

EPISODE 1504

[INTRODUCTION]

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FT: Welcome to So Money, everybody. I'm Farnoosh Torabi. You know, typically on the show, we talk about financial success and our so money moments. Today we're going to talk about when things don't go our way. Stay tuned because I want to share my suckiest financial moment in recent years. And thankfully, I have the expert to help walk us through all of this, Dr. Neeta Bhushan is a best-selling author, acclaimed expert on resilience and grit. She's an advocate on emotional and mental health. And she has a new fantastic book called *That Sucked. Now What?: How to Embrace the Joy in Chaos and Find Magic in the Mess*.

She shares her definition of resilience. Because let's be honest, it's an overused word. Her fly forward framework and how it can help us work through life's toughest moments. Why embracing the mess is important and, like I said, my suckiest financial moment? Stay tuned. Here's Dr. Neeta.

[INTERVIEW]

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FT: Dr. Neeta, welcome to So Money. How are you today? I don't want to say how are you? I'm talking now about – people say it's important to just be like how are you in this moment right now? We are recording on a Wednesday. Tell me.

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Dr. NB: You know, I'm actually feeling – I'm feeling really good. I actually, last week, took my kids to a very much, much needed beach vacay. And they're one in four. And I've been in the thickness of a book launch for about six months. And this was the first time we're setting off on powder and ocean medicine. And it just felt really good to actually re-ground. So I'm feeling creative. Yeah.

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FT: Wow! Maybe inspiring another book. It's hard to top this one though. The book is called *That Sucked. Now what?*

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Dr. NB: Yes.

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FT: And the subtitle of the book is *How to Embrace the Joy in Chaos and Find Magic in the Mess*. I'm ready for this. I think the world is ready for a different conversation. So much of the last decades' worth of self-help has been around happiness and sparking joy.

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Dr. NB: Oh, gosh. Yes.

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FT: And I think that's a bit dishonest. I think you write in your book, like we are humans. And this book is tapping into your humanness, which is going to be messy, which is going to be traumatic. It started – I read the introduction to your book, you went through an unfair amount of trauma as a young girl. And I think it's important that we talk a little bit about that. Because it was really what set you off on this path – take us back to high school.

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Dr. NB: Oh, gosh. I mean, that's kind of when it all went down. I grew up in Chicago. And immigrant parents, immigrant story. And I was the oldest of three kids. And my parents were obviously from different faiths. From different religious backgrounds and even from different countries. My mom was from the Philippines. My dad was from India.

And I think the biggest thing that bounded our family was the gifts of success, and the tiger parenting, and the going into all of the trappings of keeping up with the Joneses. And I know you talk a lot about how to release ourselves from that but doing it in a smart way.

And I think, for me, I was 10-years-old when I became a caretaker to my mom. And that would forever shift everything. She was diagnosed with breast cancer, and that breast cancer later on would then, in that six-year period, aggressively move through her lungs and even spread to her brain.

During the six-year period of my life and having an Indian, Punjabi-Indian father, who is very strict, I mean, this literally rocked our world. And so, I was in and out of hospital settings. At 16, she passed away. And at 17, my youngest brother, or my middle brother, who was actually 16 months younger than me – I was a senior in high school at this point and he was a sophomore. And he collapsed in front of his school having an asthma attack. And they try to revive him three times and just could not.

And some people say he was the closest to my mom. And what is even more devastating is that he died um on my youngest brother's 12th birthday. We lose my mom the year before. We lose my brother. And now my dad is definitely in full depression.

I step up to the plate as the eldest girl and the eldest woman of the house now does. I get three jobs to support our family. My extended family steps in. It's so chaotic. It's so haphazard. And two years after that, we get another just exhausting diagnosis. My dad has stage four lung cancer.

And so, we're just in disbelief and in shock. And so, he made it to about 10 months of that diagnosis. And so, at 19, I'm now orphaned. I have to take care of my youngest brother who's five years younger than me. He was 14. And so, I just had this immense desire to not have people feel bad or pity me. And that was like the chip on my shoulder. That's one of the chapters I talk about in the book. I had a massive chip on my shoulder. I was like I'm going to prove to the world that we are going to be okay. We're going to be outside of this dark tunnel. And that started my trajectory.

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FT: I mean, like I said, just a completely unfair, tragic – was there something that someone told you when you were going through all of this in high school that you remember to be – maybe we didn't follow the advice. But looking back, we're like, "That person was trying to help me."

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Dr. NB: There were many messages coming in. But the message that would honestly connect the dots and even inspire this now book, my fourth book, *That Sucked. Now What?* But really, this is the groundbreaking book where I've tied in all of the lessons from the decades of work, is Neeta – I remember my dad telling me – my mom was diagnosed and her cancer had come back when I was 14. And he said, "Neeta, you're strong. You're resilient. We got this," in his broken Indian accent.

And that is the mantra that kept me going and we got this. You are resilient. You are strong. These were the words that I kept in my mind. And I then tell my youngest brother that when it was just the two of us, "We're resilient. We're strong. We're resilient. We're strong." I mean, this was the mantra.

And, well, it allowed for two things. My coping mechanism – we have so many vices. But my coping mechanism was toxic positivity, for sure. And it was overextending myself. Serving other people. Being extremely busy. Doing the next thing and the next thing and the next thing in the hamster wheel. So much so that I became cosmetic dentist. Not just a general dentist, but a cosmetic dentist. Purchased my practice pretty much right out of school two years after graduation, which doing professional school and all of that was one of the few women in my class and a few people that actually did that. It was like unheard of so.

I thought, I'm like, "All right. I'm going to climate my way out." Because in that season, I would get all the trappings of success. I would have over seven figures in this dental business as a boss. But I didn't really feel that way. I just felt like, "Okay, this is the next rung on the ladder. We're going to keep going. And I'm not going to be happy until I get this."

I actually even fell in love in dental school. I got married to who I thought was my person. Had the big fat wedding and had all of the things that the accolades around it. I wasn't even 30. But then I found myself in this very dark time and dark situation where I had to come to terms with what I was actually hiding. And this was a decade's worth of I thought I had it all together.

I thought that the chip on my shoulder was going to be that next thing and I'm going to climb out of this soup of trauma and just rewrite my own story. I did. But I forgot one thing. I forgot to actually be truthful to myself because I was riding this wave of this toxic positivity. I mean, it helped me for a decade until it didn't until December 31st, 2011.

I was looking in the mirror. I was in my five-story home in Chicago and I thought I had it all. But I was a wreck. And that was the last time I would allow this person to strike me in the face, where I had to muster up all of the courage and the bravery in that day to do two things, to reveal three big words, "I need help."

And that was those three big words that I – as it left my mouth, I knew that forever I was going to be changed. Because in those three words it meant I was finally saying yes to allowing people to come in and support and to finally move through my biggest darkness that I was hiding, which was the grief and the loss. And that would start my next chapter.

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FT: And you filed a restraining order, I believe, that day?

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Dr. NB: I did. I did. In the days to come. This was December 31st. That Monday, after New Year's Eve and all of the things that came with it, I showed up at the police department with my brother and one of my dear friends allowing people to finally – and, you know, it's interesting. If you know anybody that's been in a very toxic relationship, the family knows, your closest people to you know. But you may have just been in denial fully." And I was in denial. I needed to see that broken version of myself and finally accept that broken version of myself so that I could start to pick up the pieces. I mean, I had to shatter in all those pieces so I could finally reclaim that power back to myself.

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FT: I remember the line in your introduction when you went to the police department, someone there asked you, "What took you so long?" And I hated that. And I asked you that. Because I have spoken to survivors. And, yeah, maybe I should have done this last week and two years ago. And for someone just who's observing or who's coming to the story now, they don't fathom how somebody could endure the abuse for as long as they did. But I think that survivors, the timing is never perfect. But you got out. And that's the most important thing.

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Dr. NB: Absolutely.

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FT: I know. I just wanted to give you more credit in that moment. Because she should have or he should have just been like, "I'm so happy for you. Good job." As opposed to making you not

feel even worse, right? You're here to get help. I don't know. That was a little bit of a sting for me.

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Dr. NB: Well, it was interesting. Because it wasn't even – this was the judge that was actually granting a restraining order. And she was an older woman. Probably have seen and probably so jaded. And the courtroom was filled with so many other really – I felt so small that day. I felt so small for so many reasons. One, because, oh, my gosh, I'm sharing this very taboo thing in public, in person. And it was just the first time I had even acknowledged it myself in my bedroom mirror a few days before that. And then to now appear before 20 other women who are waiting in line to get theirs served. And they were so unapologetic. And they were so confident.

It's just two things made me realize, "Wow, I'm not alone. And I'm not broken. And, wow, how come they have that much confidence to just show up?" Because you got to state it in front of this room. It wasn't like – and I was so quiet even sharing that out loud. But that, I tell you, it lifted everything.

And the woman who said what took you so long, I had to recognize, "Oh, wow. Because in our culture, we don't do divorce." And that's exactly what I said. And the amount of taboo, the amount of shame that is present around that because we're carrying some of these heavy loads. I mean, because I was able to share this in a group in this very professional environment, my deepest darkest secret, it fully unleashed the next wave of who I was. It would fully unleash the next wave of who I was in my leadership. Because that next day I would go into my practice with my name on the door bringing everyone that worked under me, the doctors, the surgeons, the hygienists, the assistants. I had a group of ten. And coming in to our little break room.

And I had my lab coat on, my goggles on, my mask on. And I said, "Listen, I need to complain about something." And I remember my SUV was packed up to the rim with all of my stuff that I've taken. And I said, "I'm actually going through a divorce right now." And I just broke down. Started crying, and dry heaving and wailing. And it was just I couldn't hold it in anymore.

But it was that vulnerability that led to, "You can stay on my couch. You can stay here. I have a room for you." The doors are opening up. I can take whatever you need. I can't see the patience for you. But I can do X, Y and Z. We can come up with a system a process so that you can actually heal." That was the greatest gift. I was finally letting people in. And when we think that we're still alone, that's what limits us from our growth. That's what limits us from that next evolution of ourselves.

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FT: Thank you for sharing all of that again. I know you've done it a lot. But I can't imagine it gets any easier. It does not. To reflect on all of that. You are also quick in your book to define resilience, because you and I agree with this, that the word has gotten so overused. That the definition has gotten foggy. How do you define resilience? And for our audience, we often – on So Money, we often talk about financial resilience, which I think if I were to define that, it's sort of having the fortitude, the can-do-it-ness to move along in your financial life. And I'm going to use my words carefully because sometimes you're not thriving. But you are making progress over a period of time despite all of the headwinds that are not within your control. There's so much in life that has nothing to do with us. It just happens. And we have to respond. How you respond though is the thing.

It's not about what just happened to you. It's how you respond. And so, that's resilience to be able to, first of all, respond. Because I think sometimes you just stay stuck. But when you think about resilience in the grand scheme of life, and the foibles and the trauma, what does it mean to you?

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Dr. NB: Oh, gosh. Yes. When my dad told me at 14 that you're resilient. And I'm sure everyone here who's tuning in probably at some point has thought resilience means to be strong. And we're missing the point here because it's not just that mental toughness. It's not just the the, "Okay, I'm going to get over this and I'm going to rise again as fast as I can. And how much we can bounce back?"

If we take the actual literal meaning of resilience. In Latin, is *reillire*, which means to bounce back. And if we would take a glass of water, and if I were to let that glass let go, there will be water all over the floor. But there will be thousands of pieces of glass shattered on the floor below me.

Versus if I would take a ball that maybe is a bouncing ball, a ball that we give to our kids, a basketball. If you even take a basketball and you actually hold it, all right, it has a little bit of give. It's tough. Yes, it's tough. But also, it has that softness. It has that agility. So that when you let that ball go, it is going to bounce. Sometimes it'll bounce higher. Sometimes it'll bounce lower. But it will bounce. Meaning that we have the flexibility. We have the agility. We have the opportunity to bounce, to be soft and tough at the same time. It's not just always that toughness.

And my analogy or what comes to mind when I say toughness is the military or these men who are in – they're soldiers. They're in combat. They're resilient. They are holding on. They're making sure, if their soldier goes down, they're rising back up again.

And I think, for us, we're losing that because that picture right now is just getting me exhausted. And there's no space to breathe. There's no space to actually be in the suck, to be in the stuckness. Not get stuck in the suck. That's why the book is not called *This Sucks*. It's called *That Sucked*. Meaning that we're giving reverence to what sucked. But we're actually able to start moving on, "And now what?"

The "Now what?" piece can look completely different. The "Now what?" piece can be a different texture, a different color. It can be completely imperfect. But that's what that now what stands for, is, "Okay, how is that going to be different than what you started and where you started from?" And can we be a little bit more compassionate with ourselves? With our thoughts? With the way we're treating ourselves and other people?

And to build a "Now what?" that is in tune with this next stage of life for you. And that's what resilience means for me, is the duality of both. The being able to dive and sit in the grief. But also, maybe there were moments of maybe it's not joy. Maybe there were moments of magical times that happen. Or where you were happier than the day before.

And that's what I want to gift people especially in this book and just even as a new mantra. Because now the mantra that I would love to leave people is the saying. Even to just say, there's a practice in my book, in the first part of the book, where I'm helping you embrace the suck. Literally. Most people do not know how to sit in the suck. And most people do not know how to help others sit in their suck.

And it's no wonder that there're a few studies out. But I think there was a recent article that said 59% of people only have one friend that they can lean on. There's a reason why that loneliness is an epidemic, right? Because we want to keep everything to ourselves. But this Mantra, we can actually know how to be there for somebody else. And more importantly, be there for ourselves when things are not going right. To just say, "That sucked. Now what?"

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FT: To expand on that a little bit with – I've read about loneliness in my forthcoming book and the fear of loneliness. And I don't think what you're saying is develop a trauma bond with people. Nope. What we are saying right is that, in order to connect in the aftermath of your loneliness or even within your loneliness, to connect – we're all lonely. And we can spot those folks in our lives who might have similar – maybe going through similar bouts of loneliness. But to really be able to forge meaningful lasting connection with those folks is to first be good in your loneliness.

I think sometimes loneliness, if you sit in it and you stare at it in the face, I think it has a lot of wisdom. That this idea that you being able to be with yourself and be alone with your thoughts and not run away from them, that is quite strong of you. And I think then you are ready for partnership and relationship with somebody else who may have also done that work themselves.

You go through a framework in your book, and you touched on a little bit, the fly forward framework. Can you give us a little bit of that checklist or framework? I don't want to give it all away. But maybe the first step.

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Dr. NB: Absolutely. Well, the first step, and know this is just, even to your point, to recognize when there's a fall. Because in order to fly forward, we're going to have fall. Sometimes it's a visceral fall. Sometimes it's you've invested in something that you thought was going to work out and it totally bombed. And that could be the season where we are in currently. And to notice that this is that first stage. And that first stage can be something where it shakes us up. Where it knocks us off our feet. Where maybe you did get that medical diagnosis. Maybe a friend is reaching out for help but it senses, it triggers something in you to pay attention. And that's stage one.

Stage two is when that fall happens, when that world-rocking upset happens, for me, that fall was December 31st, 2011 when I finally recognized that I need to get out of this unhealthy relationship. Then I was in stage two, which is the ignition. And the ignition is, "All right, I'm going to do something completely different than I have ever done."

You have this fire under your belly. You have – something has to change. Maybe you got fired. Maybe you got laid off and now you have to look at something else. Maybe you have to look at your finances, your savings, ask people to support you. You have to do the hard thing that you don't want to do. And that triggers people.

Sometimes people will take that call, that initiation, and say, "All right, I'm going to get ignited. And I'm going to go through and walk through that fire." And most people may not. They sit in that fall and they keep doing that same thing that they've been doing, the patterns, and maybe the complaining and the blaming.

But if you're going to follow this fly forward in this framework, that second step is inviting you to, all right, ignite. And you're are going to make a completely different in – and maybe this decision is going to be so uncanny to your character that you will start to go into stage three, or step three, which is the rising phase.

And in the rising phase, we are rising like a phoenix, right? Through the ashes, we are rising anew. We are trying something completely different. We may not have that confidence. And we certainly do not have that certainty in our approach because it's completely new.

But the thing is, is just like a toddler, starting to waddle, and stand up, and get on their two feet and trying to master the art of walking. You're starting to master this new way of living. This new way of being. This new way post-divorce. Post an economic meltdown. Post a job loss. Where then we can start to stage four, magnify.

And magnify just means that you are accepting your reality. You're accepting your new reality and you're like, "Okay, I'm making peace with it. I'm going to do the best that I can." It doesn't mean that those hardships are going to be easier. It doesn't mean that you're going to be enjoy all the time. But you are embracing the magic in the mess.

And finally, that final stage is thriving. And thriving is not that, "All right, everything's gonna be rosy, and beautiful and rainbows everywhere." No. Thriving just means you have a lot more awareness.

There's another concept in my book called the bounce factor. And the bounce factor is that foundational time and space for you to recognize what we don't necessarily really pay attention to. Like our own awareness. Our own awareness of how certain people come into our life. Our own awareness. Our own patterns of what are we actually investing in? And why do we do the same things? Or why are we avoiding the same things? It begs for you to ask a different question.

When thriving, we're asking better questions about ourselves and to see what's in alignment with us and what's not? So that when we do have a fall, because life will throw us falls, that we are actually making these decisions based on clarity and based on just internal trust. Or what I like to say your intuition.

But coming from a place of non-judgment because you are now knowing that, "You know what? Worst case scenario, you'll have another fall." But now you'll know how to get back up again without judging yourself. But having just a little bit more compassion with yourself in the process.

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FT: We could all be more compassionate. If nothing else, let that be the takeaway. The book is called *That Sucked. Now What?*

Before you go, Neeta, I would love to be completely transparent. I'll go first. What was your biggest sucky financial moment in your life? I'll go first. Gosh. They're so – maybe you're surprised to hear that I have many of these. But the one that really stands out, and I've talked about this with the community here and there, is starting a side business with two other women. We had all the hopes and dreams to start this. It was a financial pop-up museum called Stax House.

Actually, we did the thing. It was not without a lot of stress. Talking about like my body fighting me stress. Hair falling out. Itchy scalp. We couldn't sleep. Waking up early. But we did the thing. But we did the thing going into a lot of debt. And three of us, each of us owed six figures. Yeah. And it was like a little mortgage for each one of us.

And I remember wondering like how could we have – you know, to your point, your framework, it's like at some point you have to accept. This happened. I cannot go back in time. There are things that I – I try to just focus on the things that I was proud of about it. But the reality was I had a lot of money to fork over for this thing. Involving a loan. And then we had people to pay.

Fortunate, I could pay a lot of that out of my checking account. But the three of us spent three years working on a loan together that was supposed to just be a bridge loan. And we finally paid it off this month, the three of us. And it was difficult. But we did. And we did it because interest rates were going up. It was a variable loan.

We got to the point, we were like, "Do we want to pay the bank any more money than it's already taken from us?" And we don't even have this business anymore. So, logically, it made sense. And it sucked so bad.

I think about sometimes, "What would I have done if I hadn't had to fork over hundreds of thousands of dollars?" Or would I have done it again? Yes. But I would have set more boundaries. And I maybe wouldn't have been a co-founder. All the things. But you live, you learn.

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Dr. NB: Oh, my gosh. I mean, I love that story. Because I think that I definitely have listed many of these sucky moments in terms of entrepreneurial failures inside the book from some of my clients. And I think, for me, one of the big blunders I did, there was a few and there's – I'll share two because they're short. The first one was when I decided that even though my heart wasn't really into my practice anymore, I decided to expand on the practice. Because that was my ego.

And so, that meant to take another loan. And at the same time, the office where my – the building where my office was in, I decided to – because *c'est la vie*. It was on sale. I decided to purchase that building as well. And that was a huge financial undertaking, as you can obviously imagine, when my heart was just gearing towards where I wanted to be in the next three years. It had zero interest to be in Chicago.

And I had to learn the hard way, that I wasn't really a landlord type of gal when other speaking engagements were taking me in other places. And that I sold the practice shortly after – probably, I want to say, a year after we'd expanded, thankfully, to one of my associates.

But with the building, not only was it so hard to get other businesses to be in that space. I was assuming a lot of the cost. And I didn't really have the team members to actually support with trying to find other renters to actually rent, et cetera. I just did not – I sucked at landlord management.

And so, I sold the building. I think it was not a loss. But it was like even. It was pretty much like the same amount or maybe there was like a – it was like 30k less than. There was a loss there. A minimal loss. But still.

And so, yeah, the moral of that story was let's not listen to all of the advice some people share in terms of – and really figuring out if it's going to be in alignment with you in this stage of life that you're at. It would have been great if I was actually going to plant seeds and stay in Chicago. And that wasn't the right fit for me at that time. But my ego thought differently and thought, "Yeah, I could do this. I'm single. I'm youthful." And so, there's that.

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FT: Well, thank you for sharing that with us. I'm sure if we had more time, we'd get more into it. For me at least, I got a longer list to share Dr. Neeta, thank you so much. The book again is called *That Sucked. Now What?* Available everywhere. Congrats again.

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Dr. NB: Thank you so much, love.

[OUTRO]

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FT: Thanks so much to Dr. Neeta for joining us. Her book again is called *That Sucked*. Available everywhere. Stay tuned for Wednesday's episode where we will be in conversation with Luvvie Ajayi. Multiple New York Times bestseller. She has a new colorful children's book out that she's excited to share with all of us.

Until then, I hope your day is so money.

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