

**SELF**

## How to ... **Worry less**

Worrying typically comes from a fear of the unknown, so to tackle it, find ways to make yourself feel more in control, says life coach Alice Stapleton ([alicestapleton.com](http://alicestapleton.com))

**1 Get comfortable with uncertainty.** The more practice you get at coping with unpredictable situations, the better you can deal with all that life throws at you. Change parts of your routine (try a different route to work, for instance) or say yes to things that feel out of your comfort zone (such as a party you think might be awkward).

**2 Do something about it.** Work out what, if anything, you can do to change the outcome of whatever is worrying you. Then do two or three things that will address it – if you're worried about money, make an appointment with your bank manager, for example.

**3 Have a plan.** Think of the worst-case scenario and write a detailed plan of what you'd do if it actually happened. Now, if the worry returns, it shouldn't make you feel as nervous because you know that you would have control over the situation.



**PERSONALITY**

## Show me the money

How impatient are you? Be honest. Can you wait until Saturday to buy a new dress from the shops, or do you have to order it online now (and pay an extra £5 for postage and packaging so it arrives tomorrow)?

Impatience is getting a lot of us into financial difficulties, it seems. Researchers in the US investigating the psychological factors at play in the economic crisis discovered that the more impatient the person, the more likely they were to have a bad credit rating\*.

'It does make sense,' says co-author Stephan Meier of Columbia University. 'Individuals accumulate debt and then have to decide whether to repay the money or use it for something else.' Of course there are other factors that affect whether you can pay off your credit card or overdraft, he acknowledges, 'but there is a little bit of strategic defaulting going on, where some people make this cost-benefit analysis,' giving into urges now rather than waiting until they can afford it. One to think about next time you hand over your card...

## 50 **SOCIETY**

It's the age our thirst for competition peaks, says new research\*\*. Rather than being more competitive in our youth, it seems we get more ambitious as we get older, until this plateaus at 50. 'After 50 we go through changes that can affect our feelings of competitiveness,' says therapist Shanta Gyanchand. 'Testosterone, a hormone linked to competitive drive, drops. At the same time, our social role usually begins to shift as we approach retirement.' However, she adds, at 50 we are probably more skilled and experienced than ever, so are well-placed for success, even if we don't think we want it.

PHOTOGRAPHS: PLAIN PICTURE \*MAYRE ET AL. 'COMPETITIVENESS ACROSS THE LIFE SPAN: THE FEISTY FIFTIES,' PSYCHOLOGY AND AGING, 2011