

# The High Cost of Playing It Safe

Fears about the unknown become all the more difficult to overcome during difficult economic times. But taking calculated risks remains a critical skill in achieving career success.

BY HELENE LERNER

In today's economic climate, the tendency is to "play it safe" in the workplace. This way of thinking, however, could be detrimental to your career in the long run. Many women who advance at work have the ability to take calculated risks—a crucial skill in achieving career success. And taking the right risks shouldn't stop during a recession.

The word "change" has been scattered all over the media—and positive change is directly related to taking smart risks. These risks aren't reckless and are taken only after reflection. This does not mean you should jump into a pool where there is no water, but when a risk appears strategic, you need to seriously consider taking the leap. What is the worst-case scenario if you do—and the risk doesn't work out? With the right attitude, you will recoup quickly with a great learning experience. To not take a smart risk is to stay stuck and lose some of your enthusiasm for life.

Fear can stop us in our tracks. Personally, I was terrified when I left a 13-year career at a major national newspaper. My real passion was to host and executive pro-

duce television programs that would empower women and girls, but the fear of making the change and leaving a steady job was strong. I would rationalize that it might not be the right time to leave the newspaper, but my desire to be of service and make a difference in the lives of women proved stronger than my fear. My friends thought I was crazy, but I took the plunge and resigned during the recession of the '80s, not exactly sure what my next move might be. However, I knew what I wanted to create was important. Through that experience, I've learned that you can experience fear and take the right actions anyway.

Here are some tips to help you conquer your fears and increase your risk-taking tolerance. A risk-taking log will help you analyze whether a risk is worth taking, and the accompanying strategies will help you overcome "risk-stoppers" such as perfectionism, second-guessing yourself and procrastination.

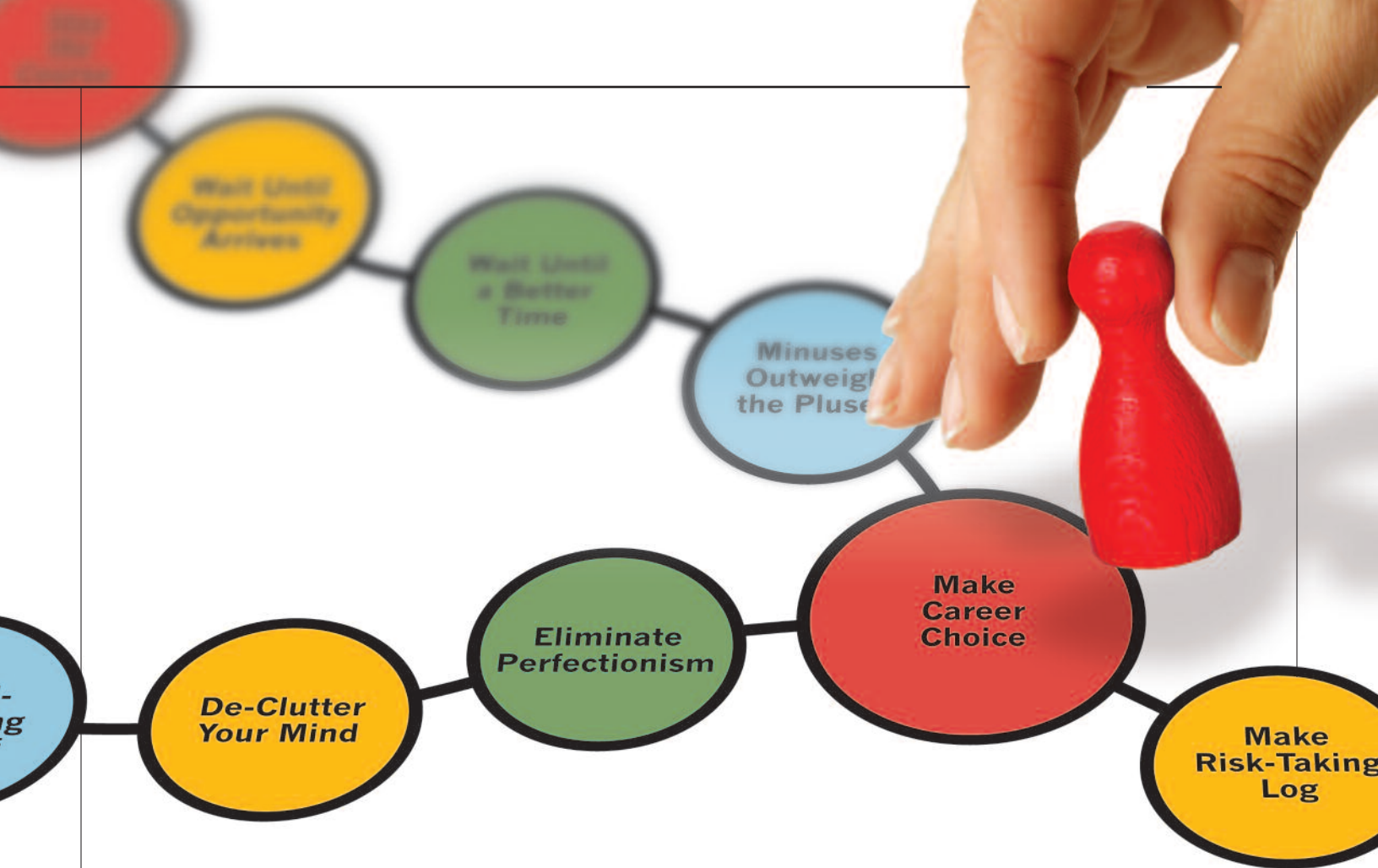
**Make a risk-taking log.** On a sheet of paper, make two columns. Label one "plus" and one "minus." Focusing on the change

you would like to make, write down all the reasons to take the risk (the pluses) and the reasons not to (the minuses). Which side of the balance sheet has more notations? If there are few reasons to support taking the risk on the plus side, consider it a no go.

If there are more pluses than minuses, carefully consider whether it is a good time in your life to take the risk. Consider where you are personally (family obligations and needs) and professionally (just starting out, mid career, etc.). If the timing is off, don't throw away the risk entirely—it is a "not now" risk, and worthy of consideration at a later time.

If the timing is favorable, ask yourself whether taking this risk is consistent with what you value (for example, what would the new job be like, what is the integrity of the company you would be working for). If the pluses outweigh the cons and line up with your values, taking the risk is what I would call a "best bet."

**Identify risk-taking mentors.** Choose one or two people you admire and trust to be a sounding board throughout your risk-taking adventure. They can be an inval-



able source of inspiration and information. Be sure you choose people who will give you honest feedback and aren't afraid to say things you may not want to hear. It's very important to hear both yeses and nos when making such decisions.

### Risk-Stoppers: Perfectionism, Second-Guessing, and Procrastination

Do you know what your next move might be, at your job or in your personal life, but can't muster up the courage to take action? A certain amount of fear is normal, but when it becomes excessive, it will stop you in your tracks. Fear grips us in the form of perfectionism (not going for a promotion because we don't have all the skills necessary for the new job), second-guessing ourselves (making a decision and obsessively wondering if we made the right choice, which is what I did when I took the leap to leave my job and start my own business), or procrastinating (knowing what we have to do, but not being able to get ourselves moving to take action).

Here are some strategies for not letting your fear get the best of you:

- **Eliminate perfectionism.** Use positive mind talk and tell yourself, "I can take this risk without things lining up per-

fectly." Stop underestimating yourself—you can advance without knowing everything, as you will acquire new skills and get others to help you with what you don't know.

- **Stop second-guessing yourself.** Don't look back. If you get cold feet, reaffirm that your goal is a "best bet" and move on. Life is full of choices. If you spend your time debating every decision, you will drive yourself and everyone around you crazy.

- **Overcome procrastination.** Make a beginning. Take a small step toward your goal and acknowledge what you have done so far. Create a timetable for yourself, and include focused actions and due dates. Don't miss the deadlines that you have set for yourself.

- **De-clutter your mind.** In order to free up your energy to take that smart risk, you need to be aware of "mind clutter." Begin as if you were sorting out and throwing away the stuff that's been piling up around your house—only in this case, it's your negative mind-talk that you will be talking back to. When you become aware of these destructive thoughts, simply focus your attention on something more productive. Clearing mind clutter leaves you open and

ready to take on the challenges ahead and take a smart risk. Letting go will allow you to move forward in life. Where you are going is up to you, and the future is looking good. There is no more stalling, no more second-guessing, no more excuses. Your mind is clear and you are on the verge of making a move in the right direction.

Especially during tight economic times, your family and friends may not agree with your desire to take even a calculated risk. If you've done your homework, analyzed the pluses and minuses of taking the risk, and decided it is the right time to move forward, stand by your decision by telling friends, "I know you are concerned, but this is my decision and I think it is a good one." Once you've analyzed your risk-taking log and overcome risk-stoppers, get ready to leap and claim victory. 📌

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