In this episode, we discuss:

- The importance of a Wealth Coordination Account
- Understanding long-term planning for your long-term future
- Resources and tips related to understanding your knowledge gap

---

Rhonda: All right. Well thank you so much for joining us for another episode. And I am so excited to be able to introduce to you my friend, Paul Adams. And he and I met via LinkedIn. All good things start there. And there was something about your profile that just captured my attention and I actually didn't even really know what you did when I said, "Hey, let's connect." And so, you are the Founder and CEO of an organization called Sound Financial Group. And you're also a fellow podcaster and entrepreneur.

Paul: Indeed.

Rhonda: And so, I just want to thank you for taking time to join us today.

Paul: I got to tell you, I'm so happy to be here. Just our phone conversations we've had leading up to this, and you mentioned about creating a friendship. And I even was talking to my wife this morning and saying, "Yeah, I'm going to be on a friend's podcast this morning." And it was just like, "Oh, yeah, that's kind of nice." Versus somebody has a show somewhere that asked me to be on it. It just felt wonderful and warm and just getting a chance to reconnect this morning.

Rhonda: Yeah, absolutely. Well, and I have certainly been in the financial industry and you are with an organization that happens to be in their headquarters in Milwaukee.

Paul: Yeah, at the very beginning of my career.

Rhonda: Right. Right, at the very beginning of your career. So, I just want to take some time and share, what are some of the trends that you're seeing? Obviously, our focus is women.

Paul: And I think that if, for any of us, it's where is my knowledge gap? And when I say knowledge, I mean the capacity to act, not just understand it. If we were thinking of it like parachuting, understanding would be like, "I know the plane goes up to 13,000 feet, somebody jumps, they count to 10, they pull this thing here, and then they steer themselves with two cables they hold in their right and left hand, and it pulled them both down near the ground and they land." That's understanding.

Paul: **Knowledge is hurling yourself into the abyss and landing and not dying.** That is the difference. And I think people tend to collapse the understanding and knowledge. And especially when we're divorced, prior to that, it may have been, at least we see this often, I don't know about you, but we'll see oftentimes that the wife will handle a ton of the bills, and then the husband tends to handle a lot of the long-term strategy and investments. And they both have an understanding of the other one.

Paul: Now, it's a lot easier for the divorced husband to get a handle on the bills because it's a fast iteration cycle. They got to deal with the bills every 30 days. So, I don't know, after doing it for four or five months, you're back on plane and you know what you're doing. But when there is this... And it really is one of the longest feedback loops we deal with in our entire life. It's a 40-year feedback loop from 22 to 65. You have one time that you get feedback, and filling a glass of water, we're all used to it. We've all gotten our hands wet as kids when we overfill the glass, that we're listening and feeling the weight of the glass, and we turn off the spigot at the right time.

Paul: If you perform really badly at work, somebody's going to let you know in a few weeks. You eat too much, over 7 to 10 days, you'll actually start gaining weight, and the feedback is in the scale. Bad behavior in all those areas equals bad short-term outcome.

Paul: **Here's the problem. With money, the feedback loop is like a negative feedback loop in that you can make bad decisions with money.** And know how they feel in the short run? Awesome. It feels so good. You can get the brightness on your kids' eyes because you got them a cool new toy. Or all the Instagram likes because of the killer vacation you went on. All those things feel wonderful. The new car smell. Nice, so wonderful. And those are all things that, in the long run, the one-time feedback loop is you spend the rest of your life in some version of poverty below what you would have chosen.

Paul: And so, one of the things we have to do is get those shorter iterations occurring through these coaching conversations around money so that everyone, and I think divorced women are particularly susceptible to having somebody that looks trustworthy, somebody who's super friendly, who's a friend of a friend, who may just be selling product. And one of the things we encourage people to think about is, is the advisor's revenue model only you acquiring product from them?

Paul: And if that is their primary revenue model and they're not charging you a fee up front so that they can support their business and themselves without needing to sell you a product, then that should give you at least a moment of pause, to stop and reflect and say, "Is there a chance that products could be recommended to me because of the advisor's revenue model, not because of what's right for me?" And not that the advisors are unethical or making bad decisions, any of that. It's just that, clearly, they can't work with 100 clients and not have any of them acquire product.

Paul: But we and some other advisors out there, will do something similar to that, where we charge a fee upfront. It retains us for that first year, which is that timeline of a divorce. It never occurred to me how those line up that way. And then we coach them throughout the year, and we may meet them as many as 15 times over the first year, but that primary coaching to get spooled up and get all the things corrected in their financial life, et cetera, not counting ushering them through the divorce is about 6 to 10 meetings over about 10 to 14 weeks.

Rhonda: Yeah. And I think that's spot on. Prudential did a longitudinal study. And what they found was that it was the knowledge plus experience that really helps the women build the confidence. Because if you have the knowledge without the experience, that's theory. If you have the experience without the knowledge, then you're just going through things hoping that you're not making too many mistakes.

Paul: I was going that was a terrible idea, I shouldn't do that again.

Rhonda: But it's those two things when they can work in tandem that really helps women build the confidence. And when I think that is one thing that, as we look at some of these studies, women have a great opportunity to step into power as it relates to their financial lives. It's just that they may not have had the experience because, statistically speaking, and you alluded to this, women are doing the day to day stuff, but they aren't necessarily as involved in the big picture things. And so, when they're thrust into that environment, it's uncomfortable and overwhelming and intimidating and all of those kinds of things all at once. Right?

Paul: And I think there's probably a lot of domains that are that way. **The trouble about the long-term planning for your long-term future is that's the one thing out of all the things that are coming at women going through divorce, it's the one thing that they really can, in the short run, put their head in the sand and avoid all the negative consequences.** They are coming, but they're not here yet. And so, they can deal with all the things that are urgent and forget the things that are necessary.

Rhonda: Yeah. Well, and I think too, it's history. Like you said, the feedback loop is so long, and even from the time that they got married until potentially the time that they're getting divorced, there's all of those habits and behaviors that they're now dealing with. Plus, let's face it, everything's always goes back to our childhood. There's always some connection between, "Hey, this is my attitude and belief about money as a kid. Here was how it was modeled. I brought that into the marriage. Now somebody always has to take the lead, and now I'm thrust into having to take the lead myself." You know?

Paul: Yes. Yeah. And, you're right, it's so tough for them to make that gear shift. And we recommend people do something that's super subtle, easy, anybody can start it. Any one of your listeners can do this right after the call. And we talk about the importance of somebody really understanding their own freedom and agency and choice. And we need to take that back immediately in people's lives around their money.

Rhonda: Yep.

Paul: Financial institutions ideally would like you to take your regular household checking and start choosing a financial product that you can automatically deposit via bank draft to. And we teach our clients to set up a separate checking account whose only purpose is to purchase assets. That's it. It shouldn't be buying anything else. It only buys assets. And we define an asset. An asset is anything that puts money in your pocket now or has the ability to put money in your pocket later.

Paul: And it doesn't matter if it's just $25 a month. To shorten that feedback loop, we're simply saying we're going to put in $25 here and that is for my long-term wealth building. And then I'm going to put in $25 next month here. Now, for some people in some amounts of wealth, it might be 1000, it might be 2000, we have clients it's $30,000 a month they're doing. The key, and for the women that we've helped journey through getting their financial knowledge up to where they are financially during the divorce, is simply having a wealth coordination account means that when those payments start coming in, they realize, "Well, my bills are only 10,000 but I just got a $20,000 support payment during the trial period." Great. Let's just put that 10,000 aside.

Paul: If the divorce attorneys are not saying that you need to keep your monthly spending up for a period of time while we finish the divorce. And then when they're complete and the divorce element goes in, where do most people put that first check? It's like there is a million dollars of liquidation. I guess I just go put it in my checking account if they haven't been working with a coach.

Rhonda: Right.

Paul: And whenever money goes in the household checking account, whether it's for a couple or a single individual, some of it is bound to get lost in the sauce of life. And by just putting it in the wealth coordination account, now you're sitting there and you're like, "Well heck, I don't know what assets I'm going to buy." But if you're resolved it's going to buy assets. At least it's not buying liabilities. Little steps here. We're not talking about big complicated things. Let's just make sure we don't buy stuff that costs us more in the future.

Rhonda: And I love that. And you have a podcast episode that you focus specifically on that concept. As I was listening to some of your podcasts, that was one that really resonated with me because it's simple and it's not requiring women to make a big decision right now.

Paul: Yes, that's right. Yes. The cognitive load of somebody saying, "Let's budget for this financial tool, and this is the financial tool you should use," being collapsed. The cognitive load is so high in making that decision versus simply being able to say, "Oh, all I need to do is set the money aside. I'll figure out what it purchases later." You make a good point. I was going to see if I could quickly find the name of that episode. So give me just a second, because I'm sure your audience right now is thinking to themselves, "Don't say that's a great episode of Paul's, not tell us."

Rhonda: That's right. Yes.

Paul: So, my podcast is Your Business Your Wealth. That's episode 131, Wealth Coordination Account.

Rhonda: Perfect. And that reminded me too, this was a woman that I had met with a couple of years ago, and I was actually still in the financial industry at that point. And I remember, she had lost her husband. It was actually she was a widow, not a divorcee. But the concept is still similar. And I was so frustrated because there were two companies, two advisors from two separate companies, that were literally swarming her like vultures. And there was the one guy who called her probably every single day, literally called her every day. And I was like, "Okay, timeout. I'm going to encourage you to do nothing." And anybody who knows our personalities, would we ever tell somebody to do nothing?

Paul: Nope.

Rhonda: But in this case it made sense, just hang tight. Okay? You do not have to make a decision today, and you don't even have to make a decision tomorrow. Give yourself some space and permission, space and permission to just be.

Paul: We are raised as kids with that, don't just stand there, do something. But sometimes we need to be, don't just do something, stand there. And that one's a lot harder. It's always easy to make a move. It's real tough to just sit with it and go, "Okay, I'm going to think about it for a while. I'm going to plan." And I think that example of those two advisors, I'm going to go out on a crazy limb here and say probably neither of those advisers had gotten an upfront annual engagement, some kind of retainer, to then be able to coach her throughout the year. They were calling, they had pitched a product, and they were calling to say, "Are you ready to execute on the product yet? Are you ready to execute on the product yet? How are things going? Do you want to meet for lunch? Because at some point during lunch I'll just bring up the product again."

Paul: That is how that normally goes. And I know because that's how I was trained originally. That's exactly the process I went through as an advisor. And it took a lot to escape the gravitational pull of all those practices to have a different way to be able to serve and engage clients.

Rhonda: Yeah, absolutely. And so that's why I think, yeah, that wealth coordination account, it's simple, it's easy. Again, they can go to whatever bank or credit union they're currently using and say, "Hey, I just need to set up." And finding, to that point, finding a bank that gives you the opportunity to go into one dashboard, see what you have going on, and set up those really simple automatic contributions to their wealth accumulation account.

Paul: And the one thing that we do say a little different, if people want to put some amount that's regular and automatic going into the wealth coordination account, we're a fan of that. We also say, by the way, this is going to sound a little bit heretical to people who are more steeped in finance. We say it ought to be a checking account, we don't care what the interest is, because when you buy an asset you've got to write a check, so you better have a checking account you're writing it from, otherwise it has a chance to flow through another account that could be a consumption account. Once it's in there, you want it to be sacrosanct, it's an asset purchasing tool. And then, ultimately, we'll have enough assets to have enough passive income to not reach retirement.

Paul: **We don't talk with our clients about retirement, in fact our first conversation with clients that we currently call our philosophy conversation. We're thinking about changing it to the unretirement talk, and why we should not be pursuing a retirement, because most people who have done something with their lives and added value to the marketplace don't plan on doing that for 40 years so they can just stop doing any of it.** In fact, you wanted just maybe change the mode of doing it. You might want to do it for a charitable cause, you might want to just do it differently. But people want to continue to add value to their world and their overall community. So why would we say retire? Because that word means something's put up on the shelf and is no longer of use. I don't want to feel that way one day. And nor do most of our clients. And when they relate to it that way, no wonder they don't want to plan for it.

Paul: So, we just talk about planning for what we call DFI or definite financial independence. When we can get passive income to exceed existing bills, then if you choose to work, you just keep working. We're just going to save 100% of your income. You don't have to be dependent on it anymore because you're living off your passive income. Total paradigm shift. And the financial institutions would rather you just build up a huge pool of money and be really insecure that it's not enough so that they can get all the asset management fees on it, all that. And they're not like black helicopter conspiracy about it, they're just being normal players in the free market. And we just need to equip our clients with knowledge and hopefully some of your listeners with this knowledge to say just set up a wealth coordination account, add money every month, and the last thing I was going to mention, do some of it every month that is you moving it intentionally. Because if you move it intentionally, then every month you have to pause and at least consider your long-term financial wellbeing. And if you do that once a month, you are now doing that, I forget what the stats are, but it's something like for many people, they're only really looking at their planning sometimes once every two years to once every five years.

Paul: There's the old saying, "People spend more time planning a family vacation than their long-term financial wellbeing." Well now you're having to at least consider, or have it hit your radar once a month, which right there we find changes people's financial lives if they do nothing else, just saying, "This is going to go into my assets." And then when somebody comes up and says, "Hey, we got some financial products you should buy," you just look to your wealth coordination account, it's like, "Well this is how much I have to put in that thing." You don't have that second part of cognitive load of how do I afford it, and should I do it or not? Now you can actually think much more clearly because your money's already set aside to do assets or not. And now you're just turning to say, "Is this right for me?"

Rhonda: Right. And I remember back, this was in the early 2000s, that was when the book Cashflow Quadrant came out, by Robert Kiyosaki. Super classic book that I recommend to everybody because I think it's an easy read. And I think it's something that really helps people get their mind around, okay, well there are two different types of income. There's going to be the active income, job, self-employed, and there's going to be passive income as a business that's generating passive income, and investments.

Rhonda: And so, if the listeners have not checked that out, we'll include that in the show notes as well. But it's just a great book to reprogram our mind about passive income.

Paul: Yes. I remember reading it, it's kind of funny, I was actually temporarily disabled when I first got exposed to Robert Kiyosaki's stuff. I'd fallen off a horse and shattered an internal organ, and a lot of internal bleeding. So, you're in a massive amount of pain while organs heal, and bleeding is absorbed. So, I guess graphic warning for this podcast, I don't know. But I was on a pretty significant amount of painkillers for about a month after this accident. And I remember reading Robert Kiyosaki's Rich Dad, Poor Dad and Cashflow Quadrant during that window. And I would read, and I'd go, "I don't remember anything I just read the last five pages." And I have to read them again. And I think I read the books first time through, three times each.

Paul: But instilled me this idea that there are things we buy that are assets and there are things that we buy that are liabilities. And by simply understanding the difference between the two, we end up, here's one, we teach our clients that their primary residence is not an asset, never is. Now, it can be if it goes up a lot in value and you decide to move. But we said something that puts money in your pocket now or in the future without changing your lifestyle.

Paul: So, you can move from Seattle, say, to Gilbert, Arizona. If you have any listeners in Gilbert, Arizona, I mean no offense. But in Gilbert, Arizona you can buy the same size house for a lot less money than Seattle, San Francisco, Los Angeles, New York, but it's definitely a different lifestyle. So, your primary residence, if you think it's an asset, even if it's paid off, just stop paying your property taxes and the real owner of that asset will eventually knock on your door and politely demand you pay your taxes. That is an example of why we don't consider it an asset.

Paul: Now, it probably is a good idea to have a paid off house at some point in the future, lowest possible cost of just providing shelter for yourself and your family. But I've watched women during a divorce hurt themselves financially significantly because they had this, they got a spouse, they've got this concern, that concern, and then what will sometimes happen is they really have a demand of, "I need to stay in this house." And it's like, between the two of you, you were making $800,000 a year, you're going to have some kind of settlement, but you're making 200 of the 800. You should not stay in a home that you afforded at $800,000 a year. You stay in the same neighborhood, we could do all kinds of stuff, but let's not trick ourselves into thinking it's an asset. That's something that, no offense to the realtors that are listeners, but the real estate overall complex has made us want to think it's our biggest investment, when in fact, for most people, their home is actually their biggest liability. Maybe one you should have. I'm not saying you shouldn't own a home ever, that would be crazy. But people just automatically slip into these habits that have been part of society.

Paul: Have you heard the story of the little girl who asked her mom about the Christmas ham? Have I told you that before?

Rhonda: No.

Paul: I hope this is fun and interesting for your audience. Sometimes we have financial practices, things you grew up with. You talked earlier, Rhonda, about children and the way we picked up habits and how our parents talked about money, et cetera. Well, there's this little girl and her mom is baking the Christmas ham. And she's prepping it and putting all the rubs on it and all that, and then right before she puts it in the pan, she cuts off the ends, both ends of the ham. And then plops it in the pan and puts it in the oven. She says, "Mom, I understand why you did all the rest of the stuff. Why did you cut off the ends of the ham?" She says, "You know, I don't know. You should ask Grandma."

Paul: So, Grandma comes over for dinner that night, and she says, "Grandma, why is it mom cuts off the ends of the ham right before she puts it? I understood everything else. Why does she cut off the ends of the ham?" She says, "You know, I don't remember why. I just know my mom always did it." So, a little bit later, Great-Grandma comes from the nursing home, comes over for dinner that night. And she goes, "Great-Grandma, I watched mom and she cut off the ends of the ham. Then I talked to Grandma and why she cuts off the end of the ham, and neither one of them remembered why they do it. Why did you do it?" She says, "Oh, honey, we were poor. I didn't have a pan big enough to hold a ham, so I had to cut off the ends to make it fit."

Paul: And yet, how many people are still making financial relationship decisions or decisions about their own personal confidence about navigating the world by themselves because of an inherited mindset that is just as unimportant as cutting off the ends of that ham? And these mindsets go unexamined for people all the time. And that's what I love about what you do, frankly, is helping women engage and think through that mindset. That is something and the thing that attracted me to you is that idea of nobody else is teaching this that I could find. And I looked.

Rhonda: Yeah, it's awesome. And just to wrap up the ham thing, I love the ends, don't cut off the ends.

Paul: I'm the same way. I love the burnt ends of a brownie in a pan, the ends of a ham for sure.

Rhonda: I mean, don't cut those off. Right? And yet, though, I think there's... Gosh, that story even goes deeper. Right? It's like, yeah, you know what? We do things because of perhaps the way that we have been taught to do them and we don't know why we do them. And, yeah, what are those things in our life where we are shortchanging ourselves or we're cutting off the best parts? Because we're not taking the time to really evaluate what it is that we bring to the table and why we do it. So, I love that analogy because I think it makes a really great point related to the financial aspect.

Paul: Yeah. I think your point is good. That it almost wears on you a little more. What could have been in the ends, mindset-wise, for that entire family.

Rhonda: Yeah. Yeah, absolutely.

Paul: That does remind me of something that we put together for your audience, is we have a white paper that we give folks sometimes called The Three Money Mistakes No One Talks About and Six Things You Can Do About Them. And we actually have that set up on our website.

Rhonda: Awesome.

Paul: It'd be super easy for your audience to get to. You can get it at SFGWA, that's Sound Financial Group, WA, like Whiskey Alpha, dot com/rhonda. And right there, there's just going to be a page where you can drop in your email address and it will just shoot you this white paper. And, for anybody that just thinks they would also get benefit from it, you get a copy of my last book via PDF if they just check that box also, then we'll email them a copy of my last book, Sound Financial Advice.

Rhonda: Awesome. Thank you so much. I'm part of an organization called eWomenNetwork and one of their principles, so their focus is helping one million women achieve one million dollars in annual reoccurring revenue. But one of their main principles is give first. And I have to be honest, when we first met, you embraced that principle. And I'm used to being the one who gives first. It was actually like, okay, I love that. Right? I don't think there are enough people who say, "I'm going to give first," not asking for anything in return.

Paul: Yes.

Rhonda: And I really appreciate that.

Paul: Yeah, you're welcome. And maybe for folks in the audience, if any of you are thinking about making that shift in life about the give first piece, I'd never really thought about this before, Rhonda, but something you said there just hit me like a ton of bricks, is that for us to be able to give first we had to have created probably a lot of value for others beforehand because then we're just... For instance, great example is if I hadn't been writing books for years, I wouldn't have a book I could give away now. We sell it, people can find it on Amazon, it's called Sound Financial Advice. But we have another one releasing later this year. So, if I wasn't writing books or if I only wrote one book ever, we would never have the ability to do the giveaway.

Paul: And so, we have to create value in the marketplace and in the world first before we can help people first. Because we've all had those people say, "I think I'd really like to help you here," but they have no skill set in that domain. And then you find yourself being offered help and then you're like, "Gosh, I got to look at this knucklehead and figure out what they're good at and what I could do with them. And now you've just created more costs for me in trying to help you." As opposed to somebody being able to listen well enough and say, "I think you might need help in one or two of these areas and I can specifically make a difference for you there." It's a totally different way to help people. And thank you for the acknowledgement around that.

Rhonda: Yeah, absolutely. Well, this has been super fun. I always like to wrap up our time together with two things. One is favorite client success story, and then finally your favorite quote.

Paul: Ooh, okay.

Rhonda: I know, you only can pick one.

Paul: I know. Is it okay if I use one for myself?

Rhonda: Sure. Absolutely.

Paul: I got to do one fun one and then I'll answer your question seriously. So, my fun one is actually a quote that our social media team put out, which is, **"I really don't like complimenting myself, but I don't not like it so much that I won't do it in this space."** And they put that out on Twitter and Instagram. I was like, "I believe I said it, but gosh, it looked weird in print."

Paul: So favorite client success story is actually a woman that was introduced to me who was getting divorced, married to someone who is a very domineering relationship, from what I could take away. And I don't envy anybody on either side of a divorce at all. It's just hard. No way about it. This is somebody you thought you were going to spend the rest of your life with and now you're not going to. And all the hurt and shame or doubting yourself, "Did I make a terrible decision?" All this stuff that comes in. It's just terrible.

Paul: And I watched her over the course of a year, as we engaged, go through one conversation after the next and coaching her, letting her know she's doing great. She's handling herself well. She let the husband say all the crazy things he wanted to say, which included things to the children that were not. And what people may not know who are listeners, is we work with clients all over the country. So, this woman is on the other side of the country from me. We're connecting via Zoom meeting, and we're just walking her through step by step this entire process.

Paul: Okay, when's the next trigger date where something's going to happen? Great. Do you want to talk to me right before that or right after that? Emails coming through, et cetera. And I had a chance to see her the other day. She has now chosen to set up her own business. She was an employee before. Stepping into the world of entrepreneurship. Next introduction is actually to get engaged with the Women's Center for Financial Wellness, just to get some of that additional coaching and confidence around her business. And she has done such an amazing job to actually fully understand what she's doing, where the money is, from being so timid and scared, to now being confident and growing more confident every time I speak to her. And now the things she complains about are the busyness of life with family visiting in town. And no longer the, "Am I going to be okay or what's going to happen?" And that's my favorite story right now.

Paul: And then my favorite quote actually is a quote from John Maxwell, if you're familiar with him, kind of general leadership guru. And my favorite quote from him is, **"If you're curious what your future is going to look like, look at your habits and practices today. If you're going to change your future, change your habits."**

Rhonda: I love that. I love that, because that's exactly it. Right? Their future's going to look different and so, yeah, how can we be positioning our thoughts and attitudes and beliefs right now that are going to impact the future? And of course, anything by John Maxwell is always awesome.

Paul: Yeah, that guy. And I know it to be right. I've had a chance to see him speak several times in person, and, gosh, he just such a great way about him. One of my favorite things about the way he speaks is he just looks like he's sort of making it up at the time. But when you've seen him multiple times, you realize he has laid everything out from dropping the note cards, to all of it. He has taken it on as a real performance he's doing. Not for his own sake to look good, but rather everything is crafted around impacting the people he gets a chance to interface with. I also think it's a lot of what you do, Rhonda, in that in our time together you've always taken super seriously, and you know it's kind of like life or death with the women that you work with that you have a chance to help them set themselves in a new direction and make a difference for them forever based upon just being coached by you and your organization for a year, and their whole lives could be different.

Rhonda: Yeah, for sure.

Paul: That doesn't exist out there the same way for these women that you deliver. And I love it. So, I'm so glad I could be here with you today.

Rhonda: Yeah, thank you so much. Hey, this has been awesome. Certainly, if folks want to connect with you, they can reach out, grab that white paper. We'll include all your contact info in the show notes. But I just want to thank you for taking time out of your also busy, crazy schedule to chat with us today.

Paul: You're so welcome, and it's a pleasure to be here.

QUOTE: "I really don't like complimenting myself, but I don't not like it so much that I won't do it in this space." – Paul Adams

"If you're curious what your future is going to look like, look at your habits and practices today. If you're going to change your future, change your habits." – John Maxwell

RESOURCES:
The Three Money Mistakes No One Talks About and Six Things You Can Do About Them
Cashflow Quadrant by Robert T. Kiyosaki
Rich Dad, Poor Dad by Robert T. Kiyosaki
Sound Financial Advice by Paul Adams
Podcast: Your Business Your Wealth Episode 131: Wealth Coordination Account: Big Wealth, Small Business with Paul Adams and Cory Sheperd

CONTACT INFORMATION:
Paul Adams
CEO & Founder
Sound Financial Group
info@sfgwa.com
(855) 578-8724
LinkedIn | Facebook | Instagram

Visit the Women's Financial Wellness Center for a full directory listing of experts. Be sure to reach out if you would like to connect personally with the Women's Financial Wellness Center. You can visit our website or grab a complimentary 30-minute consult.

Leaving a positive podcast review is hugely important: they help the podcast get discovered by new people. Please spend 5 minutes of your time to leave a review on your preferred listening platform, we'd love to hear from you!

KEYWORDS: divorce, conversations, women, financial, wellness, marriage, finances, midstofdivorce, contemplatingdivorce, postdivorce, clarity, decision, journey, entrepreneur, vision, quote, knowledge, longtermplanning