

**EPISODE 1759**

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**FT:** So Money episode 1759, the best ways to own and steer your time as your most valuable asset.

***HC:** If you are keeping a story of like, 'I can't, I can't, I can't, I won't. I need to control this. I need to do it all,' you're defending that. You get to keep it. And so you have to realize that getting on the other side of that is going to be emotionally uncomfortable. Discomfort is part of this process."*

[INTRO]

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**FT:** Welcome to So Money, everybody. Our conversation today is going to shift a little bit to how we think about time. It is, in fact, a currency, our most precious and often overlooked asset. Returning to the show is my friend, Heather Chauvin. She's a dynamic speaker, the host of the podcast Emotionally Uncomfortable and the author of the book *Dying To Be A Good Mother: How I Dropped the Guilt and Took Control of My Parenting and My Life*. She has a lot of wisdom, new ways of thinking on time management.

Her journey began in crisis, a stage-four cancer diagnosis. But from that moment, she built a revolutionary approach to owning and investing time to live richer and with more intention. On this episode today, we're going to dive into Heather's signature concept that she calls energetic time management, where time isn't just about productivity or calendars, but we'll talk about Google Calendars. It's about aligning your energy, your values, and your desire to create a life that feels as good as it looks.

She's going to share the origin of this system, the realizations that she had while juggling motherhood and her career, and why most of us are in what she calls time debt. You'll also want

to hear what she calls the million-dollar minute. It's a strategy that can completely change the way you look at your time. Let's dive in.

[INTERVIEW]

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**FT:** Heather Chauvin, welcome back to So Money. I love having you on the show. Today, a special episode, we're going to be talking about how to be time rich. Love this topic. You have said that time is your thing. Time is your thing, I quote. You have a signature approach to managing and investing our time so that we can feel rich, this idea of time being a currency. First, Heather, just tell us how you define being time rich.

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**HC:** Yes, Farnoosh. This is such an interesting conversation to have because I know you're all about money, and rich to me is a feeling. It is something that people want, and I'm using air quotes. They want to feel a certain way. Oftentimes we don't think of feeling rich with time. We're so used to being in time debt, feeling like we never have enough, that there's so much on our plate.

I always define being time rich as owning your time, taking ownership of your time, feeling in control that you are utilizing the asset of time in alignment with the life that you want to live, whether it's how you want to feel in your parenting; how you want to feel health-wise, which is a huge part of my story; how you want to grow your career, your business, your relationships, all of that. When I utilized time and respected it the same way that we respect or see money culturally, it completely changed how I did everything.

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**FT:** Take us back in time and tell us how you were relating to time. What was the moment you realized this is broken, and I want to get healthier with time?

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**HC:** I think you mentioned it, which is like this is a relationship. I think number one is we have to realize that everything in life is a relationship. My story goes back to 2013. It goes way back even before that. But specifically in 2013 with time was when I was diagnosed with a stage-four cancer diagnosis. Previous to that, nine years before that, that's when I became a mother. Typically, what's the conversation that we hear around parenting and motherhood and womanhood is I don't have enough. I don't have enough time. I don't have enough time. We're so busy. Give, give, give, give, give to everybody else. It wasn't until I had the moment of time being taken away from me that I had to really heal not only my physical self, but also my relationship to time. I went from telling myself I don't have enough, I don't have enough, I don't have enough to how can I utilize time to get me to a point where I feel the way that I want to feel. It changed how I looked at goal setting, how I looked at relationships. That's where my energetic time management process was born.

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**FT:** I've heard you talk about the importance of energy versus time, the importance of managing energy versus time. I would love for you to elaborate on this perspective, any practical strategies for us to implement in our daily routines.

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**HC:** I think we can swing the pendulum both ways, right? We'll have people that are perfectly strategic thinkers, and they're talking about productivity and the planners and the 24 hours in a day. Then on the other side of that is all about energetics and manifestation and all the things. I like to live in the middle where I understand I need the planning system. But I'm also not a robot, and I have desires inside of me. I have needs. Just because somebody else can wake up at five o'clock in the morning does not mean that that is in alignment with my season of life or where I'm at or how much they can get done.

What I realized was this fluidness of if I saw everything as energy, my mental energy, the stories I'm telling myself, that conversation I'm having in my mind, the beliefs that I hold, my emotional

energy. What am I feeling? How do I want to feel, my physical energy? How is my physical body feeling? Then also the physical of time, the 24 hours in a day and spiritual energy. Spiritual energy to me is not necessarily associated with a religion. It is like what is my soul craving? What is it that lights me up? What is it that I want to do?

I think as women, humans in general, this is very counterintuitive that it wasn't until I had to do these things. They were always there. I was always curious about it. But until I checked the box and gave myself permission to lean into these things, I started managing, learning how to manage my mental, physical, emotional, spiritual energy. When I focused on that versus how much can I get done in a day, it radically transformed how much energy I had and allowed me to be more productive. I had capacity to show up for my kids differently, manage my energy differently, show up for my team differently, my clients. I felt better, and it's so counterintuitive to think that way because we're so ingrained to just get shit done and not necessarily become the person that we want to be. Yes.

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**FT:** Right. We're human doers, not human beings. The idea that if I clear my calendar, if I'm doing less, that's what's going to make me happier is also a potential myth, right? You have clients who say, "Well, you know, Heather, I have less on my calendar. I've intentionally blocked things off my calendar, but I'm still stressed." Would love for you to share what the disconnect there maybe.

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**HC:** I actually think that can be detrimental to a lot of people, especially if you're going from 0 to 60. I remember being that person, and I attract a lot of ambitious women. Most of them are raising children. They have deep, deep desires. They want to make an impact in the world, which is a feeling. When you tell people to do less, you still have space to fill. That's where you're shifting from the doer because we're so conditioned, and our identity is attached to doing, doing for others, being "productive" that, okay, great, you're doing less now. But you still have space to fill.

A visual example of this is you have a closet, and you're like, "I don't like any of this." You clear the closet completely. It's like what do you want to fill it with. Instead of just filling it with more crap, how about you ask yourself like, "What do I want my life to look like? What do I want my life to feel like?" I started – one of my favorite journal prompts is wouldn't it be nice if. I use this all the time because it gets me to think about the future. It gets me to think about what's inside of me that wants to come out, that wants to be birthed. It might start with wouldn't it be nice if I could have a glass of water, the tiniest, tiniest thing. I call those breadcrumbs.

When we start to look at those desires, what's on our wouldn't it be nice list, and we start to check those off, then we're now filling that "closet" like filling parts of ourselves with things that are energizing us. The doing shifts slightly, and you realize that's where fulfillment comes from. We're not getting fulfilled from being taskmasters. We're getting fulfillment from really listening to ourselves and leading from that place, if that makes sense.

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**FT:** It does. It does. If time is a currency, time is as precious as money, then what are the parallels between time and money? How we use time and invest it and save it and budget it?

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**HC:** I'm sure you've obviously had these conversations with people or seen people who have a lot of money in the bank, but they're feeling not amazing when it comes to money. I had to realize very early on that the thing that I was after was not the thing. It was a feeling. But I could – if I said I want to "become a millionaire," everyone says that. You're like, "Do you even know what that actually means? Do you know what is required to do that? But what do you think you're going to feel when you get there?"

Then I started taking the strategic logical action, whether you're saving money, whether you're looking at your money, whether you're investing money, whatever that is. But when it came to time, same thing. Everything that you do, just cross out money and add time. But I had to start treating time like money. I talked about this in my book. *Dying To Be A Good Mother* was the million-dollar minute. This was just like a little simple mindset shift that I started to adopt

because I was leaking time, wasting time, giving away my time. As I started asking myself, "Heather, if every 60 seconds, if every minute of your life was valued at one million dollars, would you invest it the way you're currently investing it?"

A perfect example, text messages. We all have a slight phone addiction. Here I am to my phone. Open it up. I have five text messages. Everybody's acting like 911. They're not real emergencies, but their expectation is that I need to respond ASAP. Now, you may not think it's that big of a deal. But if I stop and I take five minutes of my time, I go, "Oh, it's only five minutes," I'm taking away from something else that is a higher leverage action for the life I want to create.

If I ask myself, if I stop myself and I go, "Is this worth five million dollars," and if I immediately go, "No," then I'm going to learn to set boundaries with my time. I'm going to teach people how to treat me. Then I will respond to those text messages hours from now after I am done taking the action I need and saying, "Oh, hey. Did you solve this problem?" I'm teaching them, "Yes, I don't react like this. This is not the relationship. This is not how we're going to co-create together." Then everyone begins to learn, and you have more space. When we're shifting how we are "investing time," it radically will shift how much time you actually feel you have.

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**FT:** Going back to what you were saying about how you want to feel, figuring out what you want, and then making sure that it tracks with how you're spending your time, how do you actually know and trust that feeling? How do you arrive at that sort of discovery without going through a tragedy or experiencing burnout? Trusting what you actually want can be tricky because part of what fuels our desires is FOMO. Let's get a little beneath the surface here. How do we figure out that emotional foundation for then designing our time?

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**HC:** Going back to FOMO, I think we all know what that feels like. I started – I shifted my podcast. It actually used to be called Mom Is In Control, and I was like, "I'm letting that go because control is not even a feeling." Now, it's called Emotionally Uncomfortable because you

need to be able to feel the FOMO and ask yourself, if leaning into this and getting that instant gratification, is that in alignment with the bigger vision? If they can physically see me right now, on my hat it says, "How do you want to feel? How do you want to feel?" I ask myself this question on the daily, probably minimum 50 times.

Going back to that wouldn't it be nice list, the second thing I do after I write a list like that, and it could just be for one area of your life, you could be thinking about a season that you're going into. It could be your whole life. It could be how do you want to feel with your money. What are your goals for 2025? The second thing I do is I get clear on the feeling. Okay, I want to be a millionaire. What's the feeling? I want to feel safe. Whatever it is for you. But people are going to have I want to feel energized, I want to feel abundant, I want to feel organized, I want to feel alive, I want to feel accomplished. No one is going to put I want to feel like shit, I want to be depleted, I want to be in debt. Everyone wants extra. Everyone wants more.

I walk through life, and this is what I teach people. I say how do you want to feel, and you can observe yourself going, "Okay, I'm about to enter this conversation with someone. I have to enter an emotionally uncomfortable conversation. I need to have a situation where I need to hold a boundary, and we need to talk about stuff. How do I want to feel? I want to feel connected. What words need to come out of my mouth where I can say this in alignment with how I want to feel?" Going back to FOMO, how do I want to feel? I want to feel proud. I want to feel excited. Great. Is buying into this FOMO right now going to be in alignment with the bigger vision? If the answer is no, then I have to feel the emotional discomfort and move through it to get to the journey of "freedom" or aliveness on the other side of that.

I think that's where we get really, really confused with what I would call managing emotion is people will say to me – actually, I just had this conversation with a woman this morning. "Heather, I'm trying really hard to feel good, trying really, really hard, and I go down this dark hole, and I could feel the –" She called it, darkness. "But I'm trying really, really hard to get out of it." I'm like, "Are you trying hard to get out of it or avoid it?" Sometimes, we need to feel the contrast of both sides. We want the abundance. We want "more money." We want to feel safe, but we don't want to look at it. We don't want to open our bank accounts.

It's the same with time. You want more time. You want energy. But you won't even look at where you're investing it. We have to actually feel more of what we don't want in order to get to where we do want.

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**FT:** A lot of what you've shared so far has been more foundational, the questions we need to ask ourselves. You get to the root of why our schedules and our times are not feeling like they're in our control. There is so much I think that can be done in terms of outsourcing, setting boundaries, protecting your time, physically blocking time off your calendar so that you can be more intentional about things like sleep and socializing, your actual work hours.

What are some low-hanging fruit things that we can grab and do? I love outsourcing, for example. It's one of my favorite ways to invest my time wisely. Offer us some practical tactical steps for managing our schedules and honoring our time.

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**HC:** Okay. I don't know who said this. If you know, you can let me know, but this is not my quote. You get to keep what you defend. If you are keeping a story of like, "I can't, I can't, I can't, I won't. I need to control this. I need to do it all," you're defending that. You get to keep it. You have to realize that getting on the other side of that is going to be emotionally uncomfortable. Discomfort is part of this process, whether it's investing to offload things, to scale, to grow. We don't know what we don't know. When it comes to a Google Calendar, and people have a lot of resistance to this, this is my suggestion. It doesn't matter if you feel like you have control over your time or not because people who are in a nine-to-five corporate setting, they'll say, "I'm not in control of my time," or all the things. Just sit with the curiosity. What if I did have control over my time? What would that look like? You have to just have a little crack of openness in your mind.

The first thing I do on my Google Calendar, like if I showed it to you right now, it would probably be overwhelming to people. I uncheck everything so that it's a clear Google Calendar. I create a test calendar, a wouldn't it be nice calendar. I actually do this monthly or quarterly, and my team



sees it. My test calendar or my template is Mondays I do this, Fridays I do this. I write down my wouldn't it be nice list just for time. What do I want my calendar? Wouldn't it be nice if I had no meetings on Friday? Wouldn't it be nice if every Wednesday at noon the most inappropriate time, I had a massage? The ridiculousness. These things don't need to come true, but write it all down, and then start to block that out on your calendar.

Mine is a light, light yellow, and I have my templated calendar. Let's say someone says, "Hey, can we connect?" I look at my calendar, and I'm like, "I have three hours of open time on Thursday." I'm like, "Yes, we can talk on Thursday." But if I can see what my template calendar is supposed to be, and it's like that time is supposed to be for creative brainstorming time or something else, and my connection calls are supposed to be on Tuesday afternoon, my brain goes to, "Oh, I can talk Tuesday at two." The point is you're organized, and then you can lean in to work into that calendar. It might take you a few weeks. It might take you a month. It might take you months. But then this way, I'm training people again, and I'm training my own brain to align my desires with physical time.

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**FT:** What I'm learning, what you're teaching is that when you choose to do one thing with your time, you're essentially choosing not to do all these other things. We don't typically do that math in our minds. We just go, go, go. We get to the end of the week, and we realize we didn't do all those things. I guess that's just life.

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**HC:** I was going to say what I actually do is I'm going to be ready. I never follow through 100% perfectly. What I actually do is when things are on the calendar, I review my calendar. It might be end of day or end of week. I ask myself, "Why didn't I get that done?" That, too, can be a little

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**FT:** Uncomfortable.

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**HC:** Uncomfortable, humbling, where I'm like, "Yes, you didn't get that done because that was a three-hour task, not a 10-minute task." The reality of time versus, oh, you didn't get that done because someone needed you, and you had no issue to go to their rescue instead of holding a boundary. Learn about yourself and your patterns. Again, it's giving yourself some grace to just be reflective of the patterns rather than shaming yourself. I never follow through completely. But at this point, I just laugh at myself with my unrealistic expectations.

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**FT:** Sometimes, I have the opposite problem. I think I will never get this done this week. It's going to take me three, four hours. Then I do it, and it's actually a 15-minute task because I tend to blow things up in my head. I tend to overthink.

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**HC:** When I think, so that's a mental energy. When I think that like, "Oh, my gosh. It's going to take forever," I will actually put it on my calendar for 10 minutes, and I will make a reoccurring task. I'm like, "Okay, you're only allowed to spend 10 minutes on this every single day for the next week." Then you're going to have 70 minutes instead of 0 minutes. Like you said, you get it done in a day or two because it wasn't that big of a deal. I'm like, "Okay, just 10 minutes is all I'm doing today." You realize it's just starting. That's the issue. It's not time itself.

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**FT:** You've said, Heather, that motherhood cracked you open. I think that is so relatable. That visual is like, "Yes, been there. Still in it." I want to focus now on the domestic domain. A lot of your clients and you and I, we're professional women. Many people who listen to So Money were professionally ambitious, and we are not comfortable with releasing ourselves from being at the forefront of domesticity. Whatever that looks for you, whatever the family dynamic is for

you, we are living basically dual lives. Obviously, I don't have to tell you. That can lead to burnout, resentment, divorce, all the things.

There's this great book I reference a lot called *Drop the Ball* by Tiffany Dufu. She's been on this podcast, and she's been very candid. She's like, "When I was building my business, it sometimes meant that I didn't hang out with my kids. I didn't go to their school activities, and my daughter, who was 13 at the time or 12 at the time, would get angry at me." I'd say, "You know what? Tough." That's tough. I don't know if I could do that, but it was just refreshing to hear about how we can give ourselves permission to drop the ball. Even dropping the ball, I don't love the term so much because it sounds like you're leaving a mess. But actually, maybe you are creating more space that is a long-term investment.

Again, it's like going back to the money principles, time as an investment. What are some ways that women particularly can "drop the ball" or whatever the expression you prefer at home? Do we lower our expectations, our standards? Do we outsource? Do we just say, "I'm not going to do that anymore"? This is the final frontier. We have not conquered. Who's going to do the laundry? But I want to hear what has worked for you, what you've heard from clients because I think this could be its own podcast.

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**HC:** I think this is such a primal, rooted challenge. I remember early on. First of all, I completely appreciate when I hear a woman say, "You do not need to spend 24 hours a day with your children." For me, when I hear that, I have a sigh of relief. I do think currently we live in a culture that we spend more time with our children than our parents probably spent with us in the generations before that. The cultural expectation, the invisible cultural expectations are incredibly high, and we have high standards. But we are very, very smart and intelligent that we could say that's unrealistic.

Yet I do believe that there is this primal force within us as women that sometimes overrides this invisible expectation. Logically, we know, but yet guilt or fear or shame are the underlie pillars of this. I remember when I started my business making zero money, and we were scraping by. I remember having this internal thought or narrative with myself that I could not say out loud,

which was I cannot be a stay-at-home mom. That is not a desire of mine, but I do desire to have quality connected time with my children and some type of flexibility. I need to figure this out. But there's no way that I want to be 100% in this. There's something in me that I need to feed, some type of ambition, something I need to go after. I knew intuitively that if I didn't feed that desire, I was actually going to be disruptive towards my children's well-being.

I watched that play out, and my guilt got so, so big when I started to go after what I wanted and desired. But deeper inside of me, I knew that if I didn't feed that part of myself that I would not be a good role model for my children. I had to lean back into deep, deep self-trust, and I could not tell anyone for a really, really long time. I would lie to them. I would tell them what they wanted to hear or needed to hear to leave me alone. That was a huge internal battle and struggle where I would just sit with big, big guilt while I was trying to claw my way through that. I can understand that, and I don't think it's as easy as just outsource and do all these things because we're battling with this primal instinct. But I do think we need to be radically honest with ourselves.

One of the biggest lessons I had from cancer was – and being a mother. I became a mom when I was 18. My boys are now almost 20, 15, and 12. Also, this cultural belief or story, it gets easier as they get older, which that to me has not been what I have found. I actually find doing that inner work on myself has actually made me a better support for my children as they've gotten older because they have more emotional challenges. They have real-life things, and I need to be able to hold those big things for them and lead them in bigger decisions, rather than like, “Did you shit your pants or not,” or, “What did your friends say to you on the playground?” There's big, big things that are coming up, and how to advocate for them, and how to do that and teach them to do these things for themselves.

Mothering cracked me so big when I started this “journey.” I was so afraid that I was going to fail because I was 18, I was single, that I did everything that I saw every woman do, and they kept saying, “Yes. Suck it up, buttercup. You're supposed to be exhausted. You're supposed to be resentful. This is it. This is life. Get over it.” What I realized very early on is I tried to play the good mother role, and it almost physically killed me. Now, I've realized that in order to thrive and be the mother that not only my children need, I need to be the best version of myself, which is I hate that statement, but I need to feel good. That plucked me out of a culture.

When I see something, I ask myself how would I feel if I bought into that belief or live my life like that. If the answer is like, "I'm not going to feel good. I would feel overwhelmed," I don't look at it. I unsubscribe.

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**FT:** My mother pulled me aside earlier this year because I'm 44 now, and they say 44 and 60 are the two ages, this is according to Stanford, where you're aging in bursts. Age is not an equal progression. It's like there are these moments in your lives, these years that's just like it's exponential. I felt it, and it was emotional and physical and all the things.

My mother, who had me at 19, probably relate a lot to your story. She pulled me aside, and she was like, "You probably know this, but I'm telling you. Your health is the most important in your family. Everyone's health is important. But if you're taking care of everybody else at your health expense, you're not doing anyone any favors. Your happiness, your health, your growth, your everything is everyone's everything. So don't feel bad when you want to take a day off for yourself or a week off for yourself or take that trip with your girlfriends."

I think that, well, of course, intellectually, I know this. To hear that from your mom is especially comforting because I think we get the pressure from the patriarchy. We need to get these messages ingrained in us from birth. I think she course-corrected along the way as a woman and now is sharing that with me. We have to learn. We often learn the hard way. What I've learned so much, I've learned so much from you in this half an hour, and I've taken so many notes. But there's that expression. Show me a person's budget, and I'll show them their values. I feel like, similarly, show me someone's Google Calendar, and I will show you their values is a fair statement. Thank you.

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**HC:** What a blessing to have a mother who is just like, "I'm going to be radically honest with you." It makes me emotional because if we only valued ourselves and that power to go, "You're the culture creator. You are the ecosystem. You are the keystone." If we actually believe that in

our core because we see it and witness it in other people, we're that powerful that when we are thriving, we affect everyone that is connected to us. It's that simple. It's just emotionally uncomfortable to sit with that belief that I'm that powerful, and it's just wild to me. The power of a woman just giving another woman permission is such a simple statement, and it's so beautiful. I've had to learn along the way that I actually just need to talk less and show my value, like you were saying, with my behavior and my actions. That's all I need to do for other women, and that's what I need to do for my children is just lead with integrity.

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**FT:** Show up. Just be.

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**HC:** Yes.

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**FT:** Heather Chavin, thank you so much. I can't wait to drop by your podcast as well. I'll see you on the other side.

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**HC:** I'm excited. Thanks, Farnoosh.

[END OF INTERVIEW]

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**FT:** Thanks again to Heather Chauvin for joining us. You can learn more about Heather and find links to her book and her podcast in our show notes. I'll see you back here on Wednesday, and I hope your day is So Money.

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