

Terri Trespicio

[00:00:00] Terry Tishia, welcome to So Money and Happy New Year. You too. Thank you for having me. Okay, so we were talking before we were recording that. My audience is probably gonna be like, where is she coming? From with this concept, this thesis coming at us from left field New Year's. She's far new. She has lost her mind.

Like we thought she was gonna talk about, budgeting, which I will. Don't worry. Audience, we've got a really fascinating conversation next week on budgeting. I haven't lost my marbles on personal finance, but. With everything going on in the world with ai I've been having a lot of thoughts about what are the skills that we really need to take us into the world to move us through the world with excellence and something that has come up that may feel counterintuitive is something that I learned way back when, about 25 years ago, 30 years ago, even something that my English teacher told me, something [00:01:00] that my journalism teacher told me. Now they may have been biased, but they said the number one skill you're gonna need in life is writing how to write.

Now, I know a lot of us in the audience may not think we are creative. We are not writers. We are math people. We are science people. We are engineers. We are not hardwired for that, but that's why I have you here on the show today. Terry Tio. Yes. 'cause I disagree with everything you just said. You disagree with everything I just said.

You are a writer, but you also have turned this into a business to teach everybody from all disciplines, how to write for variety of purposes, whether that's for creative purposes. A business. You wanna maybe be more proactive on LinkedIn? I just had a conversation with a friend over the weekend.

Farish, I gotta figure out this LinkedIn. I think it just cost. Oh my God, yes. I think it just cost me a, it cost me a job. He said, he said, I got, yeah. He said I got, referred to a job and I thought I had [00:02:00] all the skills. I thought my LinkedIn was perfect, but the guy took one look at my LinkedIn.

He said, Nope, I don't think you've got what I need for this job. And he was like, so perplexed as to why. And I thought, I don't know. Maybe it's, you're not using the right keywords. That's how you represent yourself. That's all they have to go how you represent yourself. I wanna spend the next 30, 45 minutes

with you really understanding how we can better represent ourselves in this world.

AI can be helpful, but only to a point. And maybe you can just start by sharing a little bit about why now, especially in this ai, hyper AI driven world, and it's only gonna get more and more hyper AI driven. That writing is so critical. Writing from within. Not from chat. Absolutely. From the, yes.

From the Department of Chat and GPT. As you say, you talk a lot on the show about what are we investing in, and that's not just money, right? That's investing your energy, your resources, your time, your attention that stuff [00:03:00] isn't free and. That what your professor told you back then remains just as relevant, if not more so that one of the best things you can do is invest in your ability to write now.

There are plenty of schools you can go to for how to write, how to. There's plenty of my friends, our friends who teach how to structure a sales page, how to structure an email. Those are assets, right? How to write a specific, how to write your LinkedIn page, that's fine. Those things exist. But I'm gonna pull you back even a step earlier, which is.

That writing is not for someone who calls themselves a just a professional writer, like those people over there. The worst thing our education culture ever did for our own growth was assign writing to someone else to assume that someone else should be doing it and someone else is better. So forget it.

You might be an engineer, you might be super left brained, all that stuff, but if you can read. You can write, and my workshops are filled with people who are psychologists and engineers, and one has a [00:04:00] PhD in physics. It doesn't actually matter. The desire to express and the need to write down is our birthright.

It is human. So AI comes along and we say, oh, good, it can do this thing for me. Terrific. Not so fast. In fact, I think it's. It's funny when people say, when they learn that I'm a writer, they say, oh, you must hate ai. I was like, absolutely not. AI is like my buddy. I do like it. But like with any friend, they have limitations, right?

There's certain things that you can and can't do. So I wanna say this, just because you can have AI write a thing doesn't mean number one, that you should but number two. Why would you think that a machine in large language models are essentially a very big machine? Why would you assume that

something built to create only the next predictable thing to say, the next predictable thing to [00:05:00] take everything it's read on the internet, which is everything, and find the average and middle ground.

Why on earth would you think that would help you stand out? It can't. Is it a good finisher? Is it great at polishing copy? Yes. But this is the way that, the analogy that hit me yesterday was all of ai, everything you can get out of there right now. Someone else wrote, someone else published, someone else, maybe AI itself generated, right?

It's becoming clones of clones. Of clones. It's all leftovers. And on what planet do you think you can make a fresh, delicious, memorable meal? Only from other people's leftovers. You can't, you can eat leftovers. They're there. They might serve as inspiration for something you might do, but as far as AI goes, garbage in, garbage out.

And if you're not putting something of your own effort into ai, then you are not gonna stand out. At all because now clean, polished copywriting is the floor. Yeah. If your stuff's bad, it's like, why didn't you give this to ai? Like you should use it 'cause don't [00:06:00] make me stumble through your horrible writing and a horrible to understand, or errors.

Don't make me stumble through that. Your bottom line is the floor should be clean, but you're more than a clean. Perfectly said. I also like to use ai. Maybe sometimes just in the beginning when I do have writer's block and I just wanna give it some prompts. But then you gotta bring some fresh ingredients to those leftovers.

And the best of the best ingredients, I think, are those personal stories, the anecdotes, the things that AI cannot pull because it's not on the internet, it's only in you. It's only in brain. Where are the stakes the highest in terms of where we write for example, I've heard people say, I write my employee reviews using ai.

And then I'm like, okay. And I'm like, wow, that she, this woman at Google actually admitted this. Really? Wow. Yeah. I was like, okay. That makes, gives a lot of people, that gives people a lot of permission. I guess she, maybe she writes her own quick summary [00:07:00] and then go, and then the AI kind of cleans it up, publishes, cleans it up.

It's the Roomba of your, of the internet. It's just gonna suck up what you need. But you might take, like a lot of people I hear, a friend of mine was saying she uses notebook, LLM. If you, it's great at condensing, right? You take a whole

bunch of stuff that you took notes on or thought about or had meetings about, original conversations about.

You put it in there and you can, you just gimme the high level. And then you work on it. But I wanna back up to something you just said. You use it when you're starting because it's hard to start from a blank page. It is. And what I find, what I was so surprised about using AI as a writer when I started to, was that.

It wasn't that it was giving me things I couldn't do. Sure it made some clever turns of phrase and tightened up copy fine. But it was in the act of writing to the AI that I understood my own mind and my intention. So in fact, it's not about the ai, it's about having an attentive listener and being in conversation.

So I could open a Google Doc. And I could [00:08:00] write my thoughts in there, or I could open chat GPT or Claude and say, here's what I'm thinking. And I always do better now writing in the ai, right? Why? Because my intention is to communicate my stories, my ideas, my memories, and saying, what do you think of this?

This is why we have too many meetings. We wanna know what people think of it. And so I have found it absolutely something I would never let go of now, because it makes me a better writer because it makes me write.

What are you putting in the chat window? You have to write something and if you think it's gonna do, it's thinking for you. You're mistaken. It needs what you come up with. And I have found that I'll start to say, Hey, I wanna do a thing like this and I don't know, but then I wanna say this, and then I'll write it and I don't even hit return.

I copy it right outta the window and put it in my document because it prompted me to write the thing to me. That's. The best use of it. But in terms of what you just said about well what, where is, where are the stakes the highest? [00:09:00] Yeah, those are specific. Okay, your job okay. Your, relationships.

A lot of people go to chat to be like, all right, what's the right thing to say? I don't wanna say this it's a great first draft, but something else I wanna point out that I was looking into because I knew we were gonna be talking about this in terms of the science, which is that writing, doing the writing.

Whether you type it or you write it, but a lot of the science is behind the handwriting. Because your attention is focused on a single point and you're physically engaged with the active writing, it has been shown to improve

information, recall conceptual learning, focused attention planning, and organization of thinking.

And reflective thought. It's also been showed to increase working memory and to improve critical thinking. That is not something that the machine can do for you. And so writing and actually like pen to paper or you can do, or even just notes on any kind of writing, any kind of writing. A lot of, but a lot of the some of the [00:10:00] research I've seen that keeps going back to handwriting and so I started doing that.

I started handwriting first, and my handwriting's terrible and it's slow and crampy and all that. But when I don't know what to say and I don't know what I have an idea. I wanna flush it out. I will sit with just a notebook. Why there's no notifications. There's no ping. And when I write out my thoughts messy and loose, I get into a jag with it and I find momentum around my thinking, and then I turn around and type that back in and we'll dump it into AI and say, here are my thoughts and make sense of this with and for me.

But the act of writing is it's like saying anyone can make you a piece of jewelry. If you hand them the jewels Here, I have a pearl here, I have some jade. Make a, make jewelry out of it. Anyone? A machine, a person, anyone can make a jewelry, but the jewels come from you. And you have to mind for it. AI, as of yet, can't go into your subconscious and know what you lived and learned.

So we have to do that mining and so there is no skipping that step. And the people who do, who allow AI to take [00:11:00] on the writing itself and not do any of that thinking are going to be forever inferior in skillset, in understanding, in maturity. In some ways, I think critical thinking than those who do that work.

I just wanna go back to what you said earlier about the critical thinking piece and the handwriting. I have a theory that with all this ai advancement, gen X is positioned to really seize the moment and just combine the acumen of, using ai. But also we grew up in an era where we had to really, roll up our sleeves, our analytical skills, because we had to really to your point, we didn't have the technology in the beginning, right?

We were very analog driven. And so that combination, I think is. It's you can't fight that. That is like the, that's what it was like the, that's magical. It [00:12:00] really is. It really is. No one growing up can have that exact same. No one, the boomers don't have that. Nope. We have it. It. We have it. And you know what?

It's about time. I know we got something. Gen X finally getting noticed. Let's just say we were ignored for all through the nineties and two thousands. We could step over I, so this is my rallying cry to all my Gen X BFFs out there, and also the elder millennials. I'll say if you were born between 1965 and 19, like 85, I will say to you, learn AI because.

With your already existing chutzpah that you have? Yes. And just a little bit of AI sprinkled fairy dust into your already like hard work ethics. Oh my gosh. You're gonna go from 'cause you know your 100, your 20% is someone else's 100%. Yes. You know what I mean? Totally. So a little bit of AI into your workflow.

Oh my God. Watch out world. And that's [00:13:00] why I've even been able to start another fucking podcast. I know. That's amazing too. While doing so money. Podcast and you have started another podcast. You, Terry, have also started a podcast on top of your business, which we'll get into in a minute. I wanna now shift gears and talk to people in the audience about why it is important to embrace writing, using it as a career advantage, especially right now.

What is the career impact that you're seeing as you teach a lot of your students about how to incorporate writing into their. Into their work. As you mentioned, you're working with people from all different disciplines, and so writing as a tool to write better emails, to create a world for themselves in thought leadership, to stand out on LinkedIn and get better jobs, how are you seeing the writing really move the needle for them?

The word that comes to mind when you. Say that is agency because we also [00:14:00] as curmudgeonly Gen Xers, yes, we did learn teachers, right? Parents are right. Everyone else knows more and you're a vessel to be filled. Like we were not esteemed as students as anything special. They're like, do your homework. The end, goodbye.

And that agency is what I see rising in people. I'm not in their diagramming sentence with sentences with people. What I'm seeing are say this PhD physics woman, who's the biggest surprise of all, she said, I feel like I'm good at this. I feel like I can communicate. I was like, of course you can. And what I saw is.

Her discovering that ability is there. So in fact, more people can do it. And it's not so much I better go take a writing class. Maybe you will, but that's the real power is accessing, as you said, the primary source material, which is us, but realizing that you have the control to do that. When people say, I wanna stand

out, I wanna be a thought leader, I wanna be [00:15:00] someone people listen to.

You don't get that again from other people's leftovers. There is a risk involved in writing something and sharing it, and my fear is that AI is being used to cloak the insecurity, but you end up coming off as incredibly sterile and not, something not someone worth paying all that much attention to.

Yeah, . Another thing that happens when you have agency and you're writing and you realize, wait a minute, I can totally do this when I trust myself.

The reason I would say there's no such thing as writer's block. There's just the desire to write and the desire to be right, as in the desire to not be wrong. And if you wanna not be wrong, you have to take zero risk. You can't write anything, can't do anything. But when you decide to write, and even if you make mistakes, even if you're not sure of your thinking when you do it, writing is a way of thinking.

It is not just the tool you use to write down your thoughts. When you write your activating your thinking in a powerful way. [00:16:00] And when you do that. Yeah, and you see what you're capable of, and that is what I see in the workshops. Wow, they're so impressed by themselves, not impressed by me. They're impressed by themselves.

That confidence gives you a serious leg up because if you don't think you can write, then you don't think you have anything to say, then you don't speak up, then you don't contribute. The people who take risks on the page are going to take risks elsewhere. And they're also going to know their own voice and they're gonna speak up.

And if you do not advocate for yourself, you're done. You're not gonna get tapped on the shoulder and moved along just 'cause you've been sitting there a long time. You better have something to say. And how do you know if I don't have anything to say. Yes you do, but you have to sit there and write it in order to discover it.

You have to start digging. Yeah, that practice I have to say because I've I write as my career, right? And as a journalist this isn't exactly the same thing. I can't say everyone can relate to this, but I will say like when I'm assigned, when I have been assigned articles, let's say in my career and I have to sit down and really do the research, [00:17:00] but also be creative about it and bring my voice to it, it could take hours and hours, it could take weeks, sometimes the

assignment. But once it's done, you not only feel really proud of it, but what happens is you effectively become like an expert on that micro topic. Yes. Okay, so now you go out in the world and you do, to your point, have a lot to say about this thing, which can, you can then parlay into.

Conversations on various platforms, whether that's on a podcast, on a stage, on a panel, it might even inspire a book. It could inspire an entire podcast. It could inspire a magazine article. You never know. And so it doesn't happen all the time, but it's happened enough. I've experienced it. It's worth the effort and for if none of those things even happen, it's still worth it because it's just satisfying to go from having nothing to having something, oh, absolutely. You created this thing. Yeah. We are. We define, we [00:18:00] see ourselves. 'cause we've been taught to see ourselves as consumers. But tell me you feel refreshed after five hours of bingeing a thing. You don't, you feel bloated, right?

That is how I feel. But when you make one thing, it is so energizing and so empowering. To feel that you can do that. That it lifts everything else up. So when people say, and they say all the time I'd love to do a. I'd love to write a book or I'd love to do a TEDx talk or i'd love to do this thing, but I don't know what I would do it about. I'm like, of course you don't, 'cause you haven't written it yet. They think they have to have the big lightning idea striking in their mind and going, oh, now I know exactly what it's, but if you don't have practice building the thing and writing it, you won't have a thing to say.

And that is the, that's always it. I don't know what I would do about, so I can't, I'll wait till I'll figure it out first. No, you won't. You don't figure it out first. And that risk of writing, I feel the same friction. I sit down to work on something, I'm like, Ugh. But when you do it, ugh, there is nothing like that.

There's nothing like it in the [00:19:00] world, and you are robbing yourself of the fulfillment and the meaning that you want when you don't write it. And I mean writing Sure. Writing an article, right? Da. But also like just writing. Writing for yourself. Writing is, yeah. When you lift weights going, I'm lifting weights in case I ever come across a barbell in the street.

I'll know how to lift it. No, you lift to strengthen that muscle so that you can use it everywhere. If you are hobbled by, oh, I have to ask ai, you're now delegating your power elsewhere. Yeah. Soon I wanna ask you a little bit about writing to help us work through, as it may be some financial trauma or, yeah.

As we embark on a new year, a lot of us have financial goals and we wanna, we work through some financial stuff and writing can be a great tool Yes. To do

that. And you, I know you have a very personal story. You are currently working through and writing is helping you get to the other side of it.

But as we are trying to maybe identify where in our work lives, we wanna show up as [00:20:00] writers, can you provide us with some prompts? I know you run these workshops. I've attended many of your workshops. It's been very instrumental for me as I've been, whether it's been trying to write books or just, hone my skills.

Because it's an ongoing thing, y'all. It's not like you just one day you don't wake up one day and you're like, I'm a writer. Period. Next. You're right. It's like you are always, no, you're never done. You're never done. And even if you publish a book, Farish and I, Farish has written several books. I've written one.

And you think once you have a book on the shelf, then you'll know how to do it. No you don't. No. You always start again and of course, but. This particular method, as I did not invent, but I've been practicing it for over a decade. It's called the Gateless Method. It was created by a woman named Suzanne Kingsbury, who you know very well and.

The idea is we actually look at craft and remove criticism from the equation. Not because you don't need an editor, 'cause we all need an editor, but we're all our first editor. And the challenge is not fixing a piece of work. It's actually writing it. So what we do is do prompted, timed windows of [00:21:00] writing in real time and there's really nothing like it.

Even I cannot replicate it at home by myself. It's like trying to tickle yourself. I get it. But when you're in the room and we give a prompt, you are directed to write from sensory details grounded in scene to write without knowing what you're going to write. And so I did prepare a few prompts that would be great for the new year, for thinking through what do I wanna do?

And it's not, what are your goals for the new year? Those are too big. I want you to start. Real narrow. The closer to the ground, the better. So one for career clarity. Okay, and I'm telling you set a timer for 10 minutes and that's it. What's the moment of your day or week when you feel like you nailed it?

Like when you do this thing, you're like, boom, I did it. Someone needs to send me a check like I did it. Whether you get paid for it or not, what is the part of your day or week that is your sweet spot? But it also isn't a puzzle to figure out. There may be many, but you also may not know it. So you just start writing.

I don't know. Let me think about it. But as you're thinking, [00:22:00] you are writing it and the writing will help you access that. And then one for thought leadership, you asked me for. Yeah, if you're someone who's I wanna write about something, I wanna say something, I know I have things to say.

Okay. Start with this one. What's one idea that you are so sick of hearing so much? So it might have to do with your line of work or your industry or your field, that when people say it, it gets under your skin in the worst way. Why does it bother you? I love tapping sheer. Ire as a source of content because when I'm mad about something, that's where all my best stuff comes from yep.

Why are you like, oh my God, if I hear, and I have people write to, if I hear one more person say blank, I'm gonna scream and here's why. Give yourself 10 minutes to just go off on that and you'll come up with the nugget of something that is worth fleshing out. But you wanna talk about the money stuff too?

We'll give you money story prompts. Yeah. I love that. I love that a lot. I wanna go back a part of your day when you nailed [00:23:00] it. I will say this is, this has nothing to do with work, but like, when I have sent both kids off to school by 8:26 AM like, 'cause I've literally have, I wake up at six.

26 every morning, and by 8 26, that's two hours. I've done more than I thought ever humanly possible for me in those two hours. I am not a morning person. That for me is okay, I can just call it a day now, I don't know if anybody would appreciate that. I don't know if that's a LinkedIn post.

What does that, where do I put that on TikTok? Yes. 300 million likes later. I feel like that's a relatable thing. Okay. Let's talk about writing money and narrative intelligence. This is actually a topic we have touched on in the sh on the show in the past. I've written about it in a healthy state of panic.

Had a guest on the, like c the black on, yeah. Christina Black, who I love. She's fantastic. She she teaches this idea of narrative intelligence where. You you write stories. What, okay, so let me [00:24:00] just it's a tool that she teaches to essentially use storytelling to shape or reshape your mindset, your behavior, your confidence, your decision making around money.

And it really starts by going back in time to understand how you were raised around money, the messages you got around. Finance and, she's, she herself has a very powerful story around that. Growing up in a very Christian religious town where she didn't really identify with her neighbors.

She was primarily the only black person in her community. Working class, family and fast forward today, she's financially independent, had to work through a lot herself. So I'll po I'll post that link in our show notes if everybody wants to go back and listen to Christina talk about the idea of narrative intelligence.

But how do you think about narrative as a skill, Terry? My god, especially when it comes to money and our personal power. Yes. I [00:25:00] love her take on that. And I wholeheartedly agree. We often think of ourselves as, we're main character energy, but we don't always think of ourselves as the narrator.

We sometimes go through as the beleaguered hero thinking like, all this stuff is happening to me and. Things happen that we can't control. Most things we can't, but how, as I've, I'm the bazillion person to say this. How you interpret what happens is how it affects you and the way you tell a story and tell your story.

It changes how you feel about your actual life. That's why all rich people aren't happy and all people who don't have a ton of money aren't always miserable, right? There's a lot of nuance and how and not only 'cause this gets very meta. Not only is telling the story and understanding your own story, incredibly empowering.

'cause now you know why you feel the way you do. It's the only way to begin to change things is if you know how you did it, but also even the act of writing about it. Can be incredibly empowering and I will give a nod to a woman named Carolyn Elliot, who wrote Existential Kink. It is [00:26:00] not a book on writing.

It's a book on understanding why the things you hate are still in your life and why you can find yourself in situations that continue to make you uncomfortable. And her take is essentially to be very simplistic. There's a reason why you have. Uncomfortable things in your life and it's not your fault and you didn't want bad things to happen to you, but there's something that you get out of it.

And I, this is when you're doing some serious shadow work, which I did. And when I dug into that and said, okay, let's look at, when I wasn't earning that much money or when I'm not earning as much as I think. And I get mad about it and I'm indignant and or I'm like, whoa, why don't, why does this happen?

You get sad and whatever. When I wrote about it to her prompts, I realized I do get something out of it and I have gotten something out of it. Two things. One, I

get, I love my work, but there is somewhere in there a fear of money and I've noticed it having been raised Catholic and everything [00:27:00] else, that somehow it.

Means something about you if you have a lot or want a lot. And so working hard and not making enough money allowed me to feel virtuous, trustworthy. Look, I'm certainly not in it for the money, so you can trust me. I'm working so hard and I deserve more. That's a nice way of seeing myself as a real hero.

So when I dug into that, when you're courageous enough to do that, you realize that may be part of why I'm blocked. And one of the references particular to you, Farish, because years ago. You and I wrote for a publication called Daily Worth, which is about women and money. Remember this one? Yeah.

And I, my first article that I published with them was a contrarian piece about why I would never want to. Win the lottery and I enumerated the reasons why would I not wanna win the lottery? 'cause I would feel I don't deserve it because it would distance me from my friends and loved ones. I would be expected to pay for everything because I won the lottery.

No one would believe me if I was having a hard time, 'cause [00:28:00] they'd be like, shut up, you won the lottery. I listed all the reasons why I did not wanna win it. I said, it's a curse. Did anyone watch lost? Like it would be bad. I would never enter it. I've never wanna win it. That was over 10 years ago, probably.

Some of that's true. No, but hang on, in this dark shadow work, I said, go back to that because I was so proud of that piece. I was so proud. I don't wanna win the lottery, I wanna earn it. I wanna do it the real way. I wanna deserve it. There's some real value attached to that. I went back and I said, okay, go back to that article.

Go back to those ideas and replace the word lottery with money. And what I realized was, I'm afraid that if I have money, I'll look like I don't deserve it, that it will separate me from my friends and family that will put obligations on me that I can't handle or don't want to, and that it will somehow make me feel bad.

And so don't tell me that hasn't kept me from my millions, that I'm about to make it must, but I wouldn't have known it if I didn't write it down. [00:29:00] Wow. It's brave work. It's brave work. But I was like real humbled by that. Whoa. And so that's what I did. I went in to a store. I made myself go in down the street recently and buy a ticket, buy a lottery ticket not scratch off.

It was a lottery ticket, and I experienced such shame. I am a 52-year-old woman. I should not be ashamed walking into a store that only sells soda and lottery tickets. And cigarettes. And I walked into these gentlemen who worked behind the counter and I said, I don't know what to buy. And I was also embarrassed.

I waited till everyone left the store. I was going through a thing, I don't know what it was. I was afraid someone would come in and see me in the act of buying a lottery ticket, which is you wanting or thinking you deserve bazillions. And I said, I don't know which one to buy. Just tell me which one to buy.

And he said, this is a. I don't know what it was called. I don't even know. Mega Millions. He said it's \$5. And I gave him \$5 cash and I said, how much could you win? And he said, 500 million. I said, [00:30:00] that's too much. He started laughing and he goes, you'll be fine. And I said, no, it's too much. So I took it home.

I was mortified, embarrassed. I put it on my fridge and then secretly was sure I was gonna win it and was terrified. Oh my God. That at least you're an optimist. I did not win. You have to tell jokes about that. You know everybody's, Harry is a standup comedian too, and she's the one who got me inspired.

She, you know what I did? Here's what, here is what? I need to credit you more for a healthy state of panic, because if it wasn't for yours. Standup journey, I probably wouldn't have gotten on a stage and I wouldn't have told some stories that wouldn't have gotten the attention of a literary agent. And she wouldn't have reached out to me and said, Hey, you should write a book.

And then I wouldn't have written that book and that book wouldn't be sitting right behind me. Hey, I feel really good about that. You should also fun fact, Farn and I ended up with the same editor at the same publisher. It was not planned. I didn't, we're the same per, we're living parallel lives.[00:31:00]

I think we're living parallel lives except she has kids and I don't, and that's how I like it. But yeah, but I say through that. I have a funny story about gambling. So two things. My daughter who's eight over the holiday break, we were at ShopRite. And usually during the holidays, my mother-in-law buys us all scratch tickets as like a tradition and, we didn't do it this year for whatever reason. So we were at ShopRite and I was like, oh, lemme get you and your brother, a scratch ticket. And when I was doing it, like I felt like all eyes were on me. Oh my God, I can't believe this mother. Is buying her daughter a scratch ticket. Oh my God.

And I was like, but, and also, what if they know who I am, be and whatever. Probably not. This is ego fear. Yeah. Yeah. I was like, relax everybody. Like it's just a, it's one time game. And then, but then over the weekend I taught her how to play poker. Oh my God. And then, but then I remembered that there's actually a movement to teach young girls how to [00:32:00] play poker.

I love this because it's actually a great life skill. Like we're not trying to teach them how to gamble, but it's actually a fantastic game if you can get good at it. Learn. I was learning too, frankly, and I was like trying to figure out it's hard right in the beginning, like try to keep track of all the different levels of what a deck, what different, all the different hands.

But yeah, so oh my gosh. We all have complicated relationships to money because yeah. It is our, it's whatever the root chuck, it's survival. You wanna see who someone is cut into their money, you'll see exactly who they are. Yeah. And everyone has a sad story around money, a meaningful story around money.

One prompt I love to give people is right about the first time you remember, or a particularly prominent time, you remember early on being paid for something you did. Being handed money for something because that's where you also form your initial sense of what am I worth, right? Which, of course would be beyond worth, but when I babysat, I used to take all the cash [00:33:00] and stuff it in a tennis ball can, and when I would come home, I would dump it out on the bed and I go Look at all this money, and then I would shove it back in the, and I said, what am I gonna do with all this money?

And that was like a really great feeling. But I'm also gonna show you this. I found this. This. I'm gonna shake it for the listeners. Did you hear that? Little metal coins? These, this is little coins. This is a little black satin bag with silver dollars. There are 10. I was given this at my. First Holy communion.

When I was seven years old in second grade by my Aunt Helen, and she said, keep it. I never used it. I never spent it. This to me is value and worth and money is this little bag. All these coins are like 1975. They're gonna be ancient. It's so sweet. And I keep it now on my desk right now because I'm like, I wanna remember that money is, there's worth and it lasts and that's worth.

So much more than \$10. That's like a priceless memory. Alright, we have to talk about my dad now. I know. I wanna talk about your dad and how you're doing. Tell us about your [00:34:00] dad. My dad and my mom are still alive and. Basically but I will guarantee my dad will not hear this podcast.

He is 86 years old and he is a retired anesthesiologist. He made a killing when he was working. They j in the eighties. As an you're just, I'm telling you I was the beneficiary of that. My two younger sisters were. It is not lost on me how privileged that time was and is. Let's just say he was good at making it and great at spending it.

And so he was and he is but he's not who he was. Now he's in serious cognitive decline, so I don't think of him now as who he was, but he is a kind of smoke him if you got him. Guy when it comes to money, he loves nice things. He taught me he basically taught me what it means to have good taste.

I was, became a real like uptown chick because of him, all those things. But he was also very generous with his money and he didn't secure it in a way that [00:35:00] would take care of him later on and the way that we thought he was. And in the past few years, he's been hiding that decline and. He has always, he's from the Philippines and he always sent money home.

We were always sending things to the Philippines. He has always sent money back home. It's just what you do. But what we didn't realize was quite how much he was sending home in the past two years. It was probably more money than you would imagine someone would send home. And it wasn't because he's oh, they really need it.

There was no reasoning involved. His brother who has committed nothing short of. Nothing short of elder abuse has simply asked him to keep writing checks and my dad has liquidated accounts, given money, hand over fist without remembering, without realizing. And then when things got bad and we, it was clear his health was not.

Sound. We got into the accounts and really saw what was there, which I would rather not know anything. Of course we know too much, which is that he's not completely broke, [00:36:00] but there's a real limit and it's a crime given how much he made. Yeah. When I think about it, how it went away, it drained away.

And do I have frustration? A little rage, a little anxiety? Oh, you better believe that's why my back pain kicked in a few months ago when I discovered all this. But my point is this. Sometimes the money that you think is there is not there and there is real fear around it, and it can break families apart.

We had to block him from his family. We had to make sure that it was, they couldn't reach him anymore. Like it's a nightmare situation. And here I am with my sisters and my mom. My dad and my mom have a complicated financial

relationship too. We know they're divorced and I won't get into that, but my sisters and I.

They have kids, we all are, things are pretty tight in general it could break us apart. I don't wanna be, you are gonna have to take every it could ruin everything. And during that critical moment, we had a choice. We were either gonna fight about it and blame and be mad, or we were going to come together and [00:37:00] do something about it.

And my littlest sister Lori, said, listen, short of breaking the law or being totally naked in public. I'm anything's on the table. And my other sister Kim said are we gonna sell pictures of our feet or are we starting a podcast? And I said, we're definitely gonna start a podcast first. Now listen, you don't start a podcast because you think it's gonna make you money handover fist.

We know that is not a reality. But, and this comes back to the writing, if you believe it or not, we decided we would do a kind of podcast. Only we could do the three of us having grown up together. Obviously in the eighties and nineties, we. Are aching a bit for what was for, life was what parents were, what money was.

And we also know that Gen X is having a moment and we're like, let's lean into that. And what we did is we've been grabbing all of our old journals, which we kept tons of journals and reading pieces of the journals on the air. Some of 'em have to do with money, some have to do with religion, some have to do with [00:38:00] sex.

It's really wild and fun and totally embarrassing and. We just felt like it was the right thing to do. When you talk about making things and why making things brings people together, we started this, we, within four months we had the idea and we just launched it in under four months. It's been out a month and we already have well over a thousand downloads and amazing.

We just feel like it's right. Yeah. Now our promise to each other is if this thing makes money, add money, or does anything. That money goes to our parents' care. That's the goal of it, because we don't just have it in our back pocket. So we don't have a GoFundMe. We're not doing anything like that right now.

Not yet anyway. But for now, it's what can you make that brings people some joy, some sense of connection, community that's also bringing value. And to me, creating something of value with them is everything. The podcast is called Generation R Tex, named for the horse. In the movie, the Never Ending Story,

where are my Gen [00:39:00] Xers and millennials at the RTX is the name of the horse that drowned, and also it ends with the Letter X, which really helped us out.

Generational RTX at A-R-T-A-X, and we're really excited about it and proud of it. The comradery between the three sisters, your dynamic is just perfect for a podcast and. That I love that your journaling from all these years ago is serving you now. The writing. The writing, it's the content.

I would never, I would've died if someone read about some of the stuff I did, and now I'm broadcasting it to the world. Why? Because I wrote it down. We wrote it. Down. It is worth writing things down. Nothing of value ever happened without it being written down first. And trust us, we are thanking our 1983 selves, our 1982 selves for writing it down and keeping it.

And I also wanna thank you, Farish, because if I helped you with comedy and content the three of us did come to far and be like, can you just give us a little insight? And you are of course, our podcast idol. And so thank you for that. My pleasure. My pleasure. [00:40:00] All right, we have a little bit of time left.

I want you to talk a little bit about your program that you have running and you have a little special offer for our audience. We do, I run a program called the New Rules Studio, or Studio for short. It is a live virtual, real time writing room. Essentially it's, you pop on, we have four sessions a week.

They're an hour each, and they follow the exact same model that I talked about. Where there is a little bit of like a meditation, but not really just to center ourselves. A prompt and a timed window in which to write. You come with a blank page, you leave with writing every time.

What it'll be, who knows, could be your next big breakthrough idea. People come and they come back and they come back. Why? 'cause it feels good. It's the safest place on the planet to write because there is no criticism, judgment, or suggestions. We are not there to fix you. And you get to write in that space and listen to other people's writing, and it has become, I launched it.

Just over two years, two and a half years ago. And I was like, please let 20 people join. Please let 20 people join. And we now have well over a [00:41:00] hundred. We have 130 people in there more. Actually, Suzanne sends her students to us too, and I'd love you to come experience it. So we are doing a free week.

I always have something available for you to try it, so I wanted to. Tell you where to go, but I actually want Farish to share it in your show notes. I want you to share your link Farish, 'cause your referrals matter. And I wanna be able to show value and appreciation for you for that. So I'm gonna do that.

I'm not even gonna give the website. Is that fine? Because I want to use yours, your link, and it's like Gardy Cook. I don't know what it is. All right. So yeah, go to my show notes. Go to the show notes. It's gonna be a Gabb. It's gonna be a Gobby gook link. Yes. But I will hyperlink it and it's gonna say, go to this link to, and you'll be able to sign up.

But no obligation. Come and write with us. It is a bunch of sweethearts. Such a, and let me tell you, if I haven't been clear enough, okay. I am a recipient of Terry's genius. I have gone to these workshops myself. I have gifted her genius to my brother. Do you remember when my brother was [00:42:00] first launching?

Of course you remember. My brother, when he was first launching his business years ago he needed some support around his narrative around like how he was gonna really differentiate his, he was starting a UX design company and he really wanted to make his presence online, stand out. His messaging is narrative.

And I was like, I need the Christmas present. You need to, yeah. I was like, Merry Christmas. Here's Terry. Work with her. And then you guys ended up like. I later, I was like, oh, y'all are still working together. Okay, great. Again, this is another thing where I feel so attached to Far news.

Not only did her brother go on to create his design firm, he went on to be one of my biggest clients because he hired me to come in and help tell his client stories. And that's no small thing. Farish, that was like my living for a few years. So I am really incredibly grateful for that. Yeah, you're just the gift that keeps on giving.

So I love it. Love. I'll do it. You great. I'm happy. Do it. So you know me guys, I [00:43:00] don't mess around. I bring in Terry into my private mentorship groups. Love that. People who pay me big money to help me help them with their businesses, their thought leadership. And I thought, Terry's been on the show.

She's come on the show before to talk about Unfollow Your Passion, which is her bestselling book. We haven't really ever explored this. Area of her genius on

the show, and I just thought, this is the right time to do it. We are just so entrenched in this AI stuff, which again, we understand it has its merits, but let's not forget the importance of writing and how we can still show up as writers.

Whatever our disciplines are, however we think, whatever we think our skillset is. You. We are all writers. We are. Whatever you studied, you can. Whatever you're doing, you can write. You can read, you can write. Terry Tio, thank you so much. I'm gonna remember, check the link in the show notes, go hang out with Terry.

I wanna hear about it. And happy New Year everybody. Happy New Year, Terry. You [00:44:00] too.