

She Said/She Said Podcast With Laura Cox Kaplan
Episode 263 "Is Never Enough Thinking Keeping You Stuck?"
Guest: Manisha Thakor, Financial Wellness Expert & Author "Money Zen"

Laura Cox Kaplan ([00:06](#)):

Building influence is something anyone can learn. It's an investment you can make in yourself, and it can hold the keys to achieving your dreams and having the life and impact you want to have. I'm Laura Cox Kaplan. I've learned a lot over three decades about building and sustaining influence and how using it and using it effectively can make a big, big difference in your life and career. Here on She Said, she said podcast, we're digging into the different dimensions that help us build and sustain influence. If you thought being an influencer was just for social media, think again. Whether you're starting a business, raising money for a cause, negotiating a promotion, running your household, or trying to connect with those who don't share your views, understanding and using the different dimensions of influence will increase your chances of success. Whatever your goals may be, listening to She Said, she Said Podcast is a smart, efficient investment you can make in you. I'm really glad you're here and I'm excited we're on this journey together.

Laura Cox Kaplan ([01:20](#)):

Hey, friend, welcome to She Said, she Said Podcast. I am really glad you're here this week. We are tackling yet another important career pivot topic, golden handcuffs, but really more to the point what those golden handcuffs might actually represent beyond just the money. Now, I think you already know what I mean when I refer to golden handcuffs, but just in case, let me quickly level set and say that I'm referring to the trappings that can often keep us in a particular job or position, even when we may have outgrown it. I have some personal experience with all of this myself, and I can attest that it can be incredibly difficult to walk away from something that is lucrative and that has served you well in the past, even if it may not be serving you so well anymore. And let me caveat all of this by saying your financial situation is unique to you just as mine is to me.

Laura Cox Kaplan ([02:28](#)):

And my point with all of this is that sometimes we can let the trappings determine our future versus making a career or job pivot that might actually serve our broader career and personal interests and goals better at different points in our lives. Because let's face it, our lives typically change pretty dramatically from the time that we start our careers, we, you know, potentially get married children, we face all sorts of challenges and opportunities along the way, and lots and lots of change. The decisions that we made early in our career may or may not be the ones that work for us as we hit our forties, our fifties, and even beyond that. But there's another really important aspect of this, and I am very grateful to have this week's guest who is here to help us explore this topic. Her name is Manisha Takor.

Laura Cox Kaplan ([03:31](#)):

She is a reformed investment banker, turned financial wellness expert and author her book, Money Zen: The Secret to Finding Your Enough is the topic that we're gonna dive into this week. Now, Manisha's golden handcuffs actually took the form of never enough, no matter how hard she worked or how committed she was, she simply couldn't break free from what had become for her, a really toxic and ultimately life-threatening devotion to more. Now, Manisha's story is pretty extreme. Her experience may be very different from your own. In fact, I hope that it is. But I suspect you'll recognize some elements of her thought process as you hear her story. And even if you don't struggle to the extent that

Manisha did, I know you'll appreciate the tips that she shares for getting a better balance between work and life. That is a topic that I hear so much about and so many of you listening struggle with this.

Laura Cox Kaplan ([04:42](#)):

So I know you're gonna appreciate her perspective on that. That balance and understanding what's truly most important to you is also key to figuring out what might be next when you do face a career pivot. Now, friend, before we jump in though, here are three key things that you'll learn and that I think are especially important in this conversation. The first is the role that seemingly minor childhood experiences might be having on your mindset related to money and also your own personal definition of what is enough. Number two, understanding what mania refers to as busy badges and learning how to recognize when busy might actually be avoidance. And number three, we also talk about how understanding and creating a regular practice for creativity and innovation can actually help broaden your thinking about possibilities related to your career. So friend, let's jump in. This is episode 263, my conversation with Manisha Takor. Manisha, welcome to She Said, she said.

Manisha Thakor ([05:58](#)):

Laura, thank you so much for having me on.

Laura Cox Kaplan ([06:00](#)):

Well, I'm really delighted. I loved your latest book. It's a very powerful message that I think folks don't always understand. They get maybe stuck in these patterns, but maybe don't understand why. So let's start from that perspective and talk a little bit about what you describe as the cult of Not Enough.

Manisha Thakor ([06:24](#)):

I think about Laura, this, this in a couple of different ways. The first is a feeling that no matter how much you earn, how many accomplishments you achieve, how much praise you receive, it feels like it's, it's never enough. And, and almost as if sometimes you are never enough. Another way I think about it is also that you've internalized society's messaging, like nonstop messaging. That the answer to pretty much anything that ails us is more, do more, earn more, be more. And the the way I think people can identify whether or not they are in this cult is if they have ever found themselves feeling that their life has shifted to a point where they now feel like a human doing instead of a human being.

Laura Cox Kaplan ([07:22](#)):

Mm-hmm. <affirmative>. Mm-hmm. <affirmative>. Mm-hmm. <affirmative>. Absolutely. Um, talk about if you would, you tell a very powerful and compelling story in your book, money Zen, which is your latest book, um, about how you came to this awareness. Um, you had had this incredible career on Wall Street for, what, 30 years. Um, but maybe talk about how you came to this realization.

Manisha Thakor ([07:52](#)):

Well, I basically face planted, um, really hard <laugh>, and it, it came in the form of a couple of different things. One was a very severe, uh, illness in which literally my body was attacking itself autoimmune. And it became very clear to both me and the doctors that I I, if I continued with the level and pace of the

work behaviors I had been, I I was going to be in danger of killing myself. I won't go into all the medical details here, talk about it in the book, but it was the combination of having that realization and being on forced bedrest with an experience at the office prior to this, where I was with a client who was not wanting to reveal her own personal numbers. Um, so we ran an analysis that done 1400 times on my own, uh, which was to see with the amount of assets that I had, how much longer I would need to work.

Manisha Thakor ([09:04](#)):

And I knew what the numbers said. The numbers said I had enough. I've known that for a while. Um, and, but in doing this publicly where the team was interviewing me in a discovery process and I'm telling the story of how I earned that money and, you know, uh, borrowing \$2,000 for first month, last month rent for my parents out of college and earning all the rest myself. And then the final kicker being that the holiday season right before I realized the only people who had sent me holiday cards were people I pay money to, like my hairdresser, um, the woman who cleaned my home, like I'd fallen off everybody's mailing list. So it was my health combined with this realization that I was emotionally bankrupt. I didn't have any friends and I was divorced. And then the wake up call of doing my financial enoughness analysis, um, in a public way and realizing, okay, wow, something needs to change.

Laura Cox Kaplan ([10:10](#)):

Yeah. How did you get to the bottom of what was going on with you? Maybe talk about the process that you went through, which ultimately has resulted in this approach that you describe in your book Money's in. Um, but maybe talk about how you, how you came to this realization of, of what it was that needed to change and maybe getting under the hood to really understand what was going on with you.

Manisha Thakor ([10:37](#)):

Yes. So what happened and what I what I I realized was that I had become a shell of a human being. My marriage had ended because I literally was never present. I had missed all kinds of family events. A classic one would be I didn't go to my grandmother's funeral because at the time, this was how sick my mindset was. I was feeling like, well, grand's dead. She knows I love her. I'm in San Francisco. I've got these important meetings, which I now can no longer even remember what they were about, and she won't mind if I don't come. Like, it never occurred to me that funerals are about the living and being there for my mom and being there for my aunt. And, you know, other examples, I literally felt like my self-worth was my net worth. I had come to view my very essence as a human, as a a number, and as a result, I was a shitty friend. I was, as I mentioned, a shitty, uh, uh, marital partner. And I had no hobbies. And I felt like there was no joy because I, I kept thinking the finish line would be around the corner, but when I got the next accomplishment or earned the next chunk of whatever, the finish line kept moving. And so I think the best way I can describe it is that I felt emotionally bankrupt in every possible sense of the word.

Manisha Thakor ([12:23](#)):

And that's how I knew something had to change.

Laura Cox Kaplan ([12:25](#)):

Yeah. So you talk about in the book, um, at least part of what fueled your sort of workaholism, for lack of a better term, um, and what fuels it for so many people are traumas that happen to us. Maybe talk a little bit about what you mean by traumas. What kind of traumas tend to fuel this all or nothing mindset or, or I should say, you know, no amount of work is gonna be enough, right? You just work yourself to the bone until you're, you literally kill yourself. Talk about what kind of traumas drive that.

Manisha Thakor ([13:04](#)):

So this was something that was fascinating to me when I decided, okay, minha, your life is seriously effed up. You, you are a smart person. How did you get to this place and how can you get out? And so I decided to dive into the research, and one of the very first places I landed was researcher on small t traumas, which are things that happened to us before the age of 25 when our brains become fully formed. That on the surface looked like small things that should have had no impact on us, but actually subconsciously end up putting us on a path of very destructive behaviors that stem from a desire to protect yourself. So, to give an example in my life, I am mixed race. I grew up in a small town in Indiana where there were, you know, everybody was white and I was chubby.

Manisha Thakor ([14:07](#)):

And a lot of Indian women start to grow hair on their upper lips when they head into puberty. And in India, everybody knows what to do about it, you just go get it threaded. Um, but in rural Indiana with a white mom, she had no idea what to, what to do. And the kids called me cow butt and thunder, thighs and mustache mouth. And the bullying was really bad from fourth through sixth grade. And, you know, I found solace in academics and I was a good student. So I would get acceptance from teachers, even though I felt completely rejected by my peers. And, you know, then when you get in the work world, what replaces praise from teachers and academics, well, it's promotions and money. Yep. And so feeling so rejected in those formative years, not something that was like a neon light in my head, but it put me on the path to engage in a set of behaviors that made me view my self-worth as my net worth at. Therefore, I, I was never enough and I could never get to enough.

Laura Cox Kaplan ([15:12](#)):

Yeah. Oh my gosh. Well, I, I know that so many people listening to this podcast will relate to those emotional feelings and these feelings, like, you know, no matter how much I do, it's not, it's not enough. So maybe let's walk us through, if you could, how, if, if, you know, folks are, this message is resonating with them, how do they reach this point of what you describe as Money Zen? What, what is that and how, and how do we get there?

Manisha Thakor ([15:42](#)):

So I define Money Zen as a mental state where you feel calm, confidence and clarity about your relationship with, and the role of money in your life. And I think about it as an equation that helps you get there. And the equation is optimizing your life for financial health plus emotional wealth. And when you optimize both of those buckets, and, and it won't be equal emphasis at different stages of your life, you can end up in Money Zen. But if you only focus on one bucket, um, for instance, only striving for financial wealth, you can easily land up, um, into the life of a human doing. And the problem with, you know, people will like to send to me a ministry, gimme three tips or five tips to get into Money Zen. The

issue and the reason why it's so hard, it was so hard for me, and I bet for so many listeners who struggle with this, you know, people tell me to meditate, go to yoga, take the weekends off, go to a spa, nature, bathe, walking grass with bare feet, <laugh>, I do this stuff.

Manisha Thakor ([17:00](#)):

And it felt good, but then I'd returned to workaholism and never enough is. So what I discovered in my research is that there are four buckets that lead us to this. We talked about small T traumas, there's cultural norms, societal influences, evolutionary biology. And the only way out to get to money then is to go through, is to dive through those four buckets, understand what they are, and see which apply to your situation. Which of those have toxic beliefs that you can clean up. And that's why it's so hard for driven folks like, like us to just let and be in money's end. You, you've gotta get, you've gotta trudge through the muck. And that's the piece that I had missed, um, over, you know, the multiple decades of realizing slightly that something was off, but not ever being able to find comfort and peace.

Laura Cox Kaplan ([18:08](#)):

Yeah. Would you describe <laugh>, um, the, the sort of busyness or the, the, you know, overall focus on constantly busy? Is that, do you find that to be a symptom of this? Or what role does busy play? Because, you know, we, we all know that just activity for activity's sake, yes, it may propel you forward, but it also may prevent you from being able to focus on the really big goals, um, that you're trying to accomplish. So maybe talk about the role or maybe the danger signs related to busy and something you refer to in the book as a busy badge.

Manisha Thakor ([18:46](#)):

Yes. So busy badges to me are the most clear cut issue that I think we're struggling with in terms of that second buffer bucket. I referenced cultural norms mm-hmm. <affirmative>. But we live in a world where we all know this, right? You, you meet somebody within the first three questions, you ask them, what do you do? Mm-hmm. <affirmative>. And we live in a world where we've gone from jobs to careers to callings, and we are so tightly linking in this society, not only our own self-worth to what we quote do, but also we view other people, we judge their, uh, value as a human based on what they do. And so we've gotten to this point where we idolize busyness and we view that if we are busy a, it, it's a, it's a sign that we're important or somebody else's busy, it's a sign that they're important when in reality, oftentimes busyness, for instance, in my case, was a great way to hide from any feelings I didn't want to address.

Manisha Thakor ([20:04](#)):

Mm-hmm. <affirmative>. Um, and for others busyness is because there's such pressures, particularly, I see this a lot with working moms to be everything and to make sure your kids have all the possible opportunities while you are trying to have all the possible opportunities for your career. It's like putting your head in a vice. And so that's where I think it's this, this ripping off of the busy badge is so vital and to explore for you individually, why you were so, why you are finding yourself so busy. What is that busyness solving for you right now? Mm-hmm. <affirmative>, what, what pain point is that being that busyness being a bandaid over

Laura Cox Kaplan ([20:52](#)):

It. And it's really, as I hear you saying this, it's really that underlying message if you're getting that fulfillment from the busy and not facing other things that may be perhaps problematic. I mean, that's really what you're talking about. Obviously, so many people listening to this podcast are working moms and <laugh>. They've got a to-do list that is, you know, a thousand things long, especially right now as we're launching into the fall and back to school. And so you're not talking about that. You're talking about the underlying why are you so busy, are you, you know, are how are you filling your time? Right? And those messages may be that you're telling yourself, is that, am I getting that right

Manisha Thakor ([21:34](#)):

Laura? That's exactly it. It's busyness happens as a result of the micro decisions that we are making. Sometimes we make them from a really healthy place. We're in a stage in our career where we're just intellectually fascinated in learning more, or it's a period in life where we just naturally have to be busier because maybe we're dealing with elder care while balancing kids and jobs. But it's when that busyness feels like you are being sucked into it like a vacuum, not that you are doing it because of deliberate choice. And you understand I'm in one of those stages in life that is going to be busy. I'm a new mom, I'm, you know, my parents had just been diagnosed with Alzheimer's. The busy I'm talking about is that feeling of just that giant sucking of your happiness and energy and soul into some big vacuous area and you don't want it to happen. That's the kind of busyness to take a look at and peel back and see why are you doing those things and what benefit are they bringing to you. And under that, I almost always find some type of gaping emotional issue, whether it's from the past or oftentimes from the present, something in your life that's just easier not to think about.

Laura Cox Kaplan ([23:05](#)):

Yeah. Yeah. So interesting. I'd love for you to talk a little bit about, um, you know, a lot of the, of the conversations that we have on this podcast are about career pivots. I talk to a lot of women who have really engaged and faced, you know, very challenging career pivots for a plethora of reasons. It strikes me as we're talking about this concept of the cult of never enough that you can easily get trapped into jobs or positions potentially that keep you stuck. Not because it's still the job that's challenging you, that you're getting a lot of fulfillment from, but you become trapped in these situations. Maybe give some perspective on that topic as well.

Manisha Thakor ([23:53](#)):

Absolutely. And this, this falls directly into that third bucket of factors, what I'll call societal influences. A story I'll share. 30 years ago, I can remember this as clear as day, I was in an investment banking analyst program right out of undergrad. They used to be feeders to Ivy League business schools. And I was determined I was going to Harvard Business School. And so I, I hopped into this world and I hated it. Absolutely detested it, <laugh>, you know, as so many young folks do with the, you know, all-nighters and the seven day weeks and all the other stuff that goes along with those early Wall Street programs. And I decided that I was going to find a different area of finance that had more sanity. And I remember going to the managing director of the office to resign thinking, oh my God, he's gonna scream at me after all the training they've put me through and now I'm gonna leave.

Manisha Thakor ([24:54](#)):

And it was the most amazing experience. He said to me, good for you, Manisha. You know, get out before your family becomes so used to this money that you can't leave. And then two other people independently pulled me into their offices afterwards and gave me almost identical messages. And that just seared in my brain. And unfortunately I didn't listen. And then I too got trapped into different periods of my career where the pay and the lifestyle and all of it made me feel like I was stuck. 'cause there was nowhere, nowhere else I was gonna go where I was gonna make that kind of money, have that kind of prestige, and I was afraid to try something else. And all the societal messages are telling us like, are you on crap? Keep doing it. Figure out a way to make it happen. Lean in mm-hmm. <affirmative>. Um, and so I think that is a huge part of it. It is scary and it's worse for us women, right? Because I think there's this messaging that, well, especially if you have, if you're in a two income household, well if you step back for a little bit, um, not the end of the world. And I, I feel like a lot of us rebel against that and say, I'm not gonna step back. And maybe the right word is I need to pivot, not step back, not step forward, pivot.

Laura Cox Kaplan ([26:29](#)):

Mm-hmm. <affirmative>. Mm-hmm. <affirmative>. Interesting. Okay. I want you to dig in a little more to, to sort of help us from your perspective understand these concepts of ambition and smart financial planning. Like, you're not talking about not working hard and not accomplishing things. That's not what you're talking about. And you're not talking about not being ambitious, but maybe help us, um, understand from your perspective, kind of the baseline. How do you, how do you get the balance right between appropriate ambition, um, good financial smart financial planning so that you're, you're saving for your future, you're investing in the way that you need to help us make sense of all of this?

Manisha Thakor ([27:16](#)):

I spoke with a wide range of experts and, uh, interdisciplinary experts as I was trying to figure out how the heck I fell into this cult of never enough and how to get out. And one of the most eye-opening learnings for me was the difference between positive work engagement and the kind of workaholism that is driven, whether you wanna call it workaholism or not by this desire or fear around maximizing your finances and utilizing your beautiful brain as much as you can. Mm-hmm. <affirmative>. And so the, the, the difference in what I'm arguing for is for people to aim for work engagement, which means you can be as ambitious as you want, you can earn a ton of money all in for that. I love money. Um, but the distinction is when you are not working, you are present. You are not living your life with work constantly in your head, and you are not living your life for or in the future.

Manisha Thakor ([28:39](#)):

You are enjoying it in the present moment. And what I mean, there's a variety of different studies. Lots of them show that most of us in an average day get four maybe if we're lucky, five hours of real true work done, even if we spend 12 hours in the office. Mm-hmm. <affirmative>. And so I'm not saying work less. I am saying disconnect from work and use the time that you are in work more strategically so that you can have both financial health and emotional wealth. And that's not so simple on the surface. But if you don't explore what's driving your current behaviors, in other words, what small t traumas, which pieces of the cultural narrative, which pieces of the societal influences which tell us to judge each other by our

external armor of our clothes and our homes and our cars and our country clubs. Uh, if you don't examine all of that, it's really hard to liberate yourself during those periods when you are not working. And I, I wish I could give a light switch answer, but there's not, the work is the work and that's how you get out of it.

Laura Cox Kaplan ([30:03](#)):

Yeah. And I'm sure it's very unique to each individual person. While many of the messages that you have shared, you know, will resonate with a lot of people listening at the same time, sort of how this works is probably very unique and very specific to each individual. I'm curious though, you know, we talk a lot about imposter syndrome on this podcast, and I'm curious as to sort of how you think about some of the, some of the aspects of imposter syndrome and how maybe they relate to this whole concept of not being enough.

Manisha Thakor ([30:43](#)):

The issue of imposter syndrome for both genders is incredibly real. It is extra real for women. And we can see this in data such as job applications and job applicants women invariably will not apply for a job until we know with certainty we can do 80 or 90% of the job description. Whereas men will apply when they have only 20% of the skills where, where there's something that society is pushing on us. There's a wonderful book by Reshma sja called Brave Not Perfect, in which she talks about how we, we teach young women, um, that perfection is the standard that we have to use to move forward in our lives. And falling down literally and figuratively is not acceptable. So that plays a huge role in all of this. At the heart of that, I believe is how you define yourself worth. And as I've mentioned a couple times, I had equated mine with self-worth equals net worth.

Manisha Thakor ([32:00](#)):

Other people I interviewed, you know, academics I interviewed equated their self-worth with the number of papers they wrote and how often those papers were cited in other academic journals. So the self-worth equals is different for everyone who's struggling with this problem. But the answer to the, the, the anecdote to the imposter syndrome is redefining that self-worth equals, because when we feel the imposter syndrome, it's because whatever's on the other side of that self-worth is, is not resonating with us at a soul level. It's something false, and that's why we feel like we're an imposter.

Laura Cox Kaplan ([32:44](#)):

Yeah, absolutely. So going back to something that you said a moment ago where you were talking about, um, you know, working hard, like the reality is even if you're 12 hours in a job, you know, you're probably productive four of those hours a day. And so the remainder of that time, um, thinking about how you're engaging with colleagues and how you're connecting, and one of the things that really struck me, because this has been a theme for me this summer, and a lot of our podcast content, including the encore episodes, have reinforced this notion of creativity and really, you know, uh, backing away from work in order to explore ideas and concepts and to write and create in order to create more potential innovation that will then go back to the office with. So I'm curious about your thoughts on the connection between all of this and the role of creativity and in that it leads to innovation.

Manisha Thakor (33:45):

I think curiosity and creativity are the super superfoods of a, of a joyful career. Um, they combine together open up opportunities and possibilities that you would never have thought of in your normal busy badge living life. And the problem is, in order to experience curiosity and creativity, you need space. And you know, there's a reason we all roll our eyeballs when we hear it, but it's true. That's why people come up with the great ideas in the shower because for many people it's like the one personal space time that they have. And so having time is what you need to experience curiosity and creativity, and that's what gives you the breakthroughs in every realm. And that's what will enable you to figure out what macro or micro adjustments you need to make to your current life so that you are better balancing for this stage of your life, how your energy is allocated between focusing on building financial health versus emotional wealth.

Laura Cox Kaplan (35:08):

Yeah. I I I love that you said that and it just, it resonates so deeply with me and I know it will so many people listening. Are there, um, any sort of specific ways that you personally really go about sparking your creativity and, and, and innovation and, you know, engaging your curiosity, maybe some of your best practices for how you do that?

Manisha Thakor (35:32):

The number one tool that I use comes from Julia Cameron, who wrote the iconic book *The Artist's Way*. And then she wrote, 'cause a lot of Us Work folks wanted to find our, uh, our, our creativity. So she wrote the book, *The Artist's Way at Work*, and that has been my creativity bible in it, she suggests that you do, uh, a couple of things, one of which is a, a daily practice of something she calls Morning pages. It's writing free hand on, you know, eight and a half by 11 sheet of paper, whatever comes into your mind. And when you're done, you don't store it like a diary, you don't reread it, you tear it up. And I call that practice clearing the pond scum from my brain <laugh>. And I, I find that if I don't start my day with morning pages, I have that same ick feeling as if I go to bed without flossing my teeth, Uhhuh <affirmative>, it's become such a, a, a part of my life and almost any problem that I'm having will bubble up in my morning pages and solutions seem to magically appear.

Manisha Thakor (36:48):

And Julia talks about why this is the case, not from a woo woo standpoint. And then the second thing that I do that comes from her book is a weekly date with yourself, something for 30 minutes that you normally would not do. And in the beginning it was really hard for me. I I couldn't think of anything to do for 30 minutes. If it wasn't work, I would be cleaning or doing some chores. And so at first I had just wandered into like a cool shop and looked around for 30 minutes, or I went into a bookstore and checked out a section of the bookstore that I typically, you know, philosophy, an area that I might not have hung out in before. And then I guess the final thing she encourages people to do is take once a day, a 20 minute walk, nothing in your ears, no music, no podcast, no nothing, 20 minutes with just your feet and your brain and the fresh air. And I would say those three tools have been the most profound ingredients to help create creativity, so to speak.

Laura Cox Kaplan (38:04):

Yeah. Yeah. Oh, I, I love that you said that, and I love that you're a devotee of Julia Cameron. I am as well and have been using morning pages for, oh, God, more than a decade at this point. Um, and I'm totally with you. It's those practices and, and even if you, you know, tweak them on your own and find other ways that they speak to you, right? All, all the better. But it gives you kind of a baseline for some things that you can do to force yourself, to step away, to really force yourself to dig into, um, and, and clear out the clutter and the noise. So I, I love that you said that, um, maybe if you, um, you know, you think about the changes that you've made to bring more emotional health to yourself, um, and we've talked about so many of these, but maybe if you could go back and give yourself a piece of advice or give my audience a piece of advice for how you start on that journey. If you recognize some of these symptoms of workaholism, you know, wearing the busy badge too much, maybe being motivated by those little micro traumas that you had at some point, what would be your piece of advice for where someone can start getting on a a better path?

Manisha Thakor ([39:22](#)):

I have three tools that I would suggest. The first one is to ask yourself if \$50 million after tax dropped on my head tomorrow morning, and I at the same time got a diagnosis that I was gonna be dead in exactly five years, what would I stop doing? And what would I start doing?

Manisha Thakor ([39:48](#)):

The, the answers to those questions will really help identify what are the big blocks that you may be wishing to explore further, I've been asking people to answer that question in various different workshops or keynotes or other things that I've been doing out, um, in talking about these concepts. And it's shocking for pe the big categories are always the same. You know, people would stop worrying, they'd stop working, and they would start spending time with family <laugh> and, and friends and having hobbies and traveling and volunteering. So asking yourself that question and not letting yourself stop at like travel, okay, travel where, how often with whom, where would you stay? That's one tool that can be a great place to, to start seeing where to make adjustments. That's a big picture tool, a very micro tool that you can use when you just feel like crap in the moment.

Manisha Thakor ([40:49](#)):

You're just totally overwhelmed. Crazy busy comes from a woman whose dear friend and I interviewed her for the book, Mary Laverde. Her mantra is connection creates balance. And what what I learned from her was, when I'm feeling discombobulated, I ask myself, to whom or what do I need to connect in this moment to move myself one step closer to feeling ease and peace? And sometimes the answers are very small, it's like my couch. I need a nap. I'm completely sleep deprived, <laugh>. And sometimes it's something much bigger like, I need to contact a family lawyer because this marriage is not working for me. So it can be a wide range of things, but to whom or what do I need to connect in this moment is a great question to ask yourself. And then the last one is inspired by my nephew when he was three years old.

Manisha Thakor ([41:51](#)):

And in that incessant why, why, why, why stage when, um, he's a sharp firecracker. And he would ask why so many levels down that inevitably I'd get to the point where I'd realize, wait a minute, this is crazy.

Or why, why do we do things that way? And so I think, you know, let's, let's harness the power of two and three year olds and ask ourselves why or for what when we are feeling pressured to do something we don't want to do in the moment. And go down multiple layers three to five times, ask yourself. And oftentimes you might come up with answers like, oh, well I think I need to be driving the kids to soccer lessons even though I am crazed with five other work projects because I want to be a good mom. But you might do the wises and realize your kids hate the soccer coach and you hate driving them there. So win-win, you can get rid of that. So there's a lot of different behavioral changes that can come out of, um, yeah, the imitating the actions of a two or three year old

Laura Cox Kaplan ([42:59](#)):

Manisha. I love that advice that you just shared. Anything else that you wanna share with the audience? Um, before I let you go,

Manisha Thakor ([43:07](#)):

One last thing. Sometimes people say to me, I dunno if I'm trapped in the cult of never enough. So I've put together a six question quiz. You can find it@moneyzenquiz.com, and it's a fun but surprisingly accurate way of measuring whether you found your money Zen, um, or you're a cult member. Um, or perhaps you are a cult leader in the cult of never enough. So money zen quiz.com is a, a fun place to check out.

Laura Cox Kaplan ([43:39](#)):

I love that. And I will include that in the show notes for this episode along with a link to your terrific book, money Zen Mania. Thank you so much for being here today. I really appreciate it.

Manisha Thakor ([43:50](#)):

Laura. Thank you for having me.

Laura Cox Kaplan ([43:54](#)):

Hey friend, thanks so much for joining us today. How about you? Have you ever found yourself having these never enough thoughts or maybe you recognize yourself in Manisha's description of dawning the busy badge when there's something maybe a bit deeper that might be motivating you? I would love to hear which aspects from this conversation resonated most with you. So be sure to send me a message on Instagram, LinkedIn, Facebook or Threads, or if you're listening on your phone and you think others might benefit from this conversation and this topic, please tell 'em about it. And you know, the best way to do that is to take a quick screenshot from your phone and share the episode. You can also include the screenshot in your stories on Instagram, but be sure to tag me at Laura Cox Kaplan and I'll reshare it as well. Until next time, friend, you take care and thanks again for the time that you've spent with me this week. I hope you found this to be a good investment in you. I'll talk to you again next week. And remember She Said/She Said Podcast is produced weekly by She Said/ She Said Media.