

**Rachael DeLeon:**

00:11

Hi, Brandy. How's it going?

**Dr. Brandy Baxter:**

00:13

It's going great, Rachael. How about yourself?

**Rachael DeLeon:**

00:16

It's going great. We're right in the heart of the summer. You and I have taken a little break, had some vacation wrapped in here, which is nice for both of us. But I don't know about you, but I am super excited for today's guest.

**Dr. Brandy Baxter:**

00:30

You know, one of my favorite things, Rachael, is when we actually get to talk to our credential holders and hear their experience. So please go ahead and introduce Cynthia.

**Rachael DeLeon:**

00:39

Yeah, absolutely. Well, we were just talking before we got on air that Cynthia Hudson became an AFC as of our recording date. So we do record in advance, but super exciting. And uh, you know, coming off that exciting news, it's fun to talk to her. Um, so for our listeners, Cynthia Hudson is a financial counselor and educator in Ohio who

recently completed her AFC. She uses the skills she developed in the man her manufacturing background to help clients address root causes rather than symptoms and seeks to create accessibility where barriers keep folks from succeeding. In her free time, she rescues blind poodles. Welcome, Cynthia. How's it going? Alright, well, we I was gonna jump into your, you know, what kind of brought you to this task, but a bio about rescuing the blind poodle deserves to be discussed. I gotta know. Uh do you have a house full of poodles or are you fostering them? And why blind poodles?

**Cynthia Hudson:**

02:12

I rescue one or two at a time. Um I got into the got into it on accident. My first one I found on Craigslist, and she was just really cool. And uh so I was like, well, I gotta try this thing out. Ended up being really good at it. So um they can do hard things mostly. I've got um puppy that was born blind. Is there like a big demand for blind poodles to be rescued? I was just curious. So they can do really well. It's really fun.

**Rachael DeLeon:**

02:43

Yeah, yeah.

**Cynthia Hudson:**

02:52

Yeah, it's uh so some poodle lines have uh blindness running in the uh my husband has been talking about how you're gonna hide background.

**Rachael DeLeon:**

03:04

I'm curious to learn a little bit more about your first one that you're like pretty much in the counseling.

**Cynthia Hudson:**

03:25

Yeah, uh, I have had a lot of uh different careers in my time. I was a baker for a little bit. I actually hadn't my first full-time job out of high school was working at a bank, and then the away crash happened, so I pivoted out of that. But um, I've always just really been a big old finance nerd. And so I've always had like an interest in it. I've always liked helping people with their money. And then um, you know, life happened. And so I got into manufacturing, worked with a lot of great people, developed some really great skills. Um, but as I've been doing it, I'm always talking to people about their money. And so several years ago, I was really digging into HSAs for the first time. And so I was telling everybody on the production floor about all of the cool things and the triple tax advantage and all of that stuff. And somebody asked me a question about the HSAs I'd have an answer for. So I called HR and asked them the question. And the lady was like, why is everyone increasing their HSA contributions all of a sudden? And I'm like, Oh my, oh my goodness, I could have an impact here. And so uh it was just really cool just thinking about like being able to dedicate more of my life, being able to help people with stuff could with their money because it's hard. And uh a lot of people haven't had a chance to learn about money from their parents or they didn't have it as a special interest their whole life. And then you can make these little tiny mistakes that can significantly impact. No, I just love hearing you say that because I think some children lost on people how one small little piece of learning can have a significant and all of a sudden you can change the city.

**Dr. Brandy Baxter:**

05:03

Cynthia, as we look at kind of what you shared so far from rescuing blind wonderful things being lost, working in manufacturing. What lessons have you learned from just your variety of experiences that you see applicable in personal finance?

**Cynthia Hudson:**

05:32

Yeah, uh so I have a a really uh interesting example from manufacturing that I like to use. So when we're talking about like root causes versus symptoms, so I uh worked in quality assurance for a while. And so you're always dealing with some kind of symptom, but it can be caused by a bunch of different things. And if you throw all of your energy in the wrong direction, you're just spinning your wheels and the problem never gets solved. And finance is a lot like that. So one of the things that I think is really interesting is like instead of just focusing on that surface level symptom, you try to figure out what that root causes. So then you're more effective and um efficient with your energy. So an example I use is let's say the whole someone's being lazy thing. So maybe you have a client that it's the second session in a row and they haven't done their homework again, and it's just so obvious that they just don't care, they don't care as much as you do, they're not motivated, they aren't taking it seriously. But that's the symptom. So a couple different examples of how it can go if you dig into uh into the root cause is you ask why. So that's a thing that we use. We call it the why whys at my factory. And uh, so we'll just say, okay, here's the symptom. Why is that? And then you keep asking why until you found the answer. So a couple of examples of how this lazy uh client might actually not be lazy. So they didn't do their homework. Why? They felt like they couldn't do it. Why was overwhelming? Why they didn't know what steps were necessary. Why? They're not familiar with opening up accounts online. So in that case, your energy, rather than focusing it on like trying to guilt trip them into doing it or trying to explain the importance of it, in this case, you might want to provide a how-to guide. Maybe you sit down with them and you uh just do the thing with them. And then they could ask you questions if they need to. Uh, maybe you give them a list of what documents they're gonna need to have with them to open that account. Another version of that could be they didn't do their homework. Why? Every time they tried to, they got really anxious. Why? Online banking always makes them anxious. Why?

When they were growing up, their parents got fraud online and they saw their parents struggling to recover from that. So, in that case, where we want to put our energy is we want to provide them safe resources. We also want to educate them on what kinds of scams happen, how to tell if a website is legit or a red flag that it might not be safe. We also might want to hook them up with some resources for mental health care, financial therapist, somebody that can help them deal with what might be a really uh a really strong trauma in their life.

### **Rachael DeLeon:**

08:54

And I just think that's like one of the things that I think. And health care in general, whether it's financial health, mental health. It's really about too often we treat the job and we don't sit down and take time to get to that that cause. So um, it is amazing how powerful that one word can be if we're not afraid to use it and dig a little deeper. Um, that's really great. Tell us a little bit more about the work that you see in terms of trauma and accessibility.

### **Cynthia Hudson:**

09:42

Yeah. So I um I have several pro bono clients that I work with, and a lot of the folks I work with have some kind of disability. And um it's really interesting when you start digging into things because disability impacts everything. And it's um, you know, it just causes a really huge impact in people's lives that I don't think most people are aware of until someone that they love or they themselves are dealing with it. But it's it's really costly to be disabled and it impacts everything. So, you know, um, if a family has a member of the family who has a disability that impacts their ability to work, not keeps them from working at all, just impacts their ability to work. They have to have 28% higher income to have the same standard of living as a household that doesn't have someone who has a work uh affecting impacting disability. So while that is true, then also they're less likely to make as much money because they can't work as much, or

they have to have, you know, a lower-paying job so that they can have the flexibility to take their person to a dead doctor's appointment. So all of this stuff spirals. And I think that what's uh really interesting is that as AFCs, we can really have an impact in how uh someone's disability impacts their financial life. Sometimes we can um educate people on things that they had no idea existed. And sometimes we can also just be careful of the types of advice we give because it might not be particularly helpful for that person or could even be harmful. Um really like educating folks on is ABLE accounts. Um, Able accounts are just like so freaking cool. They're such an amazing account that really allows people with disabilities to be able to get a little bit of stability in their financial lives that isn't often available. So one of the things that's just crazy to me is that we still have a limit for SSI income. Uh you can have \$2,000 before you lose your SSI. And in a lot of cases, if you lose your SSI, you lose your Medicaid. So if you go over \$2,000, then you can lose your sole source of income and your insurance. And so that hasn't been updated since I can't remember the time. I think it was like 89. So um just absolutely absurd that that hasn't been updated. But then we think about like, well, what do we tell people to do? You know, one of the most common things we do is we tell them to pay down debt, and then we tell them to save three to six months worth of expenses or income into an emergency fund. So if they do that, um, they're gonna cross that threshold into having \$2,000 and they're gonna lose everything.

**Rachael DeLeon:**

12:38

And then you got to spend it down and then either um get reinstated, but you have that lost income, or if it's been over a year to spend it down, that technique, you know, I think there's a a lot of people doing the work out there because they have the passion and they haven't taken the time to really learn the system and inner workings of those systems. And it is, it's complicated and it's important because you're absolutely right. Advice can be well-intentioned, but it can oftentimes do more harm than good.

**Cynthia Hudson:**

13:11

Uh-huh. Yeah. Uh-huh. Because it's complicated. Uh-huh. Mm-hmm. Yeah. And I had a uh front row seat to this 15 years ago or so. Um, my husband and I were trying to navigate the system. We were really struggling during the depression. Took us a decade to get out of poverty after the recession happened. And um he has extremely severe asthma. And we just we didn't have health insurance. So we would have to wait, uh, go wait in line at five o'clock in the morning to get on a list to go to the free clinic. And then we'd have to come back at three o'clock to see if we could be seen by a doctor and just to try to get him a uh albuterol inhaler. And it was just, it was awful. And um then somebody there told us about this organization that was doing free care, uh, breathing care for people in our situation and at our income level. So we got hooked up with this and it was just absolutely incredible. They gave us a once-a-month uh doctor's visit where somebody would check him out, make everything sure everything was going good. But most importantly, they got him on a maintenance inhaler for the first time in his adult life. So that meant that instead of burning through those emergency inhalers, he was actually like solving that root cause instead of treating the symptom. And it was um yeah, \$800 worth of medication a month. And it was just like, oh my goodness, everything's gonna get better now. But then I tried to do the right thing because we're trying to get ourselves stable. And so my employer asked me if I wanted to pick up an extra shift. And I was like, Yeah, let's get that, let's get that money. And so I did. And the next time we went in, I'd made \$50 too much over the previous six months. And we got kicked off of our uh of the plan. And there was a whole approval process in all of this. And I know just at that point, I was just like, nope, never again, not even gonna try. And we just struggled through until I got a job.

**Dr. Brandy Baxter:**

15:19

Thank you. Um, and thank you for that transparency and sharing.

**Cynthia Hudson:**

15:23

I didn't know the system. Listen to your alcohol. Trying to do the right thing, and it's going so many directions.

**Dr. Brandy Baxter:**

15:29

Like, oh my gosh, how many times have I inadvertently given bad advice to a family? What would you say to our audience that's listening, the financial counselors, planners, educators, coaches who want to do good work and they just don't really know the system? So, what are some practical ways that they can maybe make their own practices more accessible and inclusive?

**Cynthia Hudson:**

16:08

Yeah, um, and I think that's a great thing. I think like we've got such an incredible community. Like AFCs are just have such great hearts. Like everyone I meet is just really here to do work to help people, but there is a limit to how much we know. As much as I'd love to, we can't know all of the the information in the world, but I'm gonna still keep trying. But um, so I think the big thing with it is like um recognize that your client is the expert of their lives. And so that's a big thing of just being curious and asking questions, asking why. Um, and then sometimes it just takes doing some research. So um when I had my first client that had um she had a has a uh severe energy limiting disability, she can work like two, five hour shifts a week. And if she works more than that, like she's done, like her health is going to suffer greatly. And so she's on benefit, she's incredibly intelligent, incredibly dip driven. She she knows her stuff. And so for session, I'm just like, I'm gonna help fix this. And um, sometimes that's not always possible. But um, I just started asking questions and then like we'd get off a session, and I'm just sitting there trying to research everything I can. Um, and then uh also just giving them what they ask for. So like sometimes I would just be like, Well, I'm gonna find a job that's two, two five-hour shifts a week, and I'm gonna hook her up

and she's gonna be set. And that just wasn't a thing that I could do. And so um, a lot of times it came to uh looking for other things that she said she was struggling with and helping her find other resources and supporting her, uh, solving those problems. She found something that worked, wasn't perfect, but she found something, a job on her own. But I was there to help her navigate some of the other things. So this was um this was when we had the whole scare with snap benefits and everything. So at that point, like I knew a lot about that world because I used to work in uh in food banks. And so um, so I was just like, all right, she's working on this job thing. I'm gonna just find resources in her music and we just about her finding resources.

**Rachael DeLeon:**

18:27

You don't have to know everything.

**Cynthia Hudson:**

18:29

Ask questions how to do that research and to find them the connections they they need to do.

**Rachael DeLeon:**

18:36

They need us to care. So Cynthia, we mentioned earlier that you just earned your AFC. And I'm curious, yes, celebration. Um, I am curious what led you to AFCDE. What what led you to the AFC and what motivated you to pursue the designation?

**Cynthia Hudson:**

19:10

Yeah, absolutely. So uh after I started thinking about like maybe I could spend my life doing this thing, I started just researching stuff. And I um full transparency, I don't have a college degree, so I started working right out of high school. So I was researching some things. I'm like, okay, well, that's not an option. And so I was just kind of looking into things and I found the AFC PE and I just started digging in a little bit. So I read every blessed thing on the website. I looked up we've had Jackie on the file. I looked up the AFCs in Ohio where I'm from and um found that Jackie Cummings Kosky was is an AFC, and like um I'm a little bit of a fangirl for Jackie. Um I've I read an article on her years ago, absolutely love her. And um, and so I was just like, all right, so like if Jackie thinks they're they're okay, they're they're good. And so um that got me researching it, and then I was like super unsure of myself. Um, and so uh then that's why sometimes I talk about like shame and self-doubt because like full of it. But uh, so I just was like super scared to like to like talk to people and get out there and like be vulnerable and maybe make a fool of myself or not be smart enough. And so I just started I read through the experience guide and I was like, all right, well, I'm gonna I read lots of finance books, so I'm gonna start there. And I just started doing the stuff that I could do without talking to people because I wasn't sure how that would happen. And I just like later on, I'll have the hours, you know, so it'll work. And um goodness, it just it's been a really neat ride. So I signed up officially to be an AFC candidate right before the 2024 symposium. And I was just like, all right, I'm gonna go to the symposium, I'm gonna meet people, I'm gonna see what the heck this is about. And everyone was just lovely. Um, I just got into so many great conversations. Um, one woman stopped in the hall and she was like, Okay, so you're an AFC candidate. She's like, So what are your plans? I'm like, I'm still figuring that out. So she's like, Well, I've got time, and she just sat down and let me ask questions, and like just such a cool thing. And uh so yeah, then after that, it's just been like a whirlwind. I joined uh Andy Wren's coaching capabilities, which you know is out there like very high, very strongly recommended. Yeah, uncomfortable that started to go to step out of your comfort zone and it's just do it scared.

**Dr. Brandy Baxter:**

21:47

I've thinking about that experience of earning your AFC, have there been any other times when you said yes to an opportunity that was a little bit out of your comfort zone and it actually worked out for you?

**Cynthia Hudson:**

22:13

Yeah, yeah. So um when I joined coaching capabilities, uh, for anyone who doesn't know, you've got your triad sessions where it's just like role-playing coaching, and then you've got presentations where you're learning how to do speeches, teach classes. Um, and so I go to my first presentations course, and Andy's like, all right, gonna go off screen for five minutes. You're gonna write a one-minute uh little speech on some kind of financial topic. And I'm like, oh my God, I did not know I was gonna have to do this. And I was so scared, but I tried it. And then um, then about a month later, my friend at my job at the factory, she uh came up to me and she's like, all right, so the um the women's business resource group wanted to hire somebody to do a speech on financial uh on finances, personal finances. And so I said that you would do it. And I'm like, you did what? And I was just like, all right, well, I I'm gonna always regret it if I don't say yes to this. And she's already said yes to this, so I guess I have to. And uh my goodness, was that addicting? And so um I've since that, that was a year and a half ago. Since that, I've got 56 stage hours, and um so I've been really loving teaching classes. I've um now taught a class at all of the uh plants for my company in the state. And um I got to do a recorded session for the AFCPE symposium. And um, now I'm working with an organization here to teach a class to uh the prison in the next county over uh to the general population. So it's just been like one thing after another of just like, okay, I'm gonna, I'm gonna try to do this whole presenting thing. And then it's like, okay, I'm gonna try to do this whole writing a class thing. And then all of a sudden it's like, this is it. This is the thing I love doing. And uh being able to like help people like get to talk about money in a in a space that they don't often get to, and especially because people just people are so scared to talk about money and don't have safe spaces to do it. So when I go in and teach a class, I share some stories that are uh a little bit we're gonna be. I love that your AFC. You don't just think like this is a person

who's done everything right and then you don't plant AFC and everything. I emit this thing industry.

**Rachael DeLeon:**

24:42

Because I think so often there isn't that access to financial counseling and education. You know, you'll you get the resources oftentimes. You may have uh the HSA, but you don't know to use it, so you don't sign up for it, or you get the 401k, but you don't know how to use it, so you don't sign up for it. And there's so many resources that go unused. And so the fact that you're able to deliver that energy and those real world experiences right there to people that have known and trusted you and you built that report is really powerful.

**Cynthia Hudson:**

25:29

Wow. Yeah, it's been wonderful. And you know, we've had like some interesting situations. I had one young man who um who wasn't sure about the whole retirement thing, but he was starting his career at 19. So like retirement was forever away. And so then just like being able to like math it up for him real quick and be like, dude, just put in enough to get the match. And here's how much that ends up being, because you've got like decades for this to grow. And um, I had one young man that was uh he wasn't sure if he was gonna do the HSA. He's like, Well, you know, I'm gonna be um, I'm gonna be switching insurance uh because I'm gonna be on my partner's insurance after we get married. And then it's like, but dude, you gotta keep that, you gotta keep that money, it gets to go with you. And then it's like, oh yeah, well, okay, yeah, with the free money. So um it's it's really fun because uh a lot of people, you just, you know, you go off of what you know, or maybe what your family knows, and maybe your family doesn't know much, or they've been misinformed, and then that compounds. Um, in my own family, we didn't invest. My um my family very much believed that investing was gambling, and we weren't into that. And I was the first person in my family to invest

when I was in my 20s. Thank you, Seth. That is you start to really appreciate it. It starts to change things. So the audience that you're sharing with.

**Dr. Brandy Baxter:**

26:53

We call our podcast real money, real experts. That's a reasonable information. Any of us can change the financial knowledge, but we want our audience to know the real people behind the story. And you've just given us some really good nuggets to take away. One of the things Rachel and I like to do on the show is kind of close out with what we call our bank of knowledge, and we ask all of our guests to share their two cents that they want to deposit into that kind of growing knowledge that we have from all of our guests. What would you share with our audience as kind of like your final two cents?

**Rachael DeLeon:**

27:31

Of course.

**Cynthia Hudson:**

27:42

Thank you. Um, I've got two of them, if I can. So first one, uh so four cents. You're getting four cents. So, first off, accessibility benefits everyone. If you make things easier for folks with disabilities, you aren't making it harder for those without a disability. Offering a virtual meeting helps the person with an energy limiting condition or social anxiety, but it also helps the parent who can't get a babysitter, or maybe somebody who lives outside of your immediate area, or just someone trying to save gas money. Um, asking for and using someone's preferred communication methods means that your autistic clients are gonna feel less distressed when talking with you, but it also means that your messages are gonna be more likely to be received by your

client. And since they're gonna be more comfortable, that maybe they're a little more open when they're talking with you. I love it. And then my next one is.

**Rachael DeLeon:**

28:35

Cynthia, thank you so much for joining us today. Can you tell our listeners where they can connect with you?

**Cynthia Hudson:**

28:40

Incredible opportunities exist just beyond where you feel safe. Do it scared.

**Rachael DeLeon:**

28:50

And we will put that in the show notes. Fantastic. Thank you, Cynthia, again for being such a great guest.

**Cynthia Hudson:**

28:54

Absolutely delight to be on the show. Um, so folks can find me on LinkedIn. Right, so my gosh. Moderate.

**Dr. Brandy Baxter:**

29:06

Honestly, when I read her bio, I was like, hmm, blind poodles.

**Dr. Brandy Baxter:**

29:14

And Cynthia was such a delight to have on the show. Um, as I stated even during the interview, I really enjoyed her transparency and just sharing how the practical knowledge that she gained really started with her own life experiences and needing to know that. And I think for our audience, remembering, like she said, that our clients are the experts in their own life. That is so in alignment with what I know as a coach that when she said that I was cheering her on. But it's so true. If we're coming and just giving information because we know it, we can miss so many things that our clients know will work better for them.

**Rachael DeLeon:**

29:54

Yeah. Brandy, selfishly, these kind of interviews are some of my favorites because when someone isn't afraid to be open and real about their journey and you can just hear the passion behind the work that they're doing, um, it reminds me, you know, why AFCPE exists and the impact that we're making in the field. And so, you know, having AFCs out there like Cynthia that are doing this work and doing it with excitement and passion, um, it it's really rewarding.

**Dr. Brandy Baxter:**

30:26

I loved it, Rachael, when you said we need AFCs in all the industries. I was sitting here listening to Cynthia and I'm like, oh my gosh, I wonder if the manufacturing industry has missed a huge opportunity by not inviting AFCs. Have we as AFCs missed a huge opportunity by not looking at some of these out-the-box industries that are not always aligned with personal finance? Maybe there's an opportunity for us to partner with other industries and organizations to really add the value. Because, like Cynthia shared

from her own story, that personal relationship of working with her coworkers, they trusted her above all else. And they were really willing to listen to what she had to say and make better decisions for their own personal financial situations.

**Rachael DeLeon:**

31:12

No, Brandy, I agree. We we are starting to see workplace wellness. So workplace wellness groups that are working with different industries and hiring AFCs. Um, but not too long ago, we had a police force in Colorado reach out and someone in their HR department was going through the AFC because similar to what Cynthia talked about, they were seeing a lot of issues right there on the force. And how could they solve that directly in-house and bring some of that experience in a way with people that are your peers and that you trust? And so I think you're right. I think there are so many different ways that the AFC can be integrated in this larger landscape, whether it's through workplace wellness or whether it's through HR services, or whether it's somebody like Cynthia, you know, volunteering amongst her where she has a day job that maybe isn't directly related to the AFC, but she's able to get back to the organization where she works for this uh really important work.

**Dr. Brandy Baxter:**

32:21

Yeah, I totally agree with you, Rachael. That's super exciting. And this is an exciting time to be an AFC. So to our listening audience, we want to encourage you, don't miss a single episode. Like, subscribe, and stay tuned to what we have coming up next.

**Rachael DeLeon:**

32:36

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.