

# **ACHIEVING YOUR DREAMS WITHOUT FEAR**

**A SIMPLE GUIDE TO LIVING  
THE LIFE YOU DESERVE**



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## **A Simple Guide To Living The Life You Deserve**

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**W**ith the current economic situation being so volatile, many of us are feeling fear about the future, perhaps for the first time. You may very well be wondering, “Is my job safe? Will I be laid off tomorrow? Will my company go under? How will I pay my bills?”

Even more depressing, you may feel that your dreams for a better life have been dashed into the dirt.

Regardless of the economic climate, though, there are still plenty of opportunities available for anyone who wants to reach out and grab them. Even losing your job, as scary as that is, could open up the door to new and better possibilities for you.

Sure, logically you know this is possible, but you *still* worry, don’t you?

***It could be your fears – not the recession – that is really stopping you from pursuing your dreams, but your mind is telling you to use the recession as an excuse!***

Are these types of fears paralyzing you into passive inaction?

- \* Fear of the unknown
- \* Fear of failure
- \* Fear of change
- \* Fear of lack of support
- \* Fear of the worst case scenario
- \* Fear of success

Look inside you. What’s really stopping you? Are your fears holding you back?

***The good news is that you can learn to transform those fears into an unstoppable positive force!***

In this book, we'll examine each of these types of fears and look at how they could be affecting you. You'll learn what causes your fears and *exactly* what you can do about it. You'll also find specific action steps you can take to overcome your fears so you can live the life you've always dreamed of.

**"Fears are educated into us, and can, if we wish,  
be educated out."**

– Karl Augustus Menninger

## Are Your Fears Real?

A wise man once said that FEAR means *False Evidence Appearing Real*. In fact, the vast majority of our fears never come to pass. Experts have estimated that 90% of our fears are about things that *will never happen!*

This means we waste an awful lot of time and energy worrying about things that don't matter!

There's a great portion of our life wasted on worrying. There's all the time and energy we spend worrying about things we *know* we can't do anything about, plus all the wasted effort *worrying* instead of *taking action* to overcome solvable problems – but all of this gets us nowhere!

Now back to the question: Are your fears real? ***Yes. You may fear something that isn't real, but the fear itself is very real and extremely powerful.***



Your fear can take the wind out of your sails faster than any challenge. Fear can stop you in your tracks. Fear can suck away your confidence and destroy your hopes and dreams. ***But fear can be harnessed and transformed into the strongest motivator!***

## THE FEAR EFFECT

Even though fear is felt in your mind, it causes a physical reaction in your body. The “*fight or flight*” reaction to your fear can:

- \* Pump adrenaline into your body
- \* Speed up your heartbeat
- \* Make your breathing shallow and quick
- \* Make you sweat
- \* Cause a panic attack

At times, fear can save your life if the danger is real. But in most cases, the danger doesn't exist. It *does* exist, however, in your mind, so you suffer the consequences of your fear anyway. It can cause anything from stress and anxiety to heart attacks.

## DO YOU CHOOSE FEAR?

Can you imagine the great strides you could make if fear weren't an option – if you spent all that time and energy on moving forward toward your goals instead of sitting around worrying about the bumps in the road?

***Are you letting fear be an option in your life?*** How much time do you spend conjuring up doom and gloom with the “*What ifs?*” You can make the choice to eliminate this self-defeating habit and take action every day to reduce your fears.

You must acknowledge that your fears are real and realize that it's playing havoc with your life every time fear raises its ugly head. As humans, we all have fears of some kind, but ***we also have the power to change how we allow fear to affect our life.***

With purposeful action comes success!

**“I am an old man and have known a great many troubles,  
but most of them never happened.”**

– Mark Twain

## What Causes Your Fear?

Analyzing what caused your fear in the first place can go a long way toward helping you overcome it. After all, somewhere along the way you developed the fear, and then your mind found ways to validate and strengthen it.

**Here are some of the most common reasons for your fears:**

1. **Childhood experiences.** Even experiences you've long since forgotten can be the cause of many fears. Those experiences are still stored in your subconscious and can affect the way you think and feel about current experiences.
  - \* For example, if a dog had bitten you as a child, you might be afraid of dogs to this day. Even though many dogs wouldn't hurt a fly, whenever you see another dog your subconscious reminds you to be wary, and these thoughts then further validate the fear.

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- \* Perhaps someone called you stupid at school. To this day, even though you may have a high IQ, you feel that you aren't smart and fear that others will think your ideas are silly. Every time you make a mistake, you validate to yourself that you're 'stupid,' which reinforces your fear.

- \* If you're a creative and artistic person who doesn't trust your own instincts, it may be because of one insulting comment a teacher made years prior. It can affect your entire life, even if you know now that the teacher was wrong.

2. **Observations.** Many of the things you see and hear about today could be the cause of many fears.

- \* If your brother lost his job and it caused an upheaval in his life, this could be fueling fears during the current recession.

- \* Seeing the failures of others might have ingrained fears into you about never being able to succeed, no matter how much you want it.

- \* In the same way, seeing great success from your friends or colleagues might also stir up fears within you. You might feel the pressure to compete for fear of failure.

3. **Beliefs.** Throughout your life, you've learned things from others. Many times these things aren't based on facts and may even prove to be incorrect. They could have been only opinions, but you learned them as truths, and they cause fears that keep you from pursuing your dreams.

- \* For example, you may fear success because you grew up believing that all rich people are greedy snobs. Every time you met a greedy rich person, it validated this belief. Your fear of becoming a greedy snob overcomes your desire for financial freedom.



- \* You might even believe that money is the root of all evil and that you'll be doomed to hell if you have any kind of financial success. Naturally, your fear of eternal damnation will keep you from succeeding.
- \* You may fear having a great relationship with someone because you've seen too many relationships fail, and you don't want to risk it. You believe relationships invariably end up on the rocks.

***Your experiences, observations, and learned beliefs are at the root of your fears.*** If you reflect on your fears, determine what they are, and then trace them back to their beginnings, you can often gain insight as to why they might be holding you back.

Once you've figured this out, you can start the process of overcoming your fears. ***But you need to figure out what it is you want to overcome before you can do anything about it!***

## TRACE THE CAUSE OF YOUR FEAR AND CHANGE YOUR BELIEF IN IT

Fears can keep you from achieving your dreams, but after some reflection ***you can find the fear behind the fear and overcome it.***

Once you've found the underlying limiting belief, you can start feeding your mind with new information that builds a fresh mindset. You can validate and strengthen the new beliefs by focusing on things each day that support your success.

**Here's how this strategy works, step by step:**

1. **Write it out.** Get out a sheet of paper and something to write with.
2. **Start with the obvious.** Write down an obvious fear that limits you. We'll use a lack of confidence as an example.

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3. **The good, the bad, and the ugly.** Underneath your fear, list every time your lack of confidence stopped you. Write down the positive outcome that could have occurred had you not stopped yourself. This step helps you make the conscious decision to change.
4. **Quote yourself.** What was your self-talk in your most unconfident moments? What was going through your mind?
5. **Remember.** What experiences, observations, or beliefs could have made you feel this way? Write them down. Go back in your memories as far back as you can.
6. **Ask yourself, “Why?”** Are there additional fears that could be causing the lack of confidence? Find the fears *behind* the fear.
  - \* Are you afraid people will think badly of you? Why?
  - \* Do you fear failure so much that it takes away your confidence? Why?
7. **Reflect.** Could you have been misinterpreting some of these experiences negatively in order to validate your fear? Are you trying to reinforce your fear or break it apart?
8. **Determine the truth.** Write down new beliefs based on truth, not fear.
  - \* For example, to combat your fear of failure, write down all the times you’ve succeeded at anything – big or small. **Change your focus** to success instead of failure.
9. **Validate the new belief.** Each and every day, notice and congratulate yourself for every success. You’ll be building a new pathway in your mind for your success channel. Soon the pathway for the fear of failure will fall into disarray as the one for success is strengthened.

Fear is an emotion. Many times you may feel stressed or afraid without really knowing the cause. This strategy will help you find your fears, acknowledge them, then break through your limiting beliefs.

It will force you to develop a new, positive mindset that you can strengthen with each passing day. Eventually, your subconscious will accept the new belief as the truth it seeks to validate.

***With this method, you're truly facing your fears without trying to ignore or bury them.***

Once you've determined what your fears are and you've started to change your beliefs, there are still more actions you can take to jump-start your new life without fear!

In the next section, we'll look at some specific types of fears that may be holding you back, and give you actionable tips and techniques for overcoming them.

**"Fear is only as deep as the mind allows."**

– Japanese Proverb

## Strategies to Overcome Specific Fears

### FEAR OF THE UNKNOWN

Fear of the unknown is one of our greatest fears. When we don't know what's ahead, we often let our wandering mind take over. Our imagination goes wild with one scary *"What if"* after another.

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- \* What if he doesn't like me?
- \* What if I don't make this sale?
- \* What if I get laid off?

On the other hand: What if he *does* like you? What if you *do* make the sale? What if you *do* keep your job?

Which scenarios do you focus on? If it's the first three, then your fears are in control.

### Follow these tips to lessen your fear of the unknown:

1. **Know what you want and how you want to get there.** When you know what you want, you're anchored and focused. You aren't blown willy nilly by the slightest breeze. ***You act rather than react.***
  - \* When you get in your car to go somewhere, you can't see the entire route, but you aren't scared to start the car, are you? In the same way, make a plan to achieve your goals and get started on your way. If you have to take detours, so be it!
2. **Be prepared.** Planning ahead naturally helps to reduce your fear of the unknown.
  - \* Go ahead and allow yourself some "*What ifs*" and make contingency plans for *probable* obstacles. The difference here is that you're preparing solutions in advance, not simply worrying about everything bad that can happen. You're making it easier on yourself.
  - \* Example #1: Keep an emergency kit in the trunk of your car with a flashlight, flares, tools for minor repairs, and a first aid kit. Do regular maintenance to keep the car running smoothly.
  - \* Example #2: Add funds to a savings account regularly so that you have the money to cover emergencies. A good goal to start with is to accumulate an amount equal to 3 months of your household income.

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3. **Be flexible.** Keep your plans flexible so you can adapt them if need be.
4. **Seek solutions.** When challenges arise, devote your time and energy to finding workable solutions, rather than fretting and worrying. Worrying won't get you anywhere.
5. **Nurture your curiosity.** When you're curious about something, you feel a sense of excitement. Life is an adventure! Become curious about what adventures lay ahead for you and you'll look forward to whatever may come, rather than dread the worst case possibilities.
6. **Live in the moment.** Yesterday is already done and tomorrow may never come. All you have is the present. Every moment is precious, so make every moment count!

***When you immerse yourself in the present moment, you don't even think about – or fear – what may be around the corner.***

- \* The best example I've ever seen about living in the moment is the movie *The Peaceful Warrior*. The movie is based on the life of Dan Millman, a world champion athlete.

When a tragic accident leaves him paralyzed, a mentor appears who teaches him to live in the moment. Although the doctors say he may never walk again, Dan stuns them all when he uses his philosophy to become a world class athlete once again.

Not only can living in the moment eliminate your fears for the future, but it can also propel you toward a life of happiness!

**“Where are you? Here.  
What time is it? Now.  
What are you? This moment.”**

– from The Peaceful Warrior

## FEAR OF FAILURE

Are you preventing yourself from pursuing your dreams because you're afraid you might fail? One of the best ways to lessen this fear is to know with certainty that you're going to succeed! And the best way to have this confidence is to set S.M.A.R.T. goals.

### ***What are S.M.A.R.T. goals?***

S.M.A.R.T. is an acronym for the ultimate goal setting technique.

### **Here are the 5 steps for setting S.M.A.R.T. goals:**

1. **Specific.** Avoid generalities. Rather than saying you want to run faster, you can say that you want to be able to run a mile in four minutes flat.
2. **Measurable.** You should be able to measure your goal so that you know when you've reached it. If you want to save more money, then put a dollar figure on it. If you want to lose weight, then state how many pounds you want to lose by a specific date.
3. **Attainable.** Regardless of how big your goal is, divide it into attainable micro-goals. If you want to lose 20 pounds, then make a monthly goal of losing 5 pounds each month for 4 months. As you reach each smaller goal, you'll be motivated to keep working toward the bigger one.



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4. **Realistic.** Do some self-reflection here. Are your micro-goals realistic for you? Be honest for the best success!
5. **Timely.** Set a timeline for your goal. In doing so, it will keep you focused on achieving each micro-goal, while helping you brush away distractions.

Here's an example of a S.M.A.R.T. goal: *I will save \$50 per week by depositing the money into a savings account.* It meets all the criteria above. If my bigger goal is to save \$2,500 in a year, the smaller weekly goals will get me there in 50 weeks. It may seem like a long time, but success is *more than possible* with a rock-solid plan.

Also, you'll want to be flexible with your goals. If you need to, adapt your plan – there's nothing wrong with that! It's better to make a new plan that will work for you than to worry about failing in your original plan. Your success will reduce your fears and spur you on to completion.

Realize, also, that everyone has some sort of failure in order to really succeed. ***In reality, the same mistakes you fear might be the one thing that brings about your success.*** Overcoming challenges often gives you the ideas you need to succeed.

For example, Thomas Edison tried hundreds of times to invent a commercially viable incandescent light bulb. Each failure taught him something that brought him closer to success. How do we remember him? Do we think of his failures on his journey to success, or do we think of his success – the light bulb?

Changing the way you think about failure can help transform your fears into success!

**“I've lost almost 300 games...  
26 times I've been trusted to take the  
game winning shot and missed...  
I've failed over and over and over again in my life...  
And that is why I succeed.”**

– Michael Jordan

## FEAR OF CHANGE

Another biggie that affects many of us is the fear of change. Does change make you uncomfortable, even if it's a change for the better?

One of the best ways to get more used to change is to initiate changes yourself. Start with small changes in your daily routine.

- \* Take a different route to work.
- \* Try a new food. You might like it and find a new favorite.
- \* Read a book or play a game instead of watching TV.

Think of these small changes as adventures. Little by little, you'll get used to making changes on a regular basis and discover many pleasurable consequences as a result. These good feelings will start to replace your fears.

The idea is to build your tolerance for change. Soon enough, you'll find that you're looking forward to more and varied experiences, and even the big changes will be easier for you to handle without fear!

## FEAR OF LACK OF SUPPORT

Sometimes you may fear that no one will support you in your pursuit of your goals. This fear may be unfounded or it may have some vestige of truth behind it.

**Here are some tips to help you get to the bottom of this fear and take action to stop it:**

1. **Discuss you feelings with loved ones.** The trick here is to first determine why you feel the way you do. Talk to the people that you'd like to support you. Find out the truth – will they support you or not? Let them know what you desire in terms of support.
2. **If you get positive feedback, set mutual goals with the other person.** By involving your close family and friends with your goal setting, you'll be far more likely to gain the support you desire.
3. **If you get negative feedback, ask them why they feel that way.** Work out a plan together that eliminates the obstacles holding back their support.
  - \* Perhaps it's a fear of their own that prevents their support. Work with them on reducing their fear.
  - \* If the reason is because they think you need to further develop your knowledge or skills first, then take the advice to heart. Are they right? If so, proceed with further education. If not, show them how qualified you are.
    - ▶ You have four options: Act on the advice of others, come to a compromise, prove yourself and your qualifications, or find another support network to rely on.

When you've put everything out in the open like this, your fears will lessen because you now have the knowledge you need to deal with any lack of support, if it exists.

## FEAR OF THE WORST CASE SCENARIO

One of the greatest fears that can paralyze any of us is the biggest "*What if*" of all: the worst case scenario. However, just as with the *fear of the unknown*, remember that most of these fears never come to pass.

**Take these actions to bring the fear down to a size you can handle:**

1. **Stack the odds in your favor.** Give your project more of a chance to succeed than to fail.
  - \* Do your research on the best ways to succeed with the project or venture.
  - \* Further your skills or knowledge *before* starting the project.
  - \* Get your support network in place.
  - \* Set your S.M.A.R.T. goals.
  - \* Take action on some small, achievable tasks to jump-start your successes in your plan.
2. **Be prepared.** Make your contingency plan for a quick recovery just in case.
  - \* Figure out your recovery plan if the worst case scenario *does* occur. If you fail in a business venture, how long will it take you to regroup and move forward? If you don't get the job, what are you going to do next?
3. **Weigh the risk with the reward.** Is your reward of a more fulfilling life worth the risk of a few months of hardship if things don't work out?

- \* In many cases, you'll discover that the risk is worth the reward.

Once you've stacked the odds in your favor and you've prepared for a quick recovery, you'll feel more secure and you'll be ready to move forward with confidence.

**“Inaction breeds doubt and fear. Action breeds confidence and courage. If you want to conquer fear, do not sit home and think about it. Go out and get busy.”**

– Dale Carnegie

## Fear-Crushing Exercises

In addition to the techniques and strategies we've already mentioned, you can do simple daily exercises to grind your fears into dust and take back control of your life. You can reach out for your dreams, or let them wither and die, strangled by the fears within you. It's *your* choice.

**Here are some exercises you can do every day to reduce your fears:**

1. **Keep your self-talk positive.** All day long, you're involved in a dialog with yourself inside your mind. When a fearful thought presents itself, acknowledge it, then say something positive to yourself. If an image of failure shows up, replace it with an image of success.
2. **Use affirmations.** Affirmations are positive statements that you repeat to yourself every day to change negative beliefs into positive ones. You really can change your life with affirmations, one thought at a time.

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- \* Make your affirmations positive, present tense, and personal (i.e. use the words “I”, “me”, and “my”) for the best effect.

- \* **Here are some good fear-reducing affirmations to get you started:**

- ▶ Life is a great adventure and I look forward to what is to come.
- ▶ I plan my work for success and work my plan.
- ▶ I feel courageous and ready to take on the world!
- ▶ I can handle any obstacle with confidence in my pursuit of my dreams.
- ▶ I enjoy each moment to its fullest.
- ▶ I take action every day to reach my goals so I can live the life I desire.

- \* Write some of your own affirmations that counteract your personal fears, and then repeat them every time you feel anxious or worried.

3. **Pray and meditate.** Prayer and meditation can melt away your stresses, fears, and worries to relax you at the end of your day. On the other hand, it can also energize you and strengthen you for the day ahead. Take advantage of its special qualities to eliminate your fears and bring peace to your life!

### **A Simple Meditation Technique:**

- \* Go into a quiet room, close your eyes and clear your mind. A good way to do this is to focus on nothing else except your breathing until your mind quiets down. Take slow, deep breaths.



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- \* Once your mind has settled, take yourself to your happy place. Imagine a place where everything is good, beautiful, and peaceful. Enjoy just being there in peace.
  - \* Then visualize all your fears floating away. Think of them as clouds of smoke, dissipating in the gentle breeze. You breathe in courage and purity and breathe out fear.
  - \* With your fears gone, think of all the benefits of your life without fear. Imagine yourself having already achieved your dreams with courage and ease.
  - \* Feel the positive emotions – the joy and pride of being present in the moment. Let this excite and energize you!
  - \* When you meditate every day like this, it's gets easier to master your fears because you're choosing a peaceful heart over a stirred soul.
4. **Release your fears by doing what you love.** You can release your fears by journaling, painting, exercising, or engaging in any other activity that helps you to relieve tension and anxiety.
5. **Do what frightens you.** You'll never know just how much control your fears have over you until you confront your fears head on. Just do it, even if you're scared. Once you've faced your fear and made it through, you'll feel like you can face anything, and you'll develop a stronger courage, too!
- \* **Take this one step at a time.** For example, if you fear public speaking, start out by just talking to a stranger. Then, push yourself further and extend your comfort zone little by little.
  - \* As you develop courage, you'll often find that other fears dissolve away. In your mind, things won't faze you as easily and, if you can tackle that fear, you have the power to take on anything!

**“You gain strength, courage, and confidence by every experience in which you really stop to look fear in the face. You must do the thing which you think you cannot do.”**

– Eleanor Roosevelt

Your dreams are yours for the taking. ***Your fears are natural, yet you can naturally overcome them!***

Use these tips, techniques and strategies to help you conquer your fears. Even implementing just *one* of these tips each day will give you the courage to persevere further. The most important thing is to take action toward your dreams.

You *can* choose to take back control of your fears and, soon after, you’ll enjoy the very luscious fruits of your labor!