Worthwise®

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myWorth®

"You gain strength, courage and confidence BY EVERY *experience* in which you really stop to look fear in the face."

— Eleanor Roosevelt

Aristotle once said, "You will never do anything in this world without courage." And this is true. Although fear can keep you from harm, it can also keep you from doing what you truly desire and from realizing your true potential.

Consider that fear is often caused by the repetition of "what ifs" that flow through our minds. We ask ourselves "What if I fail? What if people laugh? What if I'm alone forever?" But imagine what would happen if we changed the questions, instead asking ourselves "What if I succeed? What if I help someone? What if I find my soulmate? What if I accomplish everything I ever wanted?"

Sometimes simply reframing the questions can help us gain the courage we need to try something new or to end something old. Think of overcoming fear like playing the lottery—you can't win if you don't play. In the same way, you can't become a famous author if you are too afraid to write your book.

And even if you try something you were afraid of and it doesn't work out the first time, you will always learn something—including that the world didn't end. So ask yourself, "What if I try it again? What if I try a different way? What if I succeed this time?"

Having the courage to try again is critical to overcoming your fears, reaching your goals, and becoming the person you truly want to be.

MY PLAN

What are you really afraid of?

Some say fear is the ultimate motivator, but too often fear can prevent you from things that could be really great. And many times you may not even realize that it's happening.

Consider, for example, that some people are in a bad work situation or a bad relationship. They know they should get out, but don't because they are comfortable, even if unhappy. That's likely the fear of the unknown. And while this type of fear may keep you from trying things that could end badly, it can also keep you from trying things that could be amazing.

Sometimes fear can be useful, like when it's really prudence in disguise—keeping you from stepping into traffic, or lending money to someone who won't be able to pay it back. But sometimes fear is irrational and can cause you to spend hours, days, and even years worrying about something that either won't happen or can't be changed. Experts recommend trying to distinguish between the types of fears you can control and those that you cannot.

Is it rational or irrational?

Fear of public speaking or flying are considered irrational fears, but can be controlled by avoiding them—or facing them. The reality is that the more you speak in public or fly on an airplane, the less afraid you will be.

Another irrational fear is the fear of death because it cannot be controlled – it is inevitable. Planning and having a will and life insurance in place, however, can make it less frightening. In fact, having the right life insurance policy may even help you overcome some other, more rational fears, like not having enough money to retire.

For example, if you buy a permanent life insurance policy, it can build up cash equity over time, similar to the way you build equity in your home. Typically, you can borrow against the cash for almost any reason, like taking time off from work to care for a loved one or generating retirement income. As these are your assets, you are actually borrowing the money from yourself – although paying yourself back may be important in order to maintain your policy's full value.[1]

A professional can help

Your financial advisor can help you determine if a permanent life insurance policy is right for you. And, they can help you face other money-related fears as well, such as the fear of being financially dependent on others or managing health care costs in older years.

[1] Accessing cash values from Life Insurance may result in surrender fees and charges, may require additional premium payments to maintain coverage, and will reduce the death penalty and policy values. Loans are income tax free as long as policy is not a "modified endowment contract" (MEC) and policy must not be surrendered, lapsed, or otherwise terminated during the lifetime of the insured. Policy must not be a modified endowment contract (MEC) and withdrawals must not exceed cost basis. Partial withdrawals during the first 15 policy years are subject to additional rules and may be taxable.

Take 5 WAYS TO LET GO OF YOUR FEAR

Sometimes letting go of your fear may be easier than you think. Try these five steps:

1. **Acknowledge your fears**—it's okay to be afraid, but try to determine what you're truly afraid of and why
2. **Value courage over security**—being brave can be better for you and your happiness than being secure, so practice courage whenever you can
3. **Differentiate between fear and prudence**—try to understand what you really fear and what is simply you protecting yourself
4. **Reframe fear into excitement**—remember the things that scared you, but turned out to be fun (like a roller coaster or your first kiss) and think about how this fear could become exciting too
5. **Treat fear as a call to action**—if it's something you cannot control, make a plan to help lessen your fear—and if it's something you can control, take a deep breath and do it

Daughter of Invention

ONE GIRL CAN MAKE A DIFFERENCE

Once upon a time in Pakistan, a young girl stood up to the Taliban because she wanted to get an education. This girl was targeted by the group and was shot in the face at the age of 15! But not only did she survive—she thrived—becoming the youngest person to ever win the Nobel Peace Prize and achieving more by the age of 18 than most people do in a lifetime. It may sound unlikely, but this is the true story of an amazing young woman named Malala Yousefzai.

Born in 1997, Malala lived in an area of Pakistan known as the Swat Valley, where the Taliban were fighting to take control. As a girl growing up under Taliban rule, Malala was not free to follow her dreams — or even have them at all — the way her brothers could. She wanted to be a doctor, but the Taliban doesn't believe in educating girls. And the idea of not being educated scared her more than anything.

Fighting to learn

Malala feels strongly that education is the solution to the world's problems and that it should be the basic right of all humans. A well-known activist by age 11, she gave a speech about the fundamental right to education in 2008, blogged for the BBC about living under Taliban rule in early 2009, and filmed a documentary in mid-2009 as her family was displaced and separated due to continued fighting in the Swat Valley.

As she gained a following, she gained notice by the Taliban. And in 2012, Taliban leaders voted unanimously to kill her. But rather than hide or stop speaking out, Malala continued to campaign for the rights of all children to an education. Then, on October 9, 2012, a targeted shooting on her school bus left her in critical condition. Malala miraculously survived and, rather than letting this fate scare her off, she continues to advocate for the rights of others to this day.

Have no fear

Malala has met with many world leaders, has spoken at the U.N. to call for worldwide access to education, and has been honored with many prestigious awards. Her organization, the Malala Fund, is dedicated to helping girls "complete 12 years of safe, quality education so that they can achieve their potential and be positive change-makers in their families and communities."

Malala Yousefzai is an inspiration to people the world over. And if she can face unimaginable challenges at such a young age and go on to do so much for so many, imagine what you could do if you faced your fears.

Take Charge

When faced with fear, it's typical to panic or freeze—as your brain works overtime running through the possibilities. Meditation can help you learn to let thoughts flow through your mind without reacting to them. And this in turn may help keep you from getting anxious or stressed about things you may fear.

There are countless books, apps, and audio recordings that can help you understand the benefits—and become a master—of meditation, but here are a few tips to get started:

Step 1: Focus on your breathing by counting your breath in and out

Step 2: Try to let go of thoughts as they come, rather than focusing on any of them

Step 3: If you can't relax, simply try again later or tomorrow

A few minutes of meditation each day can help you feel more relaxed, less anxious, and happier too.

In Your Corner

Trust Your Intuition

"Trusting our intuition often saves us from disaster," claims author and spiritual leader Anne Wilson Schaef.

And indeed your intuition can be a powerful tool—not only telling you when things don't feel right, but also when they do.

Sometimes it can be subtle, telling you to stop into that bakery where you happen to run into an old friend. Other times it could be telling you to go ahead and take that trip, where you end up meeting the love of your life. Your intuition can even tell you to invent a new product, start your own company, or invest in a new opportunity that ends up changing your life. Yes, your intuition can help keep you out of trouble, but it can also help you create new possibilities and shape your own destiny—if you learn to trust it.

Money Muse

The power of yes—and no.

You say these words every day, but has it ever occurred to you that you may be saying them to all the wrong things?

Women tend to say yes to that extra project you don't have time for, yes to the extra errand when you can't even get your own things done, and yes to whatever extra responsibility people ask of you. But why are you afraid to say no? It may not be for the reasons you think.

Are you worried you'll be fired, or concerned you won't be seen as perfect? Are you afraid that person won't like you, or simply afraid of disappointing people? Saying no can provide a lot of power and you might be pleasantly surprised by the reaction you get. Saying no to some things can help save your sanity—and once you start doing it, the more confidently you'll be able to say it in the future.

Of course, on the flip side, women too often say no to themselves or to things that will actually bring joy to their lives. No, you don't have time to play with your kids or have lunch with your friend. No, you don't have the time or money to take a vacation. No, you can't open your own business—you need the security of a paycheck.

These answers may be driven by fear or anxiety, but sometimes they're driven more by the "idea" that you're too busy or that you cannot afford it, rather than by the reality. Instead, consider whether or not you can afford to miss out on these opportunities. There will certainly be more dishes to clean tomorrow, but will your kids still want to play with you? Without a vacation, will you be too stressed to function at your best? You may still have your friends tomorrow, but will that business opportunity still be there?

Learning to say yes – and no – and being willing to invest time and money in yourself may offer you the biggest dividends in the long term, helping you to lead a happier, richer, more empowered life.

Yours,

The Money Muse

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