

## Happiness 101: Six Tips for Creating a Fulfilling College Experience (Finance Aside!)

*By Donna Skeels Cygan, Author of *The Joy of Financial Security: The art and science of becoming happier, managing your money wisely, and creating a secure financial future* (Sage Future Press, 2013, ISBN: 978-0-989-77844-2, \$24.95, [www.joyoffinancialsecurity.com](http://www.joyoffinancialsecurity.com))*

Not only is Donna Skeels Cygan a successful financial advisor, she has combined her professional expertise with groundbreaking psychological and neurological research to learn more about the roots of true happiness.

“While money can impact our happiness, it’s far from the only factor that leads to fulfillment,” she comments. “In addition to managing your money wisely in college, you’re in control of many other factors that can impact how content you are—or not—in college, including your attitude, choices, and behavior. Actually, psychology research has shown that we control roughly 40 percent of our happiness!”

Here, she shares six non-financial tips to help college students create a happy four years:

**Be grateful.** You can focus on what you don’t have (which leads to dissatisfaction and, often, an unhealthy Keeping-up-with-the-Joneses attitude) or on what you do have. Choosing gratitude is a proven way to boost your mood and well-being and to ward off self-centeredness and entitlement. So as you enter college, recognize that your parents, grandparents, and teachers probably helped make it possible for you to be where you are today. Thank them explicitly for their support. Not only will you be giving these loved ones a valuable gift, you’ll be laying the groundwork for fulfilling relationships in the years to come. (You may be even more grateful for their continued help as you move through college!)

**Communicate often with your parents, grandparents, and siblings.** Believe it or not, they want to hear from you and be a part of your life. A few phone calls or emails each week will be appreciated more than you know! This is the perfect time to begin nurturing, creating, and negotiating an adult relationship with your loved ones by showing them love and respect.

**Volunteer.** Whether you choose to tutor local children, get involved with a philanthropic organization at your college, or volunteer in the field you’d eventually like to enter, giving back to others is a powerful learning experience that you won’t be able to get in a classroom. In addition to learning new skills, developing relationships, and gaining real-world experience, neuroscience has also shown that charitable acts cause reward portions of the brain to light up. In other words, volunteering can make you happier!

**Make new friends.** Yes, it’s true that you (and perhaps your parents) are paying tuition so that you can get an education. However, that doesn’t mean that you should devote all of your time to hitting

the books. Developing mutually fulfilling friendships with your peers is an essential part of being happy. And some of the friendships you develop in college may last a lifetime!

Study! Yes, really. It's true that the act of studying itself might not make you feel very happy. But the grades you receive can be a huge source of pride and fulfillment, and excelling in your classes will boost your self-esteem. (Plus, they will be very important if you want to go to graduate school or apply for additional scholarships!)

**Be aware of risk.** An important factor in achieving happiness is steering clear of trouble, stress, and anxiety. That's why Cygan urges you to put (extra!) careful thought into the decisions you make during your college years. She points out that the brain's prefrontal cortex (which is where logical thinking and risk assessment happens) does not fully mature until about age 25. Yet the amygdala (where strong emotions such as impulsivity, cravings, fear, and greed originate) is in full force during adolescence and the college years. Basically, this means that through no fault of your own, you're physiologically more likely to get "carried away" without thinking through the consequences. (Researchers have theorized this is why college students engage in risky behavior, which sometimes leads to horrific results.) In most situations, despite the impulses your amygdala is sending, you know the difference between right and wrong. The point? Pay attention and do your best to choose wisely.

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