



CONQUERING FEAR

HOW TO TURN FEAR INTO COURAGE

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Introduction

No one is born courageous. However, we can't afford to live in fear forever. One of the best ways to find success in our lives and businesses is by living a courageous life because we can't sit back and watch fear dictate what we should do, when we should do them, and how we should do them. Fear will always deprive us of the opportunity to get what we deserve and what we want and we must not let that happen.

You may probably be thinking that "hmm, it's easier said than done" but the fact remains that it's very possible to live a courageous life and live a life that's void of fear. Of course, it's humane to be fearful but with fear also comes a decision to be calm and courageous. For us to live the life we want, we must learn to banish fear from our lives.

The truth of the matter is, we all have our moments of fear and we all fear for different reasons. For example, while someone may be afraid of introducing himself or herself to someone he or she

admires, someone else may be scared to borrow money to grow his or her business, and another person may be scared to confront someone. It's an accepted fact that we all experience fear from time to time. However, most of us don't recognize the opportunities our moments of fear give because they can serve to expand our lives with the priceless, inner, courageous force that they help us develop through the unique opportunity they give.

Dale Carnegie, a popular positive thinker, once said that the quickest way to conquer fear is by doing the things you fear. Aristotle, on the other hand, further brushed up this saying with one of his quotes that mentioned that courage gives room for the possibilities of other virtues because it's the first of human virtues.

The question that will probably be lingering now in your mind is how do I truly convert my fear into courage? You actually need not worry over that any longer because this book is purported to outline the steps you can follow to banish fear and live the life you want. It takes you on an adventurous journey to know how to grow your self-esteem and self-confidence, tame your inner critic and silence negativity. You will feel and become more courageous and turn your biggest dreams into a reality! So, fasten your seat belt as we enjoy the ride together.

CHAPTER 1

FEAR



Chapter 1: Fear - Definition, Symptoms, and Causes

What is Fear?

Whether a danger is psychological or physical, fear helps to notify us of the threat of harm or presence of danger. Fear involves a high individual emotional response and a universal biochemical response. Fear is a primitive, powerful, and natural human emotion. While fear can be an indication of mental health conditions such as post-traumatic stress disorder, phobias, social anxiety disorder, and panic disorder, it can as well originate from imagined dangers but it often stems from real threats.

However, take note that fear that's highly personalized is stemming from an emotional response and on the other hand, our body as well responds in specific ways when we face a perceived threat — this is a biochemical reaction. Fear is a survival mechanism and a

natural emotion and, high adrenaline levels, increased heart rate, and sweating are some of the physical reactions to fear.

Symptoms

As earlier mentioned, you can react emotionally or physically, or even both, to fear. While it's possible that we all may react to fear in different ways, here are some common symptoms of fear:

- Upset stomach
- Trembling
- Sweating
- Shortness of breath
- Rapid heartbeat
- Nausea
- Dry mouth
- Chills
- Chest pain

Some people also have the tendency of experiencing psychological symptoms of having a sense of impending death, feeling out of control, being upset, or being overwhelmed

Causes

Fear is more complex than how most people see it. While some people may trivialize fear and say it's for the weak, even the strongest person on the planet has his or her own fear. Think of the strongest wrestler or boxer in the world. Would you think such a person would have fears? Apparently, what we fear is different, and what makes someone fearful can be more complex or less complex, compared to another person.

Nevertheless, here are some of the common fear triggers:

- The unknown/uncertainty
- Real environmental dangers
- Imagined events
- Future events
- Situations or some specific objects (flying, heights, crowd, roaches, snakes, spiders, etc.)

Take note that certain fears can be related to associations or traumatic experiences. Others that aid in survival can be evolutionarily influenced because they tend to be innate.



Types

Characterized by fear, here are some of the distinct kinds of anxiety disorders:

- Social anxiety disorder
- Specific phobia
- Social anxiety disorder
- Separation anxiety disorder
- Post-traumatic stress disorder (PTSD)
- Panic disorder
- Generalized anxiety disorder

- Agoraphobia

Why You Must Overcome Fear

The kinds of fear most people have only exist in their head and some of these fears include fear of being hurt, fear of being alone, fear of growing old, fear of humiliation, fear of rejection, fear of judgment, fear of changes, fear of loss, fear of failure, fear of losing out, fear of authority, fear of strangers, fear of people, fear of public speaking, and the list goes on and on!

Do you look at your future and you feel feverish immediately because you're not sure of what tomorrow holds? Do you get intimidated easily or you're often filled with fear? If you feel you're less of a courageous person, here are some reasons why you must brace up yourself to overcome your fears.

1. Fear limits your full potential. Fear makes it difficult for you to grow and progress in life. When you're driven by fear, living your best life, and becoming a better person becomes very herculean and you'll find it very challenging to believe in personal growth. Reaching the higher levels of consciousness is

impossible if we keep entrenching ourselves off in the land of fear. For us to rise to the higher levels of enlightenment, peace, joy, love, and acceptance, we must not be mired in fear.

Most of us have the propensity of constantly vibrating at the level of fear and this is one of the major problems in our today's society. For us to reach our full potential, we must not let our life become a byproduct of fear because we'll be reduced to a slave of fear if fear is the only thing that drives our decisions, feelings, and thoughts. Understand that reaching your fullest potential is impossible if you keep on reacting to fear.

2. You can never fully run away from fear. How long can you run away from your fear? Think of it yourself. Since you've been running, what has it done to you? Has it helped you get rid of the fear completely or does it complicate it more? Running will only make you feel secure but you'll always be haunted by your fear in everything you do if you refuse to deal with it and let it permeate. Mental fear is pervasive. It's impossible for you to fully run away from fear, even though it may not be obvious. Know that fear will always try to catch up with you more when you keep running and there comes a time when it will corner you and you'll have no means to escape.

And when this eventually happens, you'll have two options alone; brace up yourself to face your fear or shiver thoroughly. Thus, you would see that it's quite pertinent that you learn to overcome fear now because avoidance is not the best solution and it can never be. Regardless of whatever your fear is, tell yourself that now is the time to deal with it.

3. Fear is a waste of your energy. When you succumb to fear, you're investing your energy into something non-constructive. Instead of you brainstorming, identifying solutions, mapping out a way forward, and calmly processing the situation, fear consumes your physical and mental energy and it draws you back. Although fear, in some cases, can be a motivating factor to do more and perform better, especially for adrenaline seekers, it can as well be a waste of emotional and mental energy.

4. Fear is all in your mind. It's funny that fear is harmless, even though it often seems scary and looks frightful. The danger made up in your mind is what mental fear is based on. A good example of this is the fear of speaking in public and this is something a lot of people suffer from. Do you even ever think of why people are so scared of public speaking? In the real sense, you'll not experience any harm in your physical body when you speak publicly. However, you'll get to realize that this fear is stemming

from you thinking that you may be embarrassed, you may mess up, you may be judged, or you may slip up.

You see, all these fears, they're all in your mind. Whether you think the audience will not be interested to hear your speech, you feel the presentation will go wrong, you may forget your speech, or whatever it is you may be thinking of, it's all made up because they're yet to happen. There's even no guarantee that any of these things will happen in the future even if they've already happened at a time before now. Whatever outcome you desire, it's up to you to make it happen. The future is yet to happen. You're in the present. Relax and do well to make it count.

CHAPTER 2

5 THINGS YOU PROBABLY NEVER KNEW ABOUT FEAR



Chapter 2: 5 Things you Probably Never Knew About Fear

For you to learn how to conquer your fear and turn your fear into courage, you must understand the science of fear, and this is what leads us to the 5 things you probably never knew about fear. Have you ever wondered why some people avoid fear while horror movie buffs and roller-coaster fans thrive on fear for pleasure? Here are a few things to keep in your mind about fear.

Fear is Physical

Well, you'll already have understood this by now since it was already mentioned earlier that fear can be a biochemical reaction. Triggering a strong physical reaction in your body, fear is as well experienced in your mind. Once you recognize fear, your body starts reacting — there will be changes in your blood flow, you'll start breathing faster, your heart rate and blood pressure will increase, stress hormones such as adrenaline and cortisol will be

released, and your nervous system will get alerted as your amygdala goes to work. Your body as well prepares for fight-or-flight as you'll find it easy to run for your life or start throwing punches due to the changes in blood flow.

Fear can Make you Foggy

Yes, fear can make you foggy. In case you're not so sure about what the word "foggy" means, this simply means to be "befuddled" or "confused". If you're a movie buff, you'd have a clear idea of what this is about. For example, let's say a guy is getting "cozy" with his girlfriend and three armed persons forced their way in. If that guy is captivated by fear, you'd see how confused or perplexed he would be.

At that point, he won't be able to think clearly and he'll be so melted that his decision-making skills will suffer. When fear happens, there are some parts of the brain that stop working and there are also some parts that become very active. When fear sets in your body, the brain's area that's responsible for judgement and reasoning, the cerebral cortex, suffers an impairment.

Fear can Become Pleasure

Do you ever wonder why many love it when they get caught up in stressful, fearful, moments? People who are a great fan of horror movies, haunted houses, and rollercoasters thrive on fear to derive pleasure, and for them, the excitement doesn't come just during the activity but when it has ended because their brain and body stay aroused as the excitation transfer process occurs. Pleasure is elicited as more of a chemical called dopamine gets produced during a staged fear experience.



Fear is not Phobia

Many tend to misconstrue fear with phobia not knowing that these two are clearly different. For instance, you may be experiencing more than just fear if the thought of basking on the beach makes you powerless, traumatized, and terrorized. On the other hand, you may just want to avoid swimming in the ocean because of a movie you just watched. Simply put, phobia is a more complex version of fear. Fear is milder than a phobia. You may have a phobia if you see yourself taking serious measures to avoid rats, roaches, people, spiders, elevators, or water. When you find it herculean to maintain a consistent quality of life and your ability to function is being interfered with, this is when fear becomes a phobia. Fears are how you commonly react to objects or events.

Fear Keeps you Safe

Yeah, that was clearly written; fear does keep you safe. Unlike what you may have thought, heard, or believed, fear keeps us safe and it's very vital that we experience fear. We all experience this natural and biological condition, fear, and even though it can have its negative consequences, it can also be positive and healthy because it's a complex human emotion.

CHAPTER 3

COMMON AND UNIQUE FEARS



Chapter 3: Common and Unique Fears

Meaning fear or horror, the Greek word "phobos" is where the word phobia comes from. Phobia is unlikely to cause harm and it's simply an irrational fear of something. Fears associated with specific situations, medical issues, natural environments, or animals are some of what phobias typically involve. There are certain situations and objects attributed to specific phobias and phobias can be further explicitly described to be an unrealistic, intense, and persistent fear of a particular situation or an object.

Phobias can interfere with one's schooling, performance at the workplace, and life at home. They can as well cause significant distress and they're quite distinct from regular fears. People who are phobic about something tend to manage to endure it with so much anxiety or fear or perhaps, strive to avoid whatever it is they have a phobia for. However, note that the list of specific phobias is quite long because there's an endless number of situations and

objects. Phobias come in all sizes and shapes and there are five general categories where specific phobias typically fall within, as stated by some experts:

- Fears associated with specific situations (driving, riding an elevator, flying)
- Fears associated with medical issues, injury, or blood (falls, broken bones, injection)
- Fears associated with the natural environment (darkness, sun, mountains, thunder, heights)
- Fears associated with animals (insects, cats, dogs, rabbits, spiders)
- Others (drowning, loud noises, choking)



There's an endless array of specific objects and situations encompassed by these categories. Nevertheless, here's a fine sum of all fears so far, and to make it more interesting, we'll take it from the bottom to the top alphabetically.

Zoophobia <<<>>> Fear of animals

Xenophobia <<<>>> Fear of foreigners, strangers, or the unknown.

Wiccaphobia <<<>>> Fear of witches and witchcraft

Verminophobia <<<>>> Fear of germs

Venustraphobia <<<>>> Fear of beautiful women

Trypanophobia <<<>>> Fear of needles or injections

Tonitrophobia <<<>>> Fear of thunder

Technophobia <<<>>> Fear of technology

Tachophobia <<<>>> Fear of speed

Somniphobia <<<>>> Fear of sleep

Sociophobia <<<>>> Fear of social evaluation

Selenophobia <<<>>> Fear of the moon

Scolionophobia <<<>>> Fear of school

Samhainophobia <<<>>> Fear of Halloween

Pyrophobia <<<>>> Fear of fire

Pteromerhanophobia <<<>>> Fear of flying

Pteridophobia <<<>>> Fear of ferns

Porphyrophobia <<<>>> Fear of the color purple

Pogonophobia <<<>>> Fear of beards
Podophobia <<<>>> Fear of feet
Phobophobia <<<>>> Fear of phobias
Philophobia <<<>>> Fear of love
Pedophobia <<<>>> Fear of children
Pathophobia <<<>>> Fear of disease
Papyrophobia <<<>>> Fear of paper
Ornithophobia <<<>>> Fear of birds
Ophidiophobia <<<>>> Fear of snakes
Ombrophobia <<<>>> Fear of rain
Octophobia <<<>>> Fear of the figure 8
Obesophobia <<<>>> Fear of gaining weight
Nyctophobia <<<>>> Fear of the dark
Nosocomophobia <<<>>> Fear of hospitals
Noctiphobia <<<>>> Fear of the night
Necrophobia <<<>>> Fear of death or dead things
Mysophobia <<<>>> Fear of dirt and germs
Microphobia <<<>>> Fear of small things
Melanophobia <<<>>> Fear of the color black
Megalophobia <<<>>> Fear of large things
Mageiropophobia <<<>>> Fear of cooking
Latrophobia <<<>>> Fear of doctors
Lockiophobia <<<>>> Fear of childbirth
Lilapsophobia <<<>>> Fear of hurricanes and tornadoes

Leukophobia <<<>>> Fear of the color white
Koinoniphobia <<<>>> Fear of rooms full of people
Insectophobia <<<>>> Fear of insects
Hypochondria <<<>>> Fear of illness
Hydrophobia <<<>>> Fear of water
Herpetophobia <<<>>> Fear of reptiles
Hemophobia <<<>>> Fear of blood
Heliophobia <<<>>> Fear of the sun
Gynophobia <<<>>> Fear of women
Glossophobia <<<>>> Fear of speaking in public
Genuphobia <<<>>> Fear of knees
Gamophobia <<<>>> Fear of marriage
Equinophobia <<<>>> Fear of horses
Ephebiphobia <<<>>> Fear of teenagers
Entomophobia <<<>>> Fear of insects
Elurophobia <<<>>> Fear of cats
Ecophobia <<<>>> Fear of the home
Dystychiphobia <<<>>> Fear of accidents
Domatophobia <<<>>> Fear of houses
Dentophobia <<<>>> Fear of dentists
Dendrophobia <<<>>> Fear of trees
Cynophobia <<<>>> Fear of dogs
Cyberphobia <<<>>> Fear of computers
Coulrophobia <<<>>> Fear of clowns

Claustrophobia <<<>>> Fear of confined spaces
Chronomentrophobia <<<>>> Fear of clocks
Chromophobia <<<>>> Fear of colors
Chionophobia <<<>>> Fear of snow
Catoptrophobia <<<>>> Fear of mirrors
Catagelophobia <<<>>> Fear of being ridiculed
Cacophobia <<<>>> Fear of ugliness
Botanophobia <<<>>> Fear of plants
Bibliophobia <<<>>> Fear of books
Belonephobia <<<>>> Fear of pins and needles
Batrachophobia <<<>>> Fear of amphibians
Bathmophobia <<<>>> Fear of stairs or steep slopes
Barophobia <<<>>> Fear of gravity
Bacteriophobia <<<>>> Fear of bacteria
Autophobia <<<>>> Fear of being alone
Atychiphobia <<<>>> Fear of failure
Atelophobia <<<>>> Fear of imperfection
Ataxophobia <<<>>> Fear of disorder or untidiness
Astraphobia <<<>>> Fear of thunder and lightning
Arithmophobia <<<>>> Fear of numbers
Arachnophobia <<<>>> Fear of spiders
Aphenphosmophobia <<<>>> Fear of being touched
Anthropophobia <<<>>> Fear of people or society
Anthophobia <<<>>> Fear of flowers

Anginophobia <<<>>> Fear of angina or choking
Androphobia <<<>>> Fear of men
Amaxophobia <<<>>> Fear of riding in a car
Aichmophobia <<<>>> Fear of needles or pointed objects
Agoraphobia <<<>>> Fear of public spaces or crowds
Alektorophobia <<<>>> Fear of chickens
Algophobia <<<>>> Fear of pain
Aerophobia <<<>>> Fear of flying
Acrophobia <<<>>> Fear of heights
Achluophobia <<<>>> Fear of darkness

Common Phobias

When one speaks of phobias, the list is endless. The five general ones and the list of many others have already been outlined. However, it seems that phobias never end as there are usually different phobias discovered by researchers and clinicians. These medical experts have found it necessary to rise to the occasion of naming different phobias as they are identified. For this, they use the -phobia suffix and a relatable Latin or Greek prefix relating to the phobia to make up a name. For instance, hydro (water) and phobia (fear) are combined to make hydrophobia which means the

fear of water. We also have phobophobia which means the fear of fears.

Nevertheless, speaking of common phobias, there's a source that outlined some of the most common phobias and this was published in the British Journal of Psychiatry, in accordance with a 1998 survey that included more than 8,000 respondents.

Here they are:

- **zoophobia**, fear of animals
- **ophidiophobia**, fear of snakes
- **hydrophobia**, fear of water
- **hemophobia**, fear of blood
- **claustrophobia**, fear of confined or crowded spaces
- **autophobia**, fear of being alone
- **astraphobia**, fear of thunder and lightning
- **arachnophobia**, fear of spiders
- **aerophobia**, fear of flying
- **acrophobia**, fear of heights

Unique Phobias

Just as we have common phobias, you shouldn't find it surprising that we also have unique phobias. We call these phobias unique because most people who have them tend not to report these unusual fears to their doctors and this makes them difficult to identify plus some of these phobias may only affect a handful of people at a time. Since you now know that certain phobias tend to be incredibly specific and unusual, here are some of them:

- ***Cryophobia***, fear of ice or cold
- ***Nephophobia***, fear of clouds
- ***Pogonophobia***, fear of beards
- ***Onomatophobia***, fear of names
- ***Alektorophobia***, fear of chickens

Treating a Phobia

A qualified mental health professional or a psychologist is the best person to speak to if you seek treatment for your phobia and this is simply because a combination of medications and therapy is what's used to treat phobias. However, exposure therapy is a type of psychotherapy that's noted to be very effective in treating specific phobias. You'll get to learn how to become less sensitive to

whatever makes you fearful as you work with your psychologist during exposure therapy.

You'll be able to learn to control your reactions and get to change how you feel or think about the situation or object with the aid of this treatment. Benzodiazepines and beta-blockers are some of the medications that can be recommended to you to help reduce your panic, fear, anxiety, and uncomfortable feelings you may have. These medications do a lot of good in making exposure therapy less distressing but take note that they aren't exactly a treatment for phobias for they are only to help you through the exposure therapy.

CHAPTER 4

**BUILDING YOUR
SELF-ESTEEM AND
SELF-CONFIDENCE**



**BELIEVE
IN
YOURSELF**

Chapter 4: Building Your Self-esteem and Self-confidence

You stand a high chance of becoming successful in both your professional and personal life if you have a healthy level of self-confidence. Noted to be crucial for your health and psychological well-being, self-confidence is explained to be the level of trust you have in your judgement, qualities, and abilities.

Just as it's important for you to have a healthy level of self-confidence, it's also crucial that you work on your self-esteem because if you don't, it will get you plunged and immersed in erroneously damaging beliefs. Self-esteem is the opinion and perception that we have about ourselves and how we feel about ourselves.

Why do People Experience low Self-Esteem?

People suffer from low self-esteem due to diverse reasons. If you constantly felt that you lacked the capacity to live up to expectations when you were a kid and you grew up with this belief, you have a high tendency of having low self-esteem. This belief can make you encounter some difficulties in your work and personal relationship. Your self-esteem can also suffer negative effects if you're going through bereavement, divorce, or any other stressful life events.

Benefits of Self-Confidence

There are lots of juicy benefits awaiting you when you brace up yourself to work on your self-confidence and here are some of them.

- **Better performance:** When you feel confident, you stand a good chance of performing better. But on the other hand, you won't be able to devote your energy to your efforts when you keep worrying about not being good enough and whatever you do will seem like a waste of time and energy.

- **Healthy relationships:** Self-confidence helps you understand others and love them more and it makes you love yourself more. Self-confidence also strengthens you to walk out of toxic, draining, and undeserving relationships.
- **Openness to try new things:** When you have confidence in who you are and the things you can do, you'll find it a whole lot easier to put yourself out there; whether you're signing up for a cooking class or applying for a promotion. You'll be interested and eager to try new things when you believe in yourself.
- **Resilience:** As we go through life, there are some adversities and challenges we're bound to face, and our ability to bounce back from them is determined by our resilience level. You can actually enhance your resilience when you believe in yourself.

Ways to Build Your Self-Confidence

Stop comparing yourself to others. Comparisons aren't healthy; comparing your friends' income to your salary or comparing your look to that of your friends on Facebook will do you more harm than good. Focusing on the lives of others is not your responsibility. Focus on your life. Keep an ongoing gratitude

journal. Always remind yourself of your successes and strengths whenever you feel envious of someone else's life.

Surround yourself with positive people. You may want to take time to clearly scrutinize those that surround you. Do these people accept you for who you are or are they constantly judging you? Do they take pleasure in bringing you down or do they lift you up? People who love you and want the best for you are those you should surround yourself with and note that your attitudes and thoughts about what you think of yourself can be influenced by the people you spend time with.

Take care of your body. You'll naturally feel more confident when you engage your mind, body, and spirit in something positive by practicing self-care. But if you're abusing your body, it's difficult to feel good about yourself. Some of these self-care practices that can help you boost your levels of self-confidence include regular sleep, meditation, exercise, and eating well.

Be kind to yourself. Stop being too hard on yourself. Be kind to yourself because whatever happens to you in life, you'll one day realize that you're all that you've got. Whenever you experience a setback, miss, fail, or make a mistake, treat yourself with kindness.

Practice positive self-talk. Your confidence can be lessened and your abilities can be limited when you practice negative self-talk. But on the other hand, you'll feel empowered to take on new challenges, overcome self-doubt, and foster self-compassion when you use optimistic and positive self-talk. So, make sure you tell yourself that "at least I learned something" or "I can do better next time" whenever you make a mistake, rather than telling yourself that "I can do nothing right".



Face your fears. This is all what this book is all about. By connecting the dots and putting all the pieces together, you'll get refueled and be more inspired to take on your fears. Facing your fears head-on is a great way to build your confidence. Most people fear a lot and it's simply because of their lack of confidence but you can gain confidence in yourself when you try difficult things and face your fears.

Simple Ways to Boost Your Self-Esteem

1. Master a new skill. Your competency increases when you become better at something that corresponds with your talents and interests. You'll enjoy an extra boost in your self-esteem.

2. List your accomplishments. No matter how little your accomplishments may have been, list them. They should include all that you've done weekly and all your doings that make you proud. Whenever you need to get something done and you feel low, review this list.

3. Do something creative. Sign up for a community theater production, take a dance class, write a story or poem, or pull out your old guitar. Creativity stimulates the brain and you can put the

flow back into your life when you get yourself busy with creative tasks.

4. Get clear on your values. You'll be more confident when you know what you stand for. Determine what your values are and examine them scrupulously.

5. Challenge your limiting beliefs. Erroneous beliefs will always try to engulf your mind to limit you but don't let them thrive. Stop and challenge yourself if you ever find yourself caught up in thinking negatively about yourself.

6. Stand at the edge of your comfort zone. The edge of your comfort zone is where your confidence begins. Approach a situation in an unconventional way, meet different people, try something new, or something different that you aren't used to that will get you uncomfortable a bit. Move to the edge of your comfort zone and stretch yourself.

7. Help someone. Offer something you do well as a gift to someone. You can teach someone something they want to learn, share helpful resources, or give someone direct assistance. Help others by using your abilities, skills, and talents.

8. Heal your past. Moving into the future confidently can be made easy when you decide to heal the past by seeking the support of a trained counselor. However, you can stay trapped in low self-esteem if you let unresolved issues and drama clog you down.

9. Stop worrying about what others think. You'll never be free to be who you are when all you think of is what others will think of you. See, people will always think whatever they choose to think, irrespective of how perfect you try to appear in their sight. So, start making your choices based on your desires and quit getting worked up about what others will think.

10. Read something inspirational. You'll feel more positive about yourself when you read something that lifts you up — this is a great way to gain more self-esteem.

CHAPTER 5

CHROMETOPHOBIA



Chapter 5: Chrometophobia - What it is and how to Overcome it

Let's cut out the pretense, money and debt can be very scary. I mean, we live in a world where money literally runs the gamut and it's not a fallacy that at some point in our lives, we've all struggled with financial stress.

What is Chrometophobia?

From the fear of touching money and the fear of thinking about money to the fear of spending money, chrometophobia has to do with everything that's connected to the fears of money and it's also called chrematophobia. Chrometophobia is the extreme fear of money and the Greek word phobos, which means “fear, and Greek word chermato, which means “money” are the words that combine to make chrometophobia.



Symptoms

Carrying many symptoms with variances in their level of severity, chrometophobia is an abnormal and irrational fear. And, unlike acrophobia (the fear of heights) or claustrophobia (the fear of crowded spaces), it isn't as common as other phobias.

Extreme hesitance to think about money

If you find it difficult to cultivate savings habit and you're constantly dodging the need to address unhealthy spending or feel nonchalant about it, you may be treading on chrometophobia. You

may even stop saving money and paying your bills because you feel powerless to manage your finances or you're afraid you might run out of money.

Withdrawal from activities

Your worries about your finances may make you care less about your pleasurable activity, miss date night with your partner, or skip family movie night. You'll find yourself avoiding your usual, enjoyable activities when you're suffering from chrometophobia.

Desire to Count Money Constantly

You may be suffering from chrometophobia if you are always recounting the cash in your wallet or constantly logging into your checking account. Imagine someone checking his or her bank account every day, don't you think something is off somewhere?

Refusal to Touch Money

Perhaps the sight of money gets you emotionally triggered or you just have fears of getting sick from the germs on money, you might

also be suffering from chrometophobia if you constantly show a refusal to handle money.

Depressive Thoughts or Physical Ailments

It's advisable that you contact a mental health professional immediately if your financial situation makes you feel intense anxiety because intense feelings of depression, anxiety, and hopelessness can be caused by chrometophobia. More so, contacting a medical professional immediately is recommended if you experience shortness of breath, nausea, dry mouth, sweating, or shaking, which are physical symptoms of chrometophobia.

8 Common Money Fears

1. Fear of losing a job. Many who fear the risk of losing their sustenance find themselves stuck in jobs they hate and they're being held back in many ways.

2. Fear of negotiating for a pay raise. Although it's a great risk that's worth it, the anxiety and the thoughts of being threatened to be fired or let go can be quite overwhelming for some people.

3. Fear of never having enough money. Many are so scared that they'll never have or make enough money in their lifetime.

4. Feeling financially lost. A lot of people find it very difficult to identify what their biggest financial problems are and they don't know where they are financially.

5. Fear of being a burden. "I don't want to be a burden to you". This expression is frequently on the lips of those who worry too much about adding to the burden of their family, spouse, or friends.

6. Fear of losing all your money. Money isn't easy to make. Imagine losing all your hard-earned money? You just said God forbid right? Lol. Yes, that's it.

7. Fear of never getting out of debt. In a system that so much encourages debts, comparing what you owe to what you earn can be really debilitating, and the thought of you not getting out of it anytime soon can be very consuming.

8. Fear of spending your savings. Do you know that some people prefer to go hungry rather than spend their savings? These people think of how long it took them to accumulate such savings

and then the idea of spending it all "just like that" could make them freeze.

Psychological Tricks to Overcome Your Fear of Money

1. Acknowledge your fear. The first step to overcome your fear is by admitting that you have one. With this, you'll be able to embrace growth rather than resist change and you can commence your healing journey.

2. Identify the cause of your fear. It's okay to acknowledge that you have fears but why are you even afraid in the first place? You'll be able to eliminate the stressors or take action to change when you understand why you feel how you feel by identifying the root of your fear.

3. Talk about your fear. It's worrisome that many keep washing their hands off financial matters and whenever you talk about how much you spend or how much you earn, you're perceived to be braggy and rude. While this societal money taboo lingers on, it's high time we found a professional, a coworker, a relative, a friend,

or a trusted partner to share our difficulties, goals, and fears with. Start talking about money. Do the opposite of what society expects!

4. Take action to overcome your fear. Professional guidance will help you overcome your money fears and it will also help you move forward on your financial path. A plan for healing can be created for you and you'll be able to identify your weak areas as you get more conscious of your financial fears when you work with an expert like a therapist, a mentor, or a financial coach.

5. Show yourself kindness. In a world that's filled with so much stress, being kind to yourself is the least you can do. On your financial journey, don't place unnecessary pressure on yourself, and note that your fearful response to money can be increased by negative self-talk. Thus, remember to be kind to yourself while you're exploring your relationship with money.

CHAPTER 6

UNDERSTANDING AND OVERCOMING FEAR OF THE UNKNOWN



Chapter 6: Understanding and Overcoming Fear of the Unknown

As we go through life, uncertainty is one of the challenges we'll have to deal with because it's an unavoidable part of our existence as humans. How afraid you are of the unknown is what probably determines how you respond to uncertainty. This explains why some people get emotionally paralyzed by uncertainty and others thrive in uncertain times.

The word “xenophobia” is the psychological term for fear of the unknown and this is a situation where what you don't really know hurts you. More so, it's likely for you to develop "intolerance of uncertainty" and this state of mind occurs when encountering an unknown or unfamiliar situation makes you feel intensely upset and anxious. In this case, you'll find some uncertain circumstances to be very unbearable.

Common Symptoms

The symptoms you experience when you have this phobia are synonymous with the effects of fear on the body. they include:

- Blood glucose (sugar) spikes
- Feelings of weakness
- Tense muscles
- Quick, shallow breathing
- Fast heart rate

Take note that you may start imagining worst-case scenarios or develop the habit of catastrophizing if you're vulnerable to worrying about the unknown and this could harm your health.

Causes

There are two major causes of the fear of the unknown and they're the lack of predictability and lack of control.

Lack of predictability

Getting more information is a great way to counteract the lack of predictability because your anxiety level can rise when you can't make accurate predictions due to a lack of enough information.

Lack of control

Believe that you can take charge of your own life. Your sense of agency can be decreased by your disability and age and your anxiety level is likely to rise when you feel you can't control your circumstances. Thus, it's recommended that you list the things you can and cannot control and analyze your circumstances to be able to reclaim your sense of agency.

Nevertheless, take note that people with any of these challenges such as anxiety and fear disorders, depression, alcohol use disorder, disordered eating, obsessive-compulsive disorder (OCD), and hoarding disorder are more vulnerable to this kind of anxiety.

Overcoming the Fear of the Unknown

1. Question your assumptions

You'll have to examine the beliefs that you hold if you experience fear of the unknown. A great way to commence is by asking yourself a few questions such as:

- Do you feel hindered by cognitive distortions?
- For you to survive past difficulties, did you have to adopt any cognitive distortions?

- How logical are your beliefs?

2. Do your research

You'll find it easier to make decisions if you're armed with more information. Increasing what you know is a great way to shrink your fear of the unknown because it will help you get better clarity over the situation.

3. Stay grounded in the here and now

You can enjoy more control over your life and shore up your sense of responsibility when you take one small step each day as you list factors within your control. A great way to reduce the potential of suffering a negative outcome is by taking action.

4. Manage stress with a healthy lifestyle

For you to deal with the stress that comes from uncertainty, here are some factors that can help you increase your capacity:

- mindfulness
- good relationships
- nutritious food
- rest

- exercise

5. Talk to someone you trust

Everybody needs somebody to talk to at a particular point in time. From writing down your concerns in a private journal to talking to a trusted friend, there are a couple of helpful strategies you can employ to reframe your thinking patterns, and you can as well process your fear of the unknown through the help of a therapist.



CHAPTER 7

TAMING YOUR INNER CRITIC



Chapter 7: Taming Your Inner Critic - Approaches to Silence Inner Negativity

You can be prevented from reaching your full potential or fueled for your success by your inner dialogue and therefore you must learn to silence your inner negativities. You must also tame your inner critic to develop a more productive dialog with yourself and proactively address your negative thoughts.

1. Become more conscious of your thoughts. You must understand that the fact that you think of something doesn't mean that it's true. Whatever you're thinking about, pay attention to it and try to be conscious of the messages you're sending to yourself, even if you become used to hearing your own narrations. More so, understand that most times, our thoughts are usually disproportionate, biased, and exaggerated.

2. Quit ruminating. You don't solve your problem when you ruminate on what you said that was questionable or what you did

that was embarrassing. While you have a high chance of replaying the bad day you had or the mistake you made constantly in your head, you must understand that this act you're engaging in doesn't offer any solution. You can talk about a different subject, organize your desk, go for a walk, or distract yourself with an activity so that you won't focus on it.

3. Imagine your friend being in your shoes and think of what you'd advise him. You know if you have a friend that feels down after making an error or committing a mistake, you'll probably want to motivate him with encouraging words like "it's not the end of the world" and the likes. Now, transfer all the compassionate words you would have given to your friend to you.

4. Examine the evidence. You'll be able to look at the situation less emotionally and more rationally when you look at shreds of evidence on both sides. There are times when your critical thoughts can be exaggeratedly negative and the pieces of evidence you gather and examine will help you to get a clearer reality view.

5. Use more accurate statements to replace overly critical thoughts. Respond with a more correct statement whenever you've got an exaggeratedly negative thought. For example, you can

say "at times, I do things really well and sometimes I don't" in place of "I never do anything right."

6. Imagine your thoughts were true, how bad do you think it would be? This is a question you should ask yourself. How would you truly feel? The thing is, you can reduce the persistent barrage of worrisome thoughts and increase your confidence when you remind yourself that you're capable of handling problems or tough times.

7. Balance acceptance with self-improvement. See, no one is perfect. Let no one pressure you over perfection. There are some days you'll do well and there are some days you'll do the opposite. The only thing you can do is to stay conscious and work to become better. Accept your flaws and decide to do and become better.

CHAPTER 8

LIVING A COURAGEOUS LIFE



Chapter 8: Living a Courageous Life

You would have probably heard the expression "there's no courage without fear" and this is true because courage is when you have anxiety and worry looking right at you but you choose to respond fearlessly. Courage is taking action despite the fear you feel and this is why it's a faulty interpretation to equate courage with fearlessness. You'll be able to get what you want out of life, pursue your dreams, and take chances when you're courageous. You can learn to make the most out of every situation and exercise your courage muscles in many ways if you want to feel more courageous in your life and you've been struggling with fear.

Benefits of Courage

Acting despite the fear that inevitably sets in, examining the risks and rewards, and thinking things through is what being courageous

is about and, moving beyond your fears takes work. You'll be able to accomplish positive things in your life and respond appropriately to risks when you become more courageous. Courage allows you to believe in your abilities, it bolsters your self-confidence and gives you the power to pursue the things that are important to you.

If you feel fearful, don't assume you're not courageous, and don't let this make you beat yourself up. In fact, you'll be able to slow down and evaluate risks properly when you feel fearful and this is one of the good sides of fear. You'll be able to use a courageous-based response to replace your fear-based response when you brace up yourself to face your fears. And, without further ado, here are more benefits of courage:

- You'll be able to increase your sense of happiness when you embrace courage and incorporate it into your life.
- You stand a good chance of seizing opportunities as they present themselves and you're more likely to pursue your dreams and become a more successful person when you're courageous
- You will be able to broaden the experiences you have in your life and you'll be a better-rounded person when you choose to be more courageous by stepping out of your comfort zone.
- When you're courageous, you'll serve as a motivation to others to be courageous too.

- You'll be able to see the world from a different perspective when you embrace courage.
- If you've always suffered from low self-confidence, find your courage, and your self-confidence will grow.



Ways to Live a More Courageous Life

1. Embrace vulnerability. Open up and become more vulnerable if you're scared of people seeing you for who you are. You'll have little or no confidence in yourself if you live a fear-based life and this is why you must embrace vulnerability.

2. Admit you have fears. As I said, no one is born courageous and for you to overcome your fears and insecurities, you need to get all the information you need about them, and before you can get this information, you have to first identify what you're afraid of. You must admit you have fears just as you open yourself up to others.

3. Face your fears. A great way to overcome your fear or phobia is by exposing yourself to your fears. For instance, if you have a phobia for cats, making friends with someone who has a cute cat can make you stop being afraid of cats and see things from a different angle.

4. Think positively. Stop paying too much attention to what could go wrong whenever you want to do anything. More so, let others love you and show you affection — this is also part of a positive attitude. Do you know this phrase they call "hard guy"

when you act like you don't care about people loving you? Don't let that be your thing. Love people unashamedly and allow others to do nice things for you if you're someone who refuses favors.

5. Reduce your stress. We all need a break. Take your vacation time. Take breaks. Exercise. Get enough sleep and make sure you eat well. At times, it's the exhaustion that makes you experience fear and it's high time you started prioritizing your health and engage in activities or whatever helps you de-stress.

6. Demonstrate courage. Some people say they love to "fake it until they make it" and others interpret that act as a demonstration. So, demonstrate courage, whenever you get a chance. Take a bold step to intervene or call for help if you see someone in distress. Instead of ignoring someone in a dangerous situation, think of what you can do to help. Showing your courage is a great way to overcome fear.

7. Know failure but press forward. Keep moving forward instead of curling up into a ball when you fail. Fail forward and let all your failures keep propelling you to the next level or next stage. The more you fail, the more experience you have. Failure isn't that bad, but it can be very devastating and dangerous when you let it get to you.

8. Cope with risk and uncertainty. Nothing is promised or 100 percent certain in this life and learning to deal with life's uncertainties is a great way to conquer your fears. Figure out what you can do to keep your client or spouse if you fear you're going to lose them to another person. Likewise, you can set up emergency savings account if you fear you'll lose your house to foreclosure.

9. Continue to learn. Never stop learning. Whatever opportunities you see to learn a new skill or to further improve your skills, make sure you take them. Improve your skills, learn, and continue to grow. There will be less risk for you to take to become successful when you know more and make sure you read all that you can regarding your industry. You should also read top thought leaders' books.

10. Accept your challenges. This is where being responsible sets in. Accept your challenges. Do you even know that in most cases fear is just in your head? Brace up yourself to face what lies ahead rather than hide. Even after you've confronted your fears and challenges, get yourself together to stay on the course. Remember that you can always get ahead by living and wasting time worrying will do you no good at all.

CHAPTER 9

JETTISONING YOUR FEARS



Chapter 9: Jettisoning Your Fears

- 7 Ways to Turn Your big Dream into Reality

1. Believe it. Believing your dream is possible is the first step to achieving your big dream. These days, many love to pursue a dream they feel is really just unachievable or too big for them and little do they know that believing in their dreams themselves is the simple first step to achieve a big dream.

2. Take daily actions. It's good to believe but your belief will only be passive if you don't take a step. Without action, your dreaming is valueless and it's nothing. Start working on taking few steps closer to your big dream. No matter how small it may seem, just keep moving. Remember that slow and steady wins the race. And, turning your big dream into reality demands that you take daily actions.

3. Put a time frame to it. For you to keep moving and stay accountable, you must set a time frame for your big dream. You'll not be disciplined if you have a big dream and you have no timeframe in particular that you're working towards. In fact, it will even make you lazy because you'll always feel that "there's time". Remember that months, weeks, days, hours, minutes, and seconds can easily escape you If you don't have a time frame on something. Time flies and you can always set specific dates to reach some milestones as you commence your journey.

4. Dream big and vividly. Never let what you see around you or what people say limit you from dreaming big. Even after dreaming big, make sure you have clarity, and always think of how you would feel when you achieve that big dream you've always been imagining.

5. Ignore the naysayers. In life, whenever you start following your heart and you're pursuing your dream, there are some people that will encourage you and there are others who will discourage you and tell you 1,000 reasons why you shouldn't do what you want to do. You need to learn to ignore the kind of people who will always tell you that you can't do what you want to do. Funny enough, these naysayers can be people you hold very dear to your heart; they can be your family or friends, and they can also be people who know

you from a distance. However, the point remains that, you have what it takes to achieve your dream because you're a unique individual and don't allow yourself to be pulled back by naysayers when you're pursuing your big dream.

6. Share your dream with others. Sharing your dream with others is a good thing to do because you never know who you'll talk to that will help you achieve your dream. If you have a big dream and you're keeping it locked away, you're not doing well enough. Of course, you can try to be careful about who you share your dream with but don't forget that you're a unique being and no one has the kind of brain and initiative you have. So, when you meet people and you tell them about your dreams, some may connect you to people that can get you what you need to fulfill your dream and you can also meet those that will keep you inspired, motivated, and boost you up when you are down.

7. Don't expect too much. If you don't want to be disappointed and demotivated, don't have high expectations. Expect bumps ahead of your journey and don't let rigid expectations trap you. Keep the momentum going, adopt an inevitability mindset, and make room for your big dream.

CHAPTER 10

**AFFIRMATIONS FOR
RELEASING FEAR AND
OVERCOMING ANXIETIES**



Chapter 10: Affirmations for Releasing Fear and Overcoming Anxieties

Fear can cause real difficulties in our lives when it becomes debilitating. Yes, we all feel fear to a certain degree and it could be quite difficult to overcome fear. However, it's not healthy enough to perpetually give in to fear and we can use positive affirmations to boost our self-love, which will consequentially help us release fear and overcome anxieties.

Most times, one of the reasons why we fear too much is because we don't have enough love for ourselves. Our trust in ourselves is also very meagre and a simple way to get through some of our challenging situations is by using a powerful tool - positive affirmations. In case you feel like writing your positive affirmations yourself, make sure that you keep it positive, keep it in the present tense, be specific, and keep it brief.



Without further ado, here are some positive affirmations for overcoming fear:

- Mistakes help me grow. I embrace the mistakes I've made.
- I am enthusiastic and full of confidence.
- I embrace change because it helps me grow.
- I am living my life courageously.
- Facing my fears empowers me.
- I release the pain of my past.
- I persist until I succeed.
- I am excited about my life.

- I have all the motivation and inspiration I need to pursue my dreams
- This new day of opportunity is a blessing for me.
- Success is easy for me because I have everything I need today.
- I acknowledge my own self-worth.
- I am beautiful and I am full of strength.
- I am proud of all my accomplishments.
- I have a bright future.
- I am pushing through my fear and I am certainly overcoming my fear.
- Though I may fight, still, it's worth it because my life is precious and it's worth fighting for.
- I am healing.
- I accept myself for who I am.
- The power to change my life is in my hands.
- Though I may feel the fear, I'll still do it regardless.
- Clarity of mind is available to me.
- I release all self-doubt.
- I am on a journey of living a happier life and my life is getting transformed.
- I am at peace and I am calm.
- I guard my happiness jealously and courageously.
- I am never giving up because I am resilient.

- I deserve all the good things in life and I deserve to be happy, healthy and flourish.
- There is much in my life to look forward to
- Conquering my fears is easy because I have what it takes.
- I will thrive, prosper, and have joy.
- My dreams are worth fighting for.
- The love I have for myself is an unconditional one and I'm loving it.
- I trust the process of life
- I'm not perfect so I won't judge myself.
- And if I've judged myself in the past, I let go of all the judgments.
- I am the universe favorite and I'm protected by the universe.
- I am living fearlessly today.
- I am determined and super confident.
- I breathe out fear and I breathe in strength
- Moving forward without fear is becoming easier for me day by day.
- All my obstacles are nothing and I'll certainly overcome them.
- I am thankful for being unique as I am.
- I am trying my best.
- It's with happiness and hope that I will look into my future.
- I can do anything I put my mind to.
- I am too charged and energetic to be discouraged

- I release stress, tension, and fear.
- I am blessed, loved, and supported.
- I have faith and belief in myself.
- My abilities are unique and amazing.
- Yes, I can do it if I truly want to.
- Life is always working for me.
- My confidence keeps growing day by day.
- I am fit enough to achieve my goals.
- I am constantly growing; thanks to all the struggles I am facing.
- I am powerful and stronger than I think I am.
- I can help manifest my dreams when I focus on ideas.
- I am made stronger by my setbacks.
- There's nothing that comes my way that I can't handle.
- I can take chances because I am brave enough.
- I am training myself to be full of wonder, to be joyful, and curious.
- No matter what happens on the outside, I can be at peace on the inside.

Conclusion

For you to accomplish your goals in life and have a clear mind to start focusing on the things that matter to you in life, you need to deal with your fear so that it won't affect you. To some people, fear may just seem too normal, and if you tag along too and handle this with levity that "fear is just fear" and you choose not to work on your fear, the outcome of it may be very devastating. You shouldn't let fear have control over you. Fear shouldn't stop you from getting what you deserve and what you want.

For how long will you let fear keep driving your decisions? It's high time you turned things around and let those fears know that you can roar louder than they can. Take charge of your future and destiny and commit yourself to become a courageous person. Let it always ring in your mind that the day you decide to confront fear and look right into its eyes is the day you gain confidence, courage, and strength.