

Rachael DeLeon:

00:12

Brandy, welcome back for another episode.

Dr. Brandy Baxter:

00:15

Yes, right. So I can't believe we have been like rocking and rolling with this video podcast. I hope our audience is enjoying it as much as we are. In fact, if you're watching us, we'd love for you to put some comments in the chat. Let us know how you're enjoying the show.

Rachael DeLeon:

00:31

Yeah, I'm always curious how people listen or watch podcasts. You know, I like to do it while I'm washing the dishes or going for a walk, so I never use video, but um yeah, we've been told the YouTube search engine is where to be. And so uh trying it this year and really excited. And it's always nice to see our guest too. All right, Brandy. Our guest for today is a longtime AFC PE member. So many of our community may know her. Um I'm pleased to welcome Dr. Sonya Lutter. She is a certified financial planner, a licensed marriage and family therapist, and the executive director of the Institute for Systemic Financial Professionals, as well as the Director of Financial Health and Wellness at Texas Tech University. Dr. Lutter's expertise lies at the intersection of finance and psychology. She's a researcher, an educator, a speaker, and an author, focusing on how financial behaviors are influenced by emotional and relational factors. Dr. Lutter's work includes leading research on financial wellness, stress, and cross-cultural financial health. She's authored or co-authored over 100 publications. For fun, Sonya enjoys long walks with her Wheaton Terrier.

Sonya Lutter:

01:50

Nice! Oh, a dog mom. I am, and they might just join us today. We don't know. Right. We we already know that that life.

Rachael DeLeon:

02:01

Yeah, we appreciate the furry friends that jump in now and again.

Dr. Brandy Baxter:

02:05

Yeah. So, Sonya, we're so excited to tap into this subject with you. But before we get all the way into it, tell our audience how did you come about this intersection between psychology and personal finance? We know that CFPs are really digging into this territory now. And it's it's really become a hot topic, so to speak. So, what led you to bring these two together?

Sonya Lutter:

02:30

So, this was actually during my undergraduate days that this all began. I well over 20 years ago now. And I was getting ready to graduate with financial planning as my degree, and I realized I had no idea what I was going to do if a couple in particular came in to see me and started arguing in front of me, or even started crying, or any of this. And that was really terrifying. And I love the paper bulletin boards. And so I was sitting waiting for my capstone course in my undergrad program, and right there on the wall was an advertisement for marriage and family therapy. And I thought, oh, well, that could be sort of interesting. So I applied to that for my master's degree. I got in. I was the only one with a background in anything other than psychology, social work, human development, et cetera. And so that was an odd experience. And so there I was watching my colleagues doing therapy. And if a conversation about money came up, they would divert the conversation. Again, this was 20 years ago. A lot has changed since then. Simultaneously, I was still talking with my friends who I had just gone to school with and graduated with in financial planning, who were working as financial planners, and they were telling me, one of them in particular, said that a client really did start crying in his office, and he shut the meeting down and rescheduled it. Wow. Much different now. And so I will never call out his name because times are different, but it really was eye-opening with this overlap between people are going to therapy, but they still have financial issues, and people are going to financial counseling, planning, and they still have relational issues that need to be addressed. And so that was

kind of the start of the gears turning in my head. And I stumbled upon the work of Dr. Ted Klantz, and he was so generous with his time. And I really started getting involved in following his work and uh participating in some of the programs that he had going on at that time. And then a small group of us came together and formed the Financial Therapy Association, started presenting some of that content at the AFCPE and other conferences, and it just really has taken off in the last couple of decades.

Rachael DeLeon:

04:57

You know, when it comes to terminology, there's quite a bit of it around this topic. You know, we see behavioral finance, financial therapy, the psychology of money. Um, tell us a little bit about some of those terminologies and are they the same? Are they different? Like, can you kind of differentiate between some of these terms? Yes, this is one of my favorite topics.

Sonya Lutter:

05:20

And it goes back to the root of the word. And if you can just stay focused on that, it makes perfect sense. So let's start with psychology of financial planning. This is a required competency for those of us who are CFP professionals, relatively new domain. And if you look at the word psychology by itself, psych, the mind, ology, study of, so study of the mind as it relates to financial planning. And that is not a one-way street when you talk about financial planning. This is the process of the communication between the professional and the client. And it's how both of these those people are thinking about money and how it's um, how my biases and beliefs might be influencing the clients' biases and beliefs and so on and so forth. So I can very much influence that process, but I don't necessarily need to change anything there. This psychology study of is simply observing what's going on and making note of when I might need to refer to somebody else, for instance, if I do see that there's an influence of maybe something that I have going on in my life that I'm not adequately prepared to have that same conversation with the client. So, as an example, perhaps I'm going through a divorce. And if I have a client who's also going through a divorce, it's going to be really hard for me to provide unbiased advice for that client without bringing in my own opinion. So it's just studying, it's observing, understanding what's going on. Financial therapy, therapy, uh, thera means to treat. And so it really is about that

treatment and designing some sort of intervention or maybe a curriculum for this client to go through, but you are very much involved in trying to get to some sort of desirable outcome. You are intervening in that process. And I think that is very clearly distinguishing the psychology, the study of financial planning versus financial therapy, doing something about the thing that you are observing. And then we have financial counseling and coaching and all of those other areas, which are really fantastic for um almost a mix of that. So, in some ways, we might be providing some of that intervention, but it's also about the psychology of it and observing what's going on and staying in your lane. And I think that's where people get a little bit uncertain or nervous is where is the boundary between if we count psychology of financial planning on one end and financial therapy on the other end of the spectrum, how do I know when I'm getting too far towards one of those areas? And this was something Ted Kantz told me early on is when you feel like you are about to cross the boundary, you've already crossed it. And that means it's different for all of us. I have a background in marriage and family therapy, so I feel more comfortable going towards the financial therapy side of the spectrum. For other people who don't have a mental health background, that line is going to be closer to the middle or to the other side of observation. And so I think it varies for everyone, but if you can kind of think of those as your two benchmarks, and then you get to decide what is your competency level on each of those issues.

Dr. Brandy Baxter:

08:51

I appreciate that breakdown, especially when you explain the difference between therapy and psychology. That that's really clear for us to think about, especially as financial uh practitioners, depending on you know your level of expertise really will determine how you engage with the client, whether you're just studying and observing, or if you're really getting involved with the treatment part of it. So thank you for sharing that.

Sonya Lutter:

09:17

Well, I might just add on to that a little bit, and this is where the Institute for Systemic Financial Professionals originated from, is there are people who can go a little bit further on that spectrum towards the therapy side of things, but that don't want to be a financial therapist, and they simply want to do more than observing and provide some more guided

conversation. And you can absolutely do that and you can communicate therapeutically without being a therapist. And I think that's a really nice thing that we're doing within the Institute for Systemic Financial Professionals, bit of a mouthful, but really getting at that. How can we provide some um observation to the client directly in the moment of what's going on? So triangulated communication as one example. So maybe there is a divorce going on, and we're trying to bring in an adult child to mediate this conflict for the couple who's divorcing. And how do I navigate that conversation in a way that can be productive for the clients, but also not intervening into you need to do this or you should do that?

Dr. Brandy Baxter:

10:30

Okay, now my brain. So I had a different question I wanted to ask you. And now my brain is like, how in the world does all this work? So if you're comfortable, uh, Dr. Luter, share with us a little bit more what does that look like for someone who's not a financial therapist, but to kind of slide into the therapy lane. I appreciate the example of the triangulated conversation, but I'm just thinking about my colleagues, right? A lot of times it's easy to feel like, well, I can solve this for the client, which to me feels a little bit like therapy. But if you haven't had the training, how what does that look like for financial practitioners to kind of know a little bit more of those lines?

Sonya Lutter:

11:12

Yeah, lots of things come to my mind with that. Um systems thinking is all about the interconnectedness between the people in front of you and the people that they interact with that you may never see. And one of the ways that we can get to this is with the genogram or a family tree or whatever else you want to call it. And for a traditional financial planner, financial counselor, financial coach, it is absolutely a tool that you can and should be using, frankly. And even if you never share this with the clients, just that mere fact of visualizing who are the important people for this client can make a ginormous difference in the planning and counseling process. So I'm gonna go into just a quick story, but then I'm gonna come back to your question for Andy, I promise. So, quick story. Um, I use this case study a lot. So some of you might have heard me talk about this, but it's a story of Katrina. And Katrina was a young mom and she had two uh small children, and her husband had died. And so she had received a small um life insurance proceeds, and she

was trying to decide what to do with this money. And so she went to a financial planner, and the financial planner said, we just need to put this all in bonds and government bonds, nice, secure, safe. Let's wait it out and um let you grieve. Uh, Katrina wanted to give the money to her church and to causes that were important to her late husband. And so she kept bringing this up during the conversation with the financial planner. I want to give X amount to the church and X amount to the school. And the financial planner said, No, not yet. Let's just put it in the government bonds by your verbal reactions. What did Katrina do? Not what the financial planner said. Of course. She continued on with what she was going to do. And the reason why she did that was because the church was her social support system. Not who those are the people who were bringing the meals, caring for the children when she wasn't able to do it. Like that was an integral part of her support system, her family, if you will. The school was also very important to her because that's where her husband was working at the time. And that's where they had met, and that just felt like a connection back to something that was really important. And if the financial planner had just taken five minutes and asked some deeper questions about, well, tell me about who's in your social support system right now. He could have identified that and shifted the conversation ever so slightly to say, oh, those are really great ideas. And I appreciate your values and your commitment to these things. And why don't we give X percent to them right now? Let's put the rest in some government bonds and let it accumulate. And then you can make an even bigger impact for these causes that are important to you and your former husband. And then this would have allowed the time that rightfully she needed to grieve and process and maybe think a bit more clearly so that she could focus on the longer-term goals. The whole point of having the life insurance to begin with was to provide care for the children. And so I agree that she needed some time, but also she needed to remain connected to that social support system. So if that visual aid had been available, the two of them could have made better communication in terms of still adhering to what she wanted to do and remaining focused on the long term. So that one tool can give you so much information. And it's really informative for all things estate planning, all things long-term planning, um, everything that we do, it's relevant for. So I say think that's one good thing that we can do within this area of venturing maybe a bit more towards the therapy side of things, but also uh listening with your eyes is something that I repeatedly talk about. And it's harder to do than you think by making observation of the nonverbal reactions. And you sort of need somebody to show that to you and what it might look like for a person to be nervous or for a person to be checked out or for a person to be angry. Um, it doesn't always look like the cartoons of this is anger, this is happy. Um, sometimes it's more subtle, and being aware of what's going on can also very much influence any sort of progress you're able to make with the client. I could go on and on, but I'll pause.

Dr. Brandy Baxter:

16:18

I appreciate that because what I'm hearing too is it's it's how we think about our interactions with our clients and the tools that we have available to use with them. So, no, I appreciate thank you for taking the time to elaborate on that. But here's a question that you kind of when you were breaking down the different types of being with our clients, that I would love for you to talk about. A hot topic that I see, and my colleagues, I'm sure, see as well is financial stress. There is this feeling of overwhelm and a lot when it comes to money and and all the things that are just happening in American households today. So when you think about stress and financial stress, from your from your perspective, how does it affect an individual's ability to make a decision or even their process to making financial decisions when financial stress is a factor?

Sonya Lutter:

17:14

I love that you went there because I do want to come back to the financial planner's stress too. Um, but this it's one of my very favorite topics because it is so measurable and there's no denying the impact of stress on your decision-making capability. So if you think about uh the fight or flight response mechanism, I sense danger, I react. I can't stop that. That's the way our bodies are programmed. And when that happens, we can see it in our hands. Uh, what happens is the fight or flight response mechanism triggers the blood to go back to our heart to prepare for some sort of physical reaction, either running away or fighting. Naturally, that looks different than it used to millions of years ago, hundreds of years ago, whatever you want to think about. And the fighting might look like I'm gonna argue with you and give you all of the excuses about why this gland isn't going to work. Whereas the running away might look like me playing on my phone or not paying attention to what you're saying, drifting off. Either way, whether I'm physically fighting or fighting with my words, the blood's going back to the heart. When that happens, the extremities get cold, our hands get cold, our feet get cold, if you've ever heard that phrase. And also the blood is flowing from our brain back to our heart to prepare for this reaction. When that happens, we are making decisions based off of habit and um emotion, and we are very myopic. We just want to get out of this situation as quickly as possible, and I will do or say whatever I can to get out of this. And and so financial counseling, financial planning, financial coaching, it's all about

the future. And when I'm under stress, I'm simply not able to think about that future point in time. And I will forget information. I am sure that you can think of a time where you are 100% certain that you told somebody something. We go away and they're like, You never told me that. Perhaps they were under stress at that moment, and the information just went completely over the head. Like they just you can't retain information. And it's not your fault, it's not my fault, it's just the way our bodies are programmed. And so for us to know what a person's stress is can make or break the communication. And what I wanted to say with the end of the last part that was such a natural transition here, is that when a financial professional shows up stressed, so my hands are cold as the professional, there is a direct correlation with the clients being more stressed. And I've done multiple studies on this, they've done studies in the medical profession. So undeniable, how you show up influences the client. And so if I'm having something going on, I'm stressed about the markets, I'm stressed about politics, global affairs, and I show up in that state of mind, my clients aren't going to remember anything I talked about. And any future planning that we are trying to do is more or less wasted because the client is so myopically focused in that moment.

Rachael DeLeon:

20:43

So, what advice would you have for a counselor who is meeting with a client and maybe struggling, whether it's, you know, the political environment they're in or something at home or in that moment? How would you suggest a counselor acclimate themselves to better meet the client where they are not project that level of anxiety onto the client?

Sonya Lutter:

21:07

Yeah. Um, ironically, I was just dressing myself this morning. Like one of the first things I do is get up and I check the news, and I'm just like, oh, there's so much going on. Things are spiraling out of control. I want to say it's not you.

Rachael DeLeon:

21:21

Yeah.

Sonya Lutter:

21:22

This is a thing. And we do need to be aware of how we're showing up because even the smartest people or the most prepared people can still feel the stress and have it influence the clients. So the first thing to do is simply call the elephant an elephant. If you are lucky enough to get to meet with a client in person and shake their hand, you can immediately know what their mental state is. Yes, it takes a few minutes to acclimate to the indoor temperature. So if it's a cold day, their hands might be cold for the first two minutes. But after about two minutes, a person adjusts to the Internal temperature, interior temperature. And you can definitely feel the difference between 70 degrees on a hand versus 90 degrees on a hand. Those kind of being the extremes, 90 being ideal. 20 degrees, you do not need to be a scientist to figure this out. And so if you're lucky enough to get to shake their hand, you can kind of know are they experienced kind of this fight or flight response mechanism? And simply ask them, be like, oh, looks like you might have a lot on your mind today. What are you like, what's at top of mind for you? And then they'll go into whatever it is. And I would say when you call the elephant an elephant, you can spend a few minutes on that and be like, wow, that is a lot going on. And I can understand the concerns that you are experiencing. And I don't know how it's going to turn out any better than you're going to know how it's going to turn out. But I do know that we can create a plan that can withstand fluctuations and really bring it back to what you can do. We're not going to argue that I can control political affairs. I can't. But I can acknowledge that I hear you. I see the concern that you have. And here's what I can do to help with what's going on for your situation. And really just staying focused on the positives as much as you can. We don't want to ignore the negatives, uh, but we also don't need to dwell upon it either. It's out of both of our control.

Dr. Brandy Baxter:

23:29

Sonia, you were just giving so many good nuggets. My brain is like processing it. And then I'm like, wait, we're having a conversation. Jump back in, Brandy. Okay, so my question for you. I'm just sitting here like, oh my gosh. Which it kind of ties into this question because you recently were one of our guest editors for the Journal of Financial Counseling and

Planning. And the the article in there was about money and couples' relationships, right? And so that there's that dynamic of two individuals and their own experiences with money. Can you talk to us a little bit about from your research? Why does it seem that money tends to have so much emotional weight for couples?

Sonya Lutter:

24:15

Yeah, it's definitely the top topic that couples report to argue about. So you're not alone if you're arguing about money. It is the most common. One of the most fascinating things that I yeah, right. Uh, several fascinating things. One of the most interesting things is that the amount that a couple argues about early in their relationship is more predictive of relationship satisfaction down the road than an increase in arguments or how much they're arguing down the road. And I think that is the answer to what's going on. And that answer being there's some sort of conflict about what money means for that couple early in that relationship. So maybe it's a values conflict of I really value spending money on X, and you are showing me that you really value spending money on Y. And if we're arguing, conflicting about that early in the relationship, and we don't address it, it just keeps compounding over time and creates this bigger snowballed problem later on versus something else that might come up later that we argue about, like I want this car, you want that car. Yes, we might argue about that a lot. Maybe we never get on the same page and we just choose to be in different rooms and watch different things. That's not really a deal breaker for our relationship or really even influencing our relationship satisfaction because it's not really who I am as a person. It's just a preference that I have. And I think money says something different about who we are as a person and what we value most.

Rachael DeLeon:

26:21

I remember back uh 20 years ago when I was getting married, um, going through, you know, counseling with the with the minister ahead of time. And and that was one of the questions I think they asked was, what is the amount you need to spend before you need to let your partner know? And we both had to answer it separately, and we were so diverse in the answers, but it was so helpful because then I knew right up front, okay, this is how, you know, this is the openness we need that sort of broke down those barriers to have conversations. And and even then, you know, years and years of marriage, you you uncover

maybe new money beliefs in real time as you approach them. But um definitely an important area of research and study as as relationships evolve.

Sonya Lutter:

27:10

Yeah, I love that you had that topic, uh, that conversation. And I've done research on this to try to figure out what is that magical dollar amount that couples should disclose before they spend mine was much higher. Well, the good news is there doesn't seem to be any sort of magic number. Yeah, it's more that communication. And that's an element that a lot of couples just never really take the time to do.

Rachael DeLeon:

27:37

Yeah, for sure. Yeah, I'm curious, Sonia. Do you know like what are some areas where you'd like to see maybe more research around couples as you're doing this research? Are there areas where you think more researchers need to dig in?

Sonya Lutter:

27:52

Yes. Let me get my phone because Okay, you've got your writing. I really do have a list of things that I'm interested in.

Rachael DeLeon:

27:59

That's what I do. As things come into my brain, I put it in my notes app. So yep.

Sonya Lutter:

28:03

Uh definitely have that. But just off of the top of my head, some things that we know.

Rachael DeLeon:

28:08

Yeah.

Sonya Lutter:

28:09

Uh, for at least young couples, this is Scott Rick's research, really fascinating stuff. The more joint accounts they have, the that is predictive of relationship satisfaction, marital satisfaction in particular. And that is so fascinating. What we know less about is what about couples later in life who maybe come from blended families? Is that predictive power as strong? We do know that there's still a correlation. The more joint accounts a couple has, the higher their relationship satisfaction. But is it predictive in the same way that it is for young couples? So, in this study from Dr. Rick, what they did was they had three groups of couples. And for one group, they told them before they got married, so they all engaged planning to get married within the next few months. They said, put all of your money in joint accounts. We don't want you to have any separate accounts. A third of the group, they told them keep all of your money separate. We don't want you to merge any of your finances. The third group, they just kind of kept on standby. They didn't tell them anything, they were just watching what happened. They all started out at the same relationship satisfaction level, and they followed them for two years. At the end of those two years, the only group that had an increase in marital satisfaction was that group who was told to keep their money together. The other two both declined, which is normal. Uh yeah. Uh, but it seems to be some sort of protective factor. And to what you just said, Rachel, I think that's it, is that they were forced to have the conversation about we can't be both be spending and not talking to each other out of the same account because it will run out. And so there was that mandatory communication about what's important to us and how can we make sure that our resources allow us to achieve those things. But lack of research later on in life, blended families, et cetera, what happens with that? Yeah. There's also research that I've done with some colleagues on cohabitation. So living together, but not married. And what we know there is that the couples who cohabit accumulate no less non-financial assets. So they have the same amount of stuff as married couples, but they have significantly less financial assets, stuff in for their retirement accounts, stuff for

kids' education. This is extremely problematic. So, why is it that they're not combining these resources? I think we need a lot of qualitative research there. What about uh accumulated total net worth over time? We know that married couples have higher net worth than non-married couples, but does it matter if we keep our money in joint accounts or separate accounts? And um, that would be fascinating too. Maybe I would spend even less if it was in my own separate account versus together. I don't know. Um, I have a whole bunch of other things, but I think those are some that would be really interesting.

Rachael DeLeon:

31:20

I love it. I mean, that's those are the things I like to hear too. And you know, like that's the beauty of even like events like a AFCP symposium or AFCP membership, because so many people are working with different types of clients, and we all see these behaviors and start to wonder, you know, where those correlations are. And so, yeah, that stuff gets me excited too.

Dr. Brandy Baxter:

31:44

Well, it also made me think, Rachel, we had a guest who did a talk about blended families and some money. And so as soon as you mentioned that, I was like, ooh, we need to make an offline connection because that may be something that he's interested in as well, is connecting with you around that research. But one of the things I like to connect to, uh Sonia, is we like to have what we call our bank of knowledge. And so we ask all of our guests to give their two cents. So, what would you share with our audience today is your two cents around this topic?

Sonya Lutter:

32:16

You've got to make dedicated time to think about your financial future. Whether you are a single person, a cohabitating person, or a married person, these are not fun conversations necessarily to have, but absolutely critical conversations to have. And unless you schedule it, the time that it becomes relevant, let's say tax season, it's not a particularly fun time.

There's a lot of stress associated with that, just finding the documents that you need and doing any sort of communication with external professionals that you're using. So if it's a high stress time, we know that the person is not going to be able to think maybe as rationally as what they would otherwise. So having that plain conversation time really is the big thing. And for those of us with small children at home, sometimes this means scheduling a getaway to where we can have these conversations. And it seems silly, but I've had couples tell me they've done this before and how impactful it was, not only for their financial plan, but also for their marriage to be able to have that time to come together and have those important conversations. I love it.

Dr. Brandy Baxter:

33:37

I love it too, Rachel. I'm totally gonna tell my husband that our next time for a money vacation is a money. No, no, I'm going for the vacation. Forget the date. We're in a money vacation so we can talk about our money.

Sonya Lutter:

33:51

And if you spend it all, then there's nothing to talk about.

Rachael DeLeon:

33:55

Oh gosh. Tell our listeners and our viewers where they can connect with you.

Sonya Lutter:

34:02

Easy peasy, sonia luter.com.

Rachael DeLeon:

34:04

All right, and we'll put all that in the show notes as well. And it was such a pleasure. Thank you so much for taking the time to speak with us today. Thank you.

Dr. Brandy Baxter:

34:12

Oh my gosh, Rachel. I could chat with her all day. Um, I know. And I literally kind of go like, wait, no, you are like hosting. Stop getting caught up in the conversations, Brandy. Because it was so much to think about when she talked about this the impact of stress on decision making and how you can feel it in a person. I started thinking, like, how many times have I shaken someone's hand and it's ice cold? It's like, oh my gosh, that could be because they're experiencing stress of some nature in that moment. Um, and then just the talk about the importance of understanding the difference between how we are with our clients from a psychology to a therapy, from counseling to coaching. I just love it when we get to hear from our financial community about the things that they are passionate about and how we can really leverage those things as practitioners ourselves. So yeah, another great, another great conversation.

Rachael DeLeon:

35:10

No, and I really I always love talking with professionals that are both researchers but also teachers. And as a professor and a practitioner, she's really great at taking that research. So, you know, I think we were geeking out around I I'd never even thought about why I have cold feet, you know, like that saying we use all the time. And I'm like, oh now I know that I learned something new today. Um, yet tying it back to how our practitioner, our listeners who are working directly with clients can really put this into action and take what they're learning and really apply it. So it's always fun when you get to meet with a guest who kind of wears both hats and wears them so well.

Dr. Brandy Baxter:

35:54

Yeah. And I'm looking forward to her research around couples and shared accounts versus separate accounts. That's always a cop a topic of discussion. And so I can't wait to see where the research takes her and her team as they really dig into that.

Rachael DeLeon:

36:10

Yeah. And she, like Brandy, like you mentioned, she was our guest editor of the Journal of Financial Planning uh late last year. And so we'll put a link to those articles in the show notes well, as well, because there's a lot of great topics for those who are really interested in this topic. Digging in and then leaning into the AFCPE community. If there are topics and that you're seeing in your clients and their relationships, you know, reach out through our community, let our researchers know. It's a great way to continue these conversations and to keep digging in and learning more about the people we serve.

Dr. Brandy Baxter:

36:45

Yes, indeed. And we are happy that you join us for this conversation of real money, real experts with Rachel and Brandy, because we bring content to you that we think is going to be important for you in your practice and as a financial professional. So thanks for joining us. Be sure to like and subscribe so you don't miss the next episode.

Rachael DeLeon:

37:06

The opinions of our podcast 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 in the conversations where viewpoints or stories differ from our own that we learn the most.