

Therapy Chat Episode 324



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[00:00:00] **Laura Reagan:** Therapy Chat Podcast, episode 324.

[00:00:04] **Announcer:** This is the Therapy Chat Podcast with Laura Reagan LCSW-C. The information shared in this podcast is not a substitute for seeking help from a licensed mental health professional.

[00:00:18] **Announcer:** And now here's your host, Laura Reagan LCSW.

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[00:01:16] **Laura Reagan:** And now for all you prescribers out there, Therapy Notes is proudly introducing e-prescribe. Use coupon code chat, or click the link in the show notes to get two free months at therapynotes.com.

[00:01:27] **Laura Reagan:** Hi, welcome back to Therapy Chat. I'm your host, Laura Reagan. Today, I'm going to talk about a topic that's something I think affects many of us, whether you're a therapist or not. It's almost like embedded in our culture, financial anxiety. And my guest today is Lindsay Bryan-Podvin, who is a clinical social worker and consultant, coach, offering workshops and trainings. And she has a book that came out fairly recently called *The Financial Anxiety Solution: A Step-by-step Workbook To Stop Worrying About Money, Take Control Of Your Finances And Live A Happier Life*. Lindsey has a podcast called *Mind Money Balance*, and she offers many great tips and resources on her website and her Instagram page, including a quiz where you can kind of figure out your money style, which is at www.mind,money,balanced.com/quiz.

[00:02:28] **Laura Reagan:** I'll link to that in the show notes. I really appreciate the easy way that Lindsay speaks about a topic that's weirdly taboo because in our materialistic, capitalistic, United States culture, we're obsessed with money, but we don't like to talk about it. We have a lot of things like that. It's like sex. We think about it all the time, but it's totally taboo to speak about it.

[00:02:51] **Laura Reagan:** So I hope you will enjoy my conversation with Lindsay Bryan-Podvin, demystifying our financial anxiety and providing a path to understanding our own relationship with money. Let's dive right in.

[00:03:09] **Laura Reagan:** Hi, welcome back to Therapy Chat. I'm your host, Laura Reagan. And today I'm so happy to be speaking with Lindsay Bryan-Podvin, who is the author of *The Financial Anxiety Solution Workbook*, and a podcaster and a therapist, and so many more things. Lindsay, thank you so much for coming on to Therapy Chat today.

[00:03:30] **Lindsay Bryan-Podvin:** I'm really happy to be here.

[00:03:32] **Lindsay Bryan-Podvin:** And Laura, I have to tell you, before we dive in that your voice has actually been in my head for many years, because your podcast is one of the ones that I would listen to on my walk to and from the office usually to, because I'd be like getting into clinical mode and then coming home, I'd usually listen to something light and silly, but it's nice to be here in this seat when I've heard your voice for so many years.

[00:03:54] **Laura Reagan:** Ah, thank you. And I'll tell everyone who's listening, how my own money shame is causing us to do really our second interview, even though I never aired the first one, because like, I'm going to come out to our audience as someone who has a lot of money shame and when we recorded our interview, that was just before the pandemic started, once the pandemic hit and I hadn't released it yet, I was like, how do we think about money when this is happening?

[00:04:21] **Laura Reagan:** So I just like left it on the shelf and finally crawled back and said, Lindsay, please, will you come back? You were like, yeah, sure. So thanks again for the graciousness. And I just want like everyone who who's listening to realize, like I'm sitting right in here with all of us, as we think about money and how much anxiety it can cause.

[00:04:42] **Laura Reagan:** So I'm really happy that you're sharing your wisdom with us today. And I know that there's going to be so much, we can all learn from you.

[00:04:49] **Lindsay Bryan-Podvin:** Thank you. I'm excited to be here.

[00:04:51] **Laura Reagan:** Yeah. So let's just start off though, with you telling our audience a little bit more about who you are and what you do.

[00:04:57] **Lindsay Bryan-Podvin:** So I'm Lindsay, as you've now heard Laura say I'm a biracial financial therapist located on the traditional land of the Pottawatomie Peoria, Fox, and windup peoples currently known as Michigan.

[00:05:11] **Lindsay Bryan-Podvin:** I have been a social worker for just over a decade now. And. I moved into a very traditional career path for so many social workers. I had my internship at a community mental health, and then I moved into a nonprofit. I was doing refugee resettlement in my first job, particularly a cultururation and acclimation to the U S to help get them get ready for their careers and all the case management that went along with that.

[00:05:40] **Lindsay Bryan-Podvin:** And as rewarding as it was, was I was. Grossly underpaid as so many of us social workers are. And I was feeling, talk about money, shame so much money shame because I come from a financially privileged background where I finished school without debt. And even though I didn't have debt heading into that first job, when you're making not enough money, it's still really hard to get ahead.

[00:06:04] **Lindsay Bryan-Podvin:** And when I got that first paycheck, I can, so viscerally, Laura, remember just thinking, oh shoot. I'm I'm in trouble because it was less than what I made as a waitress. And all the shame was like, how could I have wasted this privilege? What's wrong with me? How am I going to survive? Do I have to pick up a second job?

[00:06:25] **Lindsay Bryan-Podvin:** How are other people making it work? All of this shame and anxiety, and then, you know, compounded on that was, was the stress and vicarious trauma of doing the work that I was doing. And I was getting chronically sick. I developed insomnia and, you know, I was doing everything in my power to cut my spending.

[00:06:43] **Lindsay Bryan-Podvin:** I was following all of the personal finance advice and cutting all my spending that I could and clipping coupons and buying things on sale. And it helped. A little bit, but I was still struggling. And when an opportunity came along for a higher paying social work job, I jumped at it. And when I got that first paycheck, it was almost immediate in that my body started to finally settle.

[00:07:09] **Lindsay Bryan-Podvin:** My immune system started to rebound my sleep started to improve. And that was the light bulb moment of yes, spending less is great, but also earning more as very important. And I had shifted from doing case management work into more clinical work. And so in my clinical role, I was seeing so much money stuff come up and as social workers, we're often trained to refer out.

[00:07:34] **Lindsay Bryan-Podvin:** So somebody's stressed about money. We're trained to say, oh, go call, you know, United Way. And they can help you out or call your energy provider and see if they can, you know, hit pause on your bill for a month or two. But we weren't talking about the psychological side of money and I felt like that was such a tremendous missed opportunity.

[00:07:56] **Lindsay Bryan-Podvin:** And so I just developed this really deep interest in how can I ethically work with people around money, while staying in my right and right. Not advising, not giving tax advice or selling insurance or

anything like that, but how can I hold space for people around this emotional side of money that impacts all of us.

[00:08:14] **Lindsay Bryan-Podvin:** And I found financial social work and then financial therapy and sought out additional training there so that I could ethically provide. Care for people truly of all walks of life. So I'll pause there. So that's kind of the long and short of how I ended up in financial therapy and how, you know, we, we all have a money story.

[00:08:33] **Laura Reagan:** Absolutely.

[00:08:33] **Laura Reagan:** And you know what, you, you touched on a lot of points that were thought provoking for me there, but one is - should've jotted them down. One is like the shame of privilege. And another piece that came to mind is. The anyone can have a quote poverty mindset, but you know, I, I always bristle at the idea that anyone living in poverty is it's a mindset problem.

[00:09:00] **Laura Reagan:** You know, like they're not manifesting enough. I'm like, um, no there's systems that are keeping people in poverty and preventing people from rising up from poverty. So I think I'm curious, like what you would like to share about both parts of that, but like is how does the work with the impact of like financial deprivation, if that's what it is, um, fit into how you, how you were started working when you started doing that long, long, long question.

[00:09:29] **Lindsay Bryan-Podvin:** That's okay. Let me see if I can. Break it down into parts, because I think there were a few different questions there that I think are helpful. One is how do we deal with our own shame if we have any sort of financial privilege. And then two is how do we work with clients when it isn't just a manifestation, work harder, pull yourself up by your bootstraps thing. Were those kinds of the two questions?

[00:09:55] **Laura Reagan:** Yeah.

[00:09:56] **Laura Reagan:** And it's not just like visualize yourself, living swimming in hundred dollar bills. That's not the answer.

[00:10:02] **Lindsay Bryan-Podvin:** Yeah. Yeah. Okay. Well, let's start there so that this is the idea. In the personal finance space for anybody who has tried to educate themselves about personal finance, it seems like in addition to having a budget, the, the loudest voices in the room are saying what you're talking about, Laura, which is: think happy thoughts and money will follow.

[00:10:23] **Lindsay Bryan-Podvin:** Like, we all know that that's BS like we know as therapists. Yes. It is powerful to have positive thinking and to practice positive psychology. But we also know that just telling people to put their chins up and smile doesn't mean that their lives will get better, you know? And I think that's where so many clients recently are really coming to me, struggling because they're saying I took a manifestation course, or I did some tapping on my money mindset, or I did some meditation on my money story. And I now I feel even worse because here I am repeating these mantras about wealth and abundance and my bank account hasn't changed. And now I feel like it's my fault even more because not only am.

[00:11:08] **Lindsay Bryan-Podvin:** Not where I wanted to be. Now I'm practicing all of these things and I feel even worse. And, and what we say, what I would say to them, it's like, sounds like you've, you're becoming a victim of spiritual bypassing, right. Which is what we see a lot of the time in religious trauma. When we see this idea of like, well, if you prayed more, that wouldn't happen to you, things along those lines.

[00:11:31] **Lindsay Bryan-Podvin:** And so that's happening a lot in the financial space. And even if it isn't that blunt, I often hear people who say things like, well, in the United States, everybody has the same opportunity to go get a job or to invest in the stock market or fill in the blank. And as social workers and clinicians who are in the mental health field, we know that that's simply not true.

[00:11:53] **Lindsay Bryan-Podvin:** So sometimes it really is providing validation and psychoeducation to our clients that they're there. We live in a system that is royally screwed up and has so many problems. And there are, there are multiple things we can do there. We connect knowledge that the system is broken and we can say, what are the things that I can do?

[00:12:14] **Lindsay Bryan-Podvin:** It's a little bit of, of radical acceptance in a lot of ways of, yes, there are so many things stacked against us. If we are not born into a certain body or certain income class. Right. And what are the things that I do have the autonomy over, or I would like to have the autonomy over. So I'll pause there, but does that kind of help answer that question about manifestation?

[00:12:41] **Laura Reagan:** Yeah, very much, very much. And like, I do think that there, you can visualize. The way you want your life to be. I think there are a lot, but when you don't have your survival needs met, you're not in a position

to be that, you know, self actualization is at the top. You got to get the basic needs met first.

[00:12:59] **Lindsay Bryan-Podvin:** Yes, yes.

[00:13:00] **Lindsay Bryan-Podvin:** And when it comes, I really appreciate that. You just said that because when it comes to the basic needs, you know, food, shelter, sex, those, those kind of facing basic needs. Money is kind of at the bottom of that pyramid. And a lot of us really cringed to think about it. Like, ah, I don't want to think that money is there, but we live in a society where to have access to a lot of those things that provide psychological and physical safety, you do need money for, right.

[00:13:30] **Lindsay Bryan-Podvin:** We just know that look at any study where they have, you know, poverty and mental health and look at the correlations. You can say it correlations or causation all day. But we know, we know that being in chronic stress is not good for us. And when we lift people out of poverty, we had this really interesting experiment that happened during the pandemic, right, where we had essentially a version of universal, basic income.

[00:13:55] **Lindsay Bryan-Podvin:** We had much more generous child tax credits. We had much more generous unemployment benefits and what happened. Millions of people were literally lifted out of poverty, you know? And it'll be interesting to see what happens in the coming years. But what we know when we look at our kind of cousins over in Europe who have more progressive democracies than us, but democracies, nonetheless, They have found time and time and again, that having that social safety net from the government is a protective factor against mental health. There was a huge study that the, WHO the World Health Organization did after the 2008 recession. And they took a look at protective factors for mental health. And of course, community was one of the top ones, but another big one, that top two was community.

[00:14:41] **Lindsay Bryan-Podvin:** So family, friends loved ones that you can lean on when you're having a hard time, but also a financial social safety net from the government. Was the other protective factor, you know? So it makes perfect sense.

[00:14:53] **Laura Reagan:** I agree with you. And I mean, also the community, I don't know. I can't say where there's a study about this.

[00:15:01] **Laura Reagan:** There probably are, but I feel innately intuitively that community can't people can't connect with one another when they are competing for scarce resources. So. Even though in areas where there are high levels of poverty, there can be strong community fabric. It's stretched thin because there just aren't enough resources to go around.

[00:15:24] **Laura Reagan:** And that's, you know, it's kind of like what you see in our culture right now, how we have this. You know, such a huge us and them situation going on. And when you see threat all around, because you don't feel safe, you know, you don't look at other people and say, oh, you're going to be helping me feel better.

[00:15:42] **Laura Reagan:** It's like, you're the problem. You know? So I just feel like you're right, like safety and security and money go hand in hand. So. Yeah, it is at that bottom because you can't meet basic needs in the United States without money. Food still costs money.

[00:15:57] **Lindsay Bryan-Podvin:** Yes, it absolutely does.

[00:16:00] **Laura Reagan:** Shelter costs money. And even if we may have grown up in a background that did not have high levels of.

[00:16:08] **Laura Reagan:** Social class and socioeconomic status becoming therapists or getting your master's degree gives you a level of privilege. It gives you access to a different system that, you know, lower, having less education prevents you from accessing a lot of times. So I think that's another thing in that shame part is that like, I'm guessing.

[00:16:30] **Laura Reagan:** And I feel like I've heard this from people. I, I, my, my childhood experience is not a financial deprivation, but by the time I went to school to become a social worker. And when I went to grad school, I was living in a very low income situation. Cause I, I had gone back to school. I wasn't supported by my family financially.

[00:16:50] **Laura Reagan:** So I do have a mountain of debt. But then I have so much privilege in other ways. So it's that very confusing sometimes way that we can be like, why do I feel so weird about this? You know?

[00:17:03] **Lindsay Bryan-Podvin:** Oh, absolutely. Yeah.

[00:17:05] **Laura Reagan:** So what I really want to get into is how the money anxiety that we have. Ties into like inner trauma and attachment wounds or experiences.

[00:17:20] **Laura Reagan:** Um, I think that, cause that's, uh, that's the part that, you know, when you're saying, well, I just need to think differently about money. You're not saying, but when one is saying that to themselves, it's like, there's a lot of emotional aspects that can stand in the way and we don't really know why, you know, it's hard to like parse that out.

[00:17:37] **Laura Reagan:** Can you talk a little bit about that?

[00:17:38] **Lindsay Bryan-Podvin:** Yeah, of course.

[00:17:40] **Lindsay Bryan-Podvin:** So like good old fashioned anxiety, um, and just like good old fashioned childhood development. Our brains are doing the bulk of their developing when they're small, when they're little. Right. And what research has found is that by the time we're about seven or eight years old, so kind of around the same time, our brains can kind of imagine the concept of death.

[00:18:01] **Lindsay Bryan-Podvin:** We can kind of conceptualize more difficult or tricky concepts. We also have an understanding of what money is. What it, isn't what we are allowed to do with it, what we aren't allowed to do with it, what we can talk about, what we can't talk about. So by the time we're about eight years old, we already have a fairly well formulated idea of what we think money is.

[00:18:24] **Lindsay Bryan-Podvin:** And where do we get that idea from a ton of different factors? Like anything else, but it's kind of this like concentric circle, which is first starting at the family or the household in which you were raised. So, what did your parents or caregivers say about money? What was the tone? When money was brought up, what were some of the subliminal messages you got or the very direct messages you got and how did that shape, what you think about money and then kind of moving out, you can think, well, what, what did money look like in the community?

[00:18:55] **Lindsay Bryan-Podvin:** When I was in elementary school, did everybody have the same colored free and reduced lunch tickets or was everybody. Taking out cash and paying for hot lunch or did they have their parent deliver lunch to them? When we had field trips, did you have to pay extra

for them or did the school, did you live in a tax area where the school just covered your things?

[00:19:16] **Lindsay Bryan-Podvin:** And so these are subtle little things that we pick up on as kids, and then those rings go out further and further. So what else is in our community? If we have a spiritual practice or a church, was it normal to tithe then to give money to your church or synagogue? Was it important for you to give money to charity?

[00:19:32] **Lindsay Bryan-Podvin:** Or were you a family who is the recipient of some of those charitable acts? And what did that feel like? Were your parents ashamed of it or were they thankful for it? What did that look like? And then further out, what does it look like in terms of the laws and systems that are at play? What do we say as Americans, you know, you and I are coming here from the United States.

[00:19:52] **Lindsay Bryan-Podvin:** What do we say about money? What do we believe the rules are? All of that stuff is smushed onto us by the time we're about eight years old. And when we imagine an eight year old driving the decisions of a fully formed adult around money, it makes perfect sense. Why so much of it is pretty nonsensical, right?

[00:20:12] **Lindsay Bryan-Podvin:** Why we do things like, I don't know why, but I save every single dollar I earn. I feel really guilty about spending money. I get anxious. I feel avoidant. I don't want to talk to my partner about it. I don't want to think about. Just know that when I get money, I just want it to sit in my savings account or my checking account.

[00:20:31] **Lindsay Bryan-Podvin:** Right. And we can't figure it out. Really. I don't get it. I don't get it. Let me pull back all of these layers. Let's take this hypothetical person and go back to what was going on when they were 5, 6, 7 years old, maybe this person grew up in an environment where money was tight and they heard their parents or caregivers saying things like we can't afford that.

[00:20:50] **Lindsay Bryan-Podvin:** We can't go on this trip. Don't ask about that. You're going to stress your dad out. Right. Getting those messages, BLEGGH money stressful. It's it makes things tense. It makes things heated. It makes things awkward. And maybe also you had a grandparent who on birthdays was giving you a \$5 bill and saying, save that away.

[00:21:09] **Lindsay Bryan-Podvin:** Put that in your piggy bank. Don't let my mom and dad see it. Right? So we're getting all of these messages. That money

is stressful, it's tense, and you're getting kind of another signal that says, hide it, save it, put it away. Right. And so when we soak all of that up, it makes sense why a person may be like, I'm just going to save my money.

[00:21:27] **Lindsay Bryan-Podvin:** That's what feels safest for me. I can't articulate why, but I just know that it does.

[00:21:32] **Laura Reagan:** Yeah. Well. And that. And I guess it's more complicated, but I w I was going to say that that's like culturally sanctioned to save, but I think it's more like we get a lot of messages that we should spend, spend, spend, spend, I mean, do it, it's the patriotic thing.

[00:21:50] **Laura Reagan:** Spend, buy, buy, buy. Shop, shop, shop more and more and more. And if you don't have like all the greatest stuff. Then you're less than. So there's that message. But then there's the other message, like kind of goes along with what you were saying in the beginning about budgeting and stuff. It's like be a good financial person, save. Like the ant and the grasshopper. Little fable that we used to hear.

[00:22:12] **Laura Reagan:** Right?

[00:22:14] **Lindsay Bryan-Podvin:** Yes. And so, okay. So to your point, what are the messages that our society sends us? In my opinion, there's one way that we feel okay having money. The the American dream way, the only way it's acceptable for you to have money is if you were born into poverty or working class, and you worked really hard and got out of it and made a lot of money.

[00:22:36] **Lindsay Bryan-Podvin:** That's the only acceptable narrative that we will say good for you. You made it, you did it. You're living the dream and we cheer that person on, but we don't share the person on who was born in middle class. And dies in middle-class. We don't cheer the person on who was born into poverty and doesn't get out of poverty.

[00:22:52] **Lindsay Bryan-Podvin:** We don't cheer on the person who was maybe born in that top 5% and moved down the socioeconomic ladder. The only person we say good for you is that one very small narrative. It's the only one that we really like. And we certainly don't like that person's children because they're born with the silver spoon, they're lazy.

[00:23:13] **Lindsay Bryan-Podvin:** They don't get it. Right. So it's, it's this, these double bind messages that are coming at us all the time. We want everyone to start out at the bottom and work their way up, even though we

know statistically speaking, that's very unlikely, but we want everyone to have that because it reinforces this idea that here in the U S if you work hard, you can make it.

[00:23:32] **Laura Reagan:** Yeah. But then you have like the whole celebrity, I would call it like extreme wealth cultural message of aspiration. You know, like, oh, I have seven, you know, luxury cars that all cost \$300,000 each. And I, you know, I display them all, which is like, that's cool, actually, that is cool. But you know, like the, like I said, taking a bath in hundred dollar bills, it's like, we both like, kind of look up to that person and resent them.

[00:24:03] **Laura Reagan:** And think that they don't deserve it and they don't appreciate it and they don't, they won't be able to sustain it and they didn't really get it the right way. You know what I mean? Like the Kardashians, you know?

[00:24:14] **Lindsay Bryan-Podvin:** Oh yeah. Oh yeah, definitely. I love the Kardashian example because we hear so much about how these women don't have real jobs and all they do is.

[00:24:23] **Lindsay Bryan-Podvin:** You know, there's a lot of body shaming. All they do is show off their bodies and this and that. And I'm like

[00:24:27] **Laura Reagan:** A lot of misogyny around those women.

[00:24:29] **Lindsay Bryan-Podvin:** So much misogyny around those women. And I was sitting here thinking, you know, agree with them or not. They have done a lot to work hard and build some empires up and do they spend their money in ways that I'm sometimes may roll my eyes, of course, but also like.

[00:24:47] **Lindsay Bryan-Podvin:** Maybe it's nice to have a representation every now and then of a woman who's ridiculously wealthy, you know, like why does it make us all so uncomfortable? We're not batting our eyes at, you know, the men who are incredibly wealthy and have multiple jets, but those women, man, they, they take a lot of heat.

[00:25:05] **Lindsay Bryan-Podvin:** They really do.

[00:25:05] **Laura Reagan:** Yes, exactly. So it's like we resent people who, in some way we identify with that, we would kind of both. To be like them. And we judge them for having something that we want. I don't know. It's weird.

[00:25:20] **Lindsay Bryan-Podvin:** So yeah, no, it's super weird. It's super weird. It's super confusing. And I cannot, Laura, remember the statistic off the top of my head.

[00:25:27] **Lindsay Bryan-Podvin:** Maybe I'll send it to you afterwards, but this idea of like, if I just had money, everything would be better. And there is definitely some truth to that. I'm not, I'm not discounting the power of having a stable income and a cushion so that your nervous system can tolerate. If you lose your job or something like that.

[00:25:44] **Lindsay Bryan-Podvin:** But what we know statistically speaking is that lottery winners almost all spend it all. And we all tell ourselves, oh my gosh, if I won the lotto, I'd be so smart with it. I would donate a bunch of charity. I would put a bunch in investments. I might buy a house. I would live a really normal life. Like a lot of us tell ourselves these things, but human behavior just does not work that way.

[00:26:04] **Lindsay Bryan-Podvin:** And that money gets spent. Same thing with professional athletes. Uh, again, I'll have to find the statistic on this, but there is a woman who specifically works with professional football players and their career. The average length of a career for them is seven years long, but in those seven years, they're making as much money as most of us would hope to make in a lifetime, but like compounded into seven years.

[00:26:26] **Lindsay Bryan-Podvin:** And again, they have incredibly high rates. Of bankruptcy. Not because that money isn't enough, but because our human brains just are not really wired to tolerate that. Particularly if you're thinking maybe you came from a household where the message was, if you have money, go spend it. Cause I don't know when more is coming in, go enjoy it.

[00:26:47] **Lindsay Bryan-Podvin:** You can't take it to the grave with you. Right. And if we don't have any role modeling or access to things like banks, investment accounts, financial advisors, tax advisors. Where are we getting our advice around what to do with that money as well? So there's so many systemic issues at play. In addition, just to the psychology.

[00:27:04] **Laura Reagan:** Yeah. I don't know if this really is relevant to the emotional side of money, but I feel like we have, it's like if I made a million dollars, then I need to make a more than a million dollars the next year and the next year and the next year, instead of saying I made a million dollars. Wow. How, how could I make that last me so that if I make a hundred thousand

dollars next year, I still feel comfortable or whatever it is, you know? And I think about that sort of in the entrepreneurship world too.

[00:27:31] **Lindsay Bryan-Podvin:** Oh my gosh. Totally. Oh, I love that you said that because I'm also seeing, as you just pointed out in the online space, it is all about more, more, more it's about, okay. You did six figures. Double it this year, get to seven figures outsource this, that it's just like all of this noise.

[00:27:51] **Lindsay Bryan-Podvin:** And I feel like we've swung so far in the other direction. Like I firmly believe that all therapists should be financially compensated for their work, should have access to and be able to afford. If they're in private practice, good time off, they should be able to afford their own health care. They should not be exhausted and burnt out and they just shouldn't.

[00:28:09] **Lindsay Bryan-Podvin:** We should be financially compensate, compensated. For the mental health care providers that we are. Full stop bar none. Now I'm never going to tell people to slash their rates or to do less. And I'm also seeing that we've swung so far in this opposite direction that we're telling everybody they need 12 side hustles, they need five eBooks.

[00:28:28] **Lindsay Bryan-Podvin:** They need 10 passive income products. And it's also like, well, what is enough? If you really have a healthy relationship with money and you are practicing in my opinion, financial wellness, which is not just the financial literacy and financial plan, but is also your relationship to money, what you can do then is say, I know I need X dollars every year to have enough and enough to me means this.

[00:28:53] **Lindsay Bryan-Podvin:** It means I can take four weeks off or it means I can. Contribute money to my nephew's college fund, or it means that I can take my parents on a cruise or whatever your financial goal is. But this idea that we have to be doing so much, it's like, shoot, we're already wringing ourselves out as therapists.

[00:29:11] **Lindsay Bryan-Podvin:** You're going on year three of this pandemic, we're already running on fumes. And how you're telling me, I have to, I have to write a book and create a course? Like, you know, I just, I think it's important for therapists to also hear that they can be, if they want to do those things and it excites them and it lights them up and it also provides another revenue stream.

[00:29:30] **Lindsay Bryan-Podvin:** I'm all about it. And I think having a private practice is 110% enough. I think there's no reason that you cannot have a

sustainable financial life with a well running private practice. So that's my soap box on that.

[00:29:50] **Laura Reagan:** Running a group private practice has been a challenging and rewarding experience. And one thing that has made it so much easier is Therapy Notes. Therapy Notes makes billing, scheduling note-taking and telehealth incredibly easy. If you're coming from another EHR, like I did. TherapyNotes makes the transition incredibly easy, importing your demographic data free of charge so you can get going right away.

[00:30:12] **Laura Reagan:** My team has found Therapy Notes, very easy to learn. It's intuitive. The customer support is second to none, and that's one of the things that has kept me at Therapy Notes customer for several years now, anytime I've needed to contact Therapy Notes for help with an issue I couldn't figure out on my own.

[00:30:32] **Laura Reagan:** I've been able to get through to someone and resolve the issue within 15 minutes, 99% of the time. Find out what more than a hundred thousand mental health professionals already know. Try Therapy Notes for two months. Absolutely free. Just click on the link in the show notes or enter the promo code chat at therapynotes.com.

[00:30:54] **Laura Reagan:** Yeah, no. I mean, you're really tapping into something that feels resonant to me, with myself and other therapists. I've seen it's like, and it kind of goes along with what you were saying. Like, we all start out working in some agency that for free as an intern, this is the conditioning, right. We start working somewhere else full-time so we can afford to work for free. Or, you know, we're focusing full-time on school and working for free. And then we get out of school. And we're of course, very eager and excited to get our first job. And it's going to be a low paying job because it's, you're still learning and you're still in that like apprenticeship process of internship.

[00:31:32] **Laura Reagan:** And frankly, you know, the systems get more out of you, you know, they take more out of you and they pay you less because they can. Right. So then, you know, you just like, if you have had somebody modeling for you or you've been inspired, you're like thinking when I get out of. I'm going to do my own thing and I'm going to have freedom and I'm going to have enough money the more than enough.

[00:31:56] **Laura Reagan:** And you know, not necessarily seeking \$10 million a year or 1 million, or maybe not even a hundred thousand, but here it's hard. It's the cost of living is so high and I know inflation everything's going up. So a

hundred thousand and it's for a family. It's hard for, yeah, but it used to be like, oh, you could make six figures down.

[00:32:14] **Laura Reagan:** It's like 200,000. Be very comfortable regardless. It's you start hustling and hustling and then you can't stop hustling. But then when the money comes, it's like, you're so worn out and burned out that you feel like you can't deal with it, or you don't want to. Pay attention to it, or you're avoiding it because of those reasons that you mentioned before, it's like a hamster wheel, you know?

[00:32:40] **Laura Reagan:** So it's like the overworking and the over trying to earn more and more and more and more and more. When is it enough?

[00:32:48] **Lindsay Bryan-Podvin:** Yeah. Yeah. And, and I think that's exactly the question is when we have a healthy relationship with money and when we have the basics of our personal finance handled, then we know what enough is. And we can say, wow, you know, let's, let's pretend it's October.

[00:33:03] **Lindsay Bryan-Podvin:** Wow. I hit my financial goals for the year. Cool. I can kind of take my foot off the gas for the last two months of the year and kind of cruise from now on, or, you know, the opposite of it. Oh my gosh. It's October and I'm, I'm behind. I need, I do need to kick it into high gear for these last couple of months, but knowing what you need instead of this arbitrary number.

[00:33:22] **Lindsay Bryan-Podvin:** Oh, I need 20 clients. Why? Where did you come up with that number? If I saw 20 clients right now, they would not be getting good quality therapy. I can tell you that much. They just wouldn't like pre pandemic. I could do 20 clients a week now, 12 max. That's max, and I had to adjust my prices in accordance. Right. I, you know, so, so I think we have to know what our energy level is, what our capacity level is.

[00:33:47] **Lindsay Bryan-Podvin:** We need to make sure that when we're providing therapeutic care for people, especially those listening to your podcast who specialize in trauma, that they are taking care of their financial wellbeing. They have to be. Because that money stuff will show up in the therapy room. If you're sliding your scale for every single person, because you have so much compassion and empathy for your clients.

[00:34:09] **Lindsay Bryan-Podvin:** But then you are on the edge of not being able to pay your rent or you're thinking, shoot, I may have to go and pick up groceries from the food bank in my community. We have a problem. We have a

huge problem. And like you said, it's the conditioning of our field to just be grateful that we have jobs at all.

[00:34:29] **Lindsay Bryan-Podvin:** It should be, you know, I think we've all been told a version of that. I mean, I remember I negotiated my first raise it didn't I didn't get it, but I did my homework and I negotiated. And, you know, this was when I had that chronic insomnia and my boss across from me said, you should be thankful you have a job like verbatim.

[00:34:46] **Lindsay Bryan-Podvin:** They, I think that a precursor in this economy, you should be thankful you have a job, but at any rate, we get that message and our work should just be fulfilling enough that we can subsist off of air, which is not true. We just can't. We can be as compassionate and empathic beings as we want, but being empathic and compassionate and kind is not going to pay our mortgage.

[00:35:08] **Laura Reagan:** Yeah, exactly. And that's one of those examples of where the internalized bias comes in with the, you know, the supervisor saying you should be happy. You have a job. I mean, I feel like the, you know, the classic nonprofit or agency trajectory is they come in just like us. As interns, you know, hustle, hustle, hustle, work harder, harder, harder.

[00:35:32] **Laura Reagan:** Finally, I can't do this clinical work so much anymore. I'm getting burned out. I got to move into supervision because there's no other path, no path. And so I up to become the supervisor and then I disempower, everyone below me that I supervise because I'm disempowered, I feel disempowered. I've been disempowered.

[00:35:50] **Laura Reagan:** So, you know, it's that like systemic way that it, like I'm using like my hand to show, like it goes down from the higher levels down to the people who are just starting out or the newest people there.

[00:36:03] **Lindsay Bryan-Podvin:** A hundred percent. And it's so sad because in our field we advocate as social workers. To, to push back against these systems of oppression and in these systems that are unjust.

[00:36:14] **Lindsay Bryan-Podvin:** And yet we still drank the Kool-Aid of having to work for almost nothing, because it should be fulfilling enough in and of itself. So it's, it's really challenging when you're a therapist providing good therapeutic care and you also need to pay your bills and not just pay your bills, but like have more like that also makes a lot of people uncomfortable.

[00:36:37] **Lindsay Bryan-Podvin:** We should have more than enough. So that we can retire someday so that we can take time off so that we can contribute to charities and organizations financially that are so helpful. We all know when we work at nonprofits that yes, volunteers are great, but what we really need is cash. So when we can donate cash to causes that matter to us, that makes a difference that really can help to move the needle.

[00:37:02] **Laura Reagan:** Yeah. And I feel like too, like, just to think about the background of social work, where it has the right intentions, but the implementation over the years has been very much like privileged women who had somebody else supporting them financially. Were advising, you know, oftentimes what single moms, you know, people who.

[00:37:25] **Laura Reagan:** Are living in poverty. Oh, you know, you just need to work harder and you need to try harder and stuff like that. And you know, I think that even goes into that whole, not to knock the older generations because not everyone does this, but the people who've been in the field the longest are the ones who are the most likely to say, no one goes into this to make money.

[00:37:45] **Laura Reagan:** Right. If you wanted to make money, you're in the wrong profession. That's what.

[00:37:50] **Laura Reagan:** I'm Dino(?) And I say, expect to be paid for it.

[00:37:53] **Lindsay Bryan-Podvin:** Exactly. I say that all the time, Laura, I come from a large family and one of my sisters is a nurse practitioner, which when you think about the, just like the educational background and the clinical background.

[00:38:04] **Lindsay Bryan-Podvin:** Yes, of course her work is different than mine in many ways. But in terms of four years of undergrad, two years of masters sitting for boards doing an externship internship or practicum, maintaining a licensure, she's a mid-level health care provider. And nobody. Said those things to her. When she was choosing to become a nurse practitioner, nobody said, oh, you really should do something else.

[00:38:24] **Lindsay Bryan-Podvin:** If you want money. They said, oh my gosh, that is so smart of you. That's a great choice. Good for you. But when I chose social work, you can bet your butt. My family did not say those things to me. They did not say like, wow, what a great choice. You're going to be so happy that you made that choice. It's such a.

[00:38:43] **Lindsay Bryan-Podvin:** Stable career. They said the things that you told me.

[00:38:46] **Laura Reagan:** Yeah. Oh. So with the example you gave earlier, you talked about someone who's saving almost like compulsively and they don't know why. What about the other side of it? Where we don't know our finances and this is more like familiar for me like I do now, but you know, there was a long time where I just avoided. I was like, I knew what was coming in and what was going out, but I avoided parts that I didn't understand. Like how do you do estimated taxes and how do you, you know, this whole, like self-employment tax aspect and stuff like that? I just was like, oh, I don't know. I mean, how. Where would I even begin?

[00:39:25] **Laura Reagan:** And then even to find a CPA, where would I even start? I mean, I don't know how would I know, and while I just got to do it myself and then avoid, avoid, avoid, and then what happens, of course it piles up and it becomes this mountain of avoidance. And then you're like terrified. Start cause it feels like it's going to swallow you up. Can anyone relate to that besides me?

[00:39:47] **Lindsay Bryan-Podvin:** No, you're in very good company. So by default, if I had it my way, my head would be in the sand all the time about money. Truly. I had to work really hard to, to talk about it and to face it. Yeah. And now it feels very comfortable for me, but I can tell you 10 years ago, you know what? I was starting to do this work. I literally, cause this was like before podcasting was really big.

[00:40:13] **Lindsay Bryan-Podvin:** Now you can just listen to a money podcast when you're walking no one has to know. I remember being mortified because I would go to the library and check out books on personal finance. And I remember like cringing, hoping that nobody saw me. Hoping that like, people wouldn't think I was dumb, like mind you, we know that this is not happening.

[00:40:31] **Lindsay Bryan-Podvin:** Nobody's watching what somebody is checking out at the library, but I had so much anxiety and shame that here I was like, you know, this millennial woman and I should have had my stuff together. And here I am checking out books. I'm like, what is a budget? There's so much shame and so much embarrassment.

[00:40:47] **Lindsay Bryan-Podvin:** And I think a part of it is the way that these systems were set up. Right. So. Back up and take a look historically what is going on. That might be why these financial systems and jargon feels so out of

touch for so many of us here in the United States, women did not have access to their own bank accounts or credit cards until the sixties and seventies, they needed their husband or father to sign a piece of paper so that they could open up their own bank accounts or credit cards.

[00:41:17] **Lindsay Bryan-Podvin:** So this is, you know, not that long ago at all. So when we just think in terms of like, who had access to it, think about that. When we think about how that impacted people of color, of course, they also didn't have access to banks, lines of credit purchasing houses. Building up generational wealth and equity.

[00:41:37] **Lindsay Bryan-Podvin:** And then we take all of this fancy jargon and we slap it on top of basic arithmetic. I tell people all the time I failed college algebra. I do not consider myself to be like a math whiz by any stretch and the numbers you need to run and know to take care of your personal finances. Can all be basically done from an iPhone calculator.

[00:41:59] **Lindsay Bryan-Podvin:** And if you still get stressed out by that Google, whatever you need, calculator, Google, you know, home budget calculator, some something will come up, Google retirement calculator, something will pop up. One thing for me is thinking about not necessarily CBT, but thinking about some of the things. Some of the elements of cognitive behavioral therapy of just reframing and renaming and even like a little bit of exposure to these things over time.

[00:42:28] **Lindsay Bryan-Podvin:** So when I first checked out those books from the library, I kind of forced myself to read them. I didn't know, two thirds of the terms in that book, but the next time I read a book, then those words at least were familiar for me. And then I would start watching. This is so silly, but I would want. The Susie Orman show on CNBC.

[00:42:45] **Lindsay Bryan-Podvin:** Cause she was a social worker. And so I thought, oh great. She's a little harsh for me now, but that was more exposure. So I'd be reading it. I'd be watching it. So I'd be exposing myself to these terms and these words, I would like literally follow along. I'd read a book, I pull up my bank account. And kind of play along at home.

[00:43:03] **Lindsay Bryan-Podvin:** And then I pretty quickly realized that like, it's a lot of jargon for pretty straightforward terms. 99% of the time people will like say to me, not necessarily with budgeting, but it was like investing. Oh my god, investing isn't for me. It's like too scary. It's too hard. I'll be like, did you

ever have a 403B when you were traditionally employed before you had a private practice or a 401k?

[00:43:25] **Lindsay Bryan-Podvin:** Oh yeah. So there's probably a good chance. You're invested then, but it's all this language and Jargon. Put on top of, of these terms and these words. So I would say for folks who have that anxiety go slowly step into that exposure kindly and compassionately, do it in a way that feels good for you. If you're a podcast listener, as you might be, cause you found me here on Laura's podcast.

[00:43:49] **Lindsay Bryan-Podvin:** Well, listen to podcasts that expose you to money for more of a reader, listen to books. If you like being taught, there are so many fabulous, personal finance courses that are really affordable price points to help provide you with exposure. And then if you feel like you still need help after that, then of course you can seek out a financial planner or a financial advisor.

[00:44:11] **Lindsay Bryan-Podvin:** But I think it's really, really empowering just to know the basics of what's going on in your financial life. You can always reach out to a professional in the future. But I do think there's something really powerful about knowing what's going on in your money with your money, so that when you do decide, or if you do decide to work with the financial planner, you can say to them, Hey, here's where here's, what's going on in my money world.

[00:44:33] **Lindsay Bryan-Podvin:** Here's where I want to be. I want a professional's eyes on this. What else do I need to be thinking about? So I can get from point A to point B, what can I be maximizing? What can I cut down on? What have I not thought through? Right. Just like, you know, I think about going to get my car fixed and my partner is a car fanatic and prior to being partnered with them, I would go to get my car fixed and they would tell me there was a million things wrong with it and a big okay. Fix it and like, no for sure. Like in retrospect that they put in a bunch of stuff that I didn't need now, even though I don't know everything about cars because I've been exposed to

[00:45:09] **Lindsay Bryan-Podvin:** those to the language of cars I've been around them long enough. I have enough wherewithal to say, you know what? Nope, just change my oil. I'm going to pause on those five other things you think that I need. And then I can just like make an informed decision about whether or not I need those things for my vehicle.

[00:45:26] **Laura Reagan:** Yeah. I'm hearing like the self solely totally self-reliant road is not the way to go, but the finding empowering. Oneself with knowledge to make informed decisions. And then when you've reached the limit of what you can do on your own, and you're an empowered, informed consumer, you are prepared to go and seek the advice of a professional who can take you from where you were, to where you want to get to, but it's with the, not just like this, you know, I picture like an animal laying down and exposing their belly, like here. Yes. What should I invest in? You know, and then the financial planners, like, oh,

[00:46:09] **Lindsay Bryan-Podvin:** Score!

[00:46:10] **Laura Reagan:** You know and they're somehow doing steering you towards something that makes them some huge commission or something. And then you're like, can I trust this person? It doesn't feel right. And you're still in the. You know, the blind sort of, I don't know, guide me instead of like, okay, I've empowered myself with knowledge and now I will be able to detect if something doesn't sound or feel right for me and pause and go back and think about it more.

[00:46:37] **Laura Reagan:** Yeah. Yeah.

[00:46:38] **Lindsay Bryan-Podvin:** What you're talking about. It is consent, right? That's what we talk about all the time in therapy and with trauma is you want your relationship with money to be consensual, whether you're the person managing it or whether somebody else is helping you with it. But you have to know what your boundaries are before you can say yes or no to something.

[00:46:57] **Lindsay Bryan-Podvin:** And so I love how you just broke that down really clearly for folks to say that you don't have to do it all alone and you don't have to like close your eyes and hire it out. There is a space where you can learn and also ask for help at the same time.

[00:47:12] **Laura Reagan:** Yeah.

[00:47:12] **Laura Reagan:** It's like that going from like helplessness to, you know, either the over-reliance on yourself to helplessness that spectrum and in between, there's like what I know.

[00:47:23] **Laura Reagan:** And then where I know that I've gone beyond what I knew and I need to allow someone to support me, but I can find someone in, in

a way. I guess I'll just use, keep using that word empowered because it's a great word.

[00:47:41] **Laura Reagan:** So what would be some ways that people could notice if they, I mean, I think we've talked about a lot of it, but just like, what are some ways that someone could recognize that money, anxiety, financial anxiety is getting in their way?

[00:47:55] **Lindsay Bryan-Podvin:** Yeah, that's a really good question. I think it's really helpful to just spell it out.

[00:48:00] **Lindsay Bryan-Podvin:** So most of us are well-versed with anxiety, with what it feels like, how it shows up, how it shows up in our thoughts and our bodies and our emotions. And so financial anxiety is the same. When do you see your body start to respond with that anxiety response? When do you start to notice those thoughts in your head turn anxious?

[00:48:20] **Lindsay Bryan-Podvin:** And oftentimes they're at these different financial touch points. So for some people, their financial anxiety really. Right now we're recording this in the midst of tax season. Maybe right now, my financial anxiety is really high because I have to give all these receipts and ledgers to my accountant. And I'm feeling a lot of anxiety that it may be made a mistake, or I forgot to categorize something the right way and it's stressing me out.

[00:48:44] **Lindsay Bryan-Podvin:** And so we've got a lot of anxiety around that. Other people might feel financial anxiety when it's like social going out to dinner. How do we split up the tab? What am I going to do? How much do I tip? Is it okay for me to say, I don't want a glass of wine because I don't want to spend that \$12 on a glass wine.

[00:48:59] **Lindsay Bryan-Podvin:** Right? Sometimes it manifests more in that social anxiety realm and for a lot of folks with anxiety, as we know it, it's future-oriented will I be? So that's where I see a lot of savers with financial anxiety. Will I be able to retire? Will I be able to send my kids to college? Will I be able to pay off my mortgage or whatever?

[00:49:18] **Lindsay Bryan-Podvin:** So I think about it kind of using the same language that we do with traditional anxiety. Anxiety is normal. It's a part of our lives, but if it's impacting your ability to get things done, it's probably time to address it. So with financial anxiety, it's okay. If you feel a little bit nervous when you're filing taxes so long, as you actually are able to finish the task on

time, and you're not ruminating about it for weeks on end after you submit it to the IRS.

[00:49:45] **Lindsay Bryan-Podvin:** If your anxiety is so bad that you missed the deadline for filing taxes, that you're avoiding the IRS, those calls that you're avoiding looking at what you're spending, right. That's a sign that it's probably time to address that financial anxiety. And, and I think that we can do that slowly and gently and also do it in a way that feels good because we all know what it can feel like to be on that other side of anxiety. I think for any of us, who've experienced anxiety and we kind of look back like, gosh, I wish I could have extended a little bit more compassion to my younger anxious self. Right? It's that same thing here of, yes, it feels uncomfortable now, but if I call up an accountant and I have them help me go through everything, even though it's going to be really uncomfortable for the few hours that we meet, to know that I have a plan moving forward, and then I can pay my taxes every quarter and I can file them annually. That's way less stressful in the long run, then putting it off and being under this mountain of shoe box receipts.

[00:50:45] **Laura Reagan:** Yeah. And that's, that's it. I think, you know, what I've been hearing you say is like titrating what your nervous system can tolerate.

[00:50:54] **Laura Reagan:** And being sure to pause and give compassion when it's overwhelming, because it's natural for certain aspects of it to feel overwhelming because I, I don't think culturally it's normal to have a healthy relationship with money. I think culturally, it's, it's kind of a taboo in a way. It's a total.

[00:51:13] **Lindsay Bryan-Podvin:** It's a total taboo Laura.

[00:51:15] **Lindsay Bryan-Podvin:** And it's also like a really weird thing where we think everybody else knows what they're doing with money. Right? Like I don't like one of the most common things I hear in my practice is how does everybody else know what to do? It seems like everybody else got the memo and I didn't, and I have to tell everybody I'm like, nobody knows.

[00:51:33] **Lindsay Bryan-Podvin:** Literally, nobody knows. And the time I've been doing this work, I've had, I can literally think of a person who grew up in a household where they actively openly talked about money. A (one). And this is my specialty. And so I think that's the other thing too, is just acknowledging that we don't know what's going on with anybody else's personal financial situation.

[00:51:53] **Lindsay Bryan-Podvin:** We don't know when our neighbor shows up in a new car, if they won it. We don't know if they bought it in cash. We don't know if they're finding it. Yes. Stole it, financing it for seven years. We have no idea, but we make assumptions. They bought a new car. They must have X dollars that they, they could pay for it.

[00:52:10] **Lindsay Bryan-Podvin:** Right. We just have no.

[00:52:12] **Laura Reagan:** They have what I want and I have it there better. And, um, it just like goes right to it's like when you said, like, how did everyone else figure it out? I immediately thought everyone. Didn't they got what they needed when they were growing up. And I didn't so that, oh, it's like, it goes right to that like wound of where you feel less than, or whatever, because of the things you've been through and then the money stuff, especially because it's such a consumerist materialistic culture that we live in, it really just keeps bringing it home over and over again.

[00:52:51] **Lindsay Bryan-Podvin:** Yeah, yeah, absolutely.

[00:52:54] **Laura Reagan:** So if people recognize themselves in what we're talking about, what can they do? I mean, you mentioned like there are some good podcasts and books on budgeting and what to Google, but I guess basically I know you have a lot of resources.

[00:53:10] **Laura Reagan:** Let me just be a little more direct. What resources do you offer that can help people who are looking for more clarity and feeling more in control about money?

[00:53:19] **Lindsay Bryan-Podvin:** Well, I really, I appreciate the nudge. Um, so as, as Laura mentioned, I have a book, The Financial Anxiety Solution, it's a workbook. So it's a really great primer to understanding where your anxiety shows up in different ways to work through it.

[00:53:34] **Lindsay Bryan-Podvin:** Of all the chapters in the book. Only one of them really talks about money. 'cause that's kind of, my philosophy is it's mostly emotional and psychological and the numbers piece is, is the easiest part of the whole thing. So starting there, and if you want something even more accessible, I have a free quiz at mindmoneybalance.com/quiz that will tell you a little bit more about your money archetypes.

[00:53:57] **Lindsay Bryan-Podvin:** You can understand what your strengths are and what some of your challenges might be when you relate to money. I also

have a free podcast, Mind Money Balance. Um, at the time of this recording, I'm trying to figure out which direction I'm taking it, but there's, there's plenty of good stuff there. And then I'm active on Instagram @mindmoneybalance as well.

[00:54:17] **Lindsay Bryan-Podvin:** And if you're looking for a financial therapist, you can check out the Financial Therapy Association. They have a directory, just the asterisk I include there is that anybody can be listed on that directory, like many directories. So sometimes you'll do a search for a financial therapist in your state and a bunch of names will show up.

[00:54:35] **Lindsay Bryan-Podvin:** And then when you click on their profiles, you'll see that they're financial advisors. So just do your due diligence. Yeah. So th but, but right now that's kind of

[00:54:44] **Laura Reagan:** That's a great caveat. That's a very helpful piece to say.

[00:54:47] **Lindsay Bryan-Podvin:** Yeah. Yeah. Well, it's, it's, it's one of those things where we have to educate ourselves as consumers, right?

[00:54:52] **Lindsay Bryan-Podvin:** Just like we tell people, yeah. You can find a therapist on Psychology Today, or you can see that blue check mark, that blue check mark just means they paid the \$20 a month to have their name listed. It doesn't mean that their credentials are verified in any meaningful way. So it's that same kind of a thing it's like, yes, start there.

[00:55:10] **Lindsay Bryan-Podvin:** And see if they're coming from a financial planning background, or if they're coming from a therapist, social worker, psychologist background.

[00:55:17] **Laura Reagan:** That's very helpful. And also don't you have some courses or something too?

[00:55:22] **Lindsay Bryan-Podvin:** They are cooking up. Yes. Yes. So I have a few like standalone hour long workshops, but I have some courses in the works as we speak.

[00:55:32] **Lindsay Bryan-Podvin:** So I've got no pressure, but this is good. This is good. I worked better this way. So I'm working on a. Values-based budgeting course for couples because that's one of the biggest things that comes

into my practice is, you know, they're a saver and I'm a spender, or we can't talk about money without fighting.

[00:55:49] **Lindsay Bryan-Podvin:** And to me, the budget, I prefer to call it a spending plan. But at any rate, the budget is really kind of the first big conversation folks have about money. And once they have that, then it really acts as a nice foundation to talk about things like retirement and kid's education and paying down student loans and things like that.

[00:56:07] **Laura Reagan:** Wonderful. I can't wait until that comes out. I will definitely be taking into it. Lindsay, thank you so, so much for coming back, even though it's the first time for the audience to hear, to Therapy Chat. Yeah. I'm so glad to talk to you. It's this really interesting?

[00:56:23] **Lindsay Bryan-Podvin:** Oh, it's such a treat to be here. Thank you, Laura.

[00:56:29] **Laura Reagan:** Thank you to Therapy Notes for sponsoring this week's episode. I do love Therapy Notes. It's such an asset to my business and makes my job as a practice owner and a therapist, much easier. Try today with no strings attached and see why everyone is switching to Therapy Notes now featuring E-Prescribe. Use coupon code chat or click the link in the show notes to get two free months at therapynotes.com.

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