

I Make \$40,000 a Year and I Feel Stuck in My Career. What Should I Do Next?

It's frustrating when you're not getting what you want out of your career, whether it's money, meaning, or in the case of this week's listener, both. So, what do you do next? Give up the security of a steady paycheck to pursue your passions? Or stick it out and hope that someday you'll make more money—and if that's a possibility, what can you do to try to make it happen?

On this episode, host Stefanie O'Connell Rodriguez turns to Terri Trespicio, author of *Unfollow Your Passion: How to Create a Life that Matters to You*, for answers.

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Angela: It's unclear to me whether I'm actually ever going to make enough to be able to achieve all of these goals that I have for myself. I'd love to retire comfortably, to be able to have a home someday. When I grew up, I thought those were going to be easily achievable. And now, none of that seems possible anymore.

Stefanie O'Connell Rodriguez: This is Money Confidential, a podcast from Real Simple about our money stories, struggles and secrets. I'm your host, Stefanie O'Connell Rodriguez, and today we're talking to a 25-year-old listener based in Brooklyn, New York, who we're calling Angela, not her real name.

Angela: I went into retail as soon as I graduated as a way to just help cover the bills and I've been doing that ever since.

Stefanie O'Connell Rodriguez: Angela graduated from college three years ago, not long before the pandemic hit, and lockdowns began.

Angela: When the pandemic hit, I was working 15 hours a week for about nine months. I mean it's not a living wage, and so I couldn't have survived that time without financial help from family.

Stefanie O'Connell Rodriguez: Now, nearly three years into her retail career, Angela is making about \$40,000 a year. But living in New York City and recently engaged to her fiancé with two children of his own, Angela is feeling the limits of her income more than ever.

Angela: When I moved in with my fiancé and his kids, that was when the panic set in of, 'I am not prepared for how to be a financially responsible adult who can't just think about today, has to think about tomorrow, has to think about a year from now, has to think about 10 years from now, for the sake of myself and for the sake of family who rely on me.'

Stefanie O'Connell Rodriguez: That feeling Angela is describing is so familiar. I remember being in my early 20s and walking around thinking, 'You know, I just graduated, I'm still figuring it out.' And then, suddenly, there was this moment of, 'Wait a minute, how am I already 25 years old and I can still barely afford the dental work I need, or to go to my girlfriend's wedding, or to even live in my own apartment, much less think about planning for the future and having a

family, a partner, children, people who rely on me?' It can feel like it all sneaks up on you, and whatever grace and space and understanding you were able to give yourself to figure things out when you first graduated, just doesn't feel possible anymore.

Stefanie O'Connell Rodriguez: Can you take me back to when you first graduated, and how you made decisions about where and how to work at that point?

Angela: I was a theater major and [laughs] my brain automatically went to like what do most performers go towards? It was either like retail or it was restaurant work. I am a people person, so I thought, "Okay, well, sales probably could work out," and so I went straight to that.

Stefanie O'Connell Rodriguez: So, Angela got into retail because, in theory, it enables the flexibility to pursue the art—in her case, performing—while providing a paycheck to pay the bills. But in practice, that's not how it played out for Angela.

Angela: I definitely didn't feel that when I started my job. I was terrified constantly that if I really had the passion of going to an audition, I would have to get used to the reality of calling out of work and eventually just getting fired. And how many bosses are understanding of, "I'm just not gonna show up to work today. Sorry, not sorry," and go pursue your real passion. I was more afraid at the time of not learning how to be an adult than learning how to be an artist.

Stefanie O'Connell Rodriguez: As a writer and self-identified creative person myself, I so relate to what Angela is saying here. The low pay, non-existent benefits, questionable working conditions and job insecurity that I could tolerate as a 22-year-old with very few responsibilities, who didn't mind crashing on a friend or family member's couch if I really had to, just became harder and harder to stomach the older I got. Especially as I saw people around me advancing in their careers and achieving major milestones like moving into their own apartments—without roommates—or even buying their own homes. It can feel hard not to question whether pursuing what you love for a living means having to give up everything else you want from your actual life.

Angela: To me, an artist would take so many risks to achieve their life goal, regardless of whether they, or maybe other people in the process, might get hurt. I grew up in a house where my parents had very stable jobs, the same jobs for over 30 years, and so I had no concept of what it looks like when you just put everything on the line all the time. I feel like that's what an artist is, versus—I guess in my head—the adult that I was trying to achieve was: You were not going to take risks if it means that you're putting yourself or others at jeopardy.

Stefanie O'Connell Rodriguez: There's these two narratives that I think a lot of us exist between. One of them is, pursue your passion, and the other is pursue a paycheck, pursue stability. And it almost feels like you're stuck between those two narratives.

Angela: That sounds so accurate. [laughs] I love the stability of my job currently, but I would love to dive back into that artistic world. But I worry about that financial security not being there.

Stefanie O'Connell Rodriguez: While not everyone is looking to pursue a creative career like Angela, this balance between money and meaning, in both the work we do and the way we live our lives, is one that I hear a lot of people wrestle with—especially now, in the wake of more than two years. The so-called 'Great Resignation' coined in 2021 to describe the millions of Americans quitting their jobs in search of work that offers more money, more benefits, more

meaning, more safety, more autonomy, more flexibility, more respect, more opportunity, continues to this day. But even when we know what we don't want, or even what we *do* want, trying to figure out the next step can feel totally unclear.

Stefanie O'Connell Rodriguez: If you're focusing exclusively on 'pursue the paycheck,' as a thought exercise, what does that look like?

Angela: Huh, so much more than what I'm making now. That looks like a really nice vacation every year, like something that I can take off work without being afraid of taking off that much time, and contributing enough for retirement and for my kids' college funds—that both are going to happen. So much more opportunity, so much more freedom to choose opportunities.

Stefanie O'Connell Rodriguez: And do you see a path to that income level from your work?

Angela: Not at my current job. No. I feel like I'd have to go back to school to be able to really pursue a higher level of income. But then I feel like I'd be starting at ground zero. I mean I'm only 25 now. If I'm in my 30s trying to pursue that, I worry about it not happening fast enough for the goals that I have set out

Stefanie O'Connell Rodriguez: So while Angela doesn't see a path to the income she needs to support her goals for the future at her current job, for her, the idea of leaving her current job feels just as risky, if not more so.

Angela: There's just so much competition out there, I look at myself and I think, 'Well, why would it be me?' Like let's say I'm up against 10, 15, 50 other people for a position—why would it be me?

Stefanie O'Connell Rodriguez: Can you identify where these feelings of fear come from?

Angela: School took a toll on me. It was rejection central, and so when I left school, I couldn't even get dressed to go to an audition without panicking. Just like full meltdown. At the time I told myself, "Okay, let's just take a break." Then the pandemic happened and there was no such thing as auditioning. So now that things are reopening, I'm realizing that I don't necessarily wanna pursue the performer's life, but maybe still go back into the arts. But those feelings are coming up again of, 'What if you try to do this for so many years, and you have to use your savings constantly to be able to cover the bills while you pursue this passion. And then you reach retirement and maybe there's nothing there because you've had to use so much to pursue this goal for so long?'

Stefanie O'Connell Rodriguez: I think we gotta get to a place where we're not thinking, 'I'm either where I am now, or I'm in a place where I'm doing everything I wanna do and meeting all my goals and living exactly how I want.' I think we gotta get to a place where we're like, 'I'm where I'm at now and I can send out applications to things that utilize this skill set, whether or not they're in the arts industry, because they're gonna give me experience.'

Angela: I've looked into some of those jobs, and I feel like I don't have that resume to back it up. I guess I worry about getting my hopes up, it not working out and then starting from square one. Then the other worry is, I just don't wanna burn any bridges leaving this more secure job now, that's giving me this warm blanket feeling.

Stefanie O'Connell Rodriguez: So how can we lower the stakes? How do we make rejection less painful? How do we not risk income that we need? This may be the best time to job search, one, because the labor market's tight, and two, because so much of it you're gonna be able to do on Zoom and it's a lot more flexible than trying to find the time to go to an office. This is a huge opportunity to be able to keep your work, be able to keep your hours, and keep the relationships you have. While starting to explore, where are some places where I might be able to develop these skills that are in alignment with the kinds of positions that I'm interested in? If you can start to feel momentum, I think you'll get a lot more clarity about what you actually want.

Angela: The momentum idea, I'm clutching onto too, 'cause I feel like that's such a good word for it.

Stefanie O'Connell Rodriguez: One of the things that's been helpful to me as somebody who feels like I want a lot of money and I wanna be creative, is to try to treat my career with the same sense of creativity that I try to bring to the creative work I do. I think if you can find some of that joy and creativity and excitement and momentum, if that's the word that's triggering for you, try to run with that, because I think that forward movement will tell you a lot more about getting from A to Z than trying to plan A to Z when you can't see B yet.

Angela: I never really thought about it that way. I always felt like that made me sound unfocused, like, "Oh, I might wanna do a little bit of this or a little bit of that." But hearing it in that way, where it makes it easier to find something that might be just like slightly more fulfilling, because there's so much potential there, definitely gives me a little bit more peace of mind.

[MUSIC IN]

Stefanie O'Connell Rodriguez: I actually think you're gonna be really well-served by applying to a ton of different jobs, and anything that gives you more money or flexibility or more benefits than you have now is going to tell you something about yourself and what you do and don't like, and it's gonna give you so much clarity about what you wanna do next.

There are so many stories that we hear about our careers, what they should look like, how they should unfold, the money we should or should not expect to make from them, and what those career choices say about who we are, what we have to contribute, and what we can ultimately achieve.

"I can either be creative or I can have financial security."

"I can either stay where I'm at and be safe or risk it all to start over from zero."

"I'm either this or I'm that. And if I choose this, I'm no longer that."

But these oversimplified stories we tell ourselves about our careers, the way they'll unfold, what that means for our money, and what we can and can't afford to pursue, can sometimes get in the way of actually getting what we want from our work—in both money and meaning.

So after the break, we'll be talking to author Terri Trespicio, about her new book, "Unfollow Your Passion", and what it looks like to ditch the choice between money and meaning, and work in a way that actually works for you.

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Stefanie O'Connell Rodriguez: In 2015, Terri Trespicio gave a TEDxTalk called "Stop Searching for Your Passion." It's since been viewed more than 7 million times and was the inspiration for her recently published book *Unfollow Your Passion: How To Create a Life That Matters to You*. But none of that was on Terri's radar back when she was getting ready to graduate from college.

Terri Trespicio: I had no idea what I was gonna do. Everyone else was going to a career center because that's what we had before the internet. And you went to go flip through a binder and go apply for jobs. And I was like, "Yeah, no, I'm not doing that." I was in complete denial. I went and started temping, and I danced in a show. Like I was just doing lots of little random things and I would get invited to a job that paid \$18,000 a year. I mean, that's what the jobs were. And I was like, "Uh, I don't think I can have that job. I don't think I should take that job." My mother was like, "What are you doing? Just take a job. Like just take one. You need to get outta your house. You can't sit there anymore." And I was like, "But then I'll be stuck there. And I don't wanna do that." It was the exact thing that I wish I could relieve everyone of. That linear kind of blinders look. Because I knew I was a writer. I'd been a writer my whole life. I had won writing contests. I loved to write. What is the job? Go work at a newspaper? I was not interested. And I thought, okay so I guess journalism is the only way to go to be a writer. And I don't wanna do that. So, I guess I can't be a writer. What! So, then I just kind of did nothing for a year.

And then I finally got a job at an office full-time as an office admin and it changed my life because I got to feel important. I was a gatekeeper for three of the heads of a company and I was very busy and very much in demand doing office work. And it felt really good to have people count on me. And then what? I got a job as a writer at a catalog company that sells wigs and hairpieces. Do I have a passion for wigs? No, I didn't even know there was a wig catalog. But I did then. And I wrote for it, and it was really fun because I got to learn about wigs. People were giving me things to write. It was unbelievable. I didn't get my first job in publishing until I was 30. And I got the job of associate editor, which is just a rung up from entry level. Having never had the entry level job. You know why? I went in and interviewed for this job at a magazine and they liked me. And I said, "Elephant in the room. I don't have the experience that a lot of people you're interviewing have. I know I don't." That's what I said to them.

And I said, "So why don't you give me some assignments so I can prove that I can do the job, even though I've never done it." And they said, "Okay, well here's a few books, do some book reviews." And how about this? They kept bringing me back. And then they gave me the job. And that business got bought by Martha Stewart six months into my job there. And all of a sudden, I worked for Martha Stewart—changed my life. You can't plan that. There's nothing that could have been planned.

I am making this up as I go, most people are. I would never have known. In fact, how I knew no one knew was when I was interviewing some adults who had careers and I said, "How did you get here?" And every path was so random and so confusing. And I was like, there's no one right path. This is the good news. I was so relieved.

Stefanie O'Connell Rodriguez: So, *Unfollow Your Passion* is a pretty bold statement.

Terri Trespicio: Oh, it's real bold. I wasn't saying that you shouldn't feel passionate about your work. But what I am saying is that we have been waylaid by this conventional notion that we're

supposed to know what we're supposed to do. That we're supposed to know who we're going to be and what career we should follow. And that you pick one thing that you know for sure you're passionate about and you follow that through till the end.

And I have never found that advice very helpful. And I found it, in fact, the opposite. I felt an incredible amount of pressure telling me that I'm supposed to know what I'm passionate about. Telling someone to follow their passion is like saying to someone, follow that car. Which car? The one I like? The blue one because of where it's going or how fast it's going? Why should I follow it? If I told you exactly what to do, you wouldn't do it. You have to live into it your own way.

Stefanie O'Connell Rodriguez: A lot of people feel really torn between this 'pursue your passion' narrative and the 'pursue a paycheck' narrative. And the decision feels like it's permanent. And then it also feels like it's connected to identity. So, what you do is then filled with stakes that are so high because it's like and what I do next says who I am.

Terri Trespicio: It's this high stakes notion that I have to define myself by what I earn or what I do. Or the opposite. I won't be defined, and I won't do it at all. Fact is, every one of us must pursue a paycheck. Unless you are independently wealthy, which is great for you, you're going to have to do some kind of work. But we still have this idea that to pursue money to live is somehow not noble or it's not creative or only some people do that. Or I don't care about money. Well, if you're gonna live on the planet and you're gonna be self-supporting, you're going to have to care about money. And I think the problem is when we assume that they are separate. I don't believe that to be creative is to be broke and that to make money is to be greedy.

Now the question is, what's most important? It's not that anyone has to make a certain amount of money, but if you're gonna live in New York, there is a certain amount of money you have to have, you can't survive. But if you really love theater and love auditioning for it, then I imagine you're hitting the pavement pretty hard auditioning for those things and doing those things. And if, at some point you say to yourself, well, this part isn't fun. And you have this survival job that you don't like either, then it's time to think. Well, instead of looking at it as, 'Am I in this industry, or am I in *this* industry? Am I this?' Stop identifying with huge conglomerates of people that have nothing to do with you. What do you want to do? And what do you want to earn? I say forget titles, forget how you identify, "Oh, I'm really a performer." Do you know how many theater people I know who are making wonderful livings and having a wonderful life using their theater skills in ways that don't involve theater at all?

One man I know who wanted to be an Opera singer. He was trying to do it. And pandemic hits, he moves away. He gets a job in the financial services industry, which is certainly not something that was on his radar. And he found he was so good at it. Why? Cause he's a performer, he loves to entertain, to charm. He is full of personality and people responded to him, and he was, all of a sudden, making quite a bit of money and loving the job. Now, if someone said to him 10 years ago, "So what do you want to be—an Opera singer or a financial services provider?" He would've been like, "Oh my God, just kill me if I end up as the financial." Ask him how he's doing now. What is the quality of his life?

If you'd love to be able to drop money on sushi one night and great jeans another night and have a life where that doesn't rattle you, then you do have to think about other things. A job is a

job and work is work. The idea that, “Well, if I don't become a professional Broadway performer I wasted my theater skills?” Wrong. Stop thinking with your head inside of one of two boxes.

Stefanie O’Connell Rodriguez: When you talk about the Opera singer who becomes the financial advisor, for somebody who hasn't done that and seen that and knows what it's like to pivot, it can be hard to fathom what that actually looks like.

Terri Trespicio: When you're 25 or 28 or even 30, and you say to yourself, “But, I'll have to start over.” Start over from what—kindergarten? No, when you're 25, you've barely begun anything. You're not starting over; this is all one direction. You take what you have and you keep moving forward. Everything you put your time and attention into right now, you are learning for the next thing. This idea that I have to go back and choose a new major, you only think that because you're so close to school still that you think that's the only way to go. You have no idea of the crossover of where your skills could be used. Most people are, especially in this job market as you know, they're dying for people who would want to grow in a position, they want to train you. People are looking for someone competent, smart, who will think ahead and be easy to work with.

The worst thing you could do is say, but I don't know that, so I don't qualify. So, write down all the different skills you use at the job, jobs you have. Whether it's your survival job or the thing you were trained to do but you're not doing right now. And putting those skills down, one per post-it. And then on a different color post-it, put all the different groups of people whom you serve with that skill.

And you'll find that some of the skills serve lots of different people. So, you might have one skill, but it helps all these people. That other thing you love doing, if this woman loves organizing, what do you like organizing? What would be fun? You look at them as individual parts of what you do. They're your very full tool bag with all the things you've learned both in school, but also just through work and life, which are incredibly valuable. So, you take all those Post-Its, you put them on the wall and you start to move them around. Where do you see things of interest? Where do you serve the most people? What excites you the most to do? What kind of day-to-day experience do you want?

Stefanie O’Connell Rodriguez: For me, I always think of it as having a life I love instead of solely doing what I love. What I do is a big part of my life, but so is everything else, right? And what are the tradeoffs I am willing or not willing to make in service of that? And the money's a piece of that. And time is a piece of it, autonomy is a piece of it, where and how I live is a piece of it. Another thing you talk about is following curiosity and taking this exploratory approach, again, kind of decoupling career choices from identity and really just being more playful and open to what's next, not saying something about who you are or where you're ultimately going to go. I feel like that's really liberating.

Terri Trespicio: Stefanie, you're not doing it all what you anticipated 10 years ago, 15 years ago. If someone said here, I'll give you a million dollars, if you can guess what you'll be doing, you'd be missing a million dollars. You could not predict, none of us could have. Where we'd be or that this would happen or there'd be a global pandemic. Like, no one knew. And we all surprised ourselves by doing different things during that time. A lot of people surprised themselves. And of course, many millions of people surprised themselves by walking right out of their jobs, and so, yeah, this is a time when work and everything is coming into question.

We're looking at like, how do we spend our lives and our time? And look, I'm like you, I very much identify with my work, meaning I choose to do the work I do. I love it. There's parts of it I cannot stand. And some people that I've worked with that I don't like. I mean, it's life on the planet with humans. It's gonna suck sometimes. But like, am I learning all the time? Am I continuing to see where can I offer some kind of value to someone who wants to pay me for that? That is the job. But I wanna go back to another thing you said about identifying with something.

And there was a study that I mentioned in a chapter about callings, because people are like, 'Oh, that person's called to do a thing, but I don't have a calling.' It was Amy Wrzesniewski and her group at the Yale school of management and they defined it. They said a job is something you just do for the money and then go live your life. A career is defined as trading one job for another to go up the chain to get better and better jobs. And then a calling was defined as something that you identify as meaning, it's integrated with who you are, your values, all that. Now you might assume that the person who works as you know, an office administrator, that's a job. You know, someone who's in charge of the office, is the career. And then someone who feeds the hungry, they're called to do it. Like we have these ideas about that. But that in fact was not true.

There was one part of that, of people who all had the same job—they were all different backgrounds, but they worked as admins at a university. The job is pretty much the same across the board. Now some people called it a job, some a career, some a calling. I would bet dollars to donuts that any one of those admins didn't wake up when they were seven and go, I wanna run an office at a university.

It's one of those things that you didn't even know existed until you had the job. But I bet if you talk to someone who has a job there they go, "Well, yeah, I do this. It's not that hard. It's fine. The benefits are good." But the person who calls it a calling would say, "I'm really good at this. People depend on me. I hold this office together." Work can do a lot of things, but cannot provide you with meaning. That is something we must create for ourselves.

Stefanie O'Connell Rodriguez: What is that sign then between needing to sit with it versus, okay, I'm stuck, I need to take action?

Terri Trespicio: Okay. Let's talk about stuck. You know when you're stuck? When you're at a fork in the road and there's like three paths you can take, you could stay there and say, 'I can't go forward, I'm stuck.' You're not stuck. You haven't chosen. You're stuck because you can do a thing. But that means saying no to something you don't wanna say no to or letting someone else down. There's gonna be some pain in the unsticking, and you're gonna stay suspended and stuck because it's safer and no one gets hurt.

You're gonna have to say goodbye to something or someone and you're going to have to make a decision. But if I do that, then what? Ask yourself What's the worst thing? The way I deal with that balance is I go, 'No one cares.' Like the idea of if I try that, it might not work out well. Yeah, that's right. And if I try that, someone might be mad that I tried it. Okay. I actually think the biggest freedom, if you could realize how little people are thinking about you, you would be so relieved. You'd be so relieved that no one cares.

It hurts when I get rejected, and I say, "Well, I guess it's not a fit and maybe I wouldn't have liked it either." And I don't say, "I'm gonna quit now. I'm gonna take all my toys and go home." And

this is a little bit of chaos theory that works for me, I just put out so many irons. I will pitch for this and maybe I could do that. And I'll put a lot of things out there so that I almost lose track.

I don't wanna be sitting by the phone going, "Why didn't they get back to me?" And if I don't hear from them, "Oh, well." It's kind of like, if you do a friend a favor and you wait, when are they gonna repay that favor? When are they gonna repay that favor? That's taxing on me, not the friend who forgot to repay the favor. I find it easier to give more and do less accounting for it. And so I'm a big fan of the nonlinear push and come at it sideways. If you're applying for jobs, apply for a bunch of jobs, but realize by the time that job was posted, it's being seen by a lot of people. But are *you* meeting new people and talking to people?

Open more options so that you're less likely to be standing outside of a closed door, tapping your toe, because then you feel bad every second you're there.

Stefanie O'Connell Rodriguez: We keep coming back to this idea of the stories we tell about careers. And it's just so funny how the stories we tell about careers so rarely resemble what people tell me when I ask them the story of their career.

Terri Trespicio: Oh my God, [laughs] never does it match. For the people who are in the middle are saying, 'Ha, ha, ha. I can't exactly. I'm not 25.' There's a lot of ways to go sideways. It's not just straight up a ladder. It's not, 'Do I have to quit this to start this? You don't have to jump off one thing and get in the back of the line of the DMV. I mean, it doesn't work like that anymore. Take stock of all of your skills, of all the things you love to do. And that people come to you for. So many people wanna have creative careers. Creative careers are the ones you create, not because you majored in some kind of art form. So, start to look at it, put those skills on the board and go, what could I do with those? What could you offer?

What could you charge for that? And you don't know what will be your next exciting thing, but you've gotta give yourself a chance, and you do have to risk rejection, and there's nothing wrong with getting paid.

[MUSIC IN]

Terri Trespicio: I think that money and meaning are not opposite. I don't think money provides meaning, but money, when you're getting paid enough, allows you to spend time doing the things that matter. And that is where meaning comes from.

Stefanie O'Connell Rodriguez: There are a lot of reasons why you might feel stuck in your career: you're not making enough money, you're not getting enough meaning, you don't have enough flexibility or autonomy or safety or respect or opportunity—or, in Angela's case, some combination of all of those things.

And making decisions about how to move forward can feel overwhelming. But It's important to remember that exploring new opportunities or developing new skills or networking into new spaces does not necessarily mean giving up the paycheck or safety and security that we already have in place.

And when we *do* make a move or choose something new or try something different, it doesn't have to be permanent, nor does it need to be definitive. Instead, making a decision— any decision—can help alleviate that feeling of paralysis.

Our experiences and our network and our knowledge and our skills follow us into everything we do, regardless of where, how, or for whom we're doing it.

And everything we do can tell us something valuable about what we want or don't want to do next. Because whether it's a skill, experience, or even a passion, it's usually not something you're just born with, it's something that you have to work on, it's something that you develop. And maybe, more often than not, in places and roles and ways that you never expected.

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Come back next week when I'll be speaking with Angel Trihn of the Pennywise Traveler about how to build travel into your budget in a way that works for you.