

KEEPING YOUR SANITY BY REPLACING WORRY WITH FINANCIAL EFFECTIVENESS

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Worry is essentially a response to things

that are outside of our control. We worry about our kids, we worry about world events, we worry about the economy... and we worry about certain money troubles.

Worry is what we do when we don't know what to do, when we don't have enough information, when events are outside of our control – or when we're avoiding what we *really* need to do.

Shifting our focus from worry to facing the specific obstacles in our path can move us from worry to genuine peace of mind.

Think about something that you do well. Do you ever worry about it? Sure, you *think* about it, you *prepare* for it, you *act* on it.

But do you *worry*? Do you sit helplessly thinking about all the things that could go wrong, and how awful it would be if they did go wrong?

I doubt it. You probably just get to work.

Sometimes worry can come from avoiding possible solutions that we don't want to consider. We are creatures of habit. We like what's familiar and we can go to great lengths to keep things the same – even if what we're used to isn't working very well. Our habits can blind us to opportunities for taking effective action, leaving us to worry instead.

We can do this with money very easily, because what we spend is often based on habits and expectations – living in a certain kind of home, driving a certain kind of car, wearing a certain wardrobe, habits of dining and travel and entertainment.

These all become our normal, and when we think of solving our money troubles, we often take this level of spending as a given.

There are very tangible things we can define – how much income we make per month, what our known expenses are. We can have clarity about what things cost and what we can expect to earn... if we choose to look at it.

But when our expenses are greater than our income, when our investments aren't doing well, when our debts are beginning to pile up... it can be painful to look at the facts, and easier to become lulled into a kind of denial, hoping that things will “work out.”

This provides us with an immediate, short-term relief. Meanwhile, the problems continue to build, making it more painful to face them, and making the relief of avoidance more attractive.

Often it can take time for excess spending to add up, debts to accumulate, and neglected investments to deteriorate, so the danger can seem abstract – while the relief of avoidance is immediate and tangible. As the pain of the real trouble grows, the lure of avoidance grows stronger as well.

But even when we avoid looking at the trouble, we can't completely fool ourselves. Part of us knows that it's there, waiting... so while the relief feels good in the moment, the stress and anxiety is there in the background undermining our peace of mind, and causing us to worry.

It can help to think of financial peace of mind as a big goal that will take energy and time – perhaps years – to accomplish. We know from the work of Gabrielle Oettingen, author of *Rethinking Positive Thinking*, that spending time dwelling on the positive image of having achieved our goal actually undermines our motivation to reach that goal.

Imagine you have a big goal that means a lot to you, you're willing and expect to work very hard for it. Let's imagine for fun that it's a mountain that you want to summit. You've trained, you've prepared, and you've struggled physically and mentally to finally make it to the top.

Hooray! You've done it!

Now, how would you feel if having felt this amazing achievement, you suddenly discover you've only just started the climb, and you still have a very long ways to go?

I think most of us would feel disheartened, disappointed, let down. We also would have a hard time gathering up the same intensity of desire and focus that we initially had. We may still get there, but it would be more of a hard slog at that point, and less of an invigorating triumph.

This is exactly what we do to ourselves psychologically when we spend time *just imagining* what it will be like when we've already reached our goals.

When we dwell on images of positive futures, our blood pressure goes down, and we feel less energized. We feel lower levels of motivation, and we don't have the energy or desire to overcome the real challenges that any meaningful goal requires.

When we deny our money troubles; when we imagine that they aren't so bad, that it'll all work out fine, we can relax and continue our familiar spending habits... it's just like imagining we've already reached the summit of that mountain.

We're imagining we've solved our money troubles, enjoying the momentary relief that fantasy brings, before we've done the actual work to bring about the solution.

The more we do this, the harder it can be to find the motivation to solve the problems. We worry of course, because part of us knows the truth; but that worry keeps us passive, avoiding the hard work and tough decisions ahead in order to actually make things work out fine.

What we need to do instead is to identify the obstacles to reaching our goal, and then focus almost entirely on what we need to do to remove those obstacles.

Have you ever watched the downhill skiers in the Winter Olympics before a race, visualizing the run, moving and swaying their bodies as though they're on the run itself? They aren't picturing themselves with the gold medal and the national anthem playing.

They're crouched down in a skiing stance, imagining how they'll negotiate the challenges of the run, practicing the specific skills that will *get them the best shot* at that gold medal.

If you find yourself worrying about money troubles, but not acting on them, ask yourself this: "What are the obstacles to financial peace of mind, and what are the actions I need to take to overcome them?" Then define the very first action you need to take, and take it.

Then define the next action, and take it...

Maybe you'll need to downsize your home, cars, eat out less, dial back the travel; maybe you'll need to find a way to earn more than you currently do – but by doing that you'll be able to get your financial ground beneath you again.

Focus on the specific, tangible actions that will solve your money troubles. Spend your imagination coming up with concrete solutions that lower your spending and increase your income, until those two lines cross back into the black. Then establish the habits to keep them there.

If you find yourself worrying, focus instead on *what can be done* to make a better outcome more likely. This won't bring that immediate relief of denial, but it will, over time, bring the solid peace of mind that can only come from facing and solving the problem, and reaching your goal for real.

PS: My course, *Mastering Emotions, Moods and Reactions* can help you with this part of your life in much

greater detail, with deep understanding and practical skills for mastering these systems and living well. And now you can purchase the workbook for this course separately for \$29.95 plus shipping. You can still get the online course with the downloadable workbook at a deep discount, for \$99, if you use this code: LB99.

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