**Reach Your Goals With The Mountie Money Management Center! Episode 148**

# 00:00:00 **Lisa**

# We're looking to support Mt. SAC students and have them feel comfortable about their finances because we talk about don't shame fat people. It's like, okay, got that. But then think about it for credit, think about it for money. We do that as well too.

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# 00:00:12 **Lisa**

# There's a shaming of, "Oh, you have debt, I don't want to talk to you." You know, so we don't talk about where we are with our finances. People talk when things are going well, but they don't talk when they're not going well, and then it becomes a stigma and we got to change that.

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# 00:00:27 **Christina**

# Hi, I'm Christina Barsi.

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# 00:00:28 **Sun**

# And I'm Sun Ezzell, and you're listening to the Magic Mountie Podcast.

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# 00:00:32 **Christina**

# Our mission is to find ways to keep your ear to the ground, so to speak - by bringing to you the activities and events you may not have time to attend, the resources on campus you might want to know more about, the interesting things your colleagues are creating, and the many ways we can continue to better help and guide our students.

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# 00:00:49 **Sun**

# We bring to you the voices of Mt. SAC, from the classroom to completion.

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# 00:00:53 **Speaker 1**

# And I know I'm going to achieve my goals, and I know people here are going to help me to do it.

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# 00:00:59 **Speaker 2**

# She's a sociology major and she's transferring to Cal Poly, Pamona! Psychology major, English major ...

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# 00:01:05 **Sun**

# From transforming part-time into full-time.

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# 00:01:07 **Speaker 1**

# I really liked the time that we spent with Julie about how to write a CV and a cover letter.

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# 00:01:14 **Christina**

# Or just finding time to soak in the campus.

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# 00:01:16 **Speaker 1**

# To think of the natural environment around us as a library.

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# 00:01:19 **Christina**

# We want to keep you informed and connected to all things Mt. SAC. But most importantly, we want to keep you connected with each other. I'm Christina Barsi, Mt. SAC alumni and producer of this podcast.

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# 00:01:31 **Sun**

# And I'm Sun Ezzell, Learning Assistance Faculty and Professional Learning Academy Coordinator.

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# 00:01:36 **Christina**

# And this is the Magic Mountie Podcast.

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# 00:01:42 **Sun**

# Welcome back to the Magic Mountie Podcast, I'm your host, Sun Ezzell. In today's episode, I talk with Lisa Amos, Family and Consumer Science Professor and Faculty Coordinator of Financial Literacy for the Title V Grant about the Mountie Money Management Center.

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# 00:01:59 **Sun**

# The Mountie Money Management Center provides resources and support for Mt. SAC students with the goal of helping students stay in college and move toward their career goals. Enjoy!

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# 00:02:08 **Sun**

# Welcome back to the Magic Mountie Podcast. This is your host, Sun Ezzell, and I'm here today with professor Lisa Amos, Coordinator of the Mountie Money Management Center. Welcome, Lisa.

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# 00:02:26 **Lisa**

# Thank you, Sun. It's great to be talking with you today.

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# 00:02:29 **Sun**

# I'm so glad that you were able to join us. I know this is a project that's been a long time in the making. Before we jump in, could you introduce yourself and tell a little bit about your work on campus?

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# 00:02:40 **Lisa**

# Sure. So, I'm faculty in the Family and Consumer Studies Program. I'm completing my 20th year here at Mt. SAC. As four years part-time faculty and then hired full-time tenure track faculty. So, I've been full-time faculty for the past 16 years, teaching the Family and Consumer Studies Program. I'm the single full-time faculty member there. And we have classes like FCS 41 Life Management, and FCS 51 Consumerism, and FCS 80 Personal Financial Planning. So, the whole Triple MC has been like a dream of mine since I was hired full-time.

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# 00:03:12 **Sun**

# It's so exciting to see something that you've been dreaming of come to fruition. So, can you tell a little bit about how did the Money Management Center get started? What was that process?

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# 00:03:23 **Lisa**

# So, I kind of forget the timeline a little bit, but I remember being in a meeting, a Chair's coordinators meeting and I was in that meeting and my Dean, Jennifer Galbraith looked at me and said, "Oh, I told the Grant's Office that you would get in touch with them to talk to them about a component, a financial literacy component for the next Title V Grant application." I was like, "Oh cool."

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# 00:03:42 **Lisa**

# So, I contacted the Grants Director and she said, "Come on over and let's sit and talk. You don't have to do any preparation. This isn't like a checklist or anything like that." So, I went over and we talked and she's like, "If Mt. SAC could have anything for financial literacy for our students, like what do you envision it to be like?" And so, I was like, wow, this is kind of like your wishlist of everything you would ever want to have, that you could help support our students.

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# 00:04:06 **Lisa**

# And so, we talked for a while and every element of what we talked about ended up being in the grant, which was super exciting. It was like a "Oh wow" kind of moment. And then when the grant got accepted in the first round, we were just stunned. It was like, they wrote it and well, they did not think it was going to happen first round. So, it was like, okay.

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# 00:04:27 **Lisa**

# But just because I was involved in the writing of it, it did not mean that I would be the person that would be leading the financial literacy element of it. So, we had to apply. So, I applied for the reassigned time position as a faculty coordinator and I was selected. And so, I think people a lot of times think that I have like a full release time.

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# 00:04:47 **Lisa**

# I don't, I have 15 LAGs, so it's half of my load and I do work year-round, summer and winter as well to help support our students because financial literacy is so critically important to me. We are an equity program and we're not called an equity program, but we are an equity program because we help students to stay in their classes. When they stay in their classes, they're progressing towards their personal professional goals. And so, they're helping them to get through.

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# 00:05:11 **Lisa**

# So, we do lots of different things, including workshops is the biggest thing that we do. We do Zoom workshops in the evenings. We do face-to-face workshops at noon once each week, sometimes more. We have drop-ins, people can come into our center and talk to us. We have that also in Zoom.

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# 00:05:29 **Lisa**

# We also have a booth. We started doing this last fall when we came back to campus. We have a booth outside where we have our student ambassadors are hanging out, talking with students. We have flyers out there, we have lots of give-away items promoting the program and we also have cookies. So, students love to stop by and chat.

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# 00:05:47 **Lisa**

# We also have one-on-one financial counseling sessions. About a year ago, I earned my accredited financial counselor certification. And so, I work with students on helping them to get them from where they are to where they want to be going.

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# 00:06:00 **Sun**

# That sounds really incredible. And like the center really hit the ground running and is offering resources and lots of different modalities to meet students wherever they are. It sounds really incredible.

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# 00:06:11 **Sun**

# It's making me think a little bit about my experiences as a college student and being on my own and having financial aid to help support my college experience. That was the most money I had ever had and nobody told me how to do anything with any of it. And I imagine that I'm probably not the only one to have that experience.

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# 00:06:33 **Sun**

# Can you talk a little bit more about the ways that financial literacy can support students in their educational journey? Like what are some of the challenges that you notice that folks have that maybe like we maybe would assume, gosh, everybody knows that, but really, a lot of us don't.

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# 00:06:53 **Lisa**

# It's been a learning curve for us as well too, because we come from our lived experience. Even though we hear things, we don't always know where our students are coming from and it's in the workshops and in the financial counseling sessions that I'm doing that I see the huge span.

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# 00:07:11 **Lisa**

# I work with students that I help support to get more resources from our Basic Needs Committee that are living out of their cars. I help support students ... and if I say help support, I'm helping support to guide them with resources, working with them with budgeting, with credit management, with building their credit because credit and budgeting and savings are probably the three biggest topics.

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# 00:07:30 **Lisa**

# Even though nobody wants to talk about investing, the basics are super, super important because if people aren't budgeting what they have, then they're probably ending up in debt. And if they're ending up in debt, then they probably don't have great credit, which then if that's happening, then they're probably not saving money. And it's kind of this little whirlwind.

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# 00:07:50 **Lisa**

# And then what happens when they're trying to find housing, they can't because they have poor credit. They don't have money saved for the down payment and first month rent. And it just is a real struggle. We work with students that have like multiple people living in a room together, sharing a bathroom with other people, just trying to get by, trying to make it from day-to-day.

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# 00:08:11 **Lisa**

# So, I came from a place of privilege and I didn't realize my privilege until I saw others. But with all of that, I had financial education in college. I had financial education at home. I just didn't listen to it. And so, I made a lot of mistakes when I was in college after I graduated from college.

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# 00:08:30 **Lisa**

# And when I talk to students and we do workshops, I share some of those stories because I want them to know that whatever choices that they've made, whatever mistakes and great choices that they've made, they're not the only one.

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# 00:08:41 **Lisa**

# There's a lot of other people out there and I like to share too, that I've made a lot of really bad credit choices, credit decisions in my life. And I want them to see too, that when you're in a bad place, when you're in a dark place, that there is a light at the end of the tunnel and there is a way out, there are healthy ways out.

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# 00:09:00 **Lisa**

# So, we talk about that. Like we just did a workshop yesterday - was what it called? It was Managing Debt: What Not to Do. And when we first started the workshop, I'm like, okay, you have to understand that this is what not to do, is kind of on a scale of 1 to 10. Some of them are a 10 or a 10 plus like run, do not. It will be really bad for you.

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# 00:09:19 **Lisa**

# And some of them were like, you know what, they're not so bad, and it just depends on the individual and how you manage your finances, if this makes sense for you or not. But there might be other more healthier options. But if people don't know, if their upbringing has been where their parents don't talk about money or their parents are ashamed of their money or culturally, they don't talk about it - then they're looking to peers and peers may not know. And they may be talking about focusing on like Bitcoin and Robinhood investing and things like that, as opposed to focusing on the basics, which is where we need to start.

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# 00:09:50 **Lisa**

# The basics are boring, I get it. But the basics help you to build that foundation so that you can elevate yourself from wherever you are. Even if you're doing okay, help you elevate yourself even more to move towards those goals.

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# 00:10:02 **Lisa**

# So, we are starting to also work a lot more with other programs, other equity programs across campus. In fact, see, just this week, I worked with Rigo Estrada from Basic Needs, and we're going to be doing some things in a partnership there going forward. We have a workshop tomorrow at noon with the REACH Program, I guess I should rephrase that.

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# 00:10:25 **Lisa**

# We're doing a workshop with REACH. We're doing workshops all across. So, we've done workshops with Bridge. We help support Promise+Plus, we've done workshops with them as well. We're even working with school district and we did a workshop for San Gabriel Valley ROP. They reached out to us and we did a financial literacy workshop for about 45 students. And they were like 9th grade and 12th grade. So, wide range of grades there.

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# 00:10:51 **Lisa**

# And then just been working with Angelena Pride as well, too, over in School of Continuing Education. And we're looking to coordinate to provide drop-ins to do workshops or many workshops with economics teachers in the high schools that they support during the Credit Recovery Programs in summer.

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# 00:11:10 **Lisa**

# So, it's our Mt. SAC students: credit, non-credit, it's our employees, it's community, it's supporting the high school students to get them into our pipeline as well, and have them feel comfortable about their finances. Because you know, we talk about don't shame fat people. It's like, okay, got that. But we still do, right?

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# 00:11:30 **Lisa**

# But then think about it for credit, think about it for money. We do that as well too. There's a shaming of, "Oh, you have debt. I don't want to talk to you." So, we don't talk about where we are with our finances. People talk when things are going well, but they don't talk when they're not going well. And then it becomes a stigma and we got to change that. We got to change it, so we have open conversations about all of this.

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# 00:11:50 **Sun**

# So, if you like throw out an ask to students and Mt. SAC employees to get involved or to find out more about what's going on, what would that invitation look like? How would you like students and employees to be involved?

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# 00:12:08 **Lisa**

# Two things I can think of right now, one is come. So, one is come to our workshops. We have weekly workshops, we promote them multiple ways, we're promoting them. Look at your email. That's one place the flyers are going to be in there and the shoutouts for what's going on. So, come to our workshops. That's one thing.

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# 00:12:25 **Lisa**

# Another one is for faculty and all employees. If you have an area of expertise where you would like to present or co-present on a workshop, reach out to me because I would love that. We're working on training our student ambassadors to present, but I think a lot of them would rather do the day-to-day working with students face-to-face at our booth than being in front of the group of people presenting.

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# 00:12:46 **Lisa**

# And we do have some, like one of our amazing student ambassadors, Liz Chong, she loves talking about budgeting. Just like I love talking about credit, she loves talking about budgeting and so she does our budget hacks workshops, and she does a lot of our workshops too when we go to classes and clubs and programs as well, where we're talking about budgeting, a little bit of credit savings.

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# 00:13:06 **Sun**

# Great. Thank you so much. If folks want to find out more about kind of financial literacy issues, in addition to checking out the Money Management Center website, are there other resources that you would recommend?

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# 00:13:23 **Lisa**

# So, like a one-stop-shop I would say would be the CFPB (Consumer Financial Protection Bureau) is an amazing one. I believe their website is cfpb. gov. That has a ton of resources on it.

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# 00:13:38 **Sun**

# Great. Thank you.

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# 00:13:39 **Lisa**

# And the other thing too, is that right now, we have the workshops which are the scheduled times and then the scheduled one-on-one meetings, financial counseling sessions with me, and then our scheduled hours that we're open, which spring semester, we're open 10 to 2, Monday through Thursday, both face-to-face and also in Zoom.

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# 00:13:56 **Lisa**

# But also, we are in the process, we have a summer project we're going to be doing, which is creating self-paced modules, financial literacy self-paced modules. So, students, other individuals, can work through the modules where they're watching some videos, reading some ... doing little activities within it. And then taking a quiz at the end of the module to earn a completion, some type of badging. We haven't quite figured all of it out yet.

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# 00:14:20 **Lisa**

# So, that's something that we're working on because that's a great way where like ... just like the thing over the writing center that they have, the self-paced-

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# 00:14:29 **Sun**

# They have the DLAs, the Directed Learning Activities.

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# 00:14:32 **Lisa**

# The DLAs, yeah. This would be the Triple MC version of a DLA.

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# 00:14:35 **Sun**

# What a cool idea. I'm so impressed by how much the center is offering. And then also, it seems like you just keep expanding and adding new ways to reach out to folks. It's such an incredible undertaking.

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# 00:14:46 **Lisa**

# Yeah, it is. And always, try saying my keyword is streamline: support, but streamline because we have limited resources and time being one of them, all funded through the Title V Grant, but working forward, getting our tentacles out there to support across campus.

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# 00:15:01 **Lisa**

# We still have people who have never heard of us and we understand that because it takes time. Even though we've been physically on campus since last fall, it does take time to get the tentacles out there, but all the time we're connecting with new students and employees who haven't heard of us before.

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# 00:15:17 **Sun**

# I think that's one of our challenges at Mt. SAC, is we have so many amazing resources and programs, it's getting the word out about what's happening. So, hopefully, the podcast can help. And then as faculty and Mt. SAC employees, we can also help by passing along information if we know a workshop or an event is coming up.

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# 00:15:36 **Lisa**

# Right, yeah. And another thing we're doing is we're doing the April Mountie Mentor meeting. So, we're really excited about that.

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# 00:15:44 **Sun**

# Oh, that's great. And just in case people don't know about the Mountie Mentor meeting, do you want to tell a little bit about that?

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# 00:15:51 **Lisa**

# Sure. So, that is coordinated through Student Services, and I can't remember exactly who all it coordinates because I've only met with them a little, but it involves faculty that are the mentors and students that are attending. And how I'm being involved is we're doing a little icebreaker, a little presentation, and then students are going into breakout rooms with mentors and they have questions that they'll be talking about, about financial literacy, managing their money.

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# 00:16:18 **Lisa**

# And then we'll come back to the whole group and then talk about things a little bit more and give an overview of the Triple MC. So, it's a way for faculty and students to connect in a kind of informal environment where they've got people there to support them, and then kind of in the background too. It's not just the breakout rooms with these people. If students need extra supports, then they have it structured.

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# 00:16:40 **Lisa**

# So, they have, like they can pull the student out of the breakout room to get ... or the student can leave the breakout room, I should say, to get more supports of what they need help with. So, it's a really great way to help support our students. These are still being done in Zoom for now. So, it's a way for students to connect and get some help and learn as well.

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# 00:17:00 **Sun**

# That sounds incredible. Thank you for mentioning that. Is there anything I forgot to ask you? Anything else you'd like to share?

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# 00:17:09 **Lisa**

# I can't think of anything at the moment. I know there's so much going on. We go to classes, we clubs. Basically, it's like if someone reaches out to us and says, "Can you fill in the blank?" Like let's see if we can make that work for you.

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# 00:17:20 **Lisa**

# Oh, we're even working with ESL too, where they have their virtual career fair - I think it's career fair. So, we have a video for them about the Triple MC and they have a resource fair coming up in May, middle of May that we'll be participating in to share our supports that we have for students. So, just kind of like everywhere.

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# 00:17:37 **Lisa**

# So, the reason I'm sharing some of these is just to give people ideas as you're listening to this of like, huh, how could we use Triple MC to help support our students? So, hopefully, some of these ideas will help get you going there.

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# 00:17:52 **Sun**

# That's great. Thank you so much. And I'm sorry, you may have mentioned it already, I feel like I have pandemic brain today: but do you have an event on April 21st?

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# 00:18:02 **Lisa**

# We do. Yes, we have an open house on April 21st. Yes, so from 10:30 to 1:30 in Building 77, room 1055, which is the Triple MC center, we have an open house and we'll be there on hand to answer questions, to say hi, to meet and greet people. We'll have some light or doughs and we will have lots of swag to give away.

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# 00:18:25 **Sun**

# That sounds wonderful. Well, Lisa, thank you so much for joining us today to share about the Mountie Money Management Center. I'm so impressed by how you all have hit the ground running in the middle of the pandemic, and you are offering so many amazing resources and supports to the Mt. SAC community.

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# 00:18:43 **Sun**

# So, I just want to thank you for your incredible work and a huge thank you to your team as well. And it's such a pleasure to get to talk with you. I hope we'll get to reconnect again for another episode in the future.

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# 00:18:54 **Lisa**

# Absolutely. Thanks, Sun. And I have to say too, that this work that we're doing could not have happened without the amazing support and guidance that I have from my manager, the Grants Director, Lisa Rodriguez. It's just been absolutely outstanding. She's been very, very supportive, and another set of ears and eyes and ideas. And it's been wonderful working with her.

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# 00:19:15 **Sun**

# Fantastic, huge shout out to Lisa. Thank you.

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# 00:19:19 **Christina**

# Thank you for listening to the Magic Mountie Podcast, and don't forget to share your favorite episodes.

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