

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 DeLeon, 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 AFC 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](#)):

Cara Macksoud is the CEO of Money Habitudes. After a 15 year career as a trader on Wall Street and a stint as a CFO for a NYC nonprofit, Cara transitioned into the behavioral finance space. She completed the financial therapy graduate certificate at Kansas State University and holds a BS in Finance from NYU Stern School of Business. She's a certified financial behavior specialist and a member of the Financial Therapy Association, where she serves on the board as the Chair of Student Engagement. Additionally, she is a member of A-F-C-P-E and an AFC candidate. Thank you so much for joining us today, Cara. Oh,

Cara Macksoud ([01:59](#)):

Thank you. I'm excited to be here.

Rachael DeLeon ([02:01](#)):

Cara, we're super excited to have you on the show. I know personally, one of my favorite topics is the psychology of money. I think it's fascinating how the attitudes and beliefs and the habits that we have make up our money behaviors. So we're really excited to dive in there. But before we get started, I'm curious, listening to your bio, how you came to become the CEO of an organization that helps us focus on these types of conversations.

Cara Macksoud ([02:27](#)):

Absolutely, and I always say this is like a long, windy road, and I don't know that I could have predicted what was happening when I went to the trading floor, you know, back in the late nineties, but it was almost like on the job training, right? So I don't know if there's a more gluttonous environment than Wall Street, right? And so, you know, think of a picture Gordon Gecko and you know, Wolf of Wall Street type movies, trading places, Eddie Murphy. They do good jobs at depicting what really is going on. And so without even realizing, I watched people make ridiculous amounts of money and cross over to a place of, as I like to call it, the Aladdin, you know, genie in the lamp, right? Where you become all powerful to the place where you imprison yourself. And for me it was a true metaphor, right? Like I watched guys make more money and I, I say guys, I mean it was Wall Street in the nineties. It was pretty much all men, but I'd watched them make money more than they could ever spend. I mean, there wasn't enough golf

memberships and yachts that you could buy, and they would cross over into greed and then literally get themselves imprisoned. And I thought, how fascinating is this? Like if a lot of us are out there striving to get to a place where we can, you know, afford our wants, what makes someone cross that line where even if you want all the things you are in a cell, like you can't even access what you've bought, right? And so I think of Jafar in, you know, I have five kids, so I refer everything back to a Disney movie, <laugh>, but I go to this place where I'm thinking, wow, like that. That's exactly what happens in that movie, right? He wants to be all powerful that he puts himself in the lamp. What? Explain that, right? Like, it's such a bizarre moment, but that's what humans do do. And I, you know, so having that career and then I had five kids, as I mentioned, and Wall Street gives you a quick swift kick to the butt and tells you get lost. And so I still wanted to, you know, obviously work. So I went into this nonprofit work 'cause that offered flexibility. And at that job I was tasked with banking these unbanked kids. It was 862 of New York City's, like it was a summer youth program to start. And that became super fascinating to me as well, because they had other behaviors and attitudes, but the human like connection that they wanted and how they were utilizing money to make themselves, you know, so and so in their community and connection. I thought, well, I've seen this before, right? And so I thought, how fascinating is this? So I've got these guys, and literally I walked, I worked down the block from the New York Stock Exchange from where my first job was, right? So here I am, literally a couple of hundred yards from one job to the next with people who are the wealthiest of individuals in New York City and in that same city, the lowest of income individuals and the beliefs, the behaviors, the attitudes, what people want was like exactly the same. And I was like, oh gosh, there's something going on here that's much deeper fast forward, COVID happens, we leave New York, move to Florida. I finally wind up with some time right after, you know, sending kids back to school after Covid. And I went back for the, you know, degree at K State more as a passion project, got introduced to A-F-C-P-E I, I always say I attributed 90% of this all to you all because I as a student got invited to A-F-C-P-E. You asked us to do some volunteer stuff, I th I, it was a virtual session. I introduced Syble, the founder of Money Habitudes at the conference and wound up having a conversation with her after the session. And that was really, you know, just the, I had heard about the product during school, but that kickstarted my relationship with money attitudes and the rest is kind of history. <laugh>.

Dr. Mary Bell Carlson ([06:37](#)):

That's awesome. In fact, finish the history. I wanna know, so you had a conversation with Syble and then what happened?

Cara Macksound ([06:43](#)):

So she had host a webinar for you all at that session, and then there was a lot of q and a that came in. And I said to her at the end of it, as her, you know, discussing at the end, I was like, Hey, we didn't get to all the Q and A, do you know, I'll, I'll copy paste them, gimme your email, I'll send 'em over to you. And then she was like, do you mind if we meet in person, Syble, it's a couple years. I said, quite a few years older than me. And so we talked about just different technology of like getting dashboards out and how could we disseminate this information? And it became clear that technology wasn't her driver. And I could see that the tool, you know, was moving to that point. And so after quite a few conversations about a year of back and forth, you know, I became the succession plan of just, I was like, well, if I take this thing over and with my finance background, I do have a bit of technology understanding. I was like, I think I can get the right people on board and help this tool become, you know, something that everybody could use and really get it disseminated. I know that a lot of our competitors in this space really go after that wealth management community. And I'm, I'm not, I'm not for or against, I just saw money habitudes and what attracted me to it, to be honest with you from the very get go was I had quickly realized I had met a wealth manager who was using the tool and then Sybil had, you know, introduced me to a bunch of nonprofits that were using the tool and obviously every, all the AFCs who were amongst the military and credit unions. And, and I thought how fascinating. I spent 20 some odd years in financial services. And I will tell you, financial products are built for particular people, right? So SNAP benefits aren't for

everyone there for a particular income level. Balloon payment mortgages are not for everyone. They're for a certain level of people. So I thought how great that there's a financial product that is out there, that it's being used across the board. It's like a neutral product, it's completely inclusive. Everybody can answer a statement and come up with, do I feel this way about my money or do I not? And that's really, I think what attracted me to it.

Rachael DeLeon ([08:52](#)):

It is striking, it kind of takes you back full circle to, you know, when you worked from Wall Street to the underserved community and it still boggles my mind how in a city there can be such a dichotomy of, you know, income within, you know, a city block. But I think just the fact that at the core, that emotion, that psychology, those wants and needs, that they're kind of equalizers. And I think we all have to navigate those things in relation to money. We're all just working <laugh>, you know, what is the saying? We're we're, we're not all in the same boat <laugh>. So together we're, our boats look very different. Yeah.

Cara Macksound ([09:32](#)):

And you know what I find as you say that, Rachel, you know what I find super fascinating is when you talk to people, they legitimately think they're different, right? Like when you talk to a wealthy person versus you know, someone who might be struggling or even someone who's middle class, they will all tell you they're all so different. But when you peel back the onion, what is it that we all really want? We wanna be safe, we wanna feel connection, we wanna feel meaningful, right? Like the how all money is is more ammunition in your bow and arrow, right? And so I say to people, what I don't think we give enough credit for in the big picture is if you are sitting there, let's call you low income or middle income and you have three, you know, arrows in your bow and I'm high income, or I'm a wealthy individual and I have 10 arrows and we both need to make one shot. If you hit your one shot, you had a one in three chance. If I make my shot, I a one in 10 chance, honestly those are not equal. So if you and I both make the shot, you actually scored higher, right? And we don't celebrate that enough that people that are getting it right with less are actually solving a better equation because they're doing it more efficiently.

Dr. Mary Bell Carlson ([10:54](#)):

You know, that actually leads me into my next question. What are some of the common money messages or in this case habitudes, that you've seen in different communities and how do these messages shape financial behavior?

Cara Macksound ([11:06](#)):

Okay, so I'm gonna be a little cheeky, but the biggest one, I I, you know, and again, 'cause we get to see the data a bit at Money Habitudes and I run obviously a lot of sessions, but financial professionals for the most part, assessments look very similar. So I really started pushing financial bias training. And that was really to be able to say to a bunch of financial professionals, whether they're educators, counselors, coaches, advisors, hey, confirmation bias is a thing. If we all get in a room together and we go, oh yeah, that looks great. You wrote the curriculum. Yep, the content looks awesome. That's 'cause we all think the same. There's a reason why we chose this industry to be in. We don't get overwhelmed maybe by bank statements or fine print or jargon, but guess what, the people that are walking in our office, no matter what the zeros in their accounts have, they're probably not like us. So we have to be aware that, you know, our habitats, you know, also get us to see things with that lens on. And so the shrug of a shoulder, your eyeball looking down the way you'll shift in your seat, those nonverbal messages when we're working with a client can really give someone an approval or disapproval feeling. And so that's the biggest, you know, one that I always pick on as the one that I 'cause, right? We're a B2B company, so I don't get to see clients myself often, right? I'm only working with other financial, you know, practitioners and whatnot. But what I do, I do get, when our, we do a lot of work with like social work groups and

that's been really fascinating because people that go into that line of work, oftentimes, at least the people I've spoken to have a story, right? There's some connection, whether it's addiction or something that they grew up with and that's why they're in that line of work. And they obviously show up different on their assessment, but because they're in some sort of, maybe it's more of a financial coaching or you know, if they're helping someone in a social counseling kind of situation, money always comes into play because money touches every part of our life. And when they get it right, I get to see that their habitudes actually get to support them. Where, how do I put this, I don't wanna say the freedom from the like shackles, but because they're showing up at it with a whole different set of habitudes, they almost have to work for their planning and their security a bit different. And so it, it's, it gets to be utilized differently, which is actually super valuable to them. And their relatability to clients is, their story is just different, right? And so that's been a super fascinating eye-opening experience. I know that didn't answer your question, I realize specifically, but I guess those are the, the fun ones that I've gotten a scene through all of this work.

Dr. Mary Bell Carlson ([14:13](#)):

Absolutely. No, and I think that you've taken it to even the next level. Syble started the cards and those cards grew into workbooks and guides and other things. And I'm looking on your shopping Money Habitudes right now and you've taken it to an online version as well as train the trainer and offered multiple workshops. So help our listeners understand many of them are in a B2B type role. Help them understand what offerings you now have to help them in their own jobs and callings.

Cara Macksound ([14:43](#)):

Absolutely. So Train the Trainer really got started because what we were hearing was, you know, the Syble had written some great, great professional guides and had written, you know, some worksheets and whatnot, but obviously without a practicing in an environment, right? And you all know this because you train AFCs all the time, right? That's why those member, you know, calls and those group meetings are so valuable because we together get to come together and say, Hey, is this working? Do you see this? Is this, you know, is am I, when I see this, am I thinking about it correctly? And so there wasn't a whole lot of that environment. And so something like, let's say the habit of planning, for instance, financial planners love the word because it's in planning, right? And so there was almost this, this rightness that, and I, and I say that with air quotes around it, right? Like if people got high in planning, they were like, oh, I got a hundred on the money habitudes assessment, right? Or the, they used to call it the money habitudes test and it was like, wait a second, we need to define planning. Are you a short-term planner? Are you a long-term planner? Some of the best laid plans are really not logical, right? But it's your plan. So what money Habitudes is measuring is how dominant you are on the spectrum of the planning habitude. And so it doesn't necessarily mean financial planning, it just means the more dominant you are, the more stuck you are in seeing the world through that lens, right? And so I always think of it like a main movie character who without the supporting characters, the main character can't do anything but that main character's the driver. So that's kind of what the training, why we opened up training so we could get people to really see what the habitudes, the, the plethora of all the things that should come out and why the tool itself doesn't do the work for you. The practitioner, the counselor, the coach really needs to utilize the tool to then help the client have that moment of self-assessment. Self-awareness. I mean obviously just reading some of the statements can be an eyeopener, but if you really wanna do that deep rooted work, which let's be honest, since COVID and then obviously since CFP, you know, board put it, financial psychology on the core competencies, there's been such a huge push now, right? For this deeper understanding of money behaviors. And so we wanted to train the practitioners to really understand how to use the tool in multiple different ways so they could get the information that they're looking for for the client. The online version obviously. So civil had started that and then it needed just obviously a, in organizations wanted to be able to use it for dissemination. So we built a whole technology platform. We built an entire training platform with videos and CEU content. We just listened to the community. The beauty of what she built was there was a community people to ask people to refer to people to say, I mean for without, she was pretty much

a one man band. And let's be honest, for a 20-year-old product that she didn't have a huge team behind her, she did a great job and there wasn't a ton of marketing, right? It was very organic. So we knew that there was interest, we knew that there was, you know, depths for this. We just had to get everybody in the room and say, what is it that we're building for? Who is it that we're building for? How do I make your job? And again, I have a soft spot for nonprofits because I've done the work, right? I see what those people in those offices are, how many people they're trying to serve. So how do I build products and tools that make your job more efficient? You can help more people 'cause we can reserve some of your energy 'cause this can help you get to what you need to faster. And so that was really my intention with a lot of what I built.

Rachael DeLeon ([18:47](#)):

I feel like money habitudes is really, or even the idea around the psychology of money is really at the core of what we do and why we always say personal finance is not one size fits all because we're working with human beings who have different approaches, different habits, you know, to the way they approach money or anything in life really. And you know, could you talk a little bit, you know, one of the things I always find fascinating is people can be raised in the same family, but they can have completely different, for lack of a better word, habitudes, you know, and I'm just curious how you see with this product, you know, the family system, the financial system, how they're working together and some of the struggles. Rachel,

Cara Macksound ([19:26](#)):

You know, you said something really great there first, right? You said personal finance is not one size fits all. I always say to people, personal finance is anything but personal, right? Like it's, it has no per, there's so something like running late, right? Increases your budget because you have late payments, you missed the bus, you gotta take a taxi on what budget? Have you ever seen a line that says do you run late or are you early? Right? Yes. You know, or so you wanna move to the family. Are you the first child, the middle child or the last child, right? Because we know that, you know, certain positioning in a family has you receiving information differently, right? And so again, back to money messaging, which is a lot of times it can be a lot of nonverbal and you know, not to quote Brene Brown, but what does she always say, right? If somebody doesn't tell you the whole story, you create your own story. So create a scenario, mom and dad are sitting at the dinner table, kid number two, I have five kids, so let's go with kid number two. Comes over to the table and says, tomorrow at school there's a book fair. Can I have some money? And this is actually a true story. And I said, there's absolutely no money. We're not buying any books, dah, dah, dah. That kid no harm, no foul. He walks away kid number four, really wanted something at the book fair, right? But now already heard me tell kid number two and she goes to kid number five and says, well mom told, you know, so and so we're not getting money for the book fair. And kid number five says, well we didn't get money for the book fair last time. And the kid in my class told me that we don't get money because mom has five kids and we don't have any money or we don't have enough money, right? So take what just happened, right? Like in theory, I didn't say whether we had enough or we didn't. I just said no to the money, which I should have said, we are not spending money on that or we're going to, you know, we're choosing to do X, y, Z with our money, right? You need more of a conversation because when there's no conversation, these interpretations then get created, right? And that's what then makes different siblings have different. And so to end that story, I always say I should write a book about this. My five kids who didn't have money at the book fair. And we had this, I mean I have a great story about how it all played out. And one, two kids parents in those kids classes gave my kids money and then said to me at pickup, you know, we saw so and so didn't have money and we gave them money, you can pay us back later. And I was like, how dare you. Right? Overstep. But again, we were living in New York City. What kid didn't have money in the middle of Manhattan for a book fair, right? It was un it was, nobody could understand that I was actually trying to teach my kids the value of a dollar, right? That's not the environment. So you wanna talk about a community, right? That community was indulgent. So one of my

kids came outta the book fair and said, you know, I, you can walk around the book fair and get a bunch of things and give it to the register and tell the mom's coming back later to pay for it. So one of my kids says to me, this is what she did. 'cause she didn't want her friends to think she didn't have any money. The my other kid was like, I don't care. I'm gonna go to the library if I need a book. Right? And so it's again, personal, like if you wanna feel status or you wanna feel like you're part of the group, you don't want people to think you don't have, or you're a less than, so you are gonna create these other, right? That, I mean, in, in some ways those kids figured out a way to solve for their own what they needed to fill to fill their void. But it's all around the the have or the have not of the money.

Dr. Mary Bell Carlson ([23:08](#)):

Well, and I love that example because it's so true that this starts so early in life, right? Like, so I it is going on this bookstore example, my kids go to a title one school and about half the kids in their class don't have money for books. And so, but the way in which we worked to be able to not have the haves and the have nots was we had activities for the kids who didn't have money for books for whatever reason, right? Intentional or not to be able to say, you still have something fun to do, let's do this instead. Right? And giving them that option and that outlook and being intentional. I think that's the thing I love about your story is the intentionality of your parenting in it. It's not that you didn't have it or did who it, that, that, that's irrelevant. The fact is you were trying to be intentional and sometimes even good meaning neighbors, friends, teachers, et cetera, can overstep those bounds. So I love the fact that you're trying to teach that to others in multiple settings, right? Not only kids, but even as adults and pulling away from that entitlement mentality.

Cara Macksound ([24:16](#)):

I mean, and it's hard, right? Because you can only control the narrative on so many different, I mean, we have so many touch points, right? And so here I am and I was pretty good about always having the conversation with my kids about, you know, why or why not. And then there's all these other touchpoint and look, they come from within the family, they come from within the community, they come within the friend group, right? Other people have their opinion of how they think you should spend your money <laugh>, right? And so that becomes even more difficult because, you know, and again, I, I appreciate the, the new generation that's come up with this loud budgeting term. As much as I don't always love social media, I'm like, I think those kids came up with that term so they could avoid being called cheap, right? Like if I say I don't, I'm not like spending money on that or whatever. And they're like, oh, but you have it, right? You should spend it. And I'm like, well I'm loud budgeting now I've called out what I'm doing right? I reframed it. So now you know, if you're really my friend, you're gonna support me on my loud budgeting for my Cancun vacation. Right? It it loud budgeting doesn't mean that the thing we're saving for makes any more sense than what you were asking me to spend money on, right? I wanna make that clear. Like I think people think because I'm a finance person, I'm always gonna tell you to like invest or save or, and that's actually not my narrative at all. I actually am a big believer in joy. Like figure out how to maximize the utilization of every dollar. And if the dollar brings you joy by all means, right? Like, but if you've got dollars that you're spending and you can't figure out how to find any joy or reprieve or you bought yourself time, then those are not good dollars.

Dr. Mary Bell Carlson ([26:13](#)):

No, I love the intentionality part. And let's talk about money. I mean that's the other message I'm hearing from you, Kara, is you've gotta have conversations whether it's yes, we can spend no, we can't spend or whatever it is in between. The bigger point is talking about money. And the ironic part is, as financial service professionals ourselves, I know I have taught a similar course for over a decade now, and I have them write down their spending track, their spending for a month and then write a paper on it. And I have occasionally a student who will say, I don't talk about my money, I will not do this. I will not share that

information with you. And I find that, I mean, I, to be real frank, I don't care what people spend, I don't even look hardly at the numbers. But the real matter of the fact is I want you to look at the numbers and for you to have a conversation with your significant other about this whole process that's taking point. So that's my question to you is how do we sometimes as financial service professionals who have our own money history beliefs, ill faded book clubbed stories ourselves. How do we overcome those? Because we have our own biases as humans, right?

Cara Macksound ([27:28](#)):

And that's exactly Mary, what I was saying before about this financial bias training that I've been doing because financial, you know, professionals do have the what they call the right way, right? And it's, I'm like, wait, there's 10 of us in the room, we can't all be right, right? Like, so it's, it's, it's interesting, you know, for me, because I think it's, it could start small. Like I, I love, 'cause I get this quick because of the five kids, I get the question all the time. How do you know when you talk to teens, how do you tell them, you know, what's the first thing you tell them to do with their money? Or how do you tell them to manage their money? And I'm like, actually what I tell them is to figure out how to get some of that money. If it's on Venmo, if it's in the checking account, get it in cash somehow or another, get it in cash and get it in the lowest denominational bills. You can get it in singles, fives, tens, don't get it in hundreds. And I want you to sit at a table with whatever dollar amount you get and I want you to talk to it. I want you to have a conversation with it. I want you to make intentions. I wanna do this with you. I wanna do that with you. I'm putting you over here. And, and that will change the perspective of, you know, first of all these, and I don't blame the kids, but they're living in a cashless society, right? So this, this feeling of transaction, that pain of pain has totally been lost, right? And so how else do we recreate that and how else do we recreate this idea of I get to parse it out. And it doesn't have to be in a big lump of just one thing. Every dollar can have its own hope and dream, right? And so that kind of utilization, I guess is what I try to create for people. And so for financial professionals as well, I mean, I can't tell you how many advisors and managers and you know, people that are dealing with the people that actually have the retirement savings and whatnot. They're like, oh, we've made a great plan. And I'm like, but have you had a conversation with them like about what their real fears are over Thanksgiving dinner, right? Like that's a different conversation than, oh I've put you in, you know, an s and p index fund and we've got you in this, you know, target based funds and we've got you in two annuities and you've got your insurance and look, you've got a great diversified portfolio. Like why can't this person sleep at night? Because they maybe don't understand the fine print on one of those funds. Or maybe they don't understand how their three children who, two of them live far away, one of them lives close, one of them is constantly the one driving them for groceries or the doctors and they don't feel that they wanna give them money. Equally, they do feel like they wanna give more. And who do they have that conversation with? First of all, let's call that out. That's their prerogative right there. It's their money. They can do whatever they want with it. Siblings, we know I have yet to have anyone in all the work I've done, say my family, you know, someone passed and the money brought our family together. Every conversation I hear is siblings who grew up so close, everybody was happy, money gets involved and now siblings, families destroyed. How does that happen?

Rachael DeLeon ([30:47](#)):

For those who are listening to the show, AFCs and the larger personal financial community, what suggestions do you have for ways they can work to support and foster positive financial habits and mindsets with their clients?

Cara Macksound ([31:00](#)):

Well, and you guys just do such a great job, right? In your training materials for the AFCs, just that counseling environment, the like not square table, right? Just make it inclusive, make it feel comfortable.

And then I would say don't make any, you know, conversation off the table, but also don't think that the small stuff isn't valuable, right? I find that sometimes just having a conversation about generic brand, you know, peanut butter or jelly versus like, you know, the regular brand can actually be a super powerful conversation and people like to giggle at me because I'd love to bring things to like the uber basics. Of course I've con do sophisticated finance, I'm blue in the face. How does that help anybody? Right? I need the lady who's walking down the supermarket aisle and she's working with a budget of 50 bucks and she's trying to feed the three kids and she's thinking, do I buy generic because I could save \$2 and then buy something else? Or do I buy the brand name because that's gonna make my kids feel some certain way. And so those, I guess what I would say to the practitioners, the counselors that are out there have the small conversations, the things that seem silly. There's so much value in those convers, I mean the book fair, right? All the things we've talked about today, we've all been in these situations. Whether you're high income, low income, you've walked down the peanut butter and jelly aisle, you were the kid at school at a book fair, right? Like all these experiences are happening in all of our lives. And that just, what did we see? What did we feel? What did we think while it was happening Can be super, super valuable.

Dr. Mary Bell Carlson ([32:40](#)):

Cara, this has been so insightful and we really appreciate all your insights here. At the end of each interview, we give our guests the opportunity to share their 2 cents. If you had one piece of advice to leave with our listeners, what would it be? So

Cara Macksound ([32:53](#)):

I think I'm gonna go back to, you know, the same advice that I gave to the teens, because I see this a lot with retirees right now. So the advice would be go to the bank, take a couple bucks out that you're comfortable with, not a couple, like four, but like maybe 500, maybe a thousand bucks. Bring it home in small bills and have a conversation with it. Touch it, put it in piles. You know, maybe think about it that it's larger, but actually be interactive with the money. And you may find that there were hopes and dreams that you had that you've forgotten about, or you may find that you have a goal that you haven't even started chasing yet, right? You it, it's gonna open up a different part of your mind. It's gonna be a little uncomfortable, but sometimes that in that uncomfortable state, we can uncover things about ourselves that we buried deep inside.

Rachael DeLeon ([33:44](#)):

Kara, can you tell our listeners where they can connect with you?

Cara Macksound ([33:47](#)):

Absolutely. You can always find me on LinkedIn, Cara Macksoud, or at the Money habitudes website, money habitudes.com or by email cara@moneyhabitudes.com.

Rachael DeLeon ([33:57](#)):

Thanks for joining us.

Cara Macksound ([33:59](#)):

Thank you

Rachael DeLeon ([34:00](#)):

Mary. It was so great having Cara on today. I love her enthusiasm and I love her career path. I think starting in Wall Street, having worked in the nonprofit sector, she's really been able to dig into some of the commonalities that people share as humans and also just help financial professionals really understand

those things better. And so really fun for her. One of the things that she said, you know, and it was funny, she gave a Brene Brown quote, but it's funny how Brene Brown always kind of rings through. She said, if someone doesn't tell you the whole story, you create your own story. And I think that's so powerful for all of us working with people and talking about money. You know, it's so easy, well with that or even in your own life to draw lines that aren't there. And so I think the more we can listen, the more questions we can ask, the more we can be curious about people and their psychol, the psychology behind the decisions, the financial counselors, educators, planners were gonna be.

Dr. Mary Bell Carlson ([35:01](#)):

Absolutely. And I loved her intentionality. I mean that really resonated with me, not just as a parent, but also as a financial services professional of, are you being intentional with your own money? Right? Right. Are you realizing and recognizing the value of each dollar and that it has purpose? So I love her conversation, not only from a Wall Street professional, but as a mother, right? And she's super relatable, but you can feel her passion of her wanting to take this to the next level and, and quite honestly to the whole world. And I just feel that she has that excitement and that energy to really do the things that you're seeing of connecting people with their money and having them talk about money where it's not an awkward conversation, which is what I think all of our goals are, are in the long run, is to help people open up and talk more about it. To have help through relationships with money a along the way. With this, we hope to see you at this year's annual symposium. It'll be in Colombo, Ohio in November. Registration is open, so sign up now.