

KEEPING YOUR SANITY BY USING HOPE EFFECTIVELY

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When we think of emotions

that can be dangerous, particularly for managing money and investing, we usually think of things like greed and fear. But there are other emotions that can get us into big trouble.

Including hope.

But there's a way to manage hope so that we're able to have our dreams for the future, and then make them happen in the real world – if that's possible.

Greed is a kind of hunger for things in themselves, disconnected from any genuine well-being, and regardless of the consequences. Fear speaks to the need for security – including that deep primal need for survival we talked about an earlier column.

Hope speaks to wishes for potential future flourishing.

A significant portion of our psyche leans toward the future. Our self-concept holds an evolving image of the person we want to be – always a bit better than we are now. Hope is the emotion that draws us toward that image, and the vision of the life we want to lead.

Hope lies at the heart of our aspirations and ambitions; our dreams and wishes. It fuels us to strive for goals and achievements.

It can also lead us to wish for things we cannot have, aspire to achievements we cannot reach, and fantasize dreams that we cannot fulfill.

To the degree that hope is integrated with reality, it can serve our greatest potential. To the degree that it is *disconnected* from reality, it can undermine that potential; keeping us floating helplessly in fantasy, unable to

find traction and gain fulfillment in our lives.

Natalie had big dreams for her financial future. Between seeing some friend's success in business, and images permeating social media of people living the high life, she could just *feel* that she could have it all.

She was smart, and a hard worker, and had some genuine talents and skills. But she didn't see the path from where she was to where she wanted to be – a multi-millionaire within the next 5 years. She just knew she *wanted* it, and so it must be possible.

She had a good income, and some savings, and had been investing well; but her ungrounded hope was luring her to take bigger risks with her money, so she could somehow make the kind of gains she knew she needed. With bigger risks also came bigger losses, and she never felt like she was getting any real momentum toward her dreams.

And what complicated all of this was that whenever she'd look clearly into what she needed to do – for real – to fulfill her dreams, she'd feel discouraged, as though the energy she needed to do the work had drained from her.

So what she'd do instead was to focus on “positive thinking,” envisioning herself having achieved her goals, and believing that she could make her dreams come true... somehow.

What was missing for Natalie was a clear assessment of the *obstacles* to her dreams, and a realistic way of overcoming those obstacles.

Focusing on the positive without also identifying the obstacles, and how we might overcome them, doesn't actually move us toward our goals. It's soothing in the moment, but it relaxes us, lowering our blood pressure; and that relaxation only serves to decrease our motivation for doing the necessary work.

But when we envision the future wish *first*, then *contrast it with the reality of the obstacles in the way*, we're engaging the wish and the reality together. This contrast will lead to one of two things:

- When we believe that we can genuinely overcome the obstacles, then we'll feel energized and motivated to do the work to overcome those obstacles, and we'll be much more likely to achieve that future wish.
- But when we believe that we *cannot* overcome the obstacles, then we'll feel *discouraged*. We'll see that it's not actually possible, which will make it clearer that we need to let that future wish go. Which will free us up to define new wishes that we *can* achieve.

For example: Natalie may wish to be worth ten million dollars in five years. Enough to be able to have the time and resources to travel and live in the kind of luxury she dreams of.

But then she looks at the obstacles: Her net worth currently is maybe a quarter million dollars, and her income is quite good, maybe two hundred thousand dollars a year. But to create a net worth of ten million dollars is not actually feasible at her expected income, even if she put all her focus on achieving it.

When she looks at that contrast clearly, her motivation for making ten million dollars in five years disappears quickly. She may feel some disappointment, but almost immediately it frees her up to imagine lots of other, *possible* goals.

She may decide that on her current and expected income, if she invests wisely, she can realistically attain a net worth that will sustain a wonderful lifestyle, but it will take longer than five years to have that level of financial independence.

But she also sees that if she's smart about it, she can enjoy some of the travel and exciting activities she dreams of right now, while still investing for her longer-term goal.

She won't be staying at five-star resorts or flying first class, and she'll need to pay attention to costs. But she could now see with delightful clarity that the more extravagant luxuries she had envisioned weren't actually the most important part of her goal.

So, far from feeling defeated, Natalie felt energized and ambitious toward her new goals, *because those goals are now firmly connected with reality*. And the reality she can see clearly now includes how to get there, and how she can enjoy the journey as well as the destination.

By letting go of the unfeasible goal, she's able to enjoy some of the wealth that she's created in the present. She will also be able to invest much more effectively, since she won't be taking huge risks with her money – and that alone will bring her closer to her new goal more quickly.

Sometimes letting go of an unattainable wish is the essential step to defining and pursuing a much better wish. One that we can pour ourselves into, *because it's possible*.

The example here is with money, but the same principle applies to any wish or goal. We need to blend what we imagine with the reality we're facing first. Then we can see what can be done.

Then our hope can be the source of inspiration and action, instead of just wishful thinking.

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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