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Pay attention thesaurus

Photo Courtesy: 10,000 Hours/DigitalVision/Getty Images According to the New York Federal Reserve, the U.S. consumer debt stood at almost \$14 trillion in the second quarter of 2019. To get more specific, mortgages, auto costs, credit cards and student loans are the four main areas of debt that have seen consistent growth over the past few years. However, regardless of how crushing your circumstances may feel, it is still possible to pay off your debt. In order to help you make a financial game plan, we'll take a look at grants geared toward helping folks with debt; social security administration programs; how to apply for financial assistance; and, even though student loans can feel out of your control, how best to tackle subsidized and unsubsidized loan types. Although it can feel overwhelming to take a good, hard look at your financial situation, doing so can help you make a clear, manageable plan — and that's nothing to scoff at. Before we tackle the best ways to pay off debt, it's important to understand how you can stay on top of your debt management to begin with. One of the most common pieces of advice? Always pay off your credit cards in full. Of course, this means never buying what you can't afford. Sure, credit cards allow us a grace period, but, eventually, we'll need to pay that sum — or more — back in full. Photo Courtesy: Boy Anupong/Moment/Getty Images Although it may seem tempting to charge a big-ticket item and slowly chip away at the cost, your finances might change unexpectedly from month to month. What seemed like a solid plan, might go down the drain, leading to repayment issues and a lower credit score. Depending on the amount you borrowed, you could also get into legal trouble if you don't pay the loan back on time. In fact, in 2019, the Social Security Administration recovered \$2.2 million of debt through various debt collection tools. All of this to say, it's important to check how much you need to overpay and whether you have to overpay. If you don't agree with the overpayment amount, you can file an SSA-561 Request for Reconsideration form. Likewise, if you are eligible, you can submit a financial assistance application and receive government benefits or a grant. If you're a student or graduate, you may have had no choice but to take out a student loan — or several — in order to access the education you needed for your career path. Although you may have already borrowed that money, it's important to understand the difference between subsidized and unsubsidized loans. Photo Courtesy: Bill Clark/Getty Images For example, if you're an undergraduate student with financial needs, you may be eligible for a subsidized loan. As you may know, the amount you can borrow is determined by your chosen school, and selecting a subsidized loan allows you to avoid paying interest rates for the first six months after graduating. Often, it's that interest that really accrues, so this is definitely a helpful option. Additionally, if you're struggling with your debt, the U.S. Department of Education will pay the interest during a postponement of your loan payments. On the other hand, if you don't demonstrate what is deemed "financial need," you'll likely be eligible for an unsubsidized loan. As is the case with subsidized loans, your school will determine the amount you can borrow. However, you'll be completely responsible for paying interest — no exceptions. If you fail to make your repayments, your interest will accumulate over time, which is why it's extremely important to stay on top of your repayments. Struggling to stay afloat? You may be eligible to receive grants to help you pay off your debt. In most cases, the grantor must fulfill their contractual obligation, so it's extremely important to read the fine print. For example, the Nurse Corps Loan Repayment Program can pay off up to 85% of your student loan debt if you're a licensed registered nurse or a nurse practitioner, but you must also work for two years at one of the Critical Shortage Facilities or become a nurse faculty at an eligible school of nursing. These sorts of industry-specific deals come with trade-offs, but for many borrowers such agreements are well worth it. Photo Courtesy: sturti/E+/Getty Images You can find the full list of grants to pay off debt on the official grants.gov website. Be sure to remain wary of grant scams, which will use your stress (and vulnerability) to nab your personal information. For example, if they claim they are a government agency, it's a scam: There's no such thing. Additionally, if they ask you to pay a fee for your free government grant, it's a scam — you don't have to pay a processing fee for a grant you've already been awarded. Thankfully, the Federal Trade Commission (FTC) has a handy list of rules to follow when evaluating whether or not a grant is real. Interested in other common ways to pay off debt and stay on top of your finance management? First off, you should always check your direct debits and see if you can cut out any service(s) you're no longer using. You may be surprised to find old direct debit payments that are long overdue for a cancellation. Likewise, you can reduce your outgoings by summarizing your financial situation. Photo Courtesy: Jose Luis Pelaez, Inc./DigitalVision/Getty Images Furthermore, switching your insurance could help you save hundreds. New customers often get better insurance deals. Although loyalty goes a long way, sometimes switching providers can help save you money in the present. Check the dates of your policy renewal and, if you find a better deal somewhere else, switch when it's possible. If your debt is too high to manage — or if you can't find a way to consolidate your credit cards and other debts — you might need to consider filing for bankruptcy. You may file a petition as an individual or couple (or as a business). This will help get clear of your debt and create an affordable repayment plan. Of course, the process is rather complicated and it could have long-term ramifications on your ability to rent or seek future loans, so be sure to hire free debt advice before proceeding with a bankruptcy filing. Finally, it's always important to remember that paying off a large sum of debt may take time. Often, these things don't just vanish overnight. Instead, living debt-free requires solid, long-term budgeting and repayment goals. Every little bit, from checking your outgoing and canceling your direct debit to looking for ways to make some extra money, can help. If you're unsure where to start, try speaking to a financial advisor. And, although money can be an awkward subject, be sure to communicate your financial situation to your lender. After all, they may offer various repayment options that are more affordable for your current income level. ...or as I call it walking in your own shadow.As a Shadow Coach and teacher of Shadow Coaching I have to be doubly aware of what I do in order to be able to put words around reality and reproduce models, snapshots in time or contextual insights so they can be repeated. I need to articulate what I do in such a way others can almost reach out and touch it.When I am able to teach my clients the same concepts of mindfulness, those dynamics are present and I love watching as the awareness sinks in. They not only learn how to go deeper and wider in the dynamics of working with others but their self-awareness or walking in their own shadows increases as well. That's what happens in every realm of life, isn't it? Every day someone might say something to to of which you have no clue and if you pay attention and your interest is piqued, you will be eager to learn more. If you do let that happen there won't be a day where you won't grow and learn and become even more masterful in your role. If you don't pay attention to anything other than what you already know, it's the same as having a conversation of the deaf.Paying attention creates interdevelopmentalism. Doing something with a seed that's planted can create the intermagical. If your relationships aren't interdevelopmental then you're looking at your world from a position of someone who knows it all. If that's the case you do in fact know very little as it's limited to you and only you.Paying attention automatically creates an atmosphere where you're both mentally stimulated and energized by your interactions. Being open and aware of possibilities as they unfold keeps you on the cutting edge of an evolving organization. If you are so intent on having control of a process or interaction you can't be open to possibility. It can't be about what's possible. It's about you. Time to get over yourself and past who you presently are. If we were more mindful of everything as it unfolded and let go of the control of what we think we want before it happened, life would go in a totally different direction. We would learn more, grow more, meet people we hadn't intended to meet and evolve on a totally different plane. We would evolve period. Control ensures stagnation. Awareness opens the world to possibility. Which sounds better to you?Donna Karlin • Executive and Political Shadow Coach™ • Ottawa, Canada • donakarlin@abetterperspective.com •www.abetterperspective.com Miki DusterhufThere's a disconnect among American dieters: Everyone knows its not healthy to carry around a lot of extra weight, but we get fatter every year. The percentage of U.S. adults reported to be obese was 25.6 in 2007, up 2% from 2005. Obesity can worsen asthma and even boost the risk of certain types of cancer. Obese smokers are at very high risk of early death. And in perhaps one of the most eye-opening studies, researchers found that obese children have as much plaque in their neck arteries as middle-aged adults. "Two-thirds of adults are overweight," says Marc Jacobson, MD, a professor of adolescent medicine and epidemiology at Albert Einstein College of Medicine in New York and a member of the American Academy of Pediatrics Task Force on Obesity. Its not just about losing the weight, but keeping it off. "The people who take it off and keep it off monitor their weight regularly, exercise regularly, and continue to pay attention to what theyre eating," he says. "Id like to see [more people] develop the day-to-day behaviors that allow you to keep weight off. That would be good modeling for kids." It's critical for adults and kids to pay more attention to their weight. A common way to assess if someone is overweight or obese is the body mass index (BMI). Using height and weight, BMI estimates the amount of body fat. A BMI of less than 18.5 is underweight A BMI of 18.5-24.9 is normal A BMI of 25-29.9 is overweight A BMI of 30 or higher is obese To see if your BMI is in the healthy range, use our BMI calculator. However, because BMI doesn't differentiate between lean muscle mass and body fat, athletic individuals with a lot of muscle may have an overestimated BMI. Other indicators, such as waist circumference, can also help determine obesity. Though a high BMI isn't the only risk factor for chronic diseases (lifestyle factors such as smoking play a role), there are several diseases and conditions associated with high BMI. According to the Centers for Disease Control and Prevention, they include: Being overweight affects your body, but it can also affect your social life and career. Biased attitudes toward obese patients have been documented among health care professionals; these include perceptions that obese patients are dumb, unsuccessful, indulgent, and lazy. Your size can even hurt your paycheck or your chances of marrying. And obesity isn't cheap. New research shows that obesity costs the nation an extra \$123 billion each year. Overweight and obese individuals incur direct costs such as preventive, diagnostic, and treatment services related to obesity. But they also cause indirect costs to employers relating to decreased productivity, restricted activity, and absenteeism. Obesity, however, can be prevented. To learn tips and tricks for maintaining a healthy weight, visit our diet and fitness channel. (Sebastian Kaulitzki/Science Photo Library, Getty Images) Inflammation can be a visible part of how your body fights illness or injury. If you've ever sprained your ankle, you already know about it. But it also can be much less obvious, and researchers are still unraveling its mysteries. Some of what they've learned has intriguing potential for treating heart disease and other illnesses. "Inflammation is a complex reaction triggered by your immune system when it fights off invaders – such as a virus, or what it thinks are invaders," said Dr. Jun Li, a research scientist in the departments of nutrition and epidemiology at the Harvard T.H. Chan School of Public Health in Boston. On a basic level, most of it is considered either acute or chronic. When inflammation is responding to an injury or intruder – such as bacteria, viruses or a splinter – it's acute. The immune system releases chemicals that cause small blood vessels to expand, allowing more blood to reach injured tissue. Chemicals released at the injured point attract immune system cells to the affected area, where they help with the healing process. Dr. Paul M. Ridker, director of the Center for Cardiovascular Disease Prevention at Brigham and Women's Hospital in Boston, said the flu is an example of acute inflammation. "Your muscles ache, your joints ache, you feel cruddy," said Ridker, who also is Eugene Braunwald Professor of Medicine at Harvard Medical School. "That's because all the immune cells in your body are talking to each other saying, 'Hey, there's a foreign invader here. We've got to attack, and we've got to get rid of it.' That's a massive immunologic response, driven by these things called cytokines." Cytokines are messages that immune cells use to speak to one another and coordinate an immune response. Acute inflammation might be treated with steroids or an over-the-counter medicine such as ibuprofen. If inflammation keeps simmering at a low level, it's chronic. This can be triggered by cigarette smoke, obesity, chronic stress and more. Chronic inflammation has been linked to cancer, arthritis, diabetes and heart disease. "What we're talking about is a very, very low-grade inflammatory response that people don't notice," Ridker said. "It's just in the background." In the 1990s, Ridker led studies that first associated this chronic inflammation with the risk of heart attack and stroke. He's also led trials showing that lowering such inflammation could protect people from heart problems at levels similar to what's provided by statins, the widely heralded cholesterol-lowering drugs. Only two anti-inflammatory drugs have been shown to provide this particular heart-protecting benefit. One of them, canakinumab, was carefully studied for heart disease but now is being developed as a lung cancer drug. The other is colchicine, an inexpensive drug used to treat gout. In a 2019 trial, low-dose colchicine reduced the risk of serious cardiovascular complications after a heart attack by 23% compared to people taking a placebo. Ridker said he and other cardiologists have been prescribing colchicine to what he dubs "frequent flyers" – people whose heart disease keeps progressing despite aggressive cholesterol-lowering treatment and healthy lifestyles. Screening for an inflammation marker called C-reactive protein, or CRP, can spot people who might benefit from such treatment. "Some people have a more active, underlying cytokine immune system than do other people," Ridker said. "They don't know it. They can't feel it. And if you're not measuring CRP, the same way your doctor measures LDL cholesterol, you just don't know if you're one of those people who has this advanced immune response." Ridker expects such screenings to become standard practice. Meanwhile, "most doctors are not measuring the inflammation at all," he said. "So patients have to ask for it." Li said COVID-19, which can trigger a massive inflammatory response, the so-called cytokine storm, has led to more attention and research focused on inflammation. Recent studies are investigating relations between inflammation and the severity and prognosis of COVID-19 infection as well as other chronic illnesses. She has also looked at how what you eat affects low-level inflammation and a 28% heart. In November, Li published a study in the Journal of the American College of Cardiology linking high-inflammatory diets to the risk of heart disease and stroke. In a group of more than 210,000 people who were studied for up to 32 years, Li's team found those who ate pro-inflammatory diets had a 46% greater risk of heart disease and a 28% greater risk of stroke than those who ate anti-inflammatory diets. Inflammation-fighting foods include green leafy vegetables, yellow vegetables, whole grains, coffee, tea and wine. Refined grains, sugary drinks and processed, red and organ meats are associated with higher levels of inflammation. A typical example of a healthy diet that also is anti-inflammatory is the Mediterranean diet, which has been shown to lower risk of heart disease and stroke. Precisely how foods modulate inflammation is not completely understood, Li said. But fruits, vegetables and tea contain antioxidants and phytochemicals that can fight off certain chemicals that cause inflammation. Dietary fiber can be metabolized by gut bacteria into chemicals that researchers have found to be associated with lower risk of some chronic diseases. Balance matters. If you eat a lot of pro-inflammatory food, eating just one anti-inflammatory food doesn't counteract that, Li said. Similarly, diet doesn't replace anti-inflammatory medicine people have been prescribed. Beyond diet, chronic stress and lack of sleep may also promote inflammation. Exercise, though, fights it, partly by reducing fat. "A lot of evidence suggests that excess energy intake and obesity could promote chronic inflammatory processes," Li said. Ridker said several studies are in the works to find new ways to understand and control inflammation. But his advice for patients remains basic. "The first thing patients with this underlying inflammation want to do is go to the gym, throw out the cigarettes, eat a more healthy diet – and then control their blood pressure and their cholesterol." If you have questions or comments about this story, please email editor@heart.org.

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