

**EPISODE 1409**

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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 1409, career expert and author of the book *You Turn*, Ashley Stahl.

*“AS: If you're completely overdoing it, it doesn't make sense for you to sit down with your boss and say, 'Hey, here's what I have on deck. Here's my list of priorities. Here's what I can do right now. Here's what's on deck. And here's what's on the periphery, things that I plan to get to after I will complete with these. Can you help me in reshuffling this, if you want me to shift my priorities?’”*

[INTRO]

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**FT:** We're all reading about the Great Resignation. Now, we're talking about quiet quitting, and a recent survey finds that a majority of executives think workers are going to quit because they feel disconnected from their colleagues and team culture. If you're thinking of leaving your job, this episode today is for you.

Our guest is Ashley Stahl. She is a career expert and author of the book *You Turn*. We're going to talk about how to identify your next role in your career, maybe why you should stay on the job that you have, even if you're not super thrilled with it, the right and wrong way to pursue your passion and your career, and lots more. Here's Ashley Stahl.

[INTERVIEW]

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**FT:** Ashley Stahl, welcome to So Money, my friend. How are you?

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**AS:** It's so good to be here with you.

[00:01:46]

**FT:** It's so funny. We haven't connected on the show or even IRL. We have a lot of colleagues in common. We have the same talent agent. Shout out to Sophia at SoFi, who was at one point like the most important person on my team, and now she's with SoFi. That's where you are a spokesperson, on top of many titles that you – Where I'll just get into it. You are a coach that specializes in a number of things, right? I would say like you could help somebody with their career, with their mental health, with their just getting a handle on life with a capital L. You are an author. You're a podcaster. You have many, many courses and offerings on your website.

But let's just start with I thought it was just so fascinating, is how you arrived at this career helping people at these pivotal high stakes moments in their lives. Maybe it's because you have a counterterrorism background. You're familiar with high stakes. But tell me like how did that happen. How did you go from someone who was working in counterterrorism to what you're doing today?

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**AS:** Yeah. I mean, I grew up in the wake of 9/11, and I think in the same way that the pandemic has hit Gen Z in their careers, the recession hit Gen Y. It came at a time where they were ripe to begin their careers. For me, as a millennial, that was the case when I finished grad school, and the recession hit. I think that the COVID pandemic really hit Gen Z.

So for me, looking back, I was very, very impacted by 9/11 as well. That was another marker on my generation. So I wanted to help the world in some way. I've always had a mama bear inside of me, a protector, a helper, a healer. The best highest way I thought I could use that was to go into the government, especially because I really have a knack for learning foreign languages. At a young age, I spoke Spanish. Then I moved on to being fluent in French. Then I started taking Arabic. So it just felt like a natural flow.

I mean, granted, I went to the career services office in college, and I remember asking her, “What should I do with my life,” and she was like, “Do what you love, and the money will follow,” and all those three-worded directives. Or follow your bliss. I remember being just as lost as ever, and I just followed it because I wanted to have a plan. I wanted to have a purpose. When I finally got into counterterrorism, I ended up getting a pretty huge opportunity to run a program and an \$80 million contract for the Pentagon.

I remember on the side helping friends figure out what they wanted to do with their lives because the number one thing that they taught me in the Department of Defense is intuition. If you think about pursuing a career as a spy, the number one thing that usually will save you or solve the situation is your intuition. To me, I define intuition as knowing what you know, without knowing why you know it and for good reason. There's 200 million neurons in our gut, which is why it's called our second brain. There's an intelligence to when our stomach sinks or when we feel butterflies or when we feel excited and pulled towards something. It's a very bodily experience as well.

So I would say after learning intuition, I started using that just in a different way, helping people use it to listen to themselves. Eventually, I realized there's two core tenets to any career. The first half is what you do, meaning how are you using your skills. What are your responsibilities? And making sure you're doing something that aligns with your skills because no matter how much you love food, if you're not a good chef, like having an interest in something does not guarantee your success in practicing that thing. Sometimes, our art is just meant to be our art and not our work. So first is what are you doing? What skill?

The second thing is how you're doing it, and that's really huge right now in the era that we're in post – Or I mean, arguably, still, during this pandemic, is we're in a time where people are really looking at rethinking how they work. They're looking at do I need to be remote. It went from being this luxury to now being a necessity. It comes back down to core values, when you look at how you work. I mean, given that we know 50% of people leave their jobs because they don't like their boss, what we can assume to be true is that how your job looks matters just as much as what your job actually is, what you're doing.

For me, I think the how was off when I was in counterterrorism, meaning I value – One of my deepest core values is authenticity. Working in a male-dominated space, I hate to be stigmatized, but the reality was there wasn't a lot of space for me to be very emotional. Yet I'm sitting behind a computer screen, watching people blow their heads off. So I mean, really painful, and my core values weren't a fit. The non-negotiable principles by which I live my life, that's how I define a core value, were not compatible with who I needed to be to thrive in that role. What I was doing, writing, researching, analyzing, I definitely had a skill set for, but it ultimately was the how that was the problem.

I find that a lot of people in the workforce or even as entrepreneurs, they misunderstand this point here, where they think, “Oh, if something doesn't feel right in my job,” or, “Something doesn't feel right in my business.” What I would offer them is to reflect and say, “Is it what you're doing? Or is it how it's set up? Is it who you're working with? Is it what the hours are? Is it the culture because those things matter just as much?”

So on the side, I started helping people with intuition, figuring out their career path. That turned into my show, the You Turn Podcast, my book, *You Turn*, and this whole idea that you can make a U-turn at any time, Y-O-U turn. So the idea is that instead of making a U-turn like you do in traffic, when you went the wrong way, you make a Y-O-U turn where you come home to yourself, and you get radically honest with yourself about who you are and what's not working for you.

A lot of people are not willing to do that kind of self-audit because it can feel incredibly threatening in their career. So I've been up to this. It's turned into my podcast and books and courses, like you said. Who would have thought that working in national security would make you a highly intuitive being?

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**FT:** That was the best answer to a question I've had in a long time.

[00:08:22]

**AS:** It was a long-winded one.

[00:08:24]

**FT:** You hit on so many – I don't have any more question. No, I do have a lot of questions. I think one of the things that you said about just figuring out if how you're doing your work is, if there are adjustments and revaluations there that you need to make, very important. A lot of us are in that place right now. So a two-part question. One, because you work with so many clients, what are your clients – What are the grievances right now with work? What is that telling you about the house?

Then there's this quiet quitting movement that's happening, which is that I think it's a little bit of an avoidance to me. Like you're not happy at work, so you're just going to stop doing certain things. Now, that, on the plus side, is like maybe you creating boundaries and setting – But also, is it passive-aggressive? Maybe you should have a talk with your boss first before you start quiet quitting, like a grown up.

Question one, what are you seeing as far as trends? What are people's grievances right now? I know that workers aren't a monolith, but just anecdotes even would be great. Then what your thoughts on quiet quitting are.

[00:09:37]

**AS:** Yeah. I mean, even if you take it a step before quiet quitting with the Great Resignation, it was so interesting because I remember going on news interviews for SoFi, and I remember kind of chuckling to myself because journalists are like, “The Great Resignation, what is happening?” I just remember thinking to myself this is the most obvious event ever. Obviously, on the news, I didn't want to sound rude, but that was my truth, was this is obvious. You take a workforce that the majority is disengaged. We're looking at 70 to 80 percent. Why are they disengaged? Because they don't love what they're doing. They don't see the purpose in what they're doing. They're not motivated by what they're doing.

Then you add a pandemic, where you can't leave your house, you're responsible for child care if you have kids, and you're working an average one hour per day extra in this job you already were disengaged in. I'm pretty sure this makes sense of why everybody left. So then you take quiet quitting, which I think is a response to probably the reality. History is very reactive, right? So first, everybody leaves their job. Then there's some research coming my way and pitches for my Forbes column, people saying like, "The majority of people who resign their jobs during the Great Resignation has FOMO, and they wish that they didn't leave their job," so seeing some research around that. Number is as high as 60%, wanting to go back and boomerang employees.

Now, we're seeing quiet quitting, which I think is part of this greater reaction to people trying to find balance in a world that really wasn't balanced. I mean, if you look back in our history, all the way back to like caveman, cavewoman times, who came up with this 40-hour workweek idea? I get that it's the reality we're in, but are our bodies even meant to be sitting this long at a chair or standing that long at a standing desk? There's something very unnatural about these unwritten rules that we seem to be living by.

So I think what's so important is that we are now taking a look at our boundaries. Yes, quiet quitting can look many ways. So to me, the definition of it is instead of going above and beyond in your job, you do what the job requires of you. I think that can take on many different flavors. One flavor is someone who just has incredible boundaries. Because of it, they're a better worker. They're going to be a retainable employee. You're not going to lose them because they hate everything.

I mean, no matter – I have a lot of hobbies and interests. Like for example, shopping, such an indulgence I love. But I don't want to shop at three in the morning. It's like no matter how much you love anything, we're never going to love anything so much that we have no balance to our lives. So there's something really healthy about saying, "Okay, I'm going to stop shopping at 7:00 PM," or, "I'm going to stop working at this hour. There's something unhealthy about overdoing it."

On one side, you have the quiet quitters who are doing what we all really need to be doing, and they're really inspiring, and they're setting boundaries, and they're doing something that a lot of

us have to work on in the self-help world, which is their self-soothing. Because in order to set a boundary, you need to be able to self-soothe, meaning that what happens is sometimes, and I'm sure people listening could relate to this, you set a boundary, and then you back up on your boundary like, "Hey, I can't give you this." Then you're like, "Well, but maybe I can give you this." When really, it's like, no, you just can't give the person that thing. It's a boundary. Instead of self-soothing yourself through that discomfort of sitting through someone wanting to receive something from you, someone judging you for not being able to give something, you want to make it go away. So you overextend yourself again and create the same problem with a lack of boundaries.

The other side of quiet quitters are people who I think do need to have a conversation with their boss, where at any occasion, if your behavior drastically shifts in a relationship, I mean, this could be in a romantic relationship, just as much as a work relationship, usually, it merits a little discussion. So if you're completely overdoing it, it does make sense for you to sit down with your boss and say, "Hey, here's what I have on deck. Here's my list of priorities. Here's what I can do right now. Here's what's on deck, and here's what's on the periphery, things that I plan to get to after I complete with these. Can you help me in reshuffling this if you want me to shift my priorities?"

So there's nothing wrong with being collaborative, communicative, and letting them know what you can get to. That's a really healthy way to participate in a little bit less of a quiet quit, a little more of a conversational behavior.

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**FT:** We keep hearing about how right now, and even as we're recording, we have the latest August jobs report, showing that while unemployment ticked higher, I was watching CNBC this morning, the pundits were like, "Well, actually, that's a good thing." Because what that's saying is that I think they – Like we think that's because the late – Employers could not fill jobs. It's not like their jobs went away. It's just that there are not enough employees seeking jobs for the number of openings.

So wage growth improves like – It was sort of flat. But the employee, the worker participation rate is pretty healthy, and that's a good sign. So all this sort of feeds into the thesis that as someone looking for a job, you're in a good place because you have a lot of options. If you're not happy at work, it's a good time to quit. This could change, of course, as this recession or whatever you want to call it that we're in becomes more serious. A lot of economists do think that this time next year, we are going to be in a recession, which means more job losses.

There was that Bloomberg report that like 50% of corporate leaders say that there are layoffs to come. So I want to be optimistic, but I also want to be realistic, and I want to be cautionary. So what's the advice for someone who – Because also like looking for a job could take months. Like between quitting your job, finding the right job, starting that job, getting the offer, it could take months. In that few months, the world could change. So what's your advice for sort of right now, as we're kind of in these precarious times?

[00:15:36]

**AS:** Yeah. I love that you focus so much on money with this podcast because even for me in my mid-30s, like I've really just started being smarter in that way. I was a typical entrepreneur, over investing in my business and not keeping enough for me, not investing enough for me. That's really shifted, and so I'm glad that people are listening to you around this because the research that I've had my team doing for our Forbes blogs and for my email newsletter and all that kind of stuff is around artificial intelligence.

In the next 10 years, I mean, first of all, the research shows that every five years, one of your core skills that you've learned, whether it's in college or in the workforce, becomes obsolete. The times are moving so fast that we can't count on that. So I think it's really important to be adaptable, to be receptive, and to understand that this idea that robots are displacing jobs is very real. It's very real. It doesn't have to be scary. It just has to mean that knowledge is power.

So for me, as an empowered woman in business, I'm looking at, okay, in 10 years from now, there's going to be a lot of people who their jobs are replaced by robots, and their skill sets need to be revisited. Of course, that comes back to your soft skills. Who are you in the face of conflict? Who are you as a communicator, as a leader, as a manager? These are the soft skills



that employers are going to keep looking for and that are going to matter because they're beyond the scope of what a robot can do.

Also, I would predict we're going to see, and I'm no economist here, but just based on the research, the gap between the rich and the poor get even more expanded. With that being the case, it's going to be harder to build wealth. So I think now more than ever is the time to be as financially responsible and future-thinking as possible. So when it comes to whether you should have a side hustle or a job or where you should participate or what would be relevant in the workforce, I think the most sustainable plan is to be you.

That's why when I wrote my book, the biggest message that we had talked about before we hit record was don't do what you love. Do what you are because I love shopping, but I'd be a horrible fashion designer. I love cupcakes. I can't even imagine me as a baker. But the point being, being you is sustainable. When you are you, it's quite easy to show up in the morning and keep doing that. There's a lot of us who are buying into the belief, and it's just a belief, that we have to be someone else in our work.

That's either a what issue or a how issue. It's a what issue if the job you're in is requiring you to use a skill that isn't you, and you're pushing a river. What breaks my heart about that is people get so down on themselves, where they think something's wrong with them. They make it mean something about them, when the truth is, no, this gets to be liberating. You're just using a skill that isn't yours that you're not meant to be using.

Then I think it also comes back down to the how, being really honest of how do you work best. If you know in your soul that you want to start a business, remember that you can monetize just about anything, like your language skills. Are you a native English speaker or any language? You can put that on Upwork. You could put that on Craigslist. You can put that on Yelp. Yelp is still a business generator. There are ways to make money on the side.

I think what's gone in this era or what I hope is gone is the extreme thinking and the hustle culture. I think as a millennial, I and all of us, we witnessed an era of Facebook ads getting rich quick. I went from \$0 or \$100,000 in debt, even worse to millions of dollars overnight. Look, like

my passive income was the most active income I've ever earned. I had to work so hard to be able to do that.

So I would say I don't want to dysregulate anyone listening, but don't get comfortable. Get curious. Get curious about who are you really because that's going to be more sustainable. If you want to start a business, don't have the extreme thinking where you need to quit everything and burn all the bridges behind you. I think that the millennials kind of started that trend of polywork, where they were taking multiple jobs just to keep the lights on.

Now, Gen Z is using it in a totally different way that's been really fun to watch. They're piecing different jobs together, A, to have flexibility because as a contractor, they will. B, for self-expression, they're able to learn different nuances of things that they love. So they're using it to deepen their expertise and their focus. So I would say to anyone, if you want to start a business or you want to be a freelancer, can you use something like the power of a part-time job or polywork to get honest with yourself about what are your finances? What do you need to be bringing in? And can you create that security for yourself?

Because I think the days of quit your job and become a millionaire in 10 minutes, I don't find it that inspiring. It feels abrasive, and it's very dysregulating. I think we grew up in a time where there's also a lot of communication the past decade of you're either growing or you're dying, especially for me as a mental health professional.

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**FT:** No appreciation for stasis, nope.

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**AS:** No appreciation, and I'm just like, "My friends, it is fine to be fine." I totally love all of the TED Talks and speeches about like, yes, sometimes when somebody says they're fine, they're just not in touch with their pain. They're not fine. But if we're actually fine, like your work is moving along and your marriage is good.

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**FT:** Yeah. I'm fine. I'm totally fine. I don't know why I'm sounding so squeaky but –

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**AS:** Yeah, exactly.

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**FT:** I think what I'm also hearing from you is, ultimately, have money if you're going to be making a transition of any shape or size, whether it's to abandon the nine-to-five to start your own thing or just like change jobs, which may take months. Having that cushion is really important.

My really good friend, she quit her job recently. It was because she was also moving across country and has like a year's worth of savings to be able to like, essentially, if she wants to coast, she can coast for a little bit. She just had to like get her bearings. It's a complete privilege, of course, but it's one that you afford for yourself by saving money.

I was on Twitter. I quote Stephanie O'Connell a lot on this podcast. She's fantastic. She's been on this show. She has her own podcast for Real Simple, and she said something like, "Whenever anyone asks me, how did you do that, there's usually something – Money is usually involved. Like it's usually because I had money."

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**AS:** Wow, powerful.

[00:22:02]

**FT:** Seriously. I'll be lying if I said I didn't have – If I didn't have savings, that didn't help too.

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**AS:** It's interesting because money might not buy happiness, but it buys opportunities, and it buys options. So when people feel like they're stuck in their career, usually the issue is not that they're stuck. It's just they're thinking that is, or it's that they're not creating options. So when my life feels stuck or my career feels stuck or I feel like I'm hitting a plateau, one thing that moves your life forward is conversations. It's so simple. But when I feel like I'm plateauing, I ask myself like, "Who can I have a conversation with today?" I don't care if it's like John Doe in the peanut butter aisle at the grocery store or whoever. It's just like I'm open to moving my life forward.

I think conversations can create money because there's knowledge. The more you know yourself, the more aligned you get with who you are. The more you choose things that sync up with you. The more sustainable there they are, and there's room on top. The amount of people who say to me like, "Oh, that's saturated," I get it. But there's – Don't you feel, Farnoosh, like in the podcast world, there's room on top like –

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**FT:** Of course.

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**AS:** But what are we, the top 1% of shows? My show, your show, it's like that's a blessing, it's a gift, and there's room for more people to come be a part of it.

[00:23:19]

**FT:** I mean, the podcast thing, I was just thinking about that today. Right before this episode, I was like, "Wow, this is my – Almost what started in 2015. It's like my seven and a half year." Usually, this is when people get the itch in marriage and podcasting maybe. I have never been so consistent with anything professionally in my life. We're literally doing the show almost every day. I was doing it every day in the first year, and I think it's because I found my how. I looked –

I remember, it was like – Whatever. What year was it, 20 – Let's say it was 2015 I launched. So 2014, I was like sitting and thinking, "What's going to be my Internet thing? What am I going to do on the Internet?" I have social media, but I don't have a YouTube. I don't really have a blog. Of course, I have a website. But I just like didn't want to do a course. I just wanted to do something that was a leverage of what I was good at, which was journalism and talking and interviewing and producing. I have a broadcast degree, so like, "Okay, that's – Okay, I'm getting close."

Then the how, it's not – I didn't want to do a video series on YouTube because that to me just did not spark joy like, "Oh, my gosh. Hair and makeup, all the technical stuff." I knew you had to be consistent. Deliver what you promise. So it was like, "I think the podcast is the thing," and I saw a lot of men doing it and not a lot of women. Now, of course, that's reversed. I think really there's a lot in personal finance, which is great. But I saw a need, and I was like, "All right, let's do it." I think that I was probably following your formula unknowingly.

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**AS:** Yeah, exactly. Like, "Is this actually going to work for me?" It's so funny the amount of clients that I've had where they come in and they say, "I got this job offer at Facebook," or whatever. We're reading the offer, and I'm like, "How do you feel?" They're like really excited. I'm like, "Okay, but what's the day-to-day?" They'll describe to me the their understanding from their interviews. I know my own understanding of what this job offer looks like, and I'm waiting to see, are they reflecting that back to me?

They'll start to tell me some of the responsibilities, and I'm like, "These don't feel like they're within your skill set. Like how do you feel when you think about yourself actually doing those things, which is your life, which is the job, which is your whole day?" They're like, "Well, I need to put a couple years of that on my LinkedIn profile to get –" I'm like, "In no world do you need to put a couple years of something you don't like on your LinkedIn profile to get someone you love."

Yes, you have to, I don't necessarily say, pay your dues. But I think even just growing up in an era of follow your passion, or you should love what you do, I think you should really like what

you do. I think people feel a sense of like, “I need to have a purpose in what I do.” But to me, I have a lot of purpose in my life. Like you have kids. I'm sure there's a lot of purpose in your family or purpose in your friendships.

For me, I don't know if my work is completely where my purpose is. It's where I contribute and where I use my skills and where I sharpen and hone them. That feels good. It feels good to contribute. It feels good to feel good. But I think this whole idea of putting pressure on yourself to love what you do is also dysregulating a lot of people and forcing them to go into these mental health spirals, when the reality is like why not just take that pressure off and say, “I want to like what I do, and part of that means doing something that aligns with me.”

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**FT:** It's crazy to think that that might be just an unpopular opinion. But it is what needs to be said. We are – I'm so tired of the hustle culture too. I'm so tired of this like follow your passion BS, which, by the way, Terri Trespicio, you've probably come across her book, *Unfollow Your Passion*. Check it out, along with your book, *Your Turn*.

You touched on LinkedIn, and we have a few minutes here. Don't just put the two years of blah, blah, blah, on your LinkedIn, just because you think it's going to, I don't know, earn you some points down the road. What are some other LinkedIn mistakes that people make that you hear is your pet peeves?

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**AS:** Yeah. I mean, obviously, not having a professional photo. Like don't cut your ex out of the picture and make that your photo. Make sure you look nice. It's so funny. But sometimes, we want to just check boxes, and we don't realize that we're not actually stepping forward. We're stepping backwards. We're not actually crossing something off the list. We're making a bigger problem, whatever. I think just getting the LinkedIn profile. Also, the book is called *You Turn*, Y-O-U. I don't know why everybody calls it *Your Turn*.

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**FT:** I have it written down as *You Turn*.

[00:27:54]

**AS:** You know what? People have called it *Your Turn*, though, and I love that too. I'm like, "Yeah, Damn, it's your turn too."

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**FT:** There is another book called *Your Turn*, but –

[00:28:01]

**AS:** Was there?

[00:28:02]

**FT:** I can't even read my own writing because I have it written down *You Turn*.

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**AS:** You and me, honestly, like –

[00:28:09]

**FT:** Did I call it *Your Turn*?

[00:28:10]

**AS:** You did. But you know what? I've called it *Your Turn* too. I'm like *You Turn*, *Your Turn*. It's all the same at a certain point, if you know what I mean. But as far as LinkedIn goes –

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**FT:** *You Turn* is way better.

[00:28:20]

**AS:** I think one of the biggest mistakes people make on LinkedIn is not investing themselves in a LinkedIn group. Those groups are like diamonds in the rough for your career, when you find the right one. I think people don't know how to invest in them properly. There's like an era of like people in the service providers space where they think like commenting on somebody's post like with a thumbs up is like the way to be noticed. No. If you're going to comment in a group, be someone that teaches the group something, not in a salesy way but in like, "Hey, I read this article that's highly relevant to this group, and here are the three points that I took away from it. Does anybody else have an opinion on this?"

Can you help educate people or be more succinct about the world for them? So because they came to this group, they associate with you with providing value to them. Because eventually, you can take those online relationships offline and turn them into real relationships that you network and hone. When you can find a group of like-minded professionals, again, I was saying conversations move things forward. Things just move faster in your career. I mean, networking is still the way to get a new job. It's still a way to learn what to do in your business. I don't know if you're an entrepreneur. Chances are you have other entrepreneur friends that you chat things out with before you do another move because conversations move you forward. Conversations make you money.

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**FT:** Well, this conversation has done all of those things for us to move this forward. We're going to be richer now. Ashley, thank you so much. Ashley Stahl, author of *You Turn*. I'm going to get nightmares about this now and dreams. But, yeah, thank you so much for coming on the show. I follow you on Instagram. I love all that you are contributing to the world. Thank you for enlightening us and taking the pressure off. You're welcome back anytime.



[00:30:10]

**AS:** Thank you so much for having me. I hope this was really supportive, and it's very rare I show up on a podcast, and I'm twinning with the other person.

[00:30:18]

**FT:** Yeah. You can't see us, everybody, but we're both wearing black tank tops. It's Friday before Labor Day weekend, and we're ready.

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**AS:** We're on the same wave. Thanks again.

[END OF INTERVIEW]

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**FT:** Thanks so much to Ashley for joining us. See you back here on Friday for Ask Farnoosh, and I hope your day is So Money.

[END]