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**John Moe:** Let's try something. I'm going to say a word, and I want you to notice what happens to you. Here comes the word. Money. (*Beat.*) What did that do to you? Did you tense up a little? Where in your body did you feel your response? Okay, now let's try two words. Your money. Did you tense up more? Maybe you fidgeted? Well, don't turn off the podcast, because we're here to help you this week. It's *Depresh Mode*. I'm John Moe. I'm glad you're here.

**Transition:** Spirited acoustic guitar.

**John Moe:** For a lot of people, money, personal finance, is a really anxious-making topic. I think a lot of it has to do with how much it bleeds all over a lot of other topics. It's tied into your sense of self-worth, your place in society. It gets all over your concept of security, your view of the future. And here in America, at least, we live in a capitalist society where money affects stuff like your health care and definitely your retirement. So, it's tempting to just duck the issue, to tune it out, to neglect it, to just not deal. But even not dealing is a form of dealing with it. It's a choice. You have to face money. There's no way around it.

Celia Roberts Hughes is a financial therapist in Nashville, Tennessee, and she specializes in people who get kind of—I don't know—skittish, freaked out, nervous about money. She helps them, and she's here with us.

**Transition:** Upbeat acoustic guitar.

**John Moe:** Celia Roberts Hughes, welcome to *Depresh Mode*.

**Celia Roberts Hughes:** Thank you so much for having me. I'm excited to be here.

**John Moe:** What is a financial therapist?

**Celia Roberts Hughes:** So, financial therapy is a relatively new field, and it joins the two expertise of mental health and personal finance. So, any financial therapist is going to have expertise on both sides. They'll have a home field, and then they'll have cross education and the other side. And their training is really to be able to have these meaningful feelings conversations about money, instead of coming numbers forward.

**John Moe:** Okay. And so what happens in financial therapy?

**Celia Roberts Hughes:** It depends on who you're working with. For me, for my clients, it feels similar to working with a traditional psychotherapist. So, there's a lot of talking. Some of it feels directly related to money, and some of it feels adjacent, and some of it feels disconnected, even though it all is. Sometimes we're looking at figures together. Sometimes we're looking at budgets or looking at retirement accounts, but most of it is really talking about experiences that are related to money that kind of inform the way that we feel about our current money situations.

**John Moe:** So, are you a therapist with like a social work degree then?

**Celia Roberts Hughes:** No. So, my original background was in finance. I have an MBA in finance and worked as a controller and CFO. My first—my bachelor's degree is in HR, so I come from the human side, moved into finance. And in my work, I noticed how frequently we had the numbers locked in, right? Like, we had a solid plan, we had projections that were good, and then whoever was in charge of living with the money came in as their human selves and mucked it all up. And so, I spent several years kind of curious about this relationship side and how, if we're not addressing ourselves, we're not going to show up in a way that's conducive to financial health in our businesses.

And so, I made the pivot several years ago and went back to graduate school, which is a theme in my life. I just keep going back to school—and got a master's certificate in financial psychology and then did a certification in financial therapy. So, I bridged the two. My home practice was finance, but I bridged the two and brought psychology into it.

**John Moe:** Yeah. I was reading on your website. It all came down to a walk that you took that—this whole pivot.

**Celia Roberts Hughes:** *(Playfully.)* When I invented financial therapy in my head? I was walking and thinking about someone who I'd been working with and just thinking like they cannot get out of their own way. The numbers are not their issue. They are their issue. I thought, oh shit. This person that I was thinking about, like they need to be in therapy about their relationship with money, because there's nothing that I can do from a number side that's going to solve any problems. So, I had this eureka, like financial therapy should be a thing! Where we just talk about money and feelings. And then I Googled it, and it was a thing.

*(John chuckles.)*

But to my credit, I invented it for myself.

**John Moe:** Spontaneously invented something that already existed.

*(Celia laughs and confirms.)*

Well then, okay. So, now you're a financial therapist. What are the issues that you hear from clients most often? In that first intake session, what are the things that come up the most?

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**Celia Roberts Hughes:** I hear a lot of, “This is a thing that I have dealt with my whole life and that I can't figure out. I have always felt this way. It feels hopeless. It feels like in my regular therapy and my couples therapy, I can't get to this thing, and it kind of rules my life.” So, that's where most people come in with—it almost feels like this is a last-ditch effort to try to figure this money thing out. And then there's a lot of shame. There's a lot of fear and embarrassment around opening up about whatever they're dealing with. Money has a stigma that so many other mental health issues don't have.

And so, there's a lot of just getting comfortable with we're going to—this is a safe place to talk about this, and we're going to normalize how you're feeling and bring some context to it. But it's a lot of exposure therapy to even get used to just being forthright about money issues.

**John Moe:** So, what do you address first in a situation like that? Do you go after the shame, or do you—? You know, what do you do?

**Celia Roberts Hughes:** Oh, that's a good question. You know, I think it probably depends on the individual and how timid they are. So, some people come in ready to just vomit. They've been holding this in, and they want to tell you everything that has been on their mind. And some come in, they know they want to do the work, and they're like, “Okay, where do we begin?” So, we have to come at them gently if they're feeling really timid. But if someone doesn't have something that they are coming in wanting to dig into first, we're generally going to kind of dig back and start with some history, childhood stuff, what your parents' relationship with money was like, what your culture—how your culture related to money, just kind of some history stuff.

**John Moe:** Hm. So, an example of like a cultural approach to money—would that be—? You know, what would that be?

**Celia Roberts Hughes:** Yeah, so that can be if I have a client who grew up in a in a traditional conservative Christian home, and they grew up with gender values around money. So, the man is the provider, and the woman is the nurturer. And maybe that worked in their family, and that's what they saw, and they're not living that way now. Maybe that was the expectation of the family, but the family couldn't live up to those values, and so they grew up in a home where there was tension around the dad not being able to be the provider, or the mom being the provider but having to play small at home to not step on dad's ego.

So, every culture, down to the region of the country where you grew up, has some relationship with money that's unique, that informs the way—our very first socialization with money, how we experience money.

**John Moe:** Talk a little bit about shame. You brought up shame. How do you go about addressing something like that?

**Celia Roberts Hughes:** You know, I love—feelings are feelings, right? Like, we don't rationalize our way out of feelings. If we could rationalize our way out of feelings, we wouldn't all be in therapy our whole lives.

**John Moe:** They're involuntary. We might not have chosen them, but we got them.

**Celia Roberts Hughes:** They're involuntary. Yeah, so we got them, and we can honor them. And so, shame is an interesting one, because we don't want to talk our way out of shame, but at the same time with money specifically, I find that providing some context, some normalcy around what people are feeling is enough to lift some of the shame. So, what you're experiencing is something that's super common. And it's so common, I can actually give you

a little bit more information about what you're experiencing, because I've heard it from other people.

And that just feels—that alone can—you know, it makes you feel like you're not alone. So, it brings that—when we're feeling our feelings in a dark closet, bringing light into it, in and of itself, can lift some of the shame.

**John Moe:** Let's talk a little bit about anxiety, because it's something that comes up, I bet, a lot in your line of work. And it certainly comes up with our show a lot. How do you begin to work with someone who has a lot of anxiety about money? Maybe they aren't as on top of things with their own personal finances as they'd like to be. And they're just sort of—they're terrified of the dollar sign in relation to who they are. Like, what would be the process in working with a client like that?

**Celia Roberts Hughes:** Well, you know, it's interesting, because the anxiety shows up for people regardless of how their numbers look. So, it may be that someone is not engaged with their money at all. And there's anxiety about if they look at it, if they really look at their numbers, how bad is it? How behind are they in their retirement? How are they going to be able to pay their bills? But then there's also the client who is hyper focused on their money and checks their accounts multiple times a day and checks their retirement projections to make sure that they're on track regularly. And they can feel that same sense of anxiety. And so, working with the anxiety is really coming out of the actual numbers and looking at where the anxiety is rooted. What are you afraid of? Right?

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So, I can have two clients sit and have very similar emotional experiences and have wildly different numbers. So, the anxiety is generally going to be rooted in some sort of—the fear will be rooted somewhere deep in the past. And so, that's really what we're going to is what would happen if you woke up and your accounts were actually empty? Your greatest fear happened. What then? What would life look like? How would you survive? So, it's kind of playing with instead of worrying about this unknown future, let's dance with it and see what it would actually be like instead of constantly being afraid of unknowns.

**John Moe:** What do you think is at the root of that anxiety? Because it seems like it's about more than just money itself.

**Celia Roberts Hughes:** Yeah. You know, I think it can be different for a lot of people. When you grow up with a parent who is critical of mistakes, who criticizes everything you do—not in relation to money as a kid, but just criticizes everything you do—it creates a stew of “there's danger in all of our actions”. If we don't get this correct, we're disconnected from relationship, from love, from compassion. And so, you take that feeling of “if I get this wrong, I'm going to be disconnected from something”, and then it just attaches to things. It can attach to money. It can attach to relationships; it can attach to career. If you grew up in a home that had financial trauma, if you lived in a home where your parents were paycheck to paycheck, where you had to move a lot, if there was a bankruptcy or job losses, and you experienced your parents' instability around money, that's something that can create a lot of financial anxiety.

It's interesting, because some of it is directly like you can see “this happened, and therefore I feel this way about money”. And then there's some that “this happened; it has nothing to do with money, but somewhere along the line, it attached itself to money”, and so we can't deal with the money, because it's not actually about it. It's detaching it from the money, and looking at it as its own emotion.

**Transition:** Spirited acoustic guitar.

**John Moe:** Just ahead, what you need to know about money, with a question from our Preshies group.

**Transition:** Gentle acoustic guitar.

**John Moe:** Back with financial therapist Celia Roberts Hughes.

Well, let me ask you this, because this is a question that came from our Facebook group, our Preshies group on Facebook. Annie asked, she said, “Money is such an anxiety trigger, and I feel like there's so much in the financial sphere that I don't understand, and I also feel stupid for having to ask about. Does Celia have any recommendations for resources—podcasts, books, video series, anything—for gentle introductions to financial terms and things that are helpful for most people to know?”

**Celia Roberts Hughes:** That's such a good question. And I can get on a soapbox and talk about this all day—the way that we introduce money to people, the way that we introduce math to students, the way that we label kids when they are young. You're either a math person, or you are not a math person. And if you're not a math person, you're doomed. Right? And money is math. So, therefore, if you weren't good at trigonometry, if you didn't go the math track, then you can't possibly understand how to balance a checkbook.

So, that's a common feeling. And then if you start googling or following or watching the news, you get all these finance bros that are talking about these really high-level finance things that just aren't applicable to most of us in our personal finance journey. And it makes you feel insignificant. It makes you feel insecure. So, I very much can understand how she's at this place of where do I even begin in a way that won't make me just shut down. For gentle places to start, that's a great question. And if she wants introduction to terms, you can go to my website, and I have a 14-day introduction to financial terms. You get an email with a term every day with the introduction to what the term means in a way that is hopefully digestible.

**John Moe:** And that website is [CeliaRobertsHughes.com](http://CeliaRobertsHughes.com).

Well, how much then of the, I guess, kind of exposure therapy is the education component? Is learning the terminology, is learning kind of the stuff that maybe your parents didn't teach you when you were a kid?

**Celia Roberts Hughes:** Yeah, learning that stuff can be really empowering for some people, and it can be really frightening for some people. So, it's really learning your own cues and understanding that there is no exact amount of information that you need to have. There is no

financial education that if you can master these things, then you will no longer feel stress and anxiety.

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So, it's really learning how are you going to access this information and metabolize it in a way that is safe for you as an individual. I would encourage everyone to stay away from folks who have a three-step guaranteed plan to master your money or get rich or ease your anxiety. 'Cause we just have to really honor who each of us are individually and know that every single person's relationship with money is different. Every person's tolerance for financial information is different.

**John Moe:** So, if you go through this process—you're working with people, you're talking about what they grew up with and what they—you know, what they've run into. What are the big hurdles that you run into later on in therapy? Like, what are the real sticking points that that need to get dislodged?

**Celia Roberts Hughes:** That's a good question. I think that—and this is probably true for any healing journey—you make some steps that feel really good. You get some understanding. You feel very encouraged. And then you keep living, and it's when you hit that thing where something happens—you hit a snag. If your issue is that you're under earning or you're overspending, and you get through some emotional stuff, you make a plan, and then you mess up your budget and things go topsy turvy, that's where the real work is. So, the first work of understanding yourself feels really exciting, but the real work is when you make a mistake or when something scary happens.

And so, that's where you're learning to be present in your relationship with money when you're afraid, not going back to whatever your previous habits were—whether it's hyperattention or (*inaudible*), put your head in the sand. But learning to stay present, and that's where the real like tolerance comes with emotional distress and discomfort.

**John Moe:** I'm struck by what you said a little bit earlier about math and the idea of the importance that we place on math and the idea of being a math person or not a math person. I wonder if—what can you say about the repercussions of that as we go through life? And I ask this as somebody who quit math after the 10th grade geometry class was a complete fiasco and have managed to cobble together a career anyway. (*Chuckles.*)

(*Celia affirms.*)

But you know, what are the long-term ramifications of that? The math designation that gets made?

**Celia Roberts Hughes:** Yeah, well, the problem is that children believe themselves to be who we tell them that they are. So, anytime you put a label on the child, they're going to embody that. Some of them will buck and say, you know, “You can't tell me who I am. I'm the opposite.” But most kids really live out the things that you say are true about them. So, when you say you're not a math person, you go through life second guessing yourself. When

you get this financial information—like we were just talking about with the terms—if you believe you're not a math person and someone educates you on how compound interest works, you're not going to trust your knowing of that information. So, it's just—it creates shaky ground under future adults when they can't trust their own knowing of numbers.

And I think—I call it life math. With life math, like there's very little math that we need to know to be super accomplished and capable adults. We need addition and subtraction. We need multiplication and division. And we need to understand the concept of compound interest—not even be able to calculate it, because we have Google for that. So, what we actually need to be healthy, capable adults is early elementary school math. The fact that we put everyone on this math journey and then label them based on their success or failure on this randomly chosen math journey is cruel. It's a cruel thing to do to kids.

**John Moe:** Were you a math kid?

**Celia Roberts Hughes:** I am.

*(They laugh.)*

I went the math way, and let me tell you—and I was a grades kid, so I loved my A's, and I did very well in math and took the math journey all the way through. And I use trigonometry goose-egg times a day. No one ever asks me for some complex formula. Ever. I think statistics is a fun math program that they should introduce to all kids, so that we know how to understand the news that comes through. But other than that, I'm not an economist, and I don't work in a math field. And that education was fun and proved itself to be useless for me.

**John Moe:** So, is part of the work that you do then with clients just teaching them to give themselves a little bit of a break?

**Celia Roberts Hughes:** Yeah. Grace.

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And sometimes it's even sitting down and saying, “You understand this concept. Let's sit down and actually look at your iPhone together and figure out how to calculate this thing that you think is beyond your capabilities, so you know how to look at sales tax.” You know, something as simple—people, when they decide that they can't do something, blinders go on. So, not only is it okay that you don't think that you know how to do this. It's okay if you don't know how to do this but also everyone is capable. Most people are capable of understanding this concept. So, we'll just do it together. And then—you know, and we'll just move on.

So, it's kind of taking the stigma away. And you know, we know what we know, and we don't know what we don't know, and we'll learn it together, and we'll move on.

**Transition:** Spirited acoustic guitar.

**John Moe:** Coming up, the anxiety of layoffs and potential layoffs.

**Transition:** Gentle acoustic guitar.

**John Moe:** We're back with Celia Roberts Hughes, financial therapist.

A lot of people in—you know, I work in a media profession, and certainly a lot of people in media right now are anxious about layoffs, about—you know, like if you're in the film business, I know things are just constantly terrifying. How do you manage the anxiety that goes with money, that goes with—you know—"what if I'm the next to go?" Because I think almost anybody working anywhere might feel that way right about now.

**Celia Roberts Hughes:** That's right. This is aligned for me. So, I come from—(*clears throat*) excuse me, I have a film background. I worked in finance in the film world, and my husband is a freelancer. So, we're in this conversation with everyone, with the insecurity of the last year. I think that this has been particularly hard, because you have folks who are preparers—and whether it's a healthy sense of preparing or an unhealthy sense of preparing, those folks have nest eggs that are preparing them for this moment in time. And especially if you're on the freelance side of film and production, you know that it's feast or famine. The sense is that it's feast or famine, even when the—I think we're having a first famine—the first real famine that we've had in a while.

But you've got those folks who feel financially prepared, and then you have the folks who aren't, who are dealing with a different level of shame over having to make career pivots to be able to pay their bills or go back to school and look at—I know some folks in Nashville who are going the coding route right now, to get out of the instability of production. But what I want everyone to know is that everyone who is experiencing this is having the same amount of fear and identity crisis and shame. Even the people who were prepared, who have their six months of emergency fund, they are still afraid and worried. And so, if we can be together in the discomfort of it, that will take away some of the shame that we carry when we have job instability. Or if you're not a freelancer, if you're, you know, working—if you're an employee and you've lost your job, that feels like it shakes your identity.

But as an industry, whether or not you have—how you have weathered the last year is not an indication of your success or your capability. And you can use this as an opportunity to think about what you want to do different going forward. Like, “Yeah, I didn't have enough cash sitting to the side. That was uncomfortable. And now I know going forward, I want to beef that up a little bit.” But it's that there's no moral value assigned to that. That doesn't speak to who you are as a person. So, I just encourage a lot of talking about it and communication and compassion for each other. No one is alone in this.

**John Moe:** Yeah. Probably an unfair question, but does getting through a situation like we're talking about that requires financial therapy—does it come down to figuring out the therapy side of it or figuring out the financial side of it? Like, which one do people need to nail in order to be in a better mental place and better financial place?

**Celia Roberts Hughes:** That's a good question. And sometimes—there's always an emotional component. And... I don't like extremes—almost always an emotional component.

*(They chuckle.)*

That has to go along with the number. So, if there is a numbers problem, it's never just fixing the numbers. There's always something behavior related that created the actual financial picture.

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And the behavioral side and the emotional side needs to be coupled with it for there to be lasting change and also for there to be emotional change in the way that you feel about it. Sometimes the work happens together. Sometimes doing the emotional work corrects the financial work. So, if you have someone who is an over spender and is building up credit card debt, we can sit and look at here's how you're going to pay off your credit cards. Or we can look at what's going on that created this credit card debt. And if we can address that and understand that and have some healing and whatever's happening there, the credit card debt—the numbers side of it—adjusts naturally. And so, that is why I don't go straight to numbers. Because we can fix all the numbers, but if you keep behaving the way you've behaved, you're going to end up in the same spot.

**John Moe:** Is it difficult to get to the crux of that issue with the clients that you work with to kind of figure out, okay, here's the trauma. Here is the family history. Here is—you know, whatever that key emotional driver is?

**Celia Roberts Hughes:** I don't find it to be difficult with most clients. I think—and probably that's the clients who would choose to do this work are ready to dig in and feel comfortable with deep emotional conversation. I think what's interesting is that the more—it is easy to find a thing and say, “Oh, this is why I behave this way. Okay. I'm done!” Which, you know, we've all quit therapy and then had to come back and be like, “Oh, just kidding! I'm not done!” And that's the same with the work here. You can find a thing that feels meaningful, but there's generally more.

And so, if you stay with the work and just let it go deep and wide, you'll keep picking things up that are all a part—a puzzle piece of a bigger picture.

**John Moe:** What can somebody do on their own? Like, if they can't get to a financial therapist, because there aren't a lot of you out there.

*(Celia confirms.)*

And you know—or maybe they're in a financial situation where they can't afford to do something like that right now. What are some questions that people can ask themselves? How can they guide themselves on a journey like this?

**Celia Roberts Hughes:** Yeah. So, one resource—if someone really wants to dig into the work, the financial therapy association has—their website's great. There's a lot of resources, and they have programs and random like classes and things that someone could do to kind of dip their toe into that are affordable—that they can dip their toe into the financial health

world. You know, there's Instagram. There's a lot of—you can—what's the hashtag? Oh, just look at that financial therapy hashtag on Instagram, and you can pick up some folks who are talking about financial health. If you are dealing with any sort of addiction, there's a lot of 12-steps groups that are very specific. There's Debtors Anonymous, and there's an Overspending Anonymous. There's very specific—there's specifically even a Credit Card Debt Anonymous. So, if you have any compulsion that you feel like you need some group support on, you can go the 12-steps route.

And then I think it's great to find someone that you love and trust and go bravely forward in conversation and say, “This is a thing that I'm working through. Does this resonate with you? Do you want to have conversation about it? Do you want to be in conversation together?” And just find a couple of people in your community who are also willing and able to talk about money.

**John Moe:** So, just being able to have conversations about your feelings and your anxieties is helpful on its own?

**Celia Roberts Hughes:** I think so, because I think that removing yourself from the isolation that comes naturally with depression and anxiety is a powerful tool. Like, in therapy—group therapy is powerful in a way that individual therapy isn't, and you can find that community for yourself, and it feels less lonely. It just takes away some of the stigma when someone else is saying, “Ah, me too!”

**John Moe:** What has surprised you about being in this line of work?

**Celia Roberts Hughes:** Oh, that's a great question. I think what has surprised me is how disconnected emotional money relationships are from the actual numbers. And specifically, I've had a good handful of clients who have had inheritances or some sort of windfall that has changed their financial picture. And the amount of anxiety that comes with increased wealth is interesting. It's interesting work and further proof that the amount of money that we have is not a predictor for how we relate to money and how we feel about money.

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So, this idea that all money problems are solved with more money is incorrect. I work with a lot of couples, and I'm surprised at how many couples come in and say, “Every part of our relationship is good. Co-parenting together, our romantic relationship, friendship, it's all good. But we can't get over this money thing, and we have to figure out the money thing if we're going to avoid divorce.” So, to have that be the thing that—every single other part of your relationship feels right and good and healthy, and that thing can break a couple is really interesting.

**John Moe:** How is your work with couples different than the work with individuals?

**Celia Roberts Hughes:** Couples work is fun, because we're looking—we're doing individual work together. But also, the communications piece is often the hardest thing for couples. And so, they come in. By the time they get to me, they're pretty deep in a pattern of arguing and

disagreeing. And so, they're coming in with a sense of one is right and one is wrong. There's a right way to do this. There's a wrong way to do this. If this person only did it this way, then this wouldn't happen with finances.

So, that work is really on understanding themselves and then understanding each other, so that in conversation, I could say to you as a spouse, “This is how I feel about this, and I know that this is how you feel about this, because I understand how you relate to money differently than me. So, I can stand in my own shoes, and I can stand in your shoes.” And it removes this sense that there's a right or wrong way to be making decisions. So, that work's fun. It's got some like relationship negotiation work to be done.

**John Moe:** Yeah. What's one thing that you wish everybody knew about money?

**Celia Roberts Hughes:** I wish that everyone knew that money is a relationship and not an object. And it's not an object to be understood and conquered. It is a thing to be in relationship with. And every person's relationship with money is going to be different, and there's space for all of that. This is—we grew up in—in America, we have this black and white, “This is how it should be, and this is what your goal should be, and this is how—we should look to these celebrities and want this for ourselves. We should look to the Joneses.”

And that's just not accurate, because you can achieve whatever this picture is and not have any amount of satisfaction or sense of safety or health in your relationship. So, that's what I want. I want everyone to know that we're not talking about the amount of money you have or what you're doing with your money. We're talking about how you relate to money. That's where you're going to find health and satisfaction.

**John Moe:** You know, it's so funny when—I'm always on a soapbox when people say, “Well, you know, therapy is about blaming your parents, and you're going back to the past. And you know, get out of the past, and live in the moment.”

And I always say, well, it's not about blaming anybody. It's about figuring out how you were made and, you know, what the map is that got you where you are. And you know, you can apply that to a lot of things—and I guess money is just one of them—to figure out like, okay, you know, if I'm going to do math, I better know how my calculator works.

**Celia Roberts Hughes:** That's right. And it's not just your parents. It's your lineage, right? Like, if you come from a family that immigrated in the last 100 years and came over to achieve a “The American Dream”, the way that your grandparents experienced that affects the way your parents experienced that. It affects the expectations on you. So, our relationships with money is not even just what we experienced in childhood. Those roots are deep and go way back.

**John Moe:** Celia Roberts Hughes is a financial therapist in Nashville, Tennessee. Celia, thanks.

**Celia Roberts Hughes:** Thank you so much.

**Music:** “Building Wings” by Rhett Miller, an up-tempo acoustic guitar song. The music continues quietly under the dialogue.

**John Moe:** As stated, Celia is online at [CeliaRobertsHughes.com](http://CeliaRobertsHughes.com). Our program exists because of the donations of our listeners. As Ira Glass once said about our show, “Come on, throw them a few bucks.” If you are already a member of *Depresh Mode*, thank you. You are making the show possible. If not, it's easy to do. Just go to [MaximumFun.org/join](http://MaximumFun.org/join). Find a level that works for your budget, and then pick our show from the list of shows. And it's just that easy. Be sure to hit subscribe, give us five stars, write rave reviews. All that gets the show out into the world where it belongs.

The 988 Suicide and Crisis Lifeline can be reached in the United States and Canada by calling or texting 988. It's free. It's available 24/7.

Our Instagram and Twitter are both @DepreshPod. Our *Depresh Mode* newsletter is on Substack. Search that up. I write that every week. I'm on Twitter and Instagram, @JohnMoe.

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Facebook is the home of our Preshies group. You hear me talk about Preshies all the time. It's a group you can join. A lot of great conversation happening there about mental health, about helping each other out, about support, sometimes about the show. It's just a good community of humans. That's on Facebook. Just search up Preshies. Our electric mail address is [DepreshMode@MaximumFun.org](mailto:DepreshMode@MaximumFun.org).

Hi, credits listeners. It hasn't really snowed all winter in St. Paul, and I've been complaining to everybody that I haven't even had a chance to use my snowblower yet this season! Well, we got dumped on last night. And today I had to get out the snowblower, and now I'm complaining about the snow. Maybe I'm just a complainer. That's the problem with me!

*Depresh Mode* is made possible by your contributions. Our production team includes Raghu Manavalan, Kevin Ferguson, and me. We get booking help from Mara Davis. Rhett Miller wrote and performed our theme song, “Building Wings”.

*Depresh Mode* is a production of Maximum Fun and Poputchik. I'm John Moe. Bye now.

**Music:** “Building Wings” by Rhett Miller.

*I'm always falling off of cliffs, now*

*Building wings on the way down*

*I am figuring things out*

*Building wings, building wings, building wings*

*No one knows the reason*

*Maybe there's no reason*

*I just keep believing*

*No one knows the answer*

*Maybe there's no answer*

*I just keep on dancing*

**Jesus:** Hi, this is Jesus from Long Beach, California. Hang in there. You're stronger than you think.

*(Music fades out.)*

**Transition:** Cheerful ukulele chord.

**Speaker 1:** Maximum Fun.

**Speaker 2:** A worker-owned network.

**Speaker 3:** Of artist owned shows.

**Speaker 4:** Supported—

**Speaker 5:** —directly—

**Speaker 6:** —by you!