

**Shit We Don't Talk About**  
**Episode 57**  
**Josh Caucutt - Planning to Plan**

**Mia Voss** 00:04

Hey, welcome to the latest episode of Shit We Don't Talk About powered by Helix Interactive. Today's guest is financial planner Josh Caucutt. And we dish on planning to plan. Josh share some great tips and entertaining stories on how to get your shit together basically. Tune in, it gets good. Here we go

**Mia Voss** 00:27

Hey, Josh.

**Josh Caucutt** 00:32

Hi.

**Mia Voss** 00:33

How are ya?

**Josh Caucutt** 00:34

I'm having a great day.

**Mia Voss** 00:34

It's gonna get better. Because you're gonna talk about shit we don't talk about when it comes to making a plan and finance. Super sexy, right? You're making a face...[laughs]

**Josh Caucutt** 00:48

Well I think people need a plan to get out of bed in the morning.

**Mia Voss** 00:53

## Shit We Don't Talk About

### Episode 57

#### Josh Caucutt - Planning to Plan

No doubt. Listen, we're two years now just officially into the pandemic. And you know, teeth brushing, putting on pants. I find that to be a life goal right now.

**Josh Caucutt** 01:05

We have a 14 year old son. And I still every night, the routine is the same, every morning I still have to review it with him. What time are you getting out of bed? Because if I don't review it with him next thing you know, it's 6:30 in the morning, and he's playing video games or goofing around with the dog. And I asked him, Hey, you had certain things to get done. How are you doing on those? And of course he hasn't.

**Mia Voss** 01:30

Not a thing. Right? Yeah, then they're probably like, Dad.

**Josh Caucutt** 01:35

Right? And so you know, I'll say so what's your plan to get out of bed out of the house on time in the morning? What's your plan, of course, rolls his eyes, gets all mad at me. Since I got it. I couldn't do it.

**Mia Voss** 01:48

I love the voice that goes with it.

**Josh Caucutt** 01:51

And then the next morning, I look at him. And he's invariably forgot something that I have to run to school for him.

**Mia Voss** 01:59

Oh, which every parent right now is going because they feel that, they feel that pain. Alright, so can you tell us because we're gonna sort of do that hidden in a secret room type

## Shit We Don't Talk About

### Episode 57

#### Josh Caucutt - Planning to Plan

of interview today just to keep you on the straight and narrow. What do you do for a living that makes you such a great planner? Or you know, ish? You are a great planner.

#### **Josh Caucutt** 02:17

Well, I think being a planner made me a good financial advisor. I had a college roommate who once told me that I was infuriatingly normal. And I also so my, a large part of my life is about avoiding drama. And, I tell my wife on a regular basis, I said the number one thing that makes you attractive to me is that you're low drama. But the way you do that is I think you have to have a plan like think through your life.

Think through what you're going to eat, what you're going to do, where do you want to be? Who do you want to be? I used to tell my college players that all the time. Who do you want to be? I don't care what you do, who you are and what you're going to do in life. But who do you want to be? And what's your plan, again, what's your plan to get there?

#### **Mia Voss** 03:17

I think one of the best goals you can have in life is to be the least amount of a problem for somebody else because of your lack of planning. Hey, I like that, you know what I mean?

#### **Josh Caucutt** 03:29

Okay the 14 year old right? He is a pain in the butt because many times he doesn't plan, he doesn't, we'll look at him, my wife and I look at him and go you know what, if you'd taken 30 seconds to think through your next step, we wouldn't be in this situation that we're currently in whatever that is.

#### **Mia Voss** 03:48

You know what I love that that's going to be helpful and not everybody has this is that eventually he will get it and a lot of times we all know there's a lot we had to do to grow up and just go away from something thinking that that was more of the plan. I saw somebody post the other day they're like, my child is now turned and I can't remember what age it

## Shit We Don't Talk About

### Episode 57

#### Josh Caucutt - Planning to Plan

was. But I think it's late teens and said and it's official they know everything, this is awesome. I don't have to tell them anything. They got this right and I think I do think you have to go away. And I'm in my 50s I've had to do the come back home and go oh wow. Right. That makes sense or what they said makes sense. So honestly, the planning piece and I know I gotta admit I'm awful at it. That's why I was low grade fascinated with speaking with you about this. I'm over here going to be making notes because I've thought of a couple of phrases one is trimming your wicks so rarely do I have any kind of biblical phrase coming out of my mouth however that is a biblical you know, get your Wicks trim, get your lamps all oiled up or whatever. Sinners bested me.

**Josh Caucutt** 04:51

There's a common biblical verse says make the path straight or in Proverbs this one I love, No well the condition of your flocks. We don't have flocks.

**Mia Voss** 05:02

No, we have, I call bevvies and flocks.

**Josh Caucutt** 05:09

But the point is to understand what's going on with your shit, for lack of a better term.

**Mia Voss** 05:14

Yes, it's in the title. No, well, the condition of your flocks, absolutely. Like where's everything at? And this is why we're going to talk about what's your plan. And as you all know, if you've seen some of the other episode or listened to the other episodes, this thing is, is it's a problem. Lack of planning is a problem, hence why you're in business, hence why you're going to give us some what to do and what not to do's. You know how I love those. So have at it.

**Josh Caucutt** 05:40

## Shit We Don't Talk About

### Episode 57

#### Josh Caucutt - Planning to Plan

Maybe we'll start with just kind of some things that we don't think about planning for, right. So a lot of people think about planning for retirement or, you know, all these various things, my girls, my daughters are both in college or just soon to be in college. And I didn't necessarily dictate to them where they were going to go or what they needed to spend and all of that stuff. But on a constant basis, I'm asking them, what's your plan? Like? How are you going to get to where you want to be? And they did research and they've figured these things out. The one example, though, that I love about Mia, so to go to some of your other contents, I was gonna say some of us need to experience a busted plan occasionally. That help with planning, I often say a bad plan is better than no plan.

**Mia Voss** 06:29

I love that you said that that's a very forgiving start to this conversation, because you can get frozen with perfection. Right?

**Josh Caucutt** 06:37

Right. And a plan helps us know, when we're going down a wrong path earlier than when we fail, okay? It just means, hey, I had this plan and all of a sudden, I'm over here, and I haven't necessarily run into anything. But why am I going this direction when the plan says go somewhere else?

And so the plan kind of gives us a warning, right? says hey, wait a minute, you might you might be off track. And maybe there's a good reason to be off track but what do we need to do to get back on track?

**Mia Voss** 07:14

Or change your plan

**Josh Caucutt** 07:17

Or change your plan. So there's that element of it. You know, everybody talks about dieting, right? We all at least I do. I'm a yo-yo Dieter. But I actually about four years ago happened

## Shit We Don't Talk About

### Episode 57

#### Josh Caucutt - Planning to Plan

on a and I'm not going to tell the specifics of what it is but a way to control my weight. So my weight would fluctuate as much as 80 pounds from the age of since I quit college soccer to now I've had these massive swings looks like stock market, my weight. And I finally happened on a way of eating and a way of exercising and an approach that has kept my weight. I'm still not light, I'm not skinny, I'm never gonna be there. But it's kept it maintained. It's kept it steady. And it's because I had a plan that fits my life.

**Mia Voss** 08:09

Right there Ding Ding Ding, ladies and gentlemen fits your life. Right and not what anybody else is doing. And of course, social media can really throw off your plan. Oh my god, if we're gonna talk about life planning and money planning and financial, when you start looking at what other people are doing, not knowing anything about that iceberg below the water, not the bad kind. The what really goes into making your life what it is.

**Josh Caucutt** 08:37

So you just hit on something really critical. So they always say that, you know, there's more than one way to skin a cat. Absolutely. But there's people who have a plan, and who don't have a plan. And again, there's multiple ways to get there. There's lots of different plans. But if you haven't ever taken a moment to sit down and think it through, then you're in trouble. Not to get too many cliches, but he who hits at nothing hits it every time.

**Mia Voss** 09:10

It's so fun. It's so cliches are like the verbal memes you know.

**Josh Caucutt** 09:14

And when they fit they fit. You know, I remember one of the biggest fights my wife and I ever had remember low drama, my wife Sarah

**Mia Voss** 09:22

## Shit We Don't Talk About

### Episode 57

#### Josh Caucutt - Planning to Plan

Yeah, this is gonna be good then.

#### **Josh Caucutt** 09:25

The first couple of years we were married and we will go on vacation. And of course coming from different families and different money, different things we liked. I mean, I was a jock more or less. She was not you know, she likes certain things. I like certain things. We made an assumption about vacation. We each had our own vacations assumptions about what we were gonna do on vacation. And we ended up spending too much money, not getting any rest. Not eating any good food. Not doing like just completely we come back like exhausted and angry and poor. And because we had no plan.

#### **Mia Voss** 10:08

And you're all over the place, you get on vacation. I just was talking with a niece that I was helping her plan a trip to Italy and I just said, you know, the biggest thing too, is just come up with that list, but don't feel like you've got to hit everything or you're gonna really just gonna be so dissatisfied. So that was the toughest moment holiday is lack of planning.

#### **Josh Caucutt** 10:27

That list might be make the list and then cut it in half, you know, to come back refresh. And the other thing is purpose of the vacation. So sometimes a vacation is completely rest. Somebody's vacation is I want to see stuff, I like history. My wife and I are going to see Hoover Dam in the next couple of weeks. Like I told her, Hey, we're gonna do, I don't care what else we do but I want to see Hoover Dam, I'm not getting this close without seeing it. And so she's ready for that. She doesn't mean, she could care less about Hoover Dam, but she knows that that's a priority for me, we made a plan to get it, you know, and she gets planned, you know, she can go to get her spa done. And all these other things.

The point is, the plans solve their vacations. And we now have, we don't still don't spend a ton of money, we have the most wonderful vacations, we come back, relax, ready to get back to work. And it's because we had a plan.

## Shit We Don't Talk About

### Episode 57

#### Josh Caucutt - Planning to Plan

**Mia Voss** 11:21

Absolutely. And, you know, I love that to have to get super whoo for a second, I think that's part of emotional intelligence, honestly, is being able to communicate that plan and even come up with it. So I I'm fascinated with EQ and how that can weave into all different parts of your lives, where you're able to say, you're able to come up with it, you're able to say it, you're able to be in a relationship where you can communicate that to so yeah, I just had to throw that in there. Because I think it's part of it to, of you know, knowing what you want, and then knowing how to say it as well. And then say it to people, especially with life planning or any type of planning is having these uncomfortable conversations

**Josh Caucutt** 12:02

Well or even, I would even say like sales. I've been in many different sales contexts and usually done okay. And I'm not a person that can talk anybody into anything. So I have to approach sales with a process and a plan. I'm going to need a certain, these are the questions I'm going to ask, if the questions don't go anywhere, then that's not going to be a sale for me. But if they go the right way, the questions the plan the process. And the other thing about sales and about every area of life to, so is if you have a plan, a well thought out plan, it allows your brain to work on other things. So, you and I got dressed up this morning, right? Did you think through what I was gonna wear that occupied some of my brain power. And I think it was, I think it was Steve Jobs, some of these really high net worth guys that wear the same shirt every day. That's what they're doing. They're saying, Hey, I don't want to think about a mundane thing is like getting dressed. Right? I want my mind is better occupied and better focused on something else. And that's what a plan also does for us. It keeps us from getting off track but it also allows us to enhance our creativity, which goes against the idea of a plan a little bit.

**Mia Voss** 13:33



## Shit We Don't Talk About

### Episode 57

#### Josh Caucutt - Planning to Plan

Right. Sure. Sure. That sounds so left brain, right brain in that sense, which, quite frankly, they really can meet and they can accentuate one another right. Now, I love that.

#### **Josh Caucutt** 13:46

On my soccer teams, when I coach I have a very strict structure of how they play. And again, I'm not gonna get too detailed in this, but I tell them I say listen to structure then allows you to be creative. Because if everybody's creative right off the bat, then it's just chaos.

#### **Mia Voss** 14:02

That's so true. That's true. And you can use that for everything. Obviously that's a team. That's a team player type of thing. Think about it with actors. I was listening to a podcast the other day talking about an actor that just drove everybody nuts because they were super creative. I think it was Marlon Brando, everybody hated him because he just gonna show up and they thought, you know, it was so great. But if you are that person that's on that team. You can't see what they're doing because they're just they've decided they're going to start with a new accent or something I know...[cross talk]

#### **Josh Caucutt** 14:36

This will probably ring true for you. But think about businesses you've probably worked for where you've had a boss that you'd liked and he or she has been a great person. But they're a bad administrator. They're a bad planner. And I can think of a boss specifically. I love him. If I saw him today, I'll give him a hug. I love to go to lunch with them all of that. I didn't want to work another day for him. Because there was no plan. Every day was a different going left, right straight down, stop, it didn't matter. And I had no ability, and that was a sales job. And I did a poor job of selling because I was too worried about what the process was because I didn't know the plan may have been weakness on my part. But again, I had to understand that.

## Shit We Don't Talk About

### Episode 57

#### Josh Caucutt - Planning to Plan

**Mia Voss** 15:21

Yeah, I can. I know a lot of people can relate to that, too, which is why we have a lot of entrepreneurs out there. So let's dive in with some what to do and what not to do of either some stories you've seen, because I know one thing you mentioned, when we were talking about this is never changing your plan. So we can we can speak on it and maybe choose what you would like to focus on is that more of the retirement plan, which really should be I mean, I'm in my 50s. So, you know, let's figure out, let's talk about that too of like, what are some of the really good tips again, what not to do's are my favorite of planning, life planning.

**Josh Caucutt** 15:59

There's, so the thing to do for sure is know where you want to be.

**Mia Voss** 16:07

Give me some examples.

**Josh Caucutt** 16:08

So, again, in my industry, what do you want to do? Again who do you want to be? I know, folks who are financially more than able to retire. And I will ask them that in the office, I'll say, well, what do you want to do? They don't give me a good answer. I'll say I don't care how much money you have. You're not ready to retire.

**Mia Voss** 16:29

Yeah. Yeah. Mindset.

**Josh Caucutt** 16:33

Mindset. And knowing, so the vacation, you know, Sarah, and I, when we did that, we wrote down what we expected from a vacation. Before we determined how we were going to

## Shit We Don't Talk About

### Episode 57

#### Josh Caucutt - Planning to Plan

vacation. So I would say one of the things not to do is start filling in the bones before you understand what the whole thing looks like.

**Mia Voss** 16:57

Gotcha. And what would that look like then?

**Josh Caucutt** 17:02

So filling in the bones would be saying, hey, and I would say with my kids. So when my daughter says, hey, I want to go to college to be an electrical engineer. That's not what she's doing. But that's, and I'm okay. What does that require? Does it require you to be a good student? What do electrical engineers like? What other jobs could you do prior to going to college that can help you in that space? What schools have good programs in that space? So it's filling it out. And that process of talking through the plan sometimes tells people that their plan, their goal is the wrong goal.

**Mia Voss** 17:50

Right. Remember how we were talking about real quick, when we were planning this podcast, I said there was the thing from office space, where it's the office and the whiteboard, and it just says the meeting was called planning to plan, right?[laughs]

**Josh Caucutt** 18:08

I would probably fall into that category of people. So the other thing about the plan, so some people are very...

**Mia Voss** 18:18

You can make this a drinking game, by the way.

**Josh Caucutt** 18:21

## Shit We Don't Talk About

### Episode 57

#### Josh Caucutt - Planning to Plan

Yes. What's your plan every time, take a shot. Some people and I used to be jealous of people like this. So you have probably observing people like, people who are very instinctive. Like they seem to make the right answer or the right joke. They seem to know what, and for those of us who aren't blessed with that, we have to plan and that's where, be willing to make slight adjustments in your plan, keep doing the plan over and over. But if your plan never adjust, then that might be the definition of insanity, doing the same thing over and over and expecting different results. So plans are always going to be tweaked. When I was a coach, I coached two college soccer teams, a men's team and a women's team at the same time during the same season. I had four hours of practice every evening, and then every weekend, gave back to back matches. Okay, I had as many as 60 kids to keep track of. And so I had to have a plan, I had a process. I kept track of every practice session for four years that I did. And I would have a hard copy. I had three ring binders. I never did the same thing ever again. But I would go back and look at them and go okay, here was the plan this day. Did it work? Did it not? What could I do to make it better?

#### **Mia Voss** 19:46

Gotcha. And what do you think are some of, which again, I think we can apply all this to life obviously when we're talking about your 14 year old too, because I think it does all get put into the Is this willy nilly way of living, and then it's all going to funnel down into this giant little okay. Then it's all going to work out at the end because all this activity is going to end up with this cookie cutter vision of it right?

Which nobody's doing. Honestly, I look at my 81 year old parents, and my mom is ahead of her HOA board, my parents are going, they planned so well, my mom and my stepdad there. So I really feel very comfortable about what that is. But I think I'm also on the unusual side of having parents that I know, have their shit together a little bit.

#### **Josh Caucutt** 20:39

I can tell you all the worst stories.

## Shit We Don't Talk About

### Episode 57

#### Josh Caucutt - Planning to Plan

**Mia Voss** 20:42

Give me a few and if you feel comfortable then also let's talk about because again, I feel like all these parables and analogies you're using, again, we can use that in life too. But especially for people with ageing parents. What are some things we can do. I just got lucky, I didn't do anything. I just nag him a little bit. But you know...

**Josh Caucutt** 21:05

This is the easiest way and then you're going to blow up when I say this. You have to sit down with your parents, all of us and say, what's your plan?

**Mia Voss** 21:17

And then tell your plan to right I mean, you gotta hold yourself...

**Josh Caucutt** 21:21

Your plan. Mum when you can't go up the stairs anymore, what's your plan? Mom, when you can't take a shower by yourself what's your plan? Mom when there's no, when none of your kids live nearby whatever, those issues are. Hey, Mom, what if somebody calls me and you're in the hospital and you're non responsive? What's your plan?

**Mia Voss** 21:50

Yeah.

**Josh Caucutt** 21:52

And if we don't have a plan for those things, it's actually very selfish. We're avoiding those icky, they're typical conversations, right? Talking about being ill and being bedridden, and potentially dying. These are things that happen to all of us, but by avoiding the conversation, by avoiding talking about that shit, it's very, we leave our loved ones sometimes with a mess that can take years to unravel.

## Shit We Don't Talk About

### Episode 57

#### Josh Caucutt - Planning to Plan

**Mia Voss** 22:26

And it's a lot more common Josh than I think people even want to think. We see some high profile things, which always shocks me as well, the high profile people that I'm like, Dude, you have money to pay people to do that, not just to have the conversation.

**Josh Caucutt** 22:43

Michael Jackson never funded his trust. Something like that. His entire fortune is still in limbo.

**Mia Voss** 22:53

Yeah, I've heard several of them and I mean and this think about what, this has been on a couple of the other podcast episodes as well. But what it what a sad waste that is to not have what your heart song is, what really lights you up, be funded, or be taken care of. And, you know, I think what would be an interesting challenge, as well as taking what you just said. And this, I'm in the middle of it. So I'm saying it's my own Pepsi Challenge of turning that discerning eye to myself, and saying, Okay, what would happen if you did have a stroke, or and I live by myself, like, what's my plan, and I just got this really cool thing from this company called **Invisi-wear**. And I don't have it on me, but it's kind of like the help, I've fallen and I can't get up thing, right. And I'll put a code in here because it's really cool to have this as somebody that's on a job site by myself. Someone that travels a lot, somebody that lives on my own, to have something where I can click this button. And it's not only going to go to the local, the pinpoints where have local authorities but then your top people that are your get out of town people I guess, the come over and clean out my drawer, person I say.

**Josh Caucutt** 24:11

And that plan so the other thing that I run into a lot is well, let me go back to this. Boomers, I know, I hate the inter-generational hate. But in general, Boomers went through life, and

## Shit We Don't Talk About

### Episode 57

#### Josh Caucutt - Planning to Plan

they solved every problem by working harder. You know, they needed a better job. They worked harder. They worked longer, and they were very good about that stuff. And their health was generally good. What's happening with the boomers is they finally retirement is the first problem that they face that they can't solve by just working harder. And those days are over. Yeah, your parents are a massive exception. Huge percentage of them didn't have any plan, don't have any plan in that space. The other plan thing they didn't plan for many of them and then not just I don't want to just pick on boomers, but we need to have a plan to get our kids out of the house. And what is you know, and I'll, what is your plan? I have clients who have 35 year olds still living in the basement who aren't contributing to the household and what's your plan to get them out of there? Because they're the ones that jeopardizing your future, your financial future?

**Mia Voss** 25:24

And that's hard talk right there, dude.

**Josh Caucutt** 25:26

I want to just touch it lightly, but...

**Mia Voss** 25:29

No I like it That's shit we don't talk about that. I've never heard that Josh of like, what's your plan to get your kid out of your house? And I know that that's really tough. I mean, I just saw a meme about this current generation have gone through a downturn of the economy, or if you're born in 2000, you got 9/11 2008 this pandemic, what others shit show we've had going on between there in the last 25 years. So yeah, that's a hard talk, though, too.

**Josh Caucutt** 25:59

It's hard. And these questions, and I found though, that the what's your plan is better than, especially those of us in sales and our client facing to say, that's a bad plan, or your plan sucks? Or getting advice, saying, hey, you need to do X? Like there's a whole conversation

## Shit We Don't Talk About

### Episode 57

#### Josh Caucutt - Planning to Plan

that happens way before that point. And I just find that that question, what's your plan? I'll give you another. My wife is chronically late. And she will list the day's events of the next day. And this is gonna sound horrible. I'll say, well, what's your plan to get to those on time? And there are times when I'll try to help her because I know she's not. I'll look at her plan. I'll go there's no way you're getting all this done. Yeah, I'll try to take some off her plate, if I can, you know, because I just know she's a people person. She talks and she doesn't get to the point. You know, it's an interesting thing. My dad was once on television, interviewed on television back in the 80s, when TV was still new.

**Mia Voss** 27:18

Like being on TV was a huge thing.

**Josh Caucutt** 27:20

I remember he was, yes, he was in this roundtable situation. And to this day, I still remember him. We all laughed at him when we came home, because we saw him in the middle of this conversation. Go like this and look at his watch because he had a plan, hey, we need to be done on a certain day, a certain time. What's our plan to get this conversation and no one else cared about the time. They were all on TV what do they care about? He needed to know what time it was because he was on a plan. He was on schedule.

**Mia Voss** 27:51

You realise your dad would have gone viral at the time that you guys are probably constantly like, wrote him, a hard for the hall watch [laughs]

**Josh Caucutt** 28:02

Like somebody just you know, you whipped out your watch in the middle of this.

**Mia Voss** 28:07



## Shit We Don't Talk About

### Episode 57

#### Josh Caucutt - Planning to Plan

Shaking his watch. Oh, my God, I guess he had a plan. He knew like I got this certain amount of time to do this.

#### **Josh Caucutt** 28:15

He knew what the plan called for and he was checking to see if we were still on plan. That was the thing. All of these situations in life just are made easier with a plan. Just take a second. Think through it. It also teaches us, helps us know if our plans are logical or sustainable. That's another you know, the diet, I had to pick something that fit my life and what's sustainable, because I've done many diets before where, yeah, I lost a lot of weight. But it after two years, I couldn't eat that way or I couldn't do that schedule anymore.

#### **Mia Voss** 28:50

And that goes back to even the questions that you're asking your wife with that list, or when you're talking about this particular plan, it is about finding that specifically and I'm gonna throw this in there. I listened to a podcast the other day about a woman who has this very interesting app. It's for menstrual periods. Yes, I just saw fishtailed right into that one, right.

#### **Josh Caucutt** 29:12

But we're always talking about incontinence and all kinds of stuff.

#### **Mia Voss** 29:15

Yeah, exactly. Also, half the population at one point has a period. So then we have that too. But what I loved about that was talking, and I'll post a link in the show notes to this to, the woman who was talking about how even finding out what works for you for a diet and for sleep and all of that. Like, if a lot of these things are based on like something you would post Josh or what you were doing. You're talking about somebody that's completely different. So just the encouragement of like looking at your own ecosystem, how your body works, your gender, your age, and finding that particularly and that's why this really

## Shit We Don't Talk About

### Episode 57

#### Josh Caucutt - Planning to Plan

appealed to me as well. Same thing with planning of that but I want to wrap it up into a little bow and then if you Gonna give me some more tips, little tips, we can have takeaways. I do love the fact that that us planning us being ready. That's being a good steward of the rest of the people in your life. Because you're showing up on time, you're not causing a problem for someone else. I just had to have a talk with somebody the other day, who was kind of all over the place, and I'm really busy. And they said, I'm really busy. So I get that, but your busy is causing a problem for me. And I know that's hurting your feelings, but get your shit together is kind of where I was going with it. But you know, and in a kind of loving way, because I really enjoyed this person. And I've had to have that same talk given to me as well, and it's not comfortable. But it does remind you that your stuff can affect other people. And even for me as a single woman with no kids, it's like that then adding family, adding business partners, right? You know, it can be a mess.

**Josh Caucutt** 30:54

Sometimes having a plan is just a way of showing respect to those around you.

**Mia Voss** 30:58

I heard that.

I heard that a lot. That's a Josh's.

**Josh Caucutt** 31:04

I guess it just kind of came to me as you were saying it. It's the same as being on time is a sign of respect. Your time is as valuable as my time, well having a plan. And then ultimately, we've talked about end of life planning. That's the ultimate sign of respect. Hey, you're grieving for this person. And oh, by the way, you don't have to plan a funeral. You know, all these details, these mundane details that people that are difficult to handle their candle. Here's the plan. Don't worry about it. Go the funeral, grieve...

**Mia Voss** 31:40

## Shit We Don't Talk About

### Episode 57

#### Josh Caucutt - Planning to Plan

I care about you. I love you. And these are, and then that also, too, I think we've said this again in a couple other shows, that that also really cuts down on the fighting, and the strife and the pain, you're already in enough pain of losing someone can you imagine how bad you would feel there's probably those movies where the person is sitting in the afterlife going I'm so sorry. Like watching everybody just go at each other.

**Josh Caucutt** 32:07

It is and then going back to the just the vacation idea. I mean, my wife and I go on vacation and fight very little. It's instead of...

**Mia Voss** 32:18

[cross talk] you're drinking heavily.

**Josh Caucutt** 32:23

It's just, we all need a plan. And it can be for things just like getting dressed, you know, doing laundry, our kids. [cross talk] About 10 and 11 years old, they started doing their own laundry. And I'll say they'll come to me and go, Hey, I'm out. I don't have any what and I go, well, what's your plan this weekend to get your laundry done and in accordance with all your other stuff that you have to get done.

**Mia Voss** 32:54

The Caucutt house that's on the wall, what's your plan?

**Josh Caucutt** 32:56

We're not the Vaughn traps, but...

**Mia Voss** 33:01

[cross talk] Everybody kind of comes in sings a little song. I love that.

## Shit We Don't Talk About

### Episode 57

#### Josh Caucutt - Planning to Plan

**Josh Caucutt** 33:05

Let me insert one of the things. I think one of the reasons people don't have a plan and sometimes this is with my kids I've observed this is because if they have a plan, and they don't accomplish what they're supposed to accomplish, it's on them. Whereas the people who approach something with no plan, there's always something else they can blame.

**Mia Voss** 33:25

That's right. It's very true, sage words, get your shit together people is what we're trying to say. All of us right. All right. I have one more question for you. You don't have to answer if you don't want to, but it would be funny if you did. Do you have a favorite swear word or phrase when you're frustrated?

**Josh Caucutt** 33:45

Let's see you got to make me mad and then it'll come out. It's one of the traditional swear words it's gonna be PG gosh. You know what I say a lot, Dagnabbit. **[Mia laughs]** the other one I use it always gets a laugh and I don't know why I say rats. I have people from college who still mock me for saying rats. I don't know.

**Mia Voss** 34:23

I think that's adorable. I love it. I think using it's kind of like the good place. Remember how she couldn't swear. My favorite I've been using lately, it's like I don't give a fanion, that's been super, super cool.

**Josh Caucutt** 34:37

I like that one

**Mia Voss** 34:38

## Shit We Don't Talk About

### Episode 57

#### Josh Caucutt - Planning to Plan

Who gives a fanion. All right. If you'd like to get in touch with Josh, he's going to be in a bunker. But it's okay. We'll have the notes. We'll have how you can reach out to him in the show notes. And Josh thank you for all this, has been fun. Thank you, planning to plan my friends.

#### **Josh Caucutt** 34:56

I'm glad I ran into you Mia. Hope to run into you again.

#### **Mia Voss** 34:59

Absolutely. All right all, take care.

If you'd like more info on how to really pick Josh's brain, check out the show notes at [www.shitwedonttalkaboutpodcast.com](http://www.shitwedonttalkaboutpodcast.com) and go to Episode 57. If you liked this episode, please subscribe and leave a review, especially if it's a good one. If you really liked the podcast and you want to show it, head on over to [www.shitwedonttalkaboutpodcast.com](http://www.shitwedonttalkaboutpodcast.com). Click on the patrons button and become a full time supporter of the podcast. And if you want your very own podcast that you don't know where to start, go to [www.helix-interactive.com](http://www.helix-interactive.com) and get yourself some and tell them that Mia sent you. Thanks for tuning in. I'll see you next time. Bye.