

EPISODE 1763

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FT: So Money episode 1763, The Power of Saying Enough: A New Blueprint for Success.

[INTRODUCTION]

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

[0:00:56]

FT: Welcome to So Money, everybody. I'm Farnoosh Torabi. What would happen if you decided to just walk away from burnout expectations, from a life that looks successful on the outside, but leaves you feeling hollow inside? My guest today, Faye McCray, has lived that transformation. A high achieving lawyer turns storyteller, strategist, and wellness advocate, Faye made the bold decision to leave corporate life and redefine success on her terms. It's scary, though, right? We're going to explore what led her to this breaking point, how she navigated the uncertainty of starting over and how she's helping others bridge the gap between their personal identities and professional lives.

Faye opens up about her lessons on slowing down, prioritizing health, and finding fulfillment beyond titles and accolades. Plus, we talk about breaking free from hustle culture, redefining work-life balance, and why it is okay. I'm telling you, I'm giving you permission to end the year strong without crossing every item off your to-do list. If you're feeling stuck, if you're feeling burnt

out, or wondering how to make peace with your pace, this episode is for you. Yes, we even revisit the wild story of how Faye and I met. Our friendship began in the streets of Charlotte, thanks to a heckler. Yeah, life is interesting. Let's dive in.

[INTERVIEW]

[0:02:19]

FT: Faye McCray, welcome to So Money. It's been a minute we last met in person. Do you remember crossing the street? The guy was cat calling you.

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FM: He was. It was wild.

[0:02:31]

FT: It was crazy. I did react with a, wow. It was it was really coming from a place of beguilement. I was like, "This is still happening in 2020?" I don't even know when it was 2022, 2021. He was so, I don't know. You were so generous with him in the sense that I would have just stuck my middle finger, but you were like, "Okay, have a nice day."

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FM: I think it was a little in shock, too. I think when you're a woman of a certain age, you're like, "Is this still happening?"

[0:03:03]

FT: Yeah. He was in his car and he was – what did he even say to you? Do you remember?

[0:03:09]

FM: You are so beautiful. It was very over the top.

[0:03:12]

FT: Yeah. It wasn't like a whistle. It was like a poetry thing. Yeah. Which was part of why I was also like, I don't know what to make of this. It seems like he's being genuinely – he doesn't want to date out of this. He's just telling you you're beautiful, which you are. That's how our friendship began.

[0:03:33]

FM: Your feet said everything I was thinking. I was like, "I need to know this woman."

[0:03:36]

FT: Yeah. As do I. I need to know Faye McCray. That's why I wanted to have you on the show, because you're doing some really important work. You have since pivoted since we met that fateful day in Charlotte, where I was working for CNET and you were with, was it health?

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FM: Healthline.

[0:03:55]

FT: Healthline.

[0:03:55]

FM: Central, the mental health website.

[0:03:57]

FT: Right. Parent company Red Ventures brought us all down for a retreat. Since then, you have left corporate America and you've taken your expertise as a lawyer, as a storyteller, as a media consultant, as a brand strategist to go out on your own. Tell us what you're up to right now.

[0:04:15]

FM: I have. A little bit scary. Still scary, but also, super necessary and aligned. Right now, I'm working with brands and individuals just on storytelling and aligning who they are with how they present themselves in the world. I mean, it really came about, I think, for years of me navigating the space between personal identity and corporate identity and realizing that we need more reflection and time to think about like, who are we? How are we showing up? How is it aligned with our values?

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FT: This is really what I want to get into with you is this connection relationship between who we are as individuals and how we show up in other domains outside of our comfort zones, at work, in our professional lives. You've been really focusing lately on wellness and preserving your personal identity in the corporate world. I would love to know your journey to this realization of just how important this is. I'm going to predict that there was a little bit of friction there for you.

[0:05:23]

FM: Yeah. I think any lesson in life is harder, right? Anything you took, you completely and passionately believe in. I'm a high-achieving woman. I've always been very ambitious. I was raised by a very ambitious woman who went back to school, post-divorce, got her bachelors and masters and became this fancy, savvy business woman when I was growing up. She was the prototype and the model. For me, it was all about achieving the next thing. Like so many folks who go all in with work, I reached the point of burnout.

I was in a role in particular and I actually just wrote about this recently in an article for Newsweek. I don't know if you've heard of the glass cliff, but it's sort of you brought into these companies when they're already in a period of turmoil with the expectation to fix things. It's a

perfect storm for a type A personality who wants to fix everything. I threw myself into this role and found myself sick. Just physically, emotionally, all the things.

Ironically, my big moment, I was leading a panel at South by Southwest on burnout in the health and wellness industry and realized, oh gosh, I have every symptom of burnout that I am describing in this conversation. I had to have a moment. I was just thinking like, I could either continue to work this way and it could result in you losing my life. I mean, that's just how much I was bringing myself to the brink of exhaustion. It just forced me to this point of reflection. I just thought to myself, I have to make a change. I have to make a change of my life with how I'm showing up, with how I'm treating myself. I wasn't respecting my body. I wasn't respecting my limits and my boundaries and walked away.

[0:07:14]

FT: Wow. Whoa, whoa, whoa. I want to know, though, what was the burnout stemming from? I know you said like, busy life, a lot of overwhelm, but actually, what was going on?

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FM: Yeah. I mean, I think it was just that. I think it was, I was not turning off. I think a lot of a bust that went remote during the pandemic, we didn't –

[0:07:37]

FT: Mom of three.

[0:07:39]

FM: Mom of three. We didn't really train ourselves to turn off. It's like, you're hanging these 24-hour, 7. We're open signs from your desk. I would wake up, get the kids off to school, come in my office and be at my desk until well after everyone got home. I just wasn't turning off. I was just working, working, working, working, working. I wasn't taking walks. I wasn't taking rest. It was always on my mind. It was just really a complete blurring of the line between where I began

and where work ended. For me, it was just the lack of boundaries, for sure. Again, just the neglect, the neglect of myself and of my health, that really led me to that pivotal turning point in my career.

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FT: Had we met at this point?

[0:08:30]

FM: Yeah, we had met for sure.

[0:08:31]

FT: Yeah?

[0:08:32]

FM: Yeah.

[0:08:33]

FT: I couldn't tell. I can say, I thought Faye had it all figured out and was just on her rise. Then you said you left. Did you have a plan?

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FM: Yes and no. I'll say, we knew each other at the point where I met you, I was not at that point yet.

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FT: Wow.

[0:08:53]

FM: Yeah. Thankfully, I think I was in a good place in that particular work environment. Remind me your question again.

[0:09:01]

FT: Well, you said when you quit the corporate life, or you abandoned what was not working, you wanted to resolve the burnout. What did you do? Because that's where a lot of us get stuck. Our intellectual brains are telling us every minute of the day, "You're taking on too much. You're too tired. This is not sustainable." But there's the bigger fear of actually stopping and having to, really, you have to see pieces fall. That's going to happen, and we don't want that to happen. How do you reconcile? What did you do to get to that place of, "Okay, I'm going to – It's going to be messy for a while, probably, but that's better than what I'm experiencing currently."

[0:09:43]

FM: Yeah. I mean, that's right. I mean, I think we tell ourselves all sorts of reasons, right? Well, we can't walk away and well, we can't leave, and top amongst them, I'm sure you know better than anyone is finances. You don't want to walk away from, especially when you're a certain level in your career, big fat salaries, the titles, all the things. We almost tell ourselves this narrative of impossibility. There's no way I can leave. There's no way I can do this. Or, we set it up that we have to walk into this perfect alternative in order for it to all be okay. For me, it was life and death. It was me saying, if I stay like this, I will not live long enough to see my children grow up.

I say that heart disease runs in my family. Stress impacts our body. My dad, former cop, macho, macho guy suffered from anxiety. We just feel things differently. I think that's not uncommon with a lot of folks. I knew that I didn't have the luxury of waiting for that perfect moment to be able to go. I planned, because I'm a planner in a sense that I had to look at like, when is bonus season? Do I have enough in my savings? All of those things. At the same time, I couldn't plan

everything. I couldn't cross every T and dot every I, but I knew my emotional, my physical, my mental health was hanging on me being able to step away from that environment.

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FT: Was there a point where you realized, "I'm Faye McCray. I'm a lawyer. I have done some things. Yeah, I will need some money for a while to figure things out." Was there a point where you remembered who you were?

[0:11:26]

FM: It takes time. I think that's the lie of busy too, is when you're in the haze of working all the time and all the things, you don't take inventory of your successes, because you're too busy hustling to the next thing, right? I wasn't thinking, "Oh, you're great. You'll be fine." I was thinking, "Oh, my gosh. What's going to happen? It's all going to fall down." I certainly wasn't convinced of that. I will say this, this is the power and value of community, because I had a lot of amazing women in my corner, watching you from afar and knowing the people that I know who were telling me, "You're going to be all right. It's going to be okay. You're going to be fine. You're smart. You know how to network. You know how to do the things that you need to do." But that internal validation of that, it took some time coming out of that haze.

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FT: How do you define success now? How were you defining it? What has this period now, maybe post burnout, now a life of more intentionality. Where have you moved towards? What's your definition of success today?

[0:12:29]

FM: Yeah. I think so much of what feeds into this culture of burnout is defining your success externally, right? You want people to see the fancy title. You want them to see the fancy things. I think for me, it was chasing whatever that next thing is, and I was defining it externally. I think what shifted for me, and what I've done a lot of work to define for myself is a life built on impact.

What are those things that make me feel good? I realized, that's title agnostic, the things that you can do that really bring value to you, that are aligned with who you are, that at the end of the day, you close your computer, you lay down, whatever marks the end of your work day, and you're like, "Wow, I did some amazing things today."

It took for me to really dedicated reflection and asking myself, what are those things? What are those threads that I found that I keep returning to throughout my career that bring me joy, that bring me value? What are those things that I can talk about and be passionate about all day and am I doing things to impact that?

[0:13:36]

FT: Yeah. In recent years, I've started to get more comfortable with the idea of doing less. Not to say that I'm doing – like I'm being lazier, or I have limiting beliefs about my potential, all that hoo-ha. I just feel like, I know me, I know what my priorities are more than ever. I also know what financial runway I need. I know how much money I need to keep in the bank, so that I can afford to maybe not hustle so much in Q1, so that I can think more about what I want to do for the entire year. This comes with practice, and this comes with, I think, just longevity. It does really require, which not everyone does, checking in with yourself.

I'm the first one to say, the comparison culture is a creep. When I hear of other people's successes, there's a part of me that's like, "Oh, hmm. I guess, I'm not as good, or why didn't that happen for me?" Then I remember, I didn't actually pursue that, because I know what that takes. I did make an active decision. It still hurts sometimes. There's still that moment of like, "Ooh, I'm not doing enough, or I'm not at the top of my game." I do think it's important. I'm hearing what you're saying, and I believe it. I really want people to embrace this. Your health, your lack of burnout is worth its weight in gold.

[0:15:04]

FM: Oh, yeah.

[0:15:05]

FT: And no trophy, no medal, no fancy media opportunity. It doesn't matter. It doesn't matter. Because if you can't enjoy your life, you can't live your life, what good is it for? I know that's advice that is hard to accept, because we do still want all the things. Do you miss the hustle a little bit? Do you miss a little bit of all the congratulations, maybe, that you were getting? Because I think your work is quieter, but more impactful.

[0:15:34]

FM: Yeah. I definitely think the quiet was an adjustment. This idea of this quiet part, where you're not getting validation and the accolades and all the things. The fact is, and I'll say this for anyone considering withdrawing, it really is going to draw a line in the sand between people who are there, because they think you're amazing and wonderful and people who are there because of your title, right? Your callbacks, I can't get now that I could have got when I was in these industries. That's just the reality of it. But there has to be a little bit of being okay with that.

I think there's a lot of beauty too in being able to move without the constant scrutiny of people examining your every move, because you really do get to spend some time with yourself and think, is this bringing me joy? Is this bringing me happiness? Is this aligned? I don't miss it. I think, I'm a hard worker anyway, so I'm always going to be working, whether or not it's on my own thing or otherwise. At the piece that I've gotten, again, it trumps any validation I got from the hustle.

[0:16:46]

FT: In honor of giving us more permission to do things that are scary, but long-term important for our health, this is December when we're recording. I want us to reiterate what we were talking about before we were going live, which is that if it hasn't been done in 2024 yet, listeners, don't pressure yourself to get it done in the next 12 days, or 10 days, right? Why do we do this to ourselves? Tell me more about how to finish the year feeling strong and still impactful, even if we didn't do all the things we had hoped.

[0:17:20]

FM: Yeah. My relationship with pace is probably one of the things that I've loved the most throughout this journey, is just this, I don't know why I felt the need to rush to everything. It was completely false. I can't take complete credit for this, because this is therapy. This is constant annoying conversations with friends, but this idea that there's a deadline on anything is a fiction, especially when it comes to our own personal growth, especially when it comes to these successes, this idea that New Year, new you, you have to have this drastic shift by January 1. All of these things, just throw that out the window.

My constant check in with myself is if I feel like I'm growing. Are you growing? Or even if it's one step at a time, as long as it's forward movement, I find contentment in that. I think pace above all things and is just so valuable, and so important as we take these journeys. I mean, life is so unpredictable. It is so unpredictable and time is our most valuable, valuable asset. So, why rush it?

[0:18:27]

FT: True. So true. When I look at more of what's in my schedule these days, there is more spending time with friends. It's doing things with my kids. Helping my daughter, she's auditioning for a musical and they really need parents to be involved. It's really like, I'm auditioning for this musical. Let's be honest.

[0:18:49]

FM: I'm an uber basketball mom. That's how I feel with myself.

[0:18:51]

FT: Yeah. Carving out time. Also, it's investing in creative projects. I've talked about a little bit on this podcast, but I'm starting a local podcast about Montclair, New Jersey, where I live. I have no financial ambitions yet of this taking off, but I do think it's of great service and it's taking me back to what originally, originally got me into this field is journalism, curiosity, getting questions answered, following leads. It's so much fun. As much as it's killing my schedule right now a little

bit to get this out the door in 2025. Have you ever had that happen to you, where you pursue a creative endeavor without any financial, or career ambition behind it? Then it does somehow feed your professional and financial pursuits. A beautiful thing when it happens.

[0:19:54]

FM: Yeah. I mean, honestly, Farnoosh, that was my whole media career. As you mentioned, I'm an attorney. I practiced law for 10 years. Started writing and interviewing for fun. I was a mommy blogger. I used to talk about my kids all the time, different articles. Before I knew it, I was starting a website that I was doing this and that. Next thing you know, I had a completely separate career path. I remember, I was having dinner with my sister-in-law. She's like, "You have two jobs. Which one are you going to do?" That made the decision. I'm like, "Let me see what this media thing is and let me pursue it." Completely passion driven and purpose driven.

This is too what we talk about with pace and taking inventory of your growth. Because I just realized, I was growing in a different direction as much as I love practicing law. There was this other interest that was calling me, and it turned into something pretty magnificent and beautiful and something that I still continue to be passionate about.

[0:20:47]

FT: You have a new book coming out in 2025. I want to learn all about this. Tell me everything.

[0:20:53]

FM: Yeah. I mean, it is all about work. The intersection between work and our personal identity. Why we work the way that we work. How we've arrived at this. I've just started doing a lot of interviews for the book and talking to a lot of people. There are so many cultural factors that impact why people work the way that they do. Personal things, like things that people have been through that have been deeply traumatic that contribute to why they bury themselves in the pursuit of work and external accolades. Really, with the purpose of breaking it down and returning us to ourselves and reestablishing who we are.

I find one of the first questions that we get asked is what you want to be when you grow up, right? One of the reasons why I chose the legal path is because the grownups went wild when I said, I wanted to be a lawyer. When I said I wanted to be a writer, it was like, oh, okay. That's going to be an interesting one.

[0:21:44]

FT: No respect. I didn't get any respect. By the way, writing is one of the hardest things.

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FM: I mean, it's amazing.

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FT: Even if you love it, it's still hard. I love having written is a quote. This is true. I hate the process. But man, I love reflecting on my writing and editing and all that.

[0:22:07]

FM: I mean, it's a deeply reflective. I think there's no greater value than the written word. We answer these questions a certain way. We pursue certain careers. We tie our work identity to who we are. Then when you try to break it apart, it crumbles everything. It's really my offering through not just my personal experience, but through some amazing people that I've met along the way of how do we redefine what it looks like to live without centering work?

[0:22:36]

FT: You speak often through this lens of being an only, or a first. I know as a reader of your Substack, it's called What If It All Works Out, which I love. I love that. Explores identity and growth and navigating your career when you're the first to walk that path. I maybe should have asked this initially to start us out, but maybe as we're finishing here, would love a story that you

feel really encapsulates this triumphant story, really, of a woman who may have started in her path as an only, or a first, but landed on her feet and is now creating a legacy.

[0:23:16]

FM: Yeah. Part of the reason why I named it that is because I am a little bit of a Debbie downer sometimes. My husband will be the first to tell you, I'd go down a completely catastrophic path when I start to think about something new to do. I was having a lunch with a girlfriend one day and contemplating another pivot, another change. She was like, "Faye, every time you're thinking about something else, it's fine. You ultimately land on your feet. It's okay. This is part of your process to have to think about all the things that can go wrong." I thought, man, what if I just start reframing that question and just ask myself, what if it's all right? What if it all works out? That became my like, okay, I'm just going to write about it and talk about it and interview folks who've taken those risks.

I will say that I feel like, I'm living that right now, right? This idea that you can walk away from something that's so big and so visible and say, "I'm going to bet on myself. I think it's going to be okay." Six months after I left my role, I was in Greece. Who would have thought, laying on the Aegean Sea, eating way too much cheese.

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FT: There's no such thing as way too much cheese.

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FM: No, I have learned, because I definitely tested –

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FT: Maybe there is, if you're lactose intolerant.

[0:24:31]

FM: But writing and meeting new people and all of these things. It was because I took the risk. It was because I moved in spite of being fearful and afraid. It doesn't always work out right away. There were bumpy moments and all of those things. I'm happy that I'm not left asking myself, what if, and I just went for it. I think that that has been the most instructive thing about my journey. It's going to be okay. Even if it's not okay, it's going to be all right.

[0:25:03]

FT: Yeah. Although, 2025 feels so uncertain. As we look ahead to the new year, post-election, I think there's a lot of above average anxiety right now in our country at least. More so if you are, say, a woman, or anyone who identifies as a minority, an immigrant. What would you say to that person who is feeling very anxious because of things that may or may not really be in their control, but still would impact their lives?

[0:25:37]

FM: Yeah. I mean, it's completely valid. I mean, I think like many people, the day after the election was a really tough day for me. I had the blessing and the curse of having a very early meeting that day with a group of women entrepreneurs that I'm mentoring, who have these just ambitious dreams and plans for the future, rightfully worried about how some of those dreams may be impacted by the changes that are oncoming. I think the perspective that that gave me was that we can only control what we can control. To your point, so much of it is question marks at this point. I think we've heard some things that we know are campaign promises that we should rightfully be worried about, right? But there's only so much that we can do to control those outcomes.

My message to my group was they are all such smart, savvy advocates in their community. Focus on what you can focus on. Focus on those on the ground grassroots changes that have marked particularly many communities of color in times of challenge. People get to the ground and they get to working and they change what they can change. I hate to be that person, but for me, it's like, okay, now it's time to roll up our sleeves and do the work and impact those things that we can impact. For me, that is what I cling to and what I hold on to. I'm also a kid of

grandparents that grew up in Jim Crow South, who fled and experienced all sorts of things. I also know they survived what they survived. We'll survive this time as well. Those are the things that I hold on to.

[0:27:18]

FT: The perspective is so needed sometimes. My mom and dad immigrated here. They left tyrannical regime Iran in the 70s, late 70s. She said to me, "It's going to be okay." You don't feel like that at all, especially on November 6th, right? I'm like, are you kidding? Save all your money. To speak to people who have been through really, really hard times and have done the work to and had the luck, let's be honest, sometimes it's just luck to get on the other side is important. If you haven't done that yet, audience, find someone in your life who has actually been through some things and get their perspective. It's not because they're going to tell you everything will work out, but you want to learn like, how did they actually do it?

Faye McCray, thank you so much. I'm so glad that our meet cute resulted in a friendship and a workshop, and I had the opportunity to be in your newsletter. Everybody, check out Faye's amazing Substack. As I mentioned, it's called What If It All Works Out. There's so many ways to work with you. Tell us, there's content coaching, storytelling. You said, you have entrepreneurs that you coach.

[0:28:31]

FM: Yeah. You could just find me at fayemccray.com. My company is called Culture and Quill, but love meeting people. Reach out. I also want to shout out the Charlotte stranger who bought us together. Thank you, if you're listening.

[0:28:42]

FT: Thank you. Happy end of 2024 and wishing you all the best in the new year.

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FM: You too. Take care.

[END OF INTERVIEW]

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FT: Thanks so much to Faye McCray for joining us. You can learn more about her by following the links in our show notes. I'll see you back here on Friday for Ask Farnoosh. I hope your day is so money.

[END]