

## BEHAVIORAL & FINANCIAL INSIGHTS

### Don't Worry, Be Happy

*Popularized by Bobby McFerrin's iconic 1988 song, the phrase has endured because it speaks to a timeless truth: worry adds nothing, yet happiness can transform everything.*

There's no shortage of things to worry about today—inflation, economic uncertainty, global unrest—and all of it can impact our financial future. Worry, though a natural human response, often traps us in cycles of fear about things we cannot control. It clouds our judgement, drains our energy, and robs us of being present in the moment. Choosing happiness doesn't mean ignoring life's challenges; it means facing them with a positive outlook. It's about recognizing that while we can't control every situation, we *can* control how we respond to it. Unfortunately, the media intentionally magnifies things for us to worry about, focusing on fear because it grabs attention. Over time, this constant exposure to negativity can affect our mood, cloud our thinking, be counterproductive, and erode our personal happiness.

#### Just Laugh

One of the simplest ways to lift your mood is to laugh more. Young children frequently provide excellent examples of happiness. They are quick to forgive, and they laugh—a lot. Studies show the average four-year-old laughs 300 times a day. The average forty-year-old? Just four!<sup>1</sup>

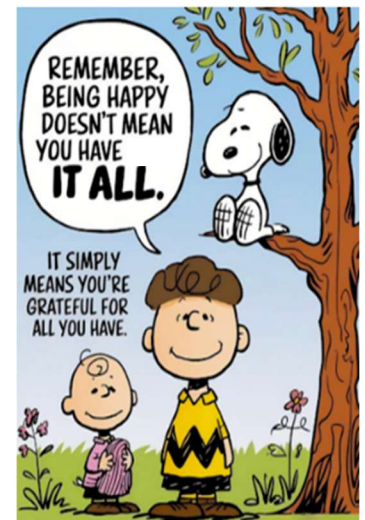
That's unfortunate, because laughter triggers the release of dopamine, oxytocin, and endorphins—chemicals that elevate mood and reduce stress. Humor is a powerful ingredient for well-being. Surround yourself with people who can make you laugh or have an upbeat personality. Even small encouraging acts—like offering or receiving a compliment or a smile—can manifest positive, unifying feelings.

#### Choosing Happiness

Reacting with cynicism and pessimism is easy. But choosing optimism and happiness? That may take some effort. Positivity doesn't deny reality; it reframes it.

While life's circumstances are impactful, lasting happiness has more to do with what we *choose* to focus on and dwell on. Choosing to “be happy” is not about forced smiles or pretending everything is perfect. It's about cultivating gratitude, focusing on what's going right, and trusting that things will work out in time. Happiness can be found in the little things—a warm cup of coffee, a kind word or gesture, a moment of stillness.

We can't control headlines or markets, but we can manage our intake of negativity, as well as how we respond. Ultimately, “Don't worry, be happy” is a gentle reminder that happiness is not the result of a perfect life, rather a choice we can make each day. After all, what good is reaching your financial goals if you don't enjoy the journey?



<sup>1</sup> Aaker, Jennifer & Bagdonas, Naomil. *Humor, Seriously*. Page 25. Random House, 2021