

EPISODE 1265

“TW: Our values have changed, family, connection, personal time, it matters. So, people are really thinking about, what will the re-design be? As we get ready to come and go back and world opens up. What is the re-design for our life that’s going to work for us now?”

[INTRODUCTION]

ANNOUNCER: You’re listening to So Money with award-winning money guru, Farnoosh Torabi. Each day, you get a 30-minute dose of financial inspiration from the world's top business minds, authors, influencers, and from Farnoosh herself. Looking for ways to save on gas or double your double coupons? Sorry, you're in the wrong place. Seeking profound ways to live a richer, happier life? Welcome to So Money.

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FT: Welcome to So money, everybody. I'm your host, Farnoosh Torabi, and thanks for your patience with me. The last two episodes were replays as I tried to get back to normal, normalcy. I feel much better. I'm rested. I'm actually in Philadelphia right now recording. Tonight, we'll be joining my best friend. For a comedy show we're going to be seeing John Mulaney, first time I'm doing anything like this, since probably early 2020. It is an indication of just how good I feel and really happy to share this episode with you.

I recorded an episode with Teneshia Warner recently, she is the author of the new book, *The Big Stretch: 90 Days to Expand Your Dreams, Crush Your Goals and Create Your Own Success*. I know many of us right now are in this space. In this headspace of wanting more, maybe we haven't identified what that more is, whether that's more in our careers, in our relationships, just life in general. There have been many challenges in the last two years, and they continue to affect all of us, whether we're still working from home, whether we're struggling life as a parent and as a worker. We are, as Teneshia says, recalibrating our personal and professional goals and in our conversation to Teneshia shares, how we can move beyond that comfort zone, which by the way, I feel like the comfort zone is a happy place for me.

I pushed her a little bit on that. How can we stay comfortable but still dare ourselves to do things that will be healthy? How do I identify, what kind of a dreamer you are? Teneshia is big on dreamers. I actually took her dreamer assessment quiz online, you'll find out what a dreamer I am fun, it's fun. Teneshia opens up about her life growing up in the south, the pivotal career lesson she learned from her grandmother, many years ago that she continues to take with her into her life today. Here's Teneshia Warner. Teneshia Warner, welcome to So Money. I am doing my stretches.

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TW: All right. Well, thank you for having me here.

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FT: Yeah, well, I say this, because we're going to be talking about stretching, getting out of our comfort zone, you are the author of the new book, *The Big Stretch: 90 Days to Expand Your Dreams, Crush Your Goals, and Create Your Own Success*. Is it really possible to do this in three months, that's by the end of the year?

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TW: So here's what it's possible to do. It's possible for you to have a plan and start that plan. Then also walk away with a plan of action to keep going.

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FT: Well, we're going to dive into some of the action steps you've gotten this book, as well as your own personal motivation for writing this. I know you have a personal, very important personal story behind this book. It's a really special time Teneshia to be thinking about expansion and stretching beyond our comfort zones. As there's a lot of transition happening right now in the career world. Some people are looking to quit, others are hoping to get promoted, others are starting their own businesses. What do you think it is about the now, the

world that we're living in right now where there is this fertile ground for thinking bigger and expanding?

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TW: Well, I think it's the fact that we have just lived through a moment in time that is historic, nearly two years of the world putting us in an unexpected detour. Inside of that unexpected detour, we got an opportunity to reexamine our lives, whether we want it to or not. For many of us, there was a beauty inside of the pandemic and that was the beauty of slowing down enough to get in contact with yourself. I just recently read a study. So many people in the workplace, our values have changed, family, connection, personal time, it matters. So people are really thinking about, what will the redesign be? As we get ready to go back and the world opens up. What is the redesign for our life, that's going to work for us now?

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FT: It's such a shift, because we've often felt such as if we were just reacting to what was offered to us. We never felt we could be in the driver's seat. We had to apply for these jobs that the employer had the list of qualifications, and we had to meet them. As opposed to, I think what's happening now, which is really exciting is almost like feeling empowered to create your next opportunity yourself. Even if that job doesn't look completely lined up with everything that you've got going on to say, "Hey, I can still do this. Here's how I would maybe do it differently." And really informing the employers now of what maybe they need and how their culture could shift. I think that's really empowering, and not something that we've always I think, inherently thought was possible or even appropriate.

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TW: Absolutely. I just came out of a two-day planning session, planning for FY 2022. One of the things that I heard from my human resource director, her name's April, and she's phenomenal. She's making all of these human connections, and we're hiring, we're staffing up. She told me yesterday, "Teneshia, there has to be so much flexibility in US designing what's going to work for individuals. So no longer are we confined to boundaries and geographies tied to like an office or

our city only.” The world is open. You can live wherever you want. If those skills and qualifications work, we're no longer held to the boundaries of traditional work standards.

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FT: Right. I think that's an opportunity for employers, right? As you say, one of the things you encourage in your book is to dream bigger. I interpret that as giving yourself permission to embrace a bigger life. But how should we go about defining this for ourselves Teneshia? I mean, because I think the conclusions that we may jump to, when we think about dreaming bigger is well, that means a bigger career, a bigger bank account, a bigger romance. How should we draw our own conclusions behind this idea of dreaming bigger? What's the homework?

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TW: I love it. In my book, *The Big Stretch* is actually broken down into four phases. These four phases are somewhat of the universal truth that I found, that iconic high achieving dreamers follow. So you're starting in the perfect place for new and that's dream phase is actually phase number one. In that phase, I have you do a number of things. Number one, I have you do soul searching, to ask yourself, what is your dream for your life now? Because oftentimes we can be on a rat race where we're living out a dream that potentially may have expired. So if you are not stopping to determine what I'm doing now, does this still hold true for me on my purpose journey? Am I still passionate about this? I encourage you to take the time to actually listen to yourself, the voices within to even determine, are you living your dream? Or what is your new dream for yourself?

Now, in order to do that, you have to also create space and time to receive inspiration. That doesn't mean having every single hour scheduled on this. I encourage you to understand, what's your ideal dream environment, is it walking? Is it spending time in nature? For me, everyone that knows me, it's about spending time in nature. I intentionally go away about three times a year in seclusion, and I just listened for inspiration.

So that's another thing that we have you do in this space is make sure you give yourself that space to dream again. Once you get that inspiration, start to jot what is coming up true for you now? What is that dream? I have you start to write it down and paint a vivid picture of it and

allow yourself to get excited about it. Also allow yourself not to think about how to prematurely. The biggest way to shriek your dream is to start thinking about how am I going to do this before you're out of the imagination phase.

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FT: Right. I love that. It's true even in my own life, connecting with nature, letting life come to you, letting your surroundings touch and feel you as opposed to, I feel like we go through life so much with just a tunnel vision. Checking off our, to do list, not having this heightened awareness that is often where the good stuff seems to come to us. You yourself, Teneshia took a big gamble, 16 years ago. Was that like 2005? You were you had a very nice job at IBM. Great company, Blue Chip Company, but you had a bigger dream yourself. Talk about the risks that you took and maybe even before that how does you are ready for something new? I want to identify that moment, because I think it's important for a lot of people to hear this to maybe identify that in themselves. Like, what are the signs that you're ready for something more meaningful, bigger?

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TW: Well, IBM Global Services was my first job out of college, and a girl from Southern Dothan Alabama, we can talk about that later, I've landed a big opportunity. I was definitely on a career track, where I was being fast tracked, promotions year over year. I probably realized very early on Farnoosh, that something's off here. I didn't know that at the time, though, because I was younger. I knew that I didn't feel fulfilled. I knew that on Monday morning, as the years went by the regret or the dreading going into the office was getting bigger and bigger. It felt like I almost had to make myself go in. There was just no excitement around it. I paid attention. Actually, I didn't pay attention to myself, my parents jolted me out of it.

One day, I was talking to them, and I'm like, "Oh, tomorrow, I got to go in again, I can't stand this." At the time, my stepdad said, "Listen, we've decided you can't call us anymore and complain. You've been in this cycle. You call us every Sunday night, this is our routine. If you don't like what you're doing, do something about it." It was like the jolt or our interruption that said, "Wait a minute, I have power to change this, even though my family thinks this is an

amazing job and this is what I should be doing.” So those are some of the signs, if you're not the feel, if you're not passionate. If it's getting louder and louder on Sunday night before you log in. Then maybe it's time for you to start reimagining what could be possible for you.

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FT: We're often afraid, though, Teneshia, of like, okay, so do I quit? How do I even do that without maybe a plan, another job, savings? Often people say right now, as many people are quitting, “Oh, well, they're so lucky they have this luxury to quit.” Or should we think a little bit more confidently optimistically, about our ability to quit. I have a chapter in my forthcoming book called, *You Can Quit*, like you can – that is actually an option. I think we are raised in a culture where we think quitting equals losing. I want to say quitting can be a step towards your higher truth. Let's rebrand, quitting.

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TW: I'll tell you a couple things. I'll tell you what I did in my journey. But then I will tell you that advice that I give dreamers today. So in my journey, eventually the voices were so loud and I made the decision, I'm going to leave. So I did leave without having another job. Fear was really big, the expansion, the stretch was a really big one, because it took a lot of faith to drive off of the IBM Global Services parking lot and go into uncertainty. I mean, it was literally driving into uncertainty at the time.

The whole book can take you through what that particular level of a stretch look like and what it took. What I've come to learn – so I did quit, I did what your coaching about, I did. But what I've come to learn in coaching so many dreamers is, dreaming is not a one size fits all. Sometimes I would have dreamers at the dream project, come up and say, “Listen, I want to be a dreamer, I am a dreamer, but I have a family that I have to take care of and it's just not realistic for me to leave everything and take on something new.” That actually helped me in developing the chapter, two chapters.

One is around dreaming responsibly and that allows the dreamer the freedom to examine, what is your risk tolerance? How many responsibilities do you have? What's at stake if you do this, to map out a plan where your risk tolerance will allow you to also be responsible to the life that you

currently have created and the responsibilities that you have? The second thing that I did was, I create a chapter that's dedicated to you finding what type dreamer are you. Every path is not about quitting your job. There is one dreamer that I talked about that is a careerpreneur. This is not about quitting your job, but this is about working in a career, where you feel fulfilled, where you think you have an alignment between purpose and profession and you're able to work in a structured environment for years to come.

Those types of people, they love to know that they're getting paid on the 1st, 30th, or the 15th. Then I even have a hobby dreamer. This is someone who may have a passion that they want to nurture, but they do not want to put the responsibility of their passion to take care of them in their family. So I encourage you to find the hobby and what can you do with bringing that hobby to life. Then there's an activist dreamer, someone who is called to address societal issues in the world. Maybe for you, your path is actually venturing towards working at a nonprofit where you want greater meaning.

Then there's the more high tolerance dreamers, like the make it happen dreamers that's it's a between them making half a dreamer and a CEO dreamer. These are people that they have the guts, they will take the leap, they have high risk tolerance. They want to work for themselves, and they want to navigate and create their own path. No right or wrong. I even encourage you to go over to thebigstretchbook.com and you can download, the dreamers profile assessment to see –

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FT: I did it.

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TW: You did?

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FT: I did it.

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TW: What are you?

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FT: So I was a little – it was a little tricky for me to answer the questions, and they were all really, really good questions that you asked of your quizzers, your quiz takers. The problem for me is that for 13 years, I've run my own company. Then, two months ago, I joined in-house, I joined CNET to help them build out their money vertical. Also they're going to their licensing this podcast. I got – for me, it was an opportunity to stretch and be a part of a team again, but also continue to be entrepreneurial, and continue to run my business while also being in-house. It's a very unique and special partnership. So, I don't know if I answered everything completely, accurately, but from role, I am the CEO Dreamer. Yeah, so this is when you're ready to be your own boss, you've paid your dues within the walls of a traditional environment developed multiple skill sets. Now you want to chart an entrepreneurial course.

I feel I've done that for majority of my career. even now in this role with a company where I'm their structure, which I like too, I go back and forth, I go back and forth between being okay with the inconsistencies of getting paid, but also, I think now in my stage in life. I have growing children, I want to make sure that I have what I need every month to cover the basics and then some. I think what I'm hearing from you is that you can be a different dreamer at different stages throughout your career and you don't have to commit to one version of this.

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TW: Nope. Nope you can actually change and I think is perfect that you are CEO dreamer, to me, is the perfect combination of an entrepreneurial spirit. But okay to take that entrepreneurial spirit in house to operate structure, but I tell you, what we'll have to hold true for you, Farnoosh is, you will have to have the ability to chart your own course within this environment that you've gone into. They will definitely have to give you your space –

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FT: They are.

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TW: Okay. All right.

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FT: They certainly are. They know they – I mean, I'm not drinking the Kool-Aid, but I just really feel good about this partnership. They really understand what I've built and how I can best contribute and really giving me that runway to be who I am. Shout out to my entire team over at CNET and Red Ventures.

We talked about the dreaming phase and how to identify what a dreamer you are, everybody go to thebigstretchbook.com and take that assessment. It's really fun. Creating your own success is also part of the book's subtitle. Can you tell us a little bit about how we should think about defining success? This is such a loaded word, right? We often come out of college, just focused on being successful. I'm using air quotes, but a lot of us discover a few years in five years out that we feel unfulfilled. There's that disconnect between success and true fulfillment, that I think we need to bridge that, how do you want people to define success in their own way?

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TW: It's such a great question. I think if you have that question, as a North Star when you are in the dreaming phase, you can probably save yourself a lot of time on going on a journey, where in the end, what you think is the goal is not the goal. How I define success, and I had to take time to define it, is it's not just based on who I am as it relates to the hat that I'm wearing from a career perspective. It needs to bring my whole self to the table. So from a career perspective, I need to be able to map my purpose and my profession. Wherever I'm contributing my skills, I need to make sure that it's driving meaningful impact in the world.

If I'm not doing that, it's like I'm wasting time. What does it mean for you in career, but then ask yourself, what does it mean for you and family? For family, it means to me that I'm connected, and that I am present for the moments that matter. So if I define that solely on a career definition, without family being a part of that, you can easily let your career definition dominate and wake up and you're not necessarily successful in who you want it to be from a personal standpoint. From a community standpoint, I want to make sure that I'm active in the community, and that I am also forwarding or working against societal issues that are impacting communities of color.

I know that. I've done the soul searching work, and I need to have some intentionality in that area of my life. Then this is, So Money, right? This is, So Money, so in the financial area, I want to make sure that I'm being financially responsible. I also want to make sure that I'm on the forefront of building wealth, and really understanding, who are the right advisors that can support me in the knowledge to know what that means and making sure that the actions that I'm doing today will create that in the long term. It's really a blend. I encourage everyone, do that in the dreaming phase. Ask yourself the tough questions, and make sure your definition is your definition, not society's definition.

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FT: Well, you bring up a really important aspect to this, which is if you feel as though you are not represented in the workplace, you don't see yourself whether it's because you're a person of color, you're disabled, you are part of the LGBTQ plus community, you go into work and you don't feel quote unquote, safe or even just understood. How do you navigate that? How do you apply the principles of you have the big stretch in the context of a world that might not be as inviting to you as it is to the general population?

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TW: Gosh, you are good. I've never been asked these questions. I think so the concept of the big stretch, there are principles that are universal truths that all dreamers can put forth. I will say personally, as a person of color living in our nation, there are certain principles in the big stretch, that your muscles just have to be stronger. If you really are going to break through ceilings push

through obstacles. Now one of those principles is, I talked about in the do phase, being willing to do your dream for the long term, will have you tap into what I call a dream warrior. That's making sure you fight all of the obstacles that stand between you and your dream.

Personally, some of the obstacles that have stood between me and my dreams, whether it's the nose, its rejection, its lack of knowledge, its lack of access, its lack of capital, some of those obstacles are unique to being a person of color in this country. The dream warrior in me has to be a really, really tough fighter so that when I'm encountering those obstacles that aren't fair or equal. I have the toughness and the tenacity that I don't stop that I push through that obstacle, whether it's being inventive, innovative, going through under, if it's a mountain, we're getting through the mountain some way. I'm forced to be by far more invented, I believe. To sum up your question, dreamers of color, you will utilize the big stretch principles, but there are some you just have to be ready that you're going to lean in more. It's not right, but it's the realities of this world.

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FT: Yeah, let those noes motivate you to prove them wrong. I love that. I think, whoever's listening, we've all experienced adversity that has been unfair and unequal. I think you're right to prepare for that, to know that you don't live in we don't live in euphoria. We live in the real world. There are a lot of headwinds, but being a soldier, I like that illustration. I was taking your test, the quiz, the assessment and one of the questions that I didn't quite know how to answer, which I think might be interesting for discussion, is hustle my middle name? I had to either disagree or agree or strongly disagree. I think I said disagree. Mainly because the word hustle to me, I can't stand it anymore. I can't stand that word.

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TW: Why not?

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FT: I feel like it's overused. I feel like a lot of what I see branded as hustle on social media. It's just conflated with this 24 seven, take no prisoners attitude, a work ethic that I don't think is necessarily working smart. I just think it's working a crazy person. In the beginning, it was an exciting word to get behind. Now I feel it's just gotten out of control.

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TW: Wow, I think wisdom, wisdom, wisdom, so hindsight, looking back over the 16, 17 year dream journey. Farnoosh, when I originally started and I arrived here at New York, two bags, the Bible, the prayer of Jabez, a lot of faith and energy, hustle really was my middle name back then. I worked so hard. I knew I worked hard. I was the first one at the office, the last one to leave. I study for everything. I have the eye of the tiger, my definition of hustle at that phase of my life, in that phase of my life, it served me I did – I accomplished quite a bit in a short period of time. However, long term wisdom, looking back now, if I could give myself advice, I would say, “Hey, hey, hey, you need to redefine hustle in a way that will bring and self-care and balance is incorporated inside of that definition. The earlier you do that, the more prepared you will be to do the dream journey for the long term.”

I didn't have that wisdom when I originally got here. I wish somebody could have told me. It has taken a couple times of complete burnout, is taken a couple times of me looking in the mirror and saying, “Man, you have failed in one area of your life. You've missed moments that matter in your family.” It's even taken sometimes me looking in the mirror at myself and saying, you did it again, you're on E and there's nothing left to give anyone. So that was a learning for me that I would invite us all to redefine hustle in a way that will be self-care, balance, and going at a pace that allows you to be in the moment, soak up the moment, enjoy your family. That's the new hustle. That's definitely the new hustle post pandemic.

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FT: Yeah, I love it. Let's get that out there more. Before we go though, I want to touch on your life growing up in the south. I can't let you go without giving us a snapshot of what it was like to grow up as a young girl in the community that you did. What was the biggest money or career

lesson that you received or something that you even just witnessed that you still take with you today?

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TW: Wow, that's so good. So I grew up. I grew up in two areas. One is Greenwood Florida. One is Dothan, Alabama, but in Greenwood, it was literally on dirt road on a farm. I think in the early days, some of the things that I learned was the power of hard work. My grandparents worked hard and my great, great grandparents work hard. You want to earn your money, go work on a farm and go do that. That was a part of the early memories. I do remember there was a time and this is going to sound horrible, but it's the truth. There was a time that I went and worked on the farm for my great-great grandmother. Her name was Grandma OC and it was myself and my uncle. We were around the same age though. So we're like brother and sister. We work all day long.

Then when we got our pay, she paid me less than she paid **[inaudible 00:29:58]**. I didn't understand it. I said, I need to understand why didn't you pay me what you pay him. We both have been working all day long. She said, "You need to learn. Women don't get paid what boys get paid." As a young girl, this rage just raised up in me. I said, "Well, let me tell you something. If you can't pay me what you pay him. I ain't working on this farm." Then I ran because she believed in the switch. If I stayed, I knew I would have got a beating, but I ran and I got in the car. That's my earliest memory of me owning my voice and taking the stand around value and what I would or would not take no matter who you were, and I was so little, but those principles still apply today.

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FT: Oh, my gosh. People don't change, you are that little girl still Teneshia. I hope you write more about those stories. I want to go back in time with you more. That's a really precious story. I appreciate you for spending time with us. Congratulations. Everybody please, if this is the year or next year, you want to you want to get out there more and finally do the thing that has been whispering in your dreams. You've envisioning it, *The Big Stretch: 90 Days to Expand Your Dreams, Crush Your Goals and Create Your Own Success*. Teneshia Warner, thank you.

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TW: Thank you for having me.

[OUTRO]

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FT: Thanks to Teneshia for joining us. Check out, The Big Stretch, thebook.com to check out your dreamer profile assessment, and learn more about her book, Teneshia's book *The Big Stretch: 90 Days to Expand Your Dreams, Crush Your Goals and Create Your Own Success*. I'll see you back here on Friday for a fresh episode of Ask Farnoosh. It's not too late to send in your questions. You can Instagram me DM me there @FarnooshTorabi and you can email me, farnoosh@somoneypodcast.com with your most pressing financial, career, life, question and everything in between. I'm here for you. Thanks so much and I hope your day is, So Money.

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