

EPISODE 1634

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FT: So Money episode 1634, how to be a practical optimist in your financial life, with Dr. Sue Varma, author of the new book, *Practical Optimism*.

SV: *Don't stop. Hit pause. When you're feeling really, really down in those moments, it's very hard to be optimistic, and the goal there is not to be optimistic. The goal is, okay, how do I just get through this rough patch right now. So I would say like the processing of the emotions is to say to yourself, 'All right. Well, okay. This is how I feel right now.' The loop that we get into because our thoughts affect our emotions, and our thoughts and our emotions together affect our behavior."*

[INTRO]

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FT: Are you an optimist or a pessimist? Did you know that sometimes you're born one or the other? But that doesn't mean that you can't learn to be optimistic. Welcome to So Money, everybody. I'm Farnoosh Torabi. Our conversation today turns to practicing optimism and healthy pessimism in your financial life. I know we have a lot of goals we want to achieve this year. Sometimes, it feels like we're never going to get there. It's easy to get down on ourselves. It's easy to not see the light at the end of the tunnel. What is the healthier way to examine obstacles in our lives to keep going?

Dr. Sue Varma is our guest today. She's a distinguished psychiatrist and cognitive behavioral therapist based in New York City. Her new book is out this week. It's called *Practical Optimism: The Art, Science, and Practice of Exceptional Well-Being*. The book is a powerful program with eight pillars to help us all experience a sense of meaning, mastery and self-acceptance, and create lives filled with joy and purpose. This isn't toxic positivity. This is practical optimism. Here's Dr. Sue Varma.

[INTERVIEW]

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FT: Dr. Sue Varma, welcome to So Money, finally. All these years, we have been friends. Thank you so much for supporting me in my own book launch. I'm so excited for your book. It's coming out very soon. It's called *Practical Optimism*. First, just welcome and –

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SV: Thank you.

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FT: How's the new year treating you?

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SV: It's good. It's good. We've got time. We've got the whole year to think about anything from new habits to mindset change or really just appreciating what we already have. I'm just so grateful. I'm grateful for you. I'm grateful for amazing people in my life for this opportunity to talk about this work that I've been so passionate about and so excited that finally I can put it out there in the world. Thank you for this opportunity and this conversation.

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FT: Absolutely. We'll get to your book so soon, but I want everyone to know just the incredible work that you have been doing for so many years in the medical field and the psychiatry field. You are pioneering medical director, attending psychiatrist at the World Trade Center Mental Health Program. Is that still?

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SV: Yes. Well, the program is still there. I'm not there anymore. I'm in private practice now.

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FT: But you played at one point a very critical role in directly supporting civilian and first responder survivors in the aftermath of 9/11. What has that been like for you? Or what was that like for you?

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SV: Yes. I mean, it was a very interesting experience because as a New Yorker, you're in the midst of all of it. I was first a trainee when 9/11 happened. Then later on got trained myself and became a medical director of this program. There are very few instances in your life where you're living what your patients are going through. I feel like fast forward 20 years, COVID was the next time where anything that your patients would say to you; grief, loss, trauma, and lack of trust and not feeling safe. You're kind of going through it with them.

At the same time, the lessons that I took away from working with 9/11 folks and really what was kind of behind what I wanted the next phase of my career to be was not only resilient which is bouncing back in the face of adversity. But then it became flourishing, which is thriving in the face of it. To me, that's what – I didn't want to just take my patients from a state of dysfunction to function. Somebody comes in and they're like, "I'm depressed." My goal isn't, "Okay, let's make you undepressed." I want them to be going from a state of functional to optimal.

Not a lot of people go in to a doctor, and sort of Western medicine is about fixing something that's broken. I'm interested in not just fixing it, but let's make you fabulous in any other aspect of your life that you're interested in, even in the aspects that you didn't come in. I think a lot of times, doctors – and these are my colleagues and I love them and I have the utmost respect for them. But what we're trained to do is take a person back to their baseline. What if their baseline wasn't working to begin with, right? What if their habits, what if their lifestyle, what if their thought process, what if their social support, what if all of those things might have been breaks or cracks in the foundation, and that is what got them to here?

Really, what I took away from that is how resilient and strong people are. I learned about the role of optimism, and then I learned how to help people, whether it's big T trauma life-threatening or little T, everyday hassles and disappointments, and help them thrive in the face of all of it.

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FT: Not just optimism but, as your book is entitled, practical optimism. That was an important differentiator and I think really more realistic because what I'm sensing from the title, and I'll let you get more into it, is that maybe you're hinting at that we've had this culture that just aims for optimism without real practical tools and a way to approach it in a way that can endure because, yes, there's the quick fix. There's going from depressed to not depressed. Maybe there's a pill for that. But to really sustain that and not just, again, going to baseline but to thrive and maybe get to another level of happiness that you didn't know existed. I think that's where your book's headed, but you tell me. You tell me.

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SV: No, no. I love that and I love that you said that because what's interesting is that optimism by itself can be potentially dangerous because people who are overly optimistic tend to kind of have this ostrich effect where they're like burying their heads in the sand, and they're like, "You know, the problems will just go away." We all have family members who are like, "No, I haven't gotten a colonoscopy ever," and they're 85. Or like, "No, I'll be fine," and they don't do their annual screenings because they just figure out everything will be fine. Or there's a problem and they just keep avoiding or ignoring it.

I'm not talking about that, and I'm also not talking about toxic positivity which is like, "Ra ra, everything will be okay," without understanding the depths of what someone has gone through. I also don't necessarily believe when people say like, "Just put it out into the universe." I am a believer. When people ask me this all the time, "Do you believe in manifesting," and I say, "Okay. Well, qualify that. What do you mean?" If you mean that something is going to drop from the ceiling into your lap, no. But putting it out there and then working behind it and doing the steps, the work to sustain and follow through, absolutely.

It's optimism but it's a practice. It's a daily practice the way you would have a yoga practice. I practice optimism because the reality is you don't have to be born this way. We know that science shows that only 25% of optimism is genetic, and there are genes. It's the oxytocin receptor gene. We know oxytocin is like the cuddle hormone, bonding hormone. But this gene actually promotes social support, somebody seeking friendships in time of need, somebody being able to regulate their emotions and certain coping skills, which all of us can learn. Even if you're not the glass-half-full type to begin with, I'm not always that person, and that's why, for me, this is something that I practice.

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FT: This is like the healthy panic.

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SV: I love it.

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FT: Like the practical optimism because I consider myself optimistic but also realistic. Sometimes, that realistic perspective is rooted in, and I love what you said about your past and there's real – maybe there's trauma there. Maybe there's evidence that you have to be cautious. You have to be a little bit more pragmatic because you just have lived life and you know how things can turn. I really appreciate this. For somebody who doesn't have the gene, how do you begin to exercise practical optimism?

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SV: Yes. To your point earlier, Farnoosh, what's so interesting is that pessimists are actually more accurate in their reading and their assessment. They're actually more thorough when they do the research because they're trying to solve for everything that can possibly go wrong, right?

They really do the homework. I talk about this, the difference between what we call satisficers or people who do just enough research for good enough, right?

When I would go car shopping with my parents when I was a kid, my dad would be like, "All right, this has enough mileage and the gas and wheel, horsepower." Meanwhile, my mom was like what we call a maximize, someone who's like, "I want to know everything. And until I haven't turned over every stone, we're not buying a car." She's like, "Is there a moonroof? Is there this? Is there that? Is it six-cylinder?" I'm like, "Mom, do you even need a moonroof?" She's like, "No, but I just want to make sure it's included in the package." While she was more thorough, she would never be able to get to making a decision, and that can lend itself to pessimism.

Even though pessimists and realists have their benefits in that they do their homework and they're thorough, they do their research, they're not necessarily happier. If you aren't born this way, you're going to have a tendency. Just know that if you haven't gotten depressed, great. I'm not saying that you are going to get depressed, but the likelihood of having what we call two hits. You've got this natural predisposition towards pessimism and then something else. The other shoe drops.

That's when I would see people, the 9/11 program. Not everyone who experiences a life-threatening event is going to experience PTSD. It's because if you've had trauma in your early life or then some other hit, a job loss a loss of a loved one, something else bad happens. Then the other shoe drops and you fall into a depression. So just know, if you're the glass-half-empty type, that you're going to be at risk, and there's nothing to be afraid of. Just know that I'm someone who has to work a little bit harder on my coping skills.

Then I talk about these eight science-backed things that keep in mind that there are eight pillars, and every single one of them is evidence-based, starting from having a purpose, then being able to process your emotions, then being able to problem-solve very actively, being able to be present in the moment, being able to develop a people practice. In each of these eight principles, I give the science. I have anecdotes. Then I tell people how to do them. So like having an intention, whether it's your purpose in life, or having a purpose in a specific task or in a relationship or even in a conversation, being able to break it down.

The idea is that there's so much more that we have control over. We have so much more agency. That's what I want people to walk away with. When I work with patients, it's all about helping them recognize that they really are the agents of change. Therapy is so beneficial if you can afford it, if you have the time for it. I know for some people it's a luxury. But I think it's that idea of that somebody really cares for you, and they've got your back, and that you have options in life.

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FT: Well, let's – if we may, I don't know how often this shows up in your practice, but I want to see if there's a way to show the applications of practical optimism in our financial lives, where I would venture to guess that many people, including some listening to this episode, may feel stuck, may not feel very optimistic about their financial future. It's no fault of their own, right? Outside is expensive. If your vision for 2024 or maybe for the last five years was to buy a home and you haven't yet, well, it's hard to sort of feel optimistic after so many sort of nos and getting the door closed on you and not winning the bid.

Beyond housing, I mean, there's even a lot of uncertainty in the job market and not feeling as though you have found your dream job, and will that ever happen for you that will pay well, and you'll be happy at work. I would love to get your take on navigating your financial life, if you are feeling practical pessimism. How to flip that to feeling more hopeful and then what are the action steps?

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SV: Yes. I love all of it. Farnoosh, your work really, really speaks to me because I love your posts. They're so thoughtful and so deep and meaningful. You really bring in the psychology behind all of this and just a post that you had shared about speaking gigs and paid versus unpaid. I'm just thinking because in the book I talk about wanting to ask for a raise. It's not the exact same thing but just the idea of like knowing what your worth is.

There are two things I want to say about this. We could really take any situation. I don't like to advise people without knowing exactly the nuances of what they're going through, but what I

can say is I've been in many of those situations. Starting out, I think I've had my first job when I was 11 years old. I was teaching Hindi and then distributing newspapers. I paid for college myself. I paid for med school. I supported myself through residency. It was really, really hard. Hard because I needed to be working 100 hours a week and then I also needed to come up with money. Those two things don't always – they don't coincide.

One thing I would say is don't stop. Hit pause. When you're feeling really, really down in those moments, it's very hard to be optimistic. The goal there is not to be optimistic. The goal is, okay, how do I just get through this rough patch right now. I would say the processing of the emotions is to say to yourself, "All right. Well, okay. This is how I feel right now." The loop that we get into because our thoughts affect our emotions, and our thoughts and our emotions together affect our behavior.

If you give up, you're going to say to yourself, "I'm not worthy. I keep getting rejected. Nobody wants to pay me for these talks that I want to do. They don't value me." Then you end up taking it personally. So the three Ps of pessimism, Martin Seligman, who talks about – he's sort of the father of positive psychology. He talks about the three Ps, and I add a fourth one. The three Ps of pessimism are taking it personally. Thinking that this negative thing, rejection is pervasive in all aspects of your life, and then thinking that it's permanent, that it's never going to work out.

I've had so many rejections. I've heard so many nos over my life. I think the difference is in the coming back and regrouping, re strategizing, getting mentorship, asking for help, asking for feedback, asking for support, which doesn't always come. All the things I'm telling you about, they're after being a 40-plus-year-old woman in hindsight saying, "Don't make the same mistakes that I did, right? Don't beat yourself up because I did."

The fourth P then is paralysis; when you take something as personal, permanent, and pervasive, that this rejection, this hit. You haven't found a house yet. You haven't found a partner yet. You haven't found a job yet. You're going to dwell in pessimism. I want you to dwell in possibility instead. If you can do a five-minute exercise person, I would say anyone listening who's feeling as if they're dwelling in pessimism, I would say close your eyes, relax your shoulders, and think of a problem. I want them to think of the problem. I want you think of the problem, and I want you to envision how you're feeling. So accepting the emotions around

them, accepting the thoughts that come around it. I feel like a loser. I feel like the world is not working in my favor. I feel like I have bad luck. Allow those negative thoughts to come, but also allow them to leave.

Just the way that you wouldn't get wrapped up into your negative thoughts, at an airport baggage carousel, you see luggage going by, and you're like, "Okay, it's not mine. It's ugly. But too bad that somebody else –," let it go. Let the luggage go. Then I want you to envision a path to the best possible outcome. I want you to envision that house. I want you to envision that house, that beautiful dream house in great detail. How many bedrooms does it have? Where is it located? What does your bedroom look like? What would it look like decorated?

Envision and add as much granular detail, the end possibility. Then I want you to feel the feelings, the positive feelings associated with all the best possible outcome; the relief, the release, the pleasure, the win, the excitement. I want you to hold on to that feeling. When you have that feeling of, "I'm already a winner," then you're better equipped to detail action steps that it would take. Sometimes, that means inviting expertise, somebody like yours to say like, "I need your help getting your book," and being like, "Help me deal with my fear and my anxiety. But also help me longer be paralyzed and pessimistic. Give me an action plan, so I can move forward."

Then also map out the obstacles, right? I like to work forward but also work backwards and to say like, "If I needed a house by when, what's the steps I would have to take? What's the job? What's the money? What's the income?" Here, not being the financial expert but being sort of the mental health expert, I would say that optimists, this is well-known, are healthier, are wealthier, are more successful, have longer-lasting relationships, more productive at work and all because they do two things. They don't get mired by negativity, and they're extremely proactive. Those are sort of the two key takeaways.

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FT: I love that. We could end the show right there, but I got to keep asking you more questions because this is really sparking my curiosity. I wonder how much of what you see evidenced in your field with your clients is this, where part of being practical with your optimism is not being

so stuck on a vision of what success would mean for you. I have always talked about the importance of having at least a plan B and a plan A and a plan B and a plan C that you feel really good about a lot of these other options. That if your plan A doesn't work out, you can go to a plan B, and that would still satisfy you.

Does so much of what fuels our flexibility and our pessimism stemming from this unwavering vision of what happiness and success needs to look like for us? You said like envision this home, but maybe it's a rental for a little bit, and then you own it. Maybe it's a starter home and then you get – talk a little about that and the importance of flexibility, I guess, in the pursuit of being this optimistic person.

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SV: Oh, 100%. Farnoosh, that is one of the key secrets and ingredients in happiness is flexibility and understanding that the things won't always necessarily work out according to your timeline, and that's okay. Farnoosh, I probably wanted to write a book my entire life like on some level. I was moved by self-help books when I was a kid. I was really shy. I picked up a book when I was in seventh grade, and I was like, "I don't want to be shy. I have ideas that I want to communicate with the world, right?" Lo and behold, this shy person is now out there like you are, on television.

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FT: The Today Show every week, amazing.

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SV: Yes, and talking to large audiences, thousands of people in person. This was not who I was as a kid, right? But I said I made a decision, and I said I want to change things, right? So having that flexibility of like, "Okay, I want to write a book, or I want to speak," and wanting it so soon but not being able to get it and not being able to achieve things until years down the road. So having that flexibility with timeline, having that flexibility with how things manifest in terms of job.

In the book, I talk about there's a woman who's like, "I want to go to medical school. I want to be a doctor," and then it didn't work out. But I was like, "Okay. Well, what's the underlying feeling? What is it that you want?" She's like, "I want to help people. I want to be in leadership." I was like, "All right, let's strategize." That pivoting was so beneficial. Then this woman years later ends up becoming an executive at a big healthcare company, and then ends up sending me a plaque. It says, "Write your purpose in pen and your path in pencil." This idea that be flexible, right? If the end goal is what – if it's to help people, oh, my God, there's a billion ways you can be useful in the world. It's not only being X, Y, or Z.

You're like, "I know growing up a South Asian household, one must become doctor, lawyer, architect." I'm imitating my parents' voice. I'm not making fun of –

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FT: Love it.

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SV: There were literally three, four professions. What I love is I'm meeting so many people in so many creative fields. They would always joke with me. I was like, "But I want to do creative things." They're like, "Once you become doctor, you can become creative." Like, "Don't think about being creative first." I always wanted to pursue medicine, so it was not in any way a loss for me. Coming back to your question, absolutely.

The other thing that really scares me and that I feel sad for younger generations is just this idea of how more kids want to be YouTubers and influencers than they want to be astronauts. This idea of quick and easy and fast and wealth and opulence and that your sense of self comes from hits and likes and how many people follow you and how much wealth that you can display. The reality is that there's a lot of people living lives that are facades. First of all, doing any of that work, hats off, it's a full-time job if you're in that field. Second of all, a lot of times, it's not what it appears and then – so younger people or even adults wanting lives or wanting things and status and comparison and getting pleasure from feeling like, "I need to be better than you,

and I need you to want what I have.” Jealousy of want – both sides of it. Inspiring jealousy in other people.

Actually, this was a study, and they showed the problem with the whole social media of posting – let's say you post about a fabulous vacation. Then your friend sitting at home or a follower doesn't get to go. They see it. There's a longing that gets desired in them of, “I need that,” and then they end up posting something about themselves. But then the trickle, it keeps going down. Then the next person who sees it feels something empty, FOMO, a lack of, and feels a need to compensate by sharing something. So we're all perpetuating the cycle of comparison and FOMO and just not feeling happy and content in and of ourselves with what we already have.

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FT: Yes. Social media is obviously – oh, gosh. It's so complicated. You and I are both on it. Talk about time suck. I posted a very quick 40-second reel the other day, and it took me an hour.

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SV: Yes, fascinating. Totally. I can totally –

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FT: Just to be totally real. Real talk, 40 seconds, one hour of work. What else is in the culture right now that makes it so – your book, *Practical Optimism*, is so needed. You've talked about how we've exhausted this idea of positivity that it's become now toxic positivity. We are clearly, as a culture, ready for – we want to be optimistic, but we also want to be realistic. That's where the practical steps come in. But what else is happening? Is it a post-COVID thing? What else are you seeing in your practice where you felt like, okay, this is the book, and this is the time?

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SV: Yes. A lot of people are feeling disillusioned, disenfranchised, and disappointed. I mean, I can keep going on. This survey came out in 2022, and it was so fascinating. The American Psychological Association puts out an annual survey, stress in America survey. Every year, it's like, "Okay, 50% of the people, 30% of the people are feeling stressed out." This time, it was number one that was like 80% of the people are feeling very, very stressed out by, and then they had the laundry list, climate change, inflation, unemployment, racism. The list went on, at war.

The key for me was they're feeling overwhelmed by factors that are outside of their control and that feeling of helplessness. You talk about uncertainty, right? That's what this book is about is, okay, reclaim agency, gain certainty and control over the things that you have actual control over. Try to exert your sphere of influence a little bit larger and say like, "What else in my life do I have control over?" I talk about this in practicing healthy habits, one of the pillars about how 80% of our health is determined by our habits, not our genetics. So our thoughts, our emotions, and our behaviors all influence our habits. Our habits determine our health.

Here we are thinking, "Oh, my God. But like everyone –" I hear this a lot in the South Asian community. "Oh, my God. Everyone's got diabetes. Everyone's got cholesterol. Everyone is skinny fat." We all have this thin but high body percentage of fat. Again, the deck is stacked against you in some ways, right? But your destiny doesn't determine. Sort of like your genetics doesn't determine your destiny. You do. With all that's happening in the world, yes, there's a lot of really crappy things happening. But what are you willing to take agency and responsibility?

The thing really that rubs me the wrong way is when somebody says, "Well, the world is a messed up place. Nobody wants to give me a break." I've been there where every door that you're knocking, it's like, "Nope, I'm sorry. You're not good enough for this. You're not good enough for that. You're not cut out for this. You weren't meant for this. You don't have the ability for this. You don't look –" There's a thousand things.

There's a quote there that I talk about. It says, "Even if the world was to fall to pieces, even if the world was to end tomorrow, I would still plant my apple tree." Even if all of these things are true, right? They are true, and I often feel disappointed, and I see the disappointment. What's our option? You can cry, right? But what's the utility? Crying, by the way, is great and helpful and releases the endorphin. So cry as much as you want. I'm not saying don't cry. I'm not saying

bottle it up. I'm just saying that when you're done crying, be like, "All right, take a pen and paper. What are three actionable items am I going to do? Then what are the obstacles in the way of this, and who am I going to ask for help to help me get out of the situation?"

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FT: You're so right about how we often forget or underestimate or undercalculate all that we have at our fingertips, the resources that we have, the network. I mean, just living in America versus if I was still living in Iran as a young woman, forget it. Forget it. It would be just sad. So there has to be whenever you're feeling hopeless. Yes, so many things are out of your control, but what is in your control? It's more than you think sometimes. Sometimes, it takes somebody else to tell you what you've got going on because you lose perspective, which is another pillar in your book, which is making sure that you're getting counsel, and you are inviting in the right advice.

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SV: Yes. Farnoosh, that's so important. Get perspective because I don't want to minimize or diminish anyone who might be experiencing like going through mental health challenges like depression, anxiety, or anything. In that situation, maybe the only thing that's in your control is getting help, right? That still is something within your control or getting better help.

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FT: Guide, right, right. The help doesn't just show up, unfortunately.

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SV: No. What's so hard is when you're depressed or when you're down, your frontal lobe is hijacked. Your executive functioning is compromised, where it's really hard for some to then make decisions to say all right. The worst time or the hardest time or the most challenging time to find a therapist is in the midst of a depression. Yet that is when you need the help the most. But you can't get yourself out of bed, or you can't get yourself motivated, or you're overwhelmed

or inundated by so many options. If you're lucky enough, let's say, to have health insurance. The help that you might need is to ask a friend, "Can you help me find a therapist?"

Friends of mine that I have helped them, I said, "Okay, come to my office. Let's sit down. Let me look at your insurance book. Let's look on psychology, today.com, zocdoc.com." There are so many websites. You can plug in the information of the therapist, the insurance. It's hard because therapists are so booked up these days. Their waiting list, it's really hard. But getting the help and not being afraid.

I mean, there's so much, unfortunately, stigma of like, "Oh, my God. What does that mean?" I mean, more people are seeking help, so I think that's awesome. Don't feel like you need to do everything. Just because we're talking about practical optimism, don't feel like you're a failure if you can't get yourself ra ra excited by the end of this conversation. It just means that, and I say that to people. This book isn't going to – it's not meant to replace therapy, right? If you're in therapy, stay in therapy, assuming it's helpful, and you like your therapist. If you don't, break up. It's not a marriage and feel free. Even if it is a marriage, it's not working for you, examine it. It's an adjunct to what you're doing.

Maybe if you're not in therapy, it's something – maybe this would get you curious about it or at least be willing to work on yourself. I mean, there are so many exercises in there that there are tons of people who are like, "I'm fine. Maybe I'm languishing a little bit, which is like I'm not thriving but I'm not quite depressed." I think a lot of us – I don't know about you, Farnoosh, but definitely had a period of like, "Oh, my God. Is this it?" In the midst of the book, the height of it, locking yourself in, and you're isolated. You're already so isolated during COVID. Then being isolated and you're like, "Is this it?" I can feel of the things that brought me joy and meaning. They had to be pushed to the side to be able to get this done.

Whatever your – fill in your blank. This was just my story, but everybody's got a story of why they might be languishing right now, the weather getting less daylight hours. So simple habits of exposing yourself to daylight early in the morning, 10 minutes, 10 to 15 minutes, what that does is it shuts down the melatonin in your brain. It says, "It's time to wake up." That allows the melatonin to shut off and then rise again at night, which is when you wanted to, to help you get

sleepy. Something as simple as sleep hygiene can make a difference in terms of decreasing your risk for depression or treating it. Daylight hours and friendship, in-person friendship.

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FT: Yes, get of the house. **[inaudible 00:31:00]**.

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SV: Yes. Get out of the house. Totally.

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FT: Oh, gosh. Dr. Sue Varma, thank you so much. I'm really excited for your book, *Practical Optimism*. Tell us where we can find it, where you prefer that we purchase it.

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SV: Anywhere books are sold; Amazon, Penguin, Barnes & Nobles. My website is Doctor Sue Varma, the full word, doctorsuevarma.com/book. You can see all the retailers but really anywhere books are sold.

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FT: I'll put those links in our show notes, for sure. Thank you so much and Happy New Year again and happy book.

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SV: Thank you. Thank you so much, Farnoosh. So, so great talking to you.

[END OF INTERVIEW]

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FT: Thanks so much to Dr. Sue for joining us. Her book, I'll link it in our show notes, is called *Practical Optimism*. It just came out in hardcover and in audio. I'll see you back here on Friday for a fresh episode of Ask Farnoosh. I hope your day is So Money.

[END]