

Balancing fear and risk in life

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Is it possible to balance risk and fear? Here's psychologist Abraham Maslow's answer:

"Life is an ongoing process of choosing between safety (out of fear and need for defense) and risk (for the sake of progress and growth). Make the growth choice a dozen times a day."¹

Which is better: safety or risk?

Life is about learning and growing.² If you opt for safety all the time, you can't reach your full potential because progress requires risk.

Yet, there are many things to keep you in your safety zone these days. Threats of terrorism and violence, financial ups and downs, health risks and more are on our radar nearly every day. How do you know when to "go for it" and when not to?

Reap rewards for taking risks

Did you know that just considering a risk pays off? Studies show your brain releases dopamine — a neurotransmitter related to pleasant events and rewards² — even if you're only thinking about an adventure.

This is called the "exploration bonus" — when the brain shouts "yes!" to something new that hasn't even happened yet, but is on your mind.³ The more you overcome your fear of risk, the more risk you're able to handle going forward. Action trumps anxiety.

Safe but sorry?

Avoiding risk doesn't pay off in the same way. You may feel less fear at the moment you decide against a risk. But what's the long range cost?

When you let fear control your decisions and life, you curb your growth. While it may bring temporary comfort, you may also wind up bored and disengaged from the world around you. Comfort zones may feel good, but they're obstacles on the path to personal development.⁴

Ways to manage uncertainty

You can make progress by examining your worries. Of course, you don't want to push yourself to take unreasonable risks. But you also don't want anxiety to rule your life.

Here's a way to "name and tame" your fear. When facing something scary, picture it in great detail. Think about the possible outcomes from the worst to the best. How likely are the worst possible outcomes? How could you handle these outcomes if they did happen?

Finally, list all the reasons for giving it a try. How might you grow? How could you benefit? What other gains could come from it? As you work on separating reality from fantasy, you're likely to move toward choosing growth over fear.

¹www.goodreads.com. Accessed August 2015.

²www.psychologytoday.com. Accessed August 2015.

³www.huffingtonpost.com. Accessed August 2015.

⁴www.about.com. Accessed August 2015.