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affinity for bank notes to how much we save to what we spend our money on, our behavior is influenced by years of “ financial socialization ” that we ’ re often completely unaware of.

Mind Over Money by Claudia Hammond

4 | Mind Over Money: How Optimism Connects to Financial Health Michelle Gielan, positive psychology researcher and best-selling author, describes optimism as the expectation of good things to happen and the belief that behavior matters, especially in the

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