

EPISODE 1276

[INTRODUCTION]

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FT: Welcome to So Money everybody. November 8th, 2021. I hope you got a little extra sleep this weekend and ready to start the week with more energy. Our guest today I thought would be the perfect guess to kick us off as we enter this last hall of 2021. I know a lot of us have new year goals, but why not start them now, right? Just start planning. Start thinking.

Terry Trespicio is the author of a new book that's coming out later this month. Although you can pre-order it now and she'll send you a bunch of goodies along with it. The book is called *Unfollow your Passion: How to Create a Life That Matters to You*. Now this book has been years in the making. It started with a viral TED Talk that she gave on this topic, which is counter to so much of what our culture says, what our culture dictates. Identify your passion and follow it. What if you don't know what your passion is? Are you doomed? "Au contraire," says Terry Trespicio, who by the way is a very good friend of mine. So we have a really, really casual, but I think deep conversation about what it means to find meaning in your life today, especially now when so much is uncertain.

In her book, which again is based on that TEDx talk that has now more than 7 million views, Terri calls into question everything that we think that we need to succeed which includes passion, plans a bucket list. So we go through that, and we talk about how to actually think about building a life a career that we love that maybe doesn't start out as our passion but ends up being something that we do feel really happy about. Unfollow your passion. Mel Robbins,

international best-selling author, she calls this book a must read for anyone looking for a more meaningful life. Compelling, funny and actionable. No motivation required.

Here is my friend, Terri Trespicio.

[INTERVIEW]

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FT: Terry Trespicio, welcome back to So Money, celebrating Unfollow Your Passion.

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TT: Yes.

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FT: Finally here. Well, it will be here. You can pre-order now.

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TT: Yes it is. It's here in spirit. We're just waiting until it's actually born.

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FT: Now, this book has been in the works for many years. And I would say it maybe started with the TED talk, the TEDx talk that you gave. What was has it? Has it been four years now?

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TT: Oh my God! It was 2015 when that TED talk came out.

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FT: Six years ago.

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TT: It's shown its age, but kind of not, because it's still going strong.

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FT: It's timely and also evergreen. This idea of unfollowing your passion. *Unfollow Your Passion* is the name of the book. And it is counter to so much of what the culture of entrepreneurship and the culture of work preaches, which is identify your passion, run with it. It's the recipe for success and fulfillment. You are here to dispel this. Tell us a little bit about the thesis.

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TT: Well, the idea does pick up where the TED talk leaves off. And it's simply this, if you are one of these rare birds who has and knows precisely what they're supposed to be doing and does it, applause. Good for you. That's awesome that that's happening for you. But for the rest of us, we're either passionate about tons of things, we don't know which way to go. Or we're passionate about a thing but we don't know what that means or what we're supposed to do with it. And the reason that TED talk did so well is because the message hit. It wasn't because everyone's following their passions and hates it. It's because people feel that they might be doing it wrong. And so the thesis of the book, or the goal or mission of the book was to set people at ease, really, of any age, but especially people who are looking at their careers from the early part and are afraid to move in any one direction for fear they make the wrong move. And there is no wrong move. There's just the move you take.

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FT: Right. And what I find always frustrating about this concept of following your passion is that so many stars have to align. And it can make for an impossible feat. You have to first identify the one thing, which you talk about in your book, is sort of like a recipe for disaster. There is no one thing. And then on top of that, that one thing needs to sustain your lifestyle. It needs to be a

revenue producing pursuit, which sometimes your passion is not that. And that's where we get stuck, is like I only have 50 of the equation here. I've maybe identified the thing that I like to do. But I don't think it's monetizable, or isn't such monetizable enough for the kind of life I envision. And so we feel like, again, stuck.

And so unfollow your passion is telling us to get rid of a lot of these ideas that have been fed to us. I mean, you lived this experience.

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TT: I did.

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FT: Yeah, walk us through your own unfollowing.

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TT: Oh my God! I didn't have anything to – First, let me also say, what a lot of work to put on something that you love. Like a lot of people are passionate about hockey, and most people don't play it. Who says you have to – This pressure to monetize everything is a really big part of that and it can be a problem. But for me, I've always known I love to write. I was good at that, and I love doing it. But if someone's like, "Well, you should be a newspaper reporter." No. I did not want to do that. Well, you should do this. Well, everyone's telling me things I should do and I didn't want to do them. And I also didn't know what to do. Knowing you're good at a thing doesn't necessarily mean you know. And I was absolutely stuck in my 20s. I was temping. I like refused to commit to a real job even though that's precisely what I needed. And my mother was like, "You really need to get a job." And I was like, "I can't." And I would get an offer for a job, like a low – Like as a media buyer. Who knows? Any job I could get. But my mother would say, "Why don't you just take that job?" I said, "I can't, because I'll never get out of it."

I was so afraid that I'd be trapped in it forever. She's like, "You're not trapped." That idea of like once I get on this train it'll never stop, and I'll look back and I'll regret it. Oh my gosh! Like that is

not true at all. No one is staying with the same job forever. So I waited a long time. Like people who meet me now say, "Wow! You're so confident and you're so focused and directed." Oh please. I had no idea.

And it took me a while. And you know what I got? A regular office job as an executive assistant. And it was a place to go, show up every day, learn how to do the things. Use Windows, create a PowerPoint, answer phones, book travel. I didn't know how to do any of those things. But that job was the turning point, because I had somewhere to go. People would rely on me for things. And I got to feel what it was to contribute to a working environment. It didn't matter that I wasn't passionate about management consulting. I didn't even know a thing about it. But that job got me on the track. And I said, "Okay. Well, this is fun. What else could I do?" And so I was never stuck. But I believed I was. And, really, there is no difference. So that's what I –

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FT: Just get on the track.

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TT: Get on the track.

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FT: Speaking now to a lot of young professionals who may be in the audience who – And I was one of them once upon a time. What do we call it? The dream job? Go get your dream job. I'm not going to take this job. It's not my dream job. Let me tell you something. Very few opportunities are branded the dream job. And I think you're absolutely right. Just you have to build momentum. I had so many friends from college who, because of this very determination to pursue the passion, the dream job, ended up working at the Olive Garden for a couple of years in lieu of just taking a job that, "Okay, it's not going to check off all the boxes, but it's going to get you started." You got to just start.

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TT: Yeah. Well, also, how do you know what you're good at? Describe a dream job to me. I will find you a person in that job who wants to pluck their own eyeballs out. Like there's no way that everyone in the dream job's happy, because I used to think the most glamorous job in the world had to be working in advertising. For a while I did intern at an advertising firm, a big one in New York. And I would walk up to the creative floor and walk around and go, "Wow! These guys have the dream job. They're doing cool stuff. They get to be creative." Years and years later I get to know my friends who work in advertising, right? You've never met such a cynical group of miserable people. They're brilliant, and conflicted, and they're no happier than anyone else. In fact, some of them are quite unhappy.

So that helped clarify a lot for me, that it's not the job. Sure. Does that mean you have to stay in the job you're at? No. But if you amass skills and try different things, you get to discover what you're good at. Farnoosh, if you hadn't worked in TV, worked in production, worked in that particular thing, you wouldn't know what you were good at. And my concern is too many people don't give themselves a chance to know, to discover their own skill.

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FT: And failure. That's a big part of the learning and figuring out what you love and what you're good at, right? I think it's always important to – I always say to all my interns and young friends, like good if the job is a little scary. Good if the job is requiring you to do new things, get out of your comfort zone, which we're going to talk about later, because you actually have a counter thought to the comfort zone topic. But the point is failing early and failing fast is such a it's such a wonderful thing to go through, because it just means that the rest of your journey is going to be that much smoother.

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TT: Well, you don't learn from doing things right. If you hit a hole in one the first time you play golf, you still don't know how to play golf. You hit a hole in one and it was probably luck, and you will spend your life chasing that again. But the point is you only learn from where you kind of mess up or were off the mark. That's how you learn you don't get to skip around and avoid

mistakes just because other humans made mistakes. And let me read up on everyone else's mistake so I don't make any. You also won't learn anything.

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FT: Let's get into the pages of *Unfollow Your Passion*. One of the chapters that's really popular with interviewers, I know, because I've been listening to some of your conversations, is this chapter that goes counter to the popular notion of getting outside your comfort zone. You say, "You know what? You can stay in your comfort zone. No apologies necessary. Lean into what you're good at." This spoke to me a lot. And I think this comes with experience sometimes, right? Because you have your life to reflect upon and see the patterns. But like, "Okay, I'm good at these things. These are the things that have worked for me. Why abandon them?"

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TT: Right. I think – Well, listen. You know me, and I get really annoyed by advice that I think gets passed along easily but that no one really absorbs. Or that everyone just agrees on. As soon as everyone agrees on it, I want to pick at it. And this idea of, "Yeah, you should really get uncomfortable," like everything. I'm really big into my peloton, as you know. And they'll tell you like, "You got to get comfortable being uncomfortable." And then everyone else is telling you in the motivational world life begins where your comfort zone ends." That's not how I define comfort.

Comfort to me is not complacency, it's not laziness and it's not fear. Comfort is exactly what it is. Comfort, ease. And while it's admirable to people who seek out discomfort, that's not everyone's goal. It certainly isn't my goal. I like being comfortable. And I also like challenges. And I like growing. I'm not raising myself like a veal in a cage and not doing anything. But this idea that we should aim for discomfort I think is mistaken, because it tells us or – Hang on. When we're told to aim for discomfort, we think that discomfort alone means we're growing. No. It just means you're uncomfortable. What if you could grow and change not with the goal of being uncomfortable, but of expanding the comfort zone?

For instance, you and I both have dabbled in stand-up comedy. There is nothing more uncomfortable in the world. Most people would rather jump off a bridge with a rope tied to their ankle than go on stage in front of 10 people at a club. It is scary. But we didn't do it just to get out of our comfort zone. It wasn't like a bro-y bravado sort of move. Like, "Yeah, I get uncomfortable." No. The point was so that we could be more comfortable doing that. I wanted to be more comfortable as a comic.

Uncomfortable people are very difficult to be around. I don't want to be one of them. And I believe that life is uncomfortable enough.

There's one bit of research I want to share though. Marcus Buckingham and Ashley Goodall who wrote, co-wrote, *The Feedback Fallacy*. It was published in Harvard Business Review a few years ago. Of course, Marcus Buckingham has written like the best-selling business books of all time. but one of the things they discovered when they were looking at the effect of feedback on employees, like does it help to tell people where they were wrong? One of the things they said is we actually don't learn much when we're outside of our comfort zones. Because when we're uncomfortable, all we can do is worry about surviving the experience. And so it's very hard for us to take things in and actually learn. And that made total sense. He said, "We thrive when we're comfortable." It's when you're rested, fed and in comfortable clothes that you can be your most creative, be attentive, and listen. This idea of – Well, we won't get into it, but starving artists and being kind of an angsty uncomfortable person does not signify growth to me.

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FT: Right. It reminds me of how I was able to grow my business once I was at a point where I saw all of my peers in personal finance doing courses. And I think my listeners, if you've been with me long enough you know I'm not really into like the digital course market. It's just I've tried it. It's so much marketing. It's so much sales. It kind of takes away from the experience of teaching, for me, at least. That was like my trip up. And so I didn't stop. That would have been uncomfortable for me to like go down that path. But maybe I was growing on paper. And so I thought how can I still grow but do it in my way, right? How can I take my business to the next level but do it in a way that I feel really excited, but I'm still growing? It's possible. Those two things can line up. And so I thought let me do workshops, right? As supposed to the digital

experience, I'm more of an in-person lady. I like to be in front of a crowd, intimate crowd. And I did that. And did I sell thousands of tickets? No. Because that's not the business model that I created. I wanted 10 people, 12 people, and then made the pricing reflect that intimacy. And I was very happy in that zone.

And so the lesson for everybody is that we tend to think that we have to do what everybody else is doing, whatever is popular, "Oh, this is trending. I got to do TikTok. I got to do a course. I got to write a book. I got to do a TED talk." And it's like maybe, if that's going to spark joy in you. But if it's not, then try another way, right? So maybe the first question is like, "What's my method? What's my comfortable sort of way of delivering this thing that I want to deliver? This growth?"

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TT: I agree with you. Also, the idea of putting a course in a can and scaling it was never my go-to. Are there opportunities there that I would explore? Sure. But you and I both like a live crowd. We like to do it organically. We're good with doing it on the spot. And so I too have found so much more fun in doing live courses, even virtual, but live, meaning in real time, and we figured out as we go.

I think that there's an outlet, especially today, for everyone to find the thing they like to do. Now, of course, we are talking about media here. Some people want to – They're going to be a very successful plumber. They don't need Instagram for that necessarily, although you might. But, yeah, maybe you don't want to do videos. Maybe you don't want to do this one thing or the other thing. As soon as you think that you need to do what someone else is doing, when you don't like the idea and you go, "Well, but it's uncomfortable. I guess I should do it." That's a bad idea. Can you imagine if you, Farnoosh, were like, "I hate the idea of doing a podcast. But everyone's doing it. So I'll do it." You did it because you wanted to do it, and it shows. Your love of it and the success of the podcast shows because it worked for you. And I think we too often assume that someone else knows better. And someone else often doesn't.

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FT: Yeah. Or they have figured out their comfort zone, which is not your comfort zone. No two comfort zones are alike.

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TT: Yeah, right. What's wrong with finding where you thrive? Why do greenhouses exist? Shouldn't you just plant the plants in the snow and be like, "Grow! Damn it. You should just grow." It's like, "No." You take care of it. You nurture it. This this idea of, "Life's uncomfortable." We're going to have periods where we are. So make the priority to get in, stay in that comfort zone, rather than standing around outside searching for the keys, again, that you can't find to get back inside.

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FT: Complementary to your book is Susie Moore wrote a book coming out, I think it's out, called *Let It Be Easy*. And similarly –

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TT: Yeah. Well, she's the queen of [inaudible 00:18:12].

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FT: Yeah, she takes this idea of comfort to a whole book and talks about how we can apply a more relaxed approach to life in general. Because I do think, culturally, we're raised with this idea that, necessarily, hard work difficulty equals more reward, more of everything, whatever you're looking for, success, happiness.

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TT: Pioneer mentality. It's the pioneer mentality. It's a protestant mentality that governs this country's like work ethic. And it doesn't have to be that way. And I think the people who work really hard want that to be the truth because it makes them mad when they see someone who's

having it easy and has money. Susie doesn't do anything that's hard. She only does what she's great at. And she's hugely successful as a result. But you could see how that could be frustrating to someone who is working hard but not getting the results.

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FT: Yeah. Another chapter in your book that runs counter to what we've often been told. We often are told create that bucket list. It's important to have goals. It's important to have these big wants in life, whether that's going to the Great Wall of China, starting a business, writing a book. But you actually say it's important to sort of detach yourself from that bucket list, because in that process you're going to figure out what actually matters. So can you walk us through the exercise here? Because I think a lot of us on this podcast, we've got some running lists, some running bucket lists in our heads.

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TT: Totally. Listen, I get nothing against anyone in their bucket list. My question for all of us is to dump out that bucket list and really look at it and ask yourself these questions, these three questions. Am I excited about the prospect of doing this thing because I like looking forward to it, because I will like doing it. Actually doing the act of climbing the mountain or running the marathon. Or because I want to say I have done it. Is it a forward-looking, a present, or a past? Yeah, I checked that box.

There's no wrong way. Whatever you want to do or suffer through to check a box, that's fine. But why I guess is the question? And listen, travel is the best bucket list thing, because how many times you're going to go to the Great Wall of China? You're not going to get a house there and go there for every spring break, right? It's a one-off problem. Victoria Falls Bridge, you're going to go there once maybe. That's great. See the planet. There's a lot of planet I don't really care if I see. But for you, great. But the other things – And I'm going to say the two you just said, or there's three of them; launch a business, write a book, become famous, and/or run a marathon, whatever. Those goals are – They're not tough as in no one's done them. People do them all the time. But if you want to have a book but you don't write, you don't like to write, and you have no

interest in writing, why in the hell would you do that to yourself? And if it's because, "Well, I just want to have said I wrote a book." Well, I just think, "Really?"

As you know, Farnoosh, and as I have learned, this is a huge project. You better like doing it. And so I worry that we're looking to shortcut meaning by doing something that has a wow factor, that will look good as a post. And maybe it is. Maybe you want to try things. You want to do it. Great. Again, I have no problem with it. But I think it's very telling about what we're looking forward to. Or say, "Bucket list. I'm going to learn Japanese." Well, why? And how's that going for you? Are you taking a class? Like either it's on your counter and you're going to do a thing or you're going to plan and save enough money to go to Australia or do whatever. But you got to look at it and go, "I think some of these goals from like the late 90s – Or what am I doing with these goals? Are they still fitting? And do I feel I need to say I have them to look like I'm going after big things? I don't know. Look at you. You don't even like to go to the beach.

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FT: I don't. I used to. I think I became a parent with young kids and my –

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TT: Not fun.

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FT: My emotions took over? So can you give me some examples of your own bucket lists that you have filtered through?

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TT: Yes. Well, listen. I did have on my – Like I don't really have an actual bucket list. But things that I want to do in my mind, I did want to give a TEDx talk. I didn't know how to do it. And I also assumed that no one would have me. This is years ago when only like scientists were doing it. And I thought, "Well, I'm not important enough. So I'm not going to do one." And then the

opportunity came like suddenly, and all of a sudden, I was trying to come up with an idea, "What am I going to do?" Because I wanted to do that. Box checked. I got to do it. And I was thrilled, but realized it's also changed my whole life. It's changed the scope of my own speaking career, everything. So it wasn't just a check done it thing.

Another goal for me was to publish a book. Seven years ago, I had no idea, and I just started writing more and more. Just write and then figure out what the book is later. And I spent years doing it until I said, "I think this is ready." So I realized it wasn't, "I need to hurry up and publish this book." There was no hurry up. So those things take time, and they were well worth pursuing because they mattered to me. I will never run a marathon. I'm not going to jump with a rope tied around my ankle off a bridge so I can say I did it. I'm not a thrill seeker. So that's that. But I also don't think like when people like, "I need to go to Ireland and kiss the Blarney Stone." Going to Ireland is a great enough goal. There's a lot to see there. You don't kiss the Blarney Stone, who cares? And probably it's gross anyway. You don't want to kiss something everyone else's kissed.

But I think travel is like the best kind of thing because you know that you'll go and do that. But don't make marathon, finishing a marathon a goal, if you don't run and you don't enjoy running. It's like saying I'm going to be a doctor because I look good in a white coat. It's like that's not the reason, right? I think it forces us to explore the motivation is what I'm saying.

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FT: Well. And I can hear all of the thought bubbles of people listening on this show because they send me questions. And sometimes the motivation behind the financial wants that we have, whether it's to buy a home, or start a business, or even have a family, which may not be a financial consideration, but it costs money to like have children, or even like throw a wedding. And sometimes when we kind of unpack it, like the why behind this idea of needing a house, or this and that, sometimes it's like, "Well, that's how I was raised. My parents really want me to do this. All my friends are doing it."

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TT: But do you want it?

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FT: Right. Do you want to do this?

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TT: Do you literally want that?

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FT: We think it doesn't matter.

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TT: You're married. Is marriage a bucket list item? A wedding might be a bucket list item because you like that idea of that. But marriage is actually the outcome of the wedding. And you don't just do that once. You marriage every day of your life. And kids don't count as a bucket list item, because you are never done with that. To me a bucket list is something you're going to go and do maybe once. Just say you did it. And I just don't see – I personally just don't see the point of it. And I think we shouldn't get hung up saying, "If I don't do these things, my life was not worthwhile." Because think about business. People, "I want to launch a business. I want to be my own boss." Do you really? Because if you're perfectly happy to drop getting a steady paycheck, who says? How many years ago when musicians were the arbiters of meaning and emotion in this country? Everyone wanted to be a rock star. Then now comics. Now everyone wants to be a comic. Entrepreneurs are the new rock stars. So everyone thinks they want to be kind of badass and like just girl boss, #girlboss and run your thing. You don't mind your income going up and down a little bit and being a little worried and you're not – Like there's a lot that comes with it that isn't just, "Boom! I call the shots," right? I don't think everyone necessarily needs to run their own business.

A best example of that is cupcakes. Like, "Oh my God, Denise, you make such amazing cupcakes. You should own a cupcake shop." It's like, "Do you like to make them and bake

them? Or do you want to run a store, do the books, hire staff?" That's a different job. You might just want to eat cupcakes.

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FT: Well, this is so much, Terri. This is so much a byproduct of the self-help industry where we're fed these lines, these catchy phrases that sell books, that become TED talks, that go viral on social media, that make us stop and think and reflect, but sometimes set us up for absolute failure or disappointment. That's what follow your passion is.

Yes, for the minority, it could work. A minority of people, this is the way to do it. But it is being sold and build as sort of the way to achieve fulfillment in your professional life and life.

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TT: It's facile advice. It's facile. It's just easy and people say, "You know why?" Because when they interview hot shot male, usually, but not necessarily, a hot shot entrepreneur, let's say, of a startup, "How did you do it, Bob? How did you get to be so successful?"

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FT: This is a very privileged path to follow your passion.

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TT: Right. They won't say that. That's right. But they also won't say, "Um, I'm just smarter than you. I'm definitely more talented than most people. That's how I did it." No. They say, "Well, I was just really passionate about it." It's a safe answer, but it misleads people into thinking, "Oh! Get passion. Be a founder and have a huge business and make all this money." There's no direct correlation. But it's not that you shouldn't feel passionate about what you do. It's just that you'd be surprised where passion comes from.

And one of my favorite examples is Barbara Corcoran, who I heard with my own ears say at the 92nd Street Y at an event, she admitted she had no passion for real estate. She was on stage with some of the other shark tank people. And Robert Herjavec was asked a question in the audience, say, "How important has passion been to your success?" Of course I was like eye-rolling so hard in the audience. And Robert Harjavec was, "Oh, passion is so important." And everyone gives their stupid – Paying lip service to it. And then he goes, "What about you, Barbara? You must have had passion for real estate?" She goes, "No. Not really." "That's impossible, Barbara. You're one of the biggest names in the brokerage business." She goes, "I literally was not. I was not passionate about real estate. I was passionate about team building. And I loved you know growing something and making money. And I loved having my face in the papers. And it was so much fun." Why Barbara has her own – Why she's a big name in that business? Because when she first moved to New York, she answered phones at Giffuni Brothers and looked around and said, "I could do this." And she took a thousand dollar loan and started a business. And it didn't just happen like that. She was like having no money for a long time and suffered all kinds of losses until finally, yes, it took.

But if you ask me, it wouldn't have mattered what Barbara Corcoran went into. If she went into cosmetics, we would all be wearing Barbara Corcoran lipstick instead of ogling her properties on Zillow. So that's why I'd say don't be too obsessed. Like, "I'm a writer and I'd love to write for that. But I'm not passionate about Labrador retrievers, and that's the job." You'll get passionate about Labrador retrievers so someone's going to pay you to write about them. You're going to get real passionate about labs.

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FT: Oh gosh! Love Barbara Corcoran. She always tells the truth. She always tells the truth.

Lastly, and this has been so riveting I want to keep you on for so much longer. But you talk about abandoning your plans, which is kind of a nice segue from this idea of abandoning your bucket list. But a lot of us have gotten used to this idea of scrapping our plans the last 20 months. If you were someone who went through life always following your plans, well, I'm sure in the last 20 months things were interrupted. But that's often a lot of us just reacting to unforeseen circumstances and being forced to reroute plans. But in this chapter in your book,

abandon your plans, you're really all about doing this proactively. Tell us what you mean here exactly. And why is it so important to get comfortable with rerouting your plans or not having plans?

[00:30:22]

TT: The key here is the difference between planning and plans, because planning is in our nature. It's what our brains do. We're forever projecting for the future. What are we going to do? We are, as Dan Gilbert says in something on happiness, part-time residents of tomorrow. That's how often we think about the future. And it really sucks to pay rent on a place you never get to live. But, yeah, we do. We continue to pay so much attention to the future.

The fact is planning – There's nothing wrong with planning. Our problem is when we get overly attached to plans, specifically the outcome of those plans, because I, for instance, I knew it was time to move out of my tiny studio apartment after 10 years. I was like, "It's enough. I need to expand my comfort zone and live in a bigger place." And I thought, "Then I can host parties and have people over for dinner." That was my plan. I was planning to move. So I looked at different properties. I found a place. I moved. I made it happen. And I threw a New Year's eve party. I was like, "This is the beginning of, yeah, happy New Year 2020."

So I moved into my apartment with the idea that I was going to have all kinds of get-togethers. And that plan didn't pan out, but am I ever glad I moved because I was able to ride out the pandemic in a lot more comfort. Now, there's a perfect example. People go, "Well, now we can't plan anything because we don't know what's going to happen. The world is unpredictable now." The world was always unpredictable that's why we're here to begin with.

So if you can continue to plan, and the way I say it is plan your actions, not the outcome. Plan what you're going to do. And plan the beginning, not the ending. You can plan to submit an idea, to pitch a story to a publication. I'm doing those now. I can plan to submit. I can't plan to be published. It's not on me. That's out of my control. So we can control some of the planning. But an over attachment to plans will leave us disappointed and feeling that we messed up. When, really, you have so little control to begin with. You know what I mean?

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FT: I think what a lot of this under scores, Terri, is that we're worried about wasting time. We want to make the most of every second. We want to make sure that every opportunity and experience we pursue brings value to us, creates meaning, gets us ahead. And what I'm learning from you is that even though what you're about to pursue doesn't seem perfect, it's not what you thought. It's unexpected. Maybe you're not even into it. There is always value in getting on track and just moving forward. Because not making a decision is a decision.

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TT: It is a decision, and it's a bad decision always to not do something. Do something. And as Twyla Tharp said in *The Creative Habit*, a book I really love. She says, "Two things will determine your life five years from now, the books you read and the people you meet." And if you don't go and take that job and do that thing just to see, just because you need to earn a living, or you need to do something, blah-blah-blah, you won't meet the people whom you might like to hook your wagon to." That matters. When you meet people, "Where'd you meet that person? He's so great. "Oh my God! We met at our first job. We were doing this unrelated thing." Those relationships are what guide your career, not is it my dream job. So we need to get over that. And we need to make sure we read widely and listen to lots of different people, but don't govern our own agendas by what other people think we should do. But it's nice to give yourself a lot of options.

And I will add again, you should read lots of books, including mine.

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FT: Exactly. You took the words out of my mouth. Do pick up *Unfollow Your Passion*. It officially comes out 12-21, but it is available now for pre-order. Tell us the website.

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TT: Go to unfollowyourpassion.com. There is a reason to pre-order it now, rather than wander into it later in the year. Do it now, because you get access to a book club, a live book club I'm doing, and some other fun stuff that only pre-order people get. So thanks, Farnoosh.

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FT: Absolutely. Congrats again.

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TT: thank you.

[OUTRO]

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FT: Thanks to Terri for joining us. Again, check out her book coming out 12-21. You can pre-order it now, and you will get those exclusive bonuses, territrespicio.com/book. I'll also put the link over on the So Money podcast website. I'll see you back here on Wednesday. Thanks for tuning in, and I hope your day is so money.

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