

Ep #148: Stop Worrying About Money with Keina Newell



Full Episode Transcript

With Your Host

Angela Kelly

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Hello, empowered principals. Welcome to episode 148.

Welcome to *The Empowered Principal Podcast*. A not-so-typical educational resource that will teach you how to gain control of your career and get emotionally fit to lead your school and your life with joy by refining your most powerful tool, your mind. Here's your host, Certified Life Coach, Angela Kelly Robeck.

Angela: Happy Tuesday my empowered leaders. Welcome to the podcast. I have an exciting guest with me today. I'm so happy that she's agreed to be on our podcast. Her name is Keina Newell. She is the founder of Wealth Over Now where she works with professional women and solopreneurs to create new possibilities with their money so they can save more, pay off debt, invest in themselves and stress less about money.

She is so passionate about her work and finds no greater satisfaction than helping her clients start managing their money with joy because they've learned to feel possibility where they once felt shame and guilt and overwhelm and anxiety. And I know y'all can relate to those emotions. When she's not coaching, Keina is spending quality time with her friends and family and encourages herself to workout, right, girl?

Keina: That's a lot of encouragement there.

Angela: Yes, we're all working to encourage ourselves to workout. I can tell you, I have been doing that this month, for sure. So, to learn more about Keina, head over to Wealth Over Now and explore her tips to manage your money well. Welcome to the show, Keina.

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Keina: Thank you. I'm excited to be here. You know I love talking to other educators.

Angela: Yes, so that's what I wanted to start with. I want you to tell the listeners your story and how we got connected as educators, as fellow educators, and what led you to what you are doing in your life and your career today.

Keina: We met because we are in a similar business coaching program. I shouldn't say a similar business coaching program; the same coaching program. And you actually reached out to me months ago. That was in the midst of lots of 2020 drama, where the rest of the world was finding out about social injustice. And I'm like, "Guys, I live this life."

So, I didn't get to connect with you right away, but was able to connect with you a couple of months after that. And just to go back to your earlier question of how I got here, what's perfect for this moment is that I actually did an Instagram post today that I was saying that I wanted to be a pediatrician when I was little. And then, when I got to college, it was like, I don't want to study in a library that long, so I'll get an MBA and an MHA.

And then I always tell people that god had a sense of humor because I ended up joining Teach for America. And ultimately, what has been my life's purpose is that I wanted to have an impact on other people. And just last night, I got an email from a former student who I haven't talked to properly in two to three years, but she was like – she sent me an email to tell me congratulations on my business. And then told me how much she admired me as a vice principal and being able to see someone else that represented who she was or who she was becoming as a woman in an administrator position at the time.

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But the whole email was about wanting to be an intern for my business, which I was like, “Oh my goodness, this is like a full circle moment,” in terms of, like I said, wanting to be able to have an impact on others. And now I’m a financial coach, and I love being able to work with mainly women. I work with some men too. But being able to work with women to help them see what’s possible with their life.

And the impact is that they’re able to change their own financial situation. But then they’re changing their family’s financial situation. They’re changing how they show up at work and how they show up even in partnerships. So, my way of getting here was that I do have a management and finance background in college. But then also, I was in \$75,000 worth of student loan debt coming out of college.

Like I said, I was going to be a pediatrician, so I was going to be rich, then ended up becoming a teacher where I was making \$33,000 a year and really trying to figure out, how do I get to live the, quote unquote American dream where I’m going to buy a house, save for retirement, also have an emergency fund? And really having to answer for myself, how can I make progress forward with my own financial goals when I feel like I have a very limited income.

And I am also the girl that, in my friendships, I’m always talking about money. Like, how do you do this? How did you buy your first home? How much money do you make? And so, I got to a place where, leaving education, I was like, what do I want to do next? And I was like, “I want to help people budget.” Which, I don’t know how many people say that, but...

Angela: You have a unique passion.

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Keina: But yeah, that's how I got here. I love the coaching aspect of being a teacher, and also as a vice principal coaching teachers and helping them see, what's this shift that's going to impact how kids learn? But now, I get to do that with the shift that's going to help you actually realize your financial goals. I feel like that was really long.

Angela: No, that's exactly what – listeners need to hear this. Number one, we've been talking about abundance on the podcast all month and a lot of our scarcity thoughts are centered around money. And that's why I have been having guests on the podcast who specifically are talking about money because the way you think about abundance with money does transfer over to the way you think about abundance in your job, as a teacher, as a school administrator. And it really does carry over because the way you think is the way you make decisions. And so, I'm noticing, that's one thing I noticed about myself was I was making budgetary decisions and resource decisions in the same way I was making them in my personal life.

So, I think that connection is really valid. And the fact that you – I love your story about how you were going to go be this pediatrician and be rich, and then you ended up teaching for America, which is kind of funny. But because you're an educator, I feel like listeners can relate to you and connect to you and feel understood by you because you know what it's like to be in a career, and actually a profession that is so underpaid and undervalued. And how can they, if they love teaching and it is their passion, how can they create financial abundance and resourcefulness in their lives if they want to stay in the field of education?

Keina: And I feel like that's, being still connected within education, I feel like there's a narrative, that's not false, that is, like, teachers don't make good money, you can't make good money in education. And so, just thinking

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about what is the impact of hearing everyone else around you say those things? Because I definitely thought, how am I supposed to stay in education, which was something that I really enjoyed doing, but also feeling like, how can I meet these financial goals that I want? Because all of my friends were in the oil and gas industry, because I'm from Oklahoma and that's what you do when you graduate college. You go into oil and gas.

And so, I was starting out at \$33,000 a year and they're starting out at like \$55,000 a year. And to your point earlier about, like, mindset, it was very important for me to – and I don't think I was feeling this very early on like at 22, 23, that I have enough. It's not necessarily that it was that mantra. But I knew that if I managed my finances well, if you will, that I would be able to make the choices that I desired.

I've always desired freedom of choice. And so, it didn't happen overnight that I paid off student loans, it didn't happen overnight that I had three to six months of an emergency fund. But because I kept pushing towards those goals and I was focused on them, then I was able to even move around within education.

Because I did start with Teach for America, I think I was also naturally inquisitive to see, like, where else do I want to go within education? So, I started teaching in St Louis and then ended up in DC where I am currently now. But I made a very calculated move to come to DC. One, I wanted to be a better teacher and there was a school here that I worked at that had phenomenal leadership. And then two, the salary was higher. But so was the cost of rent...

Angela: That's so true. When I moved to San Francisco Bay Area I was like...

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Keina: Yeah, but being able to have my finances in order gave me the opportunity to say yes to certain things, which I think regardless of what profession you're in, if you don't have your finances in order, you're always going to be tied to a job and can't think creatively outside of what you're doing.

Angela: Right, totally agree with that. So, you mentioned this whole idea that teachers don't make good money. And that really is pounded into the minds of educators. It's like, "Well, we didn't go into this for the money," and everybody around you in corporate seems to be making two to four times what teachers are making. And it's hard to shift that mindset. So, what do you do or say with your clients that can help them start to wiggle those thoughts loose and become less attached to them?

I would say, I have exactly what I need. Money comes to me freely because I think that that even opens up the doors to say, are there other opportunities that you want to pursue within education that you may not have thought about because you're so connected to, "Well right now, I don't have enough, is this really worth it?"

Whether that's going back to school or deciding that you, like, want to get a leadership certification or even thinking about some of the teacher leader opportunities. Or heaven forbid that you actually talk to your school district about paying you more money, but being able to start opening those doors and that conversation for a different way of thinking about it.

Angela: You know, that is such a good point that you brought up because I remember, as a teacher and as a principal, I would have never even had the thought to go ask for a raise or to go ask for more money in some way, or to ask to be paid for something additional I'm doing. It wouldn't have

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even occurred to me because at least the way my district worked; it was very step in column where number of years you're in the district...

Keina: Step one...

Angela: Yeah, step one, column two or whatever it was. You felt like you had to climb that ladder and then you would tap out at the end and then that was it. And if you wanted more, then you better get an admin degree. It felt like one ladder. But what you're saying is – and this is what really triggered me about our conversation was it's not just about thinking abundantly about the money that you do have.

What you're also suggesting, at least my interpretation, is how resourceful can you be in the field of education, regardless of what position you're in? How resourceful can you be from yourself? What thoughts can you be thinking that generates more resourcefulness and then ultimately results in having more income and just more opportunity? Because that's what money, I think, does for people is just provides freedom of choice, more opportunities and being able to choose the lifestyle that you want.

Keina: And I know, for myself as an educator, I did make moves. I made one really big move based on income and I was very much early on in my career. But it also met me where I desired to be in terms of professional development. And so, I do think we need to be open to those ideas.

Or just thinking, like, I know that we're talking to leaders and teachers and I'm not trying to push anybody out of the classroom. But also, the educational space is so big and there are so many different ways that you can have an impact. And you need people that are great classroom teachers to potentially – I always joked that if I could have a hybrid role

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where I could come in and out of a classroom as I please, where it would be like, “Ooh, I’m going to a little curriculum work and then I’ll go in and teach to see if the curriculum worked.”

But like I said, like you were saying, what questions can you ask your brain to actually start thinking about what other thoughts can I be thinking or what other opportunities and how can I be resourceful? And I think because I came from this business background in college, I’ve also just never been scared to have that money conversation because I knew, in the business world, they give per diems, they wine and dine their people.

So, when I had conversations with people, it’s like, excuse me, this is the value that I’m adding to your business and just like, you know, you may not get everything that you ask for, but the fact that I was willing to have that conversation when – I actually remember calculating how much I made per hour and having a conversation with one leader that I worked with. But it didn’t equate to me getting more pay in that moment. But it was like, okay, let me talk to Keina. When we do have opportunities available, that she can potentially make more money.

And I’m not saying that you need to always have to do more to make more money. But, like, how resourceful can you be and what conversations are you willing to have when it comes to money?

Angela: I love it. Two things. Number one, what you just said was, you might not get everything you asked for. And my brain was like, “Yeah, but you won’t get it if you don’t ask.”

Keina: Yeah, you already have a no. You just have to go for the yes. That’s what I tell people.

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Angela: I love that. That's so good. Juicy nugget right there. You already have the no, so you might as well go try for the yes. I love that. And the other thing you said that I think is maybe an a-ha for school leaders, you just said, "I would have loved to have had this hybrid model where I was in the classroom sometimes and doing curriculum other times and then getting to test it out and really seeing what works."

Leaders, listen up. You have so much more empowerment than you think. That might be something to consider as we are evolving our schools. This is the moment. We're kind of already doing it when you think about what's happening with this hybrid learning and all this stuff going on. Your teachers might want some kind of a hybrid teaching model and program. This might be a time to play with that.

And you might get just a better teaching product from your teaching staff when you tap into a new idea like this. So, I just wanted to highlight that because I just thought that was so smart of you. And I do think, I think what happens is we burn out because we're only doing the one thing. And I like that idea of maybe leaders playing with who wants to do more curriculum work, who wants to be more in the classroom, who wants to be doing both and creating some more abundance and some more resourcefulness and tapping into your teachers' truest passions. Which I think when they're up-leveled that way, everybody succeeds, everybody does better.

Keina: We were talking about just the importance of money mindset in terms of how does that's how up with how you manage things at school or how you manage things personally. But I actually have experience with public and charter. And I know that there's more – I don't know about schools where different people are located. But what control do you have over your budget as a leader? And being able to fight for your teachers so

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you can shift, you know. Can you make this person a 1.5 or whatever that looks like, you know, how they do all this tallying...

Angela: Yes, they do.

Keina: But thinking about how is that going to impact the results for children at your school if you can have that money conversation as a school leader with your district, whoever, finance department, whatever that looks like for you in your specific area to say, like, no this teacher needs to be at this level because this is the value they bring to the work that they do and for our students. And so, even just being able to put on that hat, to say, like, I could be the one that helps shift the trajectory for students and for teachers.

Angela: Yes, absolutely. So why do you think that so many people, especially women, because I know that you work primarily with women, why are they so afraid to approach this topic? Especially in a professional and a work setting?

Keina: I would say, personally, in a personal setting, everybody is like, "I'm so far behind, or I don't know enough." Another one that I love, as a former math teacher, is that people tell me they're not good at math. Like, you're not allowed to say that...

Angela: Oh shoot. Check...

Keina: You would never tell anyone you can't read, so you're not allowed to say you're not good at math. You can say that you are developing your math skills. But I think there's just a lot of fear of being in a place where you feel like someone's going to judge you because they're like, "You should be

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further along,” or you don’t know enough. And so, why are you even asking me that elementary question, if you will?

And so, you come in with this idea and not really realizing. Because I work with a number of different clients and I’m like, everybody has the same story, but just not enough people are talking about it. So, we’re not able to find that, like, we can actually all relate on this topic about money. And that’s why I love being able to share candid conversations of where my clients are and how they’ve moved through different things because I know other people need to hear, like, “I’m not alone.”

Angela: Right. Well that’s one of the reasons I asked you to be on the podcast, is this conversation is not happening in education. At least it wasn’t happening for me as a principal. And I know I wasn’t talking to my colleagues about it. And I remember a point where we had a new CFO or CBO, chief business officer come into the district and he was like, “What do you mean you don’t know this? What do you mean you don’t understand this?”

And not from a judgmental place, but from a, like, “I can’t believe nobody’s shared this with you.” So, he set up individual appointments and started meeting with us and, again, I felt like I’ve been a principal for four years. I should know this. And so, then I was embarrassed with my own judgment about myself. But I think that feeling of judgment and feeling embarrassed about what you know and what you don’t is why people hold back.

But if you’re willing to feel that emotion and just ask the questions, then you’ll know and then you won’t have to feel that anymore. And I was able to break through at that point where it was like, “You’re right. I don’t know any of this. Let me start from the beginning.”

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Keina: And it will build this genuine curiosity as well. Which I think leads you down other rabbit holes where you're like, "let me figure this out." And yeah, for whatever reason, I don't know what the age is. But we're scared to ask questions because there's a fear that someone is going to say "Well, why don't you know this?" And actually, some of it probably starts in education.

Angela: I think that comes from teachers... Bless our hearts.

Keina: Yeah, you have to normalize error in your classrooms, please.

Angela: Yeah, the whole failure thing, that's truly it, right? It's so funny how it comes back to that. But definitely, people are afraid to ask questions. And they're afraid to feel. And here's the thing; there are people out there judging you for what you do and don't know. That's kind of the reality of the human mind. Like, humans judge. That's what our brain, unfortunately, that's part of what it does.

And what are you going to do in spite of that? So, it's kind of like a so what or now what? Like, okay, people will judge you. You will feel embarrassed sometimes. You can handle that. You can handle not knowing something and asking the question and feeling kind of dumb. And then you get past it.

But to stagnate your knowledge over the fear of feeling embarrassed that, to me, you have to weigh the cost of that. And as a school leader, I just don't think that's a responsible way of approaching resourcefulness and money and financing as it relates to your school. If you're afraid to ask, I think that we need to step into our leadership role a little bit more and be willing to feel whatever feelings are coming up for you as it relates to money because it's not fair to your staff or the kids.

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Keina: And I always encourage people, talk to someone in your circle. So, if you're a leader, is there another leader that you can be connected with, that you can have those money conversations with? And I know...

Angela: And feel safe...

Keina: Yeah, like when you're talking about budgets. Because in leadership, how many things are dumped on you and you're like, "I've just got to figure this out," and there is no life raft in sight? You're like, excuse me, I'm drowning. But being able to normalize that conversation with your peers in the same way that you might talk to them about, "Hey, there's a tricky parent situation or a tricky kid situation," and you're thinking through it, that you can bring money into that situation as well because that person may know something that you don't or help you shift your thinking in some way so it's going to be a mutually beneficial relationship. And if you're in a bigger group, I think it's just like we tell our kids when we're teaching, that if you have that question, somebody else probably does too.

Angela: Right. You know, you're so much nicer than I was about that. You guys all want to coach with Keina, not me. No, but I really, the reason – and I say this with love because I want people to feel that they can go to somebody and they can talk. And yeah, they might feel a little bit bad about not knowing.

Even with a colleague, I can imagine going to one of my colleagues and then realizing, wow they know so much more than I do and they're in their second year. Even if something like that happens, I just want you to know that it's okay to feel that way and you won't feel that way when you're courageous enough to kind of go there. And I love how you aid just normalize it.

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We always ask each other about tricky relationship, when it comes to a tricky parent or a sticky behavioral thing going on. We're always asking each other. We don't think twice about asking about those kinds of situations. So, I love how you suggested making it the same with our budgets and our money and our resources at school.

Keina: Yeah, because, like, for all you know, it's like what are you missing out on by not having that conversation? There's probably some loophole that you could be having for your kids and getting them what they need and you don't even know it because you won't ask the question.

Angela: Right, and I think I always like to pose that question; what's the cost of not doing something? Or brain goes to the cost of all the work it's going to be to do it or all the feelings we're going to feel if we do it. But we don't talk about the cost of what's happening when you don't do something.

Keina: And I think people that are within education, they're there for a purpose. So, bring it back to your purpose. You were just saying, that cost. And so, you asking that question, will it allow you to lean into your purpose more?

Angela: Yeah. So, can you give the listeners a tip or two, like something you want to share with educational leaders out there about your work and what you do and how you approach helping people become more comfortable with these conversations?

Keina: I mean, the thing that I'm always telling people is please create a spending plan. Having been within education and knowing that whether it's on the leader side, because I've worked with leaders that make relatively good money or teachers that feel like they're making fairly good money but

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have nothing to show for it is to get all of your finances in one place and create a spending plan.

That is you creating a plan for how you desire to spend your money instead of your money kind of managing you, where you pay your bills, whatever you have leftover you just go and spend it, and then you wait for the next paycheck so you can do that all over again. But when you create a spending plan, you're going to be very intentional about what ways can you save money consistently. If you have a goal to pay down debt, how can I pay down debt?

But also, how can I have fun too and save for things like vacation and travel and the things that are important to you as well and also meet your adulting responsibilities, like we all have, which is like you have to pay rent and keep the lights on. And just, like, being able to have that spending plan will allow you to, I think, open doors once again in what can you be doing at your school in a clearer way, to say, like, here's the plan for how we can use our budget. Here's where there's an opportunity for us to shift things around. But when you're not afraid to tackle your numbers, it's going to allow you to show up in every area of your life.

Angela: Exactly. Well, like our coach Stacey says, the way you do anything is the way you do everything. So, the way you're thinking about money at home, that transfers right over to the way you're thinking about your resources at school. And one of the things that I've learned just from this past year is that we kind of have different things that motivate us with our money.

Like, some of us want to be very secure and just have money, like we save a lot of money or we hold onto it. Other people are like, "I just want to spend it. I want the kids to have lots of experiences and be entertained and

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just go all out.” And then there’s this contribution basically, like generosity. You have money and you want to share it with people, give it to people. So, I’m learning, there’s almost these different personalities of people in terms of their money

And I see now and I look back to when I was a leader and I see how the way I was thinking about money really did impact how I spent it at my school. And one thing that somebody said to me that was a gamechanger, I was kind of holding onto the money. And someone said, “Look, Angela, the money you’re getting for this year is meant for these kids this year. You can save all your money at home, if you want to do it that way. But here, the job is to get these kids the resources they need right here right now.”

So, you can have a different personality in terms of your money. But it comes back to, I think what you were saying, that value, the passion, the purpose of why you’re here. It’s for this group of kids this year right now. And you might have to spend outside of your comfort zone or apply resources to places that you might want to hold back on.

But I invite people – and I really had an a-ha moment when somebody said that to me. And I keep reiterating that it’s really important that we’re in this present year, this present moment. And that we have a plan for it. So, you don’t have to hold onto it because you have the plan.

Keina: Well, and drive towards your goals, you know, whatever it is. Whether you have a staff culture goal or you want to – I hate to say – improve test scores. Because I’m not driven by test scores. But we want to make sure that each of our kids are getting this equitable experience in the classroom.

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And so, if we're thinking about, how does money support our students in terms of making sure that we're leaning into equitable instruction, both in ELA and math and in other subject areas, exposing kids to art and music, how does our budget at the school level make sure that kids get that exposure? And then just even thinking about that staff culture piece; what are you doing for staff to bring joy?

I think about it in this virtual space that we're in right now, or potentially hybrid space, what are we doing to make sure that our staff feels valued? And yeah, that's money involved, whether it's like, "Hey, I'm sending everybody a gift card," or doing lunch or whatever that looks like. But it's like, I want them to know that I care. And yeah, allocate money for that because we want to invest in the people that are doing, especially teachers.

They are right in front of the kids and dealing with the little kids on Zoom that's not paying attention, you know, or that has walked away from the camera and you can't reach out and touch them at all because they're virtual. But just thinking about that this is a really tough season right now and how do we make sure that, yeah, our staff is taken care of. I'm very much, like, make sure people are taken care of. So, I believe in spending lots of money on it.

Angela: Yeah, well your people are your best resource. When you think about money as an asset that you have and you use it for your resources, your teachers are your best resource and they need something to ground themselves with right now and I'm going to personally plug here and recommend Keina and myself as certified coaches.

Because one of the things that my client did was she hired me to do a professional development. And I'm not teaching them curriculum. I'm not

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forcing them to do some teaching strategy. I was there to talk about how they were feeling, how to process all the uncertainty that's going on right now, and let them be heard, let them know how valued they are. And the benefit of that for my client was tenfold. Her teachers said it was the best professional development they'd ever had. It was the best use of their time and resources, money, they paid me to do that.

But it was a different kind of professional development. It was one that was really centered around their wellbeing; their emotional and mental wellbeing for the teachers. And so, listeners out there, if you're looking for something to do for your staff, Keina coming in and offering her expertise on abundance and wealth and money and spending plans might be just exactly what your teachers might need right now because they're probably really stressed out.

They're definitely stressed out. I'll tell you that right now. But it's more than just the work that they're doing. They could be under deep financial stress, even though they're getting paid by the district. Maybe their spouse or partner have lost a job. Like, we don't know what's going on with teachers. And this might be one way to offer a really wonderful support system or just an opportunity for them.

Keina: Yeah, I mean, whatever problems people had in January are just exacerbated at this point in time. And I see that in working with clients. And I'm thankful that everyone who worked with me before the pandemic started, they're like, "Keina, I wouldn't have made it if we hadn't have worked together."

Because March put everybody into, like, running around, screaming that the sky is falling, and for a lot of people things shifted. I had a client who, she's a friend of mine, and we taught together. But her husband's a small

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business owner and so, she's still in education. But she's like, "Keina, I could free up \$5000 if I need to right now if my husband," if their restaurant closes tomorrow. And before that, she was like, "I wouldn't have been able to find \$500."

So, the financial health and wellness is so important. And I have worked, like I said, with a number of educators because I think I've come from education as well. But on a district level, when you talk about it like HR and we think about employee assistance programs, like, who's asking for a cash advance in their check?

I think about some of the people in our school buildings that we don't talk about, like teacher's aids, people that are working within our cafeterias, they're working with even less...

Angela: Far less, to be honest.

Keina: Far less than what a teacher or an administrator is working with. And so, just being able to support them and thinking about, how do I make what I do have, how can I be more mindful of the money that I have and be intentional with how I'm spending it? Because you were talking earlier about money scripts and money stories in terms of how we relate to money. And if you're in this scarcity mode and you've been paid hourly and you feel like you're not even making minimum wage, how does that impact how you spend your money?

Because some people, they go and their accounts are always on zero. And that could be because they lived in a household where they never had money, so they feel very undeserving of having money, or they don't know a life where they've had money in savings. And so, to be able to get that

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financial help in terms of how you can rethink your relationship with money can literally shift your situation and then a byproduct of that is how does that change the next generation that that person is able to touch and influence?

Angela: That is so good. So, if listeners want to learn more, they want to know where to go to contact you, where can they go?

Keina: Yeah, so you can go to my website. It's www.wealthovernow.com. I'm also on Instagram and my handle over there is @wealthovernow.

Angela: Awesome. Keina, thank you so much for your words of wisdom. I am so happy to have a new friend in my life. From coast to coast, right? Keina and I met through our coaching program and we jumped on a call one day and we just really hit it off and had so much fun. And I've learned, in two conversations with her, I have learned so much about myself and about the conversations that we need to be having in education, both in our personal lives and in our professional lives. And I look forward to hopefully having her on again and checking in with you all and seeing how you all are doing with your money. Keina, thank you so much for being here.

Keina: Thank you for having me.

Angela: Great. Take good care and we'll talk soon, okay?

Keina: Alright.

Angela: Alright, bye.

Keina: Bye.

Ep #148: Stop Worrying About Money with Keina Newell

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