

Validium Newsletter



What Is Gratitude?

Gratitude is an emotion we experience in appreciation for what we have, rather than what we think we need or want. Showing gratitude can make us feel more positive and give life more meaning. With gratitude, there is happiness, and with happiness there is appreciation of the 'present moment'.

Many of us go about our daily lives unintentionally missing life's precious moments and forgetting what we have to be grateful for. It might be the roof over our heads, the food in our cupboards or the clothes on our backs. These are items we expect to be there each day, but which many people in the world do not have.

Recent scientific research has identified people who practice 'gratitude' experience many benefits including:

- Stronger immune systems, lower blood pressure along with fewer aches and pains
- Higher levels of positive emotions
- Fewer negative thoughts and reduced depression
- Greater joy and optimism
- Feeling less lonely and isolated

Some people like to keep a gratitude diary. Each morning try writing down three things you are grateful for. Avoid writing down the same things; this will challenge you and as time goes on it will help enhance your sense of well-being.

Curiosity & Engagement

One definition of 'curiosity' is 'a strong desire to know or learn something'. When you are really interested in something, you are curious and want to know more; you ask questions and research; you want to look below the surface and increase your understanding.

This generates a sense of being fulfilled and excited by, or actively engaged in, what you are doing – whether it's work, a hobby, a relationship or a learning opportunity.

When you feel truly engaged in something, you feel absorbed by it, enthusiastic, positive and have a strong connection to what you are doing, the team you are working with and the company you are working for.

You feel energized and motivated. This leads you to feel curious, to want to find out more, to innovate and move forward. As for what comes first, well that's a little like the 'chicken and egg' conundrum.



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Don't Sweat The Small Stuff

We've all done it - invested wasted energy and stressed ourselves about everyday situations, such as taking criticism, disagreeing with a decision a colleague has taken, or getting annoyed with ourselves over mistakes we have made. Usually, when we look back on these situations we ask ourselves 'was it worth getting so hung up about it?'



When we reflect on times like this we gain a sense of perspective and sometimes see the issues were quite minor and we may have overreacted or become more stressed than necessary. Recognising situations like these as they arise can be a prompt to react in a more balanced and proportioned way. This can help us to address these everyday issues in a way that doesn't cause any undue stress or worry.

Did You Know?

The Debt Team offers support, help and guidance when you can't meet your loan or credit card repayments

Crypto Trading Is Not The Answer To Solving Your Debts

With films like *The Wolf of Wall Street* glamourising the world of trading, there's been a surge in people finding new ways to maximise their income in an attempt to 'get rich quick'.

The pandemic hasn't helped - according to FCA data, over two million Brits are now investing in cryptocurrencies, following a massive increase in 'stay-at-home investing' during the past couple of years.

The reality is this is leaving more people in problem debt and in turn having a really negative impact on mental health when things go wrong.

Find out more by visiting the [vClub Debt and Money Blog](#)