

EPISODE 595

[INTRODUCTION]

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FT: Can you imagine going from fighting drug addiction, alcoholism and PTSD post war, now writing a book where the Dali Lama writes the forward? That's our guest today, Akshay Nanavati. He aspires to live a limitless lifestyle and we can too, apparently. His book is coming out this fall but he's joining us now as we celebrate independence week.

This is a man who has found his own freedom, his book is called *Fearvana: The Revolutionary Science of How to Turn Fear Into Health, Wealth, and Happiness* and as I said, the Dali Lama has given a special nod to this book calling it an inspiration. It inspires us to look beyond our own agonizing experiences and find the positive side of our lives.

To call Akshay's story inspiring is an understatement. He is someone who overcame drug addiction, alcoholism and PTSD from fighting the war in Iraq. He's combined his life experiences with years of research in science and spirituality which has now led him to this book *Fearvana*.

In our conversation we discuss how he combatted drug abuse and alcoholism as a young kid; he was just a teenager. How he convinced the marines to let him in despite having a health setback, and how did he get the Dali Lama to write the forward to his book? Those details and more.

Here we go, here's Akshay Nanavati.

[INTERVIEW]

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FT: Akshay Nanavati, welcome to So Money. Oh my gosh, so many questions for you.

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AN: Thank you so much for having me, Farnoosh. Pleasure to be here.

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FT: You have such an incredible journey, your new book is going to be out soon, it's called *Fearvana: The Revolutionary Science of How to Turn Fear Into Health, Wealth, and Happiness*. The book is very autobiographical but also prescriptive for anybody out there and let's be honest, all of us have fears, right?

Your journey starts with you at a very young age, struggling with drug addiction and alcoholism, let's start there. You know, what got you to that low point at such a young age?

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AN: You know, when I was young we moved around a lot, I moved from Bombay to Bangalore to Singapore then to Austin, Texas at 13 and I guess I was very lost. Not sure of, you know, who I was, who I wanted to be and not that I can sort of blame my friends because I take full responsibility for my behavior but ultimately I sort of got into an environment where that started and I tend to be a very addictive, extreme type personality.

So I started, once I got into marijuana, I was the first person in the group that then started taking the harder drugs and you know, I was heading down a bad path. I lost two friends to that lifestyle, they OD'd and I too is – that easily could have been me. Because like I said, I was in the phase where I've done any – I would have done any drug that came my way, which was not healthy of course.

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FT: You decided to stop at one point? How did you get to that place?

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AN: Actually the movie – have you seen the movie *Black Hawk Down*?

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FT: I'm embarrassed to say that I haven't, only because I'm not that great with war movies and violence but I really should see this.

[0:03:40.3]

AN: No, no, I totally get it and I understand but actually that movie has kind of triggered something in me because, you know, it's a movie based on a true story and so just watching the courage of these men, sacrificing their lives for their fellow human beings, kind of made me question the life I was leading and maybe wonder would I be able to do the same thing? I still remember after watching the movie, I then read the book and then I read book after book on military and combat and pretty much decided right then and there to stop doing drugs and decided to join the marines.

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FT: And you did, and tell us about that experience and what contributions that journey gave to *Fearvana*, ultimately?

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AN: When I first joined the marines, two doctors actually told me that marine corps boot camp would kill me because of a blood disorder I was born with. That made me a little nervous, to say the least.

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FT: You discovered this right then and there, or you always knew about it?

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AN: I knew about it but I had never like kind of come up as an issue because, you know, I never thought about it, never was really physically active in my drug phase. So it never really showed up as an issue but it's actually disqualifying. Blood disorder is called thalassemia. It's disqualifying for the marines so I actually had to sort of fight my way into getting to the marines. It took me about a year and a half just to get in.

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FT: How did you do that? How did you convince the marines to let you in a none-negotiable blood disorder?

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AN: Yeah, right? I actually had to go to multiple doctors so the first two told me that I couldn't and I just kept, went to a third one and gave me a letter for approval and this was also a post 9/11 world and I was signing up for infantry. To some degree, they needed bodies and especially someone who is dying and volunteering to go. It would have been a lot harder I think had I been doing the same thing today.

But in post 9/11 it was a little easier to kind of fight my in and I was going infantry, so they needed me to some degree I think.

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FT: That's true. Then afterwards, you were diagnosed with PTSD, which is something that you actually, again, fought?

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AN: Yeah, you know, when I came back from Iraq, it was hard. I kept volunteering to go back to Iraq or go to Afghanistan. I was really struggling with life in the "normal world" and so I just

wanted to go back and then I got diagnosed with the Veteran Affairs Administration and that once again led me to alcohol and to the point where I started drinking so much that I got to a moment where I thought there's no point kind of going on and I even considered the unthinkable.

At that moment is when I realized something needed to change so that's when I started researching neuroscience, psychology, to kind of heal my own brain and also figure out what it takes to live a happy and meaningful life. And through all these experiences, combined with the research is what ultimately led me to this concept and this idea of *Fearvana*.

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FT: You know, in hearing your story, it sounds like you are a person of extremes, to say the least, right? You literally went to the edge more than once in your life with drugs and alcohol, somehow found a way you were personally motivated enough to say, "I don't want this," and then change course which not many people can say that's happened to them, not just once but twice.

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AN: Yeah, it's been an interesting journey for sure and even, you know, I think now I've learned to channel that extreme, that addictive personality into something meaningful. I mean, now I run ultra-marathons, I climb mountains and I've just realized instead of sort of battling those forces is just a kind of embrace that part of me and really just channel into something meaningful.

That same attitude was what allowed me to write a book, allowed me to build a business, allowed me to run marathons, run across countries around the world. It's just kind of for learning to embrace the same forces that led me to the dark places because I think our demons can be our greatest allies when we harness them.

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FT: Is that what *Fearvana* really is about? Is harnessing those demons and putting them to work in a positive way?

[0:07:24.5]

AN: Yeah, a very much so because, you know, the word fear itself is not a positive word. When people say the word, they don't think of it as a "positive emotion". I think that was, that's a mistake. I mean, throughout my experiences in life, everything worthy has been terrifying at first including writing a book on fear, which was absolutely terrifying. This idea of *Fearvana* is to help people reframe these so-called negative emotions and channel them into something meaningful.

I actually define the word itself as a state of bliss that results from engaging our fears to pursue our own worthy struggle and I think we all have that worthy struggle for us, it can be raising a child, running a marathon, playing chess, making movies, whatever it may be, pursuing that worthy struggle, taking on the fears that inevitably show up on that journey and really harnessing them. Like Sir Richard Branson says that "fear is fuel". It's important not to fear, fear.

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FT: I always say too with your finances, flirt with the fear, imagine what your life would be like if you didn't have money, if you didn't have savings, if you did lose your job without a safety net and actually imagine the reality of that predicament and sometimes that is enough to shake people up, wake them up and get them to do the right thing, start taking the right steps to avoid that potential life ever happening.

The Dali Lama read your book and liked your book. How do you get the Dali Lama to give you a blurb?

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AN: Yeah, that was obviously as you can imagine just a huge honor and very humbling to get a forward from him.

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FT: Did you just email him? How does it work?

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AN: It definitely took sort of months of work. I mean, first I emailed the cold email on his website that got me nowhere and then through some research I found an email contact for somebody in his office. Then three people later, I actually connected with the right person and I shot a video for his holiness, I wrote him a letter.

I was very kind of real about what we're trying to do with the book, the impact we're trying to make. I was very vulnerable about sharing my own struggles and so eventually after sort of months kind of following up and just sharing, you know, as I mentioned to them that we're giving all the proceeds of the book to charity.

So I think all of those kind of touched and connected with the person I was speaking with in the office and eventually he wrote to me saying, "You know, considering that you have this – with all the struggles you've been through and your genuine desire to serve, I will fight our case," and when he said, "I will press your case," — I think he said, "I'll press your case," and so when that happened, I felt pretty good and a week later, I got the forward form his holiness.

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FT: My gosh. Was that the first endorsement or had you already won some praise from other prominent people?

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AN: I have been blessed with many noteworthy endorsements. The Dali Lama's was not the first I got from endorsements from Seth Godin, from Jack Canfield, from Marshal Goldsmith,

Marci Shimoff, so many people who are multiple New York Times bestselling authors and I've been really fortunate to have gotten some pretty good endorsements for the book so far.

[0:10:17.5]

FT: That's incredible. Well, you're on the right track. I mean, the book hasn't even come out yet and I'm sure it's hitting those top charts on Amazon. So tell me, let's – this is a show about money and as I already mentioned, we all have our trepidations sometimes with our finances. Tell us, if you have one, what is your financial philosophy? Do you have a money mantra?

[0:10:39.5]

AN: Yeah, it really relates to kind of everything this mantra and I love the way you said, what you said you know? To look at what things go wrong and I actually, I'll tie it into the story behind this mantra real quick. Before I went to Iraq, I lost a very close friend of mine to the war and we were in the same unit, we had volunteered to go out there together all the time and one summer while I was vacationing in India.

He ended up finding a unit to go with and he never came back. I always felt like, if it wasn't for me having fun or vacationing in India, I would have gone with him and it should have been me that was sitting in his chair and he could have come home to his fiancée. For a long time, that guilt tore into me and, you know, led me to those dark places but now I've learned to channel it.

I have on the front cover of my sort of training log, I have his picture with me and it says, "This should have been you. Earn this life." I think this really applies to my financial philosophy as well is that now it's kind of my responsibility that I truly, that guilt hasn't gone away but I've now learned to channel it saying that since I am still alive, let me do something meaningful in this life, let me earn it, let me give back and so I look at money from the same way as that it's my responsibility to make some and ultimately to use it in service because in some ways, I don't maybe, I kind of emotionally feel that I don't deserve to be here so let me earn this life now. I know it sounds kind of harsh but I've learned to channel that guilt and I think it keeps me sober, it keeps me focused and it drives me into good places today.

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FT: I like that, it's almost an immigrant mentality too. I feel like for me, my parents sacrificed so much to come here and I really almost to pay homage to them, it's like, "I can't screw up, okay?" They risked a lot to come here and it is my responsibility now to make sure that their legacy lives on in a positive way. So I can't run into debt, I can't break the law. I want to do good, if for no other reason, to make them proud and to make sure that their light keeps shining.

You are in touch though with your family? How is it working now with your family?

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AN: Yeah, very much so. I'm actually speaking to you from India at my parent's house in Bangalore. So I'm building out some projects here in India. I come very often to be very close with my family and my wife's from India as well so her family's in Chennai. We're here pretty often, go back and forth between India and the US.

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FT: What do they think about your journey? Do they know that you had a problem with drugs and do they know that you had a lot of these very dark moments? Did you involve them? Did you ask for their help?

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AN: No, they didn't actually know about it till – I mean, I did get caught smoking marijuana in school but obviously at the time I lied to my parents about the extent of how much I was involved in drugs. But now they know everything. I mean, I've put my mom and dad through a lot of hell. I've been a nightmare of a childhood and for sure...

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FT: You're making it up for it now, I think.

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AN: Exactly. I think they're now proud of what it's made me today and you know, when I share this story, when it makes an impact, that's really what it's all about right? I think they're proud of it now but it's definitely not been easy on them for sure.

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FT: No. Somebody told me that they gave their dad a father's day card that said something like, "Dear dad, all this years of being your son, you should really thank me because you don't know half the stuff that I've done, and if I had told you, I think you would have had a heart attack by now."

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AN: I can relate to that, I always tell my mom that, "I did this for you, to make you stronger."

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FT: Yeah, exactly. Where did you grow up?

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AN: I grew up first eight years in India in Bombay and Bangalore and then Singapore for five years and then moved to Austin, Texas at 13 and kind of been all over in the US since there. Austin, Minneapolis, Syracuse, New York and then a few places with the marines. All over.

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FT: Are you a military child as well or?

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AN: No, no. We moved around a lot because my dad was with 3M. He did his whole career, 27 years with 3M. So we just kind of moved around as a result of his job.

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FT: Post-it's.

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AN: Exactly.

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FT: He invented Post-it's? Do you know what I'm referencing?

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AN: Of course, of course. He's always called, like at my wedding, the people called him, "Hey, that's the Post-it guy."

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FT: Yeah, exactly. So what was that upbringing like in terms of your understanding of money, did you ever have any crazy lessons about money growing up?

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AN: Yeah, you know, when my dad started his career with 3M, in the end he's been very successful but early on, he was not so and it was early in his career and there's a story, which I've been told and I kind of vaguely remembered that when we were five years old, we had just moved to Bangalore and my parents that time, we didn't have a television and our neighbor was

kind of mean for whatever reason wouldn't let me and my brother go watch this TV show we wanted to watch.

So my dad went out and sort of asked for an advance from his work so he could buy a TV so we could watch the show. It always kind of, you know, hearing that story and the vague memory that I've never had to struggle. My parents gave me a great life, I had great parents, it pushed me. All the dark places I've been was a result of my own choices, but they gave me a great life.

I've never felt a pinch of money but that story makes me kind of realize that the value of it and the need for it, it is important to have it and to kind of shape a positive relationship with money because, you know, as I'm sure, considering what you do, you've probably heard people say that money's the root of all evil and this kind of negative relationship to money.

But really, money is an access point to do something meaningful for those you care about. Like my dad did for us and now I want to do for my wife, for my family, for the greater human family as well.

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FT: You're motivated by money it sounds, and that's a good thing.

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AN: Yeah and again, for a long time when I was struggling with this guilt stuff it was money — Everything was in a bad place because I felt like I didn't deserve it, I didn't deserve to be happy. But now I learned to channel in saying that I do have the responsibility to be successful so I can give back. So not to say that you have to have a ton of money to give back, obviously you don't but you can do more when you have it. So that's kind of now it's that burden or gift of responsibility.

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FT: Yeah, I'm sure throughout your life as you have fallen and you rise from the ashes and financially has there ever been a moment where you've really hit rock bottom?

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AN: I wouldn't say rock bottom in a sense, but I did have this moment. So when I had a corporate job for a year and a half and I knew I wanted to quit. I always knew that I would not want to stay in a corporate job and start my own business. So I started doing some day trading on the side and essentially to generate some quick dollars here and there and eventually it led to I must have lost about \$15,000 doing that eventually.

At first it was going well and I realized that I got carried away looking for quick wins because I wanted more money. I want it rapidly and that's when I reframed and realized that I think nothing worthy in life happens quick and easy. It takes work but the struggle is a beautiful thing. It's the same reason why I like running marathons or even joined the Marines. It's the struggle that's the gift and I think the same thing applies to making money because it's not just about the money, it's the person you become in the process of making money.

So when I lost all that money I immediately stopped doing the day trading. I reframed and it was hard for sure. It was shocking that I put myself in that position but it taught me a lot, as those moments do.

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FT: Yeah and hearing you describe what motivates you, it sounds like you want to do right by others and although at the same time and I am just reading part of your journal here on Chris Guillebeau's website, he interviewed you and he's been a guest on the show.

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AN: Yeah, he's awesome.

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FT: Yeah — that you really like to surround yourself with supportive people. That you mentioned one of the, I should tell the audience, you made a point to travel to every single country and part of your journey you said was kind of lonely because there wasn't this cheering on throughout the whole experience. So does that motivate you? Does that motivate you to know that people are watching you, looking at you going, "Keep going, you're doing great. We appreciate you, we value you."?

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AN: Yeah, I think it's a huge one. I mean just last week, I spoke at IIT, which is kind of indigo's version of Harvard and right after the talk this kid came to me and said that in India actually has the highest student suicide rate in the world, which is scary, right? It's shocking and so this kid came up to me and said, "Just last week I was crying and I was so stressed out and your talk was exactly what I needed to hear." Because I talk a lot about embracing stress and fear.

When you make that impact, that couldn't be more meaningful. That's what drives you and that's what is a reminder because I still go through dark moments. I still have triggers where sometimes an urge to drink will show up and those dark moments are there, the demons are still there. But when I have those kind of moments of knowing that you're making a difference, it reminds me of why I need to stay focused. On why I need to stay focus on my work and everything else I'm doing.

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FT: Is there anything that you do daily or more regularly to, as you say, fight the demons and stay focused?

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AN: So my greatest fear today is stillness and so what I am now doing is engaging that fear to ultimately understand my demons and embrace them and channel them into something meaningful. So this doesn't just mean meditation. It also means that you're not —

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FT: I was going to say, you are not a good meditator, I guess.

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AN: Yeah, that is definitely a struggle so that's one thing I am working on but one other thing that I actually do, and I learned this from an endurance cyclist friend of mine, is I'll actually sit there staring at a wall, so no TV, no music, not even a painting. So no stimuli at all and just sit there staring at the wall and seeing where my mind goes. Not that my eyes are closed, my eyes are open and he does this.

The friend of mine does this for up to 24 hours and then he'll go riding for 24 hours. I can't do it for 24 hours yet, I think I'll lose my mind.

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FT: No way, what are you rush? Are you pledging your fraternity like that is the only reason they'd ever – that's hazing.

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AN: Exactly. In the Marines we always use to say "haze yourself". So I do these self-hazing exercises to embrace stillness and actually engage my demons, to sit there,. Like literally, I do this about once a week, I am trying to go up about 15 minutes a week. So I can do it for an hour and a half and it is brutally hard. But it really forces you to delve into yourself in a whole different way and there is beauty in that. But like I said, anything worthwhile I think is challenging. So this is very hard for me and that's why I am doing it.

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FT: What do you think it is? Are you just afraid to be alone with your thoughts? I have a friend who says that. She's like, "I can't," — she's an insomniac because the process of trying to fall asleep she says requires stillness and her mind is just moving freely and she hates that because sometimes she thinks about terrible things or you're a nervous wreck. You are always thinking about worst case scenarios. She hates being alone with her thoughts, as she says.

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AN: Yeah, I can very much relate to your friend.

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FT: Yeah. Is it anxiety? What is it?

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AN: I guess that that idea of that loneliness, I am still figuring this out. It's recently that I have explored this fear of stillness and I guess, for example, when I skied across Greenland, we would be skiing for up to 12 hours a day and you are really skiing into an empty white landscape. So your mind goes to all kinds of places and there is beauty in that, but it's challenging because you'll experience low moments.

Suddenly I remember thinking about this friend of mine that I told you and just crying. Other moments I'll be at the top of the world and just blissful. Other moments you're so at peace, you're kind of in flow. You're not even thinking about past or present. You are just fully present. So I think the challenge in this moments as you get to experience the entire microcosm of life, I mean the entire spectrum of the human experience in this one moment.

And there is beauty in that but that's also really challenging because you have to face all of your thoughts and we live in a world that is constantly running away from ourselves, whether we do it through phones, through televisions. I mean I'll fly and I'll see people just staring at their phones every two minutes opening their phone just to look through something and then shut it off again and we are running away from ourselves so often.

So that's why it's challenging to just be with it and I guess I still have a lot of those addictive personalities. So all that stuff comes up, but I think the more you engage those moments, the more you engage those demons the more you can grow from them. I think challenging experiences lead to our growth so it's why it's not so much scary.

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FT: It's true what doesn't kill us makes us stronger right?

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AN: Exactly, yeah.

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FT: And so where are you now? I know you are in India right now but where's home?

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AN: Home is New Jersey, so that's where my main base is.

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FT: Of course.

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AN: I go back and forth.

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FT: You're this world traveler you can't stand still and you pick Jersey as your residence.

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AN: I know, crazy right? Actually my wife has family there. So when I am off running across the world or climbing mountains, she at least has family. That's what had us choose New Jersey initially and down the road I think California might be in the cards, but we'll see where it all goes.

[0:23:31.5]

FT: All right, so *Fearvana* comes out later I guess in September? Okay. So you're in presales right now, what's your hope for this book? Do you want to create a movement? Do you want to just inspire people? What would be the ultimate result from someone reading this book? Do you want to be on Oprah's list? What's your wish and dream?

[0:23:54.6]

AN: Definitely. I want us to go far and wide where I'd love to hit the New York Times list of course and as I said we are giving away all the proceeds to Charity. So I'd love to raise a lot of money for charity. I want this book to be definitely the start of a movement. So *Fearvana* is going to expand into multiple things. As I think I mentioned, I'm in India working on a project. We are building out what I call Fearvana Academy.

So sort of like what sir Richard Branson is Divergent, I want to be the Fearvana. So we are going to create a Fearvana Fitness, Fearvana Academy, Fearvana Festivals and essentially it will be these different verticals but it will all be under the umbrella category of enhancing wellbeing and looking at improving the quality of our lives. So I've also started the Fearvana Foundation, a non-profit arm and so this book is intended to be the start of this movement to really bring this concept of *Fearvana* to more people and ultimately look at progress in a way of not just making our lives easier, which is what I think we are currently seeing to be doing on a global scale. It is how we define progress as the next thing to make our lives easier. But really, how do make our lives better? And I think that means the opposite of making our lives easier because I think struggle is a good thing, when it's a worthy struggle.

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FT: I agree. Now in the run up to writing this book, do you coach people one on one?

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AN: Yep, that's been mostly pretty much the entire business has been coaching one on one. Now with the book launch I'm going to be building out digital information products. I love public speaking, so getting more into speaking and then building out this various *Fearvana* arms as well that will take on their own world in terms of business and income as well. So Fearvana Academy is the next immediate one.

[0:25:26.1]

FT: Before we leave, let's do some fun So Money fill-in-the-blanks so I can kind of capture your train of thought wherever you happen to be in this current state of mind.

If I won the lottery tomorrow, the first thing I would do is _____.

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AN: I would invest it in building out a Fearvana Academy. That would be number one.

[0:25:42.9]

FT: All right. One thing I wish I had learned about money growing up is _____.

[0:25:47.9]

AN: Is better financial planning and tracking. I used to spend every dollar I had before I even had it. So better planning, I guess, financial planning.

[0:25:56.8]

FT: One thing I spend on that makes my life easier or better or both is _____.

[0:26:02.0]

AN: Education. So like books, I spend a lot of money on books, I read a lot of books and online courses and stuff like that. That really helps me.

[0:26:09.4]

FT: One splurge item that I have that I am a little embarrassed to admit, but here we go, is _____.

[0:26:16.2]

AN: My splurge item is definitely outdoor gear. I get way carried away with that and spend a lot more money than I should on it.

[0:26:23.1]

FT: You travelled all over the world, tell us what country you liked the most, or the country that blew you away the most?

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AN: The ones that stand out recently is New Zealand and South Africa. Those two stand out at the top of my head.

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FT: Why is that?

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AN: New Zealand is just a mecca for outdoor sports, you can do everything. In South Africa, it was really awesome seeing the safari. I loved Cape Town. We did the cage diving with great white sharks out there as well. So again, being in nature was beautiful to experience that. So eventually I want to run from Cairo to Cape Town and I'm really excited and super nervous about that possibility.

[0:26:59.3]

FT: I'm training for a half marathon but you make me sound like I'm such a wimp.

[0:27:03.2]

AN: No, not at all.

[0:27:04.3]

FT: You're like, "I am going to run across the globe," and I'm here like, "How am I going to do 13 miles without killing myself?" Any advice?

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AN: I mean just enjoy the struggle.

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FT: Just get on a freaking treadmill, right?

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AN: I definitely did start off being able to run like this. I used to hate long distance running. I was a sprinter in the younger days, so I think just run in beautiful places and enjoy it and try to find some play in that journey for sure because running can be miserable.

[0:27:31.4]

FT: Yeah, it can be. It's the Brooklyn half marathon, so I usually start running in Brooklyn. Right now I am just restricted to a treadmill but I am going to start running outdoors more.

[0:27:39.8]

AN: Yeah, I love being outside personally.

[0:27:42.4]

FT: And last but not the least, I'm Akshay Nanavati, I am So Money because _____.

[0:27:45.9]

AN: I'm So Money because I like to look at every day as an opportunity where I get to battle myself and face the moment whether I want to ask myself whether I want to quit or not and I think those moments are beautiful.

[0:27:56.7]

FT: Such a survivor, my gosh. This book if it doesn't take you to stardom then no one should ever write a book. It's all for nothing. Truly I see big things in your future and I really appreciate you coming on the show and I know that you have a special link for our listeners if we want to learn more about you and the book, go to Fearvana.com/somoney.

[0:28:19.0]

AN: Yeah, perfect and thank you for having me on the show, Farnoosh. It was a real pleasure.

[END]