

Dr. Brandy Baxter:

00:12

Rachael, Rachael, another great episode of Real Money, Real Experts. I'm so excited to be here. How are you doing today?

Rachael DeLeon:

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I'm doing great, and I am so excited about today's guest. I was I was telling her earlier that we um she stood out to me at symposium because she wore a backpack that lit up the room. And at the time I thought it was because of her financial field trips, which we're gonna dig into today, but maybe we'll let her share a little bit more about that backpack because I thought it was really innovative and really made her stand out.

Dr. Brandy Baxter:

00:45

Yeah, you're so right. Um, Whitney stood out to me as well as symposium. Her personality, her warm smile, and I think her program is probably one of the most innovative that I have seen in quite a while. So let me just get right into her biasing our audience. Yeah, so our audience can learn a little bit about Whitney. So Whitney Ramirez is a strategic leader who thinks like an executive, executes like an operations leader, and teaches like a master instructor. As founder of Diapers to Deposits and Financial Field Trips Corporation, Whitney specializes in moving learners from financial confusion to absolute clarity. With a proven track record as Department of Defense personal finance instructor and an accredited financial counselor, Whitney's work is built on the FAST Framework, F-A-S-T, which is a rigorous model integrating financial literacy, application, standards, and theories. She doesn't just provide checkbox training. She designs transformative programming that participants apply, remember, and scale. Her results-driven approach has earned national recognition, including the 2024 United Way Changemaker Challenge, the 2025 Maryland Chamber of Commerce inspiring Maryland Rising Star Award, and the prestigious 2025 AFCPE Outstanding Education Program of the Year. Woo! Whitney is so accomplished. Whitney is a master at building programs that outperform expectations, earn the trust of funders, stakeholders, and the communities that she serves. Fun fact about Whitney She is working on bringing financial field trips to the ed tech space. But her

first step is in the digital transition and the D2D Youth Money Hub on the school platform. It's an exclusive community where her students have 24-hour, 24-7 access to the AFCPE content through age 24. Oh my goodness gracious, I cannot wait to get started. Whitney, welcome to the show. Thank you. Thank you. That made me nervous. I was like, oh my. I know it's always a little weird hearing about yourself because we're we're in the middle of doing it. It just feels like a regular day for you, but we are like so excited to hear more about the amazing work that you're doing.

Whitney Ramirez:

03:19

Thank you. And thank you so much for having me on as well.

Rachael DeLeon:

03:21

Yeah, waiting. I was I was sharing with our guests about the really cool backpack you wore to symposium. Tell our listeners a little bit why what that backpack was all about.

Whitney Ramirez:

03:31

It was actually inspired by our uh youth works. So we have, you know, youth come in and work for us in the office, and we were constantly reminding them that like when you go to networking events or business events, we need you to stand out. So the entrepreneurs LED backpack is meant for our young students who want to become entrepreneurs and want to stand out in the room, considering that some of them are like really shy. So it kind of helps everyone to open that conversation with them as well.

Rachael DeLeon:

03:59

I loved it. Well, it definitely worked. It was really fun. So, Whitney, I want to start kind of at the beginning. Um, you are an innovator at heart. You know, that's what I hear. When I hear

your bio, I hear innovation. So, and you work with youth. And I'm wondering, where did this first idea come from to start a financial field trip? How did it all begin?

Whitney Ramirez:

04:20

Oh boy. Um I guess the core of it came from the fact that one, I've been in transportation or I had been in transportation since I was 19. And then I was in transportation probably about 15 years. I did 10 years in New York City transit and then five years in Washington Metropolitan Area Transportation Authority. Um, so with being in transportation, it kind of seemed like this just makes sense, right? Like I can possibly run a whole financial field trip and put financial literacy together. Not only that, the goal is to expose youth and students to materials I wish that people exposed me to when I was younger. Like, trust me with the information, and I would have, I promise you, I would have taken it and you know, flown away with it. I was one of those kids where if you told me the stove was hot, don't touch it, I didn't touch it. And if you told me this was good for me, I did it.

Dr. Brandy Baxter:

05:13

That's so good. So, Whitney, tell us a little bit about this fast framework. Um, what are some of the advantages of using it as well as some of the limitations that you have found in traditional financial conversations and education? What made you come to this model?

Whitney Ramirez:

05:28

So the limitations usually um students feel like you're not meeting them where they are. And when you're coming in, and let's say you're just doing a blanket presentation about banks or about uh debit cards versus credit cards, you have to see where they are. And sometimes starting that conversation means starting with Cash App and asking them about, you know, do you have a Cash App card? Do you know it's a debit card or do you think it's a credit card and having that conversation first? So the idea behind application is how can we see where you are, meet you where you are, and then expand and or build on that learning from there. And then in regards to standards, of course, we know standards

are very important, whether we're using the common core state standards or the national financial literacy standards. The goal is to do a cross-content integration. So, how do we help teachers also kind of put that into perspective? Okay, so if you're teaching this part of the math standard, how does that connect to financial literacy as well? Because when it comes to financial literacy, we all know that it can probably be taught in any subject within school as well. And then, of course, theories is just basically kind of picking out the theories that we feel work best for our youth kind of thing as well. So, in regards to its advantage, it's asking the user and or educator to meet students where they are, take them where they want to be, and then build on their financial literacy from there.

Rachael DeLeon:

06:51

How do you take the knowledge that you're teaching and help your students apply it into real-world, you know, financial decision making? Can you share a few ways to doing that?

Whitney Ramirez:

07:01

Ooh, that's a that's a great question. So, one of the field trips we did here in uh Baltimore, we actually had some students who were graduating and we went through the whole course, of course, teaching them about budgeting, life skills, applying for their first apartment, that kind of thing. So we did the whole thing with them, and then we actually took a field trip out to an apartment complex. Once we got there, we went over, we had conversations about where there's litter, there's crime. And then I like to kind of throw that out there because um I also want people to stop littering. I know that sounds like a weird mission.

Rachael DeLeon:

07:34

No, I think that's a great please, just take it with you, put it in your pocket.

Whitney Ramirez:

07:39

It's okay if it, you know, goes home with you. But um we always tell them that we're because there was a study that kind of dug into how where there's litter, there's crime because it lets the people know that you're not watching a neighborhood or you don't care about the neighborhood that you're in. So when we got there to the apartment complex, we had that conversation and then we taught them how to do a move and inspection. And then I even saw one of the students, she sat on the couch and she was like, I can't wait until I drink water and mind my business and read my book. And that was her vision for her while she was sitting there. So it was also great bringing this idea and of course financial field trips to the symposium as well. Because I was like, this is perfect for counselors who, you know, getting a little resistance from our clients. We're we're trying to get them to be diligent about their goals. But how do you get them to do that by first immersing them in that, hey, it is possible, just watch this. Wow.

Dr. Brandy Baxter:

08:34

Okay, so Whitney, you still have my brain going back to where there's litter, there is crime. That is so profound and yet so simple at the same time. And I think it's a powerful way to help people connect when you're taking these students on the financial field trips. But when you're taking them on the financial field trip and when you're working with clients, I've heard you mention about a financial literacy vortex, right? It's the space where the client is kind of stuck, even though they have repeatedly been exposed to financial education. Can you share with our audience a little bit more about how you define this vortex and more importantly, why clients seem to get stuck in the vortex?

Whitney Ramirez:

09:17

Absolutely. And I'll I'll even bring it back some, and this will probably answer a previous question as well. So I used to be a DC public school teacher, and in teaching about tornadoes, um, that's probably where this idea kind of stemmed from as well. And one of these students doing like morning meeting, morning circle was asking about like salary and how much do I make and just questions around money. And it was in that moment that I realized I was like, yes, this is great as far as what I'm teaching them, but I want to also um

teach about money, something that students will use, you know, years of course, moving down the road. So that's where it kind of stemmed from. It came from the second grade student asking about money. I'm teaching tornadoes and they're looking at me like, what about the money? And I'm like, okay. So the financial literacy vortex, there's a positive and a negative. The positive basically says if we can plant these Cs and get students started correctly, get um, even our clients started correctly from the very beginning, then they know no other way than to do it the right way, right? So if you tell, if you tell a college student that, hey, you should pay your debt off in full or pay your balance off uh in full, and that's the only thing that they know, then they'll continue those good habits moving forward, which will then cause an upward spiral into wealth, into money management, into asset building. Versus if we go the other way, which is that negative vortex, the negative vortex basically says if we start off with these bad habits, they continue to get bigger until the point where it becomes out of control and really causes destruction in our lives.

Rachael DeLeon:

10:46

Yeah, that's really powerful. And I love the imagery. I I can tell you're a teacher at heart, you know? Because you're you're attaching things to really tangible, memorable ways that we can think about our relationship with money. Um tell me a little bit more about the changes that when you engage in these kind of teaching models as they go out and as you take them out into the community, how does that start to shift and bring that to life?

Whitney Ramirez:

11:13

Oh, that's a good question, too. So um in elementary, we went in to I I can't remember the school's name, but it was DC Elementary School and it was fifth graders. So we came in, we had our program, and we were, of course, teaching about budgeting and credit cards and how to use your money. And it's okay to say no if there's like a two for one deal and you only came in for one, that one is still cheaper than the two for one deal, right? So if you only came in for one, that it is okay. Um later on, the program director or the school coordinator reached out to us and said, when we took them the six flags, you should have heard the money conversation as and how it changed. So it happens in that regard. In regards, it's almost immediate that when you bring something to someone's attention or you know, make them aware of their habits and what they're doing, they start to see it later on. And

then they take recognition and say, Oh, we learned this at this time. So when it comes to it happening, it actually happens really quickly. And we were so excited to hear from the coordinator at the school. They said you should have heard them when they was at the six-wag as well. So it was a field trip.

Rachael DeLeon:

12:19

Oh, that's the amazing full circle moment. It was yeah.

Whitney Ramirez:

12:24

What age group was that? This was mainly fifth grades because they were they were graduating so and so, what's fifth grade? Around 10 years old.

Dr. Brandy Baxter:

12:32

Yeah.

Whitney Ramirez:

12:32

Somewhere around there. 911. Yeah.

Dr. Brandy Baxter:

12:34

I mean, how cool is that, right? To have a fifth grader thinking about the decision and the impact of their money at such a young age. And that goes back to what you were saying about the financial vortex. If we can expose them to sound money principles at an early age, it makes it more likely for them to continue those practices when they get older. And

that's core to what you practice, Whitney, you know, financial field trips. I am a huge fan. When I first heard about this, I was like, yes and yes. So tell us a little bit about kind of the genesis of where the idea came from, but also why do you think it is so practical and yet so important when you take your students on these field trips that these field trips kind of transform their relationship with money? Why do you think that is?

Whitney Ramirez:

13:24

So, one, the field trips bridges a gap, right? So, yes, we enjoy hearing about money and the presentations inside of the classroom. Um, however, being in the middle of a car dealership or on the lot of a car dealership kind of puts things into even more perspective. It also takes away that I don't understand, or this is my first time doing it, versus, hey, I've already been to a car dealership before at a time where there was no pressure. I wasn't buying anything, I was there to only learn information. Now, when you go in and actually want to buy a car, you have a little more confidence on what you should be asking for, the questions that you should ask, who's there to help you, get a good feeling. And that's the other thing too. When we think about the financial institutions, whether it be banks and/or credit unions, the goal, of course, now with the banks and the credit union is to make sure that they're serving the community. And in part of serving the community, we also have to heal the community we're serving, right? That relationship needs to be mended. So when we're thinking about that, in order to get everyone to kind of do the right thing when it comes to their money, you first have to have them build a positive relationship. So part of going to take a field trip with a bank or credit union is hey, can we repair some of the relationship issues that we have with financial institutions? And then once we do that, let's build from there. And then once you realize they're actually here to serve you and that they can be trusted, you'll start making better decisions with your money as well and feel better about it.

Rachael DeLeon:

14:53

You alluded earlier on just how applicable this can be, not just to those who are working with youth, but how can financial counselors and planners and educators use these tools that you're using with their adult clients too? Um, yeah, tell us a little bit more about what you shared. I know you you shared a little bit about this at symposium too. Um, but what

would you say to other counselors that are listening? How could they maybe apply some of these things? Where what are some ideas you might have?

Whitney Ramirez:

15:25

Um, so when they're getting resistance, the resistance might be trauma and relationships issues that they've had before they even, you know, decided to reach out to you and or contact you. So part of making that change or us as counselors, we need to find out how did you get here? Um, how do we fix that? Can we fix that relationship before we set up this goal and or plan for you? So, in order to do that, let's think about let's say a counselor who has a client that comes in and they're looking to buy their first home. Part of that conversation will be, okay, well, what is your relationship like with your bank right now? What do they do for you? What do you know that they can do for you? And then who do you plan on applying to the loan with? Have you had it start start? Have you started that conversation with them in the first place? And it's important to kind of start that conversation and say, yes, I've absolutely spoke to this rep at this bank or this rep at this credit union, and they're supporting me along the way, kind of thing. So once you start building that as a counselor, you can always then say, all right, now that you have that relationship, maybe we should go to an open house. So one of the tidbits, and I like to tell everyone this as well, while financial field trips is awesome, there is a lot of coordinating, emailing logistics that has worked out. It is a lot. But at the same time, when you see it happen in the moment, I promise you all of the work will be totally worth it. Um, so one of those things is also respecting the realtor's um time and or space. So what we'll often do is we'll reach out to the realtor and say, hey, is it okay that we bring in this client or this youth? Because we don't want them to think that we are, you know, there to actually buy the home and then kind of waste their time. So we usually ask them for permission first. They usually say yes. And yes, it's an open house. So technically you could walk in, but at the same time, it's just a matter of respect for them as well. And then at the same time, you're also showing them that, hey, I'm willing to build this relationship with you. Um, if there you do come across someone who may need um some counseling prior to maybe you and the realtor can kind of set that up so that way it ends up being this full, you know, support system that your client ultimately gets as well.

Dr. Brandy Baxter:

17:36

Okay, so one of the advantages of being on video versus audio only is we get to see each other, and I can just see the joy on your face, Whitney, when you are talking about this. This is so personal for you, and I love it. But I also see in the background, you got this uh baby shark on your wall. And I know we were chatting about it before we came on live, but I would love for you to share the story with our audience about that shark.

Whitney Ramirez:

18:03

You when you said baby shark, you made me want to dance out in a baby shark and you know the mom and me went there. Oh yeah. Save. I don't I don't know. It's like once you hear the song, it's like it's in your head for the rest of the day. So since it's in my head, it has to be in everyone else's head. Sorry, guys. So interestingly enough, um, a big part of what we do is to plant seeds, even if they we're not gonna see them sprout or see them grow later on, right? So I and I know even with those who are listening who may be counselors and or planners, sometimes we feel like we're doing stuff, but we don't get to see like, what happened? Did it work out? Are you okay? Are you coming back kind of thing? Or, you know, or sometimes you do have clients or that'll come back later on and say, hey, this was perfect, it worked, kind of thing, and this is what I've done. But others, you know, they fly and then they leave you and they don't say hey bye or anything of that sort. But just to speak about planting seeds. So what we do is while loan sharks isn't, of course, any of an elementary's concern, right? A student should never be thinking about such. But the goal is to make sure that they know early on not to deal with loan sharks and the cost of dealing with them in the first place and how much money they can lose over time. So we have this page that we had them color in and then we had them put it up, and it was a homeschool group that was here at the time. So we had them kind of put it up on the wall. So they're all over the walls, and it was just an activity of, hey, we don't deal with loan sharks, and then they got a chance to color it in. And the shark is actually eating the paycheck. So that's a the red part. It's the it's the paycheck, and the shark is eating the paycheck, pack paycheck. And then similar to the um, there's a game called, I believe it's called Mafia, very similar to that game, it's a social deduction game. We have a loan shark game where everyone has to close their eyes and we pick one student to be a shark, and another student is like the community member, and then the other one is the bank. So the bank's role is to save the community. So try to find the shark. Um, and then the shark is supposed to try to blink and then get somebody out or take them out and take their money kind of

thing. So it's also a game that's connected. But the part of the whole thing is to make sure they're not within our community and that we understand the banks and the credit unions are here to kind of save us and build that relationship.

Rachael DeLeon:

20:23

So it's a twofold process. I love it. And I love planting those seeds and breaking down some of those biases that may have been developed even through family or community to start to educate to better understand who you can trust and and who you can't and where to ask the right questions. And and you're right, you may not see that child again, but you know you've planted some sort of seed that will come up in their life at some point. So that's really amazing.

Dr. Brandy Baxter:

20:51

So one of the things that we do, Whitney, is we like to, Rachel and I consider it like our knowledge, our bank of knowledge. And so we ask all of our guests to share their two cents to deposit into that bank of knowledge. So, what would you share with our audience as your two cents?

Whitney Ramirez:

21:08

Ooh, um trust everyone with the information you're giving them. So, what I mean by that is it doesn't matter if you meet a client and you feel like they're not at the position to receive whatever information you have for them, give it to them because it may later grow. And what I mean by that is, and my grandmother used to tell me all the time, she says, I don't owe anybody anything. Like she would repeat this story over and over again, like I owe her money. She was like, I don't owe anybody anything. I paid my bills on time, can't nobody come and knock on this door. And little did she know, and she probably doesn't get to see this because she passed away um in 2009, right before my son was born. Um, I've never made a late payment in my life. But that came from, I don't owe nobody that came from her attitude of not doing anybody anything. So, with that being said, I would pass that same

information down to educators, planners, counselors, like give it to them even if you don't think they're listening, listening. Give it to them even if you feel like they're giving you a lot of pushback. Uh honestly, some of the clients who get who has given me the most pushback actually execute it better than the ones who were listening sometimes because they're they're challenging you, but they are also processing while they're challenging. So we have to make sure not to take that as some form of disobedience or resistance or they don't want to do it. It just could be just the way they process information.

Rachael DeLeon:

22:36

Whitney, this is so good. I'm I'm so excited about the work that you're doing. I wish it could be copied and placed into every community across the country and maybe someday it will. Um, but when I think about my own kids and even what a support your program is, I I imagine to uh, you know, K through 12 personal finance education. It's starting to come into, you know, more and more states as it should. And how do we start to use this experiential learning for to really hit home on those topics? So kudos to the work you're doing and so glad we could talk to you today.

Whitney Ramirez:

23:14

Thank you, thank you, and thank you. And I hope everyone who's listening will take the whole financial field trip idea and do the same thing with their students and their clients as well, because they'll start to see how their work is really showing up. Because in that moment, light bulbs go off in our clients' heads and it's like, okay, the bulb, the bulb is on. Yeah.

Rachael DeLeon:

23:35

Whitney, for all of our listeners today, uh, where should they connect with you if they want to reach out? Um, we'll definitely put the financial field trip link in our show notes. But is there a a good way for others to connect with you if they have questions?

Whitney Ramirez:

23:48

Yes. So they can, of course, send me an email, um, whether it be at diapers to deposits or financial field trips, I'll give both. They're both W Ramirez last name, R-A-M-I-R-E-Z at diapers the number two deposits.com or Whitney or W Ramirez at financialfieldtrips.org as well. So if they have any questions or anything that I can help with or even learning how to plan a financial field trip and what hurdles they're gonna go over, they can absolutely reach out to me and I promise you I'll help you skip over what I went through. I love that.

Rachael DeLeon:

24:20

Yes, absolutely. Oh, well, thanks, Whitney.

Dr. Brandy Baxter:

24:24

Yes, thank you, Whitney. Oh my gosh, Rachel. Like my brain is going all over the place right now. She is so creative and so a visionary when it comes to, I love when you called it out, marrying the financial content with practical, relevant examples that everyone can be like, yeah, I get that. Like the whole tornado thing, yeah, I got that. And I love when she talked about the importance of exposing young people to the car dealership before they need to buy a car. So, like when you walk in, you don't feel like, oh my gosh, what is this experience gonna be like? They feel confident, they feel prepared. Just hands down, such a uh unique, and like I said, I'm a fan. I love when I first heard of this, I was like, oh my gosh, yes and yes. And so it was such a delight to chat with Whitney today. What about for you?

Rachael DeLeon:

25:18

Yeah, I mean, I think obviously for kids, you think of field trips and the and fun, and it it makes so much sense for this seven to 24-year-old group that she serves. But, you know, what an incredible way of kind of thinking, changing the way we're thinking a little bit and saying, how do we do this maybe on a smaller scale with the adults that we serve too? And

I really just appreciated how she's, you know, she's very culturally competent addressing the biases of her clients and really understanding where their roadblocks are. And how can we as counselors help break down that education that you've gotten along the way that might, you know, start to shift some of those preconceived notions you have around the financial industry. So um just a really great conversation today and one that I think will have me thinking for a really long time to come. And I hope our listeners too.

Dr. Brandy Baxter:

26:11

I know. I was already thinking, okay, how do I schedule a financial field trip for my teenagers? Yeah, that's a parent. Yeah, they're at that stage where it's like money decisions are really gonna start making a greater impact in their lives. So I may have to reach out to Whitney about that from a parenting standpoint. Yeah. To make that happen. Yeah. And I was just gonna say, as always, another great guest here on the show. And if you're watching or listening, we encourage you to like or subscribe to our channel so you can get notified as soon as we release our new episode. And you don't want to miss the great content we have from our real money, real experts here on the show.

Rachael DeLeon:

26:50

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