

Rachael DeLeon ([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 DeLeon ([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.

Dr. Mary Bell Carlson ([01:21](#)):

Jasmine Johnson is an accredited financial counselor, entertainment accountant, and mental health advocate. She has spent over a decade empowering individuals and families to transform their financial mindset to achieve financial independence, drawing from personal experience growing up in poverty. She understands the emotional and mental barriers that can hinder financial success. Jasmine's expertise extends to speaking engagements on personal finance and mental health, where she combines personal insight with professional knowledge. Her mission is to dismantle emotional and mental obstacles, enabling others to unlock their financial potential and lead fulfilling lives. Thank you, Jasmine, for joining us. We're excited to have you.

Jasmine Johnson ([02:03](#)):

Yes, absolutely.

Rachael DeLeon ([02:04](#)):

In your bio, you talk about your passion for enabling others to unlock their financial potential and live more fulfilling lives. Can you tell us a little bit about your journey into this space and your pathway to the AFC?

Jasmine Johnson ([02:18](#)):

My path was a little rocky. It is, I mean, it started in childhood. I feel like a lot of our money stories start in childhood just in how we learn about money, how to handle it, how to spend it, how to make it, et cetera, et cetera. So at the age of 17 years old, I was left with the responsibility of taking care of my two sisters, and I had to learn how to budget, how to cook. I hate cooking still to this day, <laugh>, but I was left with a huge responsibility of, you know, something that an adult is supposed to be taking care of. And in that, I learned things like budgeting, although I wasn't at that time budgeting 100% correctly. I was learning, okay, well if I do this, I have this coming in and expenses. And up until that point, though, prior to me having that responsibility, we were homeless at times. We, you know, our lights were turned off and those sorts of, you know, bad situations or not very comfortable situations. And, and me learning this,

I was like, well, okay, well, all you have to do is, you know, make sure you have enough money so you can pay the bill and the lights aren't cut off and things of that nature. So I was very, at that time, I became very passionate about learning more about finances, about money on how to live a more fulfilling life. Because up until that point, my life was not fulfilling. I was very sad and depressed. And as the older child also, a lot fell on me. So in addition to taking care of all of this, I was also working and bringing in money that I also had to contribute to the household, so that, that's where it all began. So I then went to school, well, I, I got a job at like, through a temp agency where I learned about fine. First I was like a secretary, just answering the phones and all that. But you always do your best when people see that they move you up. So I ended up moving to like the accounting department. And in the accounting department I learned more about different types of money and different types of, you know, numbers and things of that nature. I moved, that was in Florida. I moved from Florida to Georgia and I went to Georgia State University and I obtained my bachelor's in accounting. I worked for numerous of different financial companies. One was very good, but then they closed down, they sold the company. So I was laid off. So from there I went back into the temp agency world of hopping and bouncing from different financial jobs in which I just learned more and more skills. And in that, in the year 2009, that's when I went and obtained my tax certification, my tax certification, where I then started to help people with taxes. And it, that was very passionate to me because I see so often tax professionals or tax preparers taking advantage of people and just how much they charge and just, you know, everyone has to get their taxes done, you know, they charge the most. So I was very passionate about, hey, I'm not gonna, I'm not gonna hit you across the head, you know, with these crazy prices. I really am here to help of course, pay, you know, the amount that is reasonable. But in that also people that receive tax refunds, I started to educate them about budgeting, right? Instead of taking your whole refund and just kind of blowing it at the mall, why don't we, you know, set a plan, Hey, you can spend a little bit, you can also pay this off. You have debt, things like that. So it kind of started small there. And then I moved to, I, you know, I guess fast forward to now, I have a mental health first aid certificate for both youth and adult. So I'm very passionate about the, the mental and the emotional part that goes into finances. Like I was saying early, just my beginning of just what all I went through. I took all of those emotions into adulthood. And it at times also affected me to where I was. I was, they call it financial worship, right? Where you, you work excessively right to the, to obtain money to not necessarily worship in that form, but that the more money that I have, I know I'll be able to live the life that I want. And you don't wanna get to that point where you are hurting yourself. You know, also financial status. I had a father that kind of raised things, you know, so I saw that in him. So I felt like, okay, well I, maybe I need a, I need somebody that, you know, has a nice car who has a lot of money and I also need to have a lot of money. And, you know, but I kind of broke out of that rather early when I just felt that that wasn't in me. I always was paying attention to how I was feeling, and that just wasn't me, you know? So, so yeah. So fast forward to today, and I have my accredit financial counselor certification. That in itself was also a struggle because it was around the covid time too. I got covid the day before I was supposed to take my initial test, and I was like, oh, heavens <laugh>. And so of course I had to cancel it and, but I ended up taking actually on the very last day that I was able to take it. Because just over the years and just everything that was going on in that time, it was just always something popping up. And then also having kids, young kids and working.

Rachael DeLeon (08:00):

But it's a reminder of perseverance and being able to figure out how to navigate some of those challenges and really get all the way through to the end, which is fantastic.

Dr. Mary Bell Carlson (08:10):

And I think that your story is so relatable because so many of us not having the same story, right? Everybody's story is different, but oh my, yes. Feeling overwhelmed and just on this windy path that you don't know where it's going. But what I loved about your story is the fact that you've done so many things to bring these, what started off as really hard challenges. But the beauty of it is look how your knowledge

base has expanded so much in so many different areas. Right. I'm actually wanting to dig in a little bit more about something that you stated, and you said you're an entertainment accountant. Would you dig in and tell us a little more what is an entertainment accountant?

Jasmine Johnson ([08:51](#)):

Yes, absolutely. So I mostly work with entertainers. So actors, actresses, people you, you normally would see on TV that do commercials, TV shows, movies. I, when I was younger, I did dabble in like modeling back then. That kind of helped me stay a little sane. And the people that I was around, kinda in a positive way. I also, when I moved up to Georgia, I attempted to do some extra work, but that part is not for me, but I've always liked the entertainment part of just on how they create a story, right? They, they tell a story and, and all of those things. So I ended up, remember I was talking about temp agencies. I ended up going through a temp agency here in Atlanta where I then was placed at a, one of the top talent agencies in Atlanta. And so I was doing accounting for them, you know, processing payments and things of that nature. At this time, I still had my tax prepare certification. So I then started to prepare the taxes for the actors. And then, then the same thing that I do with any individual, of course I'm telling them how they can save more money or what they can do with their tax refund and things of that nature. So that's how I kind of got into it. And I just really love it.

Rachael DeLeon ([10:21](#)):

We see that more often than not, I think, you know, you have sort of this community of peers, whether it's through work or through personal life, and you start to see the need for, you know, tax preparation or financial education specifically in that genre. And that, and people kind of niche down, which is really interesting. And I feel like, especially in the entertainment industry where your paycheck probably isn't as consistent, the need for this kind of financial counseling and coaching and support is really relevant.

Jasmine Johnson ([10:52](#)):

So yeah, that just kind of fell in my lap, per se. But although I mostly work with entertainers, I work with all individuals, entertainers, they kinda get this wrap of that they're untouchable, right? And that they are higher than someone else who has like, I guess, you know, quote unquote a regular job. But they're just like any other person. They're a person too that don't know taxes, that don't know budgeting, that, that doesn't know just a, a regular person that happens to have a career that's in entertainment.

Rachael DeLeon ([11:30](#)):

Jasmine, you touched a little bit around, you know, you've done some education and, and mental health and you touched a little bit on emotions. And I think, you know, emotions and finances are very much intertwined. How do our emotions influence financial decisions and what impact can finances have on overall mental health?

Jasmine Johnson ([11:51](#)):

There was a study performed by psychologist Daniel Kahneman, where he found that we make decisions based on 90% emotion, right? Especially if it's unconscious, like our emotions, I'm, I'm sad, I am not happy, I am traumatized. I feel shameful. All of these emotions. And we make our decisions based on how we feel, especially if we're not aware of these things. So someone that is, you know, kind of stressed out, I've heard plenty of times that, you know, to make them feel better. They wanna go to the mall and they wanna go shop and get something that's gonna make them feel better. And that's not always, that's not all, that's not the way to handle that at all in how to feel a void, right? So someone that is unaware of their emotions and feelings, they, they tend to, you know, act all, act, act out with their emotions.

Dr. Mary Bell Carlson ([12:57](#)):

And talk to us a little bit how you have seen as you've been studying emotions and really how you've uncovered your own money story. How has that made a difference in how you help clients?

Jasmine Johnson ([13:09](#)):

That is a really good question because I feel like as a professional, you have to dig into your own story, dig into how your story has impacted you so that you'll be able to navigate how to help others. It has helped me to be empathetic to them, to have patience with them, to help them uncover things that they may not see in themselves that is holding them back. I get a lot of clients that have a lot of negative self-talk, right? And where they're saying, oh, I can't do that, or I'm so stupid. Or, you know, things like that. And they come with shame. And when I know what that feels like, you know, having that as something I experienced as well, I'm able to help and talk them down out of that identify, help them to recognize when they're having negative self-talk. Because sometimes they don't even realize what they're really saying out loud, although it's impacting them, they just don't recognize it. So I'm saying, oh, you, you did it again. Did you, don't talk to yourself like that. Like, you know, and things like that. So it's like, you can do it, you are awesome. And you know, things like, yeah, you didn't know then, but you know now and we can move forward and don't, you know, judge yourself or have, be shame of something that you did when you didn't know anything.

Dr. Mary Bell Carlson ([14:42](#)):

So do you have any go-to resources to share with listeners who are maybe wanting to uncover their own money story?

Jasmine Johnson ([14:49](#)):

Well, I have, on my website, I have a sheet where it, it more so walks you through, like becoming more aware of what your goals are, where you currently are, where do you want to be, right? How are you feeling? How are you reacting to certain financial situations when your check is less than what you anticipated to be when your parent is asking you for money. When there are some things that are triggering also to an individual. So being able to identify those things, you know, on a sheet of paper, kinda walk through mentally with that, that is available. So the resources I only have right now is on my website where it's just kinda like a sheet where you can kind of kinda like a journal

Rachael DeLeon ([15:40](#)):

Dive in a little bit more around the meaning behind rewriting your money story. What do you think it means to rewrite that story? What would you say to a client who's coming in and starting to do that work and unpack that?

Jasmine Johnson ([15:53](#)):

Right. So rewriting the story sometimes may mean therapy, sometimes rewriting the story means disconnecting from everything that you thought was okay. Disconnecting from social media, disconnecting from things and adding it back, adding things back into your life more intentionally is what you, you know, what you need. Rewriting, being aware of how you're spending money, how you are making money, saving money, how you are freely, maybe freely giving of money, identifying how you want to be with your money, right? If you're currently in debt, but you wanna be debt free. So you have identified that you're in debt and you want to be debt free, now you have to figure out that middle part on how you're going to get out of debt. So is that meeting with the professional to help you or is it something that you can do on your own? Identifying what those needs are so that you can go ahead and start the steps to get there. And of course, like we're just talking about negative self-talk, we gotta cut that out. We've gotta input more positivity. That means also being aware of our surroundings, being aware of who we're hanging out with. We can't be around like all of our friends or like, like spending money, like

going into debt, don't wanna care or think or talk about money. But then here we are being aware of what we're spending, being aware that, okay, no, that's no longer good for me. We have to be aware of those sorts of things in order to make the proper change for them going forward.

Dr. Mary Bell Carlson ([17:36](#)):

So let's talk a little more about private practice. How did you get into opening your own business? 'cause that's kind of a big step, right? Going from the talent agencies and being an entrepreneur. How did that work?

Jasmine Johnson ([17:47](#)):

It started, it all started when I started doing taxes. So most of my clients come from taxes. So they know I do the taxes and then, okay, now they need to figure out what they need to do next, right? Okay. So I have this money, but I also have debt. That's majority of where my clients came from. And then I've been doing this for 15 years too. So it definitely has been over time. I don't advertise per se. It's mostly from word of mouth from individuals who have used me before or someone that used me in the past that needs to come back to work on something else. So it's my, so in my business, so I have an accounting practice. In my accounting practice, I do taxes and personal finances, and also bookkeeping. I'm also a certified bookkeeper. So with that, when dealing with money of any sort, you always have, I guess I kind of layered my services. So having several different types of services and then it kind of spreads out into, okay, well yeah, you do my taxes, but can you also help me with my personal finances to the point where I need to get out of debt and if I can plan this properly, I can get out of debt. Can you help me create a budget? I have no idea about budgeting. So it's, it's been that over the years, you know, one thing, you know, AFCP, you all require us anyway to do our studies and make sure that we submit our, our hours. And I think that's very important. Whether or not you all, you know, required it or not, that you just continue to stay on top of that, obtaining certifications if it comes to that. But just staying educated on different things, expanding your knowledge and education in certain areas, especially if you see a need out there too. Just kind of expanding in that area, if that's where you wanna go. Of course, don't try to expand into an area that's not something that you would enjoy because we we're not doing it for the money, we're doing it for the love of wanting to help people in that area.

Rachael DeLeon ([19:57](#)):

Yeah. And I think it's lifelong learning and I think most people kind of point their continuing education at the things that they're seeing come up in their work with clients or students or however they're, you know, serving the general public, but they focus continuing education to start to fill in some of those gaps and better serve clients. Jasmine, I'm curious a little bit about, you know, you had this pathway through accounting. Did the A FC come into play because of some of the conversations you were having as you were working with clients on taxes, starting to see, you know, some of these areas where you wanted to expand your knowledge?

Jasmine Johnson ([20:33](#)):

No, actually no. I think how I ran into becoming an AFC is I'm like, I'm always searching for ways to become better. I wanna help people with their personal finances. So I did a Google search, <laugh>, hey, and that's how I found AFC. And so I did like all of my research. I never just jumped into something. I do a lot of research, so like months of research, like I'm currently doing a studying for a certification for a financial therapist, and that's more so connecting the emotional mental health to finances, right? So I did the same thing with that one. Doing detailed research as to what is this certification gonna help me do, how is it gonna better help me with moving forward? So with my A FC, the, the platform actually is really, really good. I like the, I looked on there for jobs. Like I, I do have my own practice. Yeah. But I look for part, I look for part-time options on the job board for like, you know, to fill in, in different areas

because I don't work all day long. And so I actually have a part-time job right now that I found from the AFP's job board. And yeah, and I love it. I've been there since September is very flexible. I work from 8:00 AM to 12, and so it's four hours with helping people with their personal finances, creating budgets, all of the things. So I'm very happy to be a part of the A-F-C-P-E and my A FC. You actually have to have that accreditation in order to get that position. So that's how it has helped me tremendously. 'cause it, without a date, I wouldn't have had the job. Well,

Dr. Mary Bell Carlson ([22:24](#)):

That's so great for you and speaks highly of you, how you just tackle things, right? You just take one thing at a time and say, I wanna do this and jump in <laugh>. That's awesome. At the end of each interview, we like to ask our guests to share their 2 cents. If you had one piece of advice to leave with our listeners, what would it be?

Jasmine Johnson ([22:41](#)):

I would say my advice is to become aware of your money story and how it has impacted you and the way that you think and feel about money. How you handle money, and even teach about money, right? How are you approaching that? We, we all have a story, like we were saying earlier. We all have our different stories and that's how we, we all ended up here. Our stories brought a, a passion for helping people and to not repeat the same mistakes that we made, which I absolutely love. Mm-Hmm. <affirmative>. But I think as professionals, we have to dig much deeper into our stories and do our own internal work before we start to try to help others. When we take care of ourselves mentally, emotionally, and financially, it's just so much easier to guide someone else through their financial awareness and story. We can better relate to them. We come off more empathetic to what they're going through experiencing and how they need help from us in that, in that time. Because what I've found is every client or person that I've, I've spoken to, they come with different needs. And sometimes it's not always, how do I save more? How do I create a budget? But sometimes it's just like, I just really need to get this off of my chest, right? But that's part of their healing and part of their steps to even get to the financial part, so that active listening, when we are aware of our story and we take care of it, right, and, and really break it down. We don't push our baggage onto them because I don't know if you all have seen it, but just online, just, you know, just in how people are approaching teaching about money and just being so aggressive, right? How do, how do you teach that way? How do you expect them to feel like they're heard and that, you know, we don't wanna shame them more because I'm pretty sure they're doing the same things to themselves already. So I just feel becoming more aware of self and working out our own kinks is just such an important and powerful necessary step in what we do as financial professionals, and that we make that a priority and stay in practice. I sometimes it's just not a one time thing. You just gotta stay in practice and making sure that, that you're good. I, I know just all the things that I encountered to get to where I am today. I have to stay and practice, stay vigilant to what I'm experiencing, how I'm feeling, and, and address it before moving forward.

Rachael DeLeon ([25:28](#)):

Jasmine, thanks so much for coming on the show today. Can you tell our listeners how they can connect with you? I

Jasmine Johnson ([25:33](#)):

Have Instagram, which is Jasmine, J-A-S-M-I-N-E, the money coach. That's on Instagram. And yeah, that's, that's pretty much it. I do have my website as well, sorry, www dot square one accountings, S-Q-U-A-R-E, the number one accounting.com. I do have a lot of free resources on there that you all can download. Free budget sheets, Excel budget sheet. I also have that form I was talking about earlier where



you can kind of map out where you are, where you're trying to be, and kind of journal those things out. So thank you also Rachel and Mary for having me. This has been fun. I really appreciate it.

Rachael DeLeon ([26:20](#)):

Thank you Jasmine. Rachel,

Dr. Mary Bell Carlson ([26:21](#)):

It was a pleasure to have Jasmine on the podcast today. Really interesting to hear her story and how she grew up with money or didn't grow up with money to be real honest and had to grow up very quickly at a very early age. I also like to see how she took what could be seen as trials or hard things in her life, and she really turned them to be her strengths. Now, I actually wanted to ask, and I didn't do this, but I thought, you know how she said she didn't like cooking? I was like, well, somehow she said she had to do budgeting. She does like that now and continues on and made that something great from her. She also seems to have been inspired by Daniel Kahneman. He is one of the great behavioral economists of his day and time, recently passed and wrote the book *Thinking Fast and Slow*. So we'll make sure and include that book in the show notes for anyone that wants to dig in more about behavioral finance and, and how financial decisions really are impacted by our emotions.

Rachael DeLeon ([27:17](#)):

I really liked how Jasmine dug into the money story, and I think most of us in this space have thought about our own money story. But if you're not, you know, doing the work of a financial counselor, educator or planner, that language might be new to you. And so I think it's really important for clients to really look inward and look backward and determine some of those behavior things that were ingrained in our being since, since we were born. And I always appreciate just the reminder that there is no shame in those money stories. They are real, they're lived experiences and they're part of who we are. And it's, it's what we do from them and what we take from them to move forward. I think so many people that come into this space and do this work, you know, we are touched oftentimes by a, a difficult story in their past or overcame an obstacle to get to where they are today.

Rachael DeLeon ([28:10](#)):

And I think there's something so empowering and sharing that authentically and then listening and learning from other stories and their experiences. So, great having Jasmine on today. To close the episode, I just wanted to share some of the things happening in the A-F-C-P-E community, the summertime, while others are on vacation. A-F-C-P-E is busy as usual, we have lots going on. So symposium registration is open, scholarships are available for those in need. Applications are open through July 15th. We have capacity building scholarships for nonprofit organizations to earn money management essentials course, and it is A-F-C-P-E awards season. So for all of our listeners out there who are doing tremendous work in this space, you know, we'll put some information in the show notes, but nominate yourself, nominate a peer. One of the most exciting times of the year is when we get to celebrate and honor this work in November at the A-F-C-P-E Symposium.