



# *The Music-Preneur Mindset Podcast*

## Ep106: Mental Health in Music: Pam Capalad & Dyalekt

You're listening to Episode 106 of the Music-Preneur Mindset Podcast.

Hello! You're listening to [Episode 106: Mental Health in Music: Pam Capalad & Dyalekt](#).

I'm your host, Suz, a mindset + productivity coach helping music professionals get clear on their goals, priorities, and next steps all while decreasing overwhelm and avoiding burnout. I currently have two spots available this summer to work 1:1 with musicpreneurs who want to get clear on their goals and strategize their next steps as the world opens back up. If you'd like to discuss working together and how I can best support you, contact me at [suz@therockstaradvocate.com](mailto:suz@therockstaradvocate.com) and we can set up a time to talk!

Today's episode is the final installment of our four-part series to highlight mental health in the music industry. There are no sponsors for these episodes, nor are there downloadable extras. I wanted these episodes to stand alone so we can focus on listening and reflecting as each week's call to action. The show notes of each episode will have links to additional resources to get help and/or learn better ways to manage your mental health.

Today's episode is probably one of my most favorite I've ever done because not only are two of my favorite people on the show, but the topic we're discussing is one of the most important because it's something that affects each and every one of us - money. Money and our finances are so interwoven with our mental and emotional health, and there's a LOT to unpack.

For today's episode, you can find all 'rocksources,' and there are many, including links to learn more about Pam & Dyalekt by going to <http://therockstaradvocate.com/ep106>. If you've never visited a show notes page before, this is one you're going to want to book mark.

If you've been with me for a while you know I never host an important event or workshop without enlisting the help of my next two guests. Today we are speaking with Certified Financial

Planner™ Pam Capalad, founder of Brunch & Budget, and her husband, writer, educator, entrepreneur, MC, and performer, Dyalekt.

Pam has been in the financial services industry since 2008 and spent 7 years at various wealth management firms, until running Brunch & Budget full time in 2015. She describes her mission as helping you “get to that place where you close your eyes and feel perfectly at peace and energized all at the same time. Life isn’t about cringing every time you run your credit card through a cash register or dodging calls from bill collectors. It’s not about the next paycheck, next rent check, next job, next in line. Life is about finding your why. So here’s the deal – you have the why, I have the how.”

As a mixed race Caribbean kid, Brian Kushner, aka Dyalekt, moved from St. Croix to New York to study acting and law. He had trouble figuring out where to find roles that he felt comfortable playing. He started writing for himself and others by turning his music into plays. After witnessing civil rights injustices at the law firm he worked for, he dropped both the job and the law classes, pursuing the arts instead. Every piece he creates has an educational component. An entrepreneur since his teenage days, the only thing that gets him out of his house before 10am is talking to kids. He has toured internationally and been a mainstay in NYC’s theater and Hip Hop scenes. The community aspects of Hip Hop show students how to be responsible citizens, peer mentors, and advocates for justice.

Together they run [Pockets Change](#) and cohost the [Brunch & Budget podcast](#) to help people find freedom in expression, understanding, and their finances.

Grab a notebook, turn off all distractions, this is not an episode you’re going to want to listen to while doing the dishes. You’ll want to document all of your ah-ha moments and take note of what you can do to have a healthier relationship with your money. Let’s begin...

**Suz:** Pam and Dyalekt, thank you once again for being here with us.

**Pam:** Thank you for having us!

**Dyalekt:** Of course! You know we always love to rock with you.

**Suz:** So I've read the bio, the official statements of Brunch & Budget and all the wonderful things the two of you have done for financial wellness in creative communities and spaces,

especially for Black people and people of color, but I would love to know what you would like to say to our audience. What should our audience know from you two?

**Pam:** Oh my God. So many things.

**Suz:** What would you like them to know?

**Pam:** I mean, I think for me in particular, especially with Brunch & Budget, it has evolved from just being a thing that I do with friends. I was literally trading food for advice, and I think it has evolved into something that is about us being financial advocates for people and really making it so that **you** feel empowered within your finances to be able to actually do what you're meant to do.

**Dyalekt:** I'll say this is not for people who are listening right now being like, "Oh, I want to figure out the money tips so I can get over on everybody and win!"

That's not really the thing that we're doing, and we don't really want to promote that type of thing. When Pam says that she stumbled into it, we all kind of stumbled into it. I've been an educator for a long time now, more than 15 years, and I am a hip-hop educator, so I use hip-hop pedagogy to get students to learn a variety of subjects.

I've been in literacy and math - all kinds of places, and no matter what I did, we were teaching the Regents, doing whatever, parents and students always asked about money. If they didn't ask about money, then the results of things that happened in the class had to do with money and specifically our relationships with money.

I'm a creative, fun-time person. I don't actually want to do this. I do this because I *have* to do this. If you see this money stuff and you see a fun, exciting game... go play a sport or something. This is a tool for liberation, and as every tool for liberation, it is meant to be discarded when we don't need it anymore.

If you are stressed out by the idea of dealing with your finances, I want you to know that you're not wrong, stupid or alone. We're all going through the same journey with you, and I want you to find that light at the end of the tunnel when it doesn't have to be on top of your mind. We have to get to an equitable place where **everybody** is safe before we can get there, but I want you to keep that in mind because that's the real goal, not the dollar itself. The dollar is the ride, not the destination.

**Suz:** I love that so much, and I'm so glad you brought that up because I want to share something with our audience that Pam had said to me in the email, when I asked you guys if you would be on my podcast, and it was such an important reframe for me.

When I had said, "Can you talk about financial literacy and how it affects mental health?"

Pam, you said, "It's not a lack of financial literacy that leads to mental health issues - it's the fucked up financial system that's designed for us to fail." And I read that and I was like, " Yes. Thank you for that reframe."

Can you talk a little bit more to that and the effect on mental health and dive into that a bit more for us?

**Pam:** Yeah. I mean, I feel like that we've all been financially gaslit, right? We're like, "Oh, you're the reason why your credit score sucks and your finances are in shamble and you spend more money than you make," and all this stuff.

Not that wages have been stagnant. Not that your student loan payments have ballooned over X number of years. Not that it's more difficult to get a job, even with a bachelor's degree. Not that there's all these systemic things that have led to generational poverty, it's your fault! Right?

And so I think that the thing that we all need to keep in mind because finances are such a stress for us, and for so many of us, it's a source of shame and embarrassment, is not only was the system designed for us to fail within it, but it was designed for us to think that we're the reason why we failed.

**Dyalekt:** Yeah, it's not a coincidence that credit scores became available to the U.S. Public at the same time as a pop singer known for detailing her abusive relationship... making a little bit of a joke-

**Pam:** Credit scores were born the same year as Taylor Swift, y'all.

**Dyalekt:** I guess, young and grown folks, unless you're like 50+ and you really remember life before that, it just feels like a way of life, right? Credit scores are just a thing.

**Pam:** They just exist!

**Dyalekt:** We teach in workshops, it's in people's Tinder profiles. It's a judgment of you morally. When it's funny because it started out as a judgment of you morally, but it was like a gossip, rumor-y kind of thing.

**Pam:** Yeah. And really what a credit score is, is how does the credit system, who invented the score, how do they feel about wanting to lend you money? And that's all.

**Dyalekt:** Before we get all ranty about it, to bring it back to mental health, we often talk about how your credit score is very similar to your permanent record in school. And I know a lot of people right now, they just got triggered when they heard that phrase, right? "Your permanent record."

Like I felt it in my chest like, Ugh! 'Cause how many times did someone, "It's gonna be on your permanent record and for the rest of your life you're going to be ruined and not going to have any..." that's what it *feels* like with your credit score, and it sucks cause it's so arbitrary and we don't know why or how so all you know is "I suck and no one will tell me how to not."

What do you do with that?! That is going to give you complexes. That is going to make you dig in and beat up yourself and ask all these unnecessary questions instead of dealing with the actual problem that you have.

**Suz:** Absolutely. You know, I remember watching, I wish I could remember what the name of the documentary was, but it was probably 20 years ago, I was watching a documentary about how the news - we don't really hear a lot of good news. We always hear the bad things, but how psychologically, if they can pump fear, if it's all about fear... ever since I saw it for the last 20 years, I can't listen to the news without looking at it through this lens.

"Oh, the weather, it's sunny now, but a storm is coming!" Like it'll never be, "It's sunny now. Go out and enjoy the weather!"

No, "It's sunny now, but tomorrow watch out for the cold front because it is coming."

And the whole point of it was that when you base it in fear, and you make people anxious, they spend money. You know Home Depot and all the home renovating stores and all of that will see an increase if there's a storm coming. Or if people say like, "Oh my goodness, you're going to be locked in your houses for a while." So grocery sales go up.

Money is so tied to emotions. I mean, as you guys mentioned, there's shame around the credit score, and there's blame around the financial situation you might be in. How do you start to address that?

Pam, you brought up such a good point that when you started with your first few clients and your friends, it was "Let's go out for brunch," like let's just talk about this over food, so where

can somebody start when their emotions are so intertwined with money and with spending and all of that?

**Dyalekt:** It's funny because you need two sides of like awareness and also just diving in and staying completely *unaware* of it. The awareness thing is important because you know what you're saying about articles is really important. They use tense and tone - tense and their voice to mask how folks should feel with these words, right? And we need to be aware of these tricks.

If they put something in past tense, you see this for like criminal activity, if they put something in past tense, you're not supposed to be scared. It's over. It's fine. You'll often find that with people that they want just to move on from, you see that with a lot of the Insurrection language right now, and then they put it in present tense, "...is at large" for the things they want you to be afraid of.

And then voice, you can see that in what's going on right now with Israel and Palestine, where I was just looking at an article where they said "so-and-so number of Palestinians have died" - the more active voice saying, "- and then these Israelis have been murdered," and it was like in the same sentence, showing you the different ways that they want you to feel about it.

And on that tip, we do need to be aware of it. I know awareness is a weird word, sometimes you're like "Awareness? That's not going anywhere," but we need to have the understanding that this stuff is happening so that we don't feel like we're out of our minds or that we're the dumb ones here. We gotta de-codify it, and then we kind of have to put it to the side.

**Pam:** Yeah. And especially when you hear the stats around the racial wealth divide and you hear it'll take like 242 years for the average black family to catch up to the wealth of a white family today, right?

When you hear that, it can feel really paralyzing, but also it's strangely validating, right? It's like, it's all the stuff that I already anecdotally knew and I could feel and I've been experiencing and my family has been experiencing, there's numbers behind it that say like, "No, you're not crazy. It's not your fault."

But, at the same time, what Dyalekt is saying about how do you put it aside? It's like, "What strategies can you put in place for yourself now where you are able to move forward even knowing that, right?"

Because I feel like the awareness, if you do let it paralyze you, then that's where the system has also won. They're like, "Yeah, the system is just how it is. That's what it is, and what can you do about it?" Right?

And I think that's why personal finance is so powerful because personal finance is something that you can address on an individual level, and also start to think about and address on a systemic level when you feel like you've built that foundation.

**Dyalekt:** You know, the thing you said about, "It is what it is," the reversion of status quo is so insidious, and that's the big part of the awareness thing. It's that we think this stuff is immutable because it's what we saw when we walked in the room, and the more that we see that it's possible to change things...Yo I am a musician because I heard my cousin making up different lyrics to a song.

It was Mary J Blige, "Real Love," and she walked up in the kitchen, singing about a frying pan. She's like "Frying pan. Do do do I'm looking for a frying pan. Something to cook my eggs with..."

And I was like, "Wait! People make up lyrics to songs?! Songs aren't just stuff that happens?" I was like seven, but it let me know that I could do this. It is possible to do that, and we need that example of like, "No, you can break through this stuff. It's not just a painting, it's something that we're making together."

**Suz:** I love that you said that - that you see it's *possible*, and I think that's so important. Especially when it comes to money or even just mental health. I was speaking to one of our last guests about just the idea of happiness, and there are people out there that don't even believe it's possible. They see other people be happy, but if you've been sad for a long enough time, or if you've been traumatized for a long enough time, or just simply traumatized for a short period of time, but very, very heavily so, it almost becomes like happiness is some idea that you can never really attain.

And knowing that it's *possible*, seeing evidence of it, especially if that person looks like you or comes from your culture or you can identify with who you're seeing make it possible, I think is such an important thing when it comes to both mental health and to finance. And as Dyalekt said to music too, I mean, same thing with me with being a coach in this industry.

I'm like, "Oh, you can just create a business? Like you don't have to just follow something else or be hired by somebody else, you can just make something?" I didn't even know that that was

a thing until I saw it, and I thank you for bringing that point up because I think that's really powerful.

**Dyalekt:** You're talking about money and happiness and stuff like that and how the idea that's often put out by advertisers is that happiness is impossible. That's why the narrative of money can't buy happiness is pushed because they say, "Money can't buy happiness, so spend your money on this instead."

Funny enough, there was a study recently that said to at least some degree, money *can* buy happiness because it can buy safety and security, which makes people happy. But like, that's the thing it's like, honestly we can use our resources to make ourselves happier, to make our community happier. We *can* do those things, but as you're saying about being gaslit we're beat in the head like, "This is what it is, so just do what you have to. Get your needs. Survive. Don't try to be happy."

**Pam:** I never even thought about that - this whole narrative. 'Cause there's like a virtuousness and a morality, implication around, "Money can't buy happiness. Money *shouldn't* be important to you. You shouldn't care about money," right?

And there's so many things around how we feel about money and having more than enough and having too much. There's an embarrassment around not having enough, and there's an embarrassment around feeling like you have too much. So what is it? What's the perfect middle ground? It doesn't exist. They've like invented this concept that doesn't actually exist in reality.

**Suz:** Right. Yeah. I mean Pam and Dyalekt know about all of my money hang-ups because I hire them to help me get rid of them, but I remember talking with you guys and then having a conversation with my mom, who's been on every point of the spectrum in terms of wealth in her life. And you know, I remember telling her like, "I resist money and I reject money because I don't want to think that that's the way I can be happy and I want to just be happy with what I have and be content."

And I think it was before one of my meetings with the two of you, and she had said, you know, "Money doesn't buy happiness, but it buys options." And when you can get rid of some stress or as Dyalekt, you mentioned *safety*, like when you can provide for yourself or your loved ones and feel safe, the stress that's taken out adds to your happiness.

You know, it's more of a complex road to happiness. It's not just like, "Oh, here give me money and then I'll be happy." But the stress that gets alleviated because you have more options,



because you have more *opportunity* with money, can certainly stop adding to the unhappiness. And I think that's an important distinction.

And as Dyalekt said, "This whole 'money can't buy happiness' so like don't even value it and just get rid of it and panic shop" or just the little things you see in the stores where they're like, "You're not going to be happy anyway, so just buy this thing for instant gratification, because life's going to suck anyway."

**Dyalekt:** Oh, that's that Manhattan mini storage type of advertisement. Those of y'all not in New York, some of the ads in New York are very snarky. The storage place will always be like, "Life sucks. There's an armpit in your face on the subway, and you're never going to pay back your student loans, ...

**Pam:** "...here's storage"

**Dyalekt:** ...put your stuff in here."

**Suz:** Put all your feelings in it with it too.

**Dyalekt:** Oh, wow! You're giving them ideas.

**Suz:** One of the values that I love that you always lead with and talk about in the workshops that you guys do is, "Celebrate, not sugar-coat," and it's something that I think is important for mental health, and it's something that I think is very important for your finances.

We talk a lot on this podcast about small wins and that they're so important, but like, be realistic about where you're at! See what the journey is going to be. Be realistic about how much time you have to get things done and same thing with money.

So tell me more about that, why that's such an important value for how you work with people.

**Pam:** I think that when it comes to our finances there's this feeling of either I have to gloss over all of it or like this total despair. Right? There's also no middle ground when it comes to that. It's why a lot of people don't look. It's why a lot of people the idea of even looking at numbers stresses them out. It's also why people are like, "I'm just bad at math! That's why I'm not good at money." Right? There's all of these reasons that we give ourselves as to why not to look.

And I think that when we have this tenant of "Celebrate, don't sugar-coat," it's like one of our core values is, "Hey, there are a lot of things before in your finances that you did right. You got here, right? You survived."

And I think that when you have an idea of like where you are and where you've been, then you'll be able to know where you're going, and there is a level of celebration in that where you can say, "I've actually gotten an awareness around my finances. I have an awareness around the systems that have created the situation that I'm in. I have an awareness around my relationship with money," and celebrating the little wins along the way are super important when it comes to money because the big wins take a long time to get to.

The big wins the, "I'm going to buy a house. I'm going to quit my job. I'm going to retire," all of these things, we're fighting against all the instant gratification we've been talking about. We're fighting against the, "Oh well. It all sucks anyway, so let me just do whatever I want to do."

And I think that when it comes to money, you really have to understand where you are, whatever that looks like. The hardest thing is that we're so emotionally attached to having debt, having a bad credit score, not having enough saved. There's so many shoulds around money, and when we figure out where we actually are and when we stop and say, "Now that I know where I am, I know what I need to do, and I know where to go," then, there is joy in that, you know?

**Dyalekt:** One thing I want to add with that is, as an educator, most of the learning with students comes in debrief. And it's really important for us to be able to break down like the celebrating and the not sugarcoating, I don't care what your method is, but that's what you end up doing when you're debriefing, and it's really important for you to understand and sit in that.

Talking about mental health, one thing that I'd learned from my therapist, was talking to me about some of the social issues that I have. And I was like, "But that doesn't make any sense. I made three songs about that, so I can deal with my own issues, and I toured around the world performing it." And he said, "Yeah, you told a bunch of other people, but did you debrief it yourself? Did you sit with it? Did you understand it?"

And I was like, "What? Well, no. I was always trying to give it to other people." So finding that debrief where you're able to sit with it yourself and really engage with it is going to help you get to that point.

**Suz:** Absolutely. And one of the other things I wanted to discuss I'd love if you could speak more about Pockets Change and why it was created, what it's about, and why you decided to build it aside from Brunch & Budget and all the work you guys do with the workshops and all of that. Why create it?

**Pam:** Pockets Change actually came first, little known fact, I co-founded it with one of our good friends, Andrea Ferrero. She and I actually taught money camps together when I was in college back in like 2007/ 2008, so we met there. We taught a couple camps together in one summer and we looked at each other and we were like, "Why isn't this in schools? Every kid should have access to this, not just some wealthy kids in Santa Barbara."

She's an educator, she had been an educator for almost a decade at that point and continued in her education career while we were building Pockets Change, and I continued in the financial world while we were building it.

And it originally started, we were like 22.

**Dyalekt:** Also tell them why you even entered the financial world. That wasn't in your whole plan - again, about doing this because we have to.

**Pam:** Stumbling into it. That's so true. So I have a literature degree. I had no intention of ever doing anything financial when I was in college, but doing these money camps made me realize this was my life's work. I was like, "I need to go to the financial industry. I need to learn everything that I can about how all of this stuff works, so I can go back and teach kids," because I was seeing like, 10, 11, 12 year olds learning about budgeting and credit scores and investing and starting a business and all of these things in this like fun environment, and I wasn't getting it. And I was like 20, and I was in college, and I didn't get it when I was in school, and so that became something, for me, that I became really passionate about.

And that's really where Pockets Change started was because Andrea was in the school system and in the education system, we wanted to put together a curriculum for teachers.

Pockets Change originally started as this year-long curriculum that we wrote, and it's so wild to think about it now, because we brought it to a huge education conference. We got asked to speak there and all of these things that everyone thought that it was a really great idea.

**Dyalekt:** The organization SBE then went and stole both her and my curricula, so, you know, fuck those guys.

**Pam:** Yes, they did. But every time a teacher came up to us and wanted to learn more, when they found out they had to teach it themselves, they were like, "Oh no, no, no. We're not going to do that," because they didn't know how to manage their own finances.

**Dyalekt:** And they weren't comfortable talking about it. They ask questions about like, "Wait, what if students ask me about my salary? I don't want to talk to them about that."

**Pam:** Yeah, exactly. And when we had teachers pilot it, students actually asked them, like, "What is your salary? What are your tax returns look like?" 'Cause they started learning all this stuff, right? And we didn't know to prepare teachers for that.

**Dyalekt:** I also think that was an impetus to dive farther into the emotional relationship.

**Pam:** Yes, absolutely. And also to build out teacher PDs around it, where teachers could start to deal with their own relationship with money. And we brought Dyalekt in and like 2014-ish, I think? Something like that. We brought him in to actually guest teach it in one of the workshops because he had a job prep program. He always talked about finances and money, whether or not he knew he was doing it.

**Dyalekt:** Well, to talk about this program, right? I really love this one. I developed it with Claudia and **Jesse** Alick, two great playwrights and poets, educators themselves, and we put this thing together called The Debate.

And The Debate was a hip-hop based debate style, so your opening argument was a written rhyme or spoken word poem. You had a freestyle for your rebuttal and then a written rhyme for your conclusion. And the whole thing of it was doing hip-hop stuff to pull out all of the great research methods that are behind art-making.

And I was asked to put together a job prep program, and I realized that I could share these two things together because all of the stuff that you have to do to get ready for a performance, all the research for the knowledge, all of the rehearsal for the performing aspect of it, those are all things that will really be helpful in getting a job or pitching your business.

So, I was able to flex it over into this job prep stuff, because that's what people were actually asking for. There were less schools that were like, "Hey, can you teach debate in a fun way?" 'Cause they're not teaching debate. They're like, "We want to know this thing about money. So we had to flip the philosophical into what is considered practical."

**Pam:** Yeah, and that's really where the hip-hop and finance programming started happening because we didn't have a job prep program, but we said yes to one. Me and Andrea were like, "We'll just say yes to everything!" And I was talking to Dyalekt about it and he was like, "Well, I have one." And I was like, "Can you just come teach this?"

It's been really fantastic bringing in the hip-hop elements because the thing that was missing from our curriculum was we knew how to do experiential learning and differentiation and all the 21st century learning buzzwords like Andrea had, right? We knew how to build that in, and I was getting all the financial knowledge built in there, but it wasn't relevant to students. Because we weren't connecting it to their own relationship with money and we weren't connecting it to how they saw their identity.

And that's really what the hip-hop elements really brought in was, "What is the connection to you? What is the connection to your community and how do you really see yourself and identify yourself within this system?"

**Dyalekt:** One thing that we do, an offshoot of this same program where we use an, "I Am" poem as the beginning of your cover letter, because it's hard to talk about yourself and we're not trained in ways to really talk about ourselves. Whenever we ask kids to write poems, they're like, "How many lines?" because they're used to just an assignment type of thing, and cover letters aren't assignments - cover letters are expressions of self.

**Pam:** Yes! And the thing about that is, when you know how to express yourself, then you know how to advocate for yourself, right? Then you have the confidence to actually say like, "Hey, you shouldn't have charged me that," or, "Hey, I need a discount for this," or, "Hey, my credit score is wrong. I'm going to fix it."

**Dyalekt:** And the mechanisms of the performance even allow you, if you are like, "Hey, listening to you say that makes me want to shrink away because I don't like conflict," it can give you the physical tools to put yourself in that position.

**Pam:** Yeah.

**Suz:** If I haven't said it enough, I'm so grateful for Pam and Dyalekt because I mean, this goes back to 2016, since I first started doing events. I don't think I've had an event that you guys have not been a part of.

There's not one like a workshop or virtual events that I've had where I'm like, "Hey, can you guys speak?" And you're just always so generous with your time and your expertise to come and help creatives learn how to let down their guard about money and really look at the numbers. And what I love so much about what you do is bring in that hip-hop element, is bringing in music, especially when musicians feel like, "Oh, money is numbers, and I'm no good

with numbers and I can't do business, and so I just suck." And when you bring that musical element into it, I mean, it's just brilliant.

**Dyalekt:** One of the things I like to let folks know is all of the artist stuff that you've done wrong with money, I've done it three times. Don't worry about it. This is the thing of it.

I mean, one thing about money that we've learned in business is that they rely on failure because that's the engine where you find the other good material, once you knock stuff out of the way and mess up.

And also, I know you have a lot of listeners who are indie musicians and indie artists in general. Hey, indie artists? You're not the dumbest. Your industry isn't the dumbest. I know it's dumb and it's illogical, and it's made to exploit you and take things from you and not do other stuff.

But guess what? It's not *just* your industry. It's all of them. The wildest thing. when I started rocking with Pam and we started going to conferences and pitch nights and small business things and all this, I realized they're all open mics.

It's the same energy in the room, the same type of lip service is paid to the people who are considered luminaries, the same type of circular coffees people go for afterwards, that don't really lead us to anywhere. The same type of confusion, and as you're saying about gas lighting, which leads us into kind of self-harm situations, happens in all of these industries in kind of the same ways.

What's really good for us artists, and I think that something that we can do for society right now, other than just making good art, it can be in our art too, is sharing how the way black people are treated in America is a blueprint for how everyone is treated economically in America.

The way that musicians and artists, especially musicians though really, how artists are exploited in America is the model for how they exploit everybody else. You think they came up with this Uber stuff out of nowhere? When people are complaining about like, "Wait a second, so it's my car and it's my stuff..."

**Pam:** "Wait, so it's my drum kit, and I have to drive to the venue,..."

**Dyalekt:** "and my fans"

**Pam:** "and my fans!"

**Dyalekt:** "and I made the flyers. All you did is provide the building and the alcohol?"

**Pam:** "Yeah. You just have that fucking app?"

**Dyalekt:** "And you get all of that?" It's the same stuff. And it's really put on us to like, let folks know that what is done to us is what's going to be done to y'all.

**Suz:** Thank you for that reframe. It's so, so important to look at it that way. One of the other things I wanted to discuss in terms of the mental health struggles, the emotional struggles as it's tied to money, as you pointed out, the financial institutions that are set up to have us fail, it's also tied to systemic racism. We can't separate race from the financial institutions, and so did Pockets Change kind of lead to See Change? Or were those two separate things or like how did See Change come out?

**Pam:** It all kind of feeds into each other.

**Dyalekt:** They're meant to.

**Pam:** Yea, and we're starting to see more and more now how the kids and the student programming feeds into Brunch & Budget, which feeds into See Change, and it all kind of is a circular thing.

**Dyalekt:** There was a time when we were considering See Change a separate entity from Brunch & Budget, and now we consider it more of an offering within Brunch & Budget, if that makes a little bit more sense, of the stuff that we're doing.

And yeah, there's definitely a spectrum from Pockets Change to See Change.

**Pam:** Yeah. But really because the See Change is interesting because it's group financial planning specifically for people of color, and there is an education component as well, along with a financial planning component.

See Change came out of just like me meeting with a lot of POC for brunch and wanting to find a way to create a service model that was still financial planning base, was still rooted in financial planning principles, that was more affordable and that created community for POC because we already have money as a taboo as this intrinsic given in this society, and I think, especially with POC and especially with POC families, we're even more so taught not to talk about money. It's like, don't air your financial laundry, right? And so there hasn't been a space.

**Dyalekt:** Which, again, y'all who are like, "Yeah, that's me and my family." This is the result of generations of oppression. And that's the thing again, about awareness being like, " Oh, I feel like my family is just bad with money."

The worst thing that I've gotten at Pockets Change is I've had teachers come up to me at trainings and say, "How do we teach our kids not to make the same mistakes as their parents?" and for so many reasons, that's such a heartbreaking thing.

**Pam:** Oh my god. I mean, the thing that I hear all the time, especially because I meet with a lot of POC who are often like first-generation right? They're first-generation to this country.

**Dyalekt:** Should mention briefly that POC in financial planning is kind of a rare thing period.

**Pam:** Oh, having a financial planner who's a POC also? Yes. Yeah. The CFP designation, there's like 88,000 CFPs and 2% of them are given to black CFPs. Like what?

**Dyalekt:** There's less black CFPs than there are black male teachers, percentage wise. That's sad.

**Pam:** Yeah. Yeah, right? So that in and of itself is like finding people who have this financial trauma and this history of like generational poverty and they're first-generation immigrants, first-generation to this country. Their parents are immigrants. They're first-generation college graduates. They're first-generation to have a professional salary. Sometimes they're all three, right?

And you're dealing with all of these people who have had no history of wealth in their family. No history of inheritance. No history of home-ownership. They're more likely to have student loan debt.

And the thing about all of those things compounded on each other is it leads to financial planning that needs to be done differently. The considerations that we have with people in that situation - I wasn't taught that in my CFP courses.

There was no understanding of how to address those issues, both financially and emotionally. And so See Change was really our answer to that in terms of really giving POC in particular a space to like unpack all of those things and to also be able to move forward from them, right?

We were talking in the beginning about being aware of these things and having it paralyze you, and you do have to know all of these things to be able to move forward, so we found that it's easier to be able to do it together. And that's really what See Change is about is like being able to talk to a group of people and be in community with a group of people who all have similar goals, who all have similar ideas and who all really have similar values.



**Dyalekt:** And it's getting the foot in the door of being able to help folks address this, you know, because people of color have not been allowed to, or not been socialized to, or given the space to talk about money, predators get all up in it.

And so many things in our life, we have to think about the predator idea and then my idea, and my family's idea, and how do these line up and are any of them the right thing? Where sadly, you know, money is complex, and our relationship with money is nuanced. And we remove the nuance when we just hear, "You're bad, you're stupid, and you're wrong"

So we have to get all that together. And we're like, "Well, there's no nuance, I guess. I just don't know." And as we get further nuanced, then we're able to dig more. It's like the whole thing about, I don't know nothing about building cars, and I learned a bit about building a car and I've got a whole new world.

**Suz:** Yeah, absolutely. And we spoke about the shame around money or just the plain ignorance around what your money can do for you and all of that, but for POC it's compounded. There's even more based on, as you said, if they're just new to the country or if their family has been traditionally silent about it. It can be compounded, and it's amazing that you've created this space because, as you said, not only does it not exist, but the financial planners out there also cannot identify with their particular experience. So the fact that you guys are out there doing this is just incredible.

The links to all of that and to learn more about it will be in the show notes. What can people, if they're interested in joining for our listeners of color who want to join, is it open for enrollment? Is there a waiting list? What can we tell them?

**Pam:** It's open now.

**Dyalekt:** Yeah, we open like kind of seasonally. We try to keep it intimate and we keep it to like small cohorts of eight people at a time, and we fill up a couple of cohorts at a time and then get them going, then bring in the new folks.

**Pam:** If you want to sign up and it's closed and you hear about us on this podcast. Just shoot me and email and we'll see if we can get you in.

**Dyalekt:** Yeah, we'll see if we can wedge you in on that, but currently we still have some spots left. One thing we do want to say also, if you are a planner or finance professional or plan to be, and you are a person of color, we want to give more opportunities to be a part of See Change, so you can get some experience working with POC.

One of the things that sucks about that small 2%, or whatever, of POC planners is they then go work for white people and the richest of white people. I think you said there was what one non-white person at your firm that you worked for in total out of the hundreds of clients?

**Pam:** Oh yeah. One non-white client. Yeah. Out of 400 clients, there was like one client in my wealth management firm who was not.

**Dyalekt:** So we're looking for folks who would like to get some experience working with people of color, who don't get that opportunity. Oftentimes when you're getting a job and trying to pay back your loans

**Suz:** That's incredible. Well, we'll make sure we have all that information in the show notes.

First of all, thank you so much for having this conversation with us because this is so tied to mental health, and I'm so glad we were able to get this in for the series because it's so tied to people's wellbeing.

The last question I have for you is for everybody listening, what is something that they can do for their own mental health or mindset around their money? What would be the first step, if nobody's really thought about this before, if they've been avoiding their finances thinking it's all their fault, carrying all that shame, what would be the first step?

**Pam:** Think about the thing that you *love* spending money on, but feel the *most* guilty about, and put a line item in your budget for it.

**Dyalekt:** Yeah. When we talk about like money buying you happiness, money buying you safety, money buying you security, money buying you the ability to feel like yourself... if you know in your heart that you are a beautiful swan with blue hair then put that blue hair dye in your budget.

I know people are always telling you that going and getting your hair done and doing all that stuff is stupid, and it's never going to lead you anywhere or make you rich, but it makes you YOU! And that's the part that matters.

Not even on some hippy dippy like, "Oh, you feel like you, and the money doesn't matter," but when you feel like you that's when you advocate for yourself, that's when you don't get tricked, and that's when you get paid how you want to.

**Pam:** I want to leave with one of our tenants is, "wants are needs too." Wants are needs too. Put that thing that you love buying, but feel guilty about because someone told you, "You should only spend money on your needs,"

No! Wants are needs too, and you don't have to justify it. You don't have to tell anyone why you're doing it.

**Dyalekt:** The only thing you have to do is plan for it. I don't care how expensive it is. If you plan for it and make a budget for it, then it won't break your budget. That's all! That's the easiest thing about it. It sounds really tough. I also want to throw in real quick, cause when we're talking about mental health, we talk a lot about imposter syndrome.

One about how imposter syndrome is compounded by all the oppression that goes on for POC, for women, there's so much going on with that, and I want you to find a way to start dealing with your imposter syndrome. And what that means is looking at your stuff. I want you to figure out how long you can force yourself to look at your stuff.

Do the thing Pam said, get the thing you love. So once you've like, "Alright, I clicked off. I'm going to make a budget for my item," while you're there, I want you to see how long you can still look in there while you're here having the fun time. If it's 15 minutes, that's fine.

Just like we budget for the item, we budget the time, too. Right? So if you can only look at it for 15 minutes, that's cool. Make sure you budget that 15 minutes a couple times a week and make those good 15 minutes.

**Suz:** I love that. And lastly, how can everyone connect with you? How can they get involved? How can they hire you? Where can people go?

**Dyalekt:** Yes, we have many web places to go. There's Pockets Change, it's a Gertrude Stein quote, [pocketschange.com](http://pocketschange.com) if you want to check out the work that we do with the youth.

**Pam:** Yes, and [brunchandbudget.com](http://brunchandbudget.com) if you want to check out Brunch & Budget, check out our services, check out our podcast, @brunchandbudget on [Instagram](https://www.instagram.com/brunchandbudget) and [Twitter](https://twitter.com/brunchandbudget).

**Dyalekt:** You can check out some of the podcasts that we work with on [raceandwealth.com](http://raceandwealth.com), there's a number of podcasts and people that we work with. Talking about music and art. There's an album coming out soon that our name is attached to. We recently had a contest where we had students put together rap songs about financial literacy, and we've picked our finalists and made an EP.

We've got some wonderful songs from some students and a posse cut with our judges. Some really cool stuff on that. It's called **Save Your Assets** and that'll be out in a little bit. It's in conjunction with Spondulics, which is a financial literacy based channel that you can check out online if you go to [spondulics.org](http://spondulics.org).

And then the other people that we were partnering with is [Hip Hop CU](#). And Hip Hop CU is an amazing hip-hop education, online platform people who are trying to learn using hip hop pedagogy and educators, please check them out. Wonderful, amazing folks. They just broke ground on the Hip Hop Museum yesterday in the Bronx, so good things are abounding!

**Suz:** That is amazing. And I'll be sure to update the show notes with the album when that drops. So depending on when people are listening to this, it should be there in the show notes, maybe, so go check it out. Guys, thank you so much for taking the time to speak with us. I love the conversations, I can listen to you guys all day, so thank you so much for sharing your knowledge with our audience. I greatly appreciate it.

**Dyalekt:** Thank you!

**Pam:** Thanks, Suz!

**Dyalekt:** It's a great rap, as always.

There's a lot to unpack in our 40-min conversation, so be sure to head on over to the show notes page, [www.therockstaradvocate.com/ep106](http://www.therockstaradvocate.com/ep106) to access links to everything we discussed and check out the services and resources offered by Pam & Dyalekt, including their free podcast - The Brunch & Budget Podcast.

I also included links to **The Loveland Foundation**, which provides mental health resources and support to POC, particularly Black women and girls. Their initiatives are collaborative and they prioritize opportunity, access, validation, and healing. You can access their resources, or choose to donate to help others gain access as well. Thank you so much for listening and again many thanks to Pam & Dyalekt for shining a light on such an important topic.

I'll be on break next week for my own mental health and wellness, but I DO hope you'll join me back here in a few weeks to continue our discussions around mindset in the music industry. Be sure to subscribe on your platform of choice so you don't miss when we're back! Until next time, Rock/Star. Keep planning, keep learning, and I'll see you back here next time so we can get grounded to get rising! Take care.

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