



Episode 47: Money Talk in Relationships, A Conversation with Kayla Sammons, LMFT Associate

Liz Higgins: (00:02)

Hey y'all! Liz Higgins here! And welcome to the Millennial Life Podcast, where my main goal is to share conversations that will inspire you and drive you toward the life and relationship you desire. I'm here to share what I've learned as a licensed therapist and relationship coach, specializing in millennial relationships and wellness, as well as transformative conversations with other professionals. Thanks for listening and enjoy today's episode!

Liz Higgins: (00:31)

Hello everybody! Thank you for listening in today. I'm excited to bring another episode of our series we've got going on, featuring the therapists from Millennial Life Counseling in Dallas. And today I'm thrilled to have Kayla Sammons with us. Hi Kayla!

Kayla Sammons: (00:50)

Hi Liz!

Liz Higgins: (00:51)

It's awesome having you here! So you are... I'm, I'm excited to have this conversation with you because you've been here with us for a little while. You started throughout your internship and have stayed on board with our team and, um... Excited to have listeners hear you speak today on issues around finances, and financial wellness, and finances in relationship, because it is one of the top reasons couples split later down the road. So it can be a real sore point. But you also have this amazing expertise coming from over a decade-long career in corporate accounting and finance. So it's wonderful to have you here, and I think so many people can relate to that experience of moving from one career into another in their thirties, and their forties, or whatever. Like, that midlife shift really resonates for a lot of people. So, super excited to have you with us!

Kayla Sammons: (01:47)

Yeah, I'm excited to be here too. Thanks for having me.

Liz Higgins: (01:51)

So maybe we can just start on that a little bit. Tell us about that transition for you. What it was like shifting from a corporate career in accounting to becoming a therapist. I don't know if I've asked you this before, but I'm so curious to hear what prompted that transition for you.

Kayla Sammons: (02:10)

Yeah, so I, um, was in corporate accounting in different positions, different industries for about 11 years. And I always knew that I wanted to be a therapist at one point, someday. Um, and so I think that, you know, I always joke, life gets in the way. You know, things happen throughout your adulthood and you get comfortable. And then it was just, it got to the point to where I either needed to go back to school to get my CPA ('cause I did not have my CPA) or I could go back to school and do what I wanted. And so I kind of just made the leap and hoped for the best. Um, I was so lucky that I had such a fantastic support system, and family, and friends to kind of help me through some of those changes. Because it's a lot. It's a lot financially, it's a lot emotionally, it's a lot of time and energy that's put into all of those things. And so, I just thought this is a perfect time in my early thirties to just take the leap.

Liz Higgins: (03:20)

That's amazing. And I know people listening can relate to that. We sit in that safe space of therapy with so many people who are kind of contemplating that shift. Right? And so it's cool to hear you say, like, you always knew that's what you really wanted to do. And so, finally giving yourself the permission to take the leap (which does come with a ton of risk and transition and just logistics to work out). Do you feel like it's been worth it through that for you to, to finally be in that space you've wanted to be in?

Kayla Sammons: (03:52)

Oh, absolutely! You know, I did, you know this, that I did my internship with Millennial Life Counseling for a year, and I'm lucky that I'm back as an associate, so it feels comfortable. It feels like I'm in the right place, I'm doing the right things. Um, I never really fully felt that in finance and accounting in the corporate world. It was just kind of a struggle a little bit. Like I felt like it was forcing me to, I need to make money, so I need to have a job. And this is just where I'm at right now. And I think it feels really empowering and enlightening to be able to kind of take that control back. To be able to go and just say, 'Look, I wanna do what I wanna do for me and for the rest of my life.'

Liz Higgins: (04:50)

Mm-hmm. You know, I'm so curious when you were in the thick of it in your corporate career and you said you never quite fully felt like you were doing what you really wanted to do... How, what were, like, the symptoms of that for you? What did that feel like that to where you knew like, this isn't my end goal, this isn't what I'll be doing forever?

Kayla Sammons: (05:12)

Yeah. I think it got to the point to where I was pretty burnt out with it. Um, I had, thankfully, in the 11 years I was there, had kind of hit my mass capacity with my titles, with my positions. Um, I was thankful enough to have great teams throughout my, that career that was able to allow me to grow and, to trust me that I don't have that CPA, but I had the drive to learn and...

Liz Higgins: (05:45)
That matters.

Kayla Sammons: (05:45)
Yeah. The competency to learn. And so I think that that, you know, it was just, I just got burnt out. I thought, I just don't feel fulfilled. I don't feel like I'm where I'm supposed to be, which is kind of an icky feeling that I feel like many of us have felt in one form or another at some point. And it's just, again, taking that control back, and just saying, 'Look, I'm just gonna try this. If it works, it works. If it doesn't, now I know.' And thankfully it worked.

Liz Higgins: (06:22)
Thank you for sharing all of that. So, can you tell us a little bit about the clients that you work with here as a therapist?

Kayla Sammons: (06:29)
Sure. So I do wanna disclose, I am not a financial advisor. I am not a financial therapist. This is just from my experiences, again, being in corporate accounting and being familiar with it. I feel that finances can be such a scary topic. It's right up there with sex, and religion, and all of the really scary topics. And so really, again, with those scary topics, sometimes clients, couples come in and wanna dig right in and sometimes they wanna push it aside. 'We don't wanna talk about that.' You know, there's, there's no, there's no need to talk about that. We're good. Um, and so it's really being able to, um, dig a little bit deeper and dig deeper into also kind of family of origin stuff. You know? If they come in, if they want to discuss what finances look like, um, when they get married. If it's, do we want a joint account? What if we have one partner that has kind of the quote unquote control over, um, finances, things like that. So, it's really just being able to kind of discuss in that safe place one of those taboo topics that people are kind of scared to talk about.

Liz Higgins: (07:58)
Absolutely. And I think that's one of the amazing gifts of therapy, the work that we do, is it really builds this super safe bridge for people, hopefully between that scary topic, or area of life, or a thing that happened or whatever, to a really safe space where there's total permission to get vulnerable and kind of peel back the layers on all these things. Which isn't necessarily the normal language of our culture and society. It is kind of a me versus you mentality out there in a lot of ways. And I think especially for women too. Like, you know, protect yourself financially just with, um, narratives like that, that can make it really hard to have that felt sense of, like, trust and, you know, freedom to express safely with another person. How you really would like this area of life to go. And you're spot on. Like, finances is really up there with some of the more challenging subject areas. Some people come into therapy I imagine with you and have not even really talked about it before. Is that accurate?

Kayla Sammons: (09:06)
Yeah, it's totally accurate. It's so interesting because again, it's one of those hot topics that let's just avoid it, you know? Or it's, it's incredibly common for one partner to want to discuss it. 'Let's fix it, I wanna deal, I wanna do it, I wanna deal with it. I wanna do it with you and really figure this out.' And the other one, it just causes so much anxiety, or they're just nervous about it, for some reason or another, to have those conversations with their partners.

Liz Higgins: (09:43)

Right. I know you're not a financial advisor or a financial therapist. Maybe that's something that will change one day in the future for you, , but I almost feel like it'd be so great for every couple that has to go meet with a financial advisor, or lean into some kind of important financial discussion, to do therapy first and even just have this baseline understanding of their communication styles, and just the vulnerabilities that come up for each of them that might make it hard to talk about those things.

Kayla Sammons: (10:13)

Mm-hmm.

Liz Higgins: (10:14)

Yeah.

Kayla Sammons: (10:14)

Yeah. I agree. And, really, it's... Where I really like to dig in with clients, whether it's financial topics or otherwise, is let's talk about your family history. How did your family discuss? How did they discuss conflict? How did they discuss hard topics? How were there conversations or were there conversations about any of those things? And finances? And so, it's so interesting, all of my clients have heard me say over and over again, and you'll hear me say it again, is all of our experiences make us who we are today. And it's not right. And it's not wrong. It's just... We need to know what's ours to carry. What do we want to continue to carry? What's benefiting us? What's serving us today, either as individuals or in our relationship? And what do we wanna, what do we wanna give back? What do we wanna not carry anymore?

Liz Higgins: (11:17)

That's powerful. That's powerful. I imagine. Hmm. What do you see people experience when they can kind of differentiate between those things? That just sounds really empowering what you said a minute ago. Imagine it makes a big difference for people.

Kayla Sammons: (11:32)

Yeah. I see a big reaction in people's, even just the way they're sitting, you know? I mean, I'm really clued in to even those non-verbal communications that are happening. And sometimes it's, you can see the shoulders go from really tense to almost like, 'Okay, this isn't my fault.' This isn't, and it's not anybody's quote unquote fault, but maybe there's something too... 'I'm carrying a load that I don't need to carry.' And that can help release some of that. And I also think that it helps open up deeper communication. It helps open up those, those conversations. Yeah. It, it just, it helps open up those conversations. It makes people feel a little bit more comfortable - with me, with their partner, in the room, in the space. And it's just being able to, you know, give that attention to how, maybe, family and childhood environment contributes to how we are dealing with things today. Financially or not.

Liz Higgins: (12:47)

Yeah, yeah. Or plenty of other areas of life.

Kayla Sammons: (12:50)
Plenty of other areas.

Liz Higgins: (12:52)

But that almost sounds like when you can just get the elephant in the room on the table, there's a lot of relief just even in that. Like, 'Oh, we haven't talked about this, but here it is.' It's almost like when I hear clients talk about just how naked they feel when they disclose financial realities to each other.

Liz Higgins: (13:14)

'Here it is, here's all of it. Ugh. What do you think about me?' Like, there's so much attached to that for people.

Kayla Sammons: (13:22)

Well, and there's so much vulnerability to it. I think that there's so much vulnerability, just because it is something that's taboo. It's something that you don't share. You know, maybe you grew up in a family that avoided conversations about it. And so the avoidance makes you feel like there's something wrong with it. Maybe you grew up in a family that they talked about it all the time, and then you feel like you are not doing enough. Or you know, it, it just feels overwhelming, and you can avoid it then too. It's just an easy avoidable topic.

Liz Higgins: (14:02)

Right. I think that culture plays in so much to what you're sharing right there too. And as we work with clients from all different cultures, ethnicities, whatever, um, even different religious practices, those things can really shape how people show up in that financial realm as well.

Kayla Sammons: (14:22)

Mm-hmm. Yeah, no, absolutely. I totally agree. And you know, here we see mostly millennials, too. And I think that we as this group of people are in this kind of strange financial world slash limbo maybe. It's, you know, again, it's, we're asking if we're doing enough. If we're not, or are we doing too much? Are we enjoying the life now and being able to save for our future?

Liz Higgins: (14:53)

Mm-hmm.

Kayla Sammons: (14:53)

There's so much...

Liz Higgins: (14:56)

We're recording this in the midst of things like, you know, economic shifts happening and inflation on the rise. Like, these are very relevant areas that, um, people are needing to lean into, having to lean into in some ways. So if I'm hearing you, it sounds like it's a very important thing not just to talk about it, but to also explore those deeper origin stories that shape how, what you make up about finances, financial management, talking about this with your partner. I mean, why are finances so difficult for some people to talk about?

Kayla Sammons: (15:35)

Hmm. Again, it goes back to your first interactions with that money. And growing up and learning in the world. It's, you know, was there anxiety around it? Um, was... It's a source of stress for so many people. And how many of us on a daily basis are trying to avoid stress? So it's easily pushed aside. I think that, you know, the, that stress leads to the negative thoughts, and the negative feelings and emotions... That you just don't feel like you can control it. It doesn't feel like it's a controllable aspect of your life.

Liz Higgins: (16:13)

Oh, my stomach dropped because , I'm like, you're just speaking. I mean, you're preaching directly to the millennial on the other side of this conversation. It's like, I know millennials relate to that feeling of wanting to feel, wanting to be in control of circumstances in their life. Financial security, things that, really on the outside, we know there are elements to which we don't have total control and, and say necessarily. Um, yeah. Really interesting stuff.

Kayla Sammons: (16:44)

And you know, I always, you know, tell my clients too, you know, 'You know your story, you know, you know your story, you guys lived it, you lived it.' But oftentimes saying it out loud to a therapist who, you know, kind of asks deeper questions, evokes those deeper thoughts around family history, and you know, why you are doing some of the things that you're doing is can be really, really powerful.

Liz Higgins: (17:14)

Well, I think that's huge for people to hear too. Like, they're not supposed to know all the answers. They're not supposed to have all the tools around how to talk about all this stuff. There's people like you - trained clinicians and people experienced in the corporate financial realm that can know how to ask different kinds of questions in ways that they're not supposed to know. Right?

Kayla Sammons: (17:36)

Yeah. No, absolutely. So, for example, like... To say that someone comes from like a single mother household. You know, maybe the finances were tight, you know, she tried to guard them from it. But still it's felt. You still feel that something's off. Um, those children in that household could grow up many ways. There's not a right or wrong way to do this. Like I said, they could be financially aware and super independent. They could be career-driven and know that they don't want to be in that situation, that they want to take that control. But on the other hand, the mom could inadvertently be showing that money is stressful. Here's the stress that comes with this. And it could become, the children could become money avoidant. You know, it's just too stressful to think about. It's just too much. Um, I just, 'I know how much that, you know, my mother struggled and so I don't wanna be in this situation and it can go one way or the other.' And so I think that being able to be honest and tell the parts of your story that maybe you've pushed down, maybe you haven't visited in a while, is really powerful to figure out who you are today. It all impacts it.

Liz Higgins: (19:05)

Yeah. And I can't help but just hear from you how, um, just how safe and effective it can be to use a therapeutic space, even just individually, to explore all of this stuff. In a relationship, out of

a relationship, just to give yourself the space to go there. And we do see a lot of couples in our practice. So, I'm curious for your thoughts, Kayla, on how, how you see financial issues or discrepancies show up there. And just how, how do couples handle different things that can come up with money? For example, having different views on how to manage finances or household finances, things like that.

Kayla Sammons: (19:47)

Yeah, I think that when it comes to finances, we get really deep in the weeds. Sometimes when clients come in, they get deep in the weeds of, 'I wanna save X amount.' It becomes about financial advising. And completely understandable, but it's just the reminding of, 'I'm not that financial advisor. Let's dig a little bit deeper.'

Liz Higgins: (20:13)

Yeah.

Kayla Sammons: (20:15)

Let's go maybe where you don't wanna go, right?

Liz Higgins: (20:21)

Am I hearing you say, like, the advising stuff, like budgeting, all the, the logistical tactical things are still sort of surface level to you?

Kayla Sammons: (20:30)

Right? Right. There's so much more to it. And I understand that this is the, this is the topic. This is, this is what we are discussing, is budget, and what that looks like, and where to allocate money, and how to deal with debt. I hear you. I understand that. But, let's figure out what's even deeper. Let's go one step deeper. Let's go two steps deeper.

Liz Higgins: (20:59)

Mm-hmm.

Kayla Sammons: (21:00)

You know, what's the, what's the need that you feel that it has to be a certain way? And can we meet in the middle?

Liz Higgins: (21:09)

Mm-hmm. Yeah. And I just think about the sort of hesitance you're describing some people have and like... I don't know, when there's anything in life you wanna work towards, you often hear that encouragement from mentors, and people that have done the big crazy, scary things in life and made great accomplishments. They say, like, 'feel the fear and do it anyways. Like lean in, go there.' And so, yeah. Not wanting to go back to these conversations, or into your origin story, or... So many times I hear clients resist like, 'Oh, why go into my family of origin? I'm an adult now! What, what does it even matter? That was then, and this is now.' It's literally that.

Liz Higgins: (21:52)

It, it's not just that was then, and this is now. There's so much data that backs up, at least in our field and with what we do, the relevance of identifying and acknowledging some of the origin

story there and going deeper, like you're saying.

Kayla Sammons: (22:08)

No, absolutely. And it kind of helps break that stigma. There's so much stigma around some of these hard topics and it, it helps be able to lay that foundation of, let's have a safe conversation about this in here. And then it's empowering for that person to be able to have those same conversations with their loved ones. With people who they need to have those conversations with, financially, in their household.

Liz Higgins: (22:40)

Absolutely. I imagine too, something really necessary for individuals (and couples) that are navigating this stuff in therapy with you or, or however, is to really have a growth mindset. Be open to the fact that you might not be where you wanna be right now, but you do have the capacity to grow. I mean, do you feel like you see that, kind of, around finances, and people starting in one place that could be a really not great place financially, lots of debt, lots of issues, whatever it might be. Um, but that people can get themselves to like a healthier space, healthier habits and practices?

Kayla Sammons: (23:17)

Yeah, absolutely. And I think it, it comes back to, I'm with you 50 minutes out of a week. And so it's, it's the, the steps that they're willing to take outside of it. And it's also the trust in me, as their therapist, to not just sit in the numbers. Let's not just sit in... Those goals are fantastic to have, let's have those goals. But I also wanna make sure that we're doing the work inside of the therapy room as well - and outside. So it's finding ways to break some of that... Say somebody's an over-spender. Say that, you know, they... There's so many aspects of, of just accumulating debt.

Liz Higgins: (24:05)

Right, right.

Kayla Sammons: (24:06)

And it's finding the source of, of what is there versus sitting in the numbers.

Liz Higgins: (24:14)

Mm-hmm.

Kayla Sammons: (24:15)

Which is really where clients feel comfortable. That's where clients feel comfortable, is in the numbers. 'Let's talk about these 'cause these are tangible things that I can see I, and I can, I know that I want this to be taken care of.' But there's so much more to it.

Liz Higgins: (24:32)

So much more. And one of the things I know you love doing with clients is premarital counseling. So, sort of a pivot, but not really because one of the areas of that work is finances and financial exploration. Can you talk a little bit about that? Like how, how can premarital work for dating, engaged, even married couples help?

Kayla Sammons: (24:54)

Yeah. And it's so interesting because I have so much feedback from premarital clients that they quote unquote chose me as their therapist because of my finance and accounting background. And I think that that's so empowering for them to where they're like, they, they're wanting to do the work. That's something that they want to discuss. They know it's gonna be uncomfortable. I have some that come in and they just don't, they just don't wanna talk about it. They dread talking about money. Again, sex, religion, parenting. I don't wanna talk about conflict resolution.

Liz Higgins: (25:36)

Maybe they're like my husband. He was like, we'll cross that bridge when we get there. But I'm like, well, we're engaged so the bridge is here. We're, we're on it.

Kayla Sammons: (25:44)

Yeah. So we, we built the bridge .

Liz Higgins: (25:47)

Yeah. Like I'm standing on it. I see your feet on it too.

Kayla Sammons: (25:51)

. But I think that, you know, that brings up a good point is to have that foundation. Let's have this foundation to have these difficult conversations in such a safe environment and such a safe space with your partner. To be able to be comfortable speaking about it as time goes on. Because, unfortunately, we can't guarantee that you're never going to have difficult conversations in your marriage. Right? Like, those difficult conversations are gonna come up and difficult topics are gonna come up. And it's having that foundation of, 'Oh, okay, we've had good conversations about this previously. I wanna continue having more good conversations about this.'

Liz Higgins: (26:37)

What do you feel like it takes for couples to really, really, um, you know, cross that bridge together and kind of open themselves up to that vulnerability? Especially if they've maybe shared that they have very different views or practices historically around money, money management.

Kayla Sammons: (26:57)

Yeah. I think... I see a lot of couples, which I'm sure that you can relate to, is there's one that needs to be right. Somebody needs to be right, and somebody needs to be wrong. And that is sometimes the battle with some of these conversations.

Liz Higgins: (27:17)

Common conflict, common conflict.

Kayla Sammons: (27:19)

It's so common and it's so interesting, um, how you see that show up in the room. And when they show up, they just say, 'Look, I'm excited about this topic, but she's not.' Or 'I'm excited to get, dig into this because he needs some work on this.' And so it's already putting them in that sense of I'm right and they're wrong.

Liz Higgins: (27:46)

Uh huh.

Kayla Sammons: (27:46)

Uh huh. And I think that it's so interesting. I heard one time, um, somebody say, 'You can be right, or you can be connected.'

Liz Higgins: (27:55)

Oof. Yep.

Kayla Sammons: (27:56)

And, and that really stuck with me because in that battle for who's right and who's wrong, we lose that connection with our partner.

Liz Higgins: (28:03)

Yeah.

Kayla Sammons: (28:04)

Because now our partners become that opponent.

Liz Higgins: (28:07)

Yeah. And you're not even on the same team, or the same bridge, so to speak.

Kayla Sammons: (28:10)

Right. There's no team, there's no bridge. 'It is me. I am right and you are wrong. Fix everything you're doing.' And so it's being able to remember the goal isn't to win, it's to be connected. And that's something that I like to bring in on all of the premarital topics that we do here at Millennial Life Counseling - just, just to say, look, I, I wanna deepen, like, let's deepen that connection here. And remember that's the goal.

Liz Higgins: (28:40)

I love that. That's good stuff, Kayla. And just as a relational life therapist over here, it's like, as, as trained clinicians, we really know... And couples therapy clinicians, at that. Which is really this unique realm that we operate in. We can help couples learn to negotiate in healthy ways with each other, and to have these very safe conversations. 'Cause it doesn't mean you might, you, you will come out with everything going exactly how you want it to go, but you're speaking to something so important, which is that relational connection. You'll be connected. You'll have that secure relationship. And that really supersedes any form of financial stuff. Not that it's not important, but it's like, you know what I mean?

Kayla Sammons: (29:26)

Yeah. Right. It's just that foundation again, you know? It's, it's, it's the desire to always feel that connection that drives safe conversations, whether they're challenging or not.

Liz Higgins: (29:39)

Right. So can you say a little bit, 'cause I'm sure people listening are maybe curious or are

coming from very different experiences and stuff.... And we've certainly heard, as therapists, no shortage of even scary situations regarding finances. And things like financial abuse.

Liz Higgins: (29:59)

What would constitute something being more in that category of like, financial abuse or, um, that type of severity versus what I would quote unquote call the normal, just challenges of money management in a modern day relationship? You know what I mean?

Kayla Sammons: (30:19)

Yeah, yeah. And really, I kind of wanna start that off with, you know, when, when we talk about finances and how to connect your thoughts and beliefs to your partner's thoughts and beliefs, those are more surface level. They don't always apply to the abusive situation. So that could be physical, emotional, sexual, financial. There's just so many forms of abuse. And unfortunately with financial abuse, you are, you are likely also dealing with other forms of abuse as well. You are dealing with that emotional abuse. You're dealing with potentially some physical, um, abuse. Um, there's just so many aspects of physical and emotional abuse that go in towards that money and that, unfortunately, power.

Liz Higgins: (31:11)

Right.

Kayla Sammons: (31:13)

Um, so really some examples to, to really think about if you think you're in a financial abusive situation, if there's concern around it. Just some examples are withholding or restricting finances. Having to give over all the money that you made. Maybe even not being allowed to have a job because your partner has the job, has the money. Um, maybe there's some isolation. Some um, rare or never complete access to finances. There's just so many that can be deemed as potentially in the start of 'he wants to take care of me, she wants to take care of me.' It's when it gets more extreme is when you need to seek help.

Liz Higgins: (32:09)

That's tricky. Yeah. That's tricky too. 'Cause some of it I'm hearing you say can, and I've, so I've totally heard this from client experiences before. It can start very subtle and almost seemingly positive. By like, 'Hey, I'll be the provider here. Like, you don't have to worry about this. I will take care of you.' But that over time, the progression of that is like, 'No, you're not allowed.' Or it's something that... And then the person on the receiving end is just sort of feels gaslit by the whole thing. Like, 'Should I not have a problem with this? Who am I to be feeling worried about this? They do take care of me.' Kind of questioning their own reality, their own stance. Would that be a time you might suggest for somebody that is in a spot like this, on the receiving end of some of this financial abuse, to, to seek help or seek counseling?

Kayla Sammons: (33:02)

No, absolutely. Absolutely. And you know, it's depending on severity of all of the other aspects of abuse that's wrapped up with this financial abuse. It's finding an exit plan when and if it's needed. It's finding, um, or maintaining that support system. Whether that's with family, friends, professionally with therapists, things like that. It's just doing the things that protect you. And I don't think that we think of financial abuse as abuse, but it absolutely is. There are so many

aspects to it that we should all be aware of.

Liz Higgins: (33:48)

Yeah. I've even heard people say they struggle with perceiving a controlling personality as abuse. It's like, 'Well, they didn't hit me. Well, they didn't do this or that. Well, they didn't...' But it, it is. And it's definitely not nurturing to your relationship for people to behave in those controlling ways. Um, so that's super helpful to hear. Is there anything else you would encourage people that might be listening and are, like, kind of discerning, 'Whoa, is this happening to me or not?' What would be, like, a red flag to you?

Kayla Sammons: (34:22)

Um, really any of those examples that I gave, um, I think are a good place to start. If you think even one of the examples could be a maybe, I think it's worth a conversation. I think that's worth a, a conversation with a therapist. I think it's worth a conversation with a loved one. I think, I think that it's worth attention.

Liz Higgins: (34:47)

Yeah, absolutely. So, just coming full circle, because we've talked about a lot here today... And as we wrap up our time together, I'm wondering, just this notion of couples especially coming together to carve out space and therapeutic time for exploration around finances and their financial relationship... When would be the right time for somebody to explore doing that? Like, at what point in the relationship?

Kayla Sammons: (35:14)

Uh...

Liz Higgins: (35:14)

I guess not a first date, but like .

Kayla Sammons: (35:17)

Well, I mean I'm a therapist, so maybe .

Liz Higgins: (35:23)

With good boundaries. Right?

Kayla Sammons: (35:24)

Yeah. I think any time is the right time. I think it's so interesting that we have so many couples who are in crisis. They come in and they're in crisis. They are, they've had an event. They're at an impasse. They don't know how to move forward. And really getting into some of those therapeutic... Again, laying that foundation of coming in and having it to not be the last resort. We, we want to, we are here for last resorts always. But, really what my goal is, is to help have some of the deeper conversations when we are not in crisis. I think that's when partners really can be able to hear each other more effectively, and be able to implement the work more effectively also. Instead of feeling like 'I'm at my max capacity.'

Liz Higgins: (36:24)

Right. Oof. That's good. Don't wait 'til you're tapped out and have no bandwidth to do the work.

Lean in! And you're kind of saying any time is the right time. If it's on your brain, if it's on your heart, make it a priority.

Kayla Sammons: (36:40)

Yeah, absolutely. If it's something that you've gotten feedback from a friend, from a family member, that they're, um, had great experiences within couples therapy, within individual therapy, and it's something that's on your mind, do it. Seek it out.

Liz Higgins: (36:59)

I love that. Kayla, you have really dropped some healthy knowledge on us today. I'm so excited to have you on this team. You're amazing! Thank you for sharing this with us, and for being on the show.

Kayla Sammons: (37:13)

No, thank you!

Liz Higgins: (31:01)

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