

EPISODE 1511

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FT: So Money episode 1511, clinical psychologist, Dr. Risa Ryger, on the four steps to reframing your limiting financial beliefs.

***RR:** Whatever you do is better than doing nothing. Anything, as small as it is, is better than doing nothing because small beats zero every single time exponentially.”*

[INTRO]

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FT: Welcome to So Money, everybody. I'm Farnoosh Torabi. Joining us today, Dr. Risa Ryger, who is also known as the expert in change. She incorporates neuroscience to facilitate positive change for her clients in her work with companies and leadership teams. She has 30 years of clinical and coaching experience. She's on the show today to talk us through our limiting financial beliefs, how we get them, how we transform them. She's got advice for any of us struggling with a scarcity mindset or other mental roadblocks around money, especially now with so much uncertainty in the economy, and, I love this, the importance of validating our feelings, even the bad ones like fear, sadness, and anger. Here's Dr. Risa Ryger.

[INTERVIEW]

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FT: Dr. Risa Ryger, welcome to So Money. All right, this is going to be a good one, everybody. Put on your seat belts. Or maybe – I don't know. What's the mood we want to set for people? It's not seat belts. It's like take the sunroof down. We're going to talk about how to free ourselves from any sort of limiting beliefs that we have around money. I've had plenty of them.

Dr. Risa Ryger, welcome and thank you so much for offering to come and join us. You're in the audience. Now, you're on the show.

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RR: Farnoosh, I am so excited and thrilled to be here with you today. I know that we're going to have a conversation because this is really what it's about, right? It's being in conversation that's going to be so important and helpful. So thank you so much for having me on.

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FT: Yes. We should let our audience know that how this came to be, you listen to this show. You follow the work online. Lately, a lot of what I've been talking about, money and mental health, intersects with what you work on, what you have spent 30 years of on your clinical and coaching practice, helping clients as young as young kids, all the way up to the adults. You have a method called the disruptive self-ownership process. Part of this is unwinding, identifying and then unwinding from some of these limiting beliefs that we have as they pertain to all aspects of life.

But I would love to focus on the money ones with you while you're here, this disruptive self-ownership process. Disruptive is like often a word associated with the business world and people who are disruptive startup founders. They wear that like a badge of honor. But you think we should also apply this to our personal lives.

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RR: Absolutely. One of the things is that we have our phones, we have our apps, and we're always updating and changing and updating. The thing is that we need to disrupt and update the narratives of ourselves. We don't wear shoes that we wore when we were eight years old, but we continue to tell ourselves stories about ourselves that really don't fit anymore. So it behooves us to really take that look, take the steps. It's a six-step process that I have created. I know it works because I've been using it, and I've learned from my practice what is it that helps

people change to make the change that are important and meaningful in their lives, to live the life that they want to live.

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FT: So it begs the question. When we carry these beliefs, these myths from our past, from when we were younger, how does it manifest as adults? When does it show up and actually prevent us from making the right moves? Can you give me some examples? Tell us about how you have seen it show up in your clients' lives.

[00:04:26]

RR: Oh, my gosh. It shows up in all sorts of ways because it's oftentimes these patterns that people notice, and they feel like they're repeating it, and they seem to not be able to get to where they want to be. They don't seem to have the personal or professional success their hearts and their minds and their souls want, and so to be able to use the process for disruption.

It happens in finance, and we're certainly going to talk about that more. It happens in finance. It happens in relationships, where people can't seem to have the relationship they want to have. Things don't seem to work out at work the way that they would like. They feel empty and not enough in themselves. They feel like their friendships aren't where they would like them to be. So it can really manifest and affect you at all different phases in your life.

The great thing, and I think this is so important to hear, is that positive change can happen at any point in your life, that we are built for change. With the disruptive self-ownership process, that it shows you the steps to courageously know yourself inside and out. Recognize your pain points and your strengths. Acknowledge them and utilize that knowledge to connect with your power and live the vibrant life that you envision. These aren't platitudes.

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FT: So let's talk about applying these to our financial hang-ups and the financial limitations that we may have. I mentioned earlier that I harbored more than a few of these growing up. I write

about them in my next book, specifically this myth that I held on to for dear life that if I want to make more money and be “rich,” that it was going to come at a cost to the relationships that I had, to the family that I wanted, to the “normal life” that I wanted.

Because in my – from where I stood, those who were rich live these sort of over-the-top extravagant lives that were sometimes dismissive of their interpersonal relationships. They didn't have good relationships with their kids. They raised kids to be spoiled. Or they didn't have an appreciation for life. I was like, “I never want to get to be like that.”

I could see how also society looked at “these people” who are rich. We tend to demonize wealth, wealthiness in this country. We can talk a lot about like why that is. But here I am, believing this. Even as I'm the breadwinner in my marriage, even as I am somebody who believes firmly in the importance of like asking for more and being an ambitious professional, I still, for me, felt very insecure about making more money, more than I was because I was like, “Well, we have enough. And if I want more, then what does that say about me? That I don't have my priorities figured out?” Money's not everything.

So just maybe you could work on that. Like here, I put that on a silver platter for you. I don't think I'm alone in that mentality. How would you work with someone like that that has this financial narrative stuck in their brain or anything else that's maybe, again, rooted from a past life? My parents probably had something to do with this and the culture that I was raised in.

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RR: You've just handed this to me on a silver platter. I mean, I couldn't ask for more. Thank you so much. I just want to let the audience to know that, yes, we did not pre-do this. This is just happening spontaneously. So apropos – I want to zoom out for a second because this scarcity mindset or other mental roadblocks are really because of beliefs that we have about money. That's what we're going to focus on because beliefs have a powerful hold on you. Beliefs are the driving force of your actions, and it's imperative to identify them. You have started to identify them.

What you're talking about, Farnoosh, is like for a second, when we think about like what's like the sayings that we have about money, one would be like on one end and on the other end. One end is like filthy rich, right? They're filthy rich. So if you're filthy rich, I mean, that's – it's very weird how it's all like set to cleanliness. Filthy rich, dirt poor, those are the things. That somehow, if you have money, if you have wealth, some degree of wealth, that it's been nefarious, that you're a person without values. You're a person without a heart. It's the only thing that you care about, right?

Particularly, if you're a woman making money and if you're a woman and – I was a psychologist. I have my private practice. A woman making money, a mom who's a woman making money, there are all these different layers. They can really just stop us in our tracks. So here's going to be the first step of the process. So what happens is that before anyone can have a chance to say no to you, like you need to get through your own no. You need to get through your own limiting belief. Having this belief is a limiting belief that having money, having some degree of wealth and comfort makes you and invalidates you as a person. You're now kind of a nefarious caricature.

So step one is to identify one of your outdated beliefs about money and where it came from. Do you remember? What did you hear about money growing up? How did that pertain to you? Did you hear about yourself like, “Oh, she always makes bad decisions about money?” That there's never enough, that we shouldn't talk about money, that she'll never open her pocket to take out a dime, or that she spends like there's no tomorrow and has no appreciation of what a dollar can buy or how hard it is to earn a dollar.

That's really the first place to start is that to really be able to identify what your beliefs are, where you heard them, and what is outdated. So what is no longer true about what you've heard. Before I'll turn it back to you in a sec, the kicker here is that beliefs can exist in the face of evidence to the contrary.

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FT: Can you expand on that? Because as you're speaking, I'm like, “This makes a lot of sense.” But for the person who may even have a hard time differentiating fact from fiction, it's hard

because if you're like, "Well, this is a belief. But also, I see evidence of this in the world," right? So how do you detach from that? How do you go and find the other side of this which is that, no, there are plenty of people who are billionaires, who are philanthropic. There are people who, I'm using air quotes, followed a passion and made the money. They have balance and all of the things that we know can be possible. We just may not have been exposed to it. But yet here you are trying to really believe differently. How do you do that? How do you change?

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RR: The first step is that you need to go into yourself, and you need to go into yourself and do your own self-assessment so that even if there is someone who has made money in ways that you wouldn't be in keeping with your values, it doesn't mean that you're going to do that. It doesn't mean that that's your path. So that's what the first piece of it that's so important is that you need to figure out. Before you look at the bigger context in the bigger world is start with you. The first is to identify what a belief about yourself, what you've heard, a belief about money that you don't believe is true anymore.

The second step here is to understand the effects of that belief. Here we're talking about finances. So understand the effects of that belief on your finances. How do you think that self-limiting beliefs have affected your finances? For example, if before you said your belief was that there's never enough, and then so if you felt that there was never enough, then you might not invest in anything. You might not buy anything. You might not buy a home. You may be totally risk-averse. You may be too afraid to take a step. You may live super frugally, live in fear, be in such stress, and in a constant state of stress.

When that happens, one of the important byproducts of that is avoidance, right? So what's the self-messaging of avoidance? The self-messaging is that you can't do it, you can't manage it, and that you're not enough. You have to avoid it because you can't. It's enormously disempowering, it takes up your energy, and it interferes with the possibility of you're taking positive action.

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FT: It's like I tell my son because he can get into these spirals, and you've worked with children.

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RR: I have children too.

[00:13:48]

FT: And you have children and you work with children. Kids tend to do this as adults do, and maybe they get it from me because I can have a bad day. But he'll say things like, "Why do bad things always happen to me? I don't have any luck. This is the worst day ever." It's 11am. I say to him, "You know, Evan, what you say is what you believe and what is true. In other words, you have the power here to change the story. If you believe that this is the worst day, guess what? It's going to be the worst day. But if you're willing to say, 'You know what? This didn't go my way, but I still have the entire morning and afternoon to find happiness, to create my own joy.'"

No one ever told me that growing up. So

I like to think that I'm giving him a little pep in his step. Then when he's older, he'll be able to have more maturity to deal with adversity and challenges in his life when they get bigger, and the stakes are higher. But we do tend to do this to ourselves. Just to reinforce what you say, like because, yes, isn't it true like what you ultimately believe, and this isn't woo-woo, that becomes your reality?

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RR: Not only that but you're teaching your brain. You're teaching your brain over and over and over again. You're teaching your brain. Your son, he does what lots of people do, and you don't have to be a little kid to do that. You can be –

[00:15:08]

FT: Right.

[00:15:09]

RR: All grown up person doing that which is that when you go to the space of always and never, you're putting yourself into another ring of purgatory without a doubt because those are finalities. This always happens. It never. It never. So when you hear never and when you hear always, there's only certain – because what you're doing, you're training your brain, right? You're teaching your brain, like let's watch for this. So that you only see what's going to validate you because you don't want to turn yourself into a liar, right? You want to be consistent, and so you'll miss out. You'll miss out on more positive things. You'll miss out on a moment of joy.

But also, like going in, and speaking to the always and never, and saying, “Well, if you have – it's your worst day ever. Okay.”

[00:16:06]

FT: What's good is like you said that yesterday. Was it the worst day ever? You caught – you start to – this happens in a pattern, usually. It's not the only time he's ever said. So one of the best parenting advices I ever got from a friend who has older daughters who are in college now, but one had a lot of anxiety growing up and even more so in like high school years. That's when you're investing a lot and going to college, like anxiety around failing and not passing a grade or –

Her dad would say to her, “Show me an example of when you were all this level of nervous and then what you predicted happened.” Remembering the past sometimes can be helpful, the immediate past, right? Like last week, you said this. Was it the worst day ever? Remember we went to Shake Shack in the afternoon. Then you said, “This is the best day ever.” Sometimes, those little shortcuts can get them out of their own head.

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RR: Yes. Another shortcut is like let's rate this, right? So have people, particularly kids, and adults also rate this so that you have some grounding. On a scale of 1 to 10, what's this one? Well, what about the other one? So it starts to have perspective and that no matter what it is,

that you're going to get through it. No matter what it is, we've been through tough times, tough days, disappointments. Look it, we're here now. We've gotten through this.

You're bringing us to kind of the third step, which is you're just like moving this. You're just moving this one.

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FT: [inaudible 00:17:44].

[00:17:45]

RR: Yes.

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FT: Okay. So the third step is –

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RR: Is to disrupt and update the belief. That's what you're talking about with your son. Is it really the worst day? Maybe it's not the worst. What's a worst day? What is a worst day?

[00:18:04]

FT: Yes. I say you know what's a worst day? You left the house here without your pants on. Or you come home and the roof's on fire.

[00:18:12]

RR: But that you start to help people and help yourself. As adults, help yourself and help your child. Help yourself. I help myself this way also, is to get perspective and to see, well, where am I really on this continuum? So writing a new and updated belief from, for example, it's never

enough to – I have impact on my finances. So when you shift from it's never enough or it's never good or this is how it is to I have impact on my finances and then identifying supportive evidence for that belief.

Now, the kicker here is that we talk about the economy and the state of the economy now. We can't control the world economy. We can't do that. But just because we can't do that doesn't mean we can't do anything, right? So what's your something? What is it that you can't control?

Remember I was saying that beliefs exist in the absence and exist in the face of evidence of the contrary. This is where we do a reality check. So take an assessment of yourself and your reality. You need to write it down. Look for examples of places where you really do have impact on your finances. You can have control over where you live. Are you in a neighborhood that really is affordable? Maybe it isn't. Maybe you need to make a shift. Maybe you don't need to make a shift. Maybe you really – when you really sit down and look at it, you're really in a better spot than you thought that you were.

Look for examples. Is there someone that you can trust? Because sometimes, we're like so caught up in our own heads that we may not have perspective anymore. Is there anyone that you can trust to come in and to run this by with? Then that may be getting you like head on with another belief which is that you don't talk about finances. That's a big one. People will talk about their sex lives before they'll talk about finances.

[00:20:17]

FT: Yes. If you can't talk about money, that's a dead end. You cannot move on from there. You cannot assume that you're going to have a financially healthy life with yourself, with a partner if you don't talk about it. Money doesn't work itself out. It doesn't – it's just a thing. It is just this inanimate object. It's only when we interact with money, and we understand money, and we appreciate money, and we honor money, ours and that within the context of a relationship. Then money provides the gifts. It gives us the security that we want, the financial independence that we want. It's not to say that it's going to be a straight line, but you got to at least start talking.

Step number four, I'm loving this. By the way, thanks for the free therapy session. Everybody –

[00:21:02]

RR: Anytime, anytime. This is –

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FT: Someone – there was a joke. There was a joke online that was like, “Anytime somebody says my – whenever somebody says, “According to my therapist, like if I'm in public, I lean in because that's free. That's free advice.”

[00:21:19]

RR: Absolutely. We should lean in as much as possible because there's always something that we're going to learn. That also know that the clearer that you are, the more agency you will have. Don't step away from clarity. It is going to feel uncomfortable. Don't confuse uncomfortable feelings with bad feelings. Discomfort is there. Uncomfortable feelings are part of life, and it doesn't mean that that's how it's always going to be.

That goes back to always and never and our childhood feelings that if I'm feeling down, if I'm feeling worried, if I'm feeling something, that that's how I'm always going to feel. That's really not the case because feelings actually do change. So step four, and this is the step where a lot of people miss. Like they tell you, “Okay, do this, this, and this. Okay, you're good to go.” The fourth step is where the juice is. Once you've identified, and you've written a new belief, and you're thinking back to it, the next step is how do you implement it, and what do you do from sliding back into your old mindset?

Because remember, you have to keep teaching your brain something. You've taught it this other belief a million times. Now, it's time to teach it something new. So you need to implement your new belief. Write it down. Write down your new belief. If you need to write down what your old belief was and have your new belief in contrast, do that. Now, don't just write it down and leave it somewhere. Stick it on your refrigerator. Stick it on your mirror when you're brushing your teeth. Have it on one of your screens. Put it in your purse. Stick it in your wallet.

When you're slipping into that other way of thinking and slipping into a belief, that's going to keep you prisoner. You're going to be tying your own hands and stopping you from seeing perhaps that creative solve that you could have, trying something, reaching out, having – seeing possibility where all you saw and felt was being stopped. Remember to go and do that. It's not for nothing.

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FT: Well, something that we try to do every day, if it's not every day, it's at least once a week, it's top of mind, especially on the days where he uses those never evers always is we start making a list. We don't write it down, but we make a list. What are all the amazing things or even just fine things that you have that you're happy for, right? Really just giving him – it's like a gratitude practice. You can call it. It's a gratitude practice. It's a recognition of your privileges.

Even as adults, we need those reminders because we start to take things for granted, and we start to lose sight of these resources that are not free, that we have earned them, or they have – we have been lucky enough to get them, and they can be easily – we can have just as much good luck as we do bad luck. Honestly, for me, it's a great – these are all good for me too because with my children, it's a constant reminder to pause. As I'm teaching them, I feel like I'm reinforcing it all in myself as well.

[00:24:34]

RR: Having children is an extraordinary opportunity to reflect on yourself and to think about when you see them mimicking because my girls have grown. But you have that opportunity to hear this like littler person say something that either you have said or that they get the feeling about it from you. Then when you look at it on them and you go, “Oh, boy. I don't think I like this very much,” that it gives you the opportunity for growth. Not just you, Farnoosh, but all of us, me included.

I mean, my wish and my determination is to grow every single day. Certainly, having this conversation with you, this is my doable for today is learning from you. That it also gives you

that opportunity to rework something that you want to do for them and how you want to do it. So it really is a win-win just across the board. So the doable, sometimes what happens is that we do not act because we're looking for the perfect thing. We don't act because we think it's not enough. It's like it's nothing. Who cares? It's not a big deal. That it's not enough. So what happens is that we stay where we are in that same spot. This is what I'll tell you for sure, and I know this, period, which is whatever you do is better than doing nothing. Anything, as small as it is, is better than doing nothing because small beats zero every single time, exponentially.

Don't get yourself stuck in that, unless it's big and splashy, that it's really like, "Oh, it doesn't matter." It does matter. It matters. It teaches you. It sets up something new in place that you can build on, grow from, and really learn to appreciate, and see the benefits of it, and then leverage that. Not just for that particular moment but it changes your head on what it is that you can do, what changes you can make, and how you can step forward in your life so that you can really own yourself the good, the parts of yourself that you appreciate, you think are icky.

We all have cringe-worthy places, but we need to own it all, take it forward, and really utilize what we have so that we can create our personal and our professional success. Anything you do is better than doing nothing.

[00:27:23]

FT: Yes. Just remembering you have the agency. You have the power. We have a couple more steps left, I think, in your method. Or have we gotten – Are we at the finish line? Well, we're at the finish line in step number four.

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FT: Oh, I'm sorry. It was six steps. Sorry.

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RR: Hold up. Hold up. We're doing four steps to change your belief, six steps for disruptive self-ownership. This is just for changing the belief part. The whole disruptive self-ownership process, that's another conversation.

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FT: Yes. That's a whole – that's a book your time with Dr. Risa.

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RR: The book I'm writing actually.

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FT: Oh, tell us about that.

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RR: Oh, I'm in the Proposal stages. So I vow to you that you're in that.

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FT: Sending you all the good vibes, all the –

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RR: I'm taking it. Yes. But it's about disruptive self-ownership, and that's what I'm going to be writing about. So the book is in the proposal phase, and I'll keep you up to date.

[00:28:22]

FT: Please do.

[00:28:23]

RR: Yes. I love speaking to therapists and particularly the ones who work in the New York area because – I'm generalizing here, but New Yorkers are those who come to New York to build a career and build a life. There, I think we all share in this desire to we think big. We are maybe disruptive in some ways. We are willing to take chances. Coming to New York, there's a lot of like hopes and dreams. Come travel all the way here from all over the world and all over the country.

These individuals, some of them become your clients. Are there repetitive patterns that you're seeing and that you think might have something to do with the energy that is in New York that can be very competitive as well very fast-paced? Sometimes, it's like winners-take-all mentality. It can be a sort of a doggy dog town. I mean, I'm speaking as someone who worked in the media for over a decade and experienced it and witnessed it firsthand. Take us behind the scenes of your practice in helping the New Yorkers.

[00:29:30]

RR: There are many, many components of it and some of it – let's just start with success and belief that there can be a belief that success looks like this, and this is the only thing that success looks like. It's very easy to get caught up in that in New York, right? Bigger, better, more, et cetera, et cetera. One of the important pieces is really going back into yourself and asking yourself. What does success mean to you? So that you really are living your picture of success and not somebody else's picture of success or the picture of success that maybe you had when you were 16. Maybe that needs to be updated. Or a picture of success that you had at 20.

I mean, just because we had a picture of success at one point in time doesn't mean that that's what we need to stay with. Often, if that's really your picture, then go for it. But if that's not your picture, be true to yourself because you don't have to live somebody else's dream. You don't have to live somebody else's vision. It's most important to live the vision that you want. So that's one place, and people can get really stuck and hung up on that, and therefore feel anxious and feel down and feel not enough.

There's a difference between getting a level of success and looking for a challenge. You can be at your success level, and it doesn't mean that you have to up the whole thing. It can mean that you've reached some things and that there are certain aspects of you that have been fulfilled. Now, you're looking for some other kind of challenge, something that sparks you. What's your North Star? Where are your values? How do you want to live with impact? Also, what is it that puts the twinkle, that puts the sparkle into your own eyes? Make sure you don't leave that out.

[00:31:29]

FT: I love it. I love what you said about remembering your 16-year-old self and the success model that you may have been designing for yourself all those years ago. But the question really to ask is would you want your 16-year-old self to be this miserable in the pursuit of that success model? We don't know when we're building the model, what it's going to take, or whether we're going to like it.

[00:31:52]

RR: Exactly.

[00:31:54]

FT: Now that you're older and have the experience, there's a heartbreak a little bit in that where you're like, "Oh, I'm letting down the 16-year-old me." But you want to be honest with that 16-year-old and to recognize that when you were younger, you didn't have the full picture. You weren't living it as you are now, and it's okay. Your 16-year-old self would have mostly wanted to just grow up and be happy, not grow up and be beholden to a particular way of achieving success at all costs.

I wanted to just add to that because I do that a lot. I go back to my younger self. I want to stick up for that younger self of Farnoosh, right? Ultimately, that's all I want to do. I just want to make her proud, make her feel as though all the hard work paid off.

[00:32:41]

RR: Oh, my gosh. I think about myself at 16, and I think about the wishes and the visions and what's going to look like and what it's going to be like for me. But that 16-year-old who you want to honor because that's also – we don't disown ourselves. We take ourselves with us wherever we go. That 16-year-old is still there. I mean, that's still there in you. What the 16-year-old couldn't know is what the world looks like now and how we communicate differently, how we interact differently, the changes that have happened in the world, and how we've needed to adapt to them.

She couldn't know that. She had that beautiful courageousness of adolescence. The adolescent brain, that's a certain point in life. The rules don't matter. I'm going to figure this out. But this 16-year-old also can't know what life looks like, the changes, the risks.

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FT: The risks. Yes, the –

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RR: The falling in love, and you think it's going to be this, and it turns into –

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FT: Heartbreak.

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RR: Oh, the heartbreak. Everybody's got heartbreak that happens and what you learned from it. You thought it was going to look like that, but it really looks like this. But this isn't a bad thing. It's a different thing.

[00:34:11]

FT: Dr. Risa Ryger, thank you so much. How can we continue to stay in touch with you? Tell us.

[00:34:18]

RR: I would love that. I think your community is really extraordinary. So first of all, you can follow me on Instagram @dr.risaryger. I have an Instagram live called Disruptive Conversations with Dr. Risa Ryger. I drop information about all the things that we've been talking about all the time, so please do follow me. You can find me on LinkedIn. You can find me at my website.

Also, if you are following me on Instagram, and then you DM me the word Farnoosh, if you – you'll receive my stress checklist and guide as a thank you. This guide breaks down a few simple steps that you can take daily to help you decrease and manage stress so that you can be more present and available to live your 10.0 life.

[00:35:12]

FT: I love that. So DM Dr. Risa Ryger the word Farnoosh. You get an allowance for misspelling it because it can –

[00:35:20]

RR: My name is misspelled, mispronounced all the time.

[00:35:25]

FT: You'll know what they mean when they write babaganoush. Yes. You'll know.

[00:35:28]

RR: Yes. [inaudible 00:35:29].

[00:35:30]

FT: With autocorrect makes it furniture or whatever it does these days. You'll know that it's for me and coming to you. So, Dr. Risa, thank you so much.

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RR: Farnoosh, it has been such a pleasure. To be continued.

[END OF INTERVIEW]

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FT: Thanks to Dr. Risa for joining us. Remember her special offer. DM her on Instagram with the word Farnoosh, F-A-R-N-O-O-S-H, and you'll receive her stress checklist and guide, all for free. Plus all the links on how to reach Dr. Risa in our show notes. I'll see you back here for Ask Farnoosh Friday. I hope your day is So Money.

[END]