

EPISODE 1475

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FT: So Money episode 1475, Tara Schuster, author of *Glow in the F*cking Dark: Simple Practices to Heal Your Soul, from Someone Who Learned the Hard Way*.

TS: *The message I took away from my childhood was that I was worthless. I was left alone so long. I was in a dangerous house where things came to die. And my parents were always, always, always financial stressed that they were like actively exposing me too. And so I just left thinking, "Oh. Well, if I was valuable, people would have treated me differently. So there must be something wrong with me." And I think the biggest takeaway I've had is, no, actually, my start dust self is pure and whole and good enough, and that's real. That's not some theory that I need to be convinced of. It is just science, and I have the agency, the power, the ability to clear away the things that might dim that inner glow."*

[INTRO]

[00:01:29]

FT: Welcome to So Money, everybody. It is Wednesday, February 15th, my birthday, and I couldn't think of a better guest, Tara Schuster. She's one of my favorite new authors. She's the author of the wildly popular book *Buy Yourself the F*cking Lilies: And Other Rituals to Fix Your Life, from Someone Who's Been There*. I have to say this book was a constant friend to me while I was writing my own book, *A Healthy State of Panic*.

Now, she is soon to release her highly anticipated new book, *Glow in the F*cking Dark: Simple Practices to Heal Your Soul, from Someone Who Learned the Hard Way*. I'm reading it right now, feeling so validated. True Tara style, this book is raw, relatable. It's full of wisdom. She and I talk about easy ways to heal your deepest wounds, getting off your "good enough plateau" and the surprising power in loneliness. The book comes out February 28th. Be sure to follow me on Instagram, where I'll be sharing how to win a copy of Tara's book. Here's Tara Schuster.

[INTERVIEW]

[00:02:33]

FT: Tara Schuster, welcome to So Money. I can't believe this is happening.

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TS: I'm so excited. I'm legit so excited. I'm a fan of your work. I feel like you're doing like God's work. Like we need to know about money like truly and in a way that's like digestible, easy to understand, doesn't use a ton of words that nobody can understand, including the people who use them most often.

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FT: Well, that is too kind, and I will say thank you. I'm learning, Tara, how to accept compliments and just say thank you. Thank you.

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TS: Yes. It's a hard skill.

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FT: It's a hard skill but kind of the theme of your next book here that we're going to talk about, *Glow in the F*cking Dark*. This book is the follow up to *Buy Yourself the F*cking Lilies*. By the way, we can curse on this show. But feel free to use any expletives you want, Tara. This is your playground.

[00:03:30]

TS: Excellent, excellent.

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FT: Yeah. I mean, I didn't get the chance to interview you back in 2020, when your first book came out, wildly successful. I don't have to tell anybody about that. By the way, do you know how many people reference that book in their book proposals, including – I'm raising my hand. As the North Star, you are the North Star for all –

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TS: What do they say? It's so interesting to me. What in their proposal do they say?

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FT: At least for me, and I can only – Because I heard this from my literary agent and I –

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TS: I've heard it too. My editor and my agent told me like people use it as a reference.

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FT: Listen, your writing is so raw and relatable. But more than that, you tackle an issue that is really complex but so important right now that everybody wants to learn more about how to handle their mental health and self-care and all of that. There are a lot of new books in that genre that want to continue to keep that message going. If we can just – If even just a little bit of that fairy dust from your first book can sprinkle on to our books, like we would – It would be magical. It'd be absolutely magical. So I'm in that cohort of authors that you are very inspiring to me as I was writing.

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TS: Oh, thank you.

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FT: And as I'm reading *Glow in the F*cking Dark*, I'm highlighting parts that feel validated because these are like thoughts that I've had but maybe didn't know how to articulate. You do that so well.

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TS: Oh, thank you.

[00:04:58]

FT: Yes, yes. So for those who are unfamiliar with your first book, it was about the “mess-wreck disaster” of a childhood that you had, how you turned to radical healing rituals and self-love to reclaim happiness. It came out right before the pandemic.

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TS: Oh, yeah. It came out with the pandemic. It was like I had two weeks of – Like the party I was going to have canceled. The dress I was going to wear still has the price tag. It was like welcome – You think about your first book coming out, and you're like, “Oh, my God. It's going to be amazing. I got to meet all these people,” and it's like actually, “No, I'm going to be fearful for my life in this small apartment.”

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FT: It was soon after when additional life quakes happen for you. The biggest, of course, is where you kind of begin in *Glow in the F*cking Dark*, which is you losing your VP job at Comedy Central. Maybe we could start there. I'm sure you told this story many times, but I think it's important to start from the beginning to take us back to that day and the weeks that followed.

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TS: Yeah, absolutely. So I got laid off from Comedy Central, which a layoff sucks. But for me, it was pretty devastating because my whole identity was wrapped up in that job. It gave me my status, my self-worth, my meaning. When I lost it, it made me question like, “Is there an essential me like? Who am I when someone else isn't defining me?”

The reason I think that question really bubbled up so much is like, as you just said, I grew up in a mess-wreck disaster household, psychologically abusive, neglected, dangerous conditions. So the job was my redeemer because I had always felt like such a weirdo. Like that nobody could like relate to my childhood, or at least nobody talked about it. Maybe they could have related, but nobody said it out loud.

So I was like, “Well, look at me. I made it. I'm hanging out with Key and Peele, and David Spade, and all these people. I'm fancy.” It was like a magic trick. Like, “Look over here at all this glamour. Don't look over here at this quarter century of complex trauma.” So I lose the job. I wear – And I also just want to say, people would introduce me like Tara Schuster, Comedy Central. It was my married last name. It wasn't just me. It was like the world also perceived me as being a part of Comedy Central.

When I lost it, I went into free-fall about my identity. Rather than just like pause and try to get to know myself more, I only know the creative hustle like, “Go, go, go. Keep on achieving, woman.” So I decided, “Oh, I immediately need to find meaning in my life.” The 2020 election was going on. I Googled how can I help, and basically the first search result was you can help register voters in Arizona.

So in, I would say, a desperation, I packed up my Prius of doom, brought the Vitamix, brought a bag of books I was never to crack open, headed out to Arizona on really hastily, with very little thought behind it. On the road, I started having a dissociative episode, which if you haven't had one, it's like I could see my hands on the steering wheel, but they were not my hands. They did not feel like they were connected to my body. They were floating.

When you're in a dissociative episode, you feel like the color green, like everything inside of you wants to come out. So I'm going like 90 on the highway, totally freaking out, having this dissociative episode, and I decide I actually can't keep going. Like this is dangerous. I cannot

keep going this way, and I pulled over. It was the first time in my life where I had pulled over when confronted with a dangerous situation, and it was nighttime.

So I get out of my car, and I don't know if this was just because I was in the Mojave Desert or because of how much smog there is in LA, but you could really see the stars. You could really – It was like a friggin' constellation, star-filled experience. I looked up at them, and I just wondered. Can I do that? Like can I glow? Can I have some protective force around me that's actually quite beautiful, even when things are bleak?

The reason I have that question is because I happen to know we are made of stars, which is not some cute thing that someone one time wrote on a mug or like on a stone that you buy at a yoga retreat. It's Carl Sagan. It's science. The carbon in your muscles, the iron in your blood come from stars, and nobody –

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FT: What?

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TS: Yes, yes, yes. They come from stars.

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FT: My mind is blown. Yes.

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TS: A ton of other elements as well.

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FT: I can't wait to tell my kids this. My daughter needed a science fact the other day to share with her classroom. This would have topped it. I said like, "Let's tell them that it rains diamonds on Mars," which I think is true. I read that somewhere. Maybe not Mars, maybe the moon?

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TS: Well, maybe I have to go back. Be like, "I need to amend my –"

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FT: But, yeah, **[inaudible 00:10:33]**. This is way better.

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TS: Exactly. So knowing that and looking up at the stars, I had the thought. No one ever says stars suck. No one's ever like, "They have moral failings, and they didn't get their to-do list done, and I worry, and they're not enough." No, we all generally accept stars are awesome and beautiful. So if I had that in me, like if I literally had it in me and didn't need to be convinced by anybody else, I didn't even need to think myself that it just is within me. I kind of wondered, what does that mean, and can I get closer to that star dust self? That's the beginning of *Glow in the F*cking Dark*.

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FT: Yes. *Glow in the F*cking Dark*. Let's just get it out there.

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TS: All right. *Glow in the F*cking Dark*.

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FT: Simultaneous to this, you had just published a wildly, wildly successful book, your first book. So how is that factoring into all of this, if at all? I mean, I just think like if I was Tara, like I would just be like, “Well, bye-bye, Comedy Central. I'm going to usher in this career as like a powerful author.” Why weren't you leaning into that?

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TS: Yeah. No, not at all my experience at the time. I was terrified. I thought I would be poor and that no one would ever hire me again and that I had ruined my life because I'd come out with something so personal, so raw. Like who would ever hire me? What if they knew all this stuff, if they knew my anxiety, my depression, my struggle with suicidal ideation? I'm going to be unemployed.

It really took me almost a year and a half, maybe two years, to calm down and say, “Wait a minute, this book thing, first off, I love. Love way more than any job I've ever had.” Second off is at least working enough that I'm not starving. So maybe let's go with this. But it's funny. I had savings. I'm single. I don't have a mortgage, so very easy for me. But I was terrified to draw outside the lines and not just have a 401(k) and a salary and a boss. It was terrifying.

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FT: I think your book is going to resonate so well with everybody right now, as so many of us are experiencing that moment or will maybe this year, not to pessimistic. But, I mean, I've gone through layoff. I disconnect from a partner. Like it does – As much as you want to intellectualize it and say this isn't about me. This is just a headcount thing. It's not about performance.

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TS: Yes. It's not personal.

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FT: And yet, especially as women, now you then go on a journey of healing, and your premise in this book is that these practices are simple. So what was the first simple thing you did?

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TS: Pulling over. But just sitting there and being like, "I'm not going to risk my life. I, obviously, cannot drive. Stop." Like stopping was the first thing. Then when I safely made it to Arizona, I just stopped everything. I stopped like any obligations I had, anything I thought I had to do, any self-care ritual that I thought like needed to happen. I just stopped.

After I had taken like a pause, wherein I let myself be so depressed, like Fiona Apple playing in the background, watching *Eternal Sunshine of the Spotless Mind* on loop, like reveling in my depression, I started over one little thing at a time, like really micro things. Like if I could brush my teeth, I was a national hero. Like I had done it. I had achieved at a high level.

Once I was able to kind of climbed back to solid ground again, I'd say journaling, as it always has been, was the first thing I brought back because what I realized was I really needed safety. That I really hadn't had safety growing up, and I certainly didn't have safety in a pandemic. So I would need to find a way to feel safe myself and that which, by the way, only crossed my mind because I was solo camping in Zion. And at a restaurant, I overheard a dad tell his children, "We're going canyoneering tomorrow. But don't worry. I hired an expert. He's done it hundreds of times. So even if you're scared, you're safe. You guys are going to be safe."

I was like mind blown. Wait a minute. My parents were supposed to provide me with safety and then assure me of safety. Wait. Does everyone around me feel safe, or like are they jumping at the sound of a trash can lid closing? That was like a big like, "Aha, safety is a thing." I think it's the most important thing on any journey because it's really hard to grow when you don't feel some kind of internal safety first.

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FT: You write about loneliness in your book, and I highlighted a part of that because I'm writing about fear, and one of the fears that we have that is visceral and starts from a very young age is

this fear of loneliness. But my challenge was like how can this be. How can we turn this around? How can we understand why this fear is showing up and what it's trying to tell us? You write that, along the lines of things like loneliness and other sorts of what you call unacceptable parts of us. We don't want to be lonely. But yet there is a gift to this and being able to be with yourself unafraid is an incredible service that you do on your own behalf.

So I would love for you to expand on this because I think we can be really hard on ourselves. This is, again, going back to the theme in the book, which is self-care, being good to yourself. That, when we associate, we reflect on our childhood or the mistakes we've made or that we have these fears, how can these be sources of strength for us?

[00:16:51]

TS: Yeah. I for a very long time thought that I could hate myself into healing. I could criticize myself and make unreasonable demands and beat myself up if I didn't do my morning routine like to the tee, and that somehow that discipline was going to help. What I realized is I was dead wrong. You cannot. It is impossible to cultivate a beautiful thing you want within you with like the opposite. Like if you want to be gentle, you can't overwhelm your way into gentleness. It just doesn't work.

With my loneliness, I actually started studying a type of therapy called Internal Family Systems, which was created by Dr. Richard Schwartz. It's very simple. It's – If you've ever said there's a part of me that feels this way, and yet another part of me that feels that way, he just says that's really valid. We have all these different parts of us. But the aha moment is that all of these parts are out for our benefit. They want to help us. All these parts, they're not negative. They're not inherently negative. They're not trying to bring you down. When you accept them and work with them, your life is a lot easier.

Because I was neglected as a kid and actually did spend a lot of time alone, one of my first memories is wandering down a paved path, screaming for adults, because I was just home alone. The memory had always been so shameful to me, and this is like I was always so ashamed of how lonely I felt and how much I wanted a partner and how much I wanted safety. But once I started doing IFS, I realized, wait a minute, that part of me was so healthy. That I

could have played with matches. I could have gone out to the pool where there was no protection.

But instead, I sought help. That lonely part drove me to safety, and it also drove me to write. I mean, I love connection. I want to connect with readers. That's why my style is also very casual. I want to have a relationship with everybody who reads my books, and it's so beautiful. I would not have the thing that I treasure the most, had I not had loneliness.

Now, that doesn't mean let loneliness overwhelm me, which sometimes does happen. But I'm on the path towards having a relationship with my loneliness, where it doesn't have to protect me to the nth degree. It doesn't have to like drive me towards the dude who's not good for me because I'm lonely. It's figuring out how to work with it.

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FT: Yes. When you do – When loneliness and other sorts of – Whether it's feeling rejection or any sort of other normal natural emotion, when we're impulsive with it or we try to shove it down or fight it, it's not natural to the body. That's when I think disaster can happen. Dead ends can happen. So going back to your earlier point of just like stop, just stop. Take a minute and reflect.

Like it's showing up for a reason. If you have this anxiety or fear around loneliness or rejection or even FOMO or whatever, like, it's showing up for a reason. Trust that it does want to help you. Oh, my gosh.

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TS: What I find is like actual suffering that we like impose on ourselves is always when we're resisting. It's like what I say. It's the distance between how things are and how I want them to be is the exact measure of my suffering. It's like in between those two polls, how much am I going to beat myself up and want things to be a way that they are not?

It is so hard to get to the place of self-acceptance. It takes so much work, and it's totally possible. It's not – I don't have that in every single instance that comes up for me. But more

often than I ever thought possible, I'm able to pause, stick with it, not like try to bury whatever this emotion is deep within me. But instead, let it live. Let it exist, knowing that it's not going to kill me.

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FT: If anything, it'll make you stronger.

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TS: Absolutely.

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FT: Going back to that layoff story and just how much of our sense of self-worth is shackled to our professional lives. Women in particular, you talk about how we aspire to this what's called like the good enough plateau and these ridiculous standards that we hold ourselves to when it comes to work and showing up at work. What are some of these standards that we really should just eliminate?

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TS: Well, I think we should eliminate the years 2008 and 2009, first off, every commencement address at the time because that's when I was graduating college, and every single speaker said, "Find your dream job, and you'll never work a day in your life, and your job is going to give you meaning. Find your passion."

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FT: In a recession?

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TS: Yeah. I know. First off, yeah, right? Like –

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FT: [inaudible 00:22:08]?

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TS: Cool. Thank you.

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FT: Can we just start with find a job?

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TS: Yeah.

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FT: Like just find a job.

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TS: Or just have any stability and don't be scared right now. Like we're going to get out of this. Recessions are normal. They happen.

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FT: Give yourself the hug.

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TS: Be with your friends and family. No.

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FT: Yeah. Oh, my gosh.

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TS: It was this creative hustle. Like your job was going to define you, and then you're going to have the perfect millennial pink luggage, and then you are going to keep up with all the fabulous Instagram lives of all your friends, and you're going to keep doing, even if it was your undoing. So the very first thing is just like, "Enough. My job does not define me. That's actually insane." That's like if you think about it, you – And we all know this. We all know, yeah, you only get one time in life, and time is precious.

Then we all basically ignore it because we have dry cleaning to pick up and kids to feed and a mother-in-law to ignore. We have all these other little things that get in the way of realizing like your time is actually the most precious thing that you do have. So I had to really divorce my sense of self from my job and to stop looking for external validation to make me feel whole, which is so obvious, but which is so hard. It is so hard.

The only way that I've made it easier for myself is to remind myself. Do I remember when people compliment me? Do I remember when they tell me I did a good job? Or do I remember the one time my boss vaguely criticized me, and then I hang on to that for all of time? All the – It just doesn't work. Once you get real with it, you're like, "Oh, yeah. This is – If I keep trying to do it this way, it'll never work."

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FT: We focus on these one-off events that we now assume is like the definitive, when it's a random act. So in the absence of – In replacement of your career being your source of self-worth and validation, what has replaced that for you?

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TS: That is a great question. That is now making me think on my feet. I think the message I took away from my childhood was that I was worthless. I was left alone for so long. I was in a dangerous house where things came to die. My parents are always, always, always financially stressed that they were like actively exposing me too. So I just left thinking, “Oh. Well, if I was valuable, people would have treated me differently. So there must be something wrong with me.”

I think the biggest takeaway I've had is, no, actually my stardust self is pure and whole and good enough, and that's real. That's not some theory that I need to be convinced of. It is just science, and I have the agency, the power, the ability to clear away the things that might dim that inner glow. Once you just – I don't know. I feel like a lot more safe, like safe inside of me, and it gives me the more ability to take risks, frankly. Like now, I'm all in on this author, speaker, workshopper person. But I don't think I could have done that if I hadn't built internal safety first.

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FT: Yeah. So I guess it's sort of like feeling like you're doing a good job at building your sense of self-worth. It is derivative of how you are proactively consciously creating the systems and the life that gives you the really foundational feelings that you want to feel whole. That may be because of what you didn't have growing up. But you are an adult now, so it's on you to go and like reconstruct this in your life, and so to the extent that you are creating stability and security in your life.

That can come through how you manage your money. It can come through how you manage your career, but it can also come through your relationships to yourself and with others. That is how you create the totality of feeling whole and like you're valid.

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TS: Yeah, because that's real life. All of those things are what comprise your life. It seems so silly. But the daily habits, the daily ways you take care of yourself, that's your life. That's it. It's

not the blowout vacation to Hawaii. It's how did I live this day. Can I like slightly tweak it if I need to for tomorrow?

I write a lot about money because I think it's – I know it's this thing that we all think about every single day, all the time, when you're making decisions about what to buy at the grocery store. Am I going to take this class? You're constantly making money decisions. But so few of us like have any sense, idea. We don't even know what we think about money. So it becomes this like phantom that's infecting our whole life. I think a big part of actually your spiritual journey towards feeling like you belong and you're enough and you're safe is getting right with your relationship with money.

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FT: Well, I'm going to turn that back to you, Tara. Like how would you describe your relationship with money as it has evolved? Because I'm sure today is very different than what it was, even just a few years ago.

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TS: Yeah. So growing up, the biggest thing that I was told by my dad was, “We're financially doomed. We're never getting out of this. I don't know how to get us out of credit card debt. You can't go to this school. Witness car repossessions, house foreclosures.” It was just that I think the ultimate value of your life was money. Since we were always like in a boom and bust economy in our family, we weren't valuable. None of us were because we didn't just have extreme wealth.

What that left me in my mid-20s was unable to buy myself the basics, even if I absolutely could afford them. So that's like stealing toilet paper from a nice restaurant, by the way, instead of just buying three ply at the CVS. That's hacking my way to the bottom.

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FT: Didn't we all thought of doing that, though? I mean, I –

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TS: Don't do it, though, because it's so weird.

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FT: I know. Yeah.

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TS: And you don't need to like –

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FT: Or like the nice towelettes that they have.

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TS: Yes. You don't need – Mostly, we don't need to do that. So the first thing I had to realize is like I'm worth the basics. I actually – I have a job. I'm an adult. The basics are the things that take care of me, and that's actually where the title of my first book comes from, *Buy Yourself the F*cking Lilies*, because I was obsessed with lilies. I thought they were the most beautiful, elegant. Just even the way they open is like a miracle and so pretty. I would see them at Trader Joe's in their weird bucket of water, and I'd be like, “Those are too good for me. They're just going to die anyway. Why would I waste my money on these \$7 lilies?”

As I did myself work of journaling, going to therapy, using exercise as a way to get out my anxiety, as I started taking care of myself, I built like I almost want to say the courage to one day grab that bouquet of lilies, take them to the register, and before I could change my mind buy them because it was a real declaration of I am worth this basic luxury. Like I get to have lilies just because they're nice. They don't need to be productive. It doesn't need to be some whole song and dance. It's just, “Oh, flowers are nice. They come from nature. Wow.”

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FT: It is a song now, Tara.

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TS: I know. I'm like, "How do I get in touch with Miley Cyrus?" I wrote that three years ago.

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FT: Go buy myself flowers. I think she may have been inspired by your book. I don't know. I don't –

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TS: I mean, what I like to say is great minds think alike. So my money journey has been from that, to I'm an investor in the stock market now. I really pay attention, and I have some fancy finance friends who I have been like, "I don't know anything. Please mentor me. Please, please, please."

I have about three people in my life who've taught me like what does private equity mean, what's a hedge fund, like what do I actually need to know, and what is just a scam. I'm now – It's just so much healthier. It's not the thing I obsess about, and it really used to be my obsession was I'm going to lose all my money. How do I make more?

Even if the circumstances were – I had a contract at Comedy Central, like contractually obliged to pay me X dollars, and I'm like, "Oh, my God. I'm going to lose all my money. I'm going to lose everything like tomorrow." It took a lot of work, but my relationship is much more healthy now.

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FT: Well, you can consider me also on your board of advisors.

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TS: Oh, I'm coming to you. I got a lot of questions.

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FT: Any time. Before we wrap, I just wanted to end with another really – So many – I mean, I'm highlighting so much in your book. But one of the places where I really stopped and thought, “Oh, my gosh. Yes,” you write that, “When we heal, we necessarily heal those around us.”

Now, we've spent quite a bit of time talking about how self-love and the self-help journey can be beneficial to us. But for anyone out there who's still doubtful of whether or not to embark on this journey, I think this is an important reminder that when you heal yourself, people are watching, people around you. You can actually – Your glow can be a spotlight for others. Take it away because I think this is just such a beautiful, beautiful remark.

[00:32:27]

TS: Yeah. I think people – I think self-care, there's even now kind of a backlash to it being like narcissistic, and you're just paying attention to yourself. So first off, I'm being really clear about my definition of self-care is taking an honest accounting of your emotional wounds and bringing the nurturing you need to them. That's why like a blowout vacation to Hawaii cannot be self-care. It can't be bought.

Once you understand that, that it's healing yourself, well, guess what? Are you want to community with other people? Are you a member of a family? If so, the stuff you're not dealing with is dealing with the people you love the most. It is operating in the back of your mind, treating other people in a way that you might not like. The first step is having self-awareness to even see like, “Wow, I might be hurting my friends and family.”

So if you consider yourself a member of this community at all, we are stronger when the whole is healthy. That's obvious, and you have the opportunity today to start at the exact place where

you know you can make change, which is with yourself. So when it's authentic and when you think about it that way, self-care is always community care.

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FT: On that note, everybody, please start by investing in your – I know you said don't buy self-care, but I think buy *Glow In The F*cking Dark*.

[00:33:59]

TS: Buy the book. Buy the book, please.

[00:34:01]

FT: Buy the book. Please, buy the book. You won't regret it. I'm so enjoying it, and I know my audience. They do what I say. They do.

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TS: I do what you say. I'm in your audience. I do what you say. I could testify.

[00:34:16]

FT: Thank you. Oh, my gosh. Tara, this is a mutual fan club, admiration club. Thank you so much for your work, for – You're just going there with us. We so appreciate it and cheering you on always.

[00:34:31]

TS: Thank you. Thank you, and thanks for having me.

[END OF INTERVIEW]

[00:34:36]

FT: Thanks so much to Tara for joining us. Again, the book is *Glow in the F*cking Dark: Simple Practices to Heal Your Soul, from Someone Who Learned the Hard Way*. It's out February 28th, but I've got a few copies that I'll be giving out. So stick with me on Instagram. I'll be sharing those details in the coming days.

If you're still interested in winning a copy of Ramit Sethi's journal, *I Will Teach You to be Rich*, check out our show notes, where I've outlined how to enter to win. I'll be announcing those winners on Friday. Until then, I hope your day is So Money.

[END]