



Talk about personal finances, respectfully

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Talking about money can be hard. Understandably since, for many of us, our savings, salaries and inheritances reflect our innermost desires, insecurities, and stories that are often too personal to share.

However, as I have recently realised, conversations about personal finances are unavoidable sometimes. Maybe you need advice, have to get something off your chest or maybe you are the one giving said advice.

In times like these, it is crucial to know how to broach this sensitive topic in discourses so that it's easy on you and everyone else involved.

HAVE A NEUTRAL TONE

What is a meagre amount of money to you, can be life-changing to someone else, and vice versa. Do not dismiss any amount as insignificant unless it's your own issue and politely clarify that it's simply your opinion. If you're talking about someone else's money, never shame them for poor choices or actions on their part that adversely affected them financially. This will only add to their distress and make them less likely to open up and seek help from anyone regarding their finances later on.

This also includes pushing people to behave a certain way or do things a certain way because it worked for you, or someone you know. The same approaches may not work for everyone, and pushing people to do this only perpetuates a culture of shame.

THE ADJECTIVE "PERSONAL" IS ACTUALLY UNIVERSAL

While your money is personal to you, someone else's money is personal to them as well. Although it sounds like common sense, many people often forget this fact and end up asking questions that are obviously meant to extort some information for gossip.

Thus, to not come across as prying, avoid asking invasive questions and let the other person tell their stories according to their level of comfort. If you sense that you're being pushed for unnecessary details, feel free to put a stop to the discussion and move on. On the other hand, tempting as it might be, never speak on another person's financial status, especially if your remarks aren't going to be necessarily nice and invasive.

IT IS NOT A COMPETITION

Please, never compare financial successes and woes. Of all the things I have learned from our neighbouring and school aunts, this deserves an honourable mention.

If someone is celebrating a financial milestone, celebrate with them. Do not try to one up them with a similar or better story of fortune and do not let anyone do that to you either. Likewise, if your intention is to inspire someone who is not feeling secure in their economic condition with a story of someone turning around financially, choose your words carefully so that you don't end up saying or implying they could've had it much worse.

Lastly, talking about personal finances is bound to give rise to some anxiety and awkwardness but like most other difficult conversations, an open mind and some empathy will take you a long way.

Fabiha is secretly a Lannister noblewoman and a Slytherin alum. Pledge your allegiance and soul to her at: afifafabiha01@gmail.com

The reasons why we feel sad at night

IRINA JAHAN

There is something about the warm rays of sunshine seeping through gaping curtains that seem to calm the internal chaos of one's mind, even if that very mind was particularly agitated the previous night. The emerging sun seems to not only illuminate the buildings and trees basking in it, but also our mood, even if only temporarily.

You may have had the sneaking suspicion that night time often leaves us sadder than usual, and you're not alone in this.

The night gives us plenty of time for self-reflection. After a long day, we are finally all by ourselves. During this time, our brains are guilty of entrapping us in the rabbit hole of old tormenting memories which then become intrusive to our peace. We end up ruminating over the little things and painful regrets only to find momentary respite in scrolling through our phones.

Once we close our eyes, the nagging thoughts reappear and we remain cruelly deprived of a good night's rest.

Most people have incredibly complicated lives and these recurring, racing thoughts at night are just part of the fallible human experience. It isn't always easy for one to keep unpleasant emotions beyond the fences when the tracks of our mind keep us coming back to them. Still, it is important to make sure we are doing all that is possible to not make this harder than it has to be.

This means steering clear of our phones during bedtime to avoid wasting time and more importantly, to avoid being exposed to the blue light emitted from electronic devices. This blue light can be extremely detrimental to our sleep and eyesight con-

currently, setting us up for a wrecked sleeping routine and moodier waking hours. Additionally, having caffeinated beverages even a few hours before bed can also wreak havoc on our mental well-being and dock off precious hours of sleep, replacing them with anxiety and sorrow.

Part of the reason why daylight feels so rejuvenating is that coming into contact with sunlight prompts our body to release hormones into our brains that make us feel happier and safer. Problems that may have seemed overbearing at night might appear to shrink the next morning. This, however, should not allow us to forget that some of our lifestyle choices if allowed to prevail, may increasingly make us more vulnerable.

While experiencing sadness at night may not always be due to depression, it is an indicator of some form of mental affliction or emotional need that needs addressing. Pay due attention to the indications, atone for bad habits and get help if needed. Your sleep cycle will surely be grateful and you won't need to wait for the sun to put your mind to rest.

Irina needs to make peace with her spontaneous need for cold coffee. Send your advice and suggestions for her at irinajahan17@gmail.com

