

**EPISODE 1537**

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**FT:** So Money episode 1537, Permission to Choose with Stef Ziev, author of *The Choice is Yours*.

[INTRO]

**ANNOUNCER:** You're listening to SoMoney with award-winning money guru, Farnoosh Torabi. Each day, you get a 30-minute dose of financial inspiration from the world's top business minds, authors, influencers, and from Farnoosh herself. Looking for ways to save on gas, or double your double coupons? Sorry, you're in the wrong place. Seeking profound ways to live a richer, happier life? Welcome to So Money.

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**SZ:** Look, I think in some cases, fear, really is false evidence appearing real. I think that is something that can actually people are looking. If fear is sitting up ahead of the table, then that part will look for evidence to make its job robust. I think that there are absolute circumstances where fear informs. Again, I look at everything as a teacher. It's a matter of, I think, just understanding what the fear is really about. Is it legit fear that is telling you not to walk down the street? If so, Amen. Walked down the different street. Is it I have fear to speak publicly, but I really have something to say? That's a definite field of fear and then use it as energy to inspire knowing that there is something greater for you to be sharing and that it is wanted and needed.

[00:01:29]

**FT:** Welcome to So Money, everybody. I'm Farnoosh Torabi. This week, I'm in the recording studio to tape the audio book for *A Healthy State of Panic*. Yes, there is going to be an audio book to go along with the hardcover and the eBook. You can preorder all of it at [ahealthystateofpanic.com](http://ahealthystateofpanic.com). I'm excited because the audio book we decided is going to bring in actual sound from this podcast in parts where I reference some of the brilliant guests that we've

had on the show and their advice. That includes today's guest, Stef Ziev. She's here again, former TV executive turned certified life and executive coach. This time, she's back with insights from her new book, *The Choice is Yours A Simple Approach to Live and Lead with More Joy, Ease, and Purpose*.

But here's my question, how do we actually make making choices easy, right? I mean, the idea of having the power to choose. I get it, we all get it. Our intelligent brains tell us we have agency. We are adults. We can live life as we want, and yet, it's so hard to actually go a different direction, to speak up to authority, to choose to let go, to choose to shut things down or start something new. Making choices, especially, when it comes to high stakes moments that involve money, and work and family. It can be frightening. It can be confusing. More often than not, it can leave us feeling as though we don't actually have options. Ever felt like that? I certainly have.

With stuff, I kind of push back. I'm like okay, "So, how do we actually make these choices without the risk that we don't want to take on? How to push through any resistance we may be feeling to choose for ourselves?" Whether you're at life's crossroads, whether you're a high performer who feels stressed, a leader looking for strategies, or anyone listening who just wants to align their work with their values. Sit back. We've got some good advice here with Stef Ziev.

[EPISODE]

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**FT:** Stef Ziev, welcome back to So Money. Congratulations on your new book, *The Choice is Yours: A Simple Approach* – I like it already. I like that it's simple. *To Live and Lead with More Joy, Ease, and Purpose*. I'm so happy to have you back. Welcome.

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**SZ:** I'm so honored to be back. Thank you.

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**[00:03:53] FT:** Since we last spoke, which was I don't know, it was – would you say like in the last few years, how did we even connect initially? We just had a mutual friend or something?

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**SZ:** Well, truth be told, I learned about you in 2016 when I was speaking at an event and after the event, someone came up to me and said you should be on Farnoosh's podcast.

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**FT:** That was a good person. Whoever that person was.

[00:04:18]

**SZ:** But it was during the pandemic when actually I had a podcast, which I no longer – which is inactive at the moment, but still available. Then you were on my podcast and then you were kind enough to invite me on your podcast.

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**FT:** Yes, yes. Well, us podcasters got to stick together. What can I say? But since you came on So Money, your words really just stayed with me in particular, this one conversation that we had on the show about the shitty committee that you advise us to get rid of in our lives. I actually included that in my next book, *A Healthy State of Panic*, because in times of great uncertainty when we're afraid of uncertainty, what do we do? We try to cast a wide net. We think more is better in terms of considering all of the options, considering all of the opinions so that we can get to the right choice.

But you disagree. I took that really to heart into practice, and that when we are in moments of uncertainty, and like, for example, I had a point in my life where I was deciding whether to breastfeed or bottle formula feed my son, and I was leaning more towards the formula, but I felt so scared about making a mistake. It was such an uncertain thing. I was consulting all of the

things like the Internet, other moms, and I thought, “I can't make – this even worse. Now, I'm just overwhelmed with overwhelm.” So, I narrowed it down to three people. My committee consisted of our doctor, my husband, and my baby, and me. Let's be honest, four people. My doctor said to us – well, my son's doctor. I said, “What do I do?” If I am going to go the form – he's like, “Do whatever you want. I have four kids. Some are formula fed. Some are breastfed. They're all healthy and fine.” I said, “Well, which formula do I get?” He said, “Get the one that's on sale.” And these are incredible Brooklyn Height pediatrician, hard to get into his practice.

I said, “Okay, good.” My baby was happy and being fed. I mean, it worked for our marriage, it worked for us. You need sometimes formula or bottle because what else? Am I going to just be breastfeeding all day, all night? That works for some people. It didn't work for me. So, I own that decision now. It's really hard to own it back then.

All this to say you have been helping me out, and now you have a book so you can help out even more people. But you've been helping lots of people. The person who wrote the foreword to your book, Kari Skoglund has been on this show. An incredible female director. Tell us a little bit about your approach to coaching everybody, especially women. And when we feel like we're at these points of uncertainty and with Kari's case, when she came to you, she felt as though she was being led down a scary path that were – the misogyny in her industry as a female director was tantamount. So, tell us how you see things, because it's a very, very special lens.

[00:07:29]

**SZ:** Yes. First of all, I love that story about the doctor.

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**FT:** Yes. He goes, “What's on sale.”

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**SZ:** But also, to me, that story in particular is a really good reflection of when you take out all the noise, the answer is simple. It doesn't have to be that complicated either. Right? The reason I

wrote the tagline as, a simple approach, and why I included the word ease, is because there's so often we create difficult situations. We add stress and anxiety and drama. It's our default, right? It's like the news is bad. Why is that? Why do we say, well, the worst case scenario. Why do we do that? Not just why, but can we make a different choice? Can we enter into a conversation from what's possible? Or what would bring ease, versus what is hard and difficult and stressful. Where there's a desire for perfection, right? Or the right answer. What if there isn't a right answer? What if there are just choices that inform that create more choices, right?

All of this to say, when Kari came to me, and when many people come to me, and often I work with men and women. I have an even – I actually have more men in my practice right now than women. And the choices for each of them all stem from the same place, which is what part of you is sitting at the head of the table? Often, when we were talking about the shitty committee, those are the parts of us that are just creating the noise. Those are the parts that it's – and to be honest, it's not really about eradicating those parts, because the shitty committee has been with us and is with us, and I don't believe is actually going away. The opportunity is to move them to the kids table, right? It's to not give them the power, is to not have them in that seat of authority at the head of the table, which is, i.e., the author, who is then creating our stories that are leading and informing our results, right?

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**FT:** Mm-hmm.

[00:09:40]

**SZ:** So, when I'm working with people, it really, first and foremost, is about beginning to gain clarity and bring awareness to what part of you is actually sitting at the head of the table and making those decisions. Because it's easy, it's very easy for us to engage in the trauma drama-rama. It's very easy for us to feel like the victim or to prove how right we are. That may not always be the best thing for us or for others. In a lot of cases, and where I really come from oftentimes is, if you're triggered, if there's something going on in your life, I always think that that's a teaching moment. That could be, by the way, a positive trigger. That can be like, I really

love this human being that I'm interacting with right now. Well, awesome, then you know what, choose to see yourself in that. If you spot it, you got it. There's both and in that regard.

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**FT:** With Kaari, going back to her challenge when she came to you, and she wrote about how she felt as though again, she was facing a ton of misogyny, what's her choice in that scenario? Because we also have to be practical. This is a job. This is a paycheck, and to her point, she even pointed out that for so long in her career, she just played the game and this wasn't the first time that she had been macro aggressed, or micro aggressed by colleagues, male colleagues, but at this point, it was sort of, she was drowning.

When you're coaching someone like Kari or anybody who let's just use a corporate setting, or a work environment where you feel like, "Oh, there's a lot at stake. If I choose what I really want, which is to speak up or quit. Well, how do I do that, while also protecting what's important?"

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**SZ:** That's a great question. I think, the only thing we can change is ourselves, right? The first thing is not to really – be mindful that you don't have the power to change the other person. Kari was not going to be able to change the misogyny inside the entertainment industry. She was not going to be able to have impact or really change this person with whom she was triggered, with whom she was working, who had power over her, who she was triggered by. The opportunity, though, and she says it in the foreword, and I said it to her, I said, this guy is going to be your greatest teacher, right?

The reframing – what I tried to do immediately with clients is to help them reframe the trigger as a teacher, so that immediately, it's no longer something that's just – it still may be irritating you and it still could be pissing you off, and it still could be affecting you deeply. If there is just that little space created to observe that this is an opportunity for growth, or to choose to look at it like that, to choose to relate to it in that way, then how you relate to the issue is the issue, right?

So, if you're relating to the issue of something that's really in your way, and this is terrible, and I'm never going to get past this, and it's infringing upon my happiness, then that is the story that you are going to then be living. You're able to say, "You know what, this situation is pissing me off, I really don't like this person. I don't like that I'm working with this person." If there is not an opportunity for you to leave that job in that moment, then I always say there's more to learn.

If there's an immediate reframing of, okay, this person is my teacher, then the next question is, where are my fingerprints on this? Where have I contributed? Or am I unconsciously contributing to this dynamic? That is where you get to have agency and choice, right? Again, this is this is not like a magic bullet. I'm not prescribing a pill that fixes everything. This is genuine. This is a choice to do the work. There's no have to, there's no should. You don't have to do anything, right? And if you really are interested in shifting the dynamic that you're engaged with that's not working for you, then that choice really is yours. The choice is yours is something that we say all the time. But I don't know if we really get it into the DNA and really take advantage and really use it in a way that – I like to think of it as taking that personal responsibility, which is the ability to respond versus react.

That's where I began with Kari, and that's where I begin with everybody. This is a teacher, we're in a classroom. Here's your syllabus. What are you here to learn? And let's now go play and start to impact and take some action. But it shifts – it starts with who are you being, and who's sitting up ahead of the table?

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**FT:** Yes. Sometimes, as you're being taught on that job that is so treacherous, you take the learnings to the next job. I don't know the timeline here very well. But when Kari was on So Money, which was I think after she worked with you, she gave me one of the best pieces of advice. I take this with me and if anyone asked, what's something that you – someone told you on So Money that has stayed with you. Well, they're shitty committee. That's you. But also, Kari's quote to me, which was that, "When you can, try to work with elegant people." And I have to think it's because in that moment prior to this epiphany, when she was working with very inelegant people, she learned that. She learned that.

Now, we don't always have, of course, the opportunity to choose who we work with. But when you have the choice, see, it goes back to yours. Your book, it is your choice. I love that you said triggers are teachers. Fear is also a trigger and I would love to learn about how you think of fear as maybe a helper, instead of a hindrance in our lives. I mean, you do quote, I believe it is Nelson Mandela. Everyone loves Nelson Mandela. But he said, "May your choices reflect your hopes, not your fears." I think that your choices can reflect both, your hopes and your fears. I am trying to rebrand fear in my next chapter in life, and to say that you can be hopeful and fearful, that fear should not be banished to some category called bad feelings, and rubbish. Right? Fear has validity, and while I'd like to be hopeful all the time, that's just not – it's not just not who I am. I just don't think that's real. When you think about fear, and how it can be an instrument in our ability to choose, and to choose with confidence, what is that relationship? What does that interaction?

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**SZ:** I mean, look, I am a big proponent of feel your feelings. None of my book is about what – I am not someone who is about toxic positivity. I am all – I am a big therapy fan. I am in therapy. I love therapy. I am someone who deals with my shit and I encourage – and all my clients deal with their shit, to be perfectly frank. That is kind of the type of person I am. I'm not about what I would call the spiritual bypass, and I think anyone who's telling you to not feel your feelings, that's a big red flag for me.

So, I love that you're rebranding fear. Look, I think in some cases, fear really is false evidence appearing real. I think that is something that can actually – people are looking – if fear is sitting up ahead of the table, then that part will look for evidence to make its job robust. I think that there are absolute circumstances where fear informs. Again, I look at everything as a teacher, and I don't think anything gets eradicated. So, I think it's all – the parts of us who are sitting around the table in any given moment are doing musical chairs in any given moment. So, fear is inevitably going to be sitting at the head of the table. It's a matter of, I think, just understanding what the fear is really about, right? Is it legit fear that is like telling you not to walk down the street? If so, Amen. Walk down the different street. Is it, I have fear to speak publicly, but I really have something to say? That's a definite field of fear and then use it as energy to inspire knowing that there is something greater for you to be sharing, and that it is wanted and needed.



That, instead of looking for the evidence to make the fear win, is there a way to bring in another loving part of yourself to kind of look at the fear? I tend to look at the fear sometimes as like a kid who's just scared, and the opportunity is to have like this higher part, this healthy adult to come in have the fear, like shrink it down to a kid and sit it on our lap, and then like love it up while the adult is taking over. Again, in the spirit of both and, it's not throwing the baby out and saying, "Screw you." It's saying like, "Let me love you up. Let me understand you. Let me let you inform me." I don't want to choose from fear. I don't know that that – do you find that there is a way that that choosing from fear is beneficial?

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**FT:** Yes. I think what really helps, I agree with everything you're saying. I think for me, at least, and what I try to – how I've organized even my book is just to say like, when we talk about fear as just this monolith, that's problematic. I think we need to identify what fear we have. Is it the fear – so your public speaking example. Maybe it's the fear of failure. Maybe it's the fear of rejection, because you're going to say something that not everyone's going to agree with. Is it the fear of being exposed or exposure which is a chapter in the book.

So, when we can identify the specific fear, then we can also figure out, well, what is it that this fear wants me to protect? If it's rejection, maybe it wants me to protect this feeling of acceptance. If it's loneliness, maybe it's a feeling of belonging and connection that I want to cultivate, and then I want to protect. So, in the process of doing the thing, which I love that like fear, yes, it's an adrenaline, and it's an energy, and sometimes it is a catalyst. But if you're still afraid, and you want to do the thing, then the harmonious thing is to say, "Okay, well, how can I do the thing and still feel safe? And still feel like I'm building a bridge to connection? And feel as though I'm being inclusive in my conversation, so I'm not alienating people and risking rejection?"

Then, sometimes you will say things that not everyone will like, and that's okay, too. Even just sitting with the fear for a little bit to say, "How did you get here? What do you want me to protect? Are you just trying to mess me up here? Are you legit?" Because that's also true. Sometimes your fears are rooted in things that we've inherited ideals, philosophies, mindsets

that we've inherited from the world around us that we don't actually believe. But here we are carrying it with us because the world is powerful.

So, sometimes it's just about looking at it and going, "Who brought you here? What are you all about?" This is not a step we are groomed to do. Like to your point, we're often just like, "I'm going to be completely fearless. I'm going to pretend that I have no fears and it's just" – but it's like hanging right behind you. It's just staring at you. It doesn't go away. That's how I would do it. I think it's just that adding that layer of like, what kind of fear is this? Because then you can get a little bit more specific about, well, what is it that it's trying to help me protect?

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**SZ:** I love it. I totally agree. I have an exercise, if I may share that I –

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**FT:** Yes, please.

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**SZ:** – I support people to do, especially when – look, at the beginning of my work with people, we certainly uncover the limiting beliefs and the fear, and all the stuff that's keeping them from getting the results that they are now coming to me, to support them to receive, right? This is both in the corporate space and also in people who are transitioning careers and all the things. So, one of the things that I have people do, if let's say fear is sitting at the head of the table, again, with the intent to not eradicate, but to lovingly master or listen to, is I have them write – I have them get out a notebook, and I have them do this for a few days or a week or however long they want to. There's two different versions of this.

One is I have them write a letter to and from, like to fear, from whatever part of them they want to write from. So, maybe it's their healthy adult, maybe it's their higher self, maybe it's the universe, whatever part is kind of the healthy part. It's like, "Dear fear, tell me what is going on with you? Love, healthy adult staff." Or, "Love, the universe." Or, "Love, your future self or

whatever.” Then you turn the page, and it writes back. “Dear Stef”, it might be like, “You don't ever listen to me and you just let that part have an experience. I am scared of you, all the points you're making. Failing. I'm scared of you succeeding. I want to protect you at all costs. This is a scary world, blah, blah, blah.” Then, it's just about giving that part voice, and then it's like, “Screw you, fear. You are fear, I hear you.”

It's being in a conversation or a Q&A with this part to give it voice and to listen to it. Because again, if we go back to the image of it being a kid who really is having an experience, but often – and I'm not a parent, so you can speak to this, not me. But I've been a camp counselor. If you squash the voice of the child, it's going to come up somewhere else and probably not in a pretty way. So, the opportunity here is to go on a listening tour with fear.

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**FT:** I love that. I wish I had – that's in your book, or that's just what you tell your clients? That should be a nice little workbook you should put out there and I would help you promote that too.

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**SZ:** Well, I do – there's another part that that came up for me when you were talking, and in my chapter two is called, Your Story Sucks, Change It. That is, again, not to diminish the real experience or feelings that you're having about something. But it is to acknowledge the narrative that we have running unconsciously or consciously that just gets to also have a voice.

I like to provide space for all parts to have the opportunity to express, because if we don't, then that stuff just gets suppressed, and it comes up later in another place, in probably a way that doesn't feel so good for anyone. The more we are able to listen or observe without judgment what's really going on for us, and to your point to get underneath it, the better we will be able to integrate those parts.

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**FT:** Chapter five, I'm skipping ahead.

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**SZ:** Do it.

[00:25:33]

**FT:** Your life's purpose in three words. Is this something that you have your clients do? And if so, why three words?

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**SZ:** Yes. And I can do it with you. We can come up with –

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**FT:** Yes, can we do it?

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**SZ:** Sure, we can do it. Here's the reason for the three words. The reason for the three words, if you read the book, you'll hear the story. But basically, I was in a workshop once where they had – we were supposed to come up with our purpose statement. They gave us eight hours to come up with it. Well, I am a perfectionist. So, by the end of it, I was in the fetal position with a word salad. I had nothing to show for it. It was terrible. It was like the most traumatizing experience of my life. It's like, forget about that fire walk. Giving a perfectionist eight hours to do anything, no bueno.

So, I came up with nothing, because it was never enough, right? And I say that in air quotes. Cut to I become a coach and now I have a coach and everyone's asking me my purpose, and I'm still in the fetal position. I never figured out. At this time, I'm suddenly like, "I'm going to just go to the experts and look at like how businesses do this." When I looked, I realized that, though, they had a lot of words. There were really three core words.

So, for instance, JetBlue is to inspire humanity in the air and on the ground. Life is good, the apparel company, is to spread the power of optimism. What I loved about those is that you didn't have to know what they did, what their business was. It was a universal purpose that would impact every aspect of their business and beyond, right? So, I took out of those formulas, to verb noun. And those were the three words that I was like, "I'm just going to nail this down to three words."

I started working with clients and I had a client who was an attorney, wanted to be – he was working to be a partner in a firm. He was also on a board. He also had four children. One of whom had special needs. He was married. When I asked him what his purpose was, we ultimately came up with, to cultivate calm. Regardless of whether he was at work explaining this really highly – this complicated insurance law or with his kids, or wherever he was, his purpose was to cultivate calm.

Another client came to me as a disgruntled teacher, she wanted to actually open a bar, a sensory bar in Harlem. She ended up taking a perfume class. She was an avid traveler. She was a marathoner, like, really, lots of things going on for her. Hers was to awaken curiosity. Then I tell another story, that's awesome in the book about another guy who – this is the biggest one that got me, which is, I'll tell the story really quickly.

I was doing a workshop at a conference for people who work with abused children. So, we had prosecutors and detectives and executive directors of child abuse centers and social workers and all these people. They all came in and I was doing this, and this one guy walked in, he was like 6'4", he was wearing like a white button-down shirt and blue pants, and he had a gun. I was like, "Sir, would you mind leaving the gun outside of this room somewhere safe?" And he's like, "No." I'm like, "Okay." That was the end of that discussion.

Anyway, this guy, who was a few words, when he stood up, he said his purpose was to bring love. And I thought, "Oh, my goodness, the world could change if he was doing his job bringing love, versus bringing anything else, right?" So, I go on to say, there's a few more words that I reveal later. But really, it's the core of who you're being in the world, that you're not even thinking about. Mine is to create connection. That's the essence of who I am. I'm a connector on people

collector, I'm a people connector. It's what I do. It's who I am. I do it and even just the way we were – oh, Kari, and this and we – I like to connect and find out who my people are right? And who knows who. I like to connect people to people. I like to connect people to themselves. I like to connect to myself. Connection is a big, big, big word for me.

The verbs usually are like to inspire, to awaken, to ignite, to create, and there's a long list in the book. Then, the nouns, are usually their core values. Their core value words. So, love, generosity, curiosity, joy, ease. So, what do we got for you?

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**FT:** so, I wrote down, I don't know what the verb is. I liked the verb cultivate, but I'm not sure it works in this context, because the bigger word for me is security.

[00:30:35]

**SZ:** You know what I was going to say for you? Freedom.

[00:30:39]

**FT:** Freedom.

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**SZ:** That's the word. Security is more of a construct than freedom is more of a core value. Does that resonate?

[00:30:47]

**FT:** Yes. Freedom means different things to different people. We all deserve the same basic civil liberties. But I talked about this in the book too, my book. The last chapter is like our fear of losing our freedom, and what could be more gutting than being told, like, you can't go do the thing that fuels your life, and your desires, and your sense of security and your sense of

independence. I like that. Maybe it's to encourage freedom or to, not encourage, but it's like to help – I'm helping people to establish their own sense of freedom.

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**SZ:** You are.

[00:31:26]

**FT:** So, what is that and three words?

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**SZ:** What came up for me is to inspire freedom.

[00:31:33]

**FT:** To inspire freedom.

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**SZ:** The reason that I think that is because inspire is an inside out job, right? So, my experience of you is that you are, through your own sharing, through your own storytelling about your own life, through your vulnerability, you are inspiring people, and you're also then providing tools that inspire. But I lied. It's not just three words. So, let me tell you what the other words are.

[00:32:01]

**FT:** I get bonus words. Okay.

[00:32:02]

**SZ:** You get bonus words. The other words are, it would be to inspire freedom, it's either in myself and others, for myself and others, with myself and others, which is it for you?

[00:32:18]

**FT:** I think, for myself and others.

[00:32:20]

**SZ:** For myself and others. So, you first. The beauty of this is like when I ask people what their purpose is, normally they say, "Oh, I just want to help people." I'm like, "Okay, really? Well, how? What are you doing to help people? What do you want to help them with?" It's not just about being altruistic. It's about being really intentional about what is it that we're actually – like what's your natural state of being? This should not feel like a should.

[00:32:47]

**FT:** Yes. Don't should all of over yourself.

[00:32:48]

**SZ:** Do not should all over yourself. This is a choice of what is natural and your natural state of being. For you to inspire freedom with yourself and others, that to me, is what you're doing whether you're with your kids, with your husband, in the world, like just walking in the world. I always say like, you could be standing in line in the grocery store, and you could be being, your purpose. If I'm just thinking about creating connection, and I'm looking at the person in front of me in that regard, versus judging them or having an experience that is other than connecting, then I'm not being **[inaudible 00:33:22]** in the world. I'm not being on purpose.

[00:33:26]



**FT:** Right. If I'm in that grocery line, and I'm taking a really long time to check out, and the person behind me is not happy, then I would turn to this person and say, you have the choice. Sorry. There are six other open registers. I want to inspire freedom for myself –

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**SZ:** You are to free to choose another line.

[00:33:46]

**FT:** – and for you, so that we can go our separate ways and not – those people that are just hovering over you. Because also, at the grocery like I am doing eight jobs. I am getting everything on the speed belt. I am like bagging. I got two kids asking me, “Can we get this? Can we get that?” And then the person who's checking me out, she's asking me for my phone number. She's asking me for my scan cart. She's asking me, obviously to pay. And I'm like, there are eight things I'm doing right now. And then not to mention Bob right behind me who's upset because I'm going a little too long here. This is why I order everything online now. I really detest the grocery store experience.

[00:34:27]

**SZ:** But you're right though. People are not making choices to create ease in their life. That's a really good example.

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**FT:** But no one's forcing you to stand behind me in line, man.

[00:34:35]

**SZ:** But there's this weird default that we have as humans where we want to stay in our stuff, and we want to be angry and righteous. Instead of just making a new choice. I heard a story once and I love this image where there was an announcement made that people were waiting

on the platform for the A train. It was like probably 150 people down there, and there was actually a clear announcement which is rare, but a clear announcement was made that it said the A train isn't no longer running. Please go upstairs to the whatever train, right? And the person who was there said about three people went upstairs and everyone else just stayed and like bitched about it, right? And that is really something that we all get to look at. Where am I staying in the door that is closed, and not turning around, and choosing that there's actually no door or wall behind me?

[00:35:23]

**FT:** Oh, my gosh, Stef Ziev, thank you so much. This, by the way reminds me of speaking of just not choosing the obvious other open door. I was at an airport recently, and the women's bathroom line was so long. And of course, I just get in it and I'm like, "Okay, this is my life." Then, I look over and I see that there's another entryway into the woman's bathroom. I think everyone thought it was an exit. But I stepped a little bit outside of the line to check it out. I'm like, no, no, they're like 12 empty stalls over here, ladies, and I just went. It's herd mentality. I mean, this is like classic behavioral science. As humans, we just go with the pack, because that's what we think is security sometimes.

Maybe in the beginning, it is. But after a while I can get stale. It cannot be. This shows up in our financial lives when we just go with the current, or we go with the herd, because well, everyone's buying a home, or everyone's taking out student loans, or everybody's staying in the crappy job because they're getting health benefits. I get sometimes why we do that, because it's feeding a necessity sometimes. But other times, if you're questioning why you're doing something, maybe you should listen to that insecurity in yourself, that fear in yourself, because maybe it's telling you to get out.

[00:36:43]

**SZ:** But it really does come back to the choice. It really –we just have constant choices. If we just live in the choice, then we can –then there's more freedom, quite frankly. So, Amen to your purpose statement. What I love about it also is that I know that whether you were conscious of it or not, that's the place from which you are – I think you are conscious of it. That's the place from

which you write, that's the place from which you are doing your podcast, that's the place from which you're sharing your knowledge. It is with the intent to inspire freedom for yourself and others. And that is received as someone who knows and loves and listens to you. I can feel that that's your purpose, whether you had stated it or acknowledged it or not, and that's what I think your audience can do as well, is to really just name what it is that you naturally do or who you are naturally being in the world, and that is what is wanted and needed as well.

[00:37:39]

**FT:** Oh, my gosh. Thank you for once again, an incredible conversation. Stef Ziev, your book is called *The Choice is Yours*. We'll have the link in our show notes for all of our friends. And friends, leave a review on your Apple device for this show. I know I'm including some Android lovers here, but that's where most people listen to the show. All this to say leave a review. At the end of next week, I will select your reviewer to get a free copy of *The Choice is Yours*.

[00:38:08]

**SZ:** Love it.

[00:38:08]

**FT:** Stef Ziev, thank you.

[00:38:10]

**SZ:** Thank you, my friend.

[OUTRO]

[00:38:14]

**FT:** Thanks so much to Stef Ziev for joining us. Her book again is called, *The Choice is Yours*. I will see you back here on Wednesday. In the meantime, I hope your day is so money.

[END]