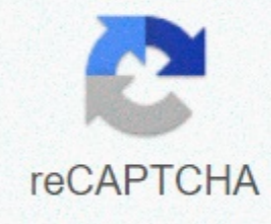




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Photo: Paul Bradbury/Getty Images (Getty Images)With a joint US bill for student debt on a perennial rise each year, now totaling a remarkable \$1.5 trillion, leaders in the Democratic Party are reportedly moving on with an idea that could offer borrowers at least a partial respite from the sometimes battered burden of student debt. Senate Minority Leader Chuck Schumer said President-elect Joe Biden could forgive the first \$50,000 of each borrower's entire debt in the first 100 days. For many without student debt, this sounds like a decent and moral thing to do. For a generation of financially beleaguered college classes, many of them navigating the country's second major economic calm in less than fifteen years, this would undoubtedly be cause for celebration. For Damon Linker, a Columnist at Penn University and a lecturer at Penn University, the news strikes a completely negative tone. In a tweet today Linker claims that scrubbing \$50k out of everyone's loans would infuriate borrowers who have had extra hard work to pay off their debt, and also non-college graduates who have never been wrapped up in this country's closing student debt crisis. In addition to being a stupid and completely unoriginal idea, Linker's sentiment only views the transformative potential of student loan forgiveness within the confines of the political game. More importantly, his tweet manages to permeate a larger conversation about life that doesn't even apply to student debt or debates on Capitol Hill: how to be happy for other people. What prevents people from being happy for others? To understand how we are lucky for others – even if we are not materially or emotionally beneficial to their success – it is probably best to understand what prevents people from showing happiness to others. In general, feelings of jealousy can cloud your ability to feel good for other people. Jealousy is often a protective strategy fueled by more vulnerable feelings, such as worthlessness or feelings of inadequacy, psychotherapist Rachel Noel wrote at a good therapy advisory forum. If you feel bitter or resentable about a group of people who may be euphoric, there is probably a bigger psychological issue at stake than lowering self-worth. The pandemic is owned by people who are exploring debt payment options that have not previously been addressed – such as paying... Read moreTake yourself from the equation You can allow others to roam in good news by removing yourself from the equation. Many struggle to interpret things too personally (I definitely do), but it is crucial to understand that someone else's success is usually never achieved in spite of someone else. As psych Central's editor-in-chief Sara Newman writes: The success of others is not personal. It wasn't designed to make you do it. It doesn't cost anything to remove your desires from the equation and feel relief and happiness for another person. In the end, acknowledging the fact that things are going well for other people, he's moving evidence that things are likely to happen to you too. As the student loan crisis only worsens, many borrowers could be ersen to leave... Read moreAcknowledge can inspire you to succeed others Even if you are jealous of the winning party, you can use this feeling as fuel for your personal fire. Dr. Kerry Schofield, co-

creator and chief of psychometrics at Good&Co., told NBC News how this can work in practice: Instead of focusing on our lack of success, our friend's achievement can be seen as inspiring. If he or she did it, so can we – our time will come! We can be proactive and evaluate how and why our friend was able to be successful and see if there are ways we can use this knowledge to improve our own lives. In this sense, the thought of billions of dollars of student debt disappearing into the ether may be seen as a precedent for promoting more substantive reform, especially when it comes to broader inevitability in the United States. Try to be more grateful for what you already have Much less chance of resenting someone else's accomplishments or success if you feel good about things in your life, or at least recognize what benefits you have. If you're someone like Linker who has a good job at an Ivy League university and a platform columnist in a nationally-syndicated magazine, you can try to examine these circumstances of privilege, and feel grateful for them. This attitude will, at least in theory, help you recognize that people escaping financial persuad are a reason to cheer. In our not-too-distant past, people were mostly focused on survival. Taking care of things like whether you had something to eat when you were hungry or safe to sleep when you were tired was more important than thinking about the idea of happiness. And while there are still people around the world who are struggling to meet their basic needs, most of us have the luxury of a little free time. We often spend at least part of it wondering whether we are happy and, if not, what we need to make us happy. Some people think they'd be really happy with themselves if they had the perfect body, a high-power job, a lot of money or fame. However, there are many well-known, well-known, attractive people who are not satisfied. The opposite is also true. Dr. Robert Biswas-Diener, who works in positive psychology, searched a group of Maasai warriors about their happiness in Kenya. The Maasai generally doesn't have things that people in the developed world think are generators of happiness, such as material wealth. But they still have a lot of thoughts about themselves as That doesn't mean that wealthy people can't be happy -- that just means being wealthy doesn't automatically mean happiness. The same applies to all other attributes. Advertising So if happiness doesn't come from what you're doing or what you have, where does it come from? According to Dr Robert Holden, founder of The Happiness Project, those who seek happiness often don't realize they already have it [source: CNN]. Being happy with yourself is not so much about being pursued, but finding things you can do to help you recognize your happiness. In this article, we will examine some of these methods, you start by embracing yourself. Yesterday I found my biggest score on a single walk: 16 whole cents! Six pence and one cent, just lying on the ground as if the money had fallen from the trees (maybe they fell from a tree? :)). I was so excited that I not only rushed home to exclaim my affection for my wife (she didn't care), but also hit up Instagram and Twitter too, of course, to share my findings with the world. People out there didn't care a little bit more, but it's all because it made me happy, as if I could find a \$100 or even \$1,000 bill instead. Which would also be quite exciting, but not exponentially more. If you know this about yourself, you can play a huge role in your finances! Whenever we think about buying things we tend to be fixed on price, but what we're really looking for is how much joy this new thing will bring us (bills and so excluded). We know very well what they are, but we are not so good at paying attention to the alternatives that can bring just as much joy into our lives as well. For example, I'm just as happy... I drink beer at home, as I am in a bar, I'm just as happy... I hang out with my friends like I go to the movies. driving my beaten caddy as I was my \$25k SUV I'm just as happy... wear softly used clothes as I new clothes I'm just as happy... I eat pb&j as I'm hitting a new restaurant I'm just as happy... Just like I'm in the barbershop, I'm just as happy... I watched the show on mid-size television vs. my old big-screen TV and even more shockingly, I'm just as happy... overnight, because I leave! Does that mean I still don't eat or buy new clothes or drink delicious beer for 10 times the price? Hell not – I like to do these things too! However, when comparing the *level of happiness* only, they are not that far away. If there was anything. So I do more free/cheap things and continue with a sweet quality of life. Just something to think about while you're out and about this week when you're doing your :) There is no shame in basking in the beauty out there, but remember that there are many alternatives that do the same trick at a fraction of the cost. We're lucky to have that chance! ————— PS: Here's another post I last year along the same lines if you want the juices running: The exact amount to increase happiness * \$1,000 accounts actually exist! And in fact, \$100,000, even though they're extremely rare. Most of the major banknotes in the US were used by banks and the federal government for large transactions with each other rather than with the general public. Although the general public now owns many of these larger accounts as collectibles (and cost far more than the facial value of too many :)). Jay likes to talk about money, collect coins, sand hip-hop, and hang out with three pretty guys. You can look at all his online projects at jmoney.biz. Thanks for reading the blog! Caiaimage/Robert DalyGetty Images The Secret of Happiness is a concept that philosophers and psychologists have thought about for centuries. But what can make us happy? Some think it is our behavior, thoughts and attitudes that can leave us feeling satisfied with our lives, rather than simply our situation. The host of the podcast, The One You Feed, Eric Zimmer, recently told Business Insider what he thinks is the answer to a happy life. After talking to nearly 200 psychologists, mental health teachers and life coaches, he said he realized that happiness was the result of a 9-minute effort, rather than simply thinking positively. He revealed three simple everyday practices that can help you achieve this... 1. Meditate and pay attention Zimmer suggests that honing your mind and daily meditation exercises can help you become more focused, empathic and informed. Training your brain in this way can open you up to a better understanding of how your mind works and how to enjoy the present moment. If you haven't tried meditation, it's a good place to start sitting in a quiet room for a few minutes at the same time each day, staying still and concentrating on your breathing and just what's happening at the moment. If your thoughts are wrong, focus your mind back on rhythmic breathing. Jordan SiemensGetty Images 2. Set a phone alarm to stop social media scrolling So easy and addictive is that you continue to scroll through Facebook or Instagram feeds, just to find out that you've missed a lot of the time effectively doing nothing. We have a natural desire to bemote with our phones, which isn't always a bad thing, but you should spend something you care about. Zimmer told Business Insider. The more we are conscious of how we spend our time and do things that are important to us, the more content we will be. The way to combat this mindless scrolling is to set your phone alarm to give yourself a browsing timeout. Be strict about yourself and actively opt for something that is important to you instead. 3. Play an alphabetical game to stop negative thoughts Alphabet game can be a useful tool Banish negative thoughts. Zimmer advises. If you think your mind is negative, then go through the alphabet and name something you cherish for each letter until you get to Z. This content is created and maintained by a third party and imported to this page to help users provide their email addresses. You can find more information about this and similar content on piano.io piano.io

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