

EPISODE 1354

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FT: So Money is brought to you by CNET, the site that shows how to navigate change all around us. So Money episode 1354, author Susie Moore on why we should stop saying should.

“SM: I think like, okay, I should invest in crypto because why? Because someone said so. Some prominent person said so.”

“FT: Because people are getting rich. Who are these people?”

“SM: Yeah. Warren Buffett just said – I just heard him say that if you had all the crypto in the world for 50 bucks, he wouldn't buy it.”

[INTRO]

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FT: You should buy a house. You should buy crypto. You should really be married by now. Welcome to So Money, everybody. I'm Farnoosh Torabi. We're starting the week by busting the should myths. Our guest today is tired of it. She is my friend, Susie Moore, and she always brings the good stuff to this podcast. If you aren't following Susie, I highly recommend it. It will make your life better. I mean, that's a guarantee.

Susie Moore is a business and life coach. Her teachings span a global client base. She's been on The Today Show, Business Insider. She's been featured in Time Inc., Marie Claire, all of the places. She has written multiple books. Her latest book is called *Let it be Easy*. She was on the podcast, sharing all of the easy tricks and hacks that she has so that we can stop stressing and start living. The book is now a podcast and just interviewing greats like Susan Cain and Seth Godin. She'll talk a little bit about that.

But most of our conversation centers on this troubling word called should, and you may have heard it today. You may have used it today. How we need to flip that narrative so that we can be

kinder to ourselves and actually open ourselves up to more options and solutions. Here is Susie Moore.

[INTERVIEW]

[00:02:10]

FT: Susie Moore, welcome back. I just needed some Susie back on the show.

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SM: Farnoosh, I love you so much. I'll speak to you any chance I get, Thank you for having me again.

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FT: Absolutely. You have a lot of exciting news on your end. You have a new podcast that I want to talk about. That's from your book, *Let it be Easy*. Podcast called Let it be Easy. So much that people wanted this content. You had to give them a podcast too, clearly. We're syncing up after you just did a whole workshop, chat to your community on this concept of should.

In the financial world, Susie, we often feel like there are these financial, like it's religion, like you have to. Thou should. Thou shall. You need to do these things in order to be, let's say, financially independent. You must buy a home. You must pay off all your debt. You must, must, must, should, should, should. It's anxiety producing.

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SM: Yeah. Yeah. Guess what? It doesn't work. Any time we say I should, we're essentially saying I'm wrong, I was wrong, or I will be wrong. How has that been working for you? If you've been using – Sometimes, we use the word should for 20 years for something that never changes. I mean, I have an exercise I love to run people through when it comes to like this

should list because I've done this with lots of different people now. Sometimes, you have one thing. Sometimes, you have 100 things. Often I find it's five or six things that you should.

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FT: We will get to this list. But I first want to take a couple of steps back and from your end, maybe I can even chime in to a little bit. It's like how do we arrive at this place of should. For me, it's parental influence. My mother, maybe it was her language barrier.

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SM: I guess.

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FT: I'll give her that. But she was always like, "You should do these things as –" I think she even thought should because of where she was coming from or how she was raised. It's almost like we inherit this.

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SM: Yes. Yes. Which is why it's so good to be conscious because there are like two shoulds, essentially. There are the should that are assigned to us, which come from mom, come from dad, come from whichever kind of culture, city, friendship group, environment you live in, what other people want for you, or what they think is good for you. Then there is the should, which is your own secret desire. It's something that you want, where you're often just holding back. Maybe you're afraid to take action, but there's something that you want and you haven't done it yet or you haven't gone for it yet. It's really important to identify who this should belongs to. Like is it yours? Or was it never even yours in the first place? So –

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FT: Are there any good shoulds?

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SM: No, no.

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FT: No good shoulds.

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SM: No, no. There's good. If I really wanted to, I could. That's good, which is always how I love to reframe the question. So if it's a I should, I love to say I should, write down your list. Simple. Whatever they are, I should cook. I should have kids. I should save more money. I should get a job. I should run my own business. It's endless. I should call my mom. I should da, da, da, da, da. It never ends. Okay, I should.

Then you write this simple word, because. Any of them. I should because it'll make my dad proud. I should because my best friend is pregnant, and she thinks that we should just do it together. Like I should because that's what responsible people do, right? Like where is it coming from? Like even just the conscious pausing and saying because, we never do this, Farnoosh, like never. Like I should because.

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FT: How did you realize this was something you needed to talk to your community about? You're a life coach. You're a positivity coach. This is the du jour topic. Why?

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SM: Well, the root of all problems is a lack of examining the beliefs that we're holding, right? So there is suffering that we experience if we think that we're doing something wrong, right? So the very first step, which most people don't do because we're not taught this, right, it's so easy to not be conscious, the very first step is to identify the truth in the thought and belief that you're fostering. So if you think, for example, I should. So one of my should actually, Farnoosh, is I

should work more because I don't work that much, many hours in a day compared to most people.

So I think I should work more because everyone else why. Okay. I should work more because I see people walking a lot. I should work more because other people do. I can always be increasing my output. It feels like it's more fair to walk in line with the average person. Like it does not actually feel true and hold any real clout when I question it. Like I should work more hours in a day because I see other people work more hours than me. Like if I just look at that, like it's a fact. Like I should work more because other people work more hours. Like is there truth in that?

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FT: No. But, Susie, I'll take you to task. Some things you should do.

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SM: Like what?

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FT: I hope my kids aren't listening to this podcast because I will tell them, "You should brush your teeth. You should be polite. You should go to bed on time." I'm talking like parents to kids. But even as adults, like I really should eat less sugar.

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SM: Okay. So –

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FT: I will feel better. I will have more energy. I will sleep better. I will be able to cut cravings.

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SM: Okay. Let's use that one. I should eat less sugar. So is that yours? Or is that someone else's?

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FT: Well, I didn't come up with that. Okay. That's what the medical community is saying, right?

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SM: Okay. Farnoosh, I should eat less sugar. Okay. Is that actually something that's true for you? In your heart, you believe that. Or are you like, "I'm just reading all the wellness blogs, and sugar is the devil."?

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FT: I think it's the latter. I think it's the influence. I wouldn't – Truthfully, I think I eat pretty healthily. I think I'm normal. I'm a normal human. I "cheat." This is all toxic language. I don't know. I'm not a health expert. But I do think that you should be more conscious about what you're putting in your body, for sure.

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SM: So if someone says, "I should eat less sugar," and just say that that came from you, not from a wellness blog. But you did it before, and it felt really good, and you just didn't continue it for whatever reason. I should eat less sugar because it makes me feel good. I feel better when I'm in sync with a low-sugar diet, for example. I would then say, okay, if I really wanted to, I could eat less sugar.

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FT: Could again. Yeah.

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SM: Could, yeah. So already it's not a shaming voice. It's exactly what - if I really wanted to, I could. You come back to your truth. This is just truth. If you really wanted to, you could. No one's standing there with a gun like saying, "Here are your gummy bears. Here's your chocolate éclair." If you really wanted to, you could. Already a reframe, that's the truth, your own power. Then I would say, "Okay. So if you really wanted to, you could. It's your own desire. It's not from somebody else." So why, like why haven't you, or why don't you?

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FT: Interesting. It's all psychology. I was talking to a parent once, and she was saying how her son – One of the tricks that she implemented to get him to do his homework. Initially, she was saying, "You should do your homework." Then he, I think, out of his own rebellion or for whatever reason, was like, "I'm not doing it." She said, "All right. You could choose not to do your homework. But also, what is the consequence of that? Like you have to own that consequence."

So let's talk about that too because sometimes we avoid the should because we don't like the way it's being communicated to us. That requires a reframe sometimes but also assuming the responsibility or the consequences of not doing that thing. So I always say you should invest in your 401(k). If you have access to one, you're lucky because not all employers get one, and don't you want to take care of your future self? I know it's hard. I know that we have a lot of demanding financial needs today, competing financial needs. But if you could, you should is my thing on certain financial steps.

Now, again, take my advice or leave it. But also, if you don't do it, I'm also going to tell you what's on the other side of that. And if you're okay with it, again, your life, your choice. But I think it's like my job, right? I can't sleep at night, knowing that I didn't give people the full examination.

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SM: Yes. But the way that you're approaching it, Farnoosh, is like this is either benefits, risks, etc. Like you're the expert. We come to you for that. We all love you for this. When you say you

should, what you're saying is my opinion is, like this is a good idea. You follow up with why and/or why not? What could happen if you do or you don't? The word should here is almost like a semantic because you're generous with information. You're not telling someone like the way to live their life. It's like, "This is what I know. This is what I believe. It's your money, right? Do your thing."

That's generous, right? If you say you should as an opinion, then it's my opinion. Then it's up to me whether or not I received that from you. But I don't have to take your should and apply it to me. I mean, I could and –

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FT: That's why I love you, Susie, because you give us permission to do us. You give us options. You're teaching us how to be kinder to ourselves and to others, to eliminate the word should or be more mindful of when we're using it and putting it in context and giving people sort of the before and the after of that should.

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SM: Yes. The kids example I love because kids are smart. They know there are consequences to their actions. They know what'll happen if they don't take care of their teeth. They know what will happen if they don't do their homework. They know what will happen if they don't eat that dinner. They know what'll happen if they don't share their toys. They know, right? When we say – Well, I would ask you this. When someone says to you, "Farnoosh, you should. Hey, actually, you should. You should wear this," how do you receive that?

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FT: My heart rate goes up.

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SM: I know and I'm just like, "I don't want this person in my feel, like my energy." So it's like, "Hey, you should do –" Like people will say to you like all the time you should be doing this with

your career. You should. You should do another book. You should blah, blah, blah. You should –

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FT: Shaming.

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SM: Yeah. It's like according to you, and thank you for your –

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FT: Even if you're in a good place, it puts into question everything you've believed and followed. It creates, I think, a lot of unnecessary uncertainty in your life, where before you were very certain. Sometimes, we get the should message without the use of the word should. We are on Instagram and social media all the time, seeing how others are living. We do this to ourselves subconsciously. Our mind goes, "Look at how much fun Susie's having not working. I should work less."

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SM: But the thing is maybe you shouldn't work less. You see. So I should work less because, because Susie does. That's a terrible reason. You know what I mean? I should work more because Farnoosh does. Well, what's that got to do with me? Like what a wonderful woman is doing in New Jersey has got nothing to do with my life down here. Or if someone's like – This is when the self should comes up. Like you just mentioned, if someone's on Instagram, and they look amazing, and they're in, I don't know, Bali, "Oh, I should go to Bali." Why? Because this stranger is in Bali, and she looks like she's having a really good breakfast. That's a terrible reason to do something?

So identifying it, it's like this dirty word. Whenever I hear it – I have a kid say in the elevator, "I wanted to like press the emergency button and go, "Whoa." Honey, no. Like you can just say like, "If you really want to, you could." Like if I really wanted to go to Bali and have that acai bowl

thing, I could. But it's actually not even what I want. So why would I suffer over something that I'm not doing or the absence of something or think that I'm failing at something when it's not even meant for me? It's not even my desire. Like we don't need to suffer for it.

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FT: It's FOMO. I should invest in crypto. I should buy a house. I should retire early. I should pay down my mortgage faster. These are all the things that – This is, again, the gospel of personal finance sometimes, and I just want to show up and pop my head. Rear my head and go, “No. You don't have to do that.” You could. You don't have to.

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SM: Yeah. Like there's another way. If I think like I should invest in crypto because why? Because someone said so. Some prominent person said so.

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FT: Because people are getting rich. Who are these people?

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SM: Yeah. Well, Warren Buffett just said – I just heard him say that if you had all the crypto in the world for 50 bucks, he wouldn't buy it. So like let's also just like come back to perspective because the should, we're often on like a weird ego trip to and we're sucked into a vortex of someone else or some other group. So when you put a because after your should, and then if it's still there, go, “If I really wanted to, I could.” Then go, “Okay, why haven't I,” and then identify really what it is. It's either holding you back or just release the lie and have a lot of relief because that should no longer belongs to you, or it never belonged in the first place, and you finally identified that.

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FT: Perfect. A nice little bow on that. You did this whole 90-minute conversation with your community on this recently. What were some of the questions that popped up? Where are people still stuck?

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SM: People think that they should be cleaning perfectly, cooking perfectly.

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FT: Still?

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SM: Yeah, still. They think that they should be living close to their parents? That's another one.

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FT: Well, that's helpful.

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SM: Yeah. It is helpful, but it's not always possible. It's not always – I mean, I don't want to live near my parents.

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FT: I don't know.

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SM: Again, like if I really wanted to live near my parents, like I have one living parent, my mom, if I really wanted to live in England, I could. So already then, that just makes me feel better. What else came up today? Oh, yeah. Relationships with family, the obligations. We feel like, "I

should make more of an effort. I should be more available. I should be taking greater care of other people.”

As humans, I think especially as women, we assume a lot of responsibility for others. It's naturally there. Also, I should have kids. That's an interesting one, right? Like I should have kids. According to who? You have often your friends with kids, or your mother or your mother in law or your grandma. Or another woman was like, “I should be married. I'm 35.” Is it true?

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FT: Well, could she – I mean, here's the thing too. Some things are not in your control.

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SM: That's right.

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FT: I wouldn't put a should next to something that's not even in your control really?

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SM: Yeah. So what are you hoping that will do for you? If I'm like, “Oh, I should be married because I'm 35,” and you're not married, do you think that me saying that I should be married is going to help me? I say this. I should be married. Why? Because I want to be.

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FT: As if you haven't prioritized it. Well, yeah.

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SM: I mean, so that's the thing. I say you should be married because. Because I'm 35. Okay, and? Like, “And what?” People get married at all sorts of age and not at all. There's no right or

wrong way to live your life. Then it turns out that that was like really a parental and grandparent push. Like you should be married because you're getting older. Like that. So it's not even her desire to be married.

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FT: Interesting. You did a whole podcast on this. By whole I mean seven minutes. But this is – Your new podcast is called Let it be Easy. I think you're having a lot of fun with this podcast. You're doing these truncated episodes. Short but sweet and packed with a punch, some of them. Some of them are longer. Some of them are 40 minutes. Tell us about Let it be Easy, the podcast.

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SM: Well, Farnoosh, I think about the way that we describe successful women. We say they're fierce, badass, fearless. They could do it all. They're strong. I mean, in my opinion, the real rebellion, the real joy, the real goal is to be the relaxed woman. Yes. I mean, I'm very lucky to know a lot of these women who are fierce, badass, well-known, Forbes, blah, blah, blah, blah, blah. I love it. I'm like, "Oh, I'm a –"

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FT: Susie, you need to write that book.

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SM: They're relaxed, for me.

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FT: You need to do that TED talk. I mean, it's kind of like what Let it be Easy is. But to put it in the context of the women ambitious, the female ambition, right? Right, because it's often synonymous with these really aggressive terms that not everybody relates to and, frankly, doesn't always mean a better life. Who are you pleasing at the end of the day?

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SM: Think about it. Like what's the goal of all the goals of being so badass and fierce and fearless and strong and all those words we use to describe very successful people is like? So that we can have freedom, right? So that we can make a difference and so that we can enjoy ourselves. I know a lot of people doing really great cool things, but they're sweating. They're hard on themselves. They think they're missing out. It's never enough, etc., etc. I'm like, "This moment is your life."

To miss out on the presence of it and like the core purpose of our life is to enjoy it, and we don't do that when we're stressed out. Like we cannot. We shut down. Our brain essentially shuts down when we experience long-term stress. I'm like, "I'm not doing that." I just feel like this is the most rebellious thing I could do as a woman, like to not be stressed out, to be like, "How are things?" "Yeah, good actually." "How are you feeling?" "Calm." "What are you doing today?" "Actually not that much today." How about that?

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FT: Yeah. People get annoyed.

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SM: They do.

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FT: How can you be successful if you're not always stressed and tired and running out of time?

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SM: That's a belief to examine. You have to be running out of time and always sweating to be successful. Is it true? I don't know. Could there be another way? I know that there is another way.

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FT: Is it just the Miami speaking? Because you went to Miami recently, and I'd have to wonder how influential that was. Is it climate that's speaking?

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SM: Oh, look. It's definitely a focus on pleasure in Miami, which I think is why I was attracted to being here. But, look, your environment does matter. That's why it's so important to be conscious and seek out like different ways of looking at the world, different – I mean, I think the *Let it be Easy* message is connecting because we've just resisted ease for so long. Like ease isn't a goal. Like ease has never been like, "Hey, I want ease in my life." People don't say that. They say, "I want more money. I want more responsibility. I want more power. I want more –"

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FT: So that I can then have an easy life. I think those are the ingredients for ease, in which sometimes can be – Look, money can make your life easier. It can.

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SM: Absolutely. Yeah, absolutely. I'm all about money. Like I love making money. Like what a joy and a privilege to be able to make money, like to have – You said more than enough. Like yes. But is a stressful experience required? Like that's the question. Like do you have to be so stressed out? Sometimes, even just that thought is like the very first time someone's ever entertained it. Like, well, it's just accepted that this is how it is, and I don't know about that. I really – I think that we're doing ourselves a disservice.

Also, it's proven that stress shuts down the creative center in our brain. We don't get our best ideas. Then our nervous system is damaged. Over time, we have high blood pressure because we're living on stress, stress, stress. What if we could just look at our experience a little differently and review our options? Take a breath. Like see what else could be available. I tell you, if you're willing to explore ease, play around with ease a bit more, ask yourself how things

can be easy, it's incredible to how generous that is to other people. Because if everyone's stressed out, the stress elevates, right? If one person is calm and enters a room, that changes the energy.

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FT: Well, just to give people something to look forward to on your podcast as well, you interviewed Susan Cain recently. She is the mega bestselling author, TED Talker. The book that she wrote that pretty much changed the conversation around introverts is *Quiet: The Power of Introverts in a World That Can't Stop Talking*. She has a new book out called *Bittersweet: How Sorrow and Longing Make Us Whole*. This is really her championing our overlooked feelings. Tell me what you took away most from your time with Susan, and hopefully she'll come on So Money as well.

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SM: Yes, she will. I think she's very excited to speak to you, Farnoosh. When I – This is my favorite part, actually. Before the interview – my favorite part of the interview was before the interview, sadly not recorded. So she – *Bittersweet*, number one New York Times bestseller, big time author. She's been working on this book for seven years. So, of course, I'm very prepared going in for our conversation. I said, "How are you doing this week?" Because the book was released that day or the day before. I can't remember but very busy, busy week. She's got all the podcasts, all the TV, everything. She's like, "I'm really calm." I was like, "I've never heard that." I was like, "You're on the right podcast, my friend." Because she's like, "Yeah, I'm just so grateful and I'm –"

She created this book, *Bittersweet*, which is essentially how the human experience – We're complex beings, right, as humans? Often, we'll see something, and it makes us – An example that we spoke about in our interview is as soon as – If I go to an arrivals section of an airport to pick up a friend or a relative, it's very exciting in the arrivals area, right? It's like heightened emotion, and you get to see each other. There's hugs and tears. There's also a sorrow in the arrivals area because it's temporary. Soon you'll be back again at departures. Essentially, she breaks down her sorrow and joy are two sides of the same coin. They're to be expected. Your kids, every year they go up in school. There's a sadness and excitement –

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FT: Oh, my god. We're crying. All of us are crying at the bus stop on the first day of kindergarten because we're like, "Really?" Happiness and – It's a beginning and an ending at the same time, so yes. It's interesting. We're talking a lot about emotions and feelings and validating them now more than ever, whereas before maybe we were only talking about promoting happiness. Happiness is a whole industry. I like where we are now in that we're acknowledging and giving validity to things like crying and regret. I think it was – Who wrote the book about regret recently that I love?

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SM: Daniel Pink.

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FT: Daniel Pink, right. And Susan's book on sorrow and – I love it. I love it all. I think your thesis on giving yourself more permission to be kinder to yourself as opposed to tougher on yourself, which is what we think we have to be to be "successful," the athletic mentality.

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SM: Yes. It doesn't work. Well, I would say this. If you –

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FT: Even works if you're training for the Olympics. But even those folks have to take a break.

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SM: Even, and they do a lot of positive mental things. They're not like, "I suck at this." They're like, "I'm getting better every day. I'm strong." Yeah, it's so interesting. There's an old quote that I love. You've been criticizing yourself for years. Like how's that worked out for you? Like try

loving yourself. See what happens. This is like the – Even like with sorrow and joy, like what if we don't resist sorrow? Like when we resist it, it becomes big and scary. Why am I feeling sad? What about you're a human being, and it's okay? All things are temporary. Like there's such an ease and beauty and truth to all of that. If something brings me peace, if something reduces my stress, being relaxed is my highest priority.

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FT: Do you know? I was on this anecdote. I was probably 30, and I had been laid off, and I was kind of in between gigs and like trying to figure out my – Trying to land on my feet. I took a job at CBS, overnight, anchoring my first time ever actually live anchoring, reading a teleprompter. Scary stuff but low stakes because it's overnight and who's really watching. One time, I arrived. It was like 3:00 AM, and I forgot my contact lenses. I'm blind without my contact lenses. I just said to myself, "Okay, I'm not going to beat myself up over this. It's literally an eight-minute cab to my apartment. If I go, I know exactly where the contacts are. I have the cab waiting. I get back in. I get back to the studio. I'll be back here in 20 minutes. My hit's in 30 minutes. I'm going to do this. I'm going to make –" I totally – Like if I had been panicked at that moment, I would have completely – I don't know what I would have done. I would have had to get a substitute to read the news.

I remember telling the story to a colleague, after all was said and done. I was like "You won't believe it." She's like, "Did you leave and come back? Like what happened to you?" I said, "Yeah. I like went for a little trip back to my apartment to pop in my contact lenses." She's like, "How are you so relaxed? Like you are the most relaxed person in this newsroom." I said, "Because in my mind, it was all going to work out." Not just because I was confident that I was going to get the contact lenses. But I thought to myself, if somebody has to fill in for me, they'll have to fill in for me, and life will go on. Like I'm not going to sit here and just overwhelm myself with all these negative thoughts. What's the point of that? If there's a solution, even if it's not an ideal solution, there's a solution.

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SM: There's a solution. I love what you just said too that you were just confident. You'd get it done. The word confidence comes from the origin word confido in Latin, meaning to trust.

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FT: To trust, yeah.

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SM: To trust. This is kind of where trust comes in. If you feel like you haven't got a lot of trust with yourself, with the universe, however you look at it, I would look at your history and see how well things have worked out –

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FT: Yeah. I have to say it felt so good to be complimented for being relaxed.

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SM: Because it's such a rarity. Let me tell you something, Farnoosh. When you're relaxed in the newsroom, you are a gift to that newsroom because we won't need another, "Damn, where is it? No." Oh, my god.

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FT: The world is scary enough. Why add to it? Why add to it? Susie Moore, thank you so much. *Let it be Easy*, a book, a podcast. You can find all her links on our show notes. Be back anytime.

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SM: Thank you, Farnoosh.

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FT: Thank you.

[END OF INTERVIEW]

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FT: Thanks so much to Susie for joining us. Her book and podcast, again, it's called *Let it be Easy*. Her website is Susie-moore.com. Thanks for tuning in, everybody. See you back here on Wednesday, and I hope your day is So Money.

[END]