DEER OAKS PRESENTS

January On-Demand Seminar

Money Matters – Navigating Emotions for Financial Wellbeing

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INDEPENDENT THOUGHTS IN A LOUD WORLD

“The most courageous act is still to think for yourself. Aloud.”—Coco Chanel

What are independent thoughts?
Independent thoughts are self-governed thoughts, thoughts that are not subjected to the influence of others. Independent thinkers do not adopt other’s thinking "as is" but question and filter their thoughts to come to their own refreshing point of view.

How to Be an Independent Thinker
Independent thinking is rare, but it is a skill that can be developed through the following pursuits.

Increased Reading
Read a vast selection of different things. Do not just read the literature that you are drawn to. Instead, intentionally seek out articles, fiction and nonfiction, reports and news, journals and editorials from all sides of the subject matter, even from sources that you may normally avoid. Expose yourself to an array of different thoughts so that you can digest a spectrum of views and decide for yourself without the bias of your "go to" sources.

Interacting with People that Are Different to You
You can learn a lot from other people’s experiences, perspectives, and opinions. Different cultures, socioeconomic backgrounds, genders, jobs, education, and the like all offer the potential for new learning. If you only surround yourself with people that are similar to you, then you’re destined for like-minded thinking. If you want to be an independent thinker, you must listen to new perspectives.

Having Respect for Others
You may not always understand others, but respect is key to be able to consume other people’s perspective so that it can enhance your own independent thought. Respect allows people a window to take in what someone else has to offer. Without respect, you are closed off to new ideas and ways of thinking.

Travel
Being out of your comfort zone, having your eyes opened to different ways of doing things, and thinking about things will enhance independent thinking. Travel is an optimal way to experience this. It also gives you a chance to live another way of thinking, rather than just experience it in your head. The lived experience offers a more in-depth level of understanding.

Schedule Thinking Time and Journal
After exposure to different thoughts, experiences, and perspectives, it is important to give time to thinking. Journaling can help to order your thoughts, work out which are the most important or map one’s thinking. It can also help to take stock of deficiencies in thinking and help to identify where further research or a request for help may be required. Prioritizing time to think is vital for the development of independent thinking.

Independent Thinking in a Loud World
Independent thinking requires a certain amount of originality and accountability. It can also take a lot of courage to be an independent thinker. Speaking out in opposition to a large majority can make you the target of attack. Leading a conversation down a new path or trajectory can take effort, leadership, and perseverance. This is why it helps to be careful to back your independent thinking up with evidence. Evidence that supports your independent thoughts will help to deliver them to those around you, if that’s what you choose to do.

FINDING FULFILLMENT

The experience of happiness can be short-lived, and even significant achievements can leave you feeling empty and disappointed. A more enduring approach to seeking satisfaction in life is to strive for fulfillment.

What is fulfillment?
While success can be seen and judged by others, fulfillment is an internal experience. It’s the feeling that comes from living by your most important values and following a path in life that has meaning to you and brings you joy. Only you can know when you feel fulfilled.

Striving for fulfillment can bring success; the two objectives can be complementary. But achieving success can leave you without feelings of fulfillment or real happiness if your achievements aren’t grounded in your values and what’s most important to you.

Life has its ups and downs. It’s healthy to experience a wide range of emotions in response to the circumstances of your life, from happiness, excitement, and comfort to fear, disappointment, and grief. Seeking fulfillment isn’t the same as striving for happiness. Finding fulfillment takes the maturity to accept and appreciate all your emotions while dealing with what life brings to you by acting as the best version of yourself.

How can you find more fulfillment in life?
Finding fulfillment is a process that begins with self-awareness and can require a shift in priorities and new habits of thinking and behavior:

- **Consider what’s most important to you.** Think about times in your past when you’ve felt deep joy and a sense of fulfillment. Were those experiences related to particular activities, the people you were with, or a challenge you met that was tied to something you found meaningful? These experiences of fulfillment can be clues to your values, what’s important to you, and what brings you joy. Exploring your values is another way to think about who you are at heart and what’s important to you. Find a list of personal values online, and choose five to ten that describe what’s unique about you. Feelings of fulfillment come from living by your values and being true to yourself.
• **Notice what brings you joy.** You probably spend much of your time doing what others expect and need from you. Sometimes those activities are deeply satisfying, and sometimes they aren’t. Even when you’re very good at something, you may find it boring or even unpleasant. Notice when something you’re doing energizes you and brings you joy. Think back to times in the past when you’ve also had those feelings. Find time for activities that bring you joy and are connected to your values.

• **Spend time with people who bring out the best in you.** Pay attention to how you feel and act when you’re with other people. Who makes you smile and feel good about yourself, and who makes you feel worse? Who inspires you to be the best version of yourself, and who brings out traits you’re not proud of? Cultivate your most positive relationships. Mutually rewarding human connections are important to experiencing a sense of wellbeing and fulfillment.

• **Be open to change.** Notice and look for opportunities in changes in the world around you. Work on changing yourself for the better, too. Be a lifelong learner and try new experiences. Learn better ways to communicate and manage your emotions. Feelings of fulfillment can come from self-improvement and discovering new interests and abilities.

• **Help others.** Give something of yourself to improve the lives of others. You might do that by mentoring a work colleague, volunteering in your community, helping an older neighbor, or doing simple acts of kindness. It’s human nature to feel good when you help others in meaningful ways.

• **Connect with something larger than yourself.** While a sense of fulfillment is an internal experience, it’s often fueled by recognition that you are part of something bigger than yourself. You might get that by experiencing awe in nature, from looking at the night sky, being in the mountains, or appreciating the wonder of a tree. You might get it through your faith or by being part of a group effort that has meaning to you.

• **Seek help.** A professional counselor or life coach through the EAP can help you clarify your values, identify what’s most important to you, and change patterns of thinking and behavior that are preventing you from experiencing greater fulfillment.

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**COPING WITH LONELINESS**

**What is Loneliness?**

Loneliness is an emotion that comes from a lack of social connection. Find resources below for people experiencing loneliness.

**What You May Be Experiencing**

Loneliness is an emotion that comes from a lack of social connection. You might feel disconnected and isolated from others. Maybe you haven’t seen your loved ones or friends in a while, or you just miss hugging someone. You might feel as if nobody understands you and there is no one to turn to.

Most people are experiencing some level of loneliness at this time. Loneliness may affect your concentration, how you sleep, your appetite, or energy level.

What You Can Do

- **Start a conversation.** Call, video chat, or text message friends, family, neighbors, and coworkers. Write a letter or postcard.

- **Use social media and virtual technology.** Use your time online to connect and interact with others instead of scrolling through posts. Set limited timeframes for reading the news.

- **Try virtual volunteering to provide support in your community.** Many organizations, including faith-based organizations, offer online/virtual volunteer opportunities, which can give you the chance to contribute to something that you find important.

- **Practice self-compassion and self-care.** Be gentle with yourself. Take time for yourself. Read, listen to music, exercise, or learn a new skill. Acknowledge your successes, and give yourself a break. You are doing the best you can.

- **Seek help.** Seek help from a professional if your loneliness becomes overwhelming or feels unmanageable:
  - Talk to your doctor about how you are feeling.
  - Contact your workplace’s employee assistance program.
  - Find mental health services on the Mental Health America (MHA) website at [https://www.mhanational.org/choosing-provider](https://www.mhanational.org/choosing-provider).