

Rachael DeLeon: [00:00:00] Brandy, it's so good to see you, and I am delighted to talk about our guest this week. Uh, she is a long time friend of the organization, Dr. Barbara O'Neill as an AC and AFCPE, and the owner and CEO of Money Talk financial planning seminars and publications where she writes, speaks and reviews content about personal finance.

A distinguished professor emeritus at Rutgers University. Barbara has written over 190 articles for academic publications and received over 35 national awards and over 1.2 million in grants to support her financial education programs and [00:01:00] research. Barbara is a Twitter queen. She tweets personal finance information at Money Talk.

One writes weekly posts for her Money Talk blog, and is the author of Flipping the Switch. A book about 35 later in life transitions. Fun fact about Barbara, she not only takes care of her financial health, but she loves to exercise daily and she sees plays as often as she can. Let's bring her in. Hey Barbara.

Dr. Barbara O'Neill: Hey. I am so glad to be here and hang out with you guys. And, um, I just was looking, uh, at the, at some of the things I was gonna talk about and I was reminded that I am a 40 year member this year of A-F-C-P-E. I joined, I joined in 1986, so shortly after the organization was founded. Yeah.

Rachael DeLeon: Yeah, Barbara, and I feel like I don't have the stats in front of me, but you are one of our longest holding AFCs as well.

So, [00:02:00] um, pretty special. And I'm sure the stories and the memories that you have to share over the years, you know, would be amazing to hear, uh, at the symposium.

Dr. Barbara O'Neill: Lots of memories.

Rachael DeLeon: Yeah.

Dr. Barbara O'Neill: Good ones. All good? All good.

Rachael DeLeon: For sure.

Dr. Brandy Baxter: Well, you know, Barbara, like Rachael just mentioned, given the depth of experience that you have, you have probably witnessed a lot of change in financial landscape.

Um, thinking about some of the shift that you have seen, especially in. Uh, individuals. What have you observed as far as how people are engaging with the financial planning industry?

Dr. Barbara O'Neill: Well, um, interesting question 'cause I was just working on a project this morning from one of my clients. I'm, I'm writing a blog post about, um, how to, how to calculate what you need to save for retirement.

And when I think about it, you know, 40 years ago. There wasn't any internet or online calculators or anything. So everything was pretty manual and, um, [00:03:00] you know, we, we put together a, a worksheet when I was working at Rutgers to help people walk through those steps. So everything now is so automated. And of course, um, the great unknown is AI and how much that will step into the industry.

Uh, there was just an article in the Wall Street Journal the other day that basically said, um. Don't count on AI for your finances. It's, it's not, it's not ready, it's not ready for prime time yet. It's not. Yeah. And, and then there was another one about, um, doing your taxes with AI and, and we had a session.

One of my good friends. From New Jersey, that's an A-F-C-P-E member. Uh, Ruth Cummings did a, uh, a workshop at the symposium with her daughter, actually the two of them. And they basically found the same thing that, uh, it's not ready for prime time, but someday it will be. And so that'll be on the horizon. Um, I just think as far as looking back on 40 years in A-F-C-P-E, just [00:04:00] the diversity of the membership has, has just.

Exploded. Uh, when it started out, uh, in 1983, I believe, uh, it was basically just college professors and researchers, and gradually you had extension agents and the counties that came in, and of course all the military service providers and then the private practitioners and you know, just so many other groups as well.

So it's, it's quite a different organization, not only by size of membership, but also by composition of membership than it was years ago.

Rachael DeLeon: Yeah, I think that's one of something that's really even the most special about A-F-C-P-E is the richness of our diversity and the way we're providing financial education in the field.

It varies so much and the what we can learn from one another and, um, the networks we can build. So. Yeah, it's fun to think about our evolution and where

we started and, and as we continue to [00:05:00] grow and what, what it'll look like 40 years from now especially with things like AI and other complexities, the landscape continues to evolve.

Dr. Barbara O'Neill: Indeed. But I think there's always going to be a need for the human touch. I mean, AI can give you answers and maybe they'll get more correct over the years, but there's never gonna be somebody that can replace or something that can replace, um, the human contact, that financial coach that you're accountable to, that financial counselor that teaches you about credit and keeps you outta debt.

Uh, those roles. Will never go away because they involve human beings and conversations and communication. So I think we have a, a, a great future to look ahead for, for our members.

Rachael DeLeon: Yeah, I do too. Uh, Barbara, one of the things we were hoping to talk to you about today was a session that you gave at symposium this past November.

Um, you talked about tax smart [00:06:00] charitable giving. So I'm curious, how do you define that? How do you define tax smart charitable giving, and why is it an important consideration when you're thinking about giving to charities you believe in?

Dr. Barbara O'Neill: Well, I think what it really is is just the intersection between, you know, your income taxes and your charitable gifting so that you're getting some type of tax benefit, um, a tax write off, uh, for the donation.

So it's kind of a win-win for everyone because the organization gets the donation, the donor gets. Um. The, uh, tax write off, and then the recipients ultimate recipients, if it's to a, let's say, red Cross or Cancer Society or A-F-C-P-E, uh, the, uh, the, the donation, uh, lives on in the work of those organizations and how they're able to help people.

So, you know, think about the people that have donated to af CPE's, [00:07:00] um, you know, initiative, the Impact, insight, impact. Absolutely.

Rachael DeLeon: And,

Dr. Barbara O'Neill: and, and the projects that, uh, are gonna come out of that. And I guess the first one was awarded just recently. So, uh, it's a win-win for everyone involved.

Rachael DeLeon: Yeah, and I'd be remiss to say the mini grant, which has over a decade of impact, which is a grant you established for your late mother.

Um, and the fact that you were able to align your giving with. Initiatives and projects you believe in is really meaningful and you get to see what goes way beyond the dollars you give, but the, the changes and the impact in people's lives.

Dr. Barbara O'Neill: Yeah, I tried to stress that in the, uh, symposium session too, that there are not only monetary benefits to charitable gifting, um, such as the tax write-offs, but also a lot of psychological benefits they found in [00:08:00] research that people who are giving of time or money, you know, just people who are philanthropic, uh, are happier people.

And less stressed out. And so those are benefits as well.

Dr. Brandy Baxter: Yeah. You know, I'm glad you shared that, Barbara, because you know, it sounds like this is a great area where you have a lot of expertise, um, helping people think about different ways of leveraging charitable giving. We always think about the tax write off, the tax write off, but there are a lot of other strategies that individuals can use, especially some that are going underutilized.

So what can you think. About that you would share for our audience with the person who is maybe nearing retirement, what could they use to make some smart charitable decisions?

Dr. Barbara O'Neill: Okay, well, people who are either nearing or in retirement, depending at what time, at what age they retire at, um, a good strategy for older adults is what they call a qualified charitable [00:09:00] distribution or QCD for short.

And um, I remember when I was. Treasurer of a national organization. Uh, we, at the end of the year, we would get a number of, uh, QCD donations as people were trying to wind up their tax planning for the year. And basically you have to be 70 and a half, so it used to be the same age that you had with RMDs required minimum distributions and then the RMD ages.

Were raised over time and, uh, the QCD age wasn't so at 70 and a half people can make a donation from a traditional IRA. It doesn't work for anything else. So you can't use it for a 403D plan or a 401k or anything like that. Uh, only

from a traditional IRA. And, um, this year in 2026, the amount that you can, uh, transfer from a traditional IRA to a qualified [00:10:00] charity is \$111,000.

So, you know, wow, that's a lot of money. And of course, what, what we're talking about there is that the money, uh, goes. To the charity, uh mm-hmm. But the QCD satisfies the RMD requirements. So the money's gonna, the money's gonna come outta your account regardless. But, uh, you have a choice. You could send it to the charity, you can send it to the IRS.

So with the QCD, it goes to, um, the, um. The qualified charity. So that's one of the strategies I talked about. Um, I talked about just bunching. You know, bunching means trying to get enough itemized deductions that you can exceed the standard deduction. And that's a little tricky because this year, 2026, the standard deduction for, um, an individual single person is 16,100, and it's 32,200 for a couple filing [00:11:00] jointly.

So that's a lot of itemized deductions to Yeah, exceed. So you really have to have a bunching strategy. And people will often have their bunching strategy in a year where they're gonna have higher than expected income or higher than normal income. So they try to use the bunching to offset it. Uh, so that's a strategy.

But again, a lot of people just don't have enough itemized deductions. Do it unless you really make a significant gift to an organization. So we talked about that. Um, another one that I talked about is a donor advise fund, and that is something that people can set up at any age. You don't have to be 70 and a half or anything like that.

People in their thirties or forties or whatever age can do that as well. And it's a separate type of account. You set it up with a custodian, like a Vanguard, a Fidelity, um, Schwab, one of those places. And, um, you make a, a donation to [00:12:00] the donor advice. Fund in one year. You know, again, usually as part of that bunching strategy where you wanna make a big charitable distribution, but you don't wanna, um, have to necessarily pay it out to charities because charities really expect kind of a.

Um, steady stream of income. So you don't wanna be the person that says, well, I'll give you money, I'll give you a big sum of money every 10 years. You know, the, the charity needs the money, all those other nine years. So, um, with the donor advised fund, you, you set up your account and then you go in and may do what they call making a grant where you, um, um.

Put down the name of the charity that you want to make the donation to. And I've used my donor advise fund several years to make the mini grant donation for A-F-C-P-E. Uh, so that's something consider. And then of course, this year, uh, something new under the, uh, tax law that was passed last year. Uh, [00:13:00] there will finally be again.

Um, some tax benefit for people who are non-MS. Uh, we had a little taste of that during COVID. I think there were two tax years, uh, when, uh, as part of one of the. Tax packages that was passed during COVID uh, relief packages. They had, um, a smaller charitable donation for itemizes. But, um, starting this year, it's gonna be \$1,000 for a single individual and 2000 for a couple filing jointly.

So might be a little bit more incentive for people to, uh, make a donation knowing that they will get some tax benefit from it. Uh, on the other hand, with this tax law, uh, they're also taking a little bit away from the itemizes. So they have to take, uh, they have to have a floor of, uh, 0.5% of their adjusted gross income.

So that first amount in that floor doesn't count, [00:14:00] uh, toward their. Deduction. So again, with tax laws, they're always changing and charitable contributions seem to be something that changes quite a bit. One year it's in one year it's out. Um, so people need to pay attention to that. But. The good news is at least now in 2026, uh, the nine Itemizes, which is about 90% of taxpayers mm-hmm.

You know, since the Tax Cuts and Jobs Act started in 2017, it used to be about a third of, uh, taxpayers itemized, and that dropped down to, um, about 10%. So, um, yeah, so that's something that it'll be a little bit benefit for those people.

Rachael DeLeon: The exception of us inviting you on each year as new task changes occur.

You know, it's so complicated. How, what recommendations do you have to our listeners to stay up to date on these changes? They're maximizing their giving the best we possible.

Dr. Barbara O'Neill: [00:15:00] Um, well, I mean, it's the way people learn these days. A lot of people are listening to podcasts, you know, they can be very helpful.

Um, I, I, I'm a podcaster. I dunno if you can see behind me, I, there's a little piece of my treadmill sticking out. So when I'm on and when I'm on the treadmill, um. The television is in the corner over there, and I'm always listening to podcasts, uh, as I'm on the treadmill. So yeah, for me that's a really good source of information is, um, you know, yeah, that would be one that I would recommend.

And of course there's good books out there as well,

Rachael DeLeon: but you talked a about a lot of different giving strategies. I know you work a lot with retirement, um, age and and, and income and, and even have a book in that, in that area, but I'm curious for those who are just starting out in their careers, the younger generation, are there any, is there any advice you can give to them on how to maximize or start, uh, giving, you know, habit?[00:16:00]

Dr. Barbara O'Neill: Well, um, younger generations, according to a lot of research I've seen, like to do things on a subscription basis, um, whether it's financial planning services, uh, they'd rather pay a little bit each month than to pay a larger sum once a year. Yeah. So, um, maybe for those young folks, it's, it's just a matter of, um, signing up for some type of automatic, um, yeah.

Contribution or just using technology. I mean, the other thing young adults are all into is technology. So I think we're the days of writing the check and putting the 78 cents stamp on that's going by the way, the dinosaur. Yeah. You know, PE people are either going, young people particularly are going to be using, uh, platforms.

You know, they can go to the website of the charity and, and make a contribution on their credit card, uh, or. They could do, uh, some type of automated arrangement, like through [00:17:00] payroll deductions. I remember when I worked at Rutgers, there was an option to do, uh, the United Way. They didn't have a lot of charities, but they had some limited charities, some of the big national ones that you could have a payroll.

Deduction taken out for your philanthropic things that you wanna do. So I would recommend that for young adults and just get started small like anything else. Um, uh, the contribution that you make in your twenties could be very modest. And then eventually over time as your wealth grows, um, your charitable gifting can grow as well.

Dr. Brandy Baxter: I'm glad you asked that question, Rachel. 'cause I am in what we call the sandwich generation. So I have young people. Teenagers who are soon gonna be adults. And so it's good to know those tips and strategies for them. But I also have older parents who live near us and we are moving into the space of supporting them with some of these conversations.

So Barbara, I know that working [00:18:00] with older adults has become your sweet spot and has, it is an area that used. Spend a lot of time, especially around financial education. So what are some gaps that you see that maybe our audience needs to be aware of as they're working with, uh, this population of people?

What are some gaps or needs that you find older adults facing from the financial landscape?

Dr. Barbara O'Neill: Okay, well let's start talking about the needs and, uh, some of these come from research and some of them come from just observing older adults. Um, my students over the last five and a half years that I've been teaching here in Ocala, um, I think what older adults are looking for is less financial risk.

Because obviously they don't have the timeline of waiting out, um, a rebound for the market. You know, so they wanna have less financial risk and they want to have more financial security. So that's number one. Um. A desire to lower taxes. So I [00:19:00] meet a lot of older adults, uh, who tell me two things. First they told me, they tell me that they never, ever expected in their twenties and thirties to have the wealth that they accumulated.

In their fifties, you know, sixties, seventies, eighties, and beyond. Uh, so there's a general under appreciation of compound interest. People know what it is, but they never expect it to impact them the way it does. So that's the number one thing that they tell me is they never expect to build the wealth that they did.

And then number two is they were all told. I can relate to this 'cause I was part of that. You know that when IRAs came on the scene and 401 Ks came on the scene, don't worry. You're gonna be in a lower tax bracket than you are when you're working and that isn't the case. Doing many or they're adults.

So they're basically facing a tax problem. So number two thing that they [00:20:00] want is a desire to lower their taxes, particularly when required minimum distributions kick in and they have more, um, ordinary income that

they have to pay tax on. Uh, simplicity and safety are important too. People don't wanna have things that are very difficult to understand.

I actually went undercover to a, um. Retirement seminar recently with a friend. I brought some, I love that. I brought some barbecue. Make you

Dr. Brandy Baxter: the same

Dr. Barbara O'Neill: thing.

Dr. Brandy Baxter: Amazing.

Dr. Barbara O'Neill: I did and I went, I brought some under, you know, I, I brought some barbecue back home to my husband, so he was happy, the whole thing. And they were starting to talk about things like buffered ETFs and, uh, structured notes.

And I was just reading the room and I'm looking at all the people and they're just like totally glazed over. So people want simplicity.

Rachael DeLeon: Yes. Mm-hmm.

Dr. Barbara O'Neill: And they want a reliable income. Uh, both now, you know, when they start out in retirement and also maybe 20 [00:21:00] years into retirement later, they want to have that retire, uh, reliable income.

And then people also want fun fund money. Uh, you know, this is the time of your life where you've saved up for and you wanna travel and you wanna. Do things, entertainment, you know, that kind of thing. Uh, so you wanna have some money for all those things as well. So those, starting off, just answering the question, what seniors are looking for, um, I can tell you some of the most popular class topics that I've done for my students that really have attracted pretty big audiences.

Actually, two weeks ago, my biggest audience for a class was a class on ai. It was standing room only. I had like 150 people in the room. I mean, it was crazy. Wow. Yeah, so I, I kind of dabble in AI in addition to all the financial stuff, but, um. Annuities 1 0 1 is, is a big, um, class topic. 'cause again, people who don't have a [00:22:00] pension are looking to have some sort of structured regular income that they can guarantee for the rest of their lives.

So, annuities 1 0 1 is a big one. Um, I do a class called Beyond Legal Documents, uh, 12 financial planning Strategies for a good ending. I actually did that for a s. CPEI think during COVID as a recorded session. And, um, that is very popular too because, um, I get into everything else that goes into the planning of the end of your life.

Um, just, uh, letters of last instructions and untitled properties and all that kind of stuff. Uh, another big class that, uh, is popular new one that I've done is, uh, financial planning for solo ages. That's a real big one because, you know, 20% of baby, 20% of baby boom, women never had children. So, um, they don't have children.

And you know, if they're married, whoever goes first, whoever's left is gonna be a [00:23:00] solo age. So that class gets into things like, well, who do you name in your documents when you don't have a spouse or a child?

Rachael DeLeon: Wow.

Dr. Barbara O'Neill: Uh, so that's a big one. Um, do a class on digital assets. So encouraging people to have some kind of system to, uh, keep track of the usernames and passwords.

And I had one student in, in my class who said she uses a, um, a little recipe box. You know, that you can get instead of, you know, with all the tabs for A, B, C. And then, and then she has, you know, V for Vanguard and F for Fidelity, and she stores all her passwords that way. So, um, that's a popular one. One that I just taught I do every year is income tax issues for older adults.

So just did that. And of course, that was all updated for the new senior deduction. Came into place as a result of the OBA bill. Um, inflation fighting strategies for older adults, that's popular. Money after [00:24:00] 70 is a, is a big class. I, I, you know, some of these classes are gonna be sustainable forever because there's always gonna be people turning 70.

Uh, so, uh. You know that class, that's the one where I snuck in about the qds, 'cause the charitable gifting class didn't go. Uh, one that I'm teaching next next week is serving as a personal representative. Uh, what selecting and serving as a personal representative. So. That was kind of informed a little bit by my personal experience doing, um, uh, being the voluntary administrator for my brother's estate when he passed.

Um, tax deferred retirement savings plans in later life. So again, talking not about the front end, the accumulation phase, but the deaccumulation phase. And then I have two ABCs classes that are really popular. One is ABCs of RMDs, so I usually do that, um, in the fall, you know, as people are [00:25:00] starting to think about.

Taking their money out before, you know, the end of the year. And then another one that had a big crowd was ABCs of C CRCs. You know, as more people are thinking about later life, uh, and long-term care planning. Uh, continuing care retirement communities could be an option for many people. So I had a CLA that was a fun class to develop because I actually interviewed some C-C-C-C-C-R-C owners, um, you know, management, and also visited a few c CRCs and got really.

Personal experience with that. And um, and then year end tax planning strategies, that's always a popular one too. So those are just some of the, um, the, the classes that I do, the whole list is on my website. People can look at the titles if they might be interested.

Rachael DeLeon: There's so much amazing content here and it just reminds me how [00:26:00] valuable.

Your knowledge is, but how we need to scale and expand and grow because every adult over 70 could probably benefit from, from money after sub.

Dr. Barbara O'Neill: Yeah, I should call myself. But you know, you're, it's, you're right Rachel, because you know that group is, is an underutilized. Um, audience, financial education for older adults is really important because most of the financial education that's being done in this country is either in schools, and it's wonderful that we have 30 states now that have a mandate for financial education, for high school graduation or at workplaces.

And so what happens when you're not in school and you're not working anymore? There's still a lot of, uh, things that people need to know. In fact, I would submit that personal finance is most complicated for older adults than it is for people of any other age because there's just so many more decisions that [00:27:00] people have to make and RMDs and estate planning issues that, um.

People really need to have financial education, particularly at that stage of life.

Rachael DeLeon: You know, I think we have a lot of entrepreneurs, and I think you call it solopreneurs, that listen to this show that are starting to do work,

whether it's funnel counseling or education or coaching. And I think what's really unique is your entrepreneurial, entrepreneurial journey began.

Kind of while you were at Rutgers, but really kind of blew up in retirement and I think that's an interesting journey as well. So I'm just curious in kind of later in life, entrepreneurial spirit, um, any advice you'd give to others that are starting to, you know, journey into this space?

Dr. Barbara O'Neill: Well, um, yeah, I actually wrote a blog post about this not too long ago.

So some of the things that I mentioned were anything that's repetitive, uh, automated, you know, [00:28:00] templates for different things. I have invoicing templates. Uh, I have some clients when they hire me that have their own. Forms for me to sign, but I also have clients who, uh, who don't have their own forms. So I have a letter of agreement template that I'll just list out the deliverables and the payments and the, the deadline and all the key things.

And there's a clause saying that I'm responsible for my own taxes. And there's a clause that says that the work produced is the property of the client that I'm doing the work for. And so that's just something, you know, I can whip off the shelf anytime I need it. So. Uh, automation templates. I'm a really big believer on that.

Um, also just make sure that you schedule time for your own professional growth, uh, you know, uh, webinars and of course going to the A-F-C-P-E symposium to keep up what's, you know, because people are paying you for your expertise. So you gotta, you gotta keep your [00:29:00] expertise current and, and make. Time for that in your schedule?

Rachael DeLeon: Absolutely.

Dr. Barbara O'Neill: Um, I, I, I can't say enough about AI as, um, a time saver. Uh, I mean, it's not there yet where you, you can count on it. And certainly as a content creator, I don't wanna produce AI content, but AI can, uh, help me with brainstorming outlines for classes. Uh. Lots of different ways that I'm using AI as a time saver.

Uh, also I'm a big believer that work should be fun. So if, um, and at this stage in my life, it's okay 'cause I'm not counting on income from money talk as money to pay the bills. Yeah. Um, it, it was always a side hustle when I worked at Rutgers. 'cause I had a paycheck from Rutgers and it's still a side hustle.

Now, although more of a full-time side hustle, uh, because, [00:30:00] um, I have a pension. You know, I have other sources of, uh, retirement income. So, but I think work should be fun and I will walk away or say politely say no to potential clients who just aren't a good fit. For one reason or another. So I think that's important.

Um, I think having a niche is important, so I've been working real hard to build myself as my niche to be older adult financial planning. And in fact, uh, people have found me that way on LinkedIn and I have a client now that I'm working for that I, I'm just writing content. It's funny because I basically take my class outlines

Rachael DeLeon: Yeah.

Dr. Barbara O'Neill: For teaching and turn them into it's, there's no, no more research time because I, I really just have to tweak what I have and turn it into text from, you know, a PowerPoint presentation. So that's another thing that I'm, I'm big believer in is dovetailing [00:31:00] projects. So, just give you an example, the personal finance year and review webinar that I did for.

A-F-C-P-E

Rachael DeLeon: one of our in

Dr. Barbara O'Neill: in December. Yeah. Well that was also, in addition to being a webinar for you all, it was a class that was taught face-to-face here at the place that I teach classes at, and it also became a blog post for another one of my clients. So, you know, anytime you. Yeah. Repurposing.

Rachael DeLeon: Yes.

Dr. Barbara O'Neill: Um, the other thing that I've started to take her around with, with AI is, um, because there, there is so much information out there that is not necessarily the best, is I, I'm kind of a believer in directing the AI to your own content.

Well, I, I've been experimenting with that, uh, because I've been blogging since 2017. Uh, I started the blog because I was zone on sabbatical at Rutgers, and the dean said, my [00:32:00] pro, my, um, list of deliverables wasn't rigorous enough and I wanna have more rigor. So I, I, I said, well, okay, I'll start a blog. I'll teach myself how to blog and start a blog.

Well, I still do that blog. So since 2017, 52 times a year, you know. Almost nine years. Um, that's a lot of blog posts. So what I will do sometimes is direct the AI to get its answer from my blog posts and, and then I'm a little bit, you know, more happy with the results. And, um, so that's, that's kind of important as well.

I think you also just have to protect your time boundaries too. Especially, uh, as a solopreneur working from home, you know, you don't have that hard stop at the end of the day. You've gotta make your own hard stop and just walk away from the office and say, okay, I'm done for the day. Um, but I have a very nice boss.

She lets me leave whenever she wants

Rachael DeLeon: you.[00:33:00]

Dr. Brandy Baxter: Oh my gosh, Barbara, this has been such a great conversation having with you. Um, and one of the things Rachel and I like to do is have like. All of our guests leave their 2 cents, if you will, to our money bank. So what would be. Word of advice or just a word of encouragement that you would share with our listening audience to kind of add to our money bank?

Dr. Barbara O'Neill: Well, I remember being on the podcast years ago, and, um, I, I said something to the effect of, uh, keep things simple. And I think I would just go back to that is that, you know, for, first of all, finance is so complex and I think it's really important for us as financial counselors and educators to make things as simple as possible for people.

So they have steps to follow and resources to find, but not just say to people, well, go to the website. No, that's not gonna work. Um, [00:34:00] you need to walk people through the various steps that they need to do. So I'm always very conscious of that when I, when I teach classes and, uh, just explaining acronyms and explaining.

Um. Even with taxes, when I taught that two weeks ago, just all the different things that relate to taxes and just breaking it all down for people. I think that's really important is just breaking things down for people so that they're encouraged to, uh, proceed and, and take action to improve their finance.

'cause otherwise people just go away and, um, they don't act on the information. So you have to make it relevant for people, uh, realistic for people and give them a path to follow.

Rachael DeLeon: I love that. I think it resonates across, like in personal finance, in our lives, the world, the information, everything. There's so much complexity nowadays and things are coming at us.

Quantities that they haven't in the past. And I think especially when people come to a class [00:35:00] or meet one-on-one with a counselor, they're already feeling overwhelmed. So when you can really just make it simple, I can see the relief that, you know, I can grasp these concepts and apply them to my life.

Mm-hmm.

Dr. Barbara O'Neill: Yeah, indeed.

Rachael DeLeon: Yeah. Well, Barbara, this has been such a joy. Thank you so much for joining us. I feel like I'm going to send this podcast to my parents and everyone I know, Uber 70, um, uh, near Penn, all of, and, and young generations too. I think you gave some really great input just in, you know, as we look at everyone in our lives, how do we start aligning our giving with our values and our ultimate plan, whether it's at the beginning of life or, you know, near the end.

So. Um, for our listeners, where is the best place to find you, follow your work?

Dr. Barbara O'Neill: Well, um, my website is Money Talk BMO all lowercase, you know, money Talk is my company name. BMO is my initials.

Rachael DeLeon: Yes. [00:36:00]

Dr. Barbara O'Neill: Uh, so, uh, money talk bmo.com and um, then my Gmail account is money. Talk bmo@gmail.com. So that would be another way if anybody wanted, wants to reach out.

And then of course, I'm also on Twitter at at Money Talk one.

Rachael DeLeon: And we'll put all of those, that information in the show notes too so people can reach out if they have questions or, or wanna connect with you. But thank you so much for joining us today, Barbara.

Dr. Barbara O'Neill: You're quite welcome.

Dr. Brandy Baxter: Oh my gosh, Rachel. Okay. So I'm totally with you.

I'm like all the people that need to hear this podcast. Um, it was so good, and I'm, I'm listening and learning at the same time. This is one of the things I love about our show is not only do we get the real money stories, but we get it from real people who are living this out every single day. What were some of the things you took away from this session?

Rachael DeLeon: Ugh. I, I was, it's so funny. I was like, take. Taking notes as we're on here, and I'm like, I can go back and listen to this later, but I'm just, that's the [00:37:00] kind of learner I am. But I just think, you know, the different strategies for giving and, and at different periods of your life, there's just so much goodness there.

And I have a, you know, I'm thinking about how I apply it to my own life, but also how I support my parents and their, and their later in life stages. And even thinking about, you know, my peers and friends over 70. You know, how do we, how do we break down and get more access to mm-hmm. This generation about this information?

I think this is, it is true that a lot of this is getting lost later in life. There aren't the delivery mechanism. So how does A-F-C-P-E as an organization start to, to break down and create access for more people to have, um. Disinformation of their fingertips and making it simple and clear and not overwhelming and not scary.

Um, I think sometimes. Barbara mentioned that, you know, when she has a class just about giving in your, [00:38:00] later in the later generation, no one comes. And I think there's be, I think there's an overwhelm where you think I don't have the money to get

Dr. Brandy Baxter: Yeah. Or I can't afford to give it away.

Rachael DeLeon: Yeah. But I think there are so many different strategies and ways you can make your money work for you more effectively that you don't even know unless you attend.

So, um. Yeah, share this with a friend would be my advice to anyone listening to the show today.

Dr. Brandy Baxter: Yes, indeed. And while she gave amazing financial tips, the one thing, Rachel, that I will be chuckling about for the rest of this week I know, is when she said she went undercover,

Rachael DeLeon: my favorite, and I wanna be her undercover buddy.

So,

Dr. Barbara O'Neill: right. I was like, wait, Barbara Undercover. I

Rachael DeLeon: feel like that could be, um, uh, like a reality TV show. So we're pitching it for you Mogra.

Dr. Brandy Baxter: Yeah, I love it. She is such a good example of just how when you're dedicated and passionate, you [00:39:00] can always find a way to do the thing that you love. So one of my favorites by far.

Rachael DeLeon: Oh, well, Brandy, another great week and another great episode. So excited as we look ahead. Please tune in, follow us, share it with a friend. Uh, we have lots of great interviews and people that we're going to introduce you to as this season goes on.

Dr. Barbara O'Neill: The opinions of our podcast

Rachael DeLeon: guests are their own, which means that their stories, views, or lived experiences may differ from yours or mine.

We encourage you to tune in to real money, real experts with open curiosity. Why? Because it's oftentimes, and the conversations or viewpoints or stories differ from our own that we learn the most.