'm going to do a presentation upon trauma informed financial education. So there's a lot of you know, uh talk about trauma out there. So, but from an educational perspective, how do you talk about money to somebody? Not necessarily coaching, right? Because you don't do how do you have a discussion about money in a very respectful way? Um, how do you create a space for that conversation to happen? And you know, throughout my throughout the year, I I've I've gone, I traveled to many places in Minnesota, and I also teach an online course. I've seen people when I talk about money starting to, you know, start to withdraw. People shrink. And one day I ask, what is happening over there? Are you okay? And then one of the uh one of our participants says, young, whenever you talk about that, I see my nine-year-old self pushing cars because we ran out of gas. And it brought me back there, and I feel anxious, I feel nervous, I feel I just I I freeze, and I I I don't know if I can think about budgeting.

Rachael DeLeon: 29:43

And then, you know, we we start to engage in that conversation. So tell me more about it.

Tanya Branston: 29:48

You are here. Obviously, you want uh to change that. How can we support you by change that? So keeping that conversation open, as as Tiny mentioned, building that rapport, lead with your heart, lead with curiosities.

Young Mao: 30:02

Yeah, so you can be, you know, in this environment. It's okay. We're all here to learn from each other. And I share my story. I do a lot of storytelling. I I share my story, and I see those people that were shrinking. Now they're looking at you like, oh, she's been through this too. So I can be a little bit more brave about how what my approach is and sharing within the um within the educational workshop.

Rachael DeLeon: 30:29

Has there been a particular moment from Symposium that stands out as your I was made for this moment moment?

Tanya Branston: 30:36

So one of the highlights in a particular moment that tell me this is this is a good place to be, is when I see people and they see me from oh, I recognize you from last year. And then you get this big warm embrace. And you know that and you look at each other, you're like, this is a rough time. We're in a rough spot, we have a lot of needs that we need to meet, the community meets us, but we're not alone. Right. We need to build a community of our own because that's the only way I believe that's the only way we can serve our community is through community.

Young Mao: 31:12

Well, I have a two for one was the knowledge ball, just seeing those youth up there recognizing that they're gonna be coming behind us and reaching back and bringing people forth because our youth is our future. Especially when it relates to financial education. And so being a part of that just made me, it was like, hmm, this is the place to be. And then my second one was confirmation because I'm uh pursuing my undergrad degree at the University of Minnesota, and I'm also positioning myself to take the AFC exam. Now, when we were at the first my first symposium, I was mingling and I met this person and he was giving me tips and tools, and he said, Whenever you're ready, you know, I'll help you study. And I couldn't remember his name. And lo and behold, I showed his picture to somebody. I was like, Do you remember this guy? Because this person was at the other one. And she was like, Yeah, he's right over there. And so he's working on his doctorate. So now I have his name and his number. And so by the summer, I'm gonna take the exam. And so that to me was confirmation that you can take you can do it. Because I'm I get anxious

when it comes to taking exams and stuff. That was a conf that was confirmation in my aha moment that yes, this is exactly where I need to be.

Dr. Brandy Baxter: 32:39

This has been such a delight hearing from everyone and their different perspectives about attending symposium, their takeaways, what they would say to someone new to the profession. Also, kind of that made-for-this moment experience. I loved hearing each person's take on that. You know, as we think about symposium, I think we should give our audience a little teaser and let them know where the next symposium is going to be in 2026. Can you share that information, Rachel?

Rachael DeLeon: 33:09

Absolutely, Brandy. So next year we are going to be in the greater DC area, November 17th through 19th. And registration is already open. So for the first time ever, we open registration as soon as this year's event closed. Lots of people excited to save the date and join us, whether in person or virtual. There's always some way for you to engage with us. So early bird registration is open and give yourself a gift this holiday season and plan to join us in November 2026. I love that. I know what I'm playing on my Christmas Liz. 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 in 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.