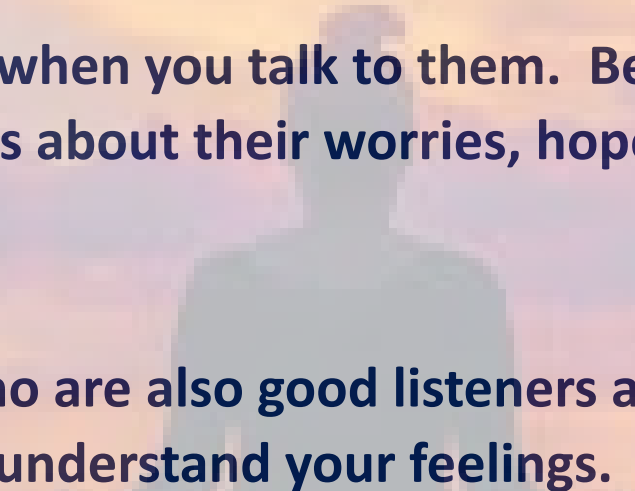


Getting the empathy we need ...

1. **Learn how to express your full range of emotions. The better we can talk about our feelings, the better we can connect with others.**
 2. **Be present with people when you talk to them. Be a good listener. Become curious about their worries, hopes, dreams, etc.**
 3. **Connect with people who are also good listeners and that share their feelings as well as understand your feelings.**
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- A person is shown in a meditative lotus position, centered in the background. The background is a soft, blurred sunset or sunrise with warm orange and yellow tones. The person is in silhouette, with their hands resting on their knees in a mudra. The overall mood is calm and reflective.

Things we can do to take care of ourselves financially and emotionally ...

- Looking at our budgets
- Planning purchases (avoiding last minute purchases that we may regret)
- Having another session with our financial counselor?
- Creating a routine of mindfulness practices (e.g., gratitude lists,)



Calming down the critic or judge inside ourselves ...

- Improving our financial wellness is a long business, and there's a very good chance that something won't turn out the way we hope.
- Sometimes it might feel like judging ourselves gives us more control over situation, but most of the time it hurts us.
- Taking action when we are at a place of empathy (self-compassion, self-understanding, etc.) is much more effective than when we try to bully ourselves into action.
- Judging (and shaming) ourselves will hold us back. Empathy will help us move forward.