

Rachael DeLeon ([00:04](#)):

Welcome to Real Money, Real Experts, where we bring you interviews with leading financial professionals, sharing 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, or A-F-C-P-E.

Dr. Brandy Baxter ([00:26](#)):

And I'm your co-host, Dr. Brandy Baxter, accredited financial counselor, A-F-C-P-E member, and your 2025 A-F-C-P-E Board President. On every episode, we take a deep dive into the topics and stories that you care about the most, helping clients, building community, and growing in your work and your career.

Rachael DeLeon ([00:50](#)):

Ericka Young is a financial coach, author and educator. Not only did she and her husband Chris climb out of \$90,000 in debt themselves, but she founded Tailor-made budgets and has been coaching families to their own debt freedom for over 18 years. Her real and personal style have led her clients to pay off millions in debt. Ericka is also an author of the book, naked and Unashamed 10 Money Conversations Every Couple Must Have released in 2017 and continues to teach couples how to get honest about where they are financially and real about how to tackle it as a team. In January, 2023, Ericka and Chris launched their podcast "For Better and Worth", where they don't believe you have to sacrifice your relationship while you grow your net worth. Ericka teaches that our money past doesn't need to hold us back. We must face our present state and our money future is full of potential. Today she delivers this message through workplace financial wellness programs for employees and she trains other financial coaches in these concepts to help their own clients achieve results quickly and sustainably. Ericka's a recent empty nester. Her two daughters think she's enjoying this way too much and she spends her time traveling the world with her husband of 26 years binging audible books and dancing on any stage she can find. Welcome Ericka.

Ericka Young ([02:22](#)):

Thank you so much for having me. It's really a pleasure to be here. So excited to talk to you today.

Rachael DeLeon ([02:25](#)):

I have to say, as the mom of a 13-year-old daughter, I'm curious, do you have any good money advice for surviving those teen years?

Ericka Young ([02:36](#)):

Well, for you or for your daughter <laugh>? That's the question. <laugh>.

Rachael DeLeon ([02:41](#)):

I think maybe this is a more selfish question, <laugh>, but I'll take whatever advice you can provide.

Ericka Young ([02:47](#)):

I have felt the same way when, when I'm thinking am I gonna survive? Is, is the cost of raising these kids going to take away from my retirement and am I going to be able to raise, you know, sustain, you know, adults who can sustain themselves? Like I've had both amen sides of that equation. And as a parent, I mean, one, I had to say to my kids, listen, I've never raised a a person of your age before. So I said that to my oldest. Yeah. And, and I'm like, so have some grace when I make mistakes 'cause I will. But we have been really intentional with trying to, you know, be honest about our money, you know, challenges when

we were trying to get outta debt. We let them know the difference between credit and debit and you know, what that looks like. And so some of these life lessons we just didn't hide from them. And that translates into being honest about what it looks like for them to buy a car and how we will help and what their part in that, that puzzle is. That's a huge thing. And then when it concerns trying to figure out, you know, how do we afford everything that we wanna give to our kids? I mean, it, that also involves just sometimes saying no to ourselves, but also just figuring out how to ensure that the budget includes enough of our desires so that we're not constantly feeling like we have to sacrifice. And again, being honest about that with our kids, there have been seasons where we've said this season, you know, we're all just gonna sit still. We are not adding any new activities, we are not taking any major vacations. We're just gonna sit still and just enjoy one another and play games and go outside and get some fresh air. And it, it takes intentionality just to halt spending and redirect the family. So, nope, we don't have it perfect, but we have <laugh>. I think, I think the one word that my husband and I really try to embody is, is being intentional. If we're intentional then the impact will at least get closer to what our desire, outcome is. And that's super helpful with kids no matter what their age is.

Rachael DeLeon ([05:01](#)):

I love that. I also feel like you're very open too, which is incredible. You know, I think the more we can be open and honest with our kids, the better. And even when you talked about those seasons, you know, you may be pausing spending, but what are the good things that you're letting in during those times? You know, making space for us. That's, I love that. Thank you so much.

Ericka Young ([05:22](#)):

Yeah,

Dr. Brandy Baxter ([05:23](#)):

I'm glad you asked that question 'cause I too have teenage daughters and I'm over here taking notes. I'm like, yes. Yeah, seasons of pause, <laugh>.

Ericka Young ([05:31](#)):

Well, one of the biggest things that we taught our teenage girls is the importance of them having some ownership in their vehicles. Like that is huge for us because it's the biggest purchase they will have made before they 20, honestly. And so we said we will match whatever you say. And so as a teenager if or a budding teenager, even a preteen, you know, these are conversations you can have. My oldest, she was able to get a car that was around, you know, I think it was around \$3,600 or \$3,800. And then my, my youngest, she got a car that, that was around \$5,600, she's about four years younger than her. And you know, that sense of ownership, they would take their cars to, you know, get it car washed. They would ensure that they didn't have a bunch of kids leaving stuff in the car when they took their friends places. And that they had pride in having been a part of purchasing those vehicles. And they weren't obviously a brand new car because one of 'em hit the house a couple of times with that car. <laugh>.

Rachael DeLeon ([06:39](#)):

<laugh>.

Ericka Young ([06:40](#)):

These things happen, you know, but I was glad that it wasn't a \$10,000 car when she did that. Right. So, yeah, you know, I think that's my biggest piece of advice for like the teenage years is give them some stake in the game in those major purchases.

Dr. Brandy Baxter (06:55):

This is a clue for our audience that we are really talking real money with real experts.

Rachael DeLeon (07:00):

And I feel like we have a story like that in our family with my siblings. So I don't know, this car hitting the house thing is, it's real <laugh>. This

Ericka Young (07:09):

Is real life.

Dr. Brandy Baxter (07:10):

Ericka, you have a lot of great things that you are doing. And what wasn't included in that intro is the work that you are currently doing with credit unions. Tell our audience, how did you get into that niche?

Ericka Young (07:22):

That's a really good question. 'cause it was not intentional. I mean, honestly, if for, you know, 17 years or so, or 16 years, I was solely working with people one-on-one and helping them to make strides in their finances and pay off debt. And in 2020 and 2021 is when more companies were starting to want the webinars to help their people in, you know, different financial situations and give them some hope when things were really topsy-turvy in our world. And so I really began to do a lot more webinars and workshops and things like that. And I really enjoyed it. And so that I started thinking, okay, one, I don't wanna burn out with my one-on-one clients. I would have as many as 30, 35 clients in a month. And there were days when I was stressed, I'd have, you know, maybe four, five is a really heavy day for client work, but I do it, I would do it. And I was like, there's gotta be a better way to manage my time and, and my resources. And so when I started realizing that these companies would pay, I was like, oh, I kind of like this. And then what's interesting is I was on a podcast and someone heard me talking about this shift in the work that I was doing, and he, you know, reached out and he said, Hey, have you thought about doing this for a credit union? And I was like, oh, sure I would do that. Right? And so what was neat about that is that we were in co-creation for about three or four months creating what they call the sales. You know, basically a half day sales training. But they just wanted someone who's been in the work helping people with their money to give them some motivation and inspiration for their team. And so honestly, he gave me a shot. Like that was neat. He gave me a shot. And the beauty of this is that all of it was authentic because I have been a credit union member for over 20 years and, and I understand the community impact and engagement that they deliver and desire to do, but this particular credit union was, you know, training coaches to work with people one-on-one, not just as a branch manager or as a teller. They were trying to make sure that beyond that they had skillsets to help people if they did come up, come, come in with an overdraft fee and, and how to navigate that. And so someone took a chance on me and that's how I got into it when I worked with a business coach and, and did some trainings with, with some, you know, basically to build a business. 'Cause this is how we, you know, stay, stay relevant and continue to grow. They said, where are your dollars coming from? And when I looked at my numbers for 2023, by this point, I realized that most of my revenue was coming from the work I was doing with credit unions. And I said, I'm gonna double down on this <laugh>, right? Mm-hmm <affirmative>. Mm-hmm <affirmative> my most of my corporate revenue was coming from there. And so these are corporate entities who have money coming in, they've got revenue and I get to help more people or help these coaches, help more people. And that's where that shift began to occur. So I made that my mission to do more of that type of work and reach out and get into associations, go to conferences and speak at conferences where credit unions, where those, you know, team members are, and to get my foot in these doors. And so I've worked with a handful of credit unions since. And so that's been a, a really interesting journey because no, I wasn't intentionally looking to work with them, but it was a easy translation when I did start working with

them because their missions are very similar in terms of helping people with their overall financial wellness and the how is what I needed to work out, like how I could bring some more of that inspiration, insight and, and you know, practical training to that puzzle.

Rachael DeLeon ([11:36](#)):

I really like the shift in financial institutions and, and credit unions. It's about the member really much aligns with the work we do. You know, it's people first, I'm curious in the ways you've seen financial coaching inspire, trust and really strengthen relationships between members and their credit union.

Ericka Young ([11:56](#)):

It's a little bit of a dichotomy. <laugh>, a lot of people will come to a credit union because it's a financial institution. They have to do business with them. It is, it is a need. They already have an account for the most part. And so they, there is already a relationship. Now, trust is different. Like actually having trust with the people there or how they do business or being able to believe that, you know, their auto loan will be approved is a whole different thing. Right? And that is internal training. That literally is the way that they train staff and their team in order to be able to work with the member no matter where they are in their journey. So this plays out, like in the mortgage department for instance, when someone is denied a mortgage loan, do they have resources that go beyond just saying you need to improve your credit score? Do they have someone on their team who is well versed in being able to help make that happen? And that's a financial coach, right? Is to stick with them long enough to be able to see the transformation occur in the area that's important to them. And what that does is it brings them back as a person who can six months later or a year later say, I am ready. My score has improved, I've made these adjustments, and now I can apply. That builds the loyalty, it builds the trust. And then for the credit union, the benefit of course the why they would even spend the time training someone to ensure that they can take them on a more deeper journey is that now they have a mortgage loan with them, right? That's money, that's revenue, that's the bottom line. It, you know, any, any CEO will say that's good money right well spent or good time well spent because they want, you know, to have more assets under management and they also wanna ensure that the products that they have are being utilized. And so it's full circle. It, it does take an investment of time and resources, but in the end they want the loyalty as well to be returned, you know, from the member. So

Dr. Brandy Baxter ([14:03](#)):

Ericka, you're an AFC, I'm an AFC. Our audience are mostly AFCs. And this work that you're doing, so aligns like Rachel mentioned with our values as AFCs. What if there was an AFC listening now who wanted to do similar work by working with credit unions in their community? What tips would you share with them to get started?

Ericka Young ([14:26](#)):

Well, you know, honestly, there's a growing number of credit unions who are embracing internal financial wellness that are actually trying to build internal teams. And so sometimes it is just that you're utilizing your AFC and your training and your knowledge and skillset to go apply for the jobs that are internal to them, right? I think the other part of this though is sometimes they're outsourced, sometimes they're outsourced to other organizations. There are plenty of financial wellness companies that are hiring financial coaches or outsourcing it to a particular financial coach because they don't have the bandwidth or manpower internally to do that. And so I think I'm a big networker. I think I live on LinkedIn <laugh> mm-hmm <affirmative>. And I think that there is something to be said for following companies, even your own credit union or financial institution and seeing what they're up to and reaching out and um, sharing your skillset. But there's plenty of jobs, but there's also plenty of self-employed opportunities to make yourself available. One of the things that I did beyond just networking on LinkedIn and and finding

connections that way is I, I went to associations. I went <laugh>, I just showed up at a couple of credit union events and got to know people and got to know what's going on in their world. For me, the people that I get the most from, or Intel I should say, from is the CEO or the chief retail officer or the chief lending officer. And so you just kind of have to know who to talk to. And I, I don't go down the path of human resources. I go straight to the people who are making decisions, the hiring or who are, are signing checks, right? So I think it, it does require a level of networking and I think it also requires getting outside your comfort zone because it wasn't until, you know, maybe a year ago when I decided, all right, I'm gonna jump in with two feet and put myself in their spaces and not assume they're gonna come to me.

Rachael DeLeon ([16:37](#)):

Ericka, you also deliver workplace financial wellness programs. Tell us a little bit more about this work and how you've seen these types of programs transform workplace culture.

Ericka Young ([16:48](#)):

Well, the biggest thing in workplace culture that I wanna impact is retention rates. People leave jobs for two reasons primarily. One is the boss <laugh>, who it's that they work for <laugh>. Yep. How that's working. I can't do anything about that. That is on them. But the other reason why people leave is they're looking for more money. They're not necessarily looking for this amazing work on a daily, daily basis. They understand that no, every job is gonna have its ups and downs, but a lot of people leave a good job. And, and where a lot of things are hitting on all cylinders, they leave for more money. And so if an employer can provide some type of financial assistance, and this is not just in workshops, like, yes, that is something that I help to deliver and then also do some coaching if they're open for that deeper level.

16:48 But if a company can shift the conversation from, this is all in your court, we're not gonna go down this path of helping you with your financial health, they're missing out. There's a lot that, that people are doing. They're matching 401k funds. They are also matching payments for student loan repayment. Some companies are doing that. Some companies are setting up savings programs where, you know, right through payroll deduction, you can begin to really, you know, impact your emergency fund if, if companies are paying for their medical, you know, needs. If companies are providing mental health care, if they're providing childcare, if they're providing all of these different benefits, it stands to reason that financial health would be a part of that. It is one of the largest reasons that people actually seek out or need to seek out some help. But if they're not finding it in the places that are right in front of them, then that makes it challenging. And so the play that I do, the play that I, my a little piece out of my playbook is when we are helping people to find the, the satisfaction that they need in their current workplace and the current job that they have and help them maximize the funds dollars that they're earning at that job, then their satisfaction increases, their stress goes down and they are less likely to look for another job. Not that it changes everything, but you know, for companies who have turnover, that's, you know, 12% a year, 1% change is dramatic. And what that does is it reduces the amount of money going out to go find another person that they have to train. And so even if you can extend someone staying in your company, especially if they're high value employees, keeping them there is huge. Even if it's, like I said, just a couple more years versus the turnover being so, so short. So I just think that there is an economic value for companies to be doing this. And I think that it's more than just one workshop. It definitely, I, I really believe in, in offering a series of workshops, I also believe in making sure that they have access to coaching beyond that. Because if we're giving them multiple options for how they can learn, they're gonna take advantage of what works for them. And so I've worked with a couple of companies on that and it's neat to see, you know, just having this unbiased third party, they don't have to go to hr, you know, they don't wanna go to human resources or they don't wanna have someone that they see every day knowing their business. But if it's somebody from the outside who's unbiased and frankly maybe not in the city, a couple of the companies that I've worked with weren't even in my state. And it's, it feels so anonymous and that, that builds a safe space for them to, to really be open about what they're doing.

Rachael DeLeon ([20:56](#)):

When you work with these organizations, do you oftentimes find, I think organizations have really good intentions and they're bringing on lots of different benefits, but I think what happens is the employees don't really know how to access and utilize them and apply them to their financial situation. I think that's what's so valuable. And what you provide is that connector. I'm curious if there's a story you could share about a time where a person or, or a program was really lifted up for the organization because of the work you're doing.

Ericka Young ([21:26](#)):

There's a couple of companies that I worked with that are really good examples. One in particular, the c it's a small company. So this particular company had less than 15 employees, but the CEO went first. So they, they Oh, I love that. Told their employees. Yes. The CEO went first and said, Hey, this is my coach. I'm bringing her in to do a webinar and I wanna ensure that you all show up. They did, of course. I mean, it's a very small organization, but what they do is on a monthly basis, they have some type of enrichment workshop on a routine basis. And so this was one of those enrichment opportunities. Everyone showed up and then when there was follow up, we were able to make that just super easy. Right. I also have seen where I, you know, and the truth is, the truth is, I have worked with some smaller companies 'cause it's just easier access to get the CEO or the person in charge. And so the another company that I worked with, they were local, uh, fairly local, about an hour's drive. And so, but the controller was the one who actually set up this opportunity for the team. So they had about 35 people that worked there. And what he did, he scheduled it such that it was four months prior to bonus season. And he said, I'm concerned that people will, you know, frivolously spend this bonus and I just wanna make certain that they have a resource for making good use of the funds and making good decisions. And so half of that company spent one-on-one time with me. So I spent a couple of months working with them and helping them to, to have a strategy and a game plan, not just for the bonus 'cause they didn't know how much they were getting, but just in terms of their overall financial strategy, identifying their goals, making sure that if, you know, their bonus was similar to the previous year, what would they do with it? Helping them to think about this. So it wasn't a last minute thing. And, and I had, and I did that a couple of years with them in effort to help them just to make really good decisions with their money. And so that was a need that the controller saw and was able to make that a reality for them. So I just think that people have to act on what they see going on in their organization too is if you see people, if are taking 401k loans, for example, or if it's a smaller company and they want, they, you know, they need an advance on their paycheck or if in in payroll they're processing, you know, repayment to creditors through their payroll, right? Because their wages are garnished, right? If, if you see the writing on the wall or they're even talking about stress, right? Like how expensive stuff is. The economy is always a topic of conversation. An easy workshop is let's talk about how do we ward against, you know, current culture, right? How do we push back against the, the current culture and how do we navigate, you know, rising inflation and these types of creative ways to have someone come in from the outside and just provide necessary information is a really good place to start for any company who is considering what do, what can I do for my employees that will help create a culture that we're proud of.

Dr. Brandy Baxter ([24:59](#)):

I love that too. Oh my gosh, Ericka, you're just giving such great nuggets because we wanna make sure that the podcast is valuable for our listeners, right? And I just appreciate your transparency. Speaking of transparency, so you and your husband, you have been super transparent about your own personal finance journey. You've talked about all kinds of things, tearing down stigmas, your book Naked and Unashamed, and now your podcast For Better and Worth. I shared with you earlier that I've been listening to a few episodes and one of my favorite episodes was budgeting hacks to stay on track. It was so timely. I shared it with my husband, my daughters, I've been talking about it. And I also love when I go to your site [forbetterandworth.com](#), you have on there three icons, have fun, get naked and take action <laugh>. Oh

my gosh. So my question is, what advice do you have for other financial professionals who may need to have a money chat with their spouse or partner? This is not about our clients, this is about us. What can you say to us to have these chats with our spouses or partners?

Ericka Young ([26:13](#)):

I think we take our spouses, our partners for granted. I think we tend to assume they'll be here forever. They just love me. It's gonna be fine, <laugh>. And we brush our poor behavior under the rug, right? <laugh>, like we hear no evil, see no evil. And I just wanna challenge people that if it's good enough for your clients, it's good enough for you. Right? So sometimes I toss back the question to people, what would you tell your client? What is a question you would ask them in this situation? Because I do, I mean, honestly, just today I was on the phone with a, with someone. Now she's not a client. She, and we weren't talking money, but, but when she asked me a question, it's, you know, what would you tell your child? What would you tell your friend? How would you respond if, if this, what if you weren't asking me this question, right? What would you ask somebody else? And I, and I, I think we don't wanna live in this double standard of it's good for them but me, I'm gonna keep myself private. So I think that one of the biggest things that I've really tried to do is be open about our journey, our mishaps, our struggles where we've tripped over ourselves. Every time I speak, I talk about the fact that we were deeply in debt. I talk about how we, our car broke down. We couldn't even afford an engine, a thousand dollars repair. We just couldn't do it. Right? I tell them these things because it, it disarms people. And I think we need to understand that those vulnerable places are present in our relationships too. So I think sometimes we just need ground rules. One of the things that my husband and I established is, all right, let me just, I wanna share something with you and I just want you to listen. I don't need you to try and fix it. I just wanna share this because it's important for me to like, get this off my chest. And if I share that ground rule, like don't try and fix this, just hear me. Then he knows what to do. And when it concerns our money, like, I messed up, I spent all this money on Amazon, I got all this stuff and I messed up it, it threw things off in our budget, and I just wanna know that we're gonna be all right. Right? Like, we don't need to behave as if, if I don't say anything <laugh>, everything is gonna be okay. And, and I, the other thing is, we're all human, right? Like, we're all gonna make mistakes. Whether you're a coach and you're trained or not, like, like we're all gonna make mistakes and, and we all need accountability. There was a time when, there were a couple times, actually a couple times, I'm the financial coach. I've been doing this for years. And I said to my husband, I was like, I need you to reign me in because <laugh>, I'm having too much fun over here spending money on clothes. So what is my budget boundary <laugh>, because I would, I honestly, let's be real, I would take miscellaneous money, add it to my clothing money so I could spend more <laugh> like I that, okay. And, and because I'm the coach and I'm the one who tracks the spending and all of that, I could sweep that under the rug. So I told them one day, I was like, sheepish, like, honey, I just need to let you know I need a boundary. I need to know what it is. Can you please tell me what it's, and, and, and so, and he's not worried about me flying off the rails or anything like that, but we, we just had a really good conversation. And I think sometimes we just don't believe that the safe space in finances applies to us. Like we're, we don't utilize it in that way. And I do think it's a muscle, I do think it's a muscle that we have to just continually work at being okay with sharing tough, tough things, right? And 'cause there, there's been times when my husband and I have disagreed about some, I think, emotional things for me and for him, because we were very different about how we wanted to approach certain things in our, with our money, namely credit cards or how much to have in an emergency fund. And man, like, there have been times that, you know, I, I felt myself feeling like my clients probably did. Like, gosh, this is a hard conversation, I gotta push through, but this is not easy stuff. And on the other side of it, I'm so thankful that I just was honest with myself about where I was having challenge and then also honest with him about where I was having challenges. Because if we really care about one another, then we're gonna help each other, you know, get through those difficult times. And so I just think we need to, you know, take our own medicine sometimes I think that's like a big deal for someone who is helping other people for a living.

Rachael DeLeon ([31:06](#)):

Ericka, you have shared so many nuggets of wisdom with us today, but at the end of every episode, we always ask the same question. We ask our guests to share their 2 cents. What real money quote can you add to our bank?

Ericka Young ([31:22](#)):

My 2 cents is something that I learned from one of my teachers many, many years ago when I first became a coach. And he said, learn to wash your hands. So, and what he meant by that is learn to, you know, shake off, wash off, disconnect from the challenges that you, you might face with your clients so that you can disconnect and reengage with your family and or your money as well. And I just thought that was really important. And I, it's, it's real to me. My dad was a massage therapist for really, for many, many years. And so I honestly kind of imagined him. 'cause he's, he would say the same thing, wash your hands in between clients, right? Of course, you're touching people's bodies, right? Like, you wanna make sure that you wash your hands. And I, I just envision myself doing the same thing with my clients. Like, it, it doesn't matter if I didn't touch their body, right? Like, I, I touch their, their finances and it's messy, it's messy, it's so messy and our lives are messy as well. But we wanna make sure that in between all of that, we get a chance to refresh, we get a chance to have new eyes on our own family and our own life. And so I just would say learn to wash your hands. Figure out what that is for you to disengage, especially if you're working from home. It's really important to do that and reset because we, we both, we, we all need that moment where we can take a step back and, and not feel the heaviness of all the work that we're doing to help other people. So that's what I would say.

Dr. Brandy Baxter ([33:02](#)):

Oh my goodness gracious. Yes. And yes, I feel like I need to bring a basin of water and soap into my home office, <laugh>. So after every client session, I can just watch my hands. That was such great advice. Erica <laugh>. Erica, it has been a delight chatting with you. So how can our listeners get connected with you? The

Ericka Young ([33:24](#)):

Very easiest way to get in touch with me, honestly is on LinkedIn. I I definitely respond to messages on there at Erica Young Official, also on Instagram. My email is also on there as well. But yeah, the podcast for better and worse, you can find us on all the platforms and YouTube as well. Yeah, I, you know, that, I think that would be a really good way to, to find me and erica young.com is the website.

Rachael DeLeon ([33:49](#)):

Thanks Erica.

Ericka Young ([33:50](#)):

Thank you,

Rachael DeLeon ([33:51](#)):

Brandy. It was so fun to have Erica on the show today. I think she offered so much really great insight to the way she's sort of built her business model and the work she's doing. But I think what I love the most is that she is real. You know, she is really open and shares her journey and her husband's journey and her family's journey. And I think that realness really translates into the work that she does. She left our listeners today with so much good information to take away and really apply in their own lives.

Dr. Brandy Baxter ([34:22](#)):

Absolutely agree with you. I think she just embodies everything we're trying to do with this podcast. You know, showing her expertise as well as just showing who she is as a real person from her family dynamics to the work that she's doing. And, and I love how she gave very practical tips for our audience of how she's built her business. So for those that are listening, you know, maybe it's time for you to reevaluate the niche that you're serving, or to take some of Erica's tips and think about ways that you can expand the audience that you are serving so that you can build your business as well.

Rachael DeLeon ([34:57](#)):

And I just wanna add to our listeners today to connect with AFCs and other professionals in the field. Like Erica, consider joining our A-F-C-P-E membership community. We have a great active forum of people sharing ideas and continuing education offered each and every month. It's a great way to keep growing in your work and your career. 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 in it 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.