Dr. Brandy Baxter:

00:11

Today we're joined by Mark Smith, JD, AFC, Senior Manager, Financial Security, United Way Suncoast, where he leads bank-on Suncoast across five Florida counties. Mark works at the intersection of financial education and financial access, partnering with financial institutions and community organizations to connect people with safe, affordable banking products and practical financial resources. He also helps lead Elevate DeSoto, a partnership focused on college access and workforce pathways. With more than 30 years' experience spanning financial empowerment, workforce development, local government, and behavioral health services, Mark brings a unique perspective on how financial support can become part of the services people already know and trust. He'll be sharing what it takes to move beyond a one-time financial education workshop and build sustainable community partnerships that create real pathways to financial success. And just for fun, Mark is a devoted Miami Dolphins fan who enjoys traveling to gains. Mark, welcome to Real Money Real Experts.

Mark Smith:

01:27

Thank you. I appreciate being here. And I love the fun fact. Right now, a team that's uh, well, 0-4. It's really I'm a loyal fan for since 1973, and that says something, but yes.

Dr. Brandy Baxter:

01:44

Wow.

Rachael DeLeon:

01:45

That's impressive. We've got to be loyal. Ups, downs, all the in-betweens, right?

Mark Smith:

01:50

That's correct.

Rachael DeLeon:

01:51

Well, Mark, thank you so much for being here. And one of the things I love from your bio is it says that you work at the intersection of financial education and financial access. Why is that intersection so important? And why isn't it just education alone?

Mark Smith:

02:06

Great question. You know, so I lead a bank on Suncoast Coalition, and it's among about 90 local coalitions throughout the United States, uh, engaging individuals who may be unbank and underbank into the pathway of the financial mainstream. So we work with financial institutions who are part of the coalition. And, you know, traditionally, uh financial institutions do a great job in terms of providing financial education. So it may be a one-time workshop, and that's wonderful. But is it always necessary at the beginning? And are they actually looking at the needs of the client? Is it client-centered, is the time they're relevant? So with the coalition model, we bring in that financial education, we partner with the community organization, but we also learn about what is the need for that participant or clients, uh, part of that community organization. So, not every case they're going to need information regarding a full 1K, right? It may be about how do I pay my bills? How do I establish a savings account or an emergency fund? So it's really identifying the needs of those individuals in partnership with that community organization and then bringing our expertise together to have that banking access integration.

Dr. Brandy Baxter:

03:27

I like that, Mark. Um, and I really appreciate the way you made that connection between the education and the access. And so you've been known to use this phrase building a bridge between financial education and access. Talk to us a little bit about what this bridge really looks like.

Mark Smith:

03:43

That's a great question. So, again, the coalition is made up of financial institutions that offer, we'll talk about later, a bank-owned certified account that's safe and affordable, community organizations that are serving uh people who may be returning citizens, folks who may be unhoused, youth, local uh government partners, and federal regulators. So we come together to develop that pathway or that bridge so folks who may be on the outside of financial mainstream have that bridge that they can walk across to get to the next level, that next stage of their financial security or financial journey. Each level is different. So if I may give an example, uh one of our uh partners is a county jail. Uh, we actually go inside the jail, provide financial wellness. So at that point, their bridge or their pathway is going to be different than say a youth that is going through a you know career services or career journey pathway out of high school, possibly in the post-secondary. So that's why I say it's tailored based on the needs of those clients or those program participants. So the bridge for those folks who may be in the case, the example I gave in County Jail looks different. But they still have a bridge because upon release, they are now connected with one of our community partners for those wraparound services that include banking access integration and their other needs on that journey to financial security.

Rachael DeLeon:

05:24

I love this. One of our theme for this year's symposium is all in. And the idea is it is so reminiscent of a partnership like this, where there's different groups bringing different um expertise and learned experience to the program. Um, what would you say? Like, what have you learned along the way that what needs to work in order for a partnership like this to take place when you're working with so many different groups?

Mark Smith:

05:52

Yes, yes. Well, you can see from the gray my hair, I've been I've been I've been involved uh for a while, and I'm I'm blessed with that because I obviously have a lot of experience and working in nonprofit, also in local government, also state government. But I've always

worked in the area of working with people, whether it's economic development, workforce development, or behavior health, or you know, in this case now financial empowerment. So the key is, and this is what we learn as AFCs, you have to listen. First, you have to listen. And you have to hear what are the needs of the folks that you may be partnering with. Because each of them may say, yes, we have obviously we have the same goal, the objectives to improve the lives of others, but they each also have their own needs. So I start with listening first and then finding out what are their areas of expertise or that what their roles gonna will be, and that is key. But we have to clarify that and be very clear. And sometimes it takes probing questions, it takes clarifying questions. Again, I am utilizing my AFC credential uh to really make that work. And I'll give another example quickly. Last week, um, had a meeting with a new potential uh partner on the county side, and I had three coalition financial institution partners there. And it was really finding out how are we going to basically do that embedding of banking access into their programming? So it just took a lot of time, one to listen, to hear, then to keep asking those open-ended questions to get to a consensus we could all agree to. And now we actually have a plan of action, and that one will launch a month from now.

Dr. Brandy Baxter:

07:41

You know, thank you for sharing that example because that was kind of where my brain was going. What should an organization think about or consider if they want to bring a financial wellness program into a program that's already existing?

Mark Smith:

07:55

Well, that's a good question. If it's already existing, we we all know, right, as uh AFCs, is that we look at best practices, right? So we don't have to reinvent the wheel. And that's one of the advantages that all of, I mean, any community partner has across the United States, you'll have a united way. And united way can come with that expertise and guidance to get you to that next level. So you don't need to, again, start it new. What's working with another agency that's similar to yours, right? And then what are the needs of the folks you want to serve, whether it's your employees or if it's a financial wellness at work, or you're trying to do something with the clients you're serving. So you have to assess the need, right? And that's what we look to. I look to that community partner to tell me initially, what are the

needs? You know the people that you're serving, or the people that are employed with you. And then we then we say, okay, this is some suggestions. Let me get another example. I'm about examples. So I had a meeting this morning with another county rep working with returning citizens. So she's like, Yes, uh, a lot of them are you know utilizing chime. That's what they know. They're not aware of these safe and affordable accounts, they're thinking they have to do chime. So we know there's a need. So they identified that, but she wasn't sure how do we actually do it, right? So that's why I had to really ask those questions to find what works. And the more I asked, I found, well, guess what? This is working with a similar program to yours. Does that make sense to you? Right? So I didn't have to, you know, invent something new. And again, um, another chat for my left, you know, I you mentioned that my JD, that's what a lot of folks will do who have that education. We find best practices and then modify it and adapted to the actual, you know, I mean, fact pattern, in this case, program that's looking to do a financial wellness.

Rachael DeLeon:

10:00

Mark, you do a lot of financial education, uh, I'm guessing in group settings. What happens when someone needs a little bit more individual help? Uh, what's that sort of referral look like?

Mark Smith:

10:12

Well, one thing is great, and I can only speak for our United Way, United Way Sun Coast. We actually offer free of charge financial uh coaching. Oh, that's

Rachael DeLeon:

10:22

fantastic.

Mark Smith:

10:23

So I'm able to at least promote that. So for it's an easy process. Someone goes to the United Way Sun Coast website and there's an intake form, you know, online. You complete it and then it's individualized. So you actually match with someone based on your need. Okay. Even with um our bank on Suncoast, we can also offer that through our coalition financial institution partners. We can do more one-on-one. And myself, obviously, you know, I'm able to do that as a credential of AFC. But again, through United Way Sun Coast, we actually try to promote that uh financial coaching because it's one-on-one. It's, you know, it could be virtual, it could be in person, obviously, you know, it's anonymous, it's confidential, but it's also tailored to the need of that individual.

Dr. Brandy Baxter:

11:11

Well, speaking of being a fellow AFC, you've shared a couple of a couple of ways that your AFC has shown up for you. But has it given you any advantage when being part of these uh conversations with organizations and building this bridge that you've been talking about? How has the AFC giving you an advantage?

Mark Smith:

11:32

Oh, first of all, I'm just grateful that I had an opportunity to make this happen. So I just can't tell you how thankful I am. Yes, this has really improved the way I deliver services. So, you know, there's a stereotype that when people get a certain age, they become rigid and they don't want to change things. Well, Mark Smith is not that, so I'm not that stereotype. It's so I knew I needed to what? Adapt and learn. And so I was looking for a credential, education that was going to allow me to perform better at my job. And this is obviously that credential that is allowing me to do that. Well, one thing it's allowed me to do, and United Way Sun Coach is really good about this, it's about research, high standards, ethical standards. So, because of this credential, I was able to obviously share that as part of a actually a coalition meeting as a guidance as how we're going to deliver services to the people that we're serving. So, because obviously we serve people that maybe have you know trauma issues. So that's very important because you know, our coalition financial institution partners, they're coming from the banking world. That is not something that they actually are trained on, but we are trained on that. So it's very important that they have to come when they're actually interfacing with folks, for example, returning citizens, that they have

that actual sensitivity, that understanding. And if they don't, then they're not the right match. And now, but it's allowed me to know who actually would be a good fit for that community partner and the individuals that they're serving. That's of great value. And also it allows me to remember that you know financial education is it has value, but it has to be relevant, it has to be timely, it has to make sense for that individual at that point in time. Well, that's what we learn as AFCs. So I just can't, again, I'm just so grateful that I've been given this privilege and this opportunity. So I'm definitely using it every day, not only in my role in Bank on Sunko's, but I use it in my role leading the local college access network, elevate the school.

Rachael DeLeon:

13:53

Mark, what would you say a lot of our listeners are, you know, work in financial counseling, coaching, education, maybe partnering with other organizations. What would you want financial professionals and community organizations to take away as they're looking to build, whether it's Bangkone or other partnerships in the space? Any advice you would give?

Mark Smith:

14:13

Well, first, maintain and follow the standards that allow us to maintain. That's number one. And you can refresh yourself, continue to do that. But also really align yourself with community partners that are doing the work in the community. So, for example, I'm gonna be biased here. We are most of our AFCs, probably in a community where there is a bank on coalition. Join the coalition. It means it could be that voice because you're bringing expertise that are important to allow folks to get on that pathway to journey. So we talk about a bank account, but for some po some individuals, excuse me, that is their first point of entry into that financial mainstream. It's not just a stop there, but that's a beginning point. That's a decision point. So we need to be active. We need to be involved in community organizations. We need to volunteer with the United Way. You know, you can do Vita, for example. You know, we have tax season will be coming up sooner than we want. That's another opportunity. But again, on the coalition side, get involved with your bank on coalition because it's just a great opportunity. Because then you'll have an opportunity to be involved with the financial education side to ensure that it's actually

needed. Give me another quick example. So we have an education component with United Way Sun Coast. So we work with you know learning centers. But before we come in and do a workshop, we do a survey, a pre-survey with the parents to find out are they formed, are they interested, and what are their needs? What is pressing? What is it, what's the urgent issue before we even come in and even hold a workshop? So that's the value that we bring as AFCs.

Dr. Brandy Baxter:

16:04

Mark, this conversation has been filled with practical tips. So thank you for that. But let's just imagine someone is listening and they are part of an organization. What are some practical steps that you would suggest for them to take to start making these connections between financial education and financial access?

Mark Smith:

16:25

Well, I would definitely, depending on which where you live in your community, obviously you reach out to your United Way. But if not, you can reach out to, if you're fortunate, to a financial empowerment center. So they also exist. So the Cities for Financial Empowerment Fund is the lead in terms of having financial empowerment centers. Those are connections, those are organizations or entities you want to reach out to because there's where you can actually have value. That's where you can be involved. And there are linkages to individuals who would be in need of your services. And if you're a community organization, you can't do it alone. You have your area of specialties, right? You know, this is what you do well, and that's important. And you know, we went we talked about my love of Miami Dolphins, so I'm gonna use football. Each of us have a position, right? So let's say we'll make Rachael, we'll make Rachael the quarterback, right? And we'll make Dr. Baxton, we're gonna make her, I mean, the tight end, right? And I'm gonna be the offensive line. That's what I am, but I know I need to what do that well, and that's the whole point. You can't do it alone. That's why using bank on, it's a coalition made up of different, I mean, individuals, organizations, each focus, but each has a a part to play in ensuring the mission is accomplished.

Dr. Brandy Baxter:

17:56

I'm sure all of our football fans are like, yes, I love that example. Thank you, Mark. That was great.

Mark Smith:

18:07

Well, the people who work with me know I use that all the time, but it makes sense. I mean, it does because all of us have roles, and you know, sometimes folks want to get into someone else's role, but they're not doing their job. And that's what happens. So, using the offensive lineman, if I'm not focused on where I'm supposed to block, what happens to my quarterback? That's that blind side. And the next thing we know, our quarterback is flat on her back.

Rachael DeLeon:

18:40

Yeah, I don't want to be there. So

Mark Smith:

18:41

you know. See, I understand when it's office right now, uh winless.

Rachael DeLeon:

18:49

Nothing up for a quarterback. Well, Mark, this has been such a great discussion today. And uh, Dr. Baxter and I, at the end of every uh show, we like to ask our guests what their two cents are. So we think of our guests as filling this piggy bank of knowledge for our listeners. Uh, if you had to leave uh listeners with one piece of advice today, what would it be?

Mark Smith:

19:14

Stay focused, stay motivated, continue to learn, and know that you have allies, rely on them and work with them. And just keep your eye on and you have to focus. I mean, in other words, stay on what you're good at doing, what you do well, and if you need to learn, learn new things and adapt. Because right now, we all have to learn new things because of AI, even in the banking world, digitalization, things are changing. Things are changing rapidly. So we have to adapt always. But you got to stay positive. And lastly, you got to take care of yourself. Make sure you're taking care of yourself and maintaining your priorities and still having fun. Because if you're not happy, you're not having fun, you can't provide this service to others. Okay. So that's my two cents. Someone who's been around long enough. That's what I try to do on a daily basis.

Dr. Brandy Baxter:

20:10

Mark, how can our listeners and viewers get in contact with you? I know we'll put all the information in the show notes, but for those that are just listening, how can they get connected with you?

Mark Smith:

20:19

They can definitely email me. My email is really easy. Msmith at we're gonna say I can't remember that. msmith at uwsuncoast.org. msmith at uwsuncoast.org. Obviously, they can also visit the website, bank on Suncoast, and we have contact information there. But they can again email me at msmith at uwsuncoast.org. I would love to talk, love to uh, you know, we just have conversations because we can we learn from each other, and that's how we grow. And that's really important for us to be successful in the work that we're doing, but also provide great service to the people that we're who are who are basically our customers, right? We call them clients, but they're our customers, and we want to make sure that we're actually providing a value to them so they can get on their pathway, whatever that may be, whatever journey they may be on.

Dr. Brandy Baxter:

21:15

Excellent. Thank you. Okay, Rachael, this was such a like super educational, encouraging, inspiring conversation. I love the example that Mark gave about building the bridge and how every person, you know, every organization that's part of the coalition plays a role. I literally started seeing like the pieces of the bridge come in together when he was describing it. Um, I just hope our listeners can take away from this his passion for the work that he's doing, but also the practical side to what he's doing and how he is just brought these organizations together to form a service that is going to benefit the community.

Rachael DeLeon:

21:56

I couldn't agree more. I love the energy we felt today, but also it's like I couldn't have designed this podcast better. It's so in line with so much that we're focusing on as we go into the symposium this November. Um, even what Mark talked about, you know, the all-in mentality of kind of knowing what your gift is and what you're good at and really leaning into your community to do this work together. We're stronger when we work together. And then even commented on taking care of yourself. And that's something we're touching on this year, too, because this is hard work. You know, there's a lot of passion and work. And when we're working with people and serving clients or customers and who we care about that well-being, that can be really heavy for us as well. And so, um, just to me, a really inspiring conversation and inspiring note as we go into November. And then I just want to echo what Mark said. He gave some great resources about Bang On and your community volunteering with the Vita program. There are so many opportunities to keep on learning. And so, you know, we're not expected to know everything, but this community are lifelong learners. So uh we'll check out the show notes. We'll drop some links in there for our listeners today. And we hope to see you later this year at Symposium 2026.

Dr. Brandy Baxter:

23:19

Yes, Rachael. And I'm so excited about Symposium this year, too. And if you're listening or watching our show, we encourage you to like or subscribe. Like and subscribe, subscribe and like, whichever you prefer, so that you don't miss any of the great content that we

have. You can also go to our website, afcpe.org, to learn more about our organization and our community and stay connected. We look forward to seeing you all in.

Rachael DeLeon:

23:46

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