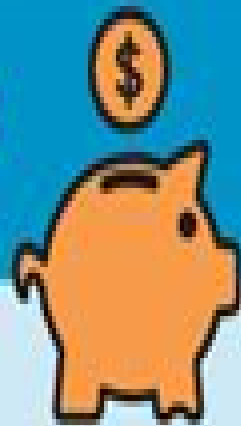
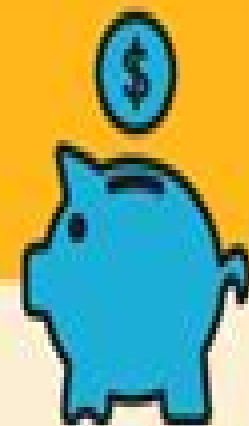


ROTH 401(K)



- Higher contribution limits
- Employers often match a portion of contributions, but those are made with pre-tax dollars and separated
- Narrow range of investment options
- Required minimum distributions begin at age 72

ROTH IRA



- Lower contribution limits
- No matching contribution from employers available
- Broad range of investment options
- No withdrawal requirements and the account can pass to heirs

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people can manage them For instance emotional intelligence or the ability to understand and manage one's own emotions and empathise with others plays a significant role in forming healthy relationships and supporting emotional health Social psychology which studies how individuals are influenced by others is also a significant aspect of common psychology It focuses on understanding how social interactions group dynamics and societal norms shape behaviour This field explores topics such as conformity prejudice group decision making and social influence helping to explain why people often behave differently in groups or how they are influenced by others Understanding these dynamics can improve interpersonal relationships promote empathy and foster more inclusive environments in both personal and professional settings Another critical area is the study of motivation which delves into what drives people to act in particular ways Whether it is pursuing career goals supporting relationships or engaging in personal growth motivation is a powerful force that guides human behaviour Psychologists explore intrinsic motivation driven by personal satisfaction or interest and extrinsic motivation driven by external rewards to understand why individuals pursue certain goals This knowledge can help people tap into their intrinsic motivation overcome procrastination and achieve long term satisfaction in life Lastly mental health and well being are central themes in common psychology Issues like anxiety depression stress and trauma are experienced by many individuals making the study of mental health a vital aspect of psychological research By understanding the factors that contribute to mental health problems as well as the therapeutic approaches available psychology offers valuable tools for managing and overcoming mental health challenges It emphasises the importance of self care therapy and building resilience aiming to improve individuals emotional and psychological well being In summary common psychology provides a framework for understanding the everyday experiences that shape human behaviour and mental processes By studying cognition emotions motivation social interactions and mental health psychology helps individuals navigate the complexities of life and achieve greater emotional and psychological well being Its insights are applicable across various aspects of life from personal development to improving relationships and coping with challenges There are several fundamental concepts that can guide individuals toward a fulfilling and meaningful life One of the most important is the idea of self awareness Understanding oneself one's values desires strengths weaknesses and emotions is the foundation for making informed decisions and navigating life's challenges When individuals are self aware they are better equipped to align their actions with their true selves making choices that reflect their authentic needs and desires This clarity allows for personal growth and helps to set up a sense of purpose and direction in life Another essential concept is resilience the ability to bounce back from setbacks and adapt to adversity Life inevitably presents challenges and resilience enables people to navigate difficulties without being overwhelmed It involves cultivating a positive mindset supporting hope in tough situations and developing coping strategies to handle stress and failure Resilience does not mean avoiding hardships but rather embracing them as opportunities for growth learning how to recover from disappointments and continuing to move forward Empathy is also a vital concept to

follow in life Understanding and sharing the feelings of others can foster deeper connections and strengthen relationships whether personal or professional Empathy helps individuals navigate social interactions with compassion offering support and kindness to those around them It not only builds a sense of community but also enhances one s emotional intelligence making it easier to resolve conflicts and support healthy relationships Living with empathy allows one to contribute positively to society and foster a more inclusive and supportive environment for everyone The principle of gratitude is another concept that plays a significant role in promoting happiness and well being Practicing gratitude involves recognising and appreciating the positive aspects of life even during challenging times Regularly reflecting on what one is thankful for can shift focus away from what is lacking and increase overall life satisfaction Gratitude fosters a mindset of abundance rather than scarcity encouraging individuals to celebrate small victories cultivate optimism and nurture their sense of contentment Closely related to gratitude is the idea of mindfulness the practice of being fully present in the moment Mindfulness encourages individuals to focus on the here and now rather than dwelling on the past or worrying about the future It enhances emotional regulation and helps reduce stress anxiety and negative thinking patterns By living mindfully people can experience life more fully savouring experiences and appreciating the present which contributes to overall well being and peace of mind Integrity is a fundamental concept for supporting a life of authenticity and trust Living with integrity means acting in ways that are consistent with one s values supporting honesty and doing what is right even when no one is watching Integrity builds trust in relationships and fosters a sense of inner peace as individuals can feel secure in knowing they are true to themselves It is the cornerstone of ethical behaviour and contributes to personal and professional respect forming the foundation for long lasting success Lastly the idea of continuous growth is crucial for living a fulfilling life This involves the ongoing process of self improvement and learning whether through education self reflection or developing new skills Life is constantly changing and individuals who embrace growth are better equipped to adapt and thrive in various circumstances Continuous growth encourages curiosity challenges individuals to step outside their comfort zones and fosters a sense of achievement as they evolve personally and professionally In sum concepts such as self awareness resilience empathy gratitude mindfulness integrity and continuous growth are essential for leading a fulfilling and meaningful life These principles provide a powerful foundation for making thoughtful decisions building positive relationships and supporting well being helping individuals live with purpose and satisfaction

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