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✨ Spotlight Feature: Evangeline Harris - Building Financial Stability That Lasts in the New Year

**Wendi Hatton**

Helping Veterans, Professionals & Small Business Owners Leverage Their Expertise as Coaches &...



January 2, 2026

Wendi: Evangeline, for readers meeting you for the first time, how do you describe who you are and the work you do in personal finance?

Evangeline: Thank you so much for having me, Wendi. I'm really grateful to be part of this "starting fresh in 2026" conversation. My friends tell me I'm in the hopes and dreams business, and the more I think about it, the more I realize that's true.

At *Growing Your Personal Wealth*, we help people see that the life they want is actually achievable. I work primarily with high-income professionals in Black and Brown communities who are stuck in the paycheck-to-paycheck cycle despite earning well. When someone is making six figures and still worried about money, the issue usually isn't income. It's that they don't have systems to transform monthly income into long-term financial security.

What also sets our work apart is that we focus purely on income coaching. We don't sell products. We don't earn commissions. We don't provide investment, fiduciary, tax, or legal advice. Our work is about helping people manage their income effectively. For many clients, that focus is a relief because it creates space for clarity before decisions are

(5) ✨ Spotlight Feature: Evangeline Harris - Building Financial Stability That Lasts in the New Year | LinkedIn made. It allows people to slow down, understand what is actually happening with their money, and regain a sense of control before being asked to commit to any next step. That pause alone often reduces anxiety and opens the door to more thoughtful, intentional choices.

Wendi: Incredible work you do. So, tell us, what originally led you to personal finance coaching?

Evangeline: After college, when I finished my graduate degree, I was preparing to start what felt like a new chapter of my life. At the same time, my first student loan payments were coming due, I had accumulated credit card debt, and I had taken on a car payment. I remember feeling confused because even though I was sending money in, the balances weren't going down the way I expected.

That was the moment I realized that, despite being highly educated, I didn't actually understand how money worked. I didn't understand interest or how it works against you when you owe money and for you when you own assets. That realization pushed me to study, learn, and develop practices that eventually made me debt-free. I started paying close attention to my cash flow, questioning assumptions I had made about money, and replacing habits that weren't serving me with ones that actually supported the life I wanted to build.

I've been debt-free for many years now, and if I ever had to choose between having loans and payments versus being debt-free, it's a no-brainer. Debt-free all the way. What surprised me most was how quickly things began to shift once I understood the mechanics. There was no magic moment, just steady progress and growing confidence over time.

Wendi: First of all, congratulations on becoming debt-free! That's a huge accomplishment, especially after carrying student loans and credit card debt. That moment of realizing you didn't actually understand how money worked is something so many people relate to, even if they don't say it out loud! So, you have a background as a jazz vocalist, which I love, being a musician myself! How has music shaped the way you coach people around money?

Evangeline: I've been performing since I was a toddler. There hasn't been a decade in my life when I didn't have a microphone in my hand. Music taught me that mastery requires constant practice, and financial confidence is built the same way.

As a vocalist, I learned to read the room and adjust in real time. No two performances are ever the same, even with the same set list. That taught me there are multiple paths to the same destination, and the same is true in coaching. Music is deeply emotional, and so is money. When people feel emotionally safe, they're more willing to engage with their numbers instead of avoiding them. That safety creates honesty, and honesty is where real progress begins. Without it, even the best financial advice tends to fall flat. That emotional safety is what allows the practical work to stick.

Wendi: That connection between emotional safety and practical progress feels so important, especially with something as charged as money. You've lived inside several different worlds: music, coaching, and

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strategic management consulting. What strengths have you carried from each into the others?

Evangeline: Music speaks to my soul and taught me that I have a voice people are willing to hear. Coaching, like singing, is about presence and connection. It's about meeting people where they are and guiding transformation without judgment.

Strategic management consulting taught me how to think in systems and frameworks. Those three worlds showed me that lasting change requires both structure and human connection. One without the other rarely works. Systems give people direction, but relationship gives them the courage to follow through. That combination is what shapes the work I do today.

Wendi: It really shows how those worlds reinforce each other instead of competing with each other. What do most people misunderstand about personal finance?

Evangeline: The biggest misconception is that the problem is income. Nearly half of people earning \$100,000 or more are still living paycheck to paycheck. Many believe that's just adulthood or the American way.

What often happens is that money disappears through unconscious and emotional spending. High-income earners get trapped in minimum payments that can total thousands of dollars each month, and fear sets in. When that happens, people often turn to last-resort solutions that aren't in their best interest, things like high-fee loans, pulling from retirement accounts, or complicated financial products that lock them into long-term obligations. These choices usually make the situation worse, not better.

What's really happening is unconscious and emotional spending that traps people in minimum payments and fear. Another misunderstanding is the separation between personal and business finances. Many business owners struggle because their personal cash flow is unstable.

I see this all the time with entrepreneurs and consultants whose business finances feel chaotic. What they don't always realize is that personal and business cash flow are deeply connected. You really need to master one to succeed at the other. The systems are the same, and once people see that connection, something clicks. It stops feeling like two separate problems and starts feeling like one integrated system they can actually manage.

Wendi: That distinction between earning well and feeling secure is such an eye-opener for people who assume income should automatically solve everything. What about budgeting? Is it necessary, overrated, or in need of a rebrand?

Evangeline: Budgeting is absolutely necessary, but people often confuse it with looking backward. Looking at what already happened is an income statement. A budget looks forward.

You can't do anything about money that's already spent. That money is gone. But you can control money you haven't spent yet.

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Once people understand the difference between looking backward and planning forward, budgeting stops feeling restrictive and starts feeling like agency. Instead of the money controlling you, you're telling the money what to do. Especially for high-income earners, small adjustments in future planning often don't change lifestyle at all, but they dramatically increase what's left over month after month.

Wendi: That reframe alone I'm sure changes how people hear the word "budget." If someone is starting fresh in 2026, what money habits should they focus on first?

Evangeline: First, know your numbers. You can't optimize what you don't measure. Second, learn to recognize financial landmines, the traps that quietly drain money. Third, work with a coach to build systems like income statements, operating budgets, and financial plans. Systems remove guesswork and change your relationship with money over time.

They help people move out of reaction mode and into a place where decisions are made proactively, with intention and foresight rather than stress. Instead of reacting to bills, expenses, and surprises, you're making informed decisions with intention. Over time, that shift builds confidence and reduces anxiety, because you're no longer guessing where your money is going or hoping things will work out.

Wendi: I appreciate how practical this is. It feels doable instead of overwhelming. When a client comes to you overwhelmed or embarrassed, how do you help them feel safe and hopeful again?

Evangeline: I share my own journey so people know I've been there. I also focus on building a support ecosystem and reminding them that change is possible. When people feel supported and seen, hope returns.

Wendi: Oh absolutely ! That would really be what surprised you most about your experience in the Profit Growth Challenge?

Evangeline: It confirmed the parallels between personal and business cash flow. The cost-cutting exercise was especially powerful. Reducing expenses immediately increases surplus. That insight reshaped my 2026 strategy and reinforced my belief that education, not just answers, is what creates lasting change.


Another moment that really stood out for me was the exercise around value propositions. We weren't just asked what clients are currently saying about our industry, but what they *should* be asking. That reframed how I think about my work and the conversations I want to lead with my own clients moving into 2026.

Wendi: That question about what clients *should* be asking is powerful. It shifts the whole conversation. So, what's next for you in 2026?

Evangeline: I love one-on-one work, but I'm focused on scaling impact. In 2026, I'm launching webinars, developing an income boot camp, and expanding group-based programs for institutions. I see financial health as both a personal and collective lever for long-term impact.

I'm especially interested in working with groups and institutions, such as churches, associations, or community organizations, where people are

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Wendi Hatton, thank you so much for inviting me back to continue this conversation of financial hope and financial peace. I can't wait to see what's in store for you and all your readers in 2026. ...more

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