

EPISODE 1745

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FT: So Money episode 1745, the Science of Setting Financial Goals, with Caroline Adams Miller, author of the new book, *Big Goals*.

“CAM: I cannot believe some of the research that just crossed my desk. This is a stunner. So, women and men who have identical assignments at work, when the woman finishes it on time and it's good, and a man with the exact same assignment takes longer to do it and works late weekends and nights, he is seen as more dedicated to the company and he gets rewarded.”

[INTRO]

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FT: Welcome to another episode of So Money, everybody. I'm Farnoosh Torabi. We are diving into the art and science of establishing financial goals, not just establishing them, actually successfully executing on these goals. How to build sustainable, achievable plans that propel us towards financial resilience.

Our guest is the foremost expert on this front, Caroline Adams Miller. Her newest book, *Big Goals*, is changing the conversation around achieving personal and professional ambitions. Why? Because she is bringing forth the science behind how we set goals, stay resilient, and achieve meaningful success. Caroline is the author of nine books, including *Creating Your Best Life*. She's a magna cum laude graduate of Harvard, and she holds one of the first master's degrees in applied positive psychology from UPenn.

In our conversation, we talk about some of the most famous goal-setting books of the past, like Stephen Covey's *7 Habits of Highly Effective People*, and why they kind of fall short and that they lack scientific backing and they may not have aged that well in today's reality. We'll touch

on why being overly positive can actually sabotage our goals, and then we get into a concerning trend that Caroline calls the diseases of despair that affects mostly women in midlife.

Speaking of women, we'll also get into how women in particular face unique hurdles when it comes to achieving their goals and why traditional goal-setting advice doesn't always apply to us. Why it's important to rely more on nuanced, evidence-based advice to achieve their ambitions. Here's Caroline Adams Miller.

[INTERVIEW]

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FT: Caroline Adams Miller, welcome to So Money. I'm so thrilled that you're here because I was just talking to my So Money members about goal-setting. We often talk about the importance of setting goals in our financial lives. But what, how, right? It just seems like we skip over it. So really happy to have you here. You've written a new book called *Big Goals*. Thank you. Thank you. What's so special about your book, not surprising from you as someone who is very committed to research is that you bring science to this concept of financial goals. Well, all goals, career goals, kind of covers all of the goals –

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CAM: All goals.

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FT: All the goals.

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CAM: But especially money.

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FT: Why was it important for you to include the science? Because so many of the books that I read, for example, in my coming of age, when I read, you know, Stephen Covey's books and you referenced them in your book. But the lacking of research was not something we sort of we cared about so much back then. But now we really want the data.

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CAM: Well, I think the evidence has been there. *Goal Setting Theory* was published in 1990 by Edwin Locke and Gary Latham. It was my first assignment at the University of Pennsylvania when I got a master's degree in applied positive psychology. I too owned every goal-setting book. And I knew that stuff. I thought I was an expert and I don't know what to say, except that the minute I saw there was something called goal-setting theory, ranked number one of 73 management theories by all the people in the field. No replication crisis, I thought, "Why doesn't everyone know this? Why are we using smart goals?" Which is not just not science, it's actually undermining to goal accomplishment.

Then there's the law of attraction. That was the eighties. People still use that. I mean, this science is so profoundly replicated and proven by these two men who just did decades of rigorous scholarship without seeking platforms and podcasts and the rest of it, that I remain astonished. I was the first to bring it to the mass market in 2008 with my book *Creating Your Best Life*. A few years later, maybe 10 years later, John Doerr who wrote *Measure What Matters*, talked about it in his introduction. Other than that, it's just me in 2008, him 10 years later.

Here I am again, because the world is in a crisis, we need evidence-based solutions. This is what happened after the bubonic plague, the Black death in the Middle Ages, when everything went scientific and evidence-based. This is what we need to really lock onto for all kinds of reasons. But we're in a renaissance right now. We must use the science if there are meaningful goals we want to accomplish. Of course, money is a meaningful goal for so many of us.

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FT: Tell us, Caroline, what the science says. We don't know. I mean, I don't know, right? So, I'm going to take on the position of the average person. But tell us some of the profundity that you discovered in the science and the data.

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CAM: It's this simple, elegant, parsimonious theory that broke goals down or breaks goals down into two pots. Learning goals are things you've never done before and maybe the world's never done them before. And you have to acquire the skills and knowledge to be able to do those. In that case, you never set a performance goal outcome. I'll have this done, by this date, with this kind of account, with this kind of outcome.

So, that's a learning goal and that's where we all are. The world's in a learning goal condition. Everything's new. We have to learn new ways to do things. Learning goals are the most prominent goals that we all have. Then there are performance goals and those are goals that fit on a checklist like a pilot doing a pre-flight check or a surgeon doing his checklist before he or her, him or her, goes in and operates. A hotel maid cleaning a hotel room. The checklist goals are things we've done before. So, I call it checklist goals because both have performance, but let's just call those two.

Learning goals, things you've never done before, the world's never done before, like driving a stick shift car. Performance goals, things you've done before, doing your taxes, filling out forms that are familiar to you because you've done it before. Taking a driving test if you've done that before. Performance goals, you can shoot for a specific high outcome in both cases as long as you know the difference.

Learn what you need to know, flatten your learning curve, find the evidence and skills that you need to learn whatever it is that you're doing for the first time. Performance goal, do what you've done before if you've done it really well, but look around say is there any new efficient way to make this even better and set your goals accordingly. I'll end with this one thing. Both goals, the best outcomes are challenging and specific. Stretch your hands out, outside your fingertips is what we're all shooting for. Anything below that is not the best possible outcome. And too many people shoot for low goals or no goals and then they give up when it gets hard.

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FT: The specificity is I think where a lot of us kind of we brush over that. We go, “Oh, I get rich. I want to make more money. I want to be debt-free.” All noble goals. But tell us how we can make these more efficient?

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CAM: Well, those are very fuzzy goals. I mean, that's just not helpful to say, “I want to be rich. I want to do this. I want to do that.” What you have to set are very specific and challenging goals. So, you have to know what you're measuring. What are the metrics that tell you you're making progress? You have to get feedback along the way that tells you you're going in the right direction. Maybe you have to pivot. Maybe you have to go in another direction. So, start with specificity. Start with learning goal performance goal. Where am I going to get the knowledge and skills? Who's going to mentor me? What documentary am I going to watch? Where on Wikipedia can I find a role model? Et cetera, et cetera, et cetera.

Then set a challenging and specific date by which you will have explored a number of ways that adapt to the way you learn things and then have constant accountability checks so it becomes a performance goal. Then performance goals, let's say you're really good at saving and you know how to save \$2,500 a year by having automatic deductions from your paycheck. You've done it before. You did it last year, the year before. I do this with my IRA. I know how much I can put in my IRA because it's automatically deducted the 15th of every month. I figured that out decades ago.

So, I can say at the end of the year, this is what I'm going to have because I've been specific. I know how to do it. It's not a learning goal anymore. I don't have to figure out how to do without things. I know how to do it. Now, it's a performance goal for me. Does that help?

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FT: Oh, yes. Essentially, you're giving us a strategy. A goal is not complete until you have the how of that goal. Also, the why. Let's talk about the why. I think this is so important in our financial lives sometimes and even in our careers. I think we suffer sometimes from these behavioral traps of, well, I'm going to follow the herd, right? I'm going to do what is expected of me. I'm going to establish this goal, let's say, to buy a home or become an executive, or go to graduate school because that is what is expected of me. That is what society describes as success and I want to be successful.

So, before we even identify the goal, if you have advice or is there science that sort of can direct us in terms of how to figure out what goals to be focusing on for ourselves?

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CAM: Well, there's a very popular word being thrown around a lot these days, ikigai, a Japanese word which means that which I wake up for. We need to know what our purpose is. What do we bring to the world? How are we showing up? That makes a difference in the world. That makes the difference in the lives of other people and usually that's when we're using our top five character strengths to make a difference, to do something well.

When you're lit up by something that's exciting to you, it's important to you. It's not your parent's goal, your culture's goal, your religion's goal, your school's goal. When it's something that you are passionate about, you think about it even when you don't have to. Harmonious passion means that it's something that brings you pleasure thinking about it and you set that goal regardless of what anyone else thinks.

At the end of it, it's not about an outcome like being rich or famous or having that house or this toy or whatever it is. It's usually about feeling something inside of you that's curious and passionate about what does it mean to become an expert in that thing? What does it mean to find out what you're made of and climb a mountain, because let's say you overcame a childhood illness and to you, climbing a mountain means that you've overcome adversity and sickness and you're healthy again.

But there has to be a really powerful why that drives you forward because that's where we get grit. And if you don't have that passion that sustains you through the dark night of the soul and the big goals that always have challenges and setbacks. You're going to give up. You just are. So, it has to be important to you and it has to be regardless of anyone else, what anyone else thinks. Then, I want to add one thing. When you have a precious goal, something that is new and important to you, maybe you've never shared it with somebody else, be very, very careful about who you share it with. Because if you don't get what's called active constructive responding to your big goal, to your goal, then what you have in front of you is someone who doesn't have your back, who will give you passive-aggressive comments if you make progress, and the first person you share that goal with has the power to make you decide that's not an important goal. I don't want to do that.

That's when people are not happy for you or curious about why you set the goal. Women make this mistake all the time. We surround ourselves with frenemies and we don't want anyone to think we're not nice, but the power of not responding with curiosity and enthusiasm when you have a big goal like this, can derail someone's biggest goal and change the course of your life. So, be thoughtful and careful about who gets into your life.

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FT: Sticking with women, you write in your early pages of your book about women in midlife. I'm a woman in midlife. A lot of my people, a lot of my audience, I think is in this camp. You write about this phenomenon called diseases of despair as a bit of an interference as women are trying to sort of figure out their next goal and achieve that goal in midlife. Can you talk a little bit about what that is, diseases of despair, and how to work through that?

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CAM: Well, I have a master's degree in applied positive psychology, the science of happiness, a few years ago, and I got one of the first 32 degrees in the world, so I'm really deep in this field of positive psychology. This came up a few years ago when two economists, Deaton and Case, found that women in midlife were dying earlier than previous generations. Our grandmother's

generations from things like alcoholism, eating disorders, opioids, depression, et cetera, et cetera, suicide.

What happened is that a lot of them felt purposeless at midlife. Maybe they'd never had a purpose, but they'd fallen into supporting someone, their spouse's career, their partner's career, helping their children to get on their feet and succeed. Then they were left adrift, and this matches the U-shaped curve research that shows that our well-being slides down throughout life, and then it only starts to go up when we're older. So, this collision of research, especially for women, finding that we need a purpose to get up and out, and we must always be engaged in the process of doing something we care about, really impacted me because I almost died from an eating disorder in my early 20s and I decided I wanted to live more than I wanted to die. This was back when there was no cure for bulimia, and I just decided I wanted to live.

I can honestly say it was the first time I had an intrinsic goal. I worked so hard to get into recovery, and then I wrote the first autobiography by anyone who recovered. *My Name is Caroline*. What I found was my purpose became to help other people do hard things. All my books have had that. Do hard things and here are the tools, the evidence-based tools, they're going to help you succeed and develop pride and confidence in what else you can do. And if you aren't doing hard things, and if you don't have the science of goal setting, that's all out of your reach.

So, I want women at midlife to remember that there's a reason why they wake up in the morning, and they must find it by, here's the biggest shortcut I've ever found. Take the free 15-minute VIA Character Strength Survey. It ranks your character strengths from 1 to 24. I get nothing from the VIA Institute. It's just the best positive psychology tool ever invented. Ranks your character strengths from 1 to 24. Look at the top five. Look at the top five and ask yourself, "When did I use these to have a eureka moment? When was I in flow when I used them? When did somebody tell me I made a difference in life? When did I succeed using them?" Within those stories, you're going to find your purpose. That's what you're here for.

Then get this book and use the real science of goal setting to begin to go after one mastery experiences after the next, because that's what we're here for. We're here to master our environments and find out what we're made of.

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FT: Well, thank you for sharing that personal story. I watched your TEDxGramercy about that and wonderful, wonderful talk, which was years ago. But still a lot of the advice is, I think is showing up in your new work. When you're talking about women and you also talked about the importance of finding your people, the people you can trust to share your goals with, how do we do that? Because you may be living a very insular life, and you are surrounded by love, but maybe not people who are strategic or knowledgeable about the big goal that you want to achieve. So, how do you begin to develop that network?

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CAM: Well, I think you start with, are these people, do they have my back? Are they active, constructive responders? They don't have to know strategy and they don't have to know goal setting, but they have to be happy for you that you're reaching for more, that you're doing something that lights you up, that engages you in the process of life, and that is outside of your comfort zone. Because we know from other research that we all scan our days every night, whether we know it or not. We scan our days for what we did that we're proud of. What we're proud of is never the easy stuff. We're proud of the stuff that's outside of our comfort zones.

But get yourself a mastermind group. Get yourself a group of people. Maybe they're not your best friends. Maybe they're not in your family. Maybe those are the biggest violators of active constructive responding. Surround yourself with people who have that zestful approach to life where they too want to explore and continue to learn.

I also want to say this about women and goal setting, because this to me is a stunner. The one area that the research shows, and this is good research, a meta-analysis from Alice Eagly at Northwestern and her colleagues, premier researchers on gender, particularly in the workplace. The one area where women have made no progress since the 1940s is in being agentic, being goal-directed, being ambitious, accomplishing things. Why is this? Because it violates type norms and women punish other women for having big goals or for being recognized for having big goals.

Every woman I know tells me that if they put something they're proud of on Facebook or LinkedIn that they did, they'll get very few likes compared to posting something about their children or whatever it is.

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FT: Or a failure.

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CAM: Or failure. Well, that's what we do. We're wired for this. Tend and be friend. We're wired to rush to women's sides when they fail, when they're alone, when they break up. We're wired to be there when things are bad. What's not developed, what needs to be developed, because this is just socializing. This is how we socialize girls and women. We don't believe in achieve in other women. And we don't automatically override our and they are thinking, "My, God, there's only one seat at the table. If she got it, I can't get it." There's no thinking about the fact that maybe there's two or three.

But if we act that way, what we're doing is we're passing the message along to future generations that we're just a bunch of mean girls. And we're going to perpetuate it by having these stupid shows, like the Real Housewives of Whatever, where all they do is take trips and argue with each and then make up. Or shows on, Mean Girls. I even went to the grocery store. I found International Delight Coffee Creamer called Mean Girls. This is a piece of what holds women back from setting big goals and believing anyone will ever be happy for them if they accomplish their goals. We must change this.

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FT: I appreciate that. So, so important. I want to also get into this dilemma of how under-examined women's issues are. I've experienced this personally and how much advice out there is so gendered. What do we do? What do we do about it? You have answers for us, I know. But first, let's take a quick commercial break.

I think what's also fascinating and something that I've picked up just as a woman trying to navigate her health is that there's just, we're so understudied. When you think about who you're going to get advice from, whether it's about productivity or goals or time management or parenting, it's like, I want to get that advice from women because they know what I'm going through. Unfortunately, so much of what's been written and celebrated, the advice is not keeping women's lives in mind. What have you found with regards to this?

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CAM: The same thing. And in psychology, we're just only now starting to look at findings, findings that we've all been told, "This is how you're productive. This is how you're success. This is how you're supposed to network. This is how you're supposed to be humble." As you look at this research one by one by one, what you find is all of that advice that's been put out in the world by the media and consultants and the rest of it, a lot of it only works for men.

I found the same thing when I was writing this book and I realized that every productivity system that was invented and embedded into organizations was created by men, mostly white men. They didn't think women would be in the workplace and it was taught by men and forced by men and there's this wonderful sociologist Cecilia Ridgeway at Stanford who found that these embedded systems are so gendered and they conspired to keep the power out of the hands of women in the two places she finds that it really has an impact is goal setting and pay inequities.

So, I too have found this. I was telling you an anecdote about Adam Grant telling me that if he had to rewrite *Give and Take*, he would write it with the accuracy, which we just didn't have. We weren't asking these questions. Does it work for women the same way it works for men? We just weren't asking. He said that he got it wrong in *Give and Take*, that women who give don't get the benefits that men get. In fact, if women have boundaries around being overly generous with time to the point where they can't get their work done, they will pay a social penalty for having boundaries. They'll be seen as not nice. Men aren't. They're lionized. What a strong person that is.

Get this, I cannot believe some of the research that just crossed my desk. This is a stunner. So, women and men who have identical assignments at work, when the woman finishes it on time and it's good, and a man with the exact same assignment takes longer to do it and works late weekends and nights, he is seen as more dedicated to the company and he gets rewarded. This is just all over the place.

So, whenever you get a piece of advice from anywhere on humility or networking or onboarding or how to negotiate for pay or anything, stop and find the research and say, "Does this finding apply to people who look like me, who have my cultural background?" Because what I found in the course of writing this book is those questions were not asked about women when it comes to these embedded productivity systems that every company has, and they're disadvantaging women. Got to ask the right questions. It's like an artificial intelligence. The power of the prompt dictates the quality of the answer. Ask the right questions. Don't just assume that you're getting advice that will work for you.

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FT: Yet, there's this ambition penalty we talk about, like you described, it's just like a woman performs excellently and gets penalized. She speaks about her ambitions and nobody is supporting her or rooting for her. And I wonder like what's it going to take, I don't think there's like a course correction for her there. It's more that the world has to evolve.

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CAM: I think we can all change where we are. Use one of our biggest strengths which is women are communal. We care about others. In fact, that's where most of the CEOs and leaders are coming up is in these communal kinds of organizations. But use that strength to build active constructive networks where goal sharing and support of each other's words in meetings where women are interrupted, another woman will say, "Wait a minute, she didn't get her point across. Let's give her credit for that idea."

Women don't historically have other women's backs in those settings. So, the woman who was violated, who was interrupted, and then whose idea was stolen ends up with two different

wounds because nobody had her back. It's not just that she was mansplained. And her ideas were taken. It's that nobody had her back. So, we can do better and we can start wherever we are and this can become I believe a contagious movement, but we have to believe that we're not just wired to be mean girls and that is a cultural and sociological problem that I've just noticed everywhere, and we're assuming it is, and we keep repeating it. That's what girls are.

Have you ever, ever, ever on television seen women clearing the benches to support another woman who just got wronged on a field somewhere? Have you ever seen that? I haven't. Boys grow up seeing that this is what men do. They have each other's backs. They rush the field. If they get beamed in the head, they fight with the refs. I think we have to decide that we're going to fight for each other and not against each other, because as I said earlier, this is the hidden hand that's keeping us from getting gender equality in all the areas that include money, power, success.

So, we have to do better by each other and starts by knowing what's your goal? What's your goal? What are you trying to accomplish? How can I help you?

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FT: So good. I want to shift gears a little bit and Caroline, ask you a personal question about money and maybe you can, through this story, tell us how you've engineered a goal with this understanding that you have about goal setting and goal achievement. But with regard to your financial life, is there a financial goal that you achieved could be recent or not, where you implemented some of these strategies?

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CAM: I use these strategies every day, probably every hour. I've definitely used it for money. So, I mentioned the IRA, a learning goal. How much do I have to set aside? What am I catching up for? Talking to my financial advisor. Oh, my gosh, it gets taken out in the middle of the month. What does that mean? I have to budget in the beginning of the month for my business. That was a learning goal, and now to performance goal. It's done. It's done. It's automatic. It's a checklist. It's a recipe. A check, check, check.

I also have set big goals around financial income and I've worked with a coach for 20 some years where we work out, how many groups do I have to have? How many book contracts do I have to have? How many speeches at what? And then we break it up. And at a certain point, these are learning goals for me. I know what social media will bring me. I know what certain speeches will bring me. I just execute, execute, execute. Nothing is left to chance.

So, I engineer my life according to goal-setting theory, and as I said, we're in a massive learning goal condition right now, and finance is totally upended. I can't even believe I used to write checks. I mean, we have got to just get into the world and realize that we've got to learn new ways to save, new ways to spend money, new ways to make money. And artificial intelligence for me has been a game changer.

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FT: Well, speaking of, I mean, that's a learning goal, right? That's on my sort of list of things to engage with and learn more about is AI as it applies to my work and even my personal life and financial life. Do you have any ideas of where we should be? I know that goals need to be personal, but in the financial world, there are some things that are just non-negotiable. You need to want certain things if you want to be financially secure.

As the world changes, with the technology that's coming down the pipeline, what are some things you want us to be looking at as far as goals in our financial lives?

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CAM: Well, I mean, one of the first things I'm going to recommend is getting chat GPT 4.0. So, ChatGPT, not the free version, but the paid version, \$20 a month. Because there are data analysts GPTs within there. There's also a negotiator where if you want to negotiate for a car, there's a GPT that allows you to negotiate against yourself. You pay the car salesperson, I'm going to I'm going to play myself. I want to get to this price, play with me for the dialogue that I've got to have and it gets you there.

You can feed in Excel spreadsheets and ask it for what you're not seeing that's hidden in the numbers that tells you where different trends are. What is it that you need to save more of in order to achieve this goal by October 30th? I can't do anything now without perplexity. Perplexity is arrival to ChatGPT 4.0, but I have a bunch of them right now and I'm playing with them because I'm a lifelong learner and I really do see the ways in which it's impacting, saving money, looking at data sets.

I did it yesterday. I fed in an Excel spreadsheet that my manager sent me. I plugged it in. I said, "What are the trends compared to last year?" I put both data sets in there. Oh, whoa, so interesting that it's always August where this thing happens. Well, okay, so next year, how am I going to plan for that differently? Use artificial intelligence. Use it carefully. Don't feed sensitive financial data into something. Strip out names if you need to. But use it because you know what, this is one of the areas that is not completely male-dominated yet. And women who get in early, it's like learning to code who get in early are going to have a skill that's marketable.

So, there's a lot of reasons to just start playing with it. Don't be afraid of it. It's not about writing term papers. It's about being curious and saying, "What if I ask the question this way? What kind of answer will I get that'll make me think a little bit differently?" I mean, I'm all over it.

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FT: Yes. I want to say too that in conversations I've been having with people in the media and fellow journalists, there is this like snobbery that I'm sensing from the community about like, "Oh, what could it possibly help me with." Or they pride themselves on saying, "Oh, I have never used AI." I want to almost be like, "It's a tool. Okay. It's not here to replace your job. It sounds like you're threatened." I think that there is a –

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CAM: Sounds like a lot of fear.

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FT: – the high brownness around not wanting to engage because the perception is that it's not a human, and so therefore, how good can it be? But it's fascinating what I've been able to explore with ChatGPT.

As part of your – yes, it's pretty interesting like some of the sentiments. But I wanted to, as we round out the interview, talk about one of the other discoveries you had in your book, which is that negative emotions can be more motivating than happiness. As a happiness expert, I'd love for you to talk about this. I've written about fear and how I think fear can be a tool in our financial lives. So, tell us what you've discovered about the relationship between negative emotions and achieving goals.

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CAM: Well, there's a lot to say about this. I'm going to try to stay kind of high level. What we know is that all success in life is preceded by being happy first. That's a major meta-analysis from 2005. And that's a fundamental piece of information you must have if you're going to set any goal up your well-being to the highest level of your set point. There's a lot of ways to do it. That's all in the book.

But there's a very, very interesting new bit of research showing that if you're trying to get yourself to do something, one of the ways that can get you over the hump and it's all about getting that moment of inertia over with, you get going, is imagine what you'll feel like if you don't do that thing. Imagine what you're going to say to yourself. For me, it's master swimming. If I'm not in that pool at 5am, I just imagine what it's going to be like. How am I going to feel at 5:45 when I know everyone else has done a great workout already and I'm sitting here drinking coffee looking at TV. I imagine what that's going to feel like. Then, I'll think, “Oh, a swim meet coming up. That's not going to go very well.”

So, I start to imagine the negative outcomes and it is motivational. There are uses for that kind of, I'll say pessimism, but we also know that the brain grabs onto negative fear and negativity.

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FT: Yes. Right.

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CAM: That's our brains. That was the last evolution of the brain. We haven't evolved since the Ice Age, but I'm also here to tell you that more energy should be going into generating positive emotions because they're contagious. And when you're in an environment that's over four positive comments or looks, or pats on the back, it can be non-verbal. What you see are more creative and successful work teams. When you're in relationships, that's also the same.

Watch your words, watch who you spend time with, because that positivity is the jet fuel of what it takes to be successful in all your goals. So, learn how to generate them. Don't wait for the happy fairy to fly in the door and make you happy. It's not that. It's work too.

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FT: Yes. Caroline Adams Miller, thank you so much. Your book is called *Big Goals*. The Next Big Idea Club has named it a must-read book. Congratulations. This is what, your 10th book?

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CAM: Ninth? Is it my ninth? Maybe my 10th. Ninth? I guess it's my – I think it is my 9th. Thank you for saying that. You took me back for a second. It's really nice to hear someone else say it, not just me.

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FT: That's phenomenal.

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CAM: I appreciate it.

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FT: Phenomenal.

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CAM: Thank you so much.

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FT: Thank you, thank you.

[END OF INTERVIEW]

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FT: Thanks so much to Caroline Adams Miller for joining us. Her new book is called *Big Goals*, available everywhere. Please send me your questions for our Friday episode of Ask Farnoosh. We'll have a new episode airing this Friday. That's on November 7th. Thanks for tuning in and I hope your day is So Money.

[END]