

# **Introduction**

Former U.S. President Franklin D. Roosevelt once said in a speech, "We have nothing to fear but fear itself." If you take the statement literally, it doesn't really make sense because you can't really be afraid of fear. What Roosevelt was trying to say is that fear is a crippling emotion that can hold back nations and individuals from achieving greatness. In that sense, the consequences of fear can be terrifying.

***Good fear vs. bad fear***

Fear is a strong emotion, an instinctive reaction that we're endowed with to ensure the survival of our species. It’s also a primeval instinct that we see in animals as well. As human civilizations became more complex and advanced, so did our fears become more varied and compounded. The caveman in prehistoric times wasn't worrying about the financial risks of taking out a second mortgage or making a career change. His primary goal revolved around one thing - survival.

Our current fears stem from the same core instinct but in comparison to our earliest ancestors, are much less of a threat. Oftentimes, rather than help us survive in the modern world, they hinder our ability to lead our best possible lives.

Now, this book is in no way trying to underplay or belittle your fears. Your fears are very valid. In fact, some actions should be tempered with a little bit of fear and caution. However, some fears can get blown out of proportion and take over your life. In this case, you need to pay attention.

Your fears could cause you to miss out on amazing opportunities that could change your life. Letting fear control you could be the reason you feel stifled, lost, and demotivated. Your fears, rather than protecting you, could be destroying your chances for happiness and success.

For example, the fear of swimming in shark-infested waters is a good fear. The fear of quitting a job that you hate and that offers no chance for advancement is a bad fear. It can hold you back from pursuing your true passion and showcasing your skills. It's these types of fears that this book will help you address.

This book is going to help you identify 7 types of fear that could be limiting your ability to achieve success These are fears that could hinder your care advancement or hold you back from building strong, healthy relationships. They can be the roadblocks to finding happiness and fulfillment.

Here are these 7 most common fears and a few tips on how to overcome them.

# **1. Fear of Risk**

Risk is related to a perceived loss resulting from an action. Oftentimes, there's also a potential gain but we tend to magnify the loss while minimizing the gains. The fear of taking risks is a very strong primal fear related to our survival instinct where our prehistoric ancestors were surrounded by peril. Taking risks could mean getting eaten by wild animals or some other horrible death.

This fear remains very strong in us and is the first emotion that overcomes us when we think of taking important action.

***How it holds you back***

Let's say you want to start your own business. You have a great idea for a useful product or service that's scalable. There's an audience for it and your initial market research tells you it will be in demand. You're very excited. Then, the fear of risk kicks in and your mind starts bombarding you with 'what if?’

What if the idea's not so good after all? What if you take out a loan and can't repay it? What if the product doesn't sell? What if the market collapses? What if there's a nuclear war and you lose everything?

The 'what if' questions typically escalate into gloom and doom scenarios until the fear paralyzes you into inaction. Realistically, if there's a nuclear war, everybody's going to be out of business, aren't they? This is how the concept of risk can really play on your fear of loss.

Your fear ends up holding you back from, doing something that can have some real benefits for you. So, you ditch the idea and decide to stay on in a job you hate that's stifling your potential and ambition. You convince yourself that being miserable is safer than failing miserably!

Now, consider the alternative: you realistically assess the risks involved, plan for them and start your own business. You embark on an exciting journey when you become your own boss, take control of your life, and grow a super successful business. This is just one example of how fear of risk can hold you back from great things.

***Action steps***

* **Assess and evaluate risks**

Identify your desired outcome. Let's stick with the example of starting your own business. Realistically and honestly assess the risks related to the outcome. In this case, they could be using your savings for capital, taking out a loan and changing interest rates or liabilities or hazards related to your product. I would also include the risk of not making any income from the business for a few months until it's up and running.

Weigh the desired outcome (establishing a successful business) against the risks involved and honestly assess the possibility of these risks really happening. You'll most likely find that the outcome or goal is worth the risks.

Assessing possible risks and putting them into proportion usually shows you that they're not as bad as you imagined, not likely to happen or if they do, can be managed.

* **Plan for risk**

When you've identified all the possible risks, create a risk management plan for each one. This will give you tremendous peace of mind and confidence because you're mentally prepared and your back is covered.

Having a risk management plan or a plan B will arm you with the tools to immediately take action to mitigate or eliminate risks with the least possible losses. Oftentimes, many of the imagined risks never come to pass but having a plan B is one of the most powerful ways to break your fear of risk.

* **Set clear goals**

Always define your goal or goals clearly and factor in the potential risks. Include sub-goals of steps you need to take to avoid risk. Your goal map should include benchmarks or timeframes where you stop and assess your progress to ensure that all is on track and to make modifications if something seems to be heading towards a risk.

# **2. Fear of Failure**

Failure can have tangible repercussions such as material or financial loss as well as emotional consequences such as the loss of reputation, respect, and self-pride. In most cases, the emotional associations come into play more to hold us back.

Failure is associated with negative qualities like incompetence, inexperience, poor skills, low intelligence, and other qualities that cause emotional distress.

***How it holds you back***

Quite simply, nobody wants to be regarded as a loser. This is why the fear of failure leads to three negative and debilitating habits:

* + Procrastination
  + Overthinking
  + Inability to make timely decisions

It's not hard to see how these three habits can hold you back from seizing new opportunities, taking initiatives, and embracing challenges, all of which can help you function at your best and achieve success. What’s more, the fear of failure saps your self-confidence. The more it keeps you stuck in place, the more you become convinced that you don’t have what it takes to do any better. It's a vicious and very crippling cycle.

***Action steps***

Highly successful people have a unique mindset. Firstly, they don’t acknowledge the word 'failure' but rather, refer to it as a setback. Secondly, they see setbacks as challenges that can always be overcome. That's what makes successful people great! You can develop this mindset and conquer your fear of failure with the following strategies:

* + **Reframe past failures**

We're often ashamed of our past failures and avoid reflecting on them. But reframing past failures can decrease your fears. Firstly, remind yourself that you may have made some very big mistakes in the past – but so has everyone else on the planet.

Secondly, reflect on how your mistakes are part of who you are today. For better or worse, they've shaped your character and they’ve made you wiser and stronger. Finally, reflect on the lessons learned and how they’ve helped you avoid making the same mistakes again.

Reframe and reflect on your past failures in this way and you'll begin to see that failure can have a positive effect.

* + **Learn new skills**

These can be skills related to your career, tech skills, or communication and listening skills to improve your relationships, leadership skills and so on. The goal is to give your self-confidence a big boost.

Having a varied toolset of skills and expertise gives you the confidence to be more proactive and eager to take initiatives to improve yourself and your life. This strategy is a huge fear of failure buster.

* + **Reflect on your greatness**

Reflect on your special skills and talents that make you unique from everyone else. This is a great exercise to engage in when you're procrastinating or overthinking.

These unique skills would be a great creative mind, powerful analytical skills, great people skills and so on. Celebrate your unique qualities as often as you can because it’s the best way to overcome negative self-talk and tell yourself that you can do anything well if when you put your mind to it.

# **3. Financial Fear**

This is possibly the biggest fear that can keep you tossing and turning at night because again, it's linked to your survival. If financial fears get out of control, they can develop into an obsession with money or breed toxic emotions like envy or jealousy of people who are wealthier.

Financial fear takes on different forms and shapes depending on your circumstances. You might be living from paycheck to paycheck and barely able to make ends meet. You could be struggling to pay off a student loan or keep up with your mortgage payments.

Unexpected medical bills may be eating away at your savings, or you may worry about not being able to save at all. You could be worried about your partner's overspending or how you'll manage if you lose your job. Financial fears are very personalized but they all revolve around one thing - financial security.

Financial fears are very valid but again, we often tend to let them take over our minds and keep us in a perpetual state of worry and anxiety. Even people who are financially secure may develop an obsessive fear of losing all they have. In extreme cases, this type of fear can become a phobia.

***How it holds you back***

Financial fear is a major stressor because it usually plagues you most of the day (and night) rather than in a specific situation. So, its first impact is going to be on your health. High stress levels will keep you feeling fatigued, lifeless, and demotivated.

Your immune system becomes weakened, leaving you more open to illness and just poor health overall. Mentally, financial worries can lead to depression, chronic anxiety, and isolation.

When you're not at your best physically and mentally, everything in your life suffers. What's worse, financial fears can keep you trapped in a negative cycle where it's very difficult to think clearly about solutions - much less act.

***Action steps***

* + **Save**

Financial experts recommend putting 10% of your income into a savings account. $10 out of every $100 is a negligible sum and you'll hardly notice the deduction. However, in a savings account, those small sums very quickly accumulate and can become very substantial over time.

A great idea is to create a separate emergency fund and divide savings between that and your regular savings account. That way, you have something put aside for emergencies like appliances or cars breaking down and other unexpected expenses.

* **Stick to a budget**

If you stick to a budget and cut down on unnecessary expenses (three cable TV subscriptions and gourmet ice cream are not essentials!) you should be able to live well within your income and put something towards your savings as well.

The thing with budgets is that people seem to think they're made to be broken! So, be firm and keep a strict eye on overspending.

* + **Create new income streams**

There are dozens of ways to make extra income online with no cost or very minimal investment. You can set up two or three of these income streams at once. This can easily be managed in your spare time and some have the potential for making very decent money.

Consider affiliate marketing, dropshipping, posting YouTube videos, or publishing an eBook on Kindle. None of these schemes require much experience and with dozens of tutorials on YouTube, you can easily set up your chosen income stream. These are just a few of the ways that you can make some extra money with very little effort. Now, this income won't be very big but it will certainly come in handy when you need some spare cash.

Note: These strategies are not going to make you rich overnight or solve all your financial problems. However, they'll provide you with a small safety cushion that will significantly alleviate your financial fears and give you some peace of mind.

More importantly, these little security nets will relieve your financial anxieties, allowing you to focus on bigger solutions to improve your financial situation.

# **4. Security Fears**

Emotional security, job security, health security, and financial security are extremely important for our mental wellbeing and productivity. Security fears also play on your inner sense of self-worth and, in severe cases, can lead to inferiority complexes and social isolation.

***How it holds you back***

When you're insecure in a relationship or don't feel accepted by your peers, your self-confidence plummets. It's a no-brainer that low self-confidence will affect the way you think and act in your career, personal and social life.

When you feel insecure in your job, the fear of making mistakes causes you to box yourself into your job role and do only what's required of you. You're not motivated to be creative or innovative or put in more than the minimum effort. What's the point if you think you're going to lose your job anyway?

Health insecurity may be a result of guilt because you know you drink too much, eat unhealthy food and are just careless with your health. It may be due to a history of family health issues as well. As for financial insecurity, we've discussed how it can drag you into a cycle of anxiety and worry that stifles your ability to be your best.

***Action steps***

* + **See a financial adviser**

If financial security is preying on your fears, a financial advisor can help you in many ways. He’ll look at your income and expenses and help you create a suitable budget. He'll suggest investments and other ways to generate more wealth.

A financial advisor will also guide you towards the best way to manage debts if you have them and suggest effective ways to curb overspending. If you're feeling a bit lost and confused, an expert opinion can dispel many of your financial insecurities.

Financial advisors aren't just for rich people! They'll work with anyone including people who are struggling financially, as well as people who are feeling financially insecure. It's an investment worth making if your insecurity is holding you back.

* + **Foster relationships**

First and foremost, get out of abusive or destructive relationships immediately. They don't just hold you back but drag you down to a very bad place - you deserve better. The same goes for exploitative friendships and associations with people who are overly negative and critical. Phase them out of your life.

Next, work on the relationships that really matter to you. Nurture and foster relationships with family, loved ones and supportive friends. Your love and support will be reciprocated in full measure.

Strong, healthy relationships greatly strengthen your emotional security. You know that these people can be counted on to give you support, encouragement, and love you for who you are.

* + **Have a strong support network**

In addition to your great relationships, having a strong peer network can be very effective in dispelling emotional insecurity. This can be a peer group related to your career, special interest, or causes you're passionate about.

Exchanging ideas, sharing experience, and being part of an active peer network can provide you with immense support and encouragement when you need it.

* + **Live healthily**

No further explanations are needed here. You know what you're doing right or wrong health-wise. Take care of yourself!

When you're healthy, you feel it. In fact, you feel great. Knowing you're doing your part to stay fit boosts your confidence about your health.

* + **Up your expertise**

Quell your job insecurity by staying at the top of your game. Keep growing and learning as much as you can to expand your scope of expertise. In the case that you do lose your job, you know that you're perfectly qualified to find a better one!

* + **Nurture your emotional health**

Practice your faith or take up meditation to boost your emotional resilience and inner tranquility. Spiritual practices of all kinds are great for building strong emotional health. When you're emotionally strong, you're better able to confront your fears and address them rather than let them take control of your life.

# **5. Fear of Change**

Someone once said that death and taxes are the only two unavoidable things in life. They got it wrong - they forgot to add change. The third one is unavoidable. Nothing in life stays the same because change is an inevitable part of any natural cycle.

We’re often taken unawares by change and shocked when it happens. We're afraid of it and resist it vehemently because we fear the unknown.

***How it holds you back***

A good example to illustrate this type of fear is technology. It's become an integral part of our lives and most people are comfortable using it. In fact, some people are unable to function without it.

However, there are others who resist it. They insist on using traditional tools like notebooks and ledgers, paper invoices and manual accounting. They know the bare basics of computers and cell phones but just aren't interested in upping their tech skills. People who don’t like technology are in fact resisting change, in this case, our increasing dependence on technology. They regard this change as a total upheaval of the familiar lifestyle that they're comfortable with.

A person who fears change isn't likely to advance in their career with poor technical skills. In a world where digital tools make so many processes faster and easier, their productivity will suffer drastically.

Change can often be good and even life-changing if you're able to look beyond your fear of it. High achievers and great people embrace change and see it as a challenge. For them, change is an opportunity to grow and achieve bigger successes. That's what makes great people great!

The fear of change is linked to fear of the unknown and the unknown signifies risk. Risk, as we discussed earlier, links to survival. Therefore, the fear of change is sometimes very strong, especially in times of political or economic turmoil.

***Action steps***

* + **Try new things**

Engaging in experiences that are new to you helps you become more accepting of change. It trains your mind to process that the unknown isn’t always bad. In fact, it can be amazingly fun and stimulating. You also have full control over what you choose to try. This conditions your mind to be more comfortable with change. The key is to engage in new and different experiences like traveling abroad, which allows you to experience different cultures and engage with different people.

Trying new cuisine, learning a new language, or taking a class also helps ease your fear of change. The point is that what you choose to try should be something completely new to you, so, get creative! Make the rounds of your local ethnic restaurants, take a martial arts class, or sign up for singing lessons. As long as it's something totally new, it'll work.

* + **Get uncomfortable once in a while**

Next, up the level of trying new things by doing what makes you uncomfortable. Public speaking is a great example of this. For most people, giving a presentation or speaking in front of an audience is as uncomfortable as it can get! That's the whole point of this exercise.

Another example is having a conversation with a particularly obnoxious person such as a chronic complainer or cynical hatemonger - and staying calm and collected. Attending a church service if you're non-religious can be very uncomfortable as well.

Trying things that scare you also falls into this category. A wild roller-coaster ride or bungee jumping, deep-sea diving… we all have certain things we've never considered doing because they frighten us. Even trying them once will go a long way towards breaking your fear of change.



# **6. Fear of Rejection/Ridicule**

This fear is related to emotional pain and trauma. For some of us, it has its roots in childhood, where we experienced some form of abuse or bullying. These types of experiences and the negative emotions associated with them are often repressed. They continue to fester inside, causing fear of rejection or ridicule.

***How it holds you back***

One of the most dangerous consequences of this fear is that we can become obsessed with seeking approval. As a result, we may stifle our individuality and personal opinions to 'conform' or 'fit in'. This could be very detrimental to personal growth and creativity.

Even worse, the desire to avoid ridicule or rejection can drive us to compromise our values and beliefs. In other words, we sell ourselves out. What’s more, we know it and feel terrible about it. This can lead to self-hate, one of the most toxic emotions of all.

***Action steps***

* + **Surround yourself with the right people**

These are family members, friends and colleagues who totally love and accept you as you are. They see all your brilliant qualities and are generous with encouragement and support. Surround yourself with as many of these people as you can. They'll give you the confidence and self-worth to deal with criticism and rejection and accept that you just can't please everyone.

* + **Stand up for something you believe in**

Find a cause that you're passionate about such as the environmental crisis, world hunger or animal rights. Educate yourself on the topic and join an advocacy group. Speak about your cause to others and try to enlist their efforts. This applies to your political, religious, and moral convictions as well. You don't necessarily need to advertise them to all and sundry but don't be afraid to speak up and defend them with courage and conviction.

# **7. Fear of Responsibility**

The fear of responsibility is directly related to the fear of failure and the fear of risk. Some people also fear responsibility because they don’t like to be held accountable for their actions. They prefer to blame others rather than honestly confront themselves.

***How it holds you back***

This fear can hold you back professionally because you gain a reputation as someone who shuns responsibility and therefore, has no commitment or dedication to their career. Taking full responsibility is the mark of leaders and high achievers. They hold themselves fully accountable for their actions and the outcomes of their decisions. They quickly jump in to fix mistakes and address emergency situations rather than waste time blaming themselves or others.

In your personal life, the fear of responsibility can be extremely detrimental to relationships. You may delay important decisions like marriage or starting a family. You may experience a painful breakup or lose potential partners because you're seen as someone who shuns commitment.

***Action steps***

* + **Fix your flaws**

Train yourself to become more responsible by honestly identifying your flaws and reflecting on them. You may tend to interrupt others in conversation or not listen actively. You may tend to gossip. You could be holding yourself back by seeing yourself as the perpetual victim. We all have personal flaws that we can work on to improve. Whatever your own may be, make the intention to fix them and become a better person. In the process, you'll realize that taking responsibility feels great!

* + **Learn to apologize**

People who fear responsibility often find it hard to apologize for their mistakes. Commit to apologizing when you make a mistake or feel that you've offended someone. Any simple apology will do. For example, “I'm sorry if that sounded rude, I didn't mean it to be" or "I'm sorry for not responding to your email promptly but I was having a hectic day." There'll be opportunities every day to make an apology so take advantage of them as often as you can.

Don't worry, it gets easier over time. And again, you'll feel great about having the integrity and honesty to admit you were wrong.

* + **Make promises and keep them**

Never commit to something unless you can keep your commitment. This is an integral part of learning to take responsibility. Failing to follow through with promises is the quickest way to lose respect or even important people in your life.

* + **Stop blaming others**

Don’t take the easy way out by blaming others, even if they are wrong. Stay alert to this negative reaction because quite simply, it's not going to fix anything. When something goes wrong, ditch the blame game and look for ways to set things right. If you feel that someone needs to be made aware of a mistake, you can explain to them later what they did wrong and how they can avoid it the next time around.

Likewise, stay alert to your feelings of perpetual victimhood. Be brutally honest with yourself because you know that the world isn’t out to get you. If you are being treated unfairly or victimized in some way, only you can change that. Own up to the fact that you can take control of your life and change any negative situation.

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# **Conclusion**

Understanding where our fears stem from is the first step to confronting and conquering them. Hopefully, this short book has given you some insight into the reasons behind your own fears and how you could be magnifying them out of proportion.

Hopefully, you're also more aware of how your fears could be holding you back from achieving your full potential in all areas of your life. Thy key to achieving your greatness and finding fulfillment and joy is to overcome them.

Which of these 7 fears have you identified in yourself? We all experience the full spectrum at certain times in our lives but usually there's a predominant fear that really plays on our minds. Whatever your specific fear is, the great news is that it can be overcome.

Fear is in your head. Yes, some fears may be valid and reasonable but they're still in our minds. And the mind has a strange way of blowing these fears out of proportion. The biggest mistake you can make is to allow them to control you.

Start turning your life around today by making the decision to take control of your life by taking control of your fears and managing them with the methods suggested here. You deserve to lead a productive, stress-free, and fear-free life!

**Are You Ready To Conquer Your Fears?**

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