

Rachael De Leon ([00:02](#)):

Welcome to Real Money Real Experts, a podcast where leading financial counseling and coaching experts share their stories, their challenges, and their advice for helping people manage money in the real world. I'm your host, Rachel De Leon, executive Director of the Association for Financial Counseling and Planning Education for A-F-C-P-E.

Dr. Mary Bell Carlson ([00:24](#)):

And I'm your co-host, Dr. Mary Bell Carlson, an accredited financial counselor, or a FC and the President of Financial Behavior Keynote Group. Every episode we're taking a deep dive in the topics that personal finance professionals care about, helping clients, building community, and your professional growth.

Rachael De Leon ([00:44](#)):

The opinions of our podcast guests are their own, which means that their stories, views, or lived experiences may differ from yours or mine. However, the one thing you will always find on this show is a common thread. Our guests are passionate about helping people with their money to improve their lives, and they believe in upholding high standards for the clients and the communities that they serve. 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. Mary, welcome back from Symposium.

Dr. Mary Bell Carlson ([01:23](#)):

Rachel, it was awesome this year. I just had such a good time. It's sometimes fun to be on both sides of the fence here, where you're both a participant, but you also see the behind the scenes. What was it like for you?

Rachael De Leon ([01:35](#)):

Yeah, same. I mean, I've only been behind the scenes <laugh>, but honestly, one of the things I said to my board is every year this event breathes life into our organization and into our staff because we really get to see our community and the incredible work they're doing. But I also think it breathes life into the people who come to the event. You know, you come to a symposium to learn and to network, and I may be a little biased, but there's just something that little bit extra umph and special about the symposium. And I really think it comes down to the people. You know, we bring in experts, but a lot of the experts that are leading the sessions are right in our community and we're surrounded by these voices and this wisdom that lives right amongst us. And you know, it's funny, it's kind of the reason we started the podcast. I mean, we really wanted to elevate the voices of the people that make up this incredible community. And it's a connector. And so, yeah, I just walk away every year, whether you're attending virtually or in person, I don't know about you, but I come away and I'm just glowing, exhausted, but glowing. So

Dr. Mary Bell Carlson ([02:46](#)):

There's a couple things I wanna start with. First off, let's go to your team. Every year I am so impressed with their professionalism, how well they operate, even when hiccups happen, we don't even know it from a participant side 'cause they handle it so professionally and well. And we all have to just take a moment and brag on Sarah. She does a dynamic job when you are hosting both a virtual and an in-person conference, that is disaster for most of event

Rachael De Leon ([03:11](#)):

<laugh>, they juggle

Dr. Mary Bell Carlson ([03:12](#)):

And she just done such an incredible job and, and I, I know there's so many others that support her and support you in this role. Yeah. And so I just wanna take a a special moment and just say thank you to the A FCP team because all of you just put a smile on your face. You make it so pleasant, you give hugs, you reach out. And I just always have felt that from everyone working at A FCP that you want to be there. You want to connect with the community, which makes us feel like we belong when we come as participants. So thank you, thank you, thank you for the team. The thing that I notice as well is I think a lot, even this year, people coming in from the outside because this is such a dynamic community. We've had people on this podcast that aren't super familiar with what a FC is, what the community's like.

Dr. Mary Bell Carlson ([04:00](#)):

And they came, they come to the conference and they even find their people. That's the part that I love the most is they're like, I had no idea you existed. And yet it's, it just has become so interesting to me that when people come and they experience symposium, virtual is great. But one of the things I heard multiple times when I was doing the podcast interviews was, you have to be here in person. Yeah. If you come to the in person, it's even more amazing than the virtual. The virtual's really good for content and thoughts and ideas, but the number one thing I heard on every podcast interview I did was I love coming back. Those that have come before, love connecting with old friends, those that are first timers always say, this is such an accepting environment. I am always amazed at what I walk away with and I walk away with new friends. So it's really the people that drive people to this symposium. And I don't think that's true in most other places. Like yeah, it's good to connect with friends, but you're always coming for a cool speaker or something else. And while we have cool speakers and we have great content, it's the people like connecting with each other was really the number one thing I heard over and over again.

Rachael De Leon ([05:14](#)):

Yeah, coming outta my board meeting, we always do a board meeting on Tuesday, so my week is very long, but inspiring. And one of the things I gave my staff and my board this year were a pair of sunglasses. And it's very cheesy, but that is me. But it talked about the future being bright because of you, because of the board, because of the staff. And if I had the budget, I would give the entire community sunglasses because I think this is what separates us from others in this space. And a lot of people, there are great people all over this field working in different capacities, but there is just something unique. There's this feeling of abundance. I always say within the A-F-C-P-E community, they are learning from each other, you know? And there's not this feeling of scarcity. It's like, what can I do to help you and how can I learn from you? And you just feel that. And so I'm very proud of the community that we build and love every part of what you just said and it really resonates with me. So thank you Mary. One

Dr. Mary Bell Carlson ([06:12](#)):

Of the things that I also want to emphasize is, let's talk about the content for a second because mm-Hmm <affirmative>, the second thing that I heard the most was the quality of sessions. And we're not just talking about the keynote sessions, we're talking about the breakouts, the connecting, even the small group meetups. I heard time and time again, that is where the magic happens. And that magic is putting research into practice and practice informing research. You know, that's what I think is so unique about this community is that it's all of us working together. You find academics, you find practice, you find private sector, public sector, nonprofit for profit. It's a melting pot for industries, for companies, for individuals that are even figuring out what they wanna do next. And it allows them a space to come and learn. And you really get the best of the best. That's what I think is so amazing about these sessions. And they're all over the map. I know one session I went to was about podcasting, right? Mm-Hmm <affirmative>. And yet many of 'em were about research papers and what they're learning in that. So you get this really unique blend of various topics, everything from student loan debt to how to start and run

your own practice there. There's just a ton of practical application, but also theoretical framework to ensure that this is evidence-based practices and not just someone's best thought.

Rachael De Leon ([07:40](#)):

Yeah. And I think because of that diversity, you can figure your schedule in a way that's really unique to you. So I was talking with someone who really was focusing on, you know, this year looking into accessibility, DEI. So she picked her sessions based on that and kind of made her own track where others kind of, like you said, you can kind of grab a little piece from every area. And the beauty is we record them all. So if you missed one, you know, back in the day you had to tag team. Now you don't have to do that as much. You can go back and listen to the content.

Dr. Mary Bell Carlson ([08:14](#)):

What I, I also like about A FCP is you don't predetermine the tracks for us. Mm-Hmm. <affirmative> you allow us. So you mix and match. And that's really kind of cool as a participant because I don't feel like I'm missing out. And I did hear that quite often of oh good, this is recorded so I can go back and watch something else. Because I know myself, there was two happening at the same time when I had to be in and the other one next door that I was like, oh, I'd really wanna be in that one. And so you always get that chance to go back.

Rachael De Leon ([08:42](#)):

I thought I had to. 'cause you know, one of the things I think that's really unique about a conference, whether you're intending in person or doing it virtually, is we are moving a mile a minute all the time, juggling work, life, family. And there's something about taking that time away. It's giving yourself the pause. I think a lot of people, you know, we would go into these sessions and absorb the information and what it left them with is like now they have questions and thoughts that they can continue to kind of work through and they have the space to do that. And so I would just say, you know, I've been thinking a lot too as I go, you know, I'm, when I'm there I'm juggling a lot of things and I don't get to attend as many sessions. So now going back and like carving out that time in your schedule and creating that space in your everyday life to make sure that you make the time to do that. 'cause sometimes I forget to pause and that meant, you know, when I'm in my daily life to give myself that space for creativity and thought and growth that I do when I'm at the symposium.

Dr. Mary Bell Carlson ([09:41](#)):

One final thought from this is the vibe that is there. Mm. And when you attend in person, it is really this unique vibe that you don't get other places. And it is a vibe of, of acceptance and of kindness. And I look over and I see a variety of backgrounds of experiences, of life experiences. And that's the coolest part is it's just a melting pot full of people who are with open arms willing and wanting to accept you in and say, Hey, there's a space for you. Come sit next to me, let's have a conversation. The real magic, and this is probably true at most conferences, but I think the real magic happens in the hallway, right? And that's the key part for this conference that sets it apart, is the willingness that people have to talk about the background or what makes them unique or how they got into business.

Dr. Mary Bell Carlson ([10:39](#)):

And I think that's the cool part that you can always replicate, is being able to listen to that and hear that and then maybe try to help for yourself. I know that happened for me. I was in a session and I had planned I was gonna do something this year and then all of a sudden she started asking questions. I was like, oh, hadn't thought of that. Hadn't figured out that part yet. <laugh>. And it just really was helpful to slow down, like you had mentioned. Yeah. And really kind of hit the brakes for a small moment to be like, oh,

there's a better way to go forward with this. That's where the value of a Fcps symposium is, is giving you that time to think and process.

Rachael De Leon ([11:17](#)):

I think the vibe too is, you know, it, we are a community of financial professionals. Many are coaches, counselors, educators, and I think intrinsically we tend to be a curious group and we tend to be a people centered group. And I think that is one of those things that makes us really unique. And you know, I kicked off my opening session with the word that I felt as I was going into this week was hope. And the reason that word resonated with me, you know, we were, it's November, we are coming off an election and I won't be political, but you know, I think there's just a lot of questions about what lies ahead and, and the world feels uncertain not only for us but also for the people that we serve. And when you come into a space of, you may not agree with every person that sits in that room, you'll have very different lifestyles and backgrounds and you're all using the designation or doing the work a little bit differently. But you're coming in with this place of acceptance and curiosity and people first. And and I felt that as soon as I walked in the door and that word resonated with me. And so it was a fantastic week, Mary <laugh>.

Dr. Mary Bell Carlson ([12:31](#)):

It really was.

Rachael De Leon ([12:32](#)):

I will say we, we had promised not to do our recap today and we thought we would try something different this year because you always hear from Mary and I post event. And so this year we sent Mary out into the wild with a microphone to ask all of you, the people that were there, a little bit about their experience. And we thought it would be a really fun way not to highlight our voices, but to highlight the voices of the community. So Mary, tell us a little bit about your experience on the loose with the microphone.

Dr. Mary Bell Carlson ([13:04](#)):

Oh, it was so much fun. I do admit there were quite a few people who were like, no way <laugh>, I don't wanna do that. That were scared to death. I did get a lot of questions of, is this on video or is this audio only <laugh>? Yeah. But no, it was really a fun experiment for me personally because I would just, I, I ran into people I had never met before. Some were first time AFCPE Symposium attendees, some had been there many, many times. Some had just recently gotten the designation, some didn't have it yet. And so I thought it was such a cool way to be able to experience symposium on a very personal level. It was very much a one-on-one, and yet those were the themes that I saw connecting time and time again is the people, the quality of sessions and just the vibe that carried throughout and resonated throughout the event. It was also fun to interview people who had been online and what they recommended versus going online versus coming in person. And every one of 'em that I interviewed said, yes, if you cannot attend, do the online, but if there's any way you can get there, come in person because it makes it so valuable. And it, I just appreciate those that took five minutes out and got over that fear. I know the several of 'em were like, I don't know what I'm doing. But they were so natural once they got into it. It was just a really fun experience to hear from all of you what you experienced and what that experience was like. So I, I appreciate those that were willing to jump in on the fly and spend a few minutes with me. It was, it was really fun.

Rachael De Leon ([14:39](#)):

All right Mary, let's see what some of our attendees had to say.

Lisa Whitley ([14:43](#)):

I'm Lisa Whitley from Washington DC. I am the chair of the AFCPE Government Relations Task Force.

Dr. Mary Bell Carlson ([14:50](#)):

What would you say to private practitioners that maybe don't have a home or a community? What would you tell them about the symposium?

Lisa Whitley ([14:56](#)):

Well, you know, I would tell 'em the symposium is your home in your community. I mean it's, this is my third one in person and just the opportunity to see the same people year after year and who are walking that same path. And every year when I leave I come with this notebook of ideas. I should do this, I should do this. Things I hadn't thought of doing. So yeah, this is your community, you're not alone.

Beth Ann Vanderbuilt ([15:19](#)):

My name is Beth Ann Vanderbilt. I volunteer in multiple capacities in different nonprofits around Atlanta, Georgia. I really enjoy the people that I meet. I see some of the same individuals throughout the each year as well as I'm able to interact with them. Mentor, I've been part of the mentor mentee program and I really just enjoy uh, connecting face-to-face with those individuals at the symposium.

Dr. Mary Bell Carlson ([15:41](#)):

And I hear you're an AFC candidate yourself, is that true?

Beth Ann Vanderbuilt ([15:46](#)):

Yes, yes, that is true. I recently became a candidate and so I've been a part-time financial coach for about five years and I also have co-authored a book. And so through that experience I was really able to hone in on my coaching style. But as time has gone on, I've really realized that it's important for me to have that certification and really be able to say I'm a financial counselor and I'm actually the head of coach success for my budget coach. So I lead over 25 coaches in monthly meetups as well as supporting them and their businesses. So becoming a financial counselor and a certified coach really allows me to help build the A FC community in the coaches that are launched with my budget coach as well. So I'm excited to be a candidate. I almost have my hours and I'm hoping to sit in December or early 2025 to be certified.

Dr. Mary Bell Carlson ([16:37](#)):

Well that's great. We're glad to have you. Now there's several out there that maybe are thinking that same thing of maybe I should get the certification. What advice would you give them?

Beth Ann Vanderbuilt ([16:46](#)):

Yeah, so I would say that the certification can really help you understand a lot more of the sphere of financial, personal finance outside of what you're comfortable with. So each of us as coaches have niche audiences generally and we also have our own approach. But the A-F-C-P-E certification and webinars really teach you the global scope of regulations or how to approach certain situations or how to make sure to be aware of certain scenarios that you as a coach maybe have never seen. But in the future and as you continue your business, it could really help you support become that much more of a well-rounded coach.

Melissa Mazar ([17:26](#)):

Hi, I am Melissa Mazar. I live in Washington DC and I work for a company called Zeek dc.

Dr. Mary Bell Carlson ([17:33](#)):

Awesome. Melissa, what brought you to this year symposium this

Melissa Mazar ([17:36](#)):

Year? Well, I've been in a FC for several years now. I have just been a part of the community, but on the outskirts I really wanted the opportunity to come and just be in person, meet in person, meet some of the people that I've sat in webinars with, have sat in book clubs with, have done work with in just different capacities and it was just a great opportunity to come and have that experience in person. So what's

Dr. Mary Bell Carlson ([18:04](#)):

Been your highlight this year?

Melissa Mazar ([18:06](#)):

The highlight is seeing people in person and I've done work with people across the country, across the world, some in some cases. And just seeing and being able to put a face to a actual face to it and just being amongst people who are true professionals at this. And it's not just something that is a hobby or they wanna make money off of. It's like this is people's life's work and the work that we do is so meaningful and just to be around this energy has been a highlight.

Dr. Mary Bell Carlson ([18:42](#)):

Awesome. And what would you tell someone who's never been to symposium before?

Melissa Mazar ([18:46](#)):

Come to symposium. First of all, you'll get to interact with all of these amazing change makers and people doing work to change the trajectory of people's financial lives and wellness. So it's just a great experience to actually have that in person is worth it. It's indescribable, but it's definitely something you should try to experience.

Amanda Paolicelli ([19:13](#)):

I am Sara Lohse from Georgetown, Texas and I am here as Favorite Daughter Media.

Dr. Mary Bell Carlson ([19:18](#)):

Now. Sara, what brings you to a FCP symposium this year?

Amanda Paolicelli ([19:23](#)):

I am here because I am an A FC. I went through the program two years ago and it was an amazing experience and I loved how much I learned and even though I left the finance industry for podcast and media, I came back. So I can try to teach some people here a little bit about what I know and how they can grow their businesses with podcasts.

Dr. Mary Bell Carlson ([19:44](#)):

What is it like in this year's vibe at the conference?

Amanda Paolicelli ([19:47](#)):

It is different than most of the conferences I go to since they're in the media space and they're really big parties and this one is, it's quiet and it's nice and I love it because it's time that you can actually have conversations with people and everyone is so interested in getting to know each other and everyone is just



so kind and welcoming and it's a really relaxed feeling for, especially for a conference in the finance space. This one is a really, really great community.

Dr. Mary Bell Carlson ([20:16](#)):

Awesome. And tell us, what is it like as a female in finance to come to a conference like this?

Amanda Paolicelli ([20:22](#)):

It's refreshing. This one is very diverse. There's a lot of gender and racial diversity and everyone here is just so open to learning from anybody.

Amanda Paolicelli ([20:34](#)):

My name is Amanda Paolicelli. I'm from Orlando, Florida and I am AFCPE's executive coordinator. Awesome.

Dr. Mary Bell Carlson ([20:42](#)):

We're so glad to have you. And this is your first AFCPE symposium? Yes. Yes. It's Tell us about the vibe at this year's event. Um,

Amanda Paolicelli ([20:49](#)):

The vibe for this year's symposium is inclusivity. Everyone's been very welcoming and it's really cool as a young professional to learn a lot from um, the older generation. I love it. Spice it up a bit, you know? Yeah.

Dr. Mary Bell Carlson ([21:04](#)):

Now tell us, you've been to other conferences in the past. MM-Hmm. <affirmative>. How does this compare to other conferences you've been to?

Amanda Paolicelli ([21:10](#)):

I think everyone at A-F-C-P-E since the time I've started. So it's been about like seven to eight months so far and everyone's just been so encouraging and inviting and if I don't know things because we all don't know things, right? We're all not experts right at the beginning everyone's been really, really kind and understanding and the listening is just amazing.

Dr. Mary Bell Carlson ([21:34](#)):

And tell us, what would you tell someone who's never been to an A FCP and symposium? What they can expect?

Amanda Paolicelli ([21:41](#)):

Oh,

Amanda Paolicelli ([21:42](#)):

They can expect a party and then it's gonna be iconic.

Simi Maudelbaum ([21:45](#)):

Hi Simmy Mandelbaum. I am an AFC, an FBS and A-C-F-T-I am by myself actually. No, I'm never by myself. I'm here with everyone. These are all my people.

Dr. Mary Bell Carlson ([21:57](#)):

I love it. And so that was my question. Why did you choose to come to AFCPE this year to the symposium? Well

Simi Maudelbaum ([22:03](#)):

I did present as on the posters, so I did have a reason to share something that I'm passionate about, which was the art of listening and help other people as well as meet so many people. I don't get to meet on a day to day or even week and week. We meet year after year. I love seeing what's new, what's upcoming, what's happening in my industry with, as a private practitioner in my field, I wanna know what is the updated research tools and anything else I can learn from.

Dr. Mary Bell Carlson ([22:33](#)):

What would you say to any private practitioners out there that haven't attended an AFCPE Symposium before?

Simi Maudelbaum ([22:40](#)):

You learn so much and what's amazing here is the heart that everyone has. I just feel like the people here are so kind, they wanna volunteer, they wanna do good. They're so, there's so many not-for-profit and military and, and just help out there that whatever you wanna do in your practice, you will find someone that can help you as well.

Stacy Livingston Hoyt ([23:02](#)):

I am Stacy Livingston, Hoyt financial coach and counselor with Financial Care. Today the symposium is where I get to refresh, I refresh, I reflect, I learn, I connect with the people that I've known for a long time. And I love connecting with new people as well. Being a part of community is so important to be in an A FC and the A FCP community just has it all. I love that we have people in private practice, we have researchers so we can marry both sides and it's the best of everything. So that's why I keep coming back every year and that's why I'm here this year.

Dr. Mary Bell Carlson ([23:38](#)):

What would you recommend to someone who maybe has been a long time A FCP member but has never come to symposium?

Stacy Livingston Hoyt ([23:45](#)):

Wow. Oh my gosh. I hate to say it, but this is one of those situations where you are definitely missing out and you know, we've gotta continue to grow and learn and develop and just kind of feed off of each other. I would just encourage you to take that small leap and just, and see I've not heard of anyone be disappointed in coming to the FCP Forum.

Micheal Cyr ([24:07](#)):

My name is Michael Seer, I'm from Birmingham, Alabama and I'm the executive director of the Opportunity Initiative. It's really, really inspiring and motivating to meet the folks that are working with customers that are out where the rubber meets the road every day, working with individuals and making a difference and changing lives.

Kaylee Rank ([24:26](#)):



I'm Kaylee Rank. I am with the American College of Financial Services and I currently reside in Greenville, South Carolina. As a person who does research and as a traditional researcher, I really like to see how research sometimes just isn't embedded in those academic journals, but that this is an opportunity and a place and a location where we get to see how that research translates to practice and also what some of the trends are and the pulse check of what's happening within the industry and practitioners who are working on the ground with, with clients, both through counseling, coaching and advisory services. I have run into a lot of old colleagues, peers and students from my previous lives professionally. And so that's just been really fantastic and everyone's been incredibly warm, which is really nice. Hi,

Beth Darius ([25:14](#)):

I am Beth Darius from Springfield, Virginia. I call it being with my financial nerds week. It fills my soul to be around my people so to speak and to hear what they are looking at, to hear what researchers are looking at, to hear what the practitioners are doing and to see that linkage between what's going on in the research and what's going on in the field and how they, uh, blend together and feed off each other.

Dr. Mary Bell Carlson ([25:41](#)):

What really brought you here the first time? I

Beth Darius ([25:45](#)):

Think I got a scholarship and it was, it was just the opportunity. I was very new to financial counseling and had just earned my AFC and it was really the door opener for many, many opportunities that I've had since then.

Dr. Mary Bell Carlson ([26:02](#)):

And what would you recommend to someone who's never been before?

Beth Darius ([26:06](#)):

Go as soon as you can. If you can go in person, go in person if you can't participate virtually, but be open to the experience and pick something out of the norm that you wouldn't normally listen to or attend. Just to find another perspective on something you can do in the financial counseling and education world.

Kyle ([26:27](#)):

I am Kyle Ood. I am from Holland, Michigan.

Dr. Mary Bell Carlson ([26:32](#)):

You have been heavily invested in A-F-C-P-E as a volunteer for many years. Why do you choose to volunteer with A-F-C-P-E-A-F-C-P-E

Kyle ([26:41](#)):

And the AFC was one of the probably most significant moves I made in my career. I don't know that it was the most important move, but it was one of the best moves that I've made because it's the move that opened the main door to get me into full-time financial counseling. I like the research aspect of it. I'm not a researcher, I've never been a researcher, but I like hearing the research and I like how it's not in the research academic lingo, it's in real terms. 'cause I'm not an academic and I read the academic terms and reports and papers and I'm like, what did I just read? Like I have to read, read it again. But here I actually get to hear the researcher and the presenter and talk about their research in a way that's actually in English

Dr. Mary Bell Carlson ([27:39](#)):

<laugh>. So that practical application of research Yeah. Really solidifies it for you. And what would you recommend to somebody who's never been to AFCE symposium before?

Kyle ([27:49](#)):

If you can go as soon as you can go. They have lots of scholarship opportunities, but it's worth it to take the risk.

Nancy Sullivan Graff ([27:55](#)):

Hi, um, my name is Nancy Sullivan Graff and I am recently retired from BMI, federal Credit Union, which is actually located in Columbus, Ohio.

Dr. Mary Bell Carlson ([28:03](#)):

We're so glad to have you again this year. Tell us what has brought you back to A-F-C-P-E each

Nancy Sullivan Graff ([28:09](#)):

Year? Well, I have been coming to the symposium for, for many years. When I first got employed in the area of financial education, I was the first employee at the credit union that was in that area. I was looking for a group and for more information to learn more to make sure I was doing a proper job. And we were opening up counseling and we were doing workshops. And I actually found the symposium by, I think I just did a Google search years ago, saw what they were presenting. It was in Louisville, which is drivable from here. This is what I need. And I went to that symposium and it was perfect for what we were trying to build out a financial education program that had many components to it, counseling, online learning, tons of workshops that evolved into webinars and publications. And A-F-C-P-E was such a wonderful resource for me to, and help, you know, I needed to know I was on the right track and I, it was just, people were so nice. It was so fun. So I've been coming to the symposium for years and I finally got my, the actual a FCI think last year towards the tail end of my career. 'cause I was, my window was closing and I'm like, I need to just take the test. But I had, I had got so much good information from their webinars and their workshops and I remember I watched a ton of stuff that Summer did. And I think Ryan was another one that I've watched a, a ton of their, like when I'm here, they're, it's like, I feel like they're celebrities because I saw them so much on the screen. But very helpful information. And also in the pandemic, which was very critical for us to be a good resource to the credit union members who were suffering A SCP. Again, stood up and put some great workshops on about what was going on with the relief and was just such, it was always a great resource for me. So, so I'm back because I wanted to, I didn't wanna miss it. And I also wanted to see my fellow AFCs and people from the credit union.

Chris Browning ([30:00](#)):

My name is Chris Browning. I'm with the School of Financial Planning at Texas Tech University and I'm from Lubbock, Texas. I was really looking to do something a little bit different with the conference experience. And so when it came time to select conferences, I'd always heard great things about A-F-C-P-E. I love the mission and what the organization is all about. And being here has been everything that I expected it to be. I've met great people, been a part of great sessions and I've really enjoyed my time here so far. If you're looking for a community of people that really care about impacting the lives of the people that they serve, that this is that community. There's so much comradery, there's so much what feels like brother and sisterhood here. It's just really neat. And the passion for, for serving others and the breadth and depth of the way that people do it is really impressive.

Jenny Whiteley ([30:47](#)):

My name is Jenny Whiteley and I am with Utah State University and I teach a family finance class and I do financial coaching and counseling there for them. I think I had mentors that said, come try this, come do this. And, and I came and I learned each time that I kind of found my people, people that could speak the same language, had the same questions, had, you know, wanted to do the, the same helping things that I wanted to do for students and, and young adults and, and then being able to do some presentations and stuff has also, you know, okay and maybe I'm, I'm doing something that is helping somebody out there and that other people can use. That's also been something that's brought me back and, and connecting with people.

Deanna O'Neill ([31:33](#)):

I'm Deanna O'Neill, accredited financial counselor. I am the owner of Key Financial out of Washington State. I am also financial advisor and investment advisor representative.

Dr. Mary Bell Carlson ([31:43](#)):

Awesome. Deanna, what brings you to A-F-C-P-E this year?

Deanna O'Neill ([31:47](#)):

Well, this is my fifth or sixth year. I have to remember that I've come and every year it is just different information, new information, amazing connections, and really just being able to talk with other educators and deal with all the resources and learn. It's just, it's such a great event. I love coming every year so I'm happy to be here.

Dr. Mary Bell Carlson ([32:10](#)):

What's been a highlight for you this year?

Deanna O'Neill ([32:12](#)):

I think the highlight is really something that I've, I get every year we go to the sessions, the presenters are amazing, they give great information and then the questions that are asked at the end of every session are just wow enlightening. You're like, oh, you're dealing with that? I'm dealing with that too. It's so really cool to just hear what's going on in the field and hear what people are dealing with. So that actually is my favorite part.

Dr. Mary Bell Carlson ([32:34](#)):

Awesome. And what would you recommend for somebody who has never been to an A-F-C-P-E conference before?

Deanna O'Neill ([32:38](#)):

I mean, the first thing I'd say is go, if you don't know what an A FC is, get your a FC. Learn about it. Experience it. Because if you've never come and really been here in person it is, it's very different than the virtual. I did do the virtual one during Covid and it was fine. You get a lot of good information. But the connections and being able to meet people from all over the country, all over the world. Actually I had dinner with a guy who's here from Germany, you know, it's fantastic. So I would say do it at least once because then you get hooked and you will be back every year to say hi to your friends and to really continue those relationships, those professional relationships as well.

Rachael De Leon ([33:15](#)):

Mary, it's always great to hear the voices of our community and that was a really kind of fun way to recap the week as we close out. This is our last episode of 2024, but we also have another announcement that's a little bittersweet. And so today, Mary is your very last episode of Real Money Real Experts as the podcast host.

Dr. Mary Bell Carlson ([33:40](#)):

Oh Rachel, it's bittersweet For me. I have really enjoyed, it's been five years. I am just shocked when I look back. I remember applying for this and I was actually going through a very hard time personally in my life. I had just lost two babies at the time and I needed, I remember telling my husband, I need something to pull me out. And I saw this come along and was just so appreciative of the opportunity and I can't tell you how much that has exposed me to things I and people that I would've never experienced otherwise. It has been a pleasure to be a co-host with both Rebecca and you as we go through these various journeys. I've really loved getting to know people. I've always been a people person, but I've learned to hone my questions and really be interested in what others are saying and their ideas and their thoughts and where they're coming from.

Dr. Mary Bell Carlson ([34:32](#)):

It's such a supportive community and it's been really fun to interview people both in the community and sometimes we get experts outside of the community who then become members of the community and that's fun to watch their personal growth and journey. So I would say it's been such a blessing for me to be able to, to see others change but also my own personal growth. I did realize earlier this year and reached out and said, it's my turn to pass the baton on to the next person because I know that it's been such a positive experience for me and I wanted others to be able to experience that as

Rachael De Leon ([35:08](#)):

Well. Thank you Mary, and you've been a good friend and a mentor to me through this as well. When I stepped into the executive director role, it kind of came with the hat of podcast co-host. It wasn't as natural as I thought it, you know, it would be. And it takes time. And Mary has just been the perfect person to have by my side. We've grown both together professionally and as friends. And so this is bittersweet for me as well. But for all of you listeners, we'll just have Mary back on this time on the other side of the mic as a guest. So looking forward Mary, to following your journey.

Dr. Mary Bell Carlson ([35:44](#)):

Rachel, one thing I have to add, add in there. Yeah. Is we've shared more laughs than anything else, <laugh>. And I think that's been my favorite part of the podcast is we always take yourself not too seriously. And that's something I've really enjoyed with you over the years, is just being able to, to smile and make our guests feel at ease and feel accepted and and glad they're here. And so that's probably been the funnest part of the journey, is the experiences, is all the laughter that we've had and just good experiences. One day we'll put out a blooper reel all

Rachael De Leon ([36:15](#)):

The times. Doug, wrong. I know we keep saying that. I think the magic behind this podcast is, uh, Joe Fox, but I, we always, I always think he must have like a, a bin in the basement of all of our bloopers that he's folding for ransom. 'cause we've had quite a few, some from our guests, many from us. <laugh>, he makes us sound great. But yeah, Mary, that's been one of my favorite parts too. You have an entrepreneurial spirit and I feel like we interview a lot of guests on here with an entrepreneurial spirit and I'm just really excited to work alongside you with behavioral finance keynote group and to see all that is going to be in this next chapter. Well,

Dr. Mary Bell Carlson ([36:52](#)):

Thank you so much.

Rachael De Leon ([36:53](#)):

Well, as we look ahead to next year, we're gonna go on a little break through the holiday season and plan to come back in February. And so I just encourage all of our listeners use this time to explore the episodes we have out there. Like Mary said, you know, I think a lot of our guests have taken us on a journey as well and we've learned so much about, you know, work and life and overcoming hurdles and that's part of the beauty of this podcast. And so I just encourage you to take some time, catch up on all the episodes that you missed and join us back here in early 2025. We'll have something special and new and we're excited to bring you along with us.