

Dr. Brandy Baxter:

00:11

Today we're joined by Jamie Chandler, a financial health strategist, speaker, storyteller, and U.S. Army veteran with more than 15 years of experience across financial services, credit unions, and community impact. Jamie serves as a senior vice president of program initiatives and strategic partnerships for the Opportunity Initiative, where she helps lead the work surrounding Opportunity Knocks, the award-winning public television series that follows families working toward financial stability. She brings humor, practical insight, and deep belief in the power of trust, hope, and human connection to the conversations about financial behavior change.

Rachael DeLeon:

00:56

We are also joined by Dr. Kate Melitz, also known as Dr. M. , an educator and financial counselor with more than 25 years of experience across financial services, bankruptcy, fraud, counseling, and higher education. Kate earned her PhD in personal financial planning from Kansas State University, became an accredited financial counselor in 2009 through the FINRA Education Foundation Military Spouse Fellowship, and earned her Certified Diversity Professional Designation in 2023. Today she is a professor of practice in Kansas State University's Personal Financial Planning Program, where she prepares emerging professionals in financial counseling, communication, and culturally responsive client work. She's also an award-winning educator and a mom of three who brings real life family finance experience into her teaching and conversations. Together, Jamie and Kate will join us at the AFCPE Symposium this November, where they will be featured as our opening keynote speakers. Welcome. It's good to be here. Thank you. So not everybody can see us here on video today, but I just want to call out that Kate is rocking her all-in conference t-shirt and she is ready to go this November. Yes, I am. Yeah. Well, we're so excited to have you ladies here. Um, and I'm gonna start with you, Jamie. Um, your work centers on the idea that people

need hope before they need solutions. Can you tell us a little bit more about how you've seen that come up time and again um in your work and why that's so important for financial professionals?

Jamie Chandler:

02:43

I love it. Well, of course, thank you for having me. And uh, you know, me and Kate just had a wonderful opportunity to um go attend the same conference last week. Uh, and just our work and and the connection between what the show does, which it highlights these private intimate moments that most people will have with their financial coach, with a financial counselor, and kind of exposes it to the world and says, Hey, these conversations are normal. This kind of help is everywhere around you. And it allows people to say that they they can identify something in that conversation within themselves or someone they care about closely. So uh I think the reality is money is never always about money. It's about life, right? It's about the choices we make, the the situations we find ourselves in. And nobody wants to make bad decisions. Um, we make the decisions that are in front of us at the time. And um, you know, I think it's important that we identify that we don't make those in a bubble and that we have resources and tools in our community that allow us to say, hey, mate, that was the decision you made, but let's make a plan so that we don't have to make that decision again. Not that you made bad decisions, let's make good ones. So uh, and that brings in that hope, right? The conversation that things can get better, that change is possible, uh, that you can see when you have someone rooting you on that you can make alternative choices. And those choices um, you know, help you and your family move forward. So uh it is incredible alignment of work between Opportunity Knox and what we show within the the ecosystem of what we do and just partnering with someone like uh Kate, and she's teaching our newest generations about this work every single day. And we want to be a part of that. We want to be a part of this next movement of people who are helping people.

Dr. Brandy Baxter:

04:43

So I appreciate how Jamie said money is about life. So Kate, bouncing over to you, when you think about your work as a financial counselor and educator, why does it seem like life gets in the way and financial knowledge doesn't always translate into financial action?

Kate Mielitz:

05:02

First, Brandy, because life always gets in the way, right? Like we keep life, keeps living. And I was just talking about this in class yesterday because we were talking about how to create a budget from scratch. We take money for granted. We all do. We use it, we use it so frequently that we don't put conscious thought into each and every financial decision that we make. And so it's not that we aren't financially knowledgeable, it's not that we don't have a lot of the pieces that we need to say, yes, I know this and yes, I can act on this. But there are so many facets of our lives that are touched by money that include money as a last-minute thought, or something comes up that we cannot always apply the logic and apply the knowledge that we optimally should have or do have in every situation. And life is tricky, human beings are tricky. And I think that the most important thing that we can do is we are thinking about where to where does everything to come together is how are we doing the best that we can. And when we need resources, when we need to do something differently, when we need to change something, where do we reach out? Where do we resource? And where do we develop the bravery to say, I am gonna need some help, and it's okay that I need help.

Rachael DeLeon:

06:29

Yeah, and I think it's the word bravery really resonates with me too. You know, I think it's we sometimes take it for granted how vulnerable it is to ask for help. And um, you know, we see it time and time again in our work.

Kate Mieltz:

06:43

I think that when we remember that sometimes just showing up, that in and of itself can be perseverance, that just showing up to class, just showing up to work, showing up in life, and that sometimes what is brave for one person isn't necessarily considered, you know, like quote, brave for somebody else. But when we can, and then this comes back to the work that I've done with AFCPE for years, if when I can meet people where they are, when I can train my emerging professionals to meet people where they are and call out and recognize, hey, it was really brave that you were able to do that. Like that is meaningful and helps actually change lives, not just in this moment, but like ongoing.

Rachael DeLeon:

07:29

Jamie, um, through your work with Opportunity Knox, you've been sort of on the front lines of a lot of the stories that have happened and that you've uh brought to life through the program. Um, what have some of those experiences taught you about what people need from their financial counselors and coaches?

Jamie Chandler:

07:48

As I used to be a financial coach, I've I've been in a financial coach session on the other side of that and watching all of our families go through it. Um, we've had every family, every dynamic uh that you can think of. Um, in this last season, season three, we ended up with four single moms. Uh, that's not how we cast it, that just kind of how it ended up that way. And but each single mom is in a different situation for a different reason. Um, and I think we first need to identify what we all we can't categorize people, right? We can be like, oh, you're a single mom, and so your situation must be this, or you are a dual-income household with, you know, no kids or kids, and so you must be like this. And so we we have to remember that we cannot assume too much about the individual because everybody got there on their own, in their own journey. And when we film the show, it's always interesting because when we are sitting with our families, every single one of them, it does not matter who they are in their situation, every single one of them is I'm nervous. I'm worried about what the financial counselors or coach is going to say about me. I'm worried they're gonna tell me I'm doing everything wrong. I'm worried that they're gonna think I'm stupid because I got this payday loan or I got behind on my car payment. There's so much fear and anticipation of the the what-ifs of being told all the bad things that you've done. Um, every single family goes through that. And it and when we meet with the coach and they they have this meeting that there's this con this, oh, this wasn't so bad. And I feel excited and positive about what my next steps are. And and every family has different next steps. I mean, it could be, hey, you haven't filed your taxes in five years, or hey, let's let's find a loan consolidation opportunity for these, for these payday loans. Everybody's next steps is different, but each and every single one of them in that just that 30, 45 minute conversation goes from fear, anticipation, worry to so much less stress, opportunity, hope, excitement for what's to come. And each one of them, we especially on the show, we don't do that homework for them. They really truly have to go out and set these meetings and go out and seek these nonprofits and and put in the work, put in the miles. Um, because we want them to own their own success. We don't want to handhold them and then when we let them go, they they can't do it on their own. So it's really important for us that they do each step individually. We happen to have a camera there. Uh, and so I think that's what inspires me so much about the show is these are ordinary people in ordinary lives dealing with ordinary things. We just happen to put a camera right there. And what it shows is that these little simple steps, these homework, these small pieces, make such a big impact on their lives. And

it just shows too that there's people all around them and nonprofits and finance institutions that really truly value and care about them individually and want to see them succeed and is willing to put in the time and commitment. So uh I think that's just what really inspires me about the show is that uh it's inspiring to know that we all feel the same at some point. And it's inspiring to know that we're all capable of change when we really want to. Uh, and that's what that's what keeps me going for sure. Thank you for sharing that, Jamie.

Dr. Brandy Baxter:

11:12

Um, Kate, you spend some time working uh in a space where you've helped prepare the next generation of financial professionals. Hearing what Jamie's just shared about clients having fear and anxiety about that engagement with the financial professional, what do you hope that emerging financial professionals would understand about the difference between financial information and providing effective financial counseling?

Kate Mielitz:

11:40

Number one, thank you, because that's a terrific question. Uh, number one, I think for uh for all financial professionals that we need to remember that it is about personal growth and progress, not about perfection. That's for us as financial professionals, and that's for us as our clients. And one of the things that I do in my classroom is uh we set class expectations every semester for my financial counseling class. And what what does it look like? What do you expect of me? What do I expect of you? But every semester I call out that I expect you to be brave. Um, and we're gonna work on that and we're gonna develop that and build that together. And I think that when we think about, you know, coming into this field for the first time or staying in this field, that when we can think about where have we struggled, where have we had questions, uh, what did it take for us to actually ask that? Uh did we just kind of hide behind the

computer and Google it and find something that, you know, helped us from a reliable source, hopefully, but answer the question, or you know, did we reach out? And everybody has a different relationship with money. And like I said earlier, you know, one thing will be particularly brave for somebody and not for somebody else. But when we can say, okay, I don't know what my clients' experiences are, how can I ensure that they know that they can trust me with their questions, that they can ask me anything, and I'm never gonna shame them, that whatever they bring in, I'm the expert in this relationship. So let's do this together. Um, because I think that it's important to, yes, empower our clients, and it's important to empower ourselves to know where we have been trained, know where we have expertise, and even when we have to lean into the, I don't know, let me find out for you, because that also provides some additional credibility.

Rachael DeLeon:

13:40

So the theme of this year's symposium is all in. And the idea around that is the power of the collective, what we can do together when we're all in. And and Kate, I know you've seen that as an educator, and Jamie, I know you've seen that uh through the work on the show with the families and the network that comes together to really support those families and those communities. So um, this question could actually be for either of you, but when you think of that word all in, why is building a community and knowing when to ask for help so critical?

Kate Mielitz:

14:17

Oh, I've got a thought, Jamie. If you don't mind, I'll just go ahead and take the start.

Jamie Chandler:

14:20

Like that doesn't shock anybody. Honestly, I was like, Kate's gonna answer first. I'm just gonna learn it.

Kate Mielzt:

14:26

This is kind of the role, yeah. Well, I think that um I think the the idea of community and being all in, it's so very, very important because I cannot solve all problems. Um, none of us can individually solve all of the problems. And so when we can connect as a community and resource, not rescue, resource, not rescue, ourselves and our clients, that means that we are saying that there's no perfection, there's opportunity, and I think it strengthens the field as a whole, but also normalizes there are lots and lots of people with lots and lots of questions, and that one person is not going to have the best advice for every single person.

Jamie Chandler:

15:18

Yeah, and I would just add, I I I think the important so my background is really helping uh non-for-profit credit unions understand who they serve, their communities in which they serve them in. And I think I've I think it's important that I think the show highlights it really well, but uh to K's point, we don't have the ability to rescue we can resource. And I and I think that's important um, regardless of kind of where you start, whether you enter a need through a nonprofit like United Way, or if you enter a need through a counseling uh session with somebody at a at an organization or uh a financial institution, the the biggest thing is what do we offer? Are we listening to the people that we are intending to offer it to? And does it make sense for them? Um, a lot of

times we assume that we know what other people are experiencing or need. Uh, and a lot of times in organizations, upper levels are so far removed from the people that are they are truly serving. And so it's important that we constantly have this feedback loop of hey, are we truly all in for this community, for this demographic, for these people we're trying to serve, or are we assuming we are? Uh, and that means going to the other people who serve those same people. If you're not talking to your local United Way or your local Goodwill or your local um Hispanic chamber or chamber of small business, chamber of commerce, whatever the case is, and you're not hearing from them who they're serving, what they're doing, uh, you're really, you know, self-removed from the people you're trying to connect with. So uh I think that show does it well, but how do we say it's not, yes, you entered through me, my organization, my conversation, but really you need to talk to this person, this person, this place, this place. Um, because we want to get the whole self. We want to help the whole self. Uh, I will say quickly in season three, one of our single moms ends up needing to talk to a grief counselor. Uh, she had just been so stuck in the paycheck, paycheck role of helping support herself and her kids. She hadn't even had time to grieve the loss of her fiance. And she, after talking to her counselor, her financial counselor, she's like, he's like, maybe you need to talk to somebody. And because we were able to sit settle some of the other financial needs for her, she actually had time to talk to a grief counselor and walk through some of that. And that right there is the epitome of when we can settle the noise of the financials, it allows us time to identify within ourselves other needs. Um, and that's just a perfect example of what it means to be all in. It's not just one of us, it's all of us.

Dr. Brandy Baxter:

18:01

Oh my gosh, Jamie, I love that story because it really brings home exactly what Rachel and I believe AFCs can provide for their clients, just being there and helping them get the financials together so then they can really focus on the other areas of their lives. But just thinking about, like you said, being all in and that client and professional relationship, if you had to think of one thing that you would want our financial

professionals to practice as they are working with clients, one thing that could strengthen that relationship. What comes to mind? And while you're answering, Kate, I'm gonna bounce the same question to you as well. What is one practice that our financial professionals could start doing that could help strengthen their client relationship? So, Jamie, go first.

Jamie Chandler:

18:49

Oh, I got immediately. I was like, I know what to say. Um uh so a lot of times people who end up becoming financial counselors have that servant leadership, that that deep empathy connection, right? They just there's something about the work that truly drives them because we, you know, you're not doing it for the money, uh, you're doing it for the passion of helping people. And what happens though, within that is that codependency potential when someone's coming for you for help and guidance, that makes you feel good because you're helping them in return. Um, but that feeling of feeling needed and appreciated and impactful in someone's life can continue to stop them from growing on their own. And so what we end up is you end up having five meetings with somebody who maybe only needed really two, but you've kind of built this codependency on one another. Uh, and the whole goal of counseling really is that we give them the tools and the resources and the opportunity to understand where they are, how they get to where they're going, and then let them drive that car out the driveway, right? We want them to feel self-secure, self-independent, not that they can ever come back, but that that feels like they have what they need to continue down the road on their own. Um, and I just I just think that a lot of counselors get stuck in this cycle of now I have to come to you for every single thing, and they never really break that that connection. And so I think that and I get it. I mean, if you want to continue to help these people, um, but it's important that we we give them the tools, the resources so that they can go take that car on their own and we don't have to always be the co-pilot.

Kate Mielts:

20:31

When when Jamie and I presented together recently, she called that out. And I thought that it was so very important because when I think about where do I go in in meeting with clients and what are my expectations? Um, am I deliberately calling out with this goal? We will probably need to meet X number of times and put some definition to that. So I'm definitely um on on board with Jamie's suggestion and knowing what is the definition of our our scope of work for this particular thing. How do I help you, you know, get up and move move through this and move on to the next thing? And I was just gonna say that I think my response is really the thing that I want counselors to lean in on is being authentic. It is sometimes hard to show up uh as who you are. And we have our private faces and we have our public faces, and yeah, there are absolutely times when it's not appropriate to say, I'm having a bad day, this isn't gonna work. Um, sometimes you just gotta fake it till you make it. But number one, that's a very Gen X things to say. But secondarily, I think that what can I say? Um I think that when we have a rapport built with a client and we can we can recognize, okay, you know what? I you've shared something with me and I want to make sure I get it. My brain's moving a little bit slow today. Give me just a second. Let me walk this through one more second. Or um you know, uh I'm gonna be late the next time or a a head a heads up because of like there's something big going on in my life. I just need like two minutes to step out, get a drink of water, um, I'll be right back. Uh because we are human. We are human beyond everything. And it is okay to give ourselves that grace. Yeah, we have there is an expectation for how we meet with clients, how clients expect us to show up. And more than anything, we are human. So how do we meet them where they are? How do we set ourselves up for success? Push through when we have to but recognize that life is not perfect. And when I can be authentic in my curiosity, being authentic in my curiosity and where I just need a second to process or to rethink or to reset, I think that that helps our clients understand that, you know, wait a second, they're being there, they're being real with me.

Rachael DeLeon:

23:14

And if they can be real with me, maybe that means I can be real with them. So you guys have both provided us with so much information and so many things to think about. Got some hashtags written down. Kate, I know you love a good hashtag. I do, I do um but I we always end our show uh by asking our guests what are their two cents? So Brandy and I think about this piggy bank of knowledge and we are so fortunate to talk with so many amazing professionals. If you had one piece of advice to leave with our listeners today, what would it be?

Jamie Chandler:

23:48

I think the biggest thing is recognizing that you can't do it alone. I've always believed that true success comes from lifting others up around you. Uh especially as women um women in a field that is growing uh women in adjacent fields such as financial institutions uh financial advisors CPAs all that I think that's we're recognizing the strength in which we bring to this industry which is that that deep understanding compassion and patience uh that comes from well it's sometimes it comes from motherhood I think if we can all relate to that we need to understand our own power so that we can raise others up in their own in their power right so growing up in this industry I had incredible women who made sure I was brought to the table and made sure that I had a voice when I didn't have a title that gave me one. And I think it's super important as we do this work that we if we've been in it long enough and you've been around long enough that you're sharing the wealth and you're sharing those opportunities to bring others to the table into rooms that they wouldn't normally be in because that's how we expand the knowledge of this industry, but that's how also how we expand the type of people who are in this industry that we seek voices that are unheard that we um bring people in who traditionally maybe never would have sought this type of work and recognize something within themselves. So um that's why I'm so excited to be a part of it. AFCEP was one of my favorite conferences last year. I'm not even saying that because I'm being recorded truly was one of my favorite conferences last year because the the relationships that I made was truly authentic. It

wasn't a transactional conversation I just felt like I'm meeting 10 new best friends and it's gonna be great. And I did I'm still talking to like so many people that I met last year. So um I just I cannot wait for this conference me and Kate have so much fun together uh we're gonna kill it on stage and y'all are gonna enjoy it and we're gonna have a great time and we're gonna cry and we're gonna laugh and we're gonna do all the things. So I will end it there.

Kate Mielitz:

26:02

And I'll I'll just lean in I mean absolutely uh fully support everything that Jamie said I think the piece that for the last my my last two cents is that if you are listening to this and you're not sure if this is where you want to be or if this is the right place for you or even if you've been in this for years and life keeps on lifing or life life maybe for the very first time in a way that it never had for you before you do not have to have a picture perfect financial life in order to do the work that we do well. It is very important to recognize what the quote rules say that we're supposed to do. It is very important to also along with that recognize where am I doing what I know I can and should do and where sometimes is life just out. I'll say just really quickly that we had a a huge change in our family this past year. And we adopted a 15 year old and so we we expanded to to three children and it's been phenomenal and I look at what our financial life was and combined with the adoption and a job change for me and some stuff just like kind of life lifing I'm like what is going on have I completely made a mess of everything and when we expect perfection of ourselves we perpetuate the myth that financial professionals have perfect financial lives I'm sorry there's so very very very very very few people that actually have perfect financial lives can you show up authentically yes you don't have to share all the details but like show up authentically know what you should be doing put into action what you should be doing.

Dr. Brandy Baxter:

28:04

But if if mistakes happen, okay so what does that mean now that you can maybe provide a better way to meet a client where they're at or think about things in a way that maybe you never had before uh so just just know that there's there's no perfection expected uh know what you can do know what you should do know what you do do and uh keep on keeping on love all of that thank you Kate thank you Jamie um this has been such a great conversation so I know you both have different contact information but just kind of shout out really quickly what's the best way for our audience to connect with each of you and we'll put the details in the show notes as well for me LinkedIn is probably the fastest or you can email me uh my last name at ksu.edu I was gonna say the same uh j dotchandler at opportunitydox.net uh you can also watch the show at opportunitynox.net uh if you want to catch up in all three seasons and of course linkedin I'm pretty acting pretty active on there um but I'm excited to uh connect further if you have any questions excellent thank you thanks ladies looking forward to seeing you in November it's gonna be awesome okay Rachel another great show um just hearing about the clients that are featured in the show Opportunity Knox I love the way Jamie talked about their different experiences and I think a personal takeaway was the fear and anxiety that the clients come with to the appointment because they are so used to being judged. And I think what I'm taking away from this conversation is showing up with authenticity showing up with care, compassion and hope and making sure that I'm intentional about making the space where the client feels comfortable because I'm being authentic myself and then it lets some of the barriers down for them.

Rachael DeLeon:

30:03

You know the couple things that really resonated with me was the idea that it's not one of us, it's all of us. And I think that is so true in the professional community that we create but it's also a reminder for the people that we serve to lean on one another that we're not in this alone that no one has a perfect financial life and we all have missteps along the way but when we can know what resources are available and I think what I

think it was Kate said resource not rescue there's just so much opportunity for all of us. So uh for our listeners I encourage you if you if you can travel to Bethesda uh this November you can meet and hear Jamie and Kate in person. But we also have a virtual symposium too and that will live stream these wonderful women as they uh share the stories of opportunity knocks and um lessons that will help improve the way you work with clients.

Dr. Brandy Baxter:

31:03

Yes indeed and before we close I just want to say the quote that Jamie mentioned if you want to go fast go alone. If you want to go far go together and we invite you to go together with us here at Real Money Real Experts by liking or subscribing to our channel so you can stay up to date on all of the great content from our professionals and our community the opinions of our podcast guests are their own which means that their stories views or lived experiences may differ from yours or mine.

Rachael DeLeon:

31:36

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