

EPISODE 888

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[INTRODUCTION]

[0:00:55.2]

FT: Have you ever felt there's something more out there for you? Do you ever feel life is passing you by, or that you have regrets for a chance, or an opportunity that you just didn't take?

Welcome to So Money, everybody. I'm your host, Farnoosh Torabi.

We're having one of the most candid and intimate conversations I've ever had with a guest on this show. Her name is Ruth Soukup. As you just heard, she really experienced life at rock bottom, like below the rock bottom, having almost died from multiple suicide attempts, had an incredibly difficult entry into her adulthood.

Now on the other side of things, she runs a wonderfully successful business, she is a mother, she is a wife, she is a woman living her dreams. How she got here is a journey to say the least. She has captured a lot of her personal stories, as well as advice that she has extracted from her huge community of women. Ruth is the author of *Do It Scared: Finding the Courage to Face Your Fears, Overcome Adversity and Create a Life You Love*.

She is the founder of the Living Well Planner and Elite Blog Academy. She also blogs at Living Well, Spending Less. Ruth is one of my favorite people, and we talk about a lot of hard stuff on this show. We talk about the principles of courage, how to use your fears to fuel your motivation, your mobilization and why fear is totally normal.

Here's the lovely Ruth Soukup.

[INTERVIEW]

[0:02:28.2]

FT: Ruth Soukup, welcome to So Money. How are you? Congratulations on your latest book.

[0:02:33.4]

RS: Oh, my gosh. Thank you so much for having me. I am so excited to be here. Thank you. Thank you for the congratulations. You actually have a lot of credit to take for the book.

[0:02:42.8]

FT: Gosh. I just learned this before we started recording. You took me down memory lane, because yeah, I do remember the conversation we had about – I mean, first of all, before we get to the book, let's just – I wasn't going to get to this part yet, but I feel we have to go back to explain how the book came about. You have this incredible audience that you have built through. Living Well, Spending Less is your blog. Through that, you've reached millions of women. They come to you day in and day out for resources, content and inspiration.

I thought, you have such a wealth of untapped data, i.e. women across America. You have this ability to really reach them and learn from them and use that data to inform how to best serve them, but also to inform the rest of the country as to what are the issues that women are concerned with and what are they telling you. You have just this key to all these women.

I guess, that was when you started to survey them, and then that led to your latest book, which is called *Do It Scared*. Maybe fill in the blanks for me a little bit. What were you learning about women? Obviously, something around – I'm guessing, something to do with fear?

[0:03:58.9]

RS: Yes.

[0:03:59.9]

FT: You didn't want to do a book. Yet, here you are. This must have been pretty compelling stuff that you discovered.

[0:04:05.8]

RS: Yeah, here I am. Yes. Fun fact, I actually after my last book, promised my husband that I would never write another traditionally published book ever again, because the last one was so stressful. He has now in the midst of this stress, he has continued to remind me that frequently, but no. He's been [inaudible 0:04:26.3].

Yes. Never say never. You never know what's going to happen. Yeah. Farnoosh, you were the catalyst for encouraging me to dig in in that way. I did have this resource of women, and of course, I would survey them sometimes and ask questions, but it never really occurred to me that I could do more with that, or that there was – that there was information where I could dig deeper into.

After you said that, it sparked this curiosity in me. One thing that I had noticed so much is that with my audience, I spend on – I talk a lot about just productivity and how to spend less time and money on the things that you have to spend time and money on, so that you can spend more time and money on the things that you want to do. There's a lot of productivity that goes along into that. I talk about goal-setting and how to create a life you love.

I had so many women who are coming to me at conferences, or just in different areas, or writing e-mails, or messaging me and saying things like, I hear you talking about setting these big goals for yourself, but I don't know how to do that. I feel like I have been sitting on the sidelines of my own life, watching it go by, and I'm afraid to jump in, and I'm afraid to go after it, I'm afraid to set these big goals. It just feels so scary.

It wasn't just one or two people that were saying things like that to me. It was over and over and over. Just the theme kept coming up and it's something that I could relate to you so much, because fear has been a huge part of my life, both just becoming an adult and also becoming

an entrepreneur. It made me really curious. Then I thought, “Well, Farnoosh tells me I should dig in. I guess I should dig in.”

I started asking more questions and that led to this huge study, where we surveyed more than 4,000 people, and so many people, I had to hire a whole team of researchers to help me dig through the data. What we found and what we uncovered from that was really fascinating. That was the starting point for the book.

[0:06:31.3]

FT: The book was written for a female audience, but in terms of who it's really for, getting even more specific, you say that this book, if you're nodding to these following questions for nodding yes, then this book is probably for you, for example. Do you ever feel life is passing you by? Do you ever envy people who dare to do the things that you don't dare to do? Have you ever felt regret for a chance, or an opportunity you didn't take? Did you find yourself in some of these questions, nodding yes at some points in your own career? I guess, I'm going to guess the answer is yes, but can you share a story or two about some of those crossroads that you arrived at and how you overcame your own fears?

[0:07:20.1]

RS: Oh, my goodness. Well yes, absolutely. I think, I mean, it depends how far back you want to go. My story starts in my early 20s as in my adult life, just getting started as an adult. I actually went through this horrible depression and ended up attempting suicide when I was 21-years-old. That spiralled me down into a two and a half year battle with depression and PTSD and multiple suicide attempts. The worst of which, ended me up in a coma, on life support with less than a 10% chance of ever waking up.

[0:07:58.8]

FT: Oh, my gosh.

[0:08:00.5]

RS: Yeah. Pretty bad. Through all of that, depression is not a good thing, especially it was just – I was so in such a dark, bad place. Just when I was out of the hospital, I was doing dangerous activities, like anything to not feel, anything to numb myself out; drinking, drugs, cutting, sex, whatever I could do. I mean really, I was a mess. Through all of that, I lost all my friends, I ended up divorced, I just stopped paying any bills for two and a half – entire two and a half years. At the end of it, found myself completely screwed up financially. Had to file for bankruptcy, because I was thousands and thousands and thousands of dollars in debt, plus I had hospital bills. It was a mess. I was a mess.

I found myself at 24-years-old just at rock bottom, the most rock-bottom place you can be. The doctors had literally sent me home to die at that point. I had been on every medication, completely treatment-resistant. Then they did electroshock therapy, which most people don't know that they still do, it's like that.

[0:09:14.2]

FT: Got them jar bell era.

[0:09:16.2]

RS: Yes. Yes. What was that movie with Jack Nicholson, One Flew Over the Cuckoo's Nest, where they have him in a straitjacket. Literally, that was me. They still do that. I found myself at –

[0:09:29.1]

FT: Wait. Can I stop for a second?

[0:09:30.2]

RS: Yeah.

[0:09:31.2]

FT: Okay. Let's unpack that for a little bit. I mean, not to bring up years of therapy, but what brought you to that point? What brought you to the point of not wanting to live?

[0:09:40.8]

RS: Well, a couple things. Like a perfect storm. Not funny. A few things happened. One was that I was married at the time, but very unhappily married. I was a college student. It was my senior year of college. I was taking a huge course load. I was working full-time. My husband and I had two of my brothers that were living with us that I was responsible for; one was in college, but one was in high school and I was his legal guardian.

Then I also was struggling with some stuff from my mom. She was bipolar growing up and she had come to visit and it was a terrible visit and she ended up leaving my dad right after that visit and my whole family blamed me for that. That happened. Then on top of all of that, there was a man who used to babysit me when I was little who was sexually abusive. I guess, this is common. They say this is common that you'll – especially when the abuser is threatening, you repress everything. Then when it's safe to remember, you'll remember again.

He died and my dad didn't know, of course, of any of this stuff had happened, and so we were talking on the phone and he's like, "Oh, yeah. By the way, so and so died a few days ago. I thought you should know." I started having all these nightmares and flashbacks and it was the weirdest thing. All these things you hear about and you think that's not really real. That stuff doesn't actually happen.

That was happening to me and I had no idea what it was all. Then at the same time, I went to a very religious college and I'd grown up in a very religious family. God was the center of my life. I was taking theology classes and I was also taking philosophy classes right at that point, so it was this really bad combination of philosophy, religion and having my life implode.

That's why I call it a perfect storm, because basically one day I just was like – God doesn't exist. This is all stupid. If there's no God, then what's the point? I think I'll just kill myself. I think because I didn't want to feel all the feelings, I went into a really rational place of just thinking this

is the logical option. Really, there was so much more there and it took me two and a half years of complete self-destruction to acknowledge that. That was where it all started.

It's funny, because up until that point I was a pretty high-achiever. I was a straight A student. I was planning to go to law school. They've sent my brothers to live with me, because I was the one who was put together and taking care of everybody else and working full-time and I had worked my way up all through college, to the point where I was managing my own store by the time I was a senior and had 15 employees under me.

It was a huge shift to go from high-achiever to boom. It was almost when you – that moment where you realize you've gone off the deep end and then nothing matters anymore. It was terrifying. I mean, talk about that – You can't even describe that feeling, because for the most part in life, we really try to hold ourselves together, right? We color within the lines and we do the things we're supposed to do and we – like don't go too crazy. We don't want to take too big of a risk. We don't want to mess things up ever too badly.

Then when you go completely to the other side, I guess I like extremes apparently. I did that and then had multiple suicide attempts, again like I said, the one was really, really serious and where the fireman broke down my door and my heart stopped in the ambulance. They took me the hospital. They revived me and put me on life support and then called my family and said, “You need to come. She's not going to wake up. Even if she does, she's going to be permanently brain-damaged for the rest of her life.” I obviously am still here. I don't think I'm brain damaged, but that's probably up for discussion. That was –

[0:14:09.3]

FT: If you're brain damaged, I want to get some of that, because you're doing – for my end, I mean, it just sounds like you're on the other extreme of things, right? You hit below rock bottom, now you are such a role model as a mother, as a wife, as a business owner. I'm sure you have your down days. It's not easy. Nothing great comes easily.

What would you cite as your greatest strength? The strength that pulled you up from underneath, that today continues to help you move forward with such, what seems to be such grace?

[0:14:49.4]

RS: Well, thank you first of all. That's very kind. I think that there's always – I actually love talking about this story and love talking about my struggles, because I think there is always this perception when we see people who are successful, that they have it all together, or that they've never struggled, that there's never been hard things that they've had to go through. For me, and I actually talk about this a little bit in the book, but for me, so I got to that point where I would hit that rock bottom place and I had literally no hope. I sat there for a few months in that place.

I was living with my dad, because nobody else would take me. He didn't really want me either, but he couldn't turn me away. He didn't really know what to do with me. I just laid in bed all day long for months and months. Finally, he said, "Please, just go to the go to the gym, like three times a week. That's all I'm asking. Just please go to the gym and get a little bit of exercise and then you can go back to bed."

I did that for a few months, just literally putting one foot in front of the other on the treadmill. That was all I could do and I'd go back to bed. It gave me just enough something. I don't know what it was. Just enough of a spark, like allowed those clouds to lift just far enough that I could go, "Maybe there's still something."

I called a therapist that I'd never worked with before and said – I just spent the last two and a half years talking about every bad thing that's ever happened to me. I've had all the therapies. None of its worked. I've had all the medications. None of its worked. I don't want to talk about it anymore. I just now need to know how to live, because I didn't know that. Making that choice to call her and go. For two and a half years after that, that was exactly what we did and she helped me take one tiny little step and then another tiny little step.

The first thing was learning how to go to the grocery store without having a panic attack. Then it was getting out of my dad's house and getting my own apartment. Then it was getting a part-

time job, and then it was getting a full-time job, and then it was going back to school and finishing my degree, and then it was applying to law school and Business School and taking the GRE and the GMAT, or the LSAT and all of those tests that you have to take, and getting a dog. It was one –

[0:17:12.5]

FT: Getting a dog. Oh, my gosh. That sounds like a lot. I almost think –

[0:17:16.3]

RS: Well, it didn't happen all at once. A dog, yeah. I got the most hyper chocolate lab on the planet. I mean, she was so spastic that I was forced to take her for multiple walks every single day just to get her out of the house and get her some exercise. It was the best thing in the world for me. Through all those little – those things, I slowly built a life again, after feeling I could never have.

Every time I had some – succeeded in something, it gave me the courage to do the next thing and the next thing and the next thing. Honestly, that then – I then met my husband and became a mom and all this stuff happened and I started my business many years later after that. I had been depression-free for many years when I started my business. I never forgot those lessons of just do one small thing and then the next thing and then the next thing.

I think too, my greatest strength, may be if you're asking what my greatest strength is, it's knowing that failure does not define me. I am not the sum of the biggest mistakes that I've made. That every time I have to take a new risk in my business, I know that if I fail, that's also not going to define me, that there is a way to rise again no matter what you do. I think that that gives me the ability to keep pushing forward, even when things get hard or scary.

[0:18:44.6]

FT: That's exactly what I need to hear right now too, because I'm starting to launch a new vertical in my business, Stacks House. It's a lot. It's a lot. I don't want to get into the weeds of it.

It's not the time or place, but it's just some days, you just want to throw in the towel. I think hearing you say that this does not have to define you, the failures don't define you.

Also, I think that you have to be really brave to go into something that you know isn't going to be a 100% successful or positive. There are going to be some terrible days, there are going to be failures. You chose that knowingly. I think that says a lot about your character and I think it says a lot about ultimately, how successful you will be, because you're already someone who's established yourself as somebody who's going to go for it. That's a lot of character. That's a lot of positive character, I think.

[0:19:42.7]

RS: Oh, thank you. Everything that you said is so true. You go into these things, as entrepreneurship is just everyday being scared. I think every day you're like, "Oh, my gosh. I'm terrified." Then you have those moments where you're like, "This is amazing." Then five seconds later you're like, "Oh, my gosh. I can't do this." Oh, my goodness. Right before we started recording, we were talking about that.

I mean, I'm going through all of that right now with this book. It sounds like you're going through all of that right now too and every new project is like that, that is just part of it. It never fully goes away. Every time you do something and you learn from it and you realize that when you – when it's a win, it gives you confidence and courage. When it's a failure, you can also use that to build confidence and courage, because those failures are your best lessons. Those are the things that are going to give you the character. Those are the things that are going to give you more empathy. Those are the things that are going to carry you through and actually make your successes even sweeter and more successful, because you knew what not to do.

I feel if you can learn one thing in life, it is that there are no mistakes, only lessons. That even when you fail, you win. Even when you lose, you win. Always keep that in your mind. Then literally, you can do anything.

[0:21:07.7]

FT: I do think that taking no action is a step backwards. I think you say this too in your book, which is that ultimately, you have to – true courage means taking action, even if that's going to be a misstep. It's true courage, because you it's entering into the unknown. Ultimately, on the other side of that is learning. I think that if you're open to that, that for me has always been the carrot to get me through something – some uncertain times, or jumping into something that I don't know all the answers to.

I think for women that's particularly hard. We want all the answers, that's why we don't invest as much as we do, as much as we should sometimes, because we're like, “Well, I don't know how the stock market is going to perform and I don't know who to trust.” I get it, but it's also you got to start somewhere. Don't not do something, because you don't have all the answers. You'll never have all the answers.

[0:22:03.8]

RS: So true. So true. Every time you take a little action in any direction really, it doesn't even matter if it's necessarily the right direction, because mostly it might be a little off course, but it's not going to be totally opposite direction of where you need to go. Anytime you take that little step, it gives you the courage to take the next step, which then gives you the courage to make the next step and you don't need to have the whole path figured out and you can keep adjusting along the way.

It's just that action. That's the whole point of the phrase ‘do it scared’, which started as my motto, way back then when I was working through this depression. It's the idea that you can't not feel fear. It's still going to be there. It's still going to exist, but you can act even in the face of fear. You can take a step, even if it's a small step. That step will give you the courage to take the next one.

[0:23:03.2]

FT: Yeah, a 100%. Shifting gears a little bit to money, I want to go back to what you said earlier about you just didn't pay your bills, you filed bankruptcy and you're in your 20s. Going back in time a little bit with this question, which is what would you wish you had known, what would you

tell your younger self about money all those years ago? It's graduation month. This is airing in the month of May. Our sponsor Chase and I are asking our guests for the one thing they wish they had learned about money upon graduating, because so often, we don't get any literacy growing up. Obviously, you got bigger fish to fry in your 20s. You were dealing with a lot than an average 20 something-year-old. Perhaps if we could carve out the money stuff a little bit, what's something that you wish you had been taught that may have helped you, at least pay your bills?

[0:24:01.9]

RS: Oh, my gosh. So much. There's so much that I wish that I would have learned about money. Growing up, I grew up in a fairly affluent family. My dad was an entrepreneur. He owned hotels. I always had this sweet, lived in a big house. We had a housekeeper. We had the things. It was obvious we had money. Yet, my parents never talked about money. Anytime I would ask them, "Are we rich?" All they would ever say about money is, "We don't talk about money." That so that was all I heard. I also knew that there was plenty of it. My parents never said, "No, we can't afford that." That was not a phrase I ever heard my entire life growing up.

My dad really liked us to wear nice clothes, so we would go shopping a lot. There was just those things. It wasn't really an issue. Well, then when I became an adult, what I didn't learn was how to manage money. It felt money – there was an unlimited supply of money. I was the spender. I love to go shopping. My freshman year of college, my dad co-signed on a credit card for me. Of course, then I had this huge limit. I maxed it out by Christmas. I remember that.

Rather than punish me or sit down and have that talk with me and say, "Okay, you need to learn how to manage your money," my dad paid it off and never said anything. The next semester, I maxed it out again and then used that credit card to start applying for other credit cards. I was like, "Oh, I can get a Banana Republic card and I can get these other credit cards." Then he wasn't co-signing on those ones, so he wasn't paying on those ones. That became a huge problem for me. When I say I filed for bankruptcy, a lot of my bills were these shopping things that I just –

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FT: Store cards.

[0:26:01.5]

RS: Store cards that had then followed me around and then all the interest had piled up and it was this crazy thing, where I just – What I wish I would have learned and the thing that I teach my kids is that first of all, there are two things that I really hammer into my kids all the time; my money is not your money, is the first one that I tell them, because they now ask me, “Are we rich?” Because now we've done – I've done well for myself and we live in a nice house and we have all these nice things that I had growing up.

I did not want my kids to make the same mistake, the mistakes that I did, thinking that they were entitled to what I had. I tell them all the time, “Yes, mommy is rich, but you're not rich. You have no money.”

[0:26:51.3]

FT: Yeah, you're just renting. You're just a roommate in the bank of mom and dad. How would you describe your relationship with money, Ruth? I know one time we were hanging out and you said that you love shoes. You're the breadwinner obviously in your marriage, maybe not obviously, but we've talked about it, so I've heard of it before. It's also your relationship with money as the breadwinner in the family, your husband doesn't know how much your shoes cost and that's how you like to keep it. He doesn't need to know that certain women –

[0:27:27.9]

RS: He's starting to pick up on that.

[0:27:31.7]

FT: How would you describe your relationship with money and then how would you describe how you run your household as the female breadwinner?

[0:27:37.9]

RS: That's a really good question. My relationship with money has always been a little bit hard. I'm definitely a spender. What I have found is that I am thankfully, these days I am better at making money than I am at spending money, because I'm really good at spending it. I like to spend it.

Funny, like you said, I love shoes, but I'm also not – I don't need all the things all the time. I love shoes. I like to spend what I want to spend when I want to spend it. As I've made more money, I think I have less time, which means I have less time for shopping, so that's probably a good thing.

One thing that was incredibly helpful for my husband and I, because he's not a spender, he is a saver, and for us was learning how to get on the same page with money. We did that through taking a financial piece course together many years ago. Through that, we paid off all our debt and I am the breadwinner, but we still have separate bank accounts. I actually put my paycheck into my husband's bank account, if you can believe that. I have some money that goes into an investment account of my own, and then the rest for operating expenses goes to his account and he pays all of that.

That has been great for us actually, because we don't fight about money at this point anymore. We're very much on the same page. We are 100% debt-free. We pay cash for everything. I bought a building last year for my business. I paid cash for that. We're building a house now, we're paying cash for that. I think just that commitment to each other that we want to live our life completely debt-free and that we are now in a place where we have college fund set up for our kids, we have retirement accounts set up, we've checked all the boxes, and so we can feel free to spend when we want to spend without feeling guilty about it, because there's really honestly at this point, nothing else that we need to spend our money on, which is a really cool place to be in. It's a very freeing place to be.

[0:29:50.4]

FT: Congratulations. I'm listening to this and I'm like, "Woo. Sounds so good. #goals." What would you say are the bread and butters to your breads and butters to your business? You run so many things. You're like Martha Stewart, but for moms who want to get S-H-I-T done. Yeah, you have The Planner, you have the Elite Blog Academy, you have your books, but what would you say is your revenue engine?

[0:30:21.1] RS: Probably, well about 99% of our revenue in our company comes from products and not through sponsors, or ad revenue, or anything like that on the website. Used to be when I first had a blog, that was the first way that I made money was having Google AdSense on my blog and I thought that was the only way to make money on a blog. It turns out, it's really not.

Now these days, we have a lot of our own products. The biggest two of our products, I think, I don't know how many products we have at this point. That's a lot. The biggest two by far are Elite Blog Academy, which is my online course that teaches people how to create a successful profitable online business. Then the other one is my planner, which is called The Living Well Planner. It's a physical planner that we actually manufacture and sell and ship all over the world.

[0:31:16.4]

FT: What is the secret to your planner? I want to know, because there are a lot of weird planners out there. Yours is one of the top selling planners. Why is yours so beloved?

[0:31:27.1]

RS: Well, what I teach – I want to clarify that, because we've had this conversation a lot within our team, because there's this whole weird planner subculture. I don't know if you've ever started looking into all the hashtags for planners, and people become very planner-obsessed. There's whole conferences for planners. People buy planners just because they're obsessed with planners and not necessarily because they want to manage their time well.

What our planner goes along with is the time management system that I teach. I think that's the difference. I'm teaching you how to how to better manage your time. Our time management system is called Think Big, Plan Small. It's all about starting with big goals and breaking those

big goals down into smaller and smaller chunks, until you've made sure that your daily decisions are matching up with your big long-term goals, because that's the only way to get there is to make time every single day, to do something that's going to move the needle towards your big goals.

We only have one option for our planner. I mean, we have two different covers, but there's not – all these different choices of daily, or weekly, a million different things. It's one planner. This is the planner that works with the system that we teach. It's funny, because we have a lot of people who buy it, because it's cute.

[0:32:48.4]

FT: It is cute.

[0:32:48.8]

RS: Then they start to learn our system, but then the next year they're like, "Well, I want a different cute planner," so they'll switch to a different one. Then they come back, because they're like, "Oh, my gosh. This time management system is the thing that made the difference. I need to be able to break it." Because we start with yearly goals, then you break those down and there's monthly goals every single month.

It's also, the cool thing for women is that so many planners are either a work planner, or a home planner. Some people try to manage two planners. This is one planner that can manage all the pieces of your busy life. It helps you plan your meals, you keep track of your goals, there's budget pages in every – every single month there's a monthly budget spread for tracking your money, tracking your budget, there's a financial goals and expense tracker page in there. If you have a business, you can do your business and do your home stuff and everything all at one place, because we're not one-dimensional humans, right?

[0:33:46.4]

FT: No, we're not.

[0:33:47.4]

RS: We've got all these pieces and it's really hard to try to keep track of your life in two separate places. It just doesn't work for most people. That's the really nice part about it.

[0:33:56.5]

FT: I just I love that even though it's 2019, writing stuff down, like pen to paper, it's old-school, but there – I think there have been studies done that when you actually write out anything, it sticks in your brain, more than typing it into your phone, or what. I love my digital tech stuff, but I think I still love to make my lists on paper. I don't know.

[0:34:23.2]

RS: I like to do paper too. There is a lot of research that shows that when you do it on paper, it helps stick in your brain. It's that process of writing it out. I think that's so helpful for me. I do my planning every Friday and for the following week. That to me, I used to do it on Sundays, but I switched to Friday's about two years ago and that has been such a game-changer for me, because on Friday afternoon, I sit down, I do a brain dump, I figure out all the things that I need to do, I prioritize my list, then just block out my time for the week. Then I can go into the weekend knowing that I have a plan, so I can shut it all off.

That for me is the best, because then weekends are completely free and my brain is free, because I don't know about you, but I'm always like, "Okay, what do I have to do? I got this and this and this and this and this and this," all these tornadoes spinning around in my brain. If I don't know that I have a plan for it, then I spend the whole weekend worrying about how I'm ever going to get everything done. That has been a huge relief for me since I started doing that on Fridays. I highly recommend it.

[0:35:34.1]

FT: Yeah. Do we mention you have two kids, you run your household, you run the business, you got a lot going on. I guess, all this to say, thanks for making time for us, Ruth. This is a real treat.

[0:35:46.8]

RS: It's so fun. Thank you so much for having me. I feel so honored.

[0:35:51.1]

FT: Oh, my gosh. That's –

[0:35:51.4]

RS: This is amazing to be here.

[0:35:53.9]

FT: Thank you, Ruth. Really, you deserve it all. Your book is called *Do It Scared*. Everybody check it out. I know that this was many years in the making. I believe that you also have a podcast, right?

[0:36:08.8]

RS: I do. I do.

[0:36:09.8]

FT: Tell me about that.

[0:36:12.0]

RS: I have a podcast that is also called *Do It Scared* with Ruth Soukup. Oh, my gosh, if I would have known I was going to love podcasting so much, I think I would have done it years ago. I

had no idea it would just – It's such a great way to dig deep into these exact types of topics. I do an interview episode every other week, and then a standalone episode where I'm actually talking about a concept and really digging deep. I talk about motivation and productivity and just how you deal with fear in your life, or offering really practical tips. I love sharing just really practical strategies for how to get more done, or how to overcome certain forms of adversity in your life. It's just, I love it so much. The feedback that we've gotten, the podcast, we just celebrated a year of the podcast the –

[0:37:05.6]

FT: Congrats.

[0:37:06.7]

RS: Thank you. Yeah, the feedback we've gotten so far has just been incredible. I feel I've been doing this for almost 10 years in the online space with working online. I've never had the connection with my audience like I have felt in the last year of where people are just messaging me and e-mailing and saying, "Oh, my gosh. This has changed my life." Here's all the things that I've done, because of this podcast, because I have you in my ear telling me to do it scared and telling me that I can do this. That's been really, really, really crazy. It makes it makes all this craziness with the book so much worth it, Farnoosh, even though I blame you.

[0:37:47.8]

FT: Well, I'm not going to say sorry. I'm going to say congratulations. Stick with me Ruth. I got ideas for you. I got plans for you, Ruth.

[0:37:58.3]

RS: I love it. I love it.

[0:37:59.1]

FT: Thank you so much and we'll see you back here soon one day.

[0:38:02.2]

RS: Thank you.

[END]