

# Recommendations for Happy Living

**Post by “Pacatus” of December 6, 2023 at 6:22 PM**

Ironically, financial anxiety was much higher in the years we had an income three times greater than today (we live in a small apartment now, on a fixed income; but are fortunate enough to have saved some assets). Partly because we were hit with some high-cost situations – but mostly because we were not at all frugal, and had running debt we tried to juggle. Some of that changed during our life-simplification years in the country.

Although we use credit cards to pay regular bills, we pay that off every month and never carry a balance – so we are effectively debt free. Our celebrations are simpler in fare, but just as festive in spirit. We just live in a simpler, more frugal comfort. Any brief anxieties are situational and short-lived (and, for me, as often as not knee-jerk reactivity – still a bit ingrained – but which I am able to dispel rather quickly).

As for guilt-anxiety – I pretty much let that go. Regrets can either be amended or not, that’s all. If so, I try to do that; if not, it’s sad but can’t be helped – so no sense clinging to it.