

EPISODE 1531

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[00:01:10]

FT: Welcome to So Money, everybody. I'm Farnoosh Torabi. I have a really special guest for us today. Rachel Luna. She and I met in San Juan, Puerto Rico earlier this month. We connected at the Our Money, Our Power Financial Summit hosted by Jannese Torres. She and I both spoke at the event. And we became fast friends only to find out that we both attended Penn State University and graduated the same year from the same department at Penn State.

To say that it was fate for us to meet is an understatement. Rachel is the author of *Permission to Offend: The Compassion Guide for Living Unfiltered and Unafraid*. She is an entrepreneur. Certified master coach. International speaker and has a podcast called Permission to Offend where she talks faith, worth and wealth.

And we talk about those things on the show today through Rachel's eyes. A woman who has been through a lot. Her parents passed away from AIDS. She survived a cancer diagnosis that upended her life. She served for a decade in the United States Marine Corps. And with each challenge, she noticed she was becoming a more watered-down version of her true self. She began questioning her every thoughts, her decisions, her actions.

And finally, she had a revelation. She realized her life would stay the same until she became radically honest with herself and others. And that's a lot of what we talk about today. How to be honest? How to be "offensive" but compassionate at the same time when you're expressing your truth? When you're expressing your desires? With your partner. With your colleagues. With a best friend. Maybe even with God.

Here's Rachel Luna.

[INTERVIEW]

[00:02:52]

FT: Rachel Luna, welcome to So Money. It's like yesterday we were sipping iced tea or whatever, water by the pool in San Juan. I'm so happy to be in your orbit. I'm so grateful and now to have you on the show. Welcome to So Money.

[00:03:13]

RL: Friend, what an honor. This has been like vision board for years. You know this, right? Do you know this?

[00:03:20]

RL: Vision board like to be on my podcast?

[00:03:23]

RL: Yeah. And just for us, we've known each other for so long. But the connection, the podcast. No. All of it. The whole package. You're the package, baby. You're the prize.

[00:03:32]

FT: Listen. Listen, audience. Rachel and I roamed the same college campus in 2001-2002 and graduated from the same department at Penn State University. Different semesters. But nevertheless, what – I mean, this has been in the works for some time. The universe has been moving us closer and closer.

[00:03:56]

RL: I feel like we had to have taken some classes together and just not known it.

[00:04:00]

FT: Of course. Those forums with 100, 200 kids. Maybe more. I'm sure of it. But I suppose you're here – I want to talk about your faith on the show. I want to talk about your connection to God and all of that. And maybe we could even start there. That was my first question. Because, well, just to backtrack a little bit. When I got home from San Juan – so Rachel and I both spoke at the Our Money, Our Power Financial Summit hosted by Jannese Torres, who is the founder of Yo Quiero Dinero podcast. Just a gem of a human.

And I came home and I'm telling my husband about all the things. Who I've met. And I was like – I led with you, obviously. I was like, "Rachel Luna. Holy moly." Because my husband went to Penn State too. I was like, "She went to Penn State with us. She's amazing. She's genuine. She's so easy to talk to." Literally, we just kind of like hooked up. It wasn't even awkward.

You know, sometimes you have to acclimate to people. There was none of that. None. It was just like immediate. But I also, Rachel, shared with him the truth of it, which is that you have had gone through so many life's challenges. The ones that you talk about in your book. Both of your parents passing away from AIDS. Yur alcoholism. Leaving the Marine Corps. Your first story in your book is about sexual assault, rape. And I said to Tim, "It's just not right that some people on this planet get a disproportionate amount of grief." Right?

[00:05:26]

RL: [inaudible 00:05:26].

[00:05:29]

FT: You know? And yet, you are a woman of deep faith in God. And so, let's start there. Because I do think that's really special and it is the thread through what has carried you through

so many of your life's challenges. But also, the amazing things that have happened in your life. The gifts.

Tell us a little bit about your relationship to God. And then maybe even through that, some examples of how he or she, or this spirit, or this – I don't know, however you define God, has shown up for you?

[00:06:02]

RL: Okay. Well, I used the masculine pronouns for God not necessarily because I believe that God is a man. Because in my opinion, God is not a man. God just is. But I use the masculine pronoun because that's how I was raised. That's how it's written in the Bible. And I look at God as a father figure, as a parent.

And I think that this is really interesting. There are so many people who have had negative relationships with father figures in particular. Some mother figures as well. But father figures in particular. Myself included. My father was intermittently present. I've had a lot of feelings of rejection and abandonment by my father. And I really wanted to re-imagine the father-daughter relationship.

And because I lost my mother at such – my biological mother at such a young age, and I was truly blessed to be raised by my mom who I call my mom. She's with us still today. But I also wanted to reimagine that mother role. So that parental figure.

I look at God as my father, my parent, who both loves me with the most unconditional love and who also corrects me and allows me to fall on my face and allows me to go through these trials and tribulations. And every time I feel challenged by my faith and my belief in God, because, listen, I do subscribe to the Bible. But there are many things in the Bible that I will have conversations with God and say, "I don't understand. The math ain't math in here, God. This doesn't make sense." There are passages in the Bible that anger me, that upset me.

And so, when I encounter those moments in my faith, rather than taking a worldly approach and renouncing it all, I just try to have a conversation with God. And I talk to God the way that you

and I are speaking. Like a friend. I don't talk to God like with these like rehearsed prayers or this like everything has to be perfect. I don't have to sit on a specific cushion. No. I'm doing dishes. I'm laying around. I'm having these day-to-day conversations. That has given me a lot of peace.

And there's this one Bible verse that says, "Be angry but sin ye not." And I love that because that verse gives me permission to be angry at God. It's things that don't make sense. Why I survived breast cancer? But my friends died literally, Farnoosh. Every single person that I was having lunch at the hospital with, they all died. One of my dearest friends, she died.

When she died – Oh. Pull it together, Rachel Okay. Let me take a breath. When she died, I remember I was leaving the hospital from my own scans, right? I gets scans every couple of months just to make sure everything is good. And I broke down into this rage. And I was so mad. And I said, "I don't understand. I don't understand."

And I was squeezing my fists. White knuckling. And I cried out. I don't know if you've ever been angry. Have you ever felt grief like that? Grief where you just want to break. And I'm a fiery Puerto Rican, right? In my mind, I'm busting down the windows of my car. I'm not. I'm just sitting there.

And I was searching for meaning. Because this is what the brain does. We want to make meaning. We want to understand. And more than understanding, we want to be understood. And so, when we don't understand something or when we feel misunderstood, it fractures our identity and it causes a breakdown in the nervous system and a fracture of your faith as well.

And so, I was saying, "I don't understand. I don't understand." Finally, I gave up. I was exhausted. Have you ever cried so much that you just like – no more tears come out? You have no more energy. Like you're just completely spent.

[00:10:21]

FT: Mm-hmm. Mm-hmm. Mm-hmm.

[00:10:23]

RL: And I got very quiet. And I find that God speaks to me the loudest when I am silent. But when I'm letting the chatter go and I hear nothing. And I heard something. I felt something. And I said, "I understand that I'm not going to be able to understand. Nevertheless, your will be done." And it doesn't make sense to me now. But I believe that one day it will make sense.

And the reason I have that faith, Farnoosh, is because when my biological mother died, and I was three and a half years old, it did not make sense to me. When my father left me with my godmother, who is my mommy, right? She raised me. I didn't understand. I didn't understand what I had done wrong. I didn't understand why my mother died. Why would she leave me? I didn't understand that people die. That that's part of life.

Growing up, I didn't understand why my father got remarried and raised that woman's daughter but didn't keep me. None of these things made sense. But at some point, it was almost as if the world turned and the mirror flipped and I could see clearly like, "Oh, if my biological mother had lived, I would not have grown up in the privilege that I grew up in. I wouldn't have had dance lessons, and trips to Puerto Rico and unconditional love." Because both of my biological parents were on food stamps and welfare. And they lived in the ghetto of the Bronx. Every blessing that I have, every privilege that I have came on the back of death, and grief and loss. So, you say disproportionate grief. I say proportionate blessings.

[00:12:25]

FT: Well, that's your story to tell. Not mine. Can you imagine if I went home and I said, "She is blessed." Which you are. But that feels like an unfair summary for me. Because I have not lived that experience, you know? But I'm happy to hear it. I'm happy to hear it, you know? Thanks for making me cry.

[00:12:46]

RL: I'm sorry. Wait. I want to say this though. Because I think it's so interesting that you would feel that you couldn't say that.

[00:12:55]

FT: Well, I could. I guess I have to. Because I don't want to minimize the grief. I don't want to say, "Oh, well, that happened." But look at her now. Because I think that we can hold both of those equally right and both of those experiences while one is harrowing and the other is wonderful.

I don't want to strip anybody of their permission to – because I don't know. Maybe you're still living in that grief, right? I don't want to narrate it and say, "Well, she's moved on." Or look – I don't know. It's complicated. As somebody who isn't the person, right, in recapturing that story.

Obviously, yes, I see you today. I see all the bounty. I see all the glory. I see all the positive. But I want to also give a nod to all of that you've gone through that has made you who you are. But it's your story to tell.

[00:13:53]

RL: Well, I don't think that it minimizes. Because to your point **[inaudible 00:13:56]** can exist. And here's my opinion, belief process, is that it's very difficult for people to tell their story the way that I tell my story without breaking down into a puddle of tears when they haven't healed from the trauma, right?

[00:14:17]

FT: Yeah.

[00:14:17]

RL: This is why we see people like really struggling to tell their story and they're like a whole puddle. And they just told they haven't fully healed, which is why when I tell my friend Michelle's story, some days I am good to go. Other days, I'm a puddle mess because I know that there are still some parts of that that are still very – it's still a very fresh wound for me.

And it's not good or bad. It just was. And I think that's just my approach. I've chosen to look at it as – because you know what? The real truth of it is, Farnoosh, if I don't choose to see it in that light, I wouldn't be able to get out of bed. I'd be so overcome. I have to choose a new belief. I have to choose a new perception. And I have to amplify the story that serves me so that I can go out and serve the world.

[00:15:10]

FT: Hmm. This all makes sense now also to know that you are a master certified coach. And you use neuroscience. That is the anchor of a lot of your message and your theories. And so, Permission to Offend, you already kind of illustrate a little bit of it in your story in that even with your relationship with God. Like sometimes I'm going to tell God what I don't like about what He – or what I'm reading about Him, or His ideas, or His wisdom. And that's a risk some people are not willing to take even, you know? To tell someone forget God. But even like their partner, or their colleague, or someone in their life how they actually feel because they're worried about risking the relationship.

Let's talk about Permission to Offend. And offend – I saw your interview on The Today Show. They took you to task on that word. They said, "But, Rachel, offend, that's like a word that that triggers a lot of animosity in our culture." What do you actually mean when you say permission to offend?

[00:16:16]

RL: When I say that, I mean giving yourself permission to be yourself and understanding that there are some people that are offended that you exist. My stepmother, for example, was offended that I existed. She was offended that I occupied space in my father's house because I looked so much like my biological mother. And when she looked at me, all she saw was the ghost of the love of my father's life.

And so, my very presence was threatening to her, her utility and her position, if you will. There are people that are going to be offended that you have the audacity to dream. There are people that are offended that you care about making money and that you are establishing financial

freedom. And that you're the legacy builder of your generation. That you're the generational curse breaker.

And so, I am just on this mission to say that's because some people are going to be offended no matter what you do or how you do it. You might as well let them be offended for you operating in your full authentic truth and giving yourself permission to be misunderstood.

Because this is where we run into the problem. We all want to be seen, heard and understood. We all want validation. And validation is an emotional desire to be approved, to be recognized as right, and correct and good. But this pursuit of validation is what keeps us having um friction within communities. Because I want to be right. I want you to hear me, understand me. And I'm fighting, and fighting and fighting for you to accept me instead of listening and trying to understand your perspective, your ideas.

Why are you the way that you are? Why do you think the way that you think? Tell me more. Because if I am actively in pursuit of understanding you and you are actively in pursuit of understanding me, there's no fight. There's only connection points.

[00:18:27]

FT: In today's culture, it feels really hard to – we were talking about this in San Juan. You're not given the space. And people are not patient. For those of us, and I'm raising my hand, who are still figuring things out. And we want to figure it out out loud. We are expected to show up to the conversation with formed opinions and risk possible rejection because of those opinions.

And I think that that's a cultural – it's challenging right now. I don't know how we got here. We live in a very polarized country. And so, maybe the context of that, how do you want people to feel confident in doing this? Because while I understand everything and I believe in everything you're saying at the core, it's really a tough crowd. The world's a tough crowd.

[00:19:19]

RL: Well, this is one of the reasons why I wrote the book. Because it is a tough crowd. And you can't even think anything without the fear of being canceled. You can't get it wrong. You can't have a single second where you just try out an idea.

And then, the other thing is like, God forbid, you ask a question and then you get accused of making people do emotional labor, which is not to say that that does not happen. That absolutely does happen. But I believe – and this is my personal belief. And this is why I talk about in chapter two, getting anchored into your identity. And the way you do that is by getting very clear on what you value and what you believe. But I believe that one of the reasons that we're struggling is because we're not allowing each other the opportunity to go to work together.

It's emotional labor when people ask me to tell my story. You know how many times I've had to repeat keep the same trauma over and over and over again? And there are some questions that like some days I don't want to answer those questions because I've already had a hard day. But they ask me the questions anyway.

I was preparing for this one interview and I sent them the questions that I wanted to be asked just to keep it light. They asked me everything but. They want to talk about the alcohol. They want to talk about the rape. They want to talk about all these heavy things. And you know what? This is the job that I signed up for. I am so passionate about community.

I wrote the book for a reason. Here's how we do it. First of all, I do believe that we all have at least one safe person in our lives. And if you're listening to this and you're saying, "No. I really don't have a safe person in my life." I am the safe person. Me. Rachel Luna.

And I personally invite you to send me a message on Instagram @girlconfident and say whatever kind of "crazy thing" you want to say. Test out your ideas on me and I will hold the space. And here's how we do the work. You get to say whatever you want to say and I get to ask you questions and then you get to answer. And we understand that it's not that this is what we believe in our core. But it's a thought that we've been conditioned to believe. It's a programming that we're trying to figure out, "Does this ring true for me? Is this what I really believe? Or is this what I was taught to believe?"

And this is especially an important exercise for people who've experienced church hurt and who are struggling with their faith, right? Like why do I believe in God? I had to ask myself this question all the time. Believing in God was easier for me than believing that Jesus Christ is the Messiah. And I had to work over and over and over again. Why do I believe this? Why do I believe this? Well, because they taught it to me. But why? But why do I still believe it? You want to create these safe conversations.

In chapter seven, offend with intention, I give you exercises. And I tell you, partner up with a buddy and create the parameters. And then if it gets too hot, you take a break.

[00:22:43]

FT: Yeah. I love that about your book. There are all these wonderful prompts, journals, journaling prompts that really drive home your message. We were talking also in San Juan, Rachel, about our different relationships with fear. And you were coaching me a little bit on this, because I was like, "I'm a little nervous about coming out with this thesis about how fear can be great. And fear is a superpower."

And yet, there are all these people that I want to connect with that I admire, that I want to like share the book with and share the message with that have a different take on fear. They're the ones who think it's about being fearless. That that has been their ticket to success. And you said both can exist, you know?

I think we're both on the same page in terms of like – I guess what I'm saying is, on the road to being fearless, which I think is possible, you need to have a relationship with fear. And that's where my book contributes. Sort of like the before. Before you get to this proclamation of fearlessness. What has been your relationship with fear? And how are you afraid still?

[00:23:59]

RL: Okay. I feel that I've had every kind of relationship you can have with fear. First, I was afraid of fear. I didn't want to acknowledge it. I wanted to act as if it wasn't there. But it was there. So it was holding me back. Then I took the approach of the Elizabeth Gilbert approach, that fear is a

passenger. Sits in the back seat. Doesn't get to change the radio station. And I was like, "Cool. You can come, fear. Let's go. But we're going to do this."

And then as I've developed more in my spiritual walk, now this goes according to my personal faith beliefs. Again, chapter two, anchoring your identity. Figure out what's true for you. I have now shifted into a place where I believe that fear is a spirit. And you can command that spirit to go.

Now, does it go away permanently? No. Not really. It doesn't. But it leaves you for the moment, right? Because of my faith practices, I will say, "Fear, I command you to go in the name of Jesus. You have no authority here. I'm busy. I'm working. You can't be here today. Go now." Right? And it might leave. Sometimes it's a little more stubborn.

And so, then I recognize, for me, that when the fear is more stubborn, that is an opportunity for me to connect with God and just surrender. Because maybe God is trying to tell me something. And maybe the fear is there as a warning.

I have another belief about fear. I also believe that sometimes fear is there to highlight an awareness, a thought that's looming in the background of your unconsciousness. It's trying to get your attention to help you figure something out. Sometimes I have a conversation with it and I say, "Okay. Well, what is it that you're trying to tell me? What are you trying to protect me from? What is it that you think I need to know right now that you give me no rest?"

And here's the last thing I want to say about that, Farnoosh, is like give yourself permission to change your mind about what you believe. We've been held prisoner to like, "Well, you said this 18 years ago. 18."

[00:26:07]

FT: I pulled up this tweet from 2007. Okay. I think we love and not only give ourselves permission. But give everybody else the permission. Can we give everybody else the permission to change their minds?

[00:26:22]

RL: Yes. I give myself permission to change my mind. I am not even the same person that I was 18 minutes ago. Because you don't know what kind of come to Jesus moment I may have had. And really, the reason I am such a proponent for giving people grace to evolve, to grow, to change their mind is because if the people that have helped me get to where I am did not give me that grace, if they didn't give me second and third chances when, honestly, I didn't deserve it, I would not be the woman that I am today. If people had given up on me, if they had written me off when I was an alcoholic scooping up my own vomit in college, if they had given up on me when I was that promiscuous home-wrecking hoe, if they had – and all those stories are in the book. If you're like, "Wait a second. What? She said it?" Yeah, I said it. That's who I was. But that's not who I am.

And so, you have to give yourself permission to evolve and recognize that you are not the mistakes that you have made and you are not who you once were.

[00:27:24]

FT: I want everybody to buy your book but also listen to your podcast, Permission to Offend. You talk about faith, worth and wealth on your show. How would you describe your relationship with money, Rachel, versus, say – I don't know. 10 or 15 years ago? Before you started your practice? Before you inherited these beliefs about – these more positive beliefs around abundance and wealth? And abundance is a whole chapter, whole section in the book.

[00:27:51]

RL: My relationship with money is great. It's never been better than it is right in this moment. And that gives me great joy to share with you because I was the girl that was so financially illiterate. That I did not know that when you got a credit card, you had to pay off the monthly balance. I thought as long as you paid it off sometimes.

I was also the girl that the bills would come in the mail and I wouldn't even open them. I would just throw them into the trash. I had a very toxic avoidant relationship with money. And I also used money as a crutch to satisfy the void in my life.

Even though I made a lot of money in my yester years, I had very little to show for it. I had no savings. I had no retirement. I had nothing. And I did have something. I had a whole crap ton of debt. But today, I am 100% debt-free. We have equity in a home. I have a legacy set up for my children, so that when I leave these kids are set. I wish that my mother were going to be leaving me when I'm leaving these kids. She's not. She's already let me know she's not leaving anything for anybody.

[00:29:06]

FT: Wonderful. I love hearing that. I wish we had more time together in San Juan. But I –

[00:29:13]

RL: Maybe we need [inaudible 00:29:13].

[00:29:15]

FT: Yes. Yes. Sign me up. Thank you to the universe for bringing us together. And, everybody, check out *Permission to Offend: The Compassionate Guide for Living Unfiltered and Unafraid*. I got my copy. I didn't get you to sign it though. You know what? That's a reason to see you again in person, to get this signed.

Rachel Luna, thank you so much.

[00:29:38]

RL: Thank you for having me. What an honor.

[OUTRO]

[00:29:42]

FT: Thanks so much to Rachel Luna for joining us. Her book is called *Permission to Offend*. Thanks for tuning in. And I hope your day is so money.

[END]