

EPISODE 230

## AgeProof with Dr. Michael Roizen

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**Shawn Stevenson:** Welcome to The Model Health Show. This is fitness and nutrition expert, Shawn Stevenson, here with my amazing, talented co-host, and the producer of The Model Health Show; the one and only flexitarian because she's flexing, Jade Harrell. What's up, Jade?

**Jade Harrell:** Greetings, Shawn.

**Shawn Stevenson:** I like that. It's like some 'Greetings Earthlings' type thing.

**Jade Harrell:** Yes. 'Nanu nanu.'

**Shawn Stevenson:** Look at you. Would you look at that? I like that.

**Jade Harrell:** Look at it.

**Shawn Stevenson:** How are you today?

**Jade Harrell:** Oh wow, today I am cooleeky.

**Shawn Stevenson:** Cooleeky? What in tarnation instant breakfast? What is that?

**Jade Harrell:** Instant breakfast, that's fantastic. We get these great reviews and every now and then folks will leave a word, so they had 'cool' and 'geeky' describing our podcast.

**Shawn Stevenson:** Well we're making smart cool, that is the goal.

**Jade Harrell:** We are making it cooleeky. So say it with me, 'Cooleeky.'

**Shawn Stevenson:** Cooleeky. Everybody thank you so much for tuning into the show today. We've got an amazing guest on.

**Jade Harrell:** Yes, sir.

**Shawn Stevenson:** And I'm very, very excited about this episode. You know this is something that I've been wanting to really address on the show for a long time now, and it's something that's so overlooked when it comes to optimizing our health, our wellbeing, our mental and physical wellbeing, is addressing our financial health as well.

Because one of the biggest stressors, if not the biggest stressor outside of like a catastrophic health event happening, is money.

**Jade Harrell:** Always.

**Shawn Stevenson:** It's worrying about money. Up there is the top number one, number two thing for relationship stress, and ending relationships, and this is something that we really need to talk more about because I went to a traditional university but I wasn't really educated on how to do money, right?

It's something that it takes some education about it. It's just kind of like you're thrown out there, "Here's \$5.00."

**Jade Harrell:** You got \$5.00?

**Shawn Stevenson:** Go buy yourself some penny candy and save a quarter, or whatever, I don't know.

**Jade Harrell:** Sure, something. Right.

**Shawn Stevenson:** But there's no real training. And I did take- there was like a Finance 101 kind of thing. Guess what? That was my focus, I almost forgot.

**Jade Harrell:** You were in finance?

**Shawn Stevenson:** I have a corporate finance certification as well from my university.

**Jade Harrell:** Alright!

**Shawn Stevenson:** Yeah so I even took college level stuff in this, and I still didn't know how to 'do money.'

**Jade Harrell:** Oh yeah.

**Shawn Stevenson:** You know, so this is something that I want to bring on some of the best people in the world to really talk about the subject matter, but more importantly somebody who can tie this together, make it all make sense, and why you need to make this a priority in your life as far as your health is concerned.

And that's what The Model Health Show is all about is having the best models possible for having health in all areas of our lives.

**Jade Harrell:** Absolutely.

**Shawn Stevenson:** So really excited about that. But first I want to give a quick shout-out to our show sponsor, Thrive Market. Guys if you're not utilizing Thrive Market, you are really doing yourself a disservice. This is like the online- so everybody knows about, especially across our country now, I've been to Whole Foods locations everywhere.

**Jade Harrell:** Everywhere, we look for them.

**Shawn Stevenson:** I've seen the best and I've seen the not so best. And that's just one chain, but it's kind of the first national organic chain. But outside of that we also see other different chains popping up.

I remember Wild Oats before they bought them up.

**Jade Harrell:** Oh yeah, yeah.

**Shawn Stevenson:** But the thing is, and the kind of restraint for us is that it can tend to be a little bit more expensive when you're buying higher quality foods, which is really crazy.

It's kind of backwards in our culture because something like an organic apple is like \$2.00 and you can get two for \$2.00 cheeseburgers from fast food company X, which is crazy.

The government subsidies, and just the economies of scale, and the demand for the market for that kind of thing. And you shift gears and you want to do something healthier for yourself, and it becomes a challenge because of the price.

So these guys have cut out the middle man, they went direct to the best brands in the world. Non-GMO, gluten-free, paleo; whatever you're looking for- vegan. The different types of things and commodities that we're looking for specifically, and they've got the best brands.

They've done the homework for you, because that's another thing that costs a lot of money is figuring out what stuff is the best. So they have to really dig in-

**Jade Harrell:** Right and then figuring out how to use it.

**Shawn Stevenson:** Exactly, right? And so they've done that homework and they've got it all available for you at Thrive Market.

So go to [www.ThriveMarket.com/modelhealth](http://www.ThriveMarket.com/modelhealth). You're going to get 25% off your first purchase, free shipping, and a free thirty day membership. And get the membership, please get the membership.

We're going to save easily over probably \$1,500 just in the last half of the year. It's crazy how much money we're saving.

I actually got my last order right here, just got it today.

**Jade Harrell:** Oh sweet.

**Shawn Stevenson:** And so I got some broth, we got our liquid detergent, and this is again without any kind of nefarious substances in your detergent.

We've got my favorite coconut oil, we've got dishwashing liquid, Ancient Grain granola- non-GMO, gluten-free granola for the kids, that kind of stuff. A bunch of other things and we saved \$40.00.

**Jade Harrell:** Look at that, see?

**Shawn Stevenson:** Yes, so take advantage.

**Jade Harrell:** I love it. Tell them the other perk about how not only are you helping yourself, but how you help somebody else.

**Shawn Stevenson:** Yeah every membership, every paid membership, they give a free membership to a family in need, a low income family, veteran, or a teacher.

And so they're paying it forward. Please make sure to invest in your own health, and invest in helping our culture to really make a difference.

Because when it boils down to it, it's about access, you know? And having the opportunity to get healthier options at lower prices can really be game changing.

So head over there, check them out, [www.ThriveMarket.com/modelhealth](http://www.ThriveMarket.com/modelhealth). Save 25% to 50% off your favorite organic non-GMO, paleo, vegan, whatever it is items.

**Jade Harrell:** Whatever you're down for, yeah.

**Shawn Stevenson:** Do this for yourself, and I promise you it's just going to put a lot more health and happiness in your body, and a lot more money in your pocket.

And on that note let's get to the iTunes review of the week.

**Jade Harrell:** Alright let's see, how about this one. Says, 'Thank you,' by GorillaWolf.

'I'm not sure where my continuous knowledge absorption will lead, but I will say thank you for stepping out and taking a stand to provide all that you do. I considered myself on the fitness end of the marker when referencing the Sickness to Fitness model of

CrossFit and have somewhere along the way dropped off to the sickness end of the spectrum with many life changes.

It's humbling to say the least, but I'm so grateful to have this time and to have individuals such as yourself that are continuing to light the fire within me to get it under control not only for myself, but for my family.'

**Shawn Stevenson:** Awesome. That just made my whole month. Thank you so much for leaving that review, and everybody thank you for leaving these reviews for us over in iTunes. We truly, truly appreciate it, keep it coming, keep it coming.

Make sure you're subscribed to the show on iTunes, Stitcher, we're on Spotify now, so hop over there and check out your favorite playlists and subscribe to The Model Health Show there as well.

And on that note, let's get to our topic of the day.

**Jade Harrell:** Oh yes.

**Shawn Stevenson:** And our special guest. Our guest today is the one and only Dr. Michael Roizen MD. And he's a board certified anesthesiologist, an internist, and served as the Chief Wellness Officer at the Cleveland Clinic, which is where he is right now doing his thing.

And he was actually awarded an Emmy.

**Jade Harrell:** Oh!

**Shawn Stevenson:** An Elle, and the Paul G. Rodgers Best Medical Communicator Award from the National Library of Medicine. He became famous for changing the way Americans think about aging by developing the RealAge Concept and website, which over 66 million people have taken the real age test.

And he's also the co-author of seven New York Times bestsellers with his friend Dr. Oz, and four number ones. Four number ones including, 'YOU: The Owner's Manual,' which I didn't tell him, this is a personal favorite of mine. This is the first time I learned about like leptin was from these guys listening to an audiobook, I think it might be even like ten years ago.

So I'm very, very excited to welcome to The Model Health Show, Dr. Michael Roizen. How are you doing today?

**Dr. Michael Roizen:** I'm doing great. Shawn it's wonderful, and thank you for inviting me, and yes if you read the original 'YOU: The Owner's Manual' when it first came out it's twelve years ago now.

**Jade Harrell:** Oh sweet.

**Shawn Stevenson:** See that dates me a little bit. How long I've been in the game.

**Dr. Michael Roizen:** You read that in high school though.

**Shawn Stevenson:** Yeah exactly, exactly. I was just turning sixteen, getting my driver's license. But I would love to know-

**Dr. Michael Roizen:** And you probably went to chapter seven first.

**Shawn Stevenson:** I did, how did you know that?

**Jade Harrell:** Wow.

**Shawn Stevenson:** You must have that ESPN. And so I would love to talk a little bit about your origin story. What got you interested in health and medicine in the first place?

**Dr. Michael Roizen:** You know this is a plain story. I was sicker than a dog when I was about nine years old, and I had strep throat. You didn't know it at the time of course, but I had strep throat, nine years old, sicker than a dog throwing up, doing everything bad, and a pediatrician came to our house, gave me a shot, and made me feel well.

A day later I was back to normal, and I said, "Isn't that amazing? The guy came there, and made me feel healthy." Not in business, he collected some money for it. And I said, "Listen now he can do good and make people feel good, that's what I want to do in life."

And so simple story but since then I wanted to be a physician.

**Shawn Stevenson:** I love that! That's that superhero origin story. That one interaction, that one experience of somebody expressing that care and that service. That's so powerful.

Well you've got all of these New York Times bestselling books that really focus a little bit more on physical health, and mental health as well, but your latest book 'AgeProof' is a little bit different from your previous books.

But it's focusing on financial wellness as well. So what inspired you to do a book like this?

**Dr. Michael Roizen:** Well this was an interesting story. So I was auditioning with Jean Chatzky and a number of other people. Endemol, which did *The Biggest Loser*

and a number of other reality TV shows, invited a number of us to if you will do a pilot for a show called *The Experts*.

There was a fashion expert, and a legal expert, there was a judge, et cetera all from around the country, we all got in L.A. for a couple weekends and did the pilot, and then no one picked up the show. It was a failure.

But Jean Chatzky who was the financial editor of *Today- The Today Show*, and she taught me so much about finance.

I learned so much about finance, and she learned so much about health during the pilot, she called me about two weeks later after we got our rejection notices, no one picked up the show, and said, "Look I learned so much, let's write a book together because what you were saying about health, and what I know about finance, they're the same behaviors that change both. And they fit together, and let's do the book."

So she's the real person who had the idea of doing the book.

**Shawn Stevenson:** Ooh, and she's the co-author.

**Jade Harrell:** Okay.

**Dr. Michael Roizen:** Right. And by the way, it's the eighth bestseller, so it made the bestseller list.

**Shawn Stevenson:** Boom, I love that.

**Jade Harrell:** Alright! Yes!

**Shawn Stevenson:** Love it, love it. And so one of the tenets here in the book, you talk about the fact that a growing concern today is people are living longer. Which you would think, 'Oh that's kind of good.'

But the reality is we've set up our structures and culture that we're saving for a certain amount of time for retirement, but people are outliving their potential earnings. Right?

And so that's one of the tenets here in the book, and how it initially ties to health. But what are some of the other ways that our financial fitness impacts our health?

**Dr. Michael Roizen:** Well just so people get the feeling, if you say, "If you were born in this year, what's the chance- how long is your life expectancy?" Do you know the answer, Shawn? How long would you expect- if you had a child this year, how long would they expect to live if they were a typical American?

**Shawn Stevenson:** Got it.

**Dr. Michael Roizen:** Average American.

**Shawn Stevenson:** I've got it. First one I've got to say is it's already been said, the first person that's going to live to 160 is probably born already. But as far as average, maybe we're looking at somewhere in the mid-90's?

**Dr. Michael Roizen:** It's 103.

**Shawn Stevenson:** Oh boy.

**Dr. Michael Roizen:** And that's without many of the improvements we expect that we talked a little bit about in the book, and so in fact the average age may be 120, which means you have to save an awful lot of money, or figure out how to make it financially viable.

So the behaviors, you can't defeat your choices with willpower. Willpower isn't good enough so you have to make it automatic. Automatically save money first, put it into your 401k.

Automatically have three or four things you love for breakfast and love for lunch, go to Thrive Market if you will to get them, but three or four things to love for breakfast and love for lunch, and choose from those three or four every day so you don't have to think about it.

So doing things automatically is the only way to defeat your reptilian brain, because we were born to splurge. That is over the 10,000 years or so humans have existed, our evolution made it such that surviving the day meant something.

It's only in the last 150 years that we've had a life expectancy more than 27 years. So it was the woolly mammoth coming to your cave mouth and him either eating you, or you knocking him out and eating him.

So splurging for the day meant something, and so we had gauged both in money and in food choices to splurge. Wrong thing for us living more than 27 years.

**Shawn Stevenson:** Oh man, that starts to kind of open up that pathway in our thinking, because some of these things you brought to the light I didn't even consider.

You know I love this little section here in the book where you talk about on the surface you can see some quick similarities between health and wealth. We count our pennies and our calories, those are two things that we count. We're tempted by things we want but don't need. Right?

So like red pumps or red velvet cupcakes.



**Jade Harrell:** Oh yeah.

**Shawn Stevenson:** We often try quick fixes. IE condo in Florida investments, or liquid only diets. And we sometimes avoid what we know is the right thing to do by either splurging instead of saving, or on the other side choosing the fries instead of the fruit.

And so these are all things- and I love that, we count our calories and we count our pennies, and just bringing it back to point which is our financial wellness really does equate.

And here's another thing, is that- and I love that you talk about this in the book. Chronic diseases. We're talking about 84% of all healthcare spending today.

So that aspect, can you talk a little bit about that?

**Dr. Michael Roizen:** Right. So it used to be that we would spend more than 50% of the total healthcare expenditure in our last year of life.

We now spend only 15% and it isn't 15%, and it isn't because we're cheap on our last year of life. We're spending just as much but it's we're spending so much because of chronic disease to get to that last year.

And the interesting thing is if you do six habits, which we talk about in the book, and I'll go through them, they're simple. If you do these six things and get your immunizations up-to-date, so it's really seven.

You do those six things plus immunizations, you reduce the chance of you having chronic disease compared to the typical American by 80% to 90%.

So you really can outlive those- and as we say, can you have health without wealth? Maybe when you're young, but not as you get older. You need to the money to treat other things, routine pills, et cetera.

Can you have wealth without health? It's not likely because you're going to spend it all, if you will, if you're not healthy. So using those things to get healthy are really key to get and stay healthy.

**Shawn Stevenson:** Got it, got it. And in the book you talk about the importance of both body checks and fiscal physicals. So let's talk about why these matter and a couple key points for each.

**Dr. Michael Roizen:** So one of them, if you will from a physical standpoint (PHY) instead of fiscal, but physical standpoint, it is in fact that you should know what your waist size is. It should be less than half your height.

So the most important measurement you can make is put a tape measure around your belly button. I know that you could do it right now, put it around your belly button, suck in because you will anyway, and that number in inches should be less than half your height.

So if you're six feet tall, 6 times 12 is 72, so your waist size when you put it around your belly button should be half of that at 36 inches or less.

So most important is tape. Second most important, and many people ignore this, is your blood pressure. And there are free devices at drug stores, et cetera. So tape measure doesn't cost hardly anything, that doesn't.

Then you can do some tests like how many pushups can you do in a minute before you have to give up? How many sit-ups can you do? There are all kinds of simple tests you can do for yourself to gauge your health, and that are really important in gauging how long and how well you're going to live.

But those first two. The tape measure test, why? Because belly fat is metabolically active. It isn't inert. It's not just a storage piece of fat like you might have on a hip. On your hip, fat on the hip, that's storage, not active. But fat in your waist, and that causes inflammation in the rest of your body.

On the other hand, the blood pressure, that determines how likely you are to have a heart attack, or stroke, or memory loss. Very important things to avoid.

**Shawn Stevenson:** Got it. How frequently should we be checking those things?

**Dr. Michael Roizen:** Well if they're normal, meaning your waist size is normal, under half your height and isn't close, you can do it once a year.

Blood pressure we say check it once a month even if it's normal. And that starts at age about 20. So once a month all the time, because it will sneak up occasionally, and you need to be alert to it.

That's especially if you've got a family history of high blood pressure, or you've got a big waist size.

**Shawn Stevenson:** Yeah, I love that. And this is another point that I really connect with you on, is the fact that you are promoting something very real, which is the waist management is the most important.

Not weight management, and you specifically talk about that in the book, and I think that people get really caught up in that scale when in fact we need to be monitoring our waist, what's happening with that measurement.

And so from that let's shift gears and talk a little bit about the fiscal physical. Like what are some of the things we should be checking into?

**Dr. Michael Roizen:** Well there really are three basic ones. How much you earn, how much you owe, how much you own.

So those are the three that are the basic ones, and the key is you want to- I mean there are five fiscal habits that we'll get into I hope.

But in any case, what you want to do is make sure you earn enough to save enough for your retirement. You want to make sure that you own more than you owe. And that you- those are the characteristics that you want to follow. You want what you owe to go down as you get older, you want what you own to go up, both savings accounts, et cetera, and you hope that what you earn goes up over time.

**Shawn Stevenson:** Yes and this would seem really kind of like Captain Obvious, but we need these five fiscal habits. So can you talk about those to actually how do we execute on that?

**Dr. Michael Roizen:** Right. So the first is you've got to earn a decent enough living. And it's not like you can go to your boss and say, "I want double my salary today."

So you've got to have a value, and pick a job and a passion that both you like and can earn enough. And people find things- as long as you're passionate about something and love doing it, you will find a way usually to earn more doing it whether it is owning a company.

If you love cleaning kitchens, you'll own a company that ends up cleaning kitchens, rather than just being the person cleaning kitchens.

And you may find an automatic robot that can do it with you or something like that, but you'll find some way of making it valuable enough.

And if not you go back to school and you study so you get to the place you want to be.

The second one, and I'm trying to get them in, is to pay yourself first. That is automatically put enough money into one emergency savings, and once you've got that into a designated savings account, and then to a retirement account.

So we were always taught pay yourself first, that means take 15% off the top. Don't try to save it for the end of the month and then you're going to put it in the account.

No, put it in right away off the top so you don't even see it, and that way you'll have enough money. Because it accumulates and it compounds over time.

The third habit is- and this one fits with number two, is spend less than you make. If you spend less than you make, and a lot of that- we spend a lot on housing, we spend a lot on cars now.

What you've got to do is adjust your lifestyle so that you're always- and it's not that we don't want you to use and enjoy life. We want you to enjoy it, and you'll enjoy it much more if you spend less than you earn.

The fourth thing is protect yourself.

**Shawn Stevenson:** Hold on Dr. Roizen, before you get to that one, I've got to talk about this one. Because again, it seems like Captain Obvious, how do we not do that?

We've got to talk about credit a little bit right quick.

**Dr. Michael Roizen:** Well what you've got to do is develop a plan. And none of us- nobody wants to develop a budget. You don't want to develop a budget for calories, you don't want to develop a budget for your expenses, but you have to do it.

And it's very few of us who earn enough money that we don't have to worry about a budget.

Sheryl Sandberg can do that, and Bill Gates can do that, but most of the rest of us actually have to have a budget where you say, "I'm going to spend X amount of money," and you make sure you live within that budget.

And unfortunately you've got to do it that way, and you have to- the other point that we'll get to is one of the most important things, is have a financial buddy.

And whether that is your spouse, or a friend, you've got to say, "Okay although this is private, my finances are private," private doesn't mean solo.

I need someone to help me, and whether that's you use a budget on the Internet, or you use- Jean Chatzky has a whole bunch of websites that are free to use where you can do budgeting on it.

And in fact we've got a bunch of tables in the book, and charts in the book, so you can do that as well.

But it is you want to have a budget so that you allocate enough money to what you want to do, to your priorities, and if you're not then you've got to say, "Okay I've got to earn more money, and I need to go back to number one, and how do I earn more money?"

**Jade Harrell:** Okay.

**Dr. Michael Roizen:** And whether that's participating in the gig economy, or whatever you want to do to earn more money. There are a lot of jobs, extra jobs you can take in spare time, and by doing those extra jobs you don't have time to spend it as well.

**Jade Harrell:** I'm just so glad that you brought up that point because there are some times when we're thinking, 'Well these are necessities.'

You know education, like you mentioned housing, just the basics. Sometimes those are more than what we earn, but then you like go back to square one.

Figure out well then how can you earn more? If these are priorities, if you want to keep them in your life, then that's where you'll have to make the adjustment within the five principles.

**Dr. Michael Roizen:** Yeah that's exactly right, Jade.

**Jade Harrell:** I love that, thank you.

**Shawn Stevenson:** So let's move on to the next one that I stopped you on.

**Jade Harrell:** Number four.

**Dr. Michael Roizen:** The one I think you stopped me on was-

**Shawn Stevenson:** Number four.

**Dr. Michael Roizen:** The protect your financial life, and what we mean by that is the largest cause of bankruptcy is- question Jade, what's the largest cause of bankruptcy?

**Jade Harrell:** Debt!

**Dr. Michael Roizen:** Go ahead.

**Jade Harrell:** We owe too much.

**Dr. Michael Roizen:** And what's the largest cause of debt that we owe too much that causes financial problems?

**Shawn Stevenson:** Healthcare.

**Jade Harrell:** Healthcare!

**Dr. Michael Roizen:** Yeah it's medical expenses.

**Jade Harrell:** I was there.

**Dr. Michael Roizen:** It's sudden medical expenses are the largest cause of bankruptcy in America.

So you've got to have a health insurance policy. So although when you're young you think- and I did too, think we're invincible. We aren't.

And someone can come- whether you're walking to work, or riding a bike, or crossing the street, somebody without insurance can come and strike you down.

You need to have those basic insurance things; health insurance, disability insurance, life insurance, and those are the basics you've got to have to protect yourself, but especially health insurance when you're young because of that sudden expense.

Even if it's only what we call catastrophic insurance. It doesn't pay for routine, it only pays if you're really, really sick. You've got to do that.

And the basics of that too, is you have an emergency savings account. So the first thing you fill out in that paying yourself first, is you get up to saving emergency so that you have \$2,000 or whatever you decide you need in an emergency account in case the car breaks down or something else.

**Shawn Stevenson:** I've got to mention this one. This is something- I have this but I use it for whether it's an emergency or we just need a lump sum of money for whatever the case, whatever the event might pose.

And I have that automatically taken out every single week. I actually picked the week- you can pick per month. And so I don't see it, like it just comes right out of the account and it goes into that account, and it gets filled so fast.

You know, you look back and you see like three, four, five, twelve months later and you're just like, 'Wow that's amazing.'

And so you have that little buffer, you have a psychological buffer. Like if something happens, we've got the money. It's because that's another thing that stresses us, and it's a subconscious thing that if something does happen; a car issue, something with a family member, how are we going to make it work?

Especially when it happens and then you don't have the money, and you've got to go into hyper stress mode, it can be really tough.

And so I cheated a little earlier and whispered the word over to you.

**Jade Harrell:** It's okay, we did the *Family Feud* kind.

**Shawn Stevenson:** And also- right.

**Jade Harrell:** We're a team baby, we're a team.

**Shawn Stevenson:** And also we've got a better relationship with the 'B' word now. Budget. Budget!

**Jade Harrell:** We can budge better with a budget.

**Shawn Stevenson:** And so what's the fifth fiscal habit?

**Dr. Michael Roizen:** And the fifth one is find the passion that you want to- if you will, give to. And whether that's a charity, or whatever you want to do.

Whether it's time you give to the food bank, whether it is time you give to the SPCA, whether it's time you give to an aging parent. But it is how do you want to give back?

And you want to figure out what you want to do, what your passion is in this way so that you can do it.

It may be you want to- it may be you want to give to kids' basketball. Or maybe you want to teach old people how to read Spanish or something.

But it is how do you want to give back?

**Shawn Stevenson:** I love that. I love that. And it's all tied in. It's layered- first of all, I've got to say this. Your writing style, I can hear your voice in here.

**Jade Harrell:** I love it.

**Shawn Stevenson:** He's so funny on the low guys. Like there's so many amazing- it's just really a great read, super easy to read. Because some of the information can be- when we're talking about medical type information, it can be a little bit-

**Dr. Michael Roizen:** Dry.

**Shawn Stevenson:** Yeah, dry. Thank you, you said it. I was going to say like, "You might need to put some coconut oil like on your ears if you're listening to an audiobook," or whatever.

But yes it can be kind of dry. He makes it fun and definitely makes this information very palatable and easy to assimilate. And so-

**Dr. Michael Roizen:** I should tell you that it was Lisa Oz, Mehmet's wife who taught us how to do this, both Mehmet and I. Because we were writing the books and she said, "You've got to make these fun."

And so as you know in all the 'YOU' books, we have cartoons in them.

**Shawn Stevenson:** Yeah.

**Dr. Michael Roizen:** But we write each book three times. The first one is to get the science right. The second time we go through is to get analogies. So what makes sense in terms of that people will relate to.

So you can talk about if you're trying to lose weight, without thinking about the culture, it's like trying to prevent lung disease without thinking about how much pollution there is in Beijing, or in China.

So you've got to have analogies like that.

And then you've got to make them fun because if they're- and so the third time we go through- and the whole thing that Jean and I tried to do was to make each other laugh raucously. You know lie down on the floor so we couldn't even write for the next half hour.

But that's the whole goal is to make it fun for people to read.

**Shawn Stevenson:** I love that so much, and that's just a testament to why your books have been so successful.

And we're going to shift gears now, we're going to talk a little bit about breaking bad behavior because when it comes to money and our health, this can be a tricky territory.

But we're going to take a quick break. Sit tight, we'll be right back.

Okay we are back and we're talking with the one and only Dr. Michael Roizen, and we were just going to dive in and talk about breaking bad behavior.

And this is one of my favorite sections in the book, and in it you say that changing your daily deeds isn't a matter of will, but a matter of re-engineering.

Can you share what you mean by that specifically, and some practical tips that we can utilize to make some changes in our habits?

**Dr. Michael Roizen:** Well let me give you an easy one. If you buy a box of cookies, or a bag of cookies, and they're in your home, they will look lonesome and you will eat them.



I mean there is no way that you can use willpower to defeat those cookies if you like those cookies.

And so the engineering part is don't ever get them in your home, because once they're in your home, they will get you.

And so the point is that you need to- you can't defeat your reptilian brain. Our brain, our bottom of our brain, that survival to live is so strong that it will defeat any willpower.

You just can't do it with willpower, so you've got to re-engineer your life, and both your food and your finances need to be engineered so that it's easy for you to live without having to use willpower.

**Jade Harrell:** I so need that on a shirt today. I love it.

**Shawn Stevenson:** If the cookies are in the house, they're going to call your name.

**Jade Harrell:** They're going to call you directly.

**Shawn Stevenson:** 'Did somebody just say Shawn?'

**Jade Harrell:** I thought I was home by myself.

**Shawn Stevenson:** Also we talked about Sesame Street not too long ago.

**Jade Harrell:** Party!

**Shawn Stevenson:** But Cookie Monster, right?

**Jade Harrell:** Oh yeah.

**Shawn Stevenson:** Why does he got to be a monster?

**Jade Harrell:** Well hey, because reptilian. That's his reptilian.

**Shawn Stevenson:** You know put it together. That's that- another thing I learned, first time I heard it from you before I dove into the research. Ghrelin, right? That hunger hormone.

**Dr. Michael Roizen:** Ghrelin is a gremlin.

**Shawn Stevenson:** Ghrelin gremlin.

**Dr. Michael Roizen:** That one causes you to eat. So when your stomach is rumbling, it's really your stomach releasing ghrelin, and that tells your brain, "Eat, eat, eat."

And leptin is the opposition to ghrelin. But ghrelin- there are ways of defeating ghrelin. So in fact if you have some nuts, the fat in the nuts suppresses your ghrelin secretion.

It's another way of doing something automatic so that it suppresses your need for willpower. You don't want to have to have willpower, you don't want to fight off the ghrelin to stay thin or to not eat something.

You want to have a little fat in your diet with some protein; that's nuts, or pumpkin seeds, or something like that, and those stop you from eating too much.

**Shawn Stevenson:** I love that little practical tip there. Let's talk about some practical tips for changing our habits. Like what can we do to actually go for- well one of them you already mentioned which is having the almonds in your cupboard instead of the Doritos, right?

So that's one change, but what are some other practical changes we can make for our habits?

**Dr. Michael Roizen:** Well your brain wants to be busy. So your brain sets up pathways of use. Let me give you the example.

If you've ever played *Chopsticks*, you know the first time you played the piano it was difficult. By the 65th time you played *Chopsticks*, no one in your family wanted to even listen to it. I mean they were tired of it, it got so automatic, right?

But you developed a pathway. If you then go down to the piano and hit the first key, you're going to play *Chopsticks*.

So the only way to break those pathways is to develop a new pathway. So you can't break an old habit by just willpower or trying to break it. You've got to establish another habit.

So for example, instead of playing *Chopsticks*, you automatically sit down and play some other song. You learn another tune and you automatically go to that second tune, is the only way you're going to stop from playing *Chopsticks* every time you sit down at the piano.

Same thing with food, or driving, or anything else, or with the habit of smoking. You can't break smoking just with willpower, and going cold turkey is very tough.

So you've got to establish another habit. Like instead of, 'After dinner I'm going to smoke a cigarette,' 'After dinner I'm going to take a walk.'

And the walk is the new habit, so you get up from dinner, you take a walk. That's the new habit that you ingrain in your brain cycle, your brain pathway, so you always do it.

**Shawn Stevenson:** Yes because our brains are always looking for patterns. It's always trying to link up and create these neuroassociations to things.

And it's even outside the paradigm of food and even smoking, this is something I talked about in 'Sleep Smarter,' and when I was on your show, we talked a little bit about this.

But one of the habits that we have now in our modern culture is being on our devices late at night. And Harvard researchers have confirmed that the blue light suppresses your melatonin.

For basically every hour you're on your device, it's suppressing melatonin for about thirty minutes.

And then cortisol is getting elevated, and basically it's just kicking your sleep right in the crotch. Alright?

Now what is the solution here? Should we just get off our device thirty minutes before bed, an hour before bed?

You can't do that, you'll start to get the Internet jitters, right? You'll be sitting up there like tweaking out and just like, "Let me just check on tweet. Just one tweet."

And we'll start to see how you're actually addicted, and it's because of- just really quickly for everybody, there's this dopamine response when we're seeking and looking for things on the Internet, and it's a natural thing for humans.

Like we want to look- it drives us to seek, and to grow, and to look for things, and the Internet is perfect for that because you always find something and then you get the little opioid hit, and create this vicious circle.

So the bottom line is this; he just mentioned it, we have to change the behavior. We have to change and implement something else. We can't just sit there and do nothing.

So what I recommend- not just even changing the behavior, adding something in, but something that you like.

**Jade Harrell:** Okay.

**Shawn Stevenson:** Right? And he highlights this as well, but if for example being on the phone at night, how about we replace that with a really great conversation with your significant other, or reading a book that you've really been excited about reading. Or sex even. Hello? Hopefully that's more exciting than Instagram, but if not, I don't know.

**Jade Harrell:** We can help with that.

**Shawn Stevenson:** What?

**Jade Harrell:** Well we've got episodes.

**Shawn Stevenson:** Oh we've got episodes, we've got episodes, okay. I'm just saying you've got to clarify.

**Jade Harrell:** Yeah, there's only so much I can do.

**Dr. Michael Roizen:** And Shawn, there's actually another thing you can do is most of the phones now have a red wavelength switch.

So if you go in the settings, you can go to the red wavelength, and turn it to a red wavelength so if you just happen to go to that phone- but I like the idea of sex instead of the phone.

**Shawn Stevenson:** I'm saying, there you go.

**Jade Harrell:** That's right.

**Shawn Stevenson:** And so on the iPhone we've got- what he's talking about, we've got Night Shift, it's a tool right there on the phone built into Apple's devices.

For Androids, you guys can check out Twilight. There's an app you can put on there for your desktops, laptops, F.lux. It pulls out the most troublesome spectrum of light just in case.

I mean ideally you want to give yourself a little bit of a screen curfew, but you know real life is going to happen and we're going to do stuff.

And so just to shift gears here again, I want to talk about the science of stress. And this was such- I think this is like- for me, this was one of the biggest affirmations in reading the book, and why all of this matters, and how it all comes together.

But first of all, can you talk a little bit about the number one stressor of modern man? What is it today?

**Dr. Michael Roizen:** Sure. Of the major stresses, there are thirteen major life stresses, eight of them are financial.

**Jade Harrell:** Wow.

**Dr. Michael Roizen:** That is you have to move, you get sued, you get a new job; I mean all of these things are financial if you will, and eight of the thirteen are financial.

So that key of putting the money away, having that little pile of money, takes away 80% of the stress you have.

You'll still have to take a move, you'll still have someone who fires you, you'll still have to have a mortgage, these big life events.

When you get married, believe it or not, it's the financial stress that bothers most people rather than the relationship stress. They're comfortable with their relationship by the time they get married, it's they don't understand the finances of marriage. So it is financial in fact.

And the differences we've learned throughout recent history, if you will, to meditate, to do deep breathing, to do yoga, to do other things for what we call relationship stress. Or the everyday stresses, someone cuts you off, but that doesn't work with financial stress.

Financial stress, you have to actually deal with head on. How do you budget for it? How do you pay it off? How do you pay down the credit card?

Those things- so it's a different thing. You've got to face financial stress head on. Relationship stress, if you will event stress, those you can meditate and breathe away.

**Shawn Stevenson:** Yes, I love that because that's something that today- and I think that it's a little bit misconstrued, and we've had amazing people on the show like Bob Proctor talking about these subject matters.

But we're just sitting there, you've got \$10,000 in debt that you've accumulated, buy some random thing, and then we have this idea like, 'I can just meditate on the money.'

But you can't meditate out of the debt. However this can relax your nervous system, getting more in the parasympathetic so you can maybe think more clearly, be more creative, and even- we've talked about quantum physics recently on the show as well.

You do create change in the world around you, like down to the photons, right? But the reality is we really have to be proactive with this. This is something-

And it can go both ways. You know as you're moving towards taking action, it's going to help to reduce that stress, and all around life is just going to feel a lot better.

So I'm glad you brought that up because what you mention in the book is that our great and valuable stress reduction modalities today are sort of like a flight from the financial stress, right?

You're kind of running away from it and not dealing with it in a way. But again, they're still valuable, incredibly valuable for so many things in our lives.

We have to couple that with the action.

**Jade Harrell:** Sure.

**Shawn Stevenson:** Alright so-

**Dr. Michael Roizen:** And in fact we go through the actions of how to pay down debt, and so obviously you probably had experts on this as well, but you take the ones with the largest interest rate first, and you pay it down in steps, and you make sure you do it in a systematic fashion.

I mean I love some of the stories that Jean was able to tell. The two sisters who paid down- I think they got out of \$150,000 worth of student debt over a two year period by being a buddy to each other and just paying it down.

**Jade Harrell:** That's fantastic.

**Shawn Stevenson:** That's absurd, right? It's absurd and beautiful at the same time. How crazy is it, just the way the system is set up with student loans? It's like the biggest thing right now.

But the thing is again, being more empowered in all these things, and being aware as you're moving forward.

So now I want to actually talk a little bit about how does stress actually affect our bodies?

**Dr. Michael Roizen:** So what happens when you're stressed is your release hormones from your brain that work on the top of your adrenal gland, what's called both the adrenal cortex and the adrenal medulla. They're two adrenal glands.

The cortex puts out cortisol, the medulla is bathed by the cortex and puts out more epinephrine, and norepinephrine, adrenaline, and noradrenaline. And those things raise your blood pressure, raise your blood sugar.

That was very logical for the prior 10,000 years when our response to the stress, that woolly mammoth coming to the cave mouth, was you either had to punch him in the nose before he punched you in the nose, or you had to run away.

And the cortisol gave you enough glucose to activate and to make you more alert, and the norepinephrine and epinephrine caused your heart rate and blood pressure to go up so you could get the stuff into your muscles, and really run away and run faster.

It doesn't work anymore. When your boss comes in and gives you another thing to do at 4:45 in the afternoon, punching him in the nose is not the right technique, or even running away from him doesn't work very well.

So what you have to do now is- and by the way, if those things- if you don't use them to activate your muscles, they raise your blood sugar and you then accumulate fat in your belly.

And you decrease- and the cortisol decreases the brain connections, decreases your protein in muscles, causes the full problem.

So what you want to do is in fact use that, meditate that away so you don't have that acute event stress or relationship stress, or deep breathe through it, or do guided- there are eight techniques that as you said, you've had great experts on.

But there are eight different techniques we can deal with that to get over the temporary moment, and then deal with the long-term problem.

But it is instead of someone- when someone cuts me off on the road, I immediately have an automatic response, and I've learned it.

You put your finger on your belly button, and you take a breath in, and feel your belly button go out and in. Normally if it's- when I'm in an office or something I close my eyes. You don't want to do that while you're driving, obviously if someone cuts you off.

But other than that, that's how you deal with it because you've got to suppress the cortisol, and suppress the norepinephrine and epinephrine from causing you to gain weight, and causing you to lose muscle and brain mass.

**Shawn Stevenson:** I love that little tip there. When you said when somebody cuts you off in traffic, and you said, "And then you take your finger," I was like, "Put it out the window? What are you going to do, Dr. Roizen? Slow down!"

**Dr. Michael Roizen:** No it goes on your belly button.

**Shawn Stevenson:** I love that, just having that automated response. You train yourself.

**Jade Harrell:** I think that would be helpful on both sides. Because you know when folks are really upset, the road rage is coming, and I try hard not to look because I already know that I will see the finger if I look over there.

But maybe on my end of it, if I were the innocent party, to use that technique to not let that stress me going forward after someone else has had their rough day.

**Dr. Michael Roizen:** And the other thing is to empathize with them.

**Shawn Stevenson:** Yeah.

**Dr. Michael Roizen:** So if they're cutting you off, it's they have to get someone- I always think if a guy, I think he's rushing because his wife was either in an auto accident, or is having a baby.

And if it's a woman I think she's trying to save her husband who got run over- while he was riding a bike, a car ran him over. So I try and put the worst medical problem if they're rushing.

**Shawn Stevenson:** Yeah I see!

**Dr. Michael Roizen:** So I'm trying to empathize with them.

**Shawn Stevenson:** Yeah I've done the same thing. I'll think they're getting to their kid's recital or whatever. You know I've done the same. It's so interesting that we all- we've never talked about this.

**Jade Harrell:** I say childcare because I'm like, 'They're charging by the minute.'

**Shawn Stevenson:** Yeah, oh I bet you know about that too.

**Jade Harrell:** That's racking up!

**Shawn Stevenson:** So also you mentioned how stress gets lumped together as something we want to avoid, but not all stress is the same, and not all stress is even bad for you.

Can you talk a little bit about that?

**Dr. Michael Roizen:** Yeah the only time we're not stressed is when we're six feet under.

**Shawn Stevenson:** Right.



**Dr. Michael Roizen:** Right? So just living, that is you have a change in your environment, a change in what you're doing, and that makes you more productive.

So up to a limit, stress makes you more productive, makes you happier, is good for you. It's only when you go over the edge.

And so in fact it is figuring out where you are in your total pathway.

**Jade Harrell:** You have really helped every area of my life here in this conversation, so I'm so thrilled to be talking with you, and hearing these things.

What are some things that we can do to better address the stressors that we do have in life?

**Dr. Michael Roizen:** So one is the financial stressors, is have a savings account, deal with it, and pay down debt.

For the relationship stress, it is find a technique. And we have a free app on the iPhone, and it's also on Android, called Stress Free Now. It's the meditations.

So practice the meditation, or practice deep breathing, or practice guided imagery, or practice some other technique- progressive muscle relaxation. You scrunch up your face [growls], and then you gradually release it.

But it is whatever you want to do, whatever works for you, you want to practice it and do it as a regular thing.

**Shawn Stevenson:** Got it. I want to implant something right here.

**Jade Harrell:** Together it should be fantastic.

**Shawn Stevenson:** Debt repayment program. There are programs out there that they can consolidate and put things together, and that's actually somebody really close to me did this not too long ago, and it was pretty game changing for them.

Because the reality is- and this is going back to Bob Proctor, which we'll put that episode in the show notes. Legend. Legend. But he talks about especially how the human mind works.

We don't want to focus on the debt, you want to focus on making money. So if you can put something on automatic where the debt's just getting taken care of, and then just focus on making money, it kind of frees up your thinking.

It takes away stress, because part of the stress is just focusing on the debt. 'There's debt, there's debt, there's debt.'

And the universe responding accordingly is like, 'You have debt, you have debt, you have debt.'

**Jade Harrell:** Exactly.

**Shawn Stevenson:** And so we can kind of shift gears especially- but there are some people that operate great with that. Like they want to focus on that, and just kind of chip away at that thing.

But a lot of us, we'd rather focus on the more positive aspect, the accumulation of money. But again, you have to do something, and he just talked about it. Set up a payment program and get that stuff paid down so it's not in the front of your mind's eye.

Now last thing I want to cover, and this is so- just love this and being able to tie these things together for people, and get some real tangible actionable things we can start to look towards.

I'd like to talk about the science of working. How does this even connect with the work that we do and our health?

**Dr. Michael Roizen:** Well you're spending a third or a fourth of your life at work. And so what you want to do is use all the assets whether it's a buddy, whether it is the work site, whether it's a work site health program.

Your employer is spending a fair bit usually on your medical insurance, and if they aren't, you're going to have to do that. And use work whether it is the retirement program, or the automatic deposit program, or the life insurance, and health insurance programs.

Use those programs to both accumulate financial assets and to help you stay vigorous and well.

Use the buddies you have at work, use the friends you have at work, and use the resources.

Every work site has some physical capabilities. Learn to park a little further from your office. Walk a little extra in the morning and the evening. Or take a- get off the subway an extra block early or block late. Or the train, you can do the same thing.

But find a buddy to be your buddy, your partner, and help you live healthier.

Instead of having candy in the bowl, find a dark chocolate, or find walnuts, or do something else that little things at work to make you healthy.

Instead of emailing someone, go and walk to their desk. Do some walking meetings.

So I never- any meeting that I have that's one-on-one, I try and have it as a walking meeting where the two of us walk. And that helps actually- you find if you're in better shape.

Shawn, you look like you're in great shape, so if you did a walking meeting you could pick up the pace and you gain a negotiating advantage with whoever you're trying to negotiate with.

**Jade Harrell:** What I saw there too, was that having that activity together, then you create a bond and an energy that would work toward a positive outcome there too business-wise.

**Dr. Michael Roizen:** That's exactly right.

**Shawn Stevenson:** I totally agree, and I've seen this firsthand, and something that we employ. Even as we're in the studio right now, I was standing for- I don't know, a couple of years.

**Jade Harrell:** Yeah, not even that long. Okay maybe it was.

**Shawn Stevenson:** And then now you're right here with me.

**Jade Harrell:** Yes.

**Shawn Stevenson:** And we're having these- we get the microphones set up so we can actually stand up and be a little bit more mobile as we're doing the shows.

**Dr. Michael Roizen:** You know, I love the fact that you're standing. I have- at work I bought a treadmill desk for myself. So I have a treadmill desk, and normally unless I'm on the radio or something like that, I am on the treadmill desk.

So it's unusual that I'm sitting down. But I did that for my downtown office rather than my real work office.

**Shawn Stevenson:** Oh I love that. That's just another option that we can employ. And so there's really two kind of big areas here with our work, and he mentioned this.

The work environment itself, when we're talking about a company culture where somebody's already bringing in donuts, somebody's always bringing in cakes, they always order in terrible takeout food.

Being in an environment like that is definitely going to be- it's just kind of like having the stuff at home. It's going to engage that willpower a little bit more, a lot more, and so we need to be aware of that. Is that even the culture that you want to be in?

And again, we have to be honest about this. Sometimes things are not viable for you to just hop out and go get a different job, I understand that.

But it's about making the decision to make that happen, it's not settling, and I think we really downplay our ability to make changes, and to really take control and being more empowered in our lives.

Because the reasons which are valid, 'I've got kids, I've got bills to take care of,' but all of that because we're not feeling well, we oftentimes don't take action to move somewhere else.

**Dr. Michael Roizen:** So we have a potluck every now and then, every Friday- every third Friday. And instead of the potluck being food that ages you, the challenge is, 'Okay make it with something red, that makes you younger.'

So all food, you want a relationship with food. Just like you have a relationship with your significant other, well food should be a relationship meaning- and no relationship should be one-way. You like it, and it doesn't like your body back.

So you want a food to be a relationship where it loves your body back. But every Friday when you have that potluck, challenge everyone to bring in something with red in it that's healthy, or with green in it that's healthy, or with blue- but it's got to taste great, obviously.

But so you want a relationship, you want to love it, but you want it to love your body back.

**Shawn Stevenson:** I love that. Office potluck. And you could be the person at your job who employs that. But again-

**Jade Harrell:** An influence, yeah.

**Shawn Stevenson:** It's being able to point your locus of focus on the place that you want to be. I did a talk at Google not too long ago, and they've got this like amazing, amazing food experience.

Like they've got this like super- they have a robot.

**Jade Harrell:** Okay, stop there.

**Shawn Stevenson:** Let me just say that. They've got a robot, guys. They have a robot. But it's not like R2D2.

**Jade Harrell:** R2D2, right.

**Shawn Stevenson:** It's a coffee robot. It's a coffee and tea robots that puts all these different superfoods in it. It's kind of like you tell it what you want and it puts all these different- like goji berries, and yerba mate, and chocolate, and it's really remarkable.

But you know there are places like that, there are places that are paying attention to a healthier work culture as well.

**Jade Harrell:** And we can create that.

**Dr. Michael Roizen:** Now do you remember where the meat station was at the Google- were you at the main Google office?

**Shawn Stevenson:** I do not recall.

**Dr. Michael Roizen:** It's hidden way behind. So we engineered it so that it was behind everything else, and you had to be in a long line to get it. So you used your entire time, if you will, just standing in line.

So no one waits for meat anymore because it's in a tough place to get to, and you don't even see it.

**Shawn Stevenson:** I guess it's more like hunting. It takes a little bit more time than the gathering.

**Jade Harrell:** Well there you go. True, true.

**Shawn Stevenson:** I get that, I get that. Well so awesome.

**Jade Harrell:** Right and it helps with the willpower.

**Shawn Stevenson:** Well Dr. Michael Roizen, amazing, amazing insights, and I'm very, very grateful to have you on the show, and to share your brilliance with everybody.

Everybody I want to make sure that you pick up his book, 'AgeProof.' I think it's a valuable and important addition to your library, and something that has a lot of insights that can really be game changing for you on multiple levels.

So if you can, I've got a final question for you. I know I said the other was a final question, but I've got one final question for you.

**Jade Harrell:** Final, final.

**Shawn Stevenson:** What is the model that you're here to set with the way that you're living your life personally? What's the example that you're setting with how you're living your life?

**Dr. Michael Roizen:** Well we live, and I live, and that's what drives me, is how to help other people get to what we call in the book, 'six normals.'

So if you get to normal waist to height, normal blood pressure, normal LDL / cholesterol, et cetera, and you do that by if you will managing your stress, avoiding toxins, making the right food choices, and the right portion size, and doing routine physical activity.

But if you do those things, you're going to live much- with much less financial burden, and you're going to live much healthier.

So it is doing that- I live 'AgeProof,' and everyone- and if you can listen to this show, you can live AgeProof. And that's the key, is how do I get to be 100 or 120 and enjoying every minute of it? Enjoying the great-grandkids, or whatever you want enjoy, but you can do it, and that's what drives me.

**Shawn Stevenson:** Yes, absolutely love it. Dr. Roizen, can you let everybody know where they can connect with you online, and where they can find your book?

**Dr. Michael Roizen:** Well the book is every place, if you will, since it did become a New York Times bestseller. But [www.Amazon.com](http://www.Amazon.com), or Barnes and Noble. Hopefully your local bookstores, and of course you can get it- you can download it at Amplify, et cetera.

But the other place is to connect with me, we have a radio show on iHeartRadio, and you are on it, thank you. *YOU: The Owner's Manual Radio Show*.

You can download it, and the website is [www.AgeProof.life](http://www.AgeProof.life). So instead of a .com, you can go to [www.AgeProof.life](http://www.AgeProof.life).

Jean Chatzky has a financial coaching program there if you want it, but we have a lot of resources there as well. So [www.AgeProof.life](http://www.AgeProof.life).

**Shawn Stevenson:** Dr. Roizen, thank you so much for coming on the show today, and thank you. You've been in my life longer than you know, and so thank you for putting that work together because it really has made an impact.

It's one of the catalysts for all of the people being here today, that really added to my perspective, so thank you so much for that.

**Dr. Michael Roizen:** Shawn and Jade, thank you. Wonderful show, thank you.

**Shawn Stevenson:** Awesome. Everybody, thank you so much for tuning into the show today. I hope you got a lot of value out of this.

I appreciate you so much for tuning in. You know one of the big takeaways today is really looking at how stress, and financial stress specifically, is impacting our health and wellbeing.

And we've talked about this on the show before, but there is such a thing as a hermetic stress. This is a beneficial stress- potentially beneficial if you allow yourself to recover from it.

So stress is not all bad, we do need some stress to get us going, to inspire us to take action, for our bodies to grow and adapt, for our brains to grow and adapt.

There are going to be stressors along the way, but when we put ourselves in strong financial stress, it just eats us up from the inside out.

So this is something to definitely take a look at and address, and stop putting on the back burner.

And also our mindset, and looking at stress. You know looking at that thing as like, 'This is this daunting task that's just going to take me down,' instead of like, 'You know what? This is an opportunity, this is a positive experience for me to really grow myself, to really develop qualities that I need to be the successful healthy person that I want to be.'

Because you're still- when you make the decision to become healthier, you're still bringing your old self with you to the party, right?

You've got to change who you are from the inside out, and become a better version of yourself, and that really takes us to change our perspective about these things.

Even looking at exercise not as like, 'Oh this hurts, it hurts!' Instead of like, 'This is a stimulation! This feels good, this is invigorating.'

These simple switches in your psychology- and the thing is like, 'Well Shawn, I'd be lying to myself if I say it feels good.'

But it's kind of- it's a little bit of the 'fake it till you make it' terminology. But we get to choose the language that we use within our own minds and how we label things.

It's really important to take more control over that, because a lot of these negative things are just humming along in the background, and causing you a lot of additional stress.

When you can change the way that you look at stress, that it's making you better, that it's making you stronger, and it's making you more fit to be the person that you truly want to be.

So I want to thank you so much for tuning into the show today. I appreciate you immensely. We've got some amazing, amazing guests and show topics coming up, so make sure to stay tuned.

Take care, have an amazing day, and I'll talk with you soon.

And make sure for more after the show, you head over to [www.TheModelHealthShow.com](http://www.TheModelHealthShow.com), that's where you can find the show notes, and if you've got any questions or comments, make sure to let me know. And please head over to iTunes and give us a five star rating, and let everybody know that our show is awesome.

**Jade Harrell:** Yeah.

**Shawn Stevenson:** And you're loving it.

**Jade Harrell:** Yeah.

**Shawn Stevenson:** And I read all the comments, so please leave me a comment there, and take care everybody. I promise to keep giving you more powerful, empowering, great content to help transform your life. Thanks for tuning in.