

Dr. Megan McCoy:

Not only do we not have the skills from not having practice for our money, we are then conditioned to think every financial conversation has to be negative, when it should be the opposite. It should be like, what are our dreams for the future?

James Robert Lay:

Greetings and hello, I am James Robert Lay and welcome to episode 237 of the Banking on Digital Growth podcast. Today's episode is part of the Exponential Insight series, and I'm excited to welcome Dr. Megan McCoy to the show. Megan is a licensed marriage and family therapist, a certified financial therapist, and an accredited financial counselor. She is also the assistant professor of practice at Kansas State University, where she serves as the director of the financial planning Master's program and key faculty in the financial therapy certificate. Furthermore, Megan is an executive board member for the Financial Therapy Association and associate editor of the Journal of Financial Therapy. And today, I'm looking forward to diving into the world of financial therapy with you, the dear listener, as I see financial therapy as a potential path for financial brands to maximize their future growth potential. Welcome to the show, Megan, it is good to share time with you today.

Dr. Megan McCoy:

So nice to be here.

James Robert Lay:

Before we get into talking about this thing, this new idea, financial therapy, which we're going to do a deep dive in, what is going well for you right now, personally or professionally, as we always like to get the show started off on a positive note?

Dr. Megan McCoy:

Oh, I love it. This year my youngest started kindergarten and I'm about to go to all the conferences that have been virtual the last couple years in person, so excited to reconnect with old friends.

James Robert Lay:

Well, I have been back speaking and keynoting again in public myself, and it is fantastic. It is so good to be back in the real world for sure. And, as a fellow parent, it's always nice to get a night's sleep without being woken up. I love my kids, but it's just-

Dr. Megan McCoy:

No feet in the face for one night.

James Robert Lay:

... it's just a little bit different. And for the past 236 episodes leading up to this conversation, I've had a lot of great conversations around how financial brands, banks, credit unions, fintechs can improve, can optimize the financial health and wellbeing of people. In fact, this was something that was really a cornerstone of my first book, Banking on Digital Growth. And today, I want to get your perspective into the opportunities available for financial brands through your academic lens, through your research on how they might be able to further improve the health and wellbeing to build on a lot of the financial literacy that they've been focused on. But I think that's only one half of the equation is the knowledge. Knowledge is not power, it's how you apply that knowledge, that is where the real power lies. And so to begin, and really to provide some context for the dear listener, what is financial therapy?

Dr. Megan McCoy:

Yeah, I think honestly this might be because I'm a teacher, but I'm going to give a little history about where financial therapy came from because it is so relatively new. In 2008, we all remember there was the Great Recession and during that time there was a whole bunch of mental health professionals who were like, "Oh my gosh, all my clients are doing is talking about money and I don't have any training in money." And all these financial planners were like, "Oh my gosh, my clients are so upset, so stressed, so anxious, I don't know what to do." And so they decided to lean on each other.

And so a bunch of financial planners and mental health professionals got together and created financial therapy to say, "What can we borrow from each other's field to better serve our clients while staying in our scope of competence?" And so today the Financial Therapy Association is about 300 to 400 people, 75% of which are financial professionals who are looking at, like you said, how do we borrow what we already know from evidence based practice to help our clients reach financial wellbeing? So that's how I see financial therapy

James Robert Lay:

Yeah. And you roll that back to such a critical time of 2008. I just actually referenced that in a keynote that I gave. Because if you think about, for example, the millennial generation, they have experienced three, call them the black swan events. You had 9/11, you had the 2008 crisis and then now most recently COVID. And we know from the research how financial stress is taking a negative toll, not just on a person's wallet, but their mental wellbeing, to your point. That then translates into their physical wellbeing, which then translates into their emotional and relational wellbeing. So it's all interconnected here. I want to hop in the time DeLorean of your mind and go back just a bit, I think why and how did you come to get involved in the world and practice of financial therapy?

Dr. Megan McCoy:

The short answer is dumb luck. I always knew I wanted to be a therapist, it's Charlie Brown little kid who had the 25 cent therapy thing. That was neat my whole life. And so I went and became a therapist and then felt like I needed more skills and accidentally signed up for a PhD program. And I'm sitting in stat classes and theory classes being like, "What am I doing my life?"

And I was about to drop out when just by happenstance the Financial therapy Association came to my college for their second annual conference. I saw a live demonstration. I was like, "Oh my god, my clients need this. But more especially, I need this." I had never been financially healthy. I had so much anxiety and insecurity around finances and it was always other people who were good at money, those people are good at money, I'm good at reading or whatever it was. And so financial therapy, like you said, gave me the confidence to say, "Let me figure this out. Let me take a class. Let me find my self-esteem around finances so I can approach problems head on." And that's really my own personal growth from discovery and financial therapy is why I'm here today.

James Robert Lay:

It's interesting to hear your story and I know so many who have gone down a similar path. It might not necessarily be financial therapy, but it might be coaching. It's all interconnected, it's all interwoven, but a lot of it is like we're trying to figure ourselves out and then as a result through that journey, help other people along the way. And it's almost like sometimes you're going to be the teacher, other times you're going to be the student. But either way, there's always a lot to be learned throughout the experience.

And you mentioned you didn't have the confidence. And I think about so many people today, they lack the confidence. Because what is the opposite side of that coin? It's confusion. It's frustration. And when you're constantly stuck in that state, you're going to feel overwhelmed. You're going to be living in the state of chaos. Life is not going to be as great as it could be. I know that you're going to be a panelist on an upcoming session that's framed around conflict resolution in financial planning. And according to Dave Ramsey and Ramsey Solutions, we know that money fights are the second leading cause of divorce behind infidelity. And there's a BuzzFeed article too that you shared a while back, I love the meme that you shared because it said something along the lines of, "I think we don't talk about money because we don't know how to talk about money." And so when you think about couples, from your point of view, because you also come from a marriage therapy side of things, what creates the biggest conflict financially in people's relationships?

Dr. Megan McCoy:

I think you nailed it. We have such a strong money taboo in our culture. We don't want to talk about money. We're told not to talk about money because if we realize we have more than others, we feel icky. If we realize we have less than others, we feel icky. And so very few people do. We feel open talking about our money.

I remember I had to ask my dad for his income, for my FAFSA, and my dad was horrified to be, I have to share that number. And he made it a middle of the road income, not too crazy high, not too crazy low. But it was so scary to share that intimacy with me about what he made. And we carry that taboo into our relationships, so the only time we're having financial conversations is when we have to, when things are like, we don't have enough or we have to have this conflict. And so not only do we not have the skills from not having practiced for our money, we are then conditioned to think every financial conversation has to be negative when it should be the opposite. It should be, what are our dreams for the future? What do we want to base our values around, our spending to be on? What are your values around money even? So it doesn't have to be that way, but it is hard.

James Robert Lay:

It's interesting you share your own experience with your father and the taboo. I know Tammy Lowly has a fantastic TED talk about financial shame. And we bring these belief systems and structures from our family of origin into our own relationships, which we then pass down to our children. But those are then handed from our parents, from our grandparents. And it's almost like we just need to create a sense of awareness, objectively first and foremost, about why we, not even why think the way we think about money, I think it's deeper, it's why we feel the way we feel about money.

Dr. Megan McCoy:

I love that. My program at Kansas State, the financial therapy program is designed for people who want to specialize in financial therapy. But as part of our larger masters, so many of the students just want to do pure financial planning without therapy. And every single one of those students who say, "I'm coming into this program just to be a financial planner," talk about how much benefit they got from this self exploration, from going through what's called a money genogram and tracing back those patterns of behavior, from uncovering their early memories around money and how that shapes their unconscious beliefs around money. That through even just self exploration as a financial professional, you become a better professional because you become more aware of your biases and how you may be able to use yourself more efficiently with clients.

James Robert Lay:

You talk about that money map of why you believe what you believe, why you feel what you feel about money. I think about one VP of marketing, her name is Amy McGraw at Tropical Financial, it's a credit union down in the Miami market. And they launched a program a few years back, they've been in our digital growth university, and it is called Get Beyond Money, GetBeyondMoney.com. And they were doing and hosting these workshops. And one of the things that, and this was during COVID, so it made a lot of sense for Zoom conversations, but Amy would share her own story, her own financial story with other people, people in the community, members, perspective members, et cetera. And it really connected and it really resonated because it was almost like it was vulnerability.

And I think in the banking space, I can't not quantify this, but if we look at just the general stats, I would say it's between 70% to 85% at a macro level, people feel financial stress in one way, shape, form or fashion. I'm not immune to that. I've got four kids. I think of what we spend just in groceries alone, it's pricey and I feel that financial stress. But I think it's how we process it, it's how we manage, it's how we deal with it. But then I also think about, okay, if you think 70% to 85% of people feel financial stress, what about those that work in the financial services space? What about those that work in banking? Could there be maybe an imposter syndrome tied to this? Like, "I work in this space but I have the same problems that the people that I'm working with and trying to help, they have those same problems." How do we deal with that?

Dr. Megan McCoy:

No, it's so true. We actually surveyed financial planners this year and many of them were experiencing financial stress or financial anxiety. And it's so interesting to differentiate those terms too. Financial stress is like, I don't have enough, I don't have enough in my accounts, or there's more bills coming in. But many of us have enough in our account, but we still have that pervasive anxiety. And that financial anxiety is scary because you can't differentiate what can you fix and what can't you fix? And being able to resolve that financial anxiety is so powerful for financial professionals. And anybody, honestly,

James Robert Lay:

I want to stay on this thought on financial professionals for just a bit because in Banking on Digital Growth, I wrote about what I call the banker's brain and how the banker's brain is a very smart, analytical, logical, we'll call it just the left brain. They might miss out maybe inherently on more of the emotive side of money. When thinking about the practice of financial therapy, what could be a common misconception that people have about financial therapy that you'd like to help them just see things a little bit differently, help them gain a new perspective?

Dr. Megan McCoy:

Yeah, I think the biggest misnomer is that financial therapists are mental health professionals. I happen to be one, but like I said, 75% of financial therapists are actually financial planners. Not financial counselors or coaches, but actual planners or advisors. And I think that's a good thing to think about. I had a graduate student at my program did a study and she asked consumers, "What do you think when you hear the word financial therapist?" And so many people hearken the words laying on the couch [inaudible 00:15:41] that in therapy anymore. And so I think the other misnomer or misunderstanding is what therapy actually looks like too. That therapy is not Freudian dream analysis every time. Many therapists are just problem solvers, solution focused, building on resilience and resources. And I think if you have a taboo against mental health or you have a stereotype about mental health that is grounded in that old Freudian thought, then financial therapy seems a lot scarier. I think if you know what the modern definition of therapy is, it becomes a lot more, "Yeah, that's what my clients need."

James Robert Lay:

Yeah. How do we address, maybe it's the gap or the conflict that I wrote about in Banking on Digital Growth in the banker's brain, who once again is more analytical, logical, where when you think about money, a lot of it is feeling and it is emotion? How do we bridge that gap to remove some of these taboos even about therapy, "financial therapy" or coaching? Because I think if we can dispel the myths and we help people see things just a little bit differently than how they saw things before, even for the dear listener who's listening, they can leave this conversation and, "Ah, I learned something new." And it's going to change the way that they think. But just because you change the way you think doesn't mean you're going to change the way you act. You have to change the way that you feel too. That's the gap that I see in so many organizations when we're guiding them along a digital growth journey, they're thinking the right things and then they're wondering, "Why am I not acting? Why are we not executing against this?" And it's because your feelings haven't changed about whatever it might be.

Dr. Megan McCoy:

Right. It makes me think of this really nerdy sounding word, but it's called the transtheoretical change model. And it talks about how before we can take action, there are all these other steps and only about 20% of our clients are actually ready for the action step. And I think many financial professionals jump to directives, jump to suggestions, jump to those recommendations without having the mindset you're describing of the curious mindset, the not knowing mindset, the seeking to understand mindset that can be powerful to understand why they haven't done what you suggested in the first place.

James Robert Lay:

I think about my own personal story and just the journey that I've been on over the last decade, and I've talked about this on the podcast. I got started very early this business, I was 19, 20 years old playing in a punk rock band, waiting tables, a sophomore in college, freshman, sophomore. And there was a girl in the library who was like, "Your band sucks. Do something with your life." And I wanted to impress her so I started a web design business and found a lot of early success.

And I think about now having a lot more clarity and awareness of just my own family of origin. One of the things that I heard so many times was, "We can't afford it. We can't afford it. We can't afford it." And I don't know if that was true or not, but it created a feedback loop that it's almost like I was going to fight against that because I didn't want to hear that. And so I worked hard, I grinded, I hustled, I put in 80 to 100 hours a week to build the business. We had our first kid, we had our second kid. Very, very successful financially until one day my wife is like, "It's the business or it's the family." I was like, "I need some help." And I brought in some outside perspective and an advisor who recommended me go get some therapy because there's a lot more work that you need to do on yourself. And then I got into just, I've been in executive coaching. And I just had Nick Kennedy and we were talking about just executive coaching and how critical, because like you said, it's not someone lying on a couch. I think through the therapy you're gaining... it's almost like you have an Obi-Wan Kenobi or a Yoda. Just getting you outside of the bottle, walking you around so that you can see the label on the outside and just looking at things maybe a little bit differently. Am I mistaken with this thought here?

Dr. Megan McCoy:

The greatest thing about that metaphor is both of them were cryptic in their suggestions to young Anakin. You know what I mean? Neither of them were like, "Anakin, this is what you have to do. Or Skywalker, this is what you have to do." Always were very cryptic. And that's another thing that financial professionals and therapists have to recognize that if we give a man a fish and we tell them exactly what to do, they're going to eat for a day. But if we provide space for them to figure out what's going to work

best for their life, where they want to be, who their future self is going to be, like we were talking about, then they'll be able to fish for a lifetime.

James Robert Lay:

Yes. And I think about my own experience because for the first 10 years of this business, it was an agency business model, it was a digital agency. And we were doing the fishing for financial brands, for banks and for credit unions. I think I'm naturally built differently and I see and I think differently. And so I would start making recommendations into other opportunities that I would see. But it created a lot of emotional conflict for me because those recommendations were falling by the wayside. And it turned out to be more of a positioning problem than anything just with the way that we were positioned in the marketplace.

But now that's exactly what we're doing. We're helping people... we're teaching them to fish versus fishing for them, because it creates a tremendous amount of value. And if you think about the idea of the guide, and I liked how you built upon the analogy, whether it was Anakin or whether it was Skywalker, and it was both Obi-Wans in that case, and then Yoda. But you can go and look at other narratives as well, you can look at Mr. Miyagi, right? He did not fight the fight for Daniel. Well he did one time when he saved him at the Halloween scene in Karate Kid. And we wouldn't have Cobra Kai today on Netflix, had-

Dr. Megan McCoy:

Amazing.

James Robert Lay:

... It's so much fun because, whether you're a younger Gen Xer or a millennial, it's tapping into that childhood. But if you think about Mr. Miyagi and Obi-Wan, they're just providing perspective. And so my question to you to provide the dear listener some perspective, what does it take for one to become and then establish a practice of financial therapy? Because I do see an opportunity to establish a practice of financial therapy or coaching within a bank, within a credit union, within a fintech.

Dr. Megan McCoy:

Absolutely. Right now, financial therapy is so new that I always tell people there's two paths to becoming financial therapy. There is one that signals to clients that you have the qualifications, that can be through going to K State's program or getting your certified financial therapist approved FTA. But the other path, it's really do you have the knowledge? Have you been exploring your own stuff? Have you been focused on communication and listening skills? Have you been focused on conflict resolution and understanding underneath money beliefs and how that guides behaviors? So I think you can do your own work and gain those skills or you can get the qualifications for clients. But really to me, getting those own skills are what's essential. Wanting to be curious, wanting to understand what makes people tick, why they're not following through, what directives are better aligned to those values, that's to me, the crux of financial therapy.

James Robert Lay:

It's interesting you talk about doing your own work first. And I think about, I was literally just having this conversation doing some group coaching earlier this week, it was in a book club, and someone made a comment that they feel as an organization, they don't listen enough to their account holders. They make a lot of assumptions into what they think that their account holders need. And I said, "Well, that's

probably rooted in the fact that you are given directives that you need to sell X product. And so that's driving your own behavior." And I said, "So we got to unwind a lot of this here." And I said, "When was the last time that you just listened and had a conversation?" And it's an acronym that I wrote about in Banking on Digital Growth, you go all in on people, you ask, you listen, and then you just learn. And sometimes you just learn through observation. Because I think people will say one thing and then they'll do another.

In your mind, what is the difference? Is there a difference? Because I mean this is at core essence of things that I've been thinking and talking about of building coaching programs. And it's not necessarily just financial coaching, because I think finance is only just one part of it, but it's helping people get really, really clear about the future that they want to create. Because how many times, I think it was Brian Tracy who wrote once wrote only about 2% of people set goals and then continuously come back and review those goals. And then otherwise if we don't do that, then we're just going to drift through life and just go wherever the current takes us. But is there a difference between financial therapy and we'll just call it financial coaching?

Dr. Megan McCoy:

I don't know. There's such gray lines between all these fields. There's so much language out right now. The CFP board has used the term client psychology. There's financial coaching, financial counseling, financial therapy. To me, I think there's more overlap than differences. But I too want to say one comment that I just think you'll find funny, they keep on doing studies on therapists, mental health professionals about what makes a successful session. And they keep on finding, if the therapist being quiet, the less a therapist says, the more effective the session is. And I think early in financial professionals' relationship with clients, the same is true or exactly the all in acronyms reasoning, we have to understand before we can create change. And that's us and our client.

James Robert Lay:

And then I think too, how it might be helpful, and this came up in the conversation that I was having with this group the other day, said, "Do y'all have a framework? Do you have a unified framework that can be taught and understood within the organization that you can then use to guide the conversation with account holders and prospective account holders?" And they said no. And I said, "Well, when people are left to their own devices, they're going to do whatever they know based upon their past experiences." So I think having a unified framework, and it's something that we've started teaching organizations from more of a, how do you manage "digital transformation" within an organization? You got to get real clear how you want to grow. What are your goals? What are your roadblocks? And then what are your opportunities?

Because we all can think about goals all day long, but unless you get real clear about what the roadblocks that could stand in the way based upon your present day knowledge, we don't think about those roadblocks until we bump up against them. But when we rely on ancient, stoic wisdom, the obstacle is the way sometimes. And so then the mind will begin to, "Okay, well how can we work around that? What are the opportunities to create, capture, capitalize on?" I think that type of a model could easily be transformed to then facilitate conversation, dialogue discussed in a discourse with account holders to help them. How do you want to grow over the next... and you have to do it time based, from like, okay, three years from now looking back, what are three things that need to happen? Well that's your goals for growth. And then what are the roadblocks and what are the opportunities? I've seen a really interesting article and it was from the New York Times where it was titled, I think it was Where Money Meets Feelings.

Dr. Megan McCoy:

Yeah.

James Robert Lay:

Are you recalling this article here?

Dr. Megan McCoy:

Yep. I was in that one.

James Robert Lay:

Okay. You were in this article. And it was a subhead, here it is, I just pulled it up, "Planners weren't equipped to address the emotional roots of how clients dealt with money. Therapists couldn't guide finances. Now, there's a bridge." I see so many financial brands, banks and credit unions teaching financial literacy. What's the gap there? Because it's like we're not transforming behaviors with knowledge alone, and that's one of the things I've been... And I even know that there are some studies that are showing how "financial literacy" or financial education is actually creating more harm than good.

Dr. Megan McCoy:

Because of false confidence.

James Robert Lay:

Yeah.

Dr. Megan McCoy:

Yeah. Actually, a financial education either has small changes in behaviors, or like we talked about, there's been some studies that some financial education has led to worse financial behaviors. I think one of the biggest things is this idea of self-efficacy, which is a buzzword in our research field. People think of financial confidence as financial self-efficacy, but there's actually very distinct differences. And that difference is why self-efficacy is so important. Confidence is like I'm good at something, it could be too high, too low, and both are bad. Self-efficacy is I have confident that if a problem arises, I can face it head on. That confidence of facing problems rather than just generic confidence is key to financial education. Because we know we need just in time education, we're only going to care about the financial situation we're about to enter into. And so financial self-efficacy says, "Okay, now I'm about to enter this news situation. Let me get my resources. Let me go to the right website, let me ask the right people to enter into this problem." And I think that's missing in financial education.

James Robert Lay:

That's a great point. The difference between confidence and efficacy. As you were talking through that, I couldn't help but think about Vanilla Ice, "If there was a problem, yo, I'll solve it."

Dr. Megan McCoy:

I love it.

James Robert Lay:

That's a bit of an efficacy point of view with that, because you have that knowledge. The idea of financial confidence too, I had Rilla Delorier on the podcast a while back and we were talking about a few different things and there was a program that came out, I want to say it was like 2014 from SunTrust, before SunTrust and BB&T did the merger and became Truist, but it was called the onUp program. And the tagline was, "Leading the way to financial confidence." And they used a methodology that we teach called story selling, which is where we can come back to the idea of the hero's journey and whatnot with Joseph Campbell. But it was so well done because I think it empathized with people's pain. And I liked how you made the distinction to start this conversation between financial stress and financial anxiety. I think that's a very important distinction. One that I have never personally thought about before today's conversation, so I'm walking away thinking stress versus anxiety, we need to draw that distinction.

As we think about potential opportunities for banks, credit unions, fintechs to build financial therapy or coaching within their own business model, roadblocks. What's a potential roadblock that could prevent them from doing so?

Dr. Megan McCoy:

I think it comes down to time and money. I'm an achiever, if you do the strengths and I like to cross things off my list. And building self-efficacy is not as quick as, let me teach you three rules of bad investing. It's a lot easier to grab the low hanging fruit. Just strategic thinking, this longer term, let me create financial health that's long lasting rather than checking a box. It is difficult to quantify and show that bottom line return sometimes.

James Robert Lay:

I think though there's an opportunity for banks, credits and fintechs to turn this into a positive revenue stream that creates positive good. A lot of times, if you think of how organizations, banks, even credit unions are structured, they make money when people make mistakes. And if we transform that entire thinking to, "No, we can help people and we can create revenue by creating value" and we create value, we put the transformation of people over the commoditized transaction of dollars and cents. That's what I see as a future path for growth in a world that is getting transformed faster than we know.

And I was talking about this, you used the frame of reference of 2008 financial services crisis. And I remember early on in this podcast, I said, "This decade, 2020 to 2030," it was right after COVID just locked everything down, I was like, "Buckle up buttercup, it's going to be a bumpy ride .and it's probably going to be through 2030, 2032." And I'm making these predictions based upon all of the reading and the research that I've done. And it's not from a negative point of view, but there was a fantastic book, I'm holding it up here, for the dear listener, you can't see it. Megan can. It's called the Fourth Turning and it was written in 1997. And it was very prophetic into what we are experiencing right now at a macro level because they went back and looked at the patterns of history and we're in just these different cycles. And I think if you understand where it's just a cycle. Because the way that they look at this, it's seasonal. It's like the fourth turning. We're in this fourth turning. It's like winter. I guess what gives me hope, what gives me optimism is what comes after winter?

Dr. Megan McCoy:

Yes. Spring. New birth. Growth.

James Robert Lay:

Spring, it's renewal, new birth, growth, exactly. As we start to wrap up, let's look ahead towards the future. What are you personally feeling most hopeful and optimistic about when it comes to financial therapy and growing the practice? Because like you said, it is the early days right now.

Dr. Megan McCoy:

Right. Absolutely. I think that younger generations, through social media, have become much more open with sharing vulnerability. I think Brene Brown has also increased this honesty and vulnerability in our society. I think that might be part of, it's almost like a cut, when you clean it out, it hurts more for that second when you're cleaning. Maybe we're in the cleaning mode and that by having more honesty and vulnerability around both our financial wellbeing and our emotional health, that on the other side, like you said, it'll be a new spring and cleanness and newness and healing.

James Robert Lay:

Yeah. Yeah, I think when you transform a person's wallet, and that's why it's like I look at the work that banks, credit unions, fintechs can do it, it is much deeper than just dollars and cents. When you transform a person's wallet, you can truly transform their physical wellbeing, their mental wellbeing, their emotional wellbeing, their relational wellbeing. So I want to get real practical as we do wrap this up here, all transformation that leads to future growth starts with a very small, simple step. What is one small simple step that the dear listener can do or take back to their organization to maybe begin to establish and build and grow a practice of financial therapy within their own financial brand?

Dr. Megan McCoy:

I think individually, it is that self exploration. I think if listeners want to take one small step, the CFP board just released a book called The Psychology of Financial Planning that does have some key methods for this field within the financial industry. I think that's a great first step as well.

James Robert Lay:

Get the book. That's a fantastic recommendation. And this has been a wonderful conversation, Megan. I do thank you for your knowledge, for your insight, for sharing your own story as well. What is the best way for the dear listener to reach out, connect with you, say hello if they want to continue the discussion that we started here today?

Dr. Megan McCoy:

Yep. LinkedIn, it's Megan McCoy. You're also welcome to email me at MeganMcCoy@KSU.edu. Our program is amazing for professionals who want to do either coursework and financial planning or financial therapy while working full time.

James Robert Lay:

Connect with Megan. Learn with Megan. Grow with Megan. Megan, thank you so much for joining me for another episode of Banking on Digital Growth. This has been a lot of fun.

Dr. Megan McCoy:

Yay. Thank you. It was so fun.

James Robert Lay:

Until next time, and as always, be well, do good and make your bed