

8th EDITION OF THE PSYCHLIC ZONE PRESENTS  
**EVERYTHING EVERYWHERE**  
**ALL AT ONCE**



**COVER CREDITS: AAMEYA KAPOOR M.SC FY**

# PREFACE

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Welcome to the Eighth Edition of The Psychlic Zone!

This year, we dived deep into Genz's pursuit of success with collective anxiety. Our main goal behind this theme was to explore the intersection of hustle culture, financial pressure, career uncertainty, and mental health. This edition explores the high-stakes intersection of Gen Z's relentless ambition and the collective anxiety of a world in flux.

It almost seems like we are asked to do everything, be everywhere, and do everything, all at once.

This not only makes us feel pressured to do something within an inescapable, invisible deadline, but it also adds fuel to the fire of anxiety about having a secure, healthy future. By validating existential fears while celebrating community resilience, this edition of our magazine seeks a new definition of success that prioritizes radical hope over toxic positivity in an age of polycrises.

This magazine asks uncomfortable questions: What does success mean when the future feels uncertain? Can we be ambitious without burning out? How do we chase dreams while the planet is on fire? Who gets left behind in our pursuit of "making it"? And most importantly, what would it look like to redefine success on our own terms?

The Science of Spiralling aims to deconstruct the biology of our panic, one cortisol spike at a time, through thorough research articles and journal paper reviews. The No Calm Club features unfiltered stories from the student frontline, where "peace" is often a foreign concept. The Breaking Point segment analyzes the media that mirrors our collective mental state, from binge-watching to total burnout. The Lighthouse of Memories includes a visual map of our internal landscape, illuminating the liminal spaces where we wait for clarity. Untangled Conversations dives into expert insights to help us dismantle the complex knots of modern stress and financial anxiety. The Mentor Files is a collection of wisdom from those who have already crossed the stage, bridging the gap between uncertainty and experience.

As you journey through these pages, we invite you to pause, relax, and realize that you are not alone in this pursuit of greatness!

May your anxious souls feel nurtured, brightened, and resilient, one page at a time!

# ACKNOWLEDGEMENTS

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The creation of this magazine has been a testament to the beauty of collaboration, patience, and timeless dedication. It is only fitting that we pause to honour the remarkable minds whose efforts have shaped this edition of *The Psychlic Zone*.

We extend our deepest gratitude to our esteemed Dean, *Prof(Dr) Rupakjyoti Borah*, for fostering an environment that celebrates curiosity, innovation, and reflection—the very qualities that lie at the heart of exploring hustle culture, financial pressure, career uncertainty, and mental health..

Our mission this year has been to unravel how our generation navigates the anxiety of pursuing their dreams. This endeavour would not have been possible without the vibrant Psychology Department at the *Jyoti Dalal School of Liberal Arts, a space where ideas flow freely across time and generations*.

A special note of appreciation goes to our Head of Department, *Dr. Deepti Puranik* whose leadership has been a steady compass, reminding us that while time moves forward, wisdom helps us carry the past meaningfully into the future. Their guidance has encouraged us to explore, reflect, and rethink what it means to live both by the clock and by the moment.

We are equally grateful to our Magazine Mentor, *Ms. Mayola Rodrigues*, whose invaluable insights and constructive feedback have sharpened our vision and ensured that each piece resonates with clarity and purpose. Our sincere thanks also extend to the M.Sc Psych Committee Faculty-in-Charges, *Dr. Sanchi Agarwal, Ms. Nidhi Dedia*, and our B.Sc Psych Committee Faculty-in-Charges, *Ms. Labdhi Doshi, Ms. Anushka Arakal*, and *Ms. Megha Tiwari*, whose support has anchored us through this journey. We are also indebted to our faculty, *Dr. Ruttuja Karkhanis More, Ms. Sayli Gurav, Dr. Ananya Mohanty, Ms. Shivani Shinde, Ms. Pallavee Joshi*, and *Dr. Kritika Rastogi* as well as to all JDSOLA faculty, for their continued encouragement and contributions.

We would also like to honour the legacy of *Asma Syed, Dhvani Jain*, and *Tanvi Raichura*, the visionary founders of *The Psychlic Zone*, who wove the first threads of this tapestry years ago. Their legacy endures like memory itself, constantly reshaped, yet never forgotten.

This magazine would not be possible without the voices of our contributors, who transformed fleeting thoughts into words that will live on these pages. Each

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submission has added to the message we wanted to bring out from this magazine. Thank you for entrusting us with your stories and insights.

Most importantly, this edition stands as a reflection of the tireless efforts of the team behind it. Our heartfelt thanks to the *Design, Logistics, and PR departments* of *The Psychlic Zone*, as well as our *dedicated Central Incharges*. This magazine lives and breathes because of the creativity, perseverance, and passion of those who poured themselves into its making.

*Here's to moments remembered, time well spent, and a legacy that continues to unfold!*

# COMMITTEES OF THE PSYCHOLOGY DEPARTMENT

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## **M.Sc. Committees**

Central Incharges  
Book Club  
Communication Committee  
CenterStage Committee  
Creatives Committee  
Discipline Committee  
Events Committee  
Internship Committee  
Logistics Committee  
Magazine Committee  
Marketing Committee  
Media & Photography Committee  
Peer Support Committee  
Podcast Committee  
Placement Committee  
Progress Committee  
PsychCamp Committee  
PsychAlumni Committee  
PsyCreative Column Committee  
PsychShop Committee  
Public Relations Committee  
Research Committee  
Student Outreach Committee

## **B.Sc. Committees**

Central Incharges  
Communication Committee  
Creatives Committee  
Discipline Committee  
Events Committee  
Internship Committee  
Logistics Committee  
Marketing Committee  
Media & Photography Committee  
Peer Support Committee  
Podcast Committee  
Progress Committee  
PsychAlumni Committee  
PsychCamp Committee  
PsyCreative Column Committee  
PsychServe Committee  
PsychShop Committee  
Public Relations Committee  
Research Committee  
Sports Committee  
Student Outreach Committee

# FACULTY MESSAGES

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Dr. Rupakjyoti Borah  
Dean, Jyoti Dalal School of Liberal Arts

Dear Readers,

It gives me great pleasure to pen a few lines for the 8th Edition of The Psychlic Zone, titled “Everything Everywhere All At Once”

In today’s world, when everyone seems to be in a kind of a rat-race, it is important for students to understand that while marks and academic/professional success matters, they are certainly not the end-all and be-all of life. Contentment with one’s life is very important, since without that, one cannot enjoy the fruits of his/her labour.

I am extremely glad that our students have taken up this important issue and am sure that everyone will benefit by reading the soft and hard copies of The Psychlic Zone. Everybody’s definition of contentment is different and this is the key mantra to enjoy our lives.

Regards.

Dr. Deepti Puranik

It gives me immense pleasure to present the 8th edition of our magazine, centered on a theme that is both timely and deeply significant from the mental health perspective.

This edition aims to create a thoughtful space where young voices can reflect, express, and engage with issues related to mental well-being. Through articles, reflections, creative writing, and personal narratives, the magazine highlights the importance of empathy, self-care, and supportive communities in nurturing emotional health.

As educators and mentors, it is our responsibility not only to guide students academically but also to encourage environments where they feel heard, valued, and supported. Awareness, compassion, and dialogue are powerful tools in addressing mental health concerns, especially among young individuals navigating a complex world.

I congratulate the editorial team and all contributors for their sincere efforts in bringing together such meaningful perspectives. May this edition inspire readers to continue conversations about mental health with sensitivity, openness, and hope.

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## Dr. Ruttuja Karkhanis More

Ever feel like everyone around you is somehow doing *everything, everywhere, all at once*? One moment you are mapping out your future, and the next you are scrolling through LinkedIn success stories, wondering if you have already fallen behind. Welcome to the curious reality of being *Gen Z: ambitious, driven, hopeful, and occasionally overwhelmed*.

*The Eighth Edition of The Psychlic Zone* explores this fascinating intersection of hustle culture, financial pressure, uncertainty, and mental health. In a world that constantly celebrates productivity and success, young minds are also learning to navigate comparison, expectations, and the quiet anxiety that often accompanies *the race to "make it."*

Through research insights, personal reflections, and creative expressions, this issue invites readers to pause and reflect on what success really means. Perhaps it is not just about doing more, faster, and better than everyone else, but about *finding balance, resilience, and a little self-compassion along the way*.

As the *Founding Program Chairperson and Head of the Psychology Department*, I hope this edition sparks curiosity, conversation, and maybe even a moment of reassurance for anyone who feels they are trying to do too much at once. A heartfelt appreciation to our contributors for making this issue thoughtful, engaging, and wonderfully relatable.

**Happy reading!**

## Ms. Mayola Rodrigues

I feel immense pride in what the Magazine Team has created and the contributions of our beloved students to the 8th Edition of *The Psychlic Zone*, titled "Everything Everywhere All At Once."

The editorial team has given us a meaningful opportunity to pause and critically examine the culture of constant hustle and productivity that shapes our lives. We live in a time where we are expected to be everything, everywhere, all at once- excelling academically, professionally, socially, often without acknowledging the toll it takes on us. This edition thoughtfully explores that tension between striving and simply being.

In keeping with the department's vision of nurturing critical thinking, we hope this edition encourages you to reflect on your happiness and purpose that goes beyond the anxiety and pressure of relentless material success.

May this issue serve as a gentle reminder to slow down, reflect, and reconnect with what truly matters- our community, well-being and a sustainable understanding of success. I also hope that reading this edition provides our students and faculty with a well-deserved break after all the hard work put in this semester.

Happy reading!

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## Dr. Sanchi Agarwal

As a faculty incharge, I am pleased to introduce our very own psychology magazine. This is a place where students set no boundaries in terms to creating awareness, providing insights, and presenting their own thought processes over various psychological terms and concepts which are an integral part of our society.

The enthusiasm that students have is commendable. Their creativity is at the peak of all knowledge. Applying theoretical knowledge to real life situations and coming up with reliable alternatives is the need of the hour, and our students fulfill this with great passion.

At the core, psychology is also about empathy, it enables students to listen carefully, observe minutely and respond thoughtfully.

I truly appreciate the efforts of each student, contributor, the editorial team and coordinators for this piece of art.

Looking forward to learn and guide.

## Ms. Nidhi Dedhia

It gives me immense pleasure to share a message for this edition of our magazine on behalf of the M.Sc. Psychology Committee. The magazine is a wonderful platform that reflects the creativity, curiosity, and intellectual engagement of our students.

Psychology as a discipline encourages us to understand human thoughts, emotions, and behavior with empathy and scientific curiosity. Through various academic and co-curricular initiatives, the M.Sc. Psychology Committee strives to foster a collaborative learning environment where students can grow not only as scholars but also as sensitive and responsible professionals.

I truly appreciate the efforts of the editorial team and all the contributors who have worked diligently to bring together diverse ideas, reflections, and creative expressions in this issue. Your dedication and enthusiasm highlight the vibrant academic culture of our department.

I hope this magazine inspires readers to think deeply, explore new perspectives, and continue engaging with the fascinating field of psychology.

My best wishes to the entire team for this commendable initiative and for many more successful editions in the future.

# MESSAGE FROM THE EDITORS

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Hello beloved readers!

If you are mentally preparing yourself for an exam around the corner while refreshing your emails for an internship reply, wondering if your peers are doing better than you. You are exactly where you need to be.

At the beginning, we had two distinct themes: one about hustle culture, one about the anxiety we have about our future. Together, the two themes evolved into—Everything, Everywhere, All At Once— a title that is not only a nod to the Oscar-winning film, but an acknowledgement of how we GenZ live. We're expected to excel academically, build impressive résumés, maintain social lives, stay politically informed, practice self-care, support our families, save the planet, and somehow afford rent—all while our cortisol levels reach unprecedented heights.

This theme is a callout, a reflection, and most importantly, an acknowledgement of the hustle culture, getting rich era, and how much it affects our mental health. This edition of the Magazine intends to hold space for the full complexity of what it means to be young and striving right now.

While this asks questions, we don't have all the answers. But we believe that asking the questions together, sharing our stories honestly, and building community around our collective struggles is itself a form of resistance.

This magazine is our attempt to create a space where we can exist in all our contradictions—ambitious and anxious, hopeful and exhausted, striving and struggling.

Let's remember that the future we're building isn't about having it all figured out. Maybe it's about figuring it out together.

Here's to the anxious hustlers, the burnt-out dreamers, the students who are just trying to make it through midterms while also trying to save the world. This one's for you.

Isha Chheda & Joyeeta Biswas

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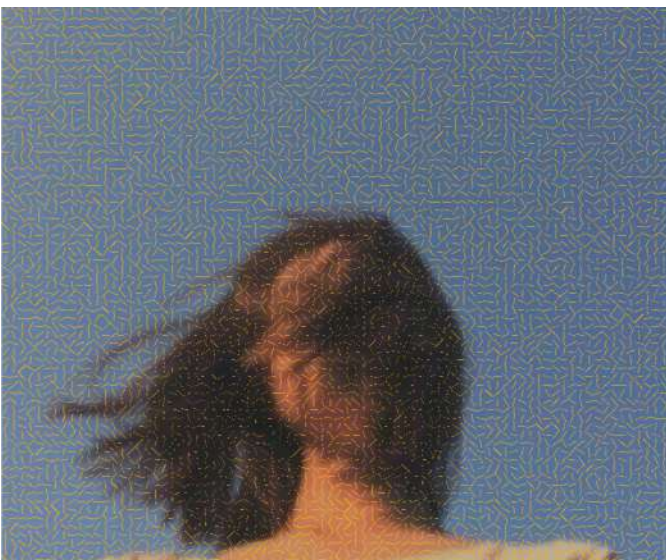


THE SCIENCE  
OF  
SPIRALLING

# WHAT IT TAKES TO BE "THAT GIRL"

**Soha Hatkar B.Sc SY**

We are told that we can have it all, the glowing skin, the six-figure internship, the Pilates body, the curated bookshelf, the 5 a.m. routine, the perfect grades, and somehow, inner peace and a self-actualised sense of self. You can have it all if you try hard enough. But somewhere along the lines, that trying becomes all consuming, till it's all you can think of, till it becomes The Threshold. What was once aspirational becomes the bare minimum. That's because digital culture has aestheticized achievement, transforming productivity from a behavior into a personality. This literature review examines the psychological underpinnings of hustle culture, its intersection with burnout, and the cultural glorification of the "It Girl" ideal.



Drawing from burnout theory, social comparison frameworks, self-determination theory, and feminist analyses of self-surveillance, this paper argues that the aestheticisation of achievement intensifies internalized performance pressure, particularly among young women, while disguising chronic stress as ambition, and glorifying burnout to be the ideal.

**Defining hustle culture: how do you define something that nobody is willing to accept exists?**

When does productivity become synonymous with moral virtue?

Hustle culture is not simply working hard. It is the moralisation of constant productivity. It frames rest as weakness and exhaustion as evidence of worth. If you're exhausted, you're weak, you're not trying hard enough. It frames taking a pause as "wasting potential". Philosopher Byung-Chul Han in *The Burnout Society* argues that modern subjects are no longer oppressed by external authority but by internalized self-exploitation. We are both employer and employee of

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ourselves. The result is what he terms a “performance society,” where individuals continuously optimize, upgrade, and compete, not because they are forced, but because they feel compelled to do so. Individuals become both exploiter and exploited, voluntarily maximizing output under the illusion of freedom (Han, 2015). Empirical, data driven research aligns with this conceptualisation. Studies on neoliberal ideology show that individuals increasingly internalise achievement as a core identity marker. Productivity is no longer what one does; it becomes who one is.

Although “hustle culture” is not yet a formally operationalized construct in the mainstream psychological taxonomies, it reflects a broader shift toward what has been conceptualized as a performance-oriented subjectivity. Empirical parallels appear in motivation research. According to Self-Determination Theory (Deci & Ryan, 2000), when behavior becomes driven primarily by external validation or contingent self-worth, psychological strain increases. Hustle culture appears to operationalize extrinsic motivation as virtue, reframing overwork as self-improvement. In such a society,

burnout is not a warning sign. It is a badge of honor, preferably color-coded in a pastel planner.

Yet, recent research among Gen Z university students demonstrates that internalised productivity pressure predicts academic burnout that's mediated by perfectionism and social comparison (Safitri et al., 2025). Importantly, self-compassion buffered these effects, suggesting that the cultural underpinnings, not ambition itself, may be the saving grace. Hustle culture is therefore not merely long working hours. It represents a shift from productivity as behavior, to productivity as identity. Burnout, in such a system, is reframed not as dysfunction but as evidence of commitment.

### **Burnout: From Occupational Syndrome to Identity Exhaustion**

Burnout was originally conceptualized by Christina Maslach as a three-dimensional syndrome comprising emotional exhaustion, depersonalization, and reduced personal accomplishment (Maslach & Jackson, 1981; Maslach & Leiter, 2016). The Job Demands–Resources (JD-R) model further posits that burnout emerges when chronic demands exceed available

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psychological and structural resources.

However, traditional burnout models assume externally imposed demands. Hustle culture complicates this assumption. Increasingly, individuals voluntarily intensify their own demands. Research on work-related social media use during non-work hours demonstrates that “always-on” expectations significantly predict burnout and turnover intentions, with burnout mediating this relationship (Fang et al., 2024). This suggests that structural digital expectations blur boundaries between rest and performance. Moreover, Han, Xu, and Ge (2020) found that social media use positively correlates with job burnout, with social comparison serving as a mediating mechanism. Burnout in contemporary contexts is therefore not exclusively workload-based; it is comparison-driven and identity-mediated.

If burnout once reflected organizational overload, it increasingly reflects psychological over-identification. Emotional exhaustion may now stem less from being assigned too much and more from believing one must constantly be more.

## **The “It Girl” Ideal: Aestheticised Achievement**

The “It Girl” phenomenon represents a culturally specific manifestation of aestheticised productivity. Unlike earlier feminine ideals centered solely on appearance, this archetype fuses achievement, discipline, wellness, entrepreneurship, and aesthetic appeal, all tied into a “clean girl” style ribbon, preferably beige in colour. Drawing on Erving Goffman’s dramaturgical framework from *The Presentation of Self in Everyday Life*, social media platforms function as stages upon which identity is curated and performed. The “It Girl” is not merely successful, she is visibly successful, she is the standard of success.

Netnographic research on influencers demonstrates that sustained visibility labor, constant content creation, engagement maintenance, and algorithmic responsiveness, poses measurable mental health risks (Gretzel & Schöllhammer, 2024). Moreover popularity measures amplify psychological strain, with higher follower counts and platform use predicting negative emotional states (Azayem et al., 2024).

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This identity performance is not neutral. It embeds constant monitoring, self-surveillance, and optimization. The paradox emerges when empowerment narratives coexist with exhaustion. From a nuanced point of view, the “It Girl” ideal can function as aspirational empowerment. Yet, when achievement must be simultaneously effortless, aesthetic, and perpetual, the standard becomes psychologically untenable.

### **Social Comparison and Gendered Performance Pressure**

Social Comparison Theory (Festinger, 1954) posits that individuals evaluate themselves relative to others. Digital platforms intensify upward comparison by curating optimized representations. Han et al. (2020) demonstrated that social comparison significantly mediates the relationship between social media use and burnout. Black et al. (2022) introduced the concept of “do-it-all discrepancy,” wherein perceived gaps between online portrayals and lived reality predict both work and parental burnout. The discrepancy and not merely the workload is exactly what drives distress.

Additionally, Harren (2021) found that perfectionism interacts with problematic social media use to intensify social media burnout. This suggests that personality vulnerabilities magnify digital comparison effects, and that's why every time you see those in Instagram models with the 5 a.m. Wakeup Routine Ultra Pro Max, you feel that sense of guilt, you don't feel enough, ironically in comparison to a superficial display of success.

Comparison does not universally demotivate. Some studies show that aspirational exposure can increase effort. However, when comparison is chronic, upward, and identity-relevant, it shifts from inspiration to erosion. The psychological cost lies not in ambition but in unattainable omnipresence, so when you're constantly reminded of how you're not the right body type, you don't have the “high protein no gluten, no sugar, no ‘processed’ food” diet, or the new trendy skincare brand, you base your worth and identity upon the presence of those things in your life.

Additionally, research also consistently shows that burnout presents differently across gendered expectations.

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Women often experience role overload and perfectionistic self-presentation pressures, owing to the ever changing thresholds of what makes a woman “perfect”. The concept of hustle culture may not be all that bad, as it can provide economic and professional agency for women, and monetisation of content helps women become self-reliant and self-sufficient. However, when achievement is fused with aesthetic perfection and emotional composure, it creates a compounded performance burden. The standard becomes not simply to succeed, but to succeed beautifully.

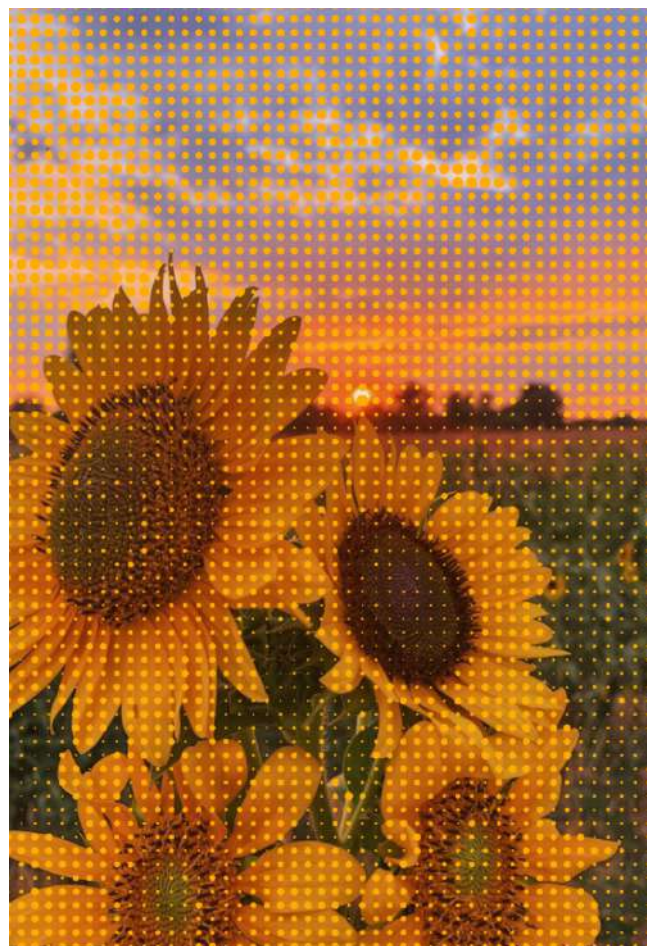
## Conclusion

We are chasing a perfection that doesn't exist, a mirage, an illusion of having it all. We measure ourselves up to that girl with updates of achieving something or the other on LinkedIn. When did a platform for networking turn into a platform where you go to remind yourself how less or how terribly you're performing? Social Media is a blessing. We can talk about topics that we once couldn't, it helps us use our freedom of speech and expression to its fullest, it helps us have agency over our thoughts,

feelings, actions, and earnings. But these same platforms are what indirectly shape our

worldview, and most importantly how we see ourselves.

Here's your reminder: You don't have to hustle till your back breaks. You don't have to constantly work to fulfill some unrealistic expectation of achievement. And you certainly don't have to go to Pilates in a pink coord set to be the “right” kind of fit. As long as your lifestyle is healthy, fulfilling, and lively, *you're enough*.



The background of the image is a dark, out-of-focus bokeh of warm, golden-yellow and orange lights, creating a soft, glowing effect. The lights are of various sizes and are scattered across the frame, with a slight concentration towards the bottom. The overall mood is cozy and festive.

THE

NO CALM

CLUB

# ESSAYS

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## 17 Tabs Open

I am in my study, on my laptop, with 17 tabs open. There is an assignment which is due tomorrow, a Coursera MOOC that ChatGPT says I should complete to better my resume, Netflix to catch-up on a recent movie that my friends are talking about, and the rest is just noise. While this is me, aren't we all surrounded by some degree noise due to our own FOMO, and we are lost, flowing like a tissue paper – without any purpose or aim?

“Everything, Everywhere, All at once” isn't just a movie title anymore, it is the ‘hustle culture’ we, Genz's have adopted. This culture is been so deeply ingrained in our brain that not being active even for a short span makes us feel as if we are missing out something crucial. It has made our brains think that rest is a reward we can claim only after multiple boxes of the worklist are checked out.

Underneath all this sits the fear of being average, i.e., being ordinary. Ordinary is the new failure as the society only glorifies the extraordinary. Stories of success surround us makes an ordinary feel unwarranted. So, we start believing that if we aren't extra-ordinary, we

## Drishti Chandak B.Sc FY

are just not worthy enough. Leisure has gone from life and hobbies have stopped existing; they have become additional “skills” one must strive for to secure their seat in the room. All that used to be ‘good to have’, now have become ‘must to have’, like freelancing, content creation, internship, etc. – everybody is trying to showcase having an edge over others!!

But why all this is happening? Perhaps, we are growing up in an era filled with uncertainty -rising competition, unstable job market, existence threat due to extensive AI inclusion, and constant global crises among others have made the future extremely fragile. Hustling has become the way to make ourselves feel safer. Achievements have become a way to be secured.

For Gen Z, a generation raised on the internet and exposed to competition 24/7, this mindset can have deep psychological consequences. One of the biggest psychological impacts that it has is chronic anxiety, fuelled by the constant activeness of the sympathetic nervous system which leads to mental and emotional strain as well as cardiovascular system overload. Another repercussion that

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it has is burnout. Psychologically, burnout can cause emotional exhaustion, irritability, lack of motivation, and a sense of numbness. This is because hustle culture pushes productivity without acknowledging that humans have limits.

But here's the hopeful truth - we have also started questioning this vicious cycle. We have started to understand that skills would only matter if they interest us, not just adding to our resume. What makes Gen Z different is the fact that we are open to talk about it, which makes us know that we are not alone. Also, this makes us feel that the real enemy isn't chasing perfection, it's exhaustion. We now understand that the goal was always to become a better human, not a flawless machine that produces finest results.

Having a healthier mindset is the only way to move forward. This is where success includes emotional well-being, relationships, and self-respect. Hustle culture teaches that you must work until you collapse. But sustainable growth comes from working with your mind, not against it. And in a world that demands everything, everywhere and all at once, balancing between achievements and peace might be the bravest form of ambition.

## **Growing Under Pressure: A College Student's Honest Reality**

**Heer Maru B.Sc TY**

**C**ollege was meant to help me "figure it out." That did not happen. I'm in a race every day against the clock, my own expectations, and my racing thoughts. Every day when I wake up, I have a mental list of things I need to do every day: complete assignments, apply to internships, prepare for exams, plan my career, respond to messages, maintain a

healthy body, socialize with friends, and maintain my sanity. In the middle of this chaos, I'm supposed to feel young and carefree. Yet most days, I feel completely overwhelmed.

Pressure comes mainly through academics. It's no longer about just passing; it's about how well I can do academically. When taking exams, I want to get the highest score; I want

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my resume to have as many entries as possible; I want to build my knowledge base; and I want to take as many courses as I can (it's never enough). As mid-terms and finals approach, there are moments when my head spins. One bad exam can rob me of my future. I sometimes have palpitations, and my head is full of things as a result of one exam. It's amazing how a few pieces of paper can take your self-confidence down to nothing. Even if I studied hard, I still have the anxiety of proving I am worthy to be at this institution.

Things do not get any more settled when you leave the classroom. The economy is all over the place, and there are news reports of people being laid off, stock market instability, and the cost-of-living increases. All of this makes for a gloomy outlook on what the future holds. When we were told that education would bring us stability, we thought this would be true. However, we now see that degrees do not provide much assurance of stability. When we no longer have any stability or assurance of stability, many of us explore side jobs. I personally have tried multiple side hustles, including freelance work,

side projects on the Internet, and other things that offered me some sense of independence and security. While these efforts did not all lead to success, they were also not major failures as far as I know. However, they were embarrassing for me; they made me question whether I had the skills needed to do anything good with my future.

Additionally, we are all pressured to choose paths that we know or believe to be "safe." For a lot of families, safety equals the ultimate measure of success. Safety can come from having a solid job, a consistent paycheck, and a clear ladder to climb within their employer's organization. When I was thinking about a less traditional career choice, I began receiving a lot of questions about whether I could select a path that had safety associated with it; could they expect the path to lead to the level of stability associated with having a traditional, corporate job; could I create multiple revenue sources; and (if there were no multiple sources) what the backup plan would be. The individuals who were questioning me were not bad people; they were all concerned for my health and well-being.

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## “The Therapist’s Office”

Aayushi Kanade M.Sc FY

She gazes at her room walls of eggshell white and a warm yellow, the kind that holds light and makes people feel, she hoped, like they were somewhere safe. She chose the couch and her chair carefully, making sure it did not seem too clinical nor too intimate. She can smell her diffuser running out of its fresh earthy scent that she used to refill before every few sessions. The plant by the window lays almost on the cusp of withering away, she waters it everyday, but it seems to have made up its mind on survival. There is, in the waiting area outside her office, a bowl of candies and an array of books, journals and magazines that she updates monthly, because details matter, because she understands that a person decides whether they are safe before any real interaction even happens.

No one occupies these spaces anymore.

Her sessions now happen in a grid of small rectangles. She watches her clients compressed into a laptop screen, with the sessions being constantly interrupted by a flatmate entering the room, the doorbell being rung, and she watches as her client who just started being comfortable

with being vulnerable retreats back to their masked pretense. She understands the nature of this work. She does not begrudge it. But something is lost in the transaction, something she cannot name precisely but feels as a kind of professional grief. The shared physical space in which two people mutually build a trust to be vulnerable and not feel judged, that intimate bond is missing.

They arrive with their anxieties, griefs, childhoods and relationship issues, and they want it addressed, reframed, altered and for the sessions to terminate in six sessions. This is not entirely their fault.

They have absorbed the language of optimization, of life hacks and pop psychology explainers on Instagram and podcast hosts who in forty-five minutes explain what she spent seven years training to be good at. They want the solution without the emotional labour.

She does not always know how to explain that the symptom is a mere manifestation of something deep rooted, that six sessions is often just not enough time to heal what pains and fears they developed over their entire lives.

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There is a particular loneliness that belongs to the trained and the unused. She has sat with people and explored their deepest fears and helped them find the light. She has maintained a steady port for her clients who sail away on their adventures of self exploration and return when she is needed.

She knows how to do this. The knowledge and her unachieved potential lives inside her, heavy and purposeless, the way paint sits in a sealed bottle, still capable of color but slowly thickening into something that may never find a surface. She does not know if it will improve. The culture is shifting. People are learning to consume mental health the way they consume everything else, quickly, on their own terms, without the labour of commuting or waiting in a room or building another vulnerable relationship.

She cannot say with any certainty that this will improve, that the couch and waiting room will fill again, that someone will one day sit across from her in the afternoon light she arranged so carefully and agree to stay for as long as it takes. So she does the only thing she can do, she waters the plant, keeps the candies in the bowl, refills the diffuser and shows up to the small rectangles and does the best work she can within them.

## Emotions

**Jivisha Kalra B.Sc FY**

**T**o feel an emotion for an adult requires patience but to feel the same is a strange and wondrous miracle for a child. These angelic emotions allow them to experience the joys and sorrows that life brings to each one of us are like firm strings tucked into their hearts that give them the ability to experience the joys and sorrows that life brings to each one of us. Every emotion they experience is a spark

that ignites their needs and desires beautifully into burnt umber flames, shapes them internally, and helps them become the person they wish to be.

A child's emotions are precious and should be attended to and treasured deep within our souls as it lets them articulate their feelings more positively. The feelings that children experience because of an endless

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array of emotions develop them to either become stable adults or a children experience because of an endless array of emotions develop them into either anxious teenagers. A child's jaunty vivacious aura is impacted by unrequited behaviour shattering them completely into a million fragments that can never be repaired. In a favourable situation, they accept the emotions as naturally as a flower turns to the sun. However, the kids live in perpetual fear and awe if the environment is not conducive. It is therefore left to social mirrors like parents, teachers, and neighbours to be careful in their early stages of development.

Parents, knowingly and unknowingly, treat their children in a way that defines how they will outline their inner voices to the outside world, but if they suppress their emotions constantly, they will often lose the voice they intend to reflect on society. A child will always remember you by the cherishing memories you grant them, but they would rarely think back on the worldly goods you provided them with. Maya Angelou says - 'You will never remember what people do for you, but you will always remember

how they make you feel.'

Shouldn't we embrace them with a love that will make them feel cherished and secure? It is essential for each of us to radiate joy to toddlers and adolescents and our inner child that is still young and hurting from deep wounds inflicted in our childhood. Our conduct is the key to helping them sneak out of their timid shadows and become a full glimmering moon in the murky skies.

If you have not paused to check on your parenting, it could be the moment to reflect on your emotional triggers. If you are manifesting the outcome of ill-informed parenting by your ignorant parents, then also it is opportune to reflect on their harmless shortcomings and forgive them.



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## Unconventional Career Paths

Divya Modi B.Sc SY

Unconventional career paths can be a subjective interpretation for everyone. It is any career that does not fit into the social bracket of earning a stable income. As a part of GenZ, all we want is to have a career that does not tire us out and choosing something we love, despite it being unconventional to the society, is something this generation doesn't really care about. Unfortunately, this isn't something our parents, the boomers agree with. Which is fair to a certain extent since all our parents want for us is to have a stable and content life and choosing a safe option would help us achieve that. But the question really is, Is it safe to do something you don't enjoy? Is it more important to be safe than to have a peace of mind even though you might not earn according to everyone's expectations?

Let's break it down. Let's firstly understand why GenZ does not care about pleasing society. It can stem from multiple reasons though the most prominent one seems to be the internal fatigue of watching our parents suffer and not wanting a life like that. Some analysts blame it on globalisation, some on technological advancements but what really seems

to be a reason according to me is the fact that mental health and empathy is starting to increase once again. Especially after covid, when the majority of GenZs turned adults and teens, capable enough to make choices, we as a whole generation chose to break the cycle and do what we actually want.

Now why do boomers not agree with it? It's because as a parent seeing your child struggle to make ends is hurtful. The world is evolving extremely quickly and inflation is on a new rise. If the child isn't a part of the rat race, they will end up being the definition of unsuccessful in the eyes of society. While caring about what society says is not relevant in this age but as a part of it, it's important to make changes in our views and be more acceptable.

Coming to an equilibrium is extremely important in cases like these. While being safe and earning well is extremely important just to be a part of society, it is also important to love what you do. Most people take their unconventional careers as a hobby or side hustle they look forward to at the end of a tiring job. Some people make it their retirement plan as they understand the absurdities and pressure to be a successful person. I hope everyone

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realises what they want as some unfortunately like me, who had their entire life figured out at 17, end up having a major crisis when they turn 20. Being confused on what to choose is like a core feeling among everyone in this era, but I am almost confident that we will figure it out. So thank you for reading my essay, and I hope you get what you want from life.

## Minimalism culture

Divya Modi B.Sc SY

**M**inimalist culture can be defined by an intentional lifestyle focused on reducing material possessions, clutter, and distractions to prioritize experiences, relationships and personal growth. The culture though doesn't have any issues in itself, it's just something that doesn't align with Indian culture or more specifically South Asian culture. It is promoted by multiple influencers on social media like Muskan Rawat and Alana Pandey. The culture though seems good on surface level but from my stand point of view, it is taking away the joy of having colours in our life. In Indian culture our decor and extravaganza is always shown by sparkles and fire to be precise, such a culture would dim the "light" we are used to.

Minimalism culture promotes use of monochrome colours and pastels specifically. It is honestly very cute

to see the white and black or soft colours, it can be soothing to eyes but the element of having a brown or pink or any other colour makes the environment pop up and catchy. Everything I believe has a place for it. Having such colours at school or hospitals makes sense but restaurants, where one goes to have fun and hang out with friends, the colours dull the nature of the environment it is supposed to be.

Let's talk about Indian weddings. It is an entire new market developed to have "minimal wedding". Something nobody thought of until our parents' generation. Indian weddings were always supposed to be full of colour, Red, Yellow, Green, Pink are the colours of extreme importance to us. Having "white" weddings kind of diminishes the extravaganza we are used to. It is not just about colours though. Weddings now include extremely few guests, nulling the

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entire point of celebration with your community and family. While it seems economical, it takes away the joy of being celebrated on the one special day.

Talking about influencers, Muskan has been showing minimalist culture for quite a while now. She was one of the first few people who promoted Matcha before the entire internet thought it was the new “cool”. While her content is engaging and looks pretty but having the constant showcase of similar colours influences you to have them too. She gives an extreme brand focused view where she posts mostly about brands from the US. She has also taken multiple trips to the country and posts a lot about the culture over there. Watching a lifestyle like that is only fun until you want it as well which many Indians can’t afford.

Talking about minimalistic interiors, personally speaking I don’t really enjoy that a lot. I prefer having a bit more dark and a touch of extravaganza that also seems elegant. It’s what most people also think of in India. Having said this, there is one particular favor of having minimalistic culture and that is sustainability. The culture expresses the immediate need of applying sustainability into our lives which actually is the need of the hour. Minimalism involves usage of less products and having a lifestyle that doesn’t scream loud.

The culture expresses the immediate need of applying sustainability into our lives which actually is the need of the hour. Minimalism involves usage of less products and having a lifestyle that doesn’t scream loud.

# POEMS

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## Who am I?

Living beings are hilarious creatures.

We define our worth in two digits,  
sometimes even a single alphabet.  
Funny, isn't it?

I often wonder,

What lies beneath? What am I in my  
truest essence?

Am I a soul concealed behind the  
blinds of academia?

Or a being brimming with quiet,  
mystical potential?

Am I suffocated under the weight of  
what society sees me as?

Or a wanderer who wishes peace for  
myself and those around me?

Am I a mature being expected to  
serve an oppressive system?

Or merely a firefly, small yet  
luminous in the dark?

Am I destined to compete?

Or designed to fall in love with  
myself through my own  
metamorphosis?

Am I the one who hustles as the sun  
rises?

Or the child who sways to the hush of  
dusk beneath the moonlight?

Perhaps I have a lingering question  
for myself.

What lies within? Who am I?

**-Kanak Motwani B.Sc SY**

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## To Choose the Unchosen

I'm handed a map for the future,  
Only 3 paths marked in blue,  
The rest are still undefined,  
Is what they say really true?

“Safe”, “Stable”, “Respectable”  
“These lines won't lead you astray”  
But I see bleak, over-trodden roads  
And my mind wanders away.

It is not an impulse, nor an urge  
To take the road not taken  
I am well aware of the curse  
I hope I'm not mistaken

Can one have passion and not regret  
Forgoing the fantasy of security  
Shunning all the love filled advice  
Ignoring the fear and insecurity

I imagine the version of me

Owning the scars of experience

A spine built on choices

A story of confidence

Security is the warm room without  
windows

My parents built brick by brick

But Survival is not the same as  
breathing

And I choose the wind.

**-Rutuja Kolkar B.Sc FY**

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## The Storybook Kind of Love

it's a life altering realisation,  
that you give the love you want to  
receive;  
and as beautiful a soliloquy it is,  
it will make you feel emptier than  
july evenings.

you feel like a vortex of wanting,  
always asking, begging for the kind  
of love people don't know to give;  
failing to realise that they aren't the  
poems but rather the poets,  
not the first choice nor second but the  
ever present dependable one.

you will write the smallest notes like  
love letters,  
moreover you will write letters but  
you will never send them;  
they will remain unposted,  
somewhere in the mailboxes of your  
heart.

you will tell people about your  
poems and watch them roll their  
eyes,

you will drink bitter wine and cry  
about not feeling alive;

you will go back to your pen and  
paper and write,

about how he told you it's much  
braver to stay alive.

you will coat your words in honey,  
you will give more kindness than  
you'll receive;

you will overcompensate for being  
you,

for being nothing more than ordinary.

you are a lover,

a pathetically hopeful believer;

you will wilt and rot just as soon as  
you have bloomed,

the world isn't for the ones that love  
like moonlight in locked churches.

you will never find the love you are  
looking for,

because you are the love you are  
looking for.

**-Soha Hatkar B.Sc SY**

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**there are cathedrals everywhere  
for those with eyes to see them**

there are cathedrals in the quiet light  
that spills across the morning floor,  
in cracked teacups with stories  
steeped in morsels of crumb and  
leftover tea,  
and the hush that lives behind closed  
doors.

they rise in breath between two  
laughs,  
in eyes that meet and promise to stay,  
in weathered hands, in city noise,  
in moments most might look away.

sometimes it is a glance,  
a word,  
a fleeting verse,  
whispered confessions of love  
unheard.

not every grandeur wears stained  
glass  
or echoes songs from vaulted  
heights;  
some sanctuaries bloom unseen

beneath the pulse of traffic lights.

a hand held out of habit,  
a gift brought just because,  
little fragments of apologies left in  
cardigan pockets,  
a silent auditorium with one fatherly  
applause.

so tilt your gaze a little left,  
look twice at what you thought you  
knew.

the sacred lives in subtle threads,  
look,  
like birdsongs approaching spring,  
it's been reaching out to you.

**-Soha Hatkar B.Sc SY**

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## Pahado ke Peeche wali duniya

The ink of your book has bled into nothing, The stone of my altars has crumbled to air, I don't need a temple to find where you're hiding.

I have to breathe, and I find you again

So let them keep our history, burn the maps, and live in the madness, let them keep the ground where we fell in the strife I'd die every morning, only to find you again on the edges of life.

The fire burns my body down, your grave is filled, My ashes in the wave  
I'll be the rain that pours down your grave This long, cold night is finally through.  
I had to leave the world behind to finally be with you  
When I opened my eyes in this place,  
I wasn't looking for a throne, nor was I looking for a kingdom.  
I was only looking for you.

And there you were.

You looked just as you did in our secret moments, in the hidden corners of the parking lot, in the fleeting seconds before the world reminded us who we were "supposed" to be.

The fear was gone from my eyes. The constant, sharp glance over your shoulder, the way I used to pull my hand away from yours as if your skin was burning, that was gone.

The first thing I felt wasn't joy, not exactly. It was a relief I saw you not as the label the world pinned to you, nor as the labels they pinned to me. I only saw the soul I had spent my entire life missing. I reached out, and for the first time, I

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didn't worry if my touch would cause a war.

I didn't worry about the prayers, the scriptures, or the history written in our names.

I just touched your hand, and it was the most natural thing in the universe.

It was as if we were two rivers that had spent lifetimes crashing against the rocks of the shore, finally spilling into the same vast, deep ocean.

We find that life was just a dream, and waking up was death.

They finally let us breathe the same breath

**-Anshika Kaushik B.Sc FY**

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## Coping Furiously

Look, look - the trees are burning,  
people always tired, bots are being  
hired,  
the free are yearning,  
please look - the trees are burning.

Buckle up - the birds are screeching,  
air turning into poison, ambitions still  
on the horizon,  
live wars are streaming,  
tighten your grip - the birds are  
screeching.

Ahoy matey - the water is rising,  
we have new limbs, not to swim, for we  
call them screens,  
the dread is rising,  
sigh matey - the water is rising.

Hurry, put your masks on - the virus  
is spreading,  
youth derailed in lockdown,  
emotions now have a virtual  
background,

blissful ignorance is trending,  
hurry please - the virus is spreading.

What a shame! they say - artists are  
depleting,  
thoughts being curated, reality  
being generated,  
traffic signals are captcha testing,  
And only now they say - artists are  
depleting.

Hope is demanding furious coping,  
exploitation being justified,  
privileges being glorified,  
it's not just humanity that is  
struggling,  
endangered hope is demanding  
coping.

A last call witnessed by those born  
with this century,  
learn to choose, learn to breathe,  
learn to build - a sanctuary.  
To create balance, live  
contradictions, sustain systems with  
guts,

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## The Storybook Kind of Love

To co-exist and overcome-  
everything, everywhere, all at once.

**-Madhura Khobragade M.Sc FY**

does time heal or reveal?

everyone says time heals  
as if time is kind,  
as if it arrives with bandages  
instead of lessons carved into bone.

time doesn't heal

it exposes

it waits until you stop gripping the  
wheel

and lets the road teach you why  
control was never yours.

maybe healing

isn't time passing,

but the moment you stop demanding  
that fate explain itself.

**-Shruti Chheda M.Sc SY**

# QUOTES

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"The secret of change is to focus all of your energy not on fighting the old, but on building the new." — Socrates

"The greatest weapon against stress is our ability to choose one thought over another." — William James

"Almost everything will work again if you unplug it for a few minutes, including you." — Anne Lamott

"The privilege of a lifetime is to become who you truly are." — Carl Jung

"We don't develop courage by being happy every day. We develop it by surviving difficult times and challenging adversity." — Barbara De Angelis

"Between stimulus and response there is a space. In that space is our power to choose our response." — Viktor Frankl

"We don't need hope. We need action. Once we start to act, hope is everywhere." — Greta Thunberg

"The cure for anxiety is community." — Johann Hari

"We are not thinking machines that feel. We are feeling machines that think." — Antonio Damasio

"The human brain is a masterpiece. It takes in information, processes it, and then produces the wrong answer." — Daniel Kahneman

"The first principle is that you must not fool yourself—and you are the easiest person to fool." — Richard Feynman

"The goal is not to be rich. The goal is to be free." — Naval Ravikant

"Sleep deprivation is the new smoking." — Arianna Huffington

"The ability to focus is the new literacy." — Cal Newport

"What the internet is really good at is giving you what you want in the moment. What it's terrible at is giving you what you want in the long run." — Nir Eyal

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"The only way to win the comparison game is to stop playing." — Rachel Hollis

"We're the first generation expected to pay more for education, housing, and healthcare while earning less—and then blamed for not being able to afford it."  
— Unknown

"We are raising the most anxious, depressed generation in history—and it's not their fault." — Jonathan Haidt

"Gen Z didn't invent anxiety. But we're the first generation expected to monetize, optimize, and Instagram it." — Unknown

"The kids are not alright, and pretending otherwise is not kindness—it's abandonment." — Dr. Jean Twenge

The background is an abstract composition of swirling, organic shapes in shades of pink, purple, and blue. Overlaid on this is a network of thin, dark, branching lines that resemble cracks in a surface or perhaps a complex web. The overall effect is one of dynamic movement and tension.

# THE BREAKING POINT

# THE COST OF BEING AMBITIOUS

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Joyeeta Biswas

M.Sc FY

Every night when I delve into my intrusive thoughts of whether I made the right decision to be where I am today, I think of all the people I left behind in my pursuit of greatness. The belief is always that I am doing it for a greater good, for something that will help people. But as I walk in this endless path of what people define as “ambition”, I can’t help but keep looking back. Surprisingly, the path behind seems longer than the path ahead.

Being ambitious is now a personality trait, but if we peer closer, ambition is defined as “an ardent desire for rank, fame, or power.” Need for Power, in other words, as defined by McClelland. But what I want to bring your attention to is the word “desire”, how far can desire take you? Is it enough to leave everything that you cared for behind? Is it enough to voluntarily exile yourself from your loved ones to achieve it, feel it, imbibe it, live it, and die with it?

Desire, as Sigmund Freud defined as the sole driver of an individual’s actions, thoughts, and behaviour. I hate to believe that humans are slaves of their desires, but the rising nature of hustle culture, to build something of your own, establish credibility, authenticity, authority, and accountability, makes me think otherwise.

There are so many rules to be ambitious nowadays. There are grown-ups with supposed credibility who write elaborate articles on how to be ambitious and successful. Success mindsets are trends; a successful attitude is the new attire to be admired, displayed, and merchandised.

Wake up at five am, wear your running shoes, go out on a run (you don’t have space to run in your neighbourhood, but you still have to), come back, take care of your body, your skin, your joints, your hair, work on two side hustles, and then work your main one crore business all on the energy from one cup of black coffee. So many steps to follow while you starve yourself.

At this point, what is the difference between a machine and you? People glamorise this routine as a hustle; they rejoice in sacrificing things that seem unimportant because it will lead them to a bigger success, something glorious, flamboyant, extraordinary, and other adjectives that define luxury.

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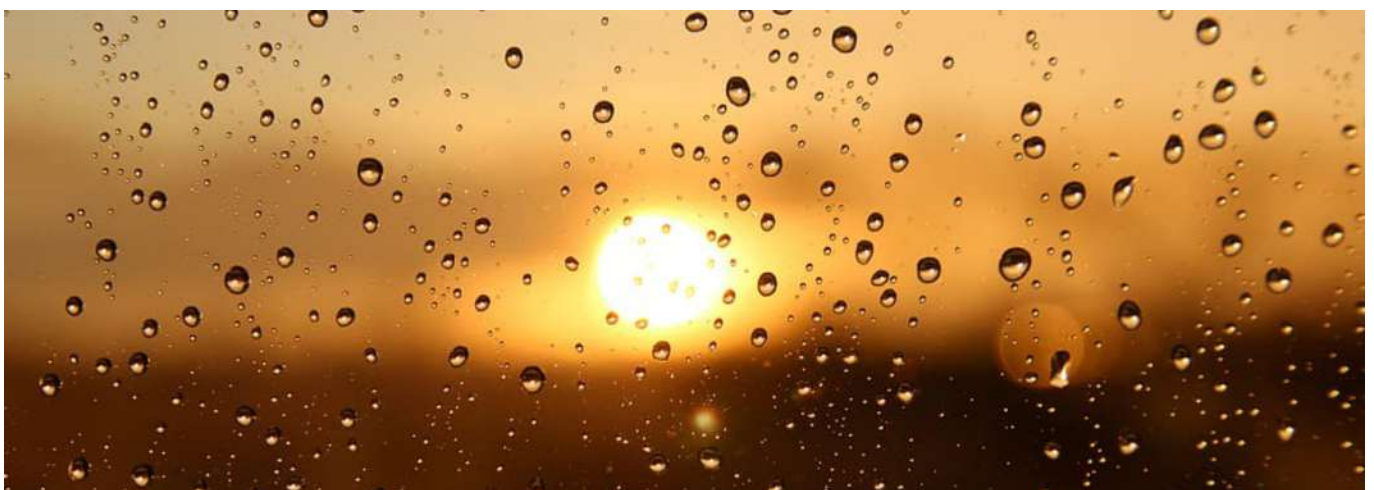
Suddenly, you are doing everything, you are everywhere, and you have GOT to do it all at once. And then there is a category of people who simply want enough money to sustain them in a comfortable life, as a farmer. The cost of being ambitious is so high now that people would prefer working hard to grow their own food instead of being rich. Because at the end of the day, where does the path of ambition lead to? A grave of wishes that were overlooked in the attempt to be seen for a second on the internet, and soon be forgotten as the user scrolls down to see the world's next millionaire.

All these puny thoughts love to ride the metacognitive rollercoaster in my head. Sometimes I wonder if ambition is something that I inherited or something that was taught to me.

“Small aim is a crime; have great aim,” said our Missile Man, Dr. APJ Abdul Kalam. I think that's when I first thought of it. Standing in the hallway, folded arms, a tense crease between my brows, looking at the quote framed and put against the wall in front of my classroom.

“What does it mean to dream big? To aim big? To be ambitious?”

It took me years to realize that a dream brings an aim, an aim shows you a path, and ambition is the motivation that drives you to walk on that road to achieve that aim, not knowing that you are in control of your ambition. And only later, as you come closer to achieving your aim, you realize that all along, the cost of ambition is, and has always been, your will.



# IDENTITY

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**Jivisha Kalra**

**B.Sc FY**

**W**e lack confidence, we crave admiration insatiably. Do we live on the reflections of ourselves, or do we live in the eyes of others? The world we live in, as depicted by the short movie “Identity,” shows a society where everyone wears a mask.

Lack of self-identity is something that each one of us should challenge. As a college student, I interact with numerous individuals in my hectic and overwhelming daily routine. We frequently neglect to ask ourselves what we are truly capable of while being caught in a vicious cycle of self-doubt and poor self-esteem. We are all budding individuals who wish to grow and prosper, like flowers waiting to bloom. For late bloomers, however, self-doubt can sometimes feel like a heavier burden to carry.

Our identity is like our shadow—it stays with us always. The way we feel about our identity influences how we think, act, and respond to situations. When we understand ourselves and our emotions, it becomes easier to express them and deal with challenges in life.

For instance, when my would-be best friend first met me at my parents’ anniversary party, she was extremely nervous. She was shaking and speaking in broken sentences that were difficult to understand. It seemed as though she could not organize her thoughts or express her feelings clearly. Her situation reminded me of the character in the film who also struggled to understand and express her emotions. This shows that when we delay understanding our emotions, it becomes harder for us to manage them effectively.

Often, our perception of our own identity can trouble us. Many people ignore their inner feelings because they fear judgment or humiliation. Looking at my friend today and seeing how much she has changed over time clearly shows why self-doubt should be addressed early. When we allow self-doubt to grow, it can prevent us from being our true selves. In the beginning, my friend was unable to act naturally because she was too concerned about appearing perfect in front of someone she barely knew. The pressure to present a better version of ourselves often stops us from moving forward and believing in our true values.

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The film also highlights this idea through the moment when the girl gathers the courage to remove her mask. This act symbolizes accepting oneself and letting go of fear. It reflects the central message of the Oscar-winning film: we must learn to rebuild our self-esteem and not be afraid to show who we truly are.

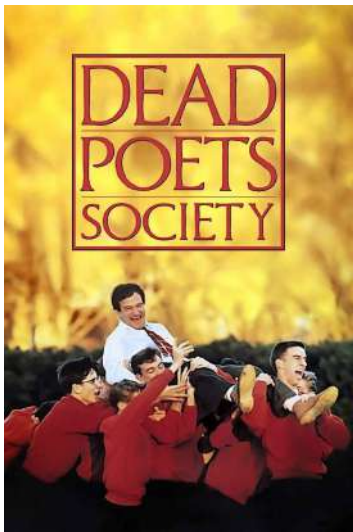
Therefore, it is important for all of us to practice self-care and take small steps toward building confidence. By accepting ourselves and understanding our emotions, we can live more honestly and freely. In the end, embracing our true identity allows us to show the world who we really are.



# STUDENT RECOMMENDATIONS

Are you unable to pick out a book to read? Is your TBR list too overwhelming? Maybe you just need a movie to unwind. Well, look no further, our students have banded together to provide a diverse variety of media to keep you entertained and maybe even get your creative juices flowing!

## MOVIES



Dead Poets Society



Black Swan



Superman (2025)



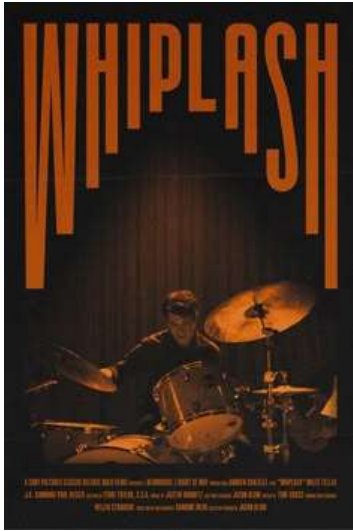
The Devil Wears Prada



Legally Blonde



Uptown Girls



Whiplash



Interstellar



Midsommar



Coraline



Ocean's Eleven



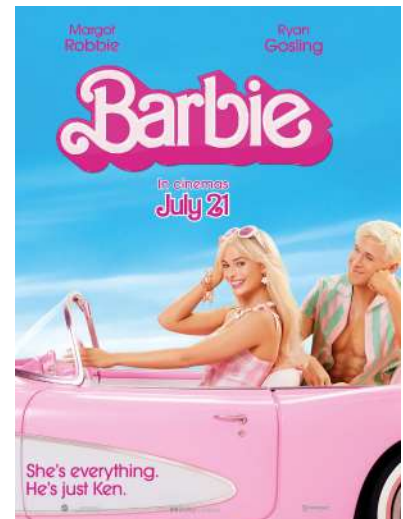
Cinderella



Shutter Island



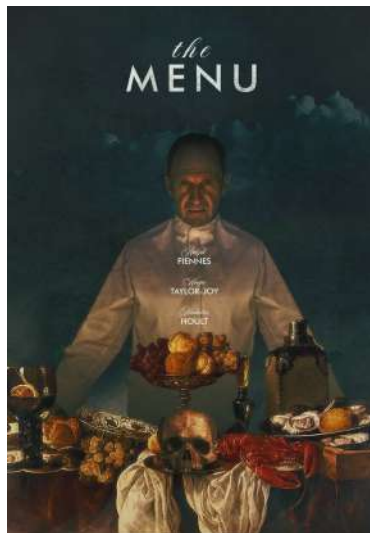
Mean Girls



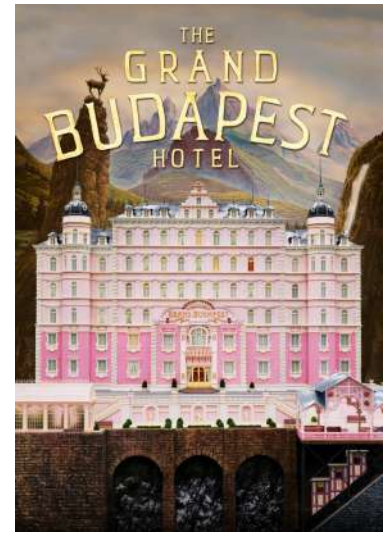
Barbie



Inception



The Menu



The Grand Budapest Hotel



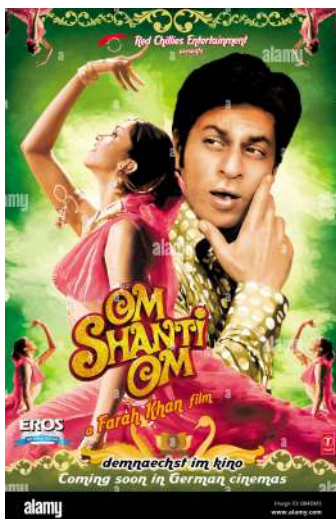
The Dark Knight



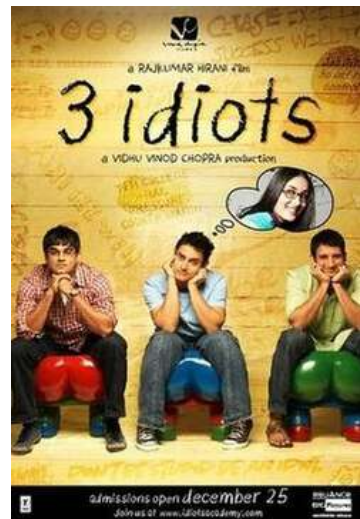
Kung Fu Panda



The Peanuts Movie



Om Shanti Om



3 Idiots



The Parent Trap

# BOOK RECOMMENDATIONS

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## **Arya Menon's Choice (Subhead, Book Club)**

### **Outliers - Malcolm Gladwell**

The myth-buster

Gladwell's landmark book is essential reading about hustle culture because it complicates the "hard work = success" narrative so effectively. The famous 10,000-hour rule is here, but so is the deeper argument: that timing, birthplace, cultural legacy, and sheer luck matter enormously. It doesn't dismiss hard work — it just puts it in honest context. A great intellectual counterpoint to pure hustle ideology.

### **Deep Work - Cal Newport**

Focus as the real flex

Newport's argument is simple and devastating: in an age of constant distraction, the ability to focus deeply on hard problems is becoming both rare and enormously valuable. He's not anti-ambition, he's anti-shallow hustle. Checking emails at midnight isn't deep work; it's just noise. This book reframes productivity entirely around quality of focus rather than quantity of hours logged.

### **Shoe Dog - Phil Knight**

The most human hustle memoir ever written

Phil Knight's account of building Nike from a handshake deal selling Japanese running shoes out of the trunk of his car is simply one of the best business memoirs ever written — full stop. What separates it from typical hustle-culture fare is its vulnerability. Knight is open about his fear, his failures, his near-bankruptcies (Nike almost died multiple times), and the relationships he neglected along the way. The grind is all there, but so is the grief. It never feels like a motivational poster — it feels like a life, complicated and real.

### **Drive - Daniel Pink**

The science that quietly dismantles hustle culture

Pink draws on decades of behavioral research to argue that the carrot-and-stick

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model of motivation — work hard, get rewarded — is fundamentally broken for creative and knowledge-based work. True motivation, he contends, comes from three intrinsic sources: autonomy, mastery, and purpose. It's a quietly radical book because it suggests that hustle culture's obsession with external rewards (money, status, winning) may actually undermine the deep engagement that leads to great work. Accessible, well-researched, and endlessly applicable.

### **From Joyeeta Biswas's Unending Notion Library (A Two-Time Published Author and Editor of the Magazine)**

#### **Thinking Fast & Slow: Daniel Kahneman (2011)**

"The confidence that individuals have in their beliefs is not a measure of the quality of evidence but of the coherence of the story that the mind has managed to construct."

The book explores its main thesis: differentiation between two modes of thought: "System 1" is fast, instinctive, and emotional; "System 2" is slower, more deliberative, and more logical. The book talks about rational and non-rational motivations or triggers associated with each type of thinking process, and how they complement each other, starting with Kahneman's own research on loss aversion.

#### **Siddhartha by Hermann Hesse (1992)**

"I have had to experience so much stupidity, so many vices, so much error, so much nausea, disillusionment, and sorrow, just in order to become a child again and begin anew."

This is a philosophical novel exploring the spiritual journey of a young man named Siddhartha, who shares his name with the historical Buddha. Set in 6th-century India, the story follows Siddhartha's quest for enlightenment, beginning as a Brahmin's son who rejects the teachings of his family and community. He leaves home to join the ascetic Samanas, seeks wisdom from the Buddha (Gotama), experiences the pleasures of worldly life as a wealthy merchant, and ultimately finds peace through introspection and connection with nature—particularly a river—guided by a humble ferryman, Vasudeva.

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## **Digital Minimalism: Choosing a Focused Life in a Noisy World by Cal Newport**

"Digital minimalism is a philosophy of technology use in which you focus your online time on a small number of carefully selected and optimized activities that strongly support things you value, and then happily miss out on everything else."

The book argues that technology is neither inherently good nor bad, but its impact depends on how we use it—ideally to support our values and goals, not to dominate our lives. Newport defines digital minimalism as the practice of radically reducing digital distractions to focus on a few activities that bring genuine value. He contrasts this with the common, passive use of technology, which often leads to anxiety, distraction, and a diminished sense of presence.

## **The Brain Changes Itself by Norman Doidge**

"The brain is a plastic, living organ that can actually change its own structure and function, even into old age. This plasticity is not a gift, but a mechanism—one that can be harnessed to change our reality."

For decades, neuroscience operated under the assumption that the brain was a "static" organ—that once you reached adulthood, your mental architecture was fixed. Doidge shatters this myth by documenting "neuroplasticity"—the brain's ability to reorganize itself by forming new neural connections throughout life. This book covers stories of people who have overcome severe brain trauma, learning disabilities, and chronic anxiety by literally "rewiring" their mental pathways through practice, behavior change, and intentional focus.

## **From Isha Chheda's Desk (The Editor of the Magazine)**

### **The Anxious generation by Jonathan Haidt**

Spiritual Degradation and Elevation (chp.8)

“When young people spend more time in the virtual world than the real one, they lose many of the experiences that elevate the human spirit.”

Talks about how digital life weakens experiences that traditionally provide

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meaning eg. Nature, Religious/ cultural rituals, Friendships, Awe and purpose.

Constant scrolling increases cynicism and distraction, reducing emotional depth.

### **Quit the Hustle - Ciara Conlon**

Pressure to be perfect (chp.1)- “The pursuit of perfection often leaves us feeling exhausted rather than fulfilled.”

The book talks about how social media and modern work culture promote an image of perfect productivity and success.

People feel pressured to: wake up early, work constantly, improve every aspect of life, and this pressure creates stress, anxiety, and unrealistic expectations.

### **Rediscovering Purpose (chp.5)**

“Purpose fuels persistence far better than pressure.”

This chapter emphasises on how true motivation comes from curiosity and purpose. One should focus on Learning, Creativity and Meaningful Impact instead of chasing external rewards.

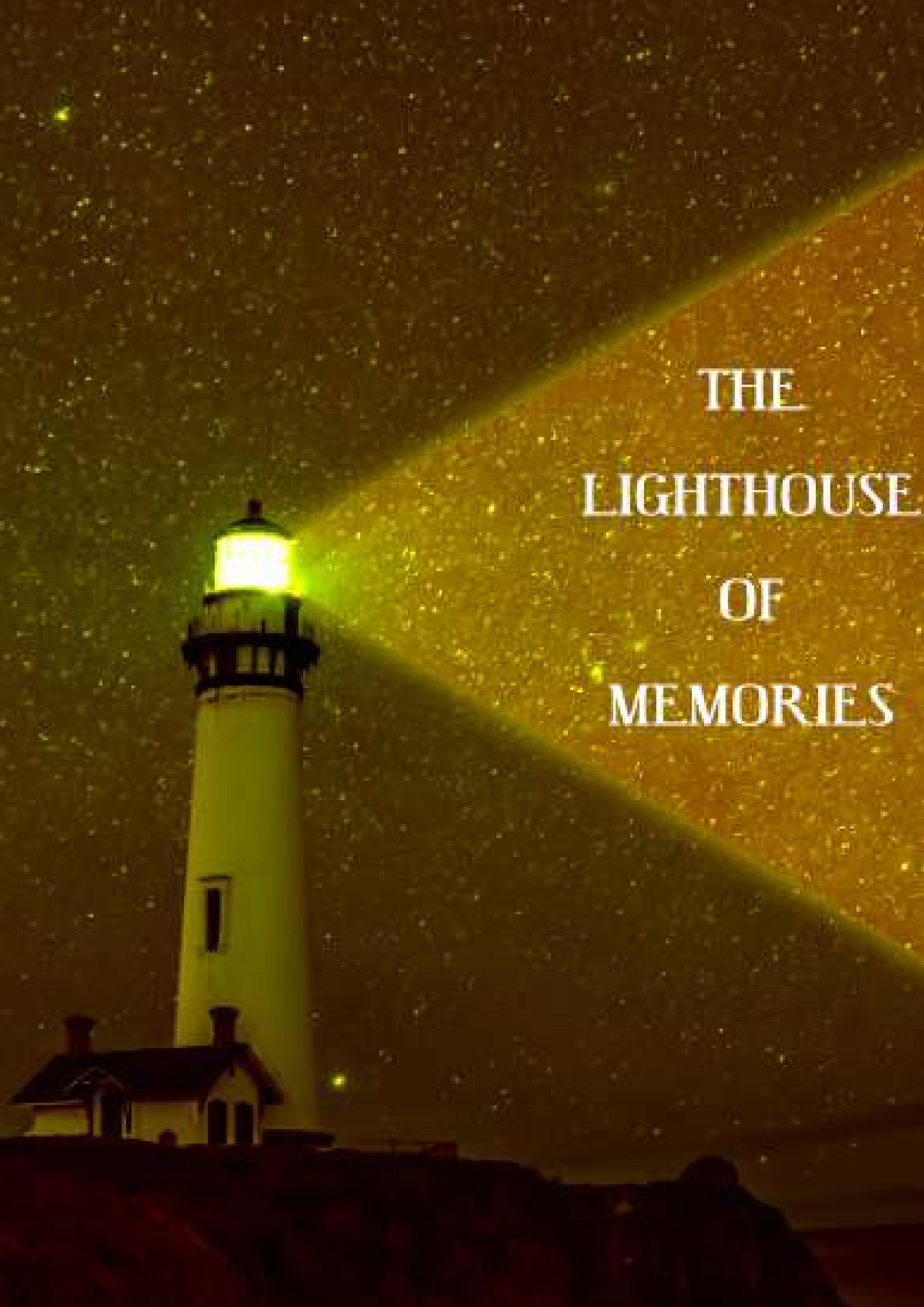
### **The Coddling of the American Mind- Greg Lukianoff and Jonathan Haidt.**

The Untruth of Fragility (chp.1)

What doesn't kill you makes you weaker

This chapter argues that modern culture increasingly treats young people as fragile and in need of constant protection from discomfort or adversity.

The authors mainly argue in how young people need exposure to challenges, debate, and discomfort in order to become resilient adults.

A tall, white lighthouse stands on a dark, silhouetted cliffside at night. The lighthouse's lantern room is brightly lit, casting a warm, yellowish glow. The sky is filled with numerous stars, and a large, soft, yellowish glow emanates from the lighthouse, spreading across the upper right portion of the image. The overall atmosphere is serene and nostalgic.

THE  
LIGHTHOUSE  
OF  
MEMORIES

# MANJEERA DAS

A lone figure is present before a burning horizon as a delicate boat sails across liquid water. Surrounding the observer is a faint icon of money, communication, and metrics that creates an invisible web. The artwork represents the pursuit of success in a collective anxiety where success is realized in an evaluation process.

The boat in the distance represents success, which is stability, purpose, and financial security in an uncertain world. However, the figure is not pursuing it instead, they are observing it. This is because the generation is conscious of the hustle culture pressures despite being part of it. Success is no longer a personal journey but a public and measurable process that is influenced by observation and visibility.

The figure in the background against the bright light represents a paradox of identity in the modern world, which is highly connected but internally searching. However, the horizon is still open. Success in this artwork is not an arrival but awareness, which is standing at the edge of striving and self-awareness, deciding how much to offer to each



# SHARVARI KADIKAR



This picture shows a liminal space, a house where people used to reside but now it has been abandoned. It feels like time has stopped there and waiting for something to occur. Even without the people, it feels strangely familiar and nostalgic. A feeling which cannot be expressed in words.



Most of us are familiar with this clock, especially those who travel by train everyday. But it is more than just time, it feels like pressure. The bright red numbers glow intensely, almost aggressively, reminding us that we are always chasing something.

Beneath this clock stands a crowd- tired, restless, waiting. Each second feels heavy. There is impatience in the air, as everyone waits to go home yet prepares to repeat the same cycle tomorrow.

In Mumbai, life is all about hustle. The clock never pauses and neither do we!



# KRISHA BULANI

the train is moving,  
the city is breathing,  
the lives flicker behind those  
illuminated lights  
the progress is being measured:  
in routines, in exceptions,  
in arrivals, in departures.

but above it all,  
there lingers the moon,  
unhurried and untouched.

and then there is this observer,  
dwelling, standing still  
neither leaving nor arriving  
wondering,  
whether the stillness  
resembles peace  
or paralysis

# UNTANGLED CONVERSATIONS

## In Conversation with Dr. Madhu Rai: Rethinking Success in a World of Constant Comparison

Dr. Madhu Rai & Preesha Bohra, M.Sc. FY

**W**ith social media timelines, career milestones, and financial goals constantly in view, many young people today feel the pressure to keep up. But what does success really mean, and how much of it is shaped by comparison? In this insightful conversation, Dr. Madhu Rai explores the psychology behind ambition, financial pressure, and self-worth. She offers a thoughtful perspective on how individuals can pursue their goals while staying grounded, balanced, and true to their own definitions of success.

### **1. How does constant comparison culture impact their relationship with money and self-worth?**

When young people are constantly exposed to narratives such as “six figure salary by 25” or highly visible displays of wealth on social media, it subtly compresses their sense of time and progress. Many individuals begin to feel as though they are already behind, even before they have properly started their professional journey. Over time, money gradually shifts from being a practical resource to something that symbolises personal worth and success.

This constant comparison can create a quiet but significant emotional burden. Even when individuals achieve meaningful milestones, those achievements may feel insufficient because they are constantly measuring themselves against curated images of others’ lives. What we must remember is that these comparisons are often based on incomplete or exaggerated narratives. When young people internalise them too strongly, their self-worth becomes tied to external benchmarks rather than personal growth and effort. That is where the psychological strain begins to emerge.

## **2. How can young adults differentiate between normal financial worry and anxiety that may need attention?**

A certain level of financial worry during one's twenties is quite normal and even developmentally appropriate. At this stage of life, individuals are navigating education costs, early career instability, and the transition into financial independence. In many cases, this concern can actually motivate responsible planning and decision-making.

However, the concern becomes problematic when it turns persistent and begins to interfere with daily functioning. For example, when financial thoughts are constant, when they disrupt sleep, affect mood, or lead to avoidance behaviours such as not checking bank accounts or ignoring bills, it may indicate a deeper level of anxiety. A helpful way to reflect on this is to ask whether the worry is encouraging constructive action or whether it is creating paralysis.

Healthy concern tends to guide behaviour, whereas anxiety often traps individuals in a cycle of rumination without resolution.

## **3. How can young people tell whether they're striving for success in a healthy way or chasing validation?**

The distinction largely lies in motivation. When financial or career goals are aligned with one's personal values and long-term aspirations, the pursuit tends to feel meaningful and internally rewarding. There is a sense of purpose and direction that supports sustained effort over time.

In contrast, when the motivation is primarily comparison or the need for validation from

others, the experience often becomes emotionally exhausting. Achievements rarely feel satisfying because the benchmark keeps shifting. One useful reflection that I often suggest is asking oneself: "Would I still want this goal if no one else could see it?" If the answer remains yes, then the motivation is likely rooted in genuine personal aspiration rather than external approval.

## **4. Why has productivity become so closely tied to identity and self-worth today?**

We are living in a highly metric-driven world where productivity is constantly visible and measurable. Social media platforms display achievements in real time—followers, promotions, entrepreneurial ventures, side hustles- and these

metrics often become social signals of success. Over time, individuals begin to internalise the idea that their value is reflected in how much they produce.

Economic uncertainty further intensifies this pattern. In an unpredictable job market, many people start believing that the only way to remain secure is to constantly do more, achieve more, and remain productive at all times. While ambition itself is not problematic, the concern arises when rest begins to trigger guilt rather than restoration. That shift indicates that productivity has moved from being a healthy pursuit to becoming a core measure of identity.

## **5. What are the early signs that healthy ambition is turning into burnout?**

Burnout rarely appears suddenly or dramatically. It tends to develop gradually through subtle changes in energy, motivation, and emotional engagement. One of the earliest signs is persistent fatigue that does not resolve with rest. Individuals may also begin to notice that achievements which once felt rewarding now evoke very little satisfaction.

Other indicators include irritability, difficulty disengaging from work, and a constant sense of pressure to keep pushing forward. The key psychological shift occurs when ambition stops feeling energising and instead begins to feel compulsory. When individuals are working primarily out of fear of falling behind rather than out of inspiration or purpose, that is often a sign that healthy drive is gradually turning into chronic strain.

## **6. How important is financial literacy in shaping emotional well-being and confidence?**

Financial literacy plays a much larger role than people often realise. It is not merely about understanding numbers or investment strategies; it is about developing a sense of psychological control over one's life. When individuals understand how money works—how to budget, save, and plan—they often experience a greater sense of stability and predictability.

This perceived control can significantly reduce anxiety related to finances. It also reduces feelings of shame or helplessness that sometimes arise when individuals feel they do not understand financial systems. Knowledge, in this sense, becomes empowering. It builds confidence not only in financial decision-making but also in broader aspects of personal autonomy and emotional resilience.

## **7. What advice would you offer young professionals who feel they are falling behind compared to their peers?**

One important reality to recognise is that modern career paths are rarely linear. The traditional idea of a fixed timeline—education, stable job, financial success by a certain age—does not always apply in today's rapidly changing professional environment. Unfortunately, social comparison often creates the illusion that everyone else is progressing faster.

Instead of focusing on speed, it is more helpful to focus on direction. Skill-building, learning, and adaptability tend to have a compounding effect over time. Individuals who invest in developing competence often create more sustainable career growth in the long run. Constant comparison, on the other hand, tends to drain emotional energy and distract from meaningful progress.

## **8. In highly competitive workplaces, how can individuals set boundaries without feeling guilty?**

It is important to understand that boundaries are not acts of defiance or disengagement. Rather, they are mechanisms that allow individuals to maintain sustainability in their work and personal lives. When boundaries are communicated clearly and accompanied by consistent professional performance, they are often respected more than people initially expect. Interestingly, much of the guilt surrounding boundaries tends to be internally generated. Individuals often assume that setting limits will lead to negative consequences, even when that may not necessarily be the case. In many professional settings, clarity and reliability actually build trust. When people know what they can expect from you, it often strengthens rather than weakens professional relationships.

## **9. What psychological skills help individuals tolerate financial uncertainty and career unpredictability?**

In today's rapidly evolving economic landscape, uncertainty has become a fairly constant feature. Therefore, certain psychological skills become particularly important. Cognitive flexibility—the ability to adapt one's thinking when circumstances change—is one such skill. Emotional regulation is another, as it allows individuals to manage fear or frustration without becoming overwhelmed by it.

Patience is equally significant. Career development and financial stability often unfold over long periods of time, and impulsive reactions to short-term uncertainty can sometimes create additional stress. Resilience does not mean eliminating fear altogether. Rather, it means developing the ability to move forward thoughtfully despite uncertainty, without spiralling into panic or making impulsive decisions.

### **10. From your professional perspective, what does a sustainable and fulfilling career look like over the long term?**

A sustainable career is one that allows growth and achievement without consuming a person's entire identity. While financial stability and professional success are important, they should ideally coexist with other dimensions of life such as health, relationships, creativity, and personal well-being.

Over the long term, fulfilment tends to emerge not from speed or constant competition, but from alignment. When individuals feel that their work reflects their values, allows learning, and leaves space for rest and personal life, they are more likely to experience lasting satisfaction. In that sense, a fulfilling career is less about reaching milestones quickly and more about maintaining balance and purpose over time.



# The Hustle Mindset

Dr. Rohan Mehra & Manya Goyal, M.Sc. FY

## **1. How would you define hustle culture from a psychological perspective, and why has it become so prominent among Gen Z?**

Hustle culture is not something entirely new; what has changed is its visibility and dominance, especially among Generation Z. It has become almost a bandwagon phenomenon—something that many young people feel compelled to follow because it is now embedded in the way modern life operates.

This generation has grown up in an environment where constant productivity, achievement, and visibility are normalized. Hustle culture, therefore, becomes part and parcel of everyday living. For many, it feels natural rather than unusual.

However, this does not mean it is entirely positive or entirely negative. Like any cultural trend, it has both advantages and disadvantages. While it can motivate people to work hard and pursue goals, it can also create pressure that affects mental well-being.

Many young people today feel that hustle culture may be coming at the cost of their mental health, leading to instability, chronic stress, anxiety, and burnout. As a result, there is growing awareness that success should not come at the expense of well-being.

In fact, while hustle culture currently feels unavoidable, future generations may begin to question or even resist it, seeking healthier ways to balance productivity and life satisfaction.

## **2. In your view, what role does economic uncertainty play in shaping young people's anxiety about success and stability?**

Today's generation approaches success very differently compared to earlier generations. If we look at our parents' or grandparents' time, success was usually associated with stability—owning a home, securing a stable job, and building long-term financial security.

Today, however, the concept of success has changed dramatically. In the age of social media and digital platforms, success can appear instant and highly visible. A trending video, a viral page, or even a large number of likes can sometimes be perceived as markers of achievement.

The real problem is not the availability of opportunities—young people today arguably have more avenues to earn and succeed than previous generations. The issue lies in sustainability.

Success that comes quickly can disappear just as quickly. When that happens, the emotional consequences—such as disappointment, depression, or a sense of failure—can be extremely difficult to manage. In many ways, slower and more stable progress may ultimately be healthier than success that arrives overnight and disappears just as fast.

### **3. Many students tie their self-worth to productivity and achievements. What psychological mechanisms reinforce this pattern?**

It would be unfair to blame students alone for this pattern. Much of it originates from societal and generational conditioning.

We live in a culture that is increasingly position-oriented and label-oriented. From a young age, individuals are often told that achievement, productivity, and status define their value. When these messages are repeated by parents, teachers, and society at large, young minds naturally internalize them.

Human beings learn from their environments. If the environment constantly communicates that success and productivity determine one's worth, individuals begin to measure themselves in exactly those terms.

Interestingly, this pattern is not universal. In some societies, such as parts of Scandinavia, there is a much stronger emphasis on work-life balance, personal time, and separating professional responsibilities from personal life.

In contrast, many modern societies promote a competitive mindset—almost like a race where individuals feel that if they stop running, someone else will overtake them. The real question, however, is how long we are willing to keep running and toward what goal.

### **4. How can we distinguish between healthy ambition and harmful overwork?**

The distinction between healthy ambition and harmful overwork is actually quite complex, because it depends heavily on how we define terms like “healthy” and “harmful.”

Ambition itself is not negative. Wanting to achieve goals, pursue dreams, and succeed in life is perfectly natural. The challenge lies in identifying the point where ambition begins to damage well-being.

Different individuals experience work differently. Some people thrive under pressure and feel more productive when they remain constantly engaged. Others may reach a point where excessive work leads to mental exhaustion, physical fatigue, and emotional strain.

A helpful indicator is personal experience. When the work we enjoy begins to feel like a burden, when motivation turns into stress, or when the mind and body feel exhausted despite wanting to continue—that is often a sign of overwork.

Success rarely comes through shortcuts, but it also does not require unhealthy levels of effort. The key lies in combining hard work with smart work.

Smart work does not mean avoiding effort; rather, it means preparing effectively, avoiding procrastination, using available tools wisely, and staying informed and adaptable. A balanced combination of effort and efficiency can help individuals pursue ambitions without harming their well-being.

## **5. How does constant exposure to global crises affect young adults' mental health and outlook toward the future?**

In today's media environment, exposure to global crises—economic instability, climate change, political conflict—has become almost unavoidable. However, the way these issues are presented often amplifies their emotional impact.

News media frequently focus on dramatic and sensational aspects of events in order to capture attention. While awareness of global issues is important, the exaggerated or overly dramatized presentation can create feelings of fear, sadness, or helplessness.

For young adults who are constantly exposed to such narratives, this can shape their perception of the world as overwhelmingly negative or unstable.

It is therefore important to approach such information critically and thoughtfully. Being informed about real issues is valuable, but individuals should avoid internalizing every global crisis as a personal burden.

Receiving information from reliable sources and maintaining a balanced perspective can help young people stay informed without becoming emotionally overwhelmed.

## **6. To what extent is anxiety about success shaped by societal expectations?**

The definitions of success and failure have almost always been shaped by societal expectations. What changes across generations is simply the way these ideas are interpreted.

In earlier times, owning basic assets such as a house or even a telephone might have been considered major achievements.

Today, even significant wealth or luxury possessions may not be seen as extraordinary.

This constant shift in expectations creates a challenge. If individuals rely entirely on society to define success, they may find themselves trapped in an endless cycle of meeting one expectation after another.

True satisfaction often comes from being comfortable with one's own definition of success. When individuals measure their lives according to personal values rather than external pressure, the anxiety associated with societal expectations begins to diminish.

Societal standards can be unstable and often superficial. People who are celebrated as successful today may be criticized tomorrow. Understanding this helps individuals develop a more grounded perspective on achievement.

## **7. What practical strategies can students use to set realistic goals while resisting toxic productivity norms?**

Setting realistic goals may sound simple, but in practice it can be quite difficult. The challenge lies in shifting focus away from being “the best” and instead aiming to become one's personal best.

The concept of “best” is constantly changing. Records are broken, achievements are surpassed, and standards evolve over time. What remains meaningful, however, is an individual's own progress.

Rather than trying to become the next famous figure or replicate someone else's success, students benefit from focusing on their own growth and improvement.

Success can take many forms. Overcoming personal challenges, maintaining meaningful relationships, or finding joy in simple experiences may represent success just as much as financial or professional achievements.

Many of the most sustainable success stories come not from overnight achievements but from long periods of struggle, learning, and perseverance. These experiences build resilience and perspective.

Ultimately, the difference between realistic ambition and toxic productivity often lies in mindset and attitude.

## **8. Do you think society needs to redefine success for this generation? What would a psychologically healthy definition look like?**

Society itself is made up of individuals from different generations, each bringing their own perspectives and values.

Instead, definitions of success naturally evolve as societies change. A healthier approach may not be to impose a rigid new definition but to allow the concept of success to remain fluid and adaptable.

Every individual should be able to interpret success in a way that aligns with their own goals and circumstances. When people are free to shape their own understanding of achievement, society becomes more inclusive and democratic.

In this sense, success should be viewed not as a fixed formula but as an ongoing conversation shaped by diverse experiences and perspectives.



**In Conversation With Dr. Khushal Ugale  
(Clinical Psychologist) and Dr.  
Supriya Malsane (Counselling Psychologist)  
from Sunshine Counselling  
and Therapy Centre Nashik, on the  
Psychology of Money, Ambition, and  
Self-worth in the Age of Hustle Culture.**

**Dr. Khushal Ugale, Dr. Supriya Malsane, & Preesha Bohra, M.Sc. FY**

**I**n a world where financial milestones are often tied to identity and success, young professionals face unique psychological pressures. In this conversation, the experts reflect on financial anxiety, comparison culture, and the emotional skills needed to navigate modern careers with balance and resilience.

**1. Many Gen Z individuals say they feel “behind in life” financially by their early 20s. From a clinical perspective, where does this pressure originate, and how does social media amplify it?**

**Dr. Khushal Ugale:**

When we talk about this idea of achieving financial independence in the early twenties, it reflects a major shift from the traditional path that earlier generations followed. Previously, people would focus on completing their education first and then gradually think about employment and financial stability. Today, however, young individuals are exposed to a large number of online resources, training platforms, and conversations around entrepreneurship and financial literacy. Because of this, many feel that earning money does not necessarily require a formal degree anymore. This exposure creates a perception that everyone should be earning alongside their education. Social media further amplifies this because it constantly showcases success stories, business ideas, and young entrepreneurs achieving financial milestones very early in life. From a clinical perspective, we are also living in a highly overstimulated world. There is a constant push to remain productive and busy, and many people aspire to achieve a lifestyle that offers freedom and independence

as early as possible. Young individuals often want to avoid dependence on family members and want the autonomy to make their own decisions. Naturally, finances become central to that sense of independence. The earlier that independence is achieved, the more successful a person feels.

## **2. How can young adults differentiate between healthy financial ambition and anxiety-driven overachievement fueled by comparison and hustle culture?**

### **Dr. Supriya Malsane:**

Healthy financial ambition usually brings a sense of satisfaction and fulfillment. When someone is working toward financial goals in a balanced way, they tend to feel happy with what they achieve. They plan their goals, work toward them steadily, and feel a sense of pleasure and growth along the way. Importantly, this process does not involve excessive pressure.

In contrast, anxiety-driven overachievement often comes with constant comparison and dissatisfaction. Even if individuals achieve certain milestones, they may feel that it is not enough because they keep measuring themselves against others. Their goals may become unrealistically high, and they may fail to recognize that those goals are not achievable within their current circumstances.

This creates persistent anxiety and a strong fear of failure. Over time, this pressure can affect both physical and mental health. Instead of feeling motivated and fulfilled, the individual remains trapped in stress and insecurity.

## **3. For students just entering the workforce, how can they identify whether their financial stress is situational and normal — or something that may require psychological support?**

### **Dr. Khushal Ugale:**

When individuals enter the workforce for the first time, comparison naturally becomes part of the experience. People often notice that some peers are earning more, securing better opportunities, or advancing quickly in their careers. In the initial phase, it is quite normal to feel that one might not be doing enough or that one needs to become more competent to earn more.

This feeling is usually temporary and may last for a few months while the person adjusts to the realities of the professional world. During this period, individuals are still learning how careers progress, how salaries grow, and

and what realistic expectations look like.

However, if these feelings persist for six months or more, and the person finds themselves constantly dissatisfied with their job, unable to remain productive, or emotionally distressed, it may be time to seek psychological support. Often, the problem lies in unrealistic comparisons. For example, a psychology professional cannot compare their starting salary with that of someone working in IT or engineering. Every profession has a different career trajectory.

Gaining clarity about these differences can help individuals develop a healthier perspective and reduce unnecessary stress.

#### **4. Hustle culture glorifies being busy and constantly productive. How does this mindset affect mental health, and what boundaries should young professionals consciously practice?**

**Dr. Supriya Malsane:**

Hustle culture often promotes the idea that one must remain busy and productive throughout the day. Many people begin to believe that if they are not constantly working, they are somehow failing. As a result, they push themselves to work continuously, often sacrificing rest and balance. Over time, this approach leads to burnout, both physically and mentally. Human beings are not machines, and our minds and bodies require periods of rest and recovery.

To maintain mental health, individuals must consciously set boundaries. One important practice is focusing on one task at a time instead of trying to multitask constantly. Completing tasks mindfully improves both productivity and satisfaction.

It is also important to take regular breaks and engage in activities that refresh the mind, such as hobbies or relaxation. These pauses help reset the brain and maintain overall well-being.

#### **5. Many Gen Z individuals equate financial independence with self-worth. What are the psychological risks of tying identity too closely to income or career success?**

**Dr. Khushal Ugale:**

Financial success is rarely a straight, predictable path. It often involves fluctuations, especially in fields like business or investments where outcomes can be highly volatile. If someone ties their identity and self-worth entirely to financial outcomes, these fluctuations can lead to emotional instability.

During periods of loss or stagnation, individuals may experience mood swings, irritability, stress, and a sense of unpredictability in their lives. This emotional instability can eventually affect sleep, physical health, and relationships.

I once worked with a client who had developed a gambling habit. After losing money, he took a loan in the hope that he would win the money back and repay the loan. Unfortunately, that did not happen, and his losses increased further.

Situations like these highlight the importance of separating identity from income. One must remember that personal worth extends far beyond financial success. Money is necessary for meeting basic needs and maintaining a comfortable life, but the pursuit of more never truly ends. No matter how much someone earns, it can always feel insufficient if self-worth depends entirely on financial achievements.

**6. If a young adult wants to build financial literacy but feels intimidated or ashamed of “not knowing enough,” how can they begin anyway?**

**Dr. Supriya Malsane:**

Learning something new should never become a source of shame. Financial literacy is a skill, and like any other skill, it develops gradually with learning and experience. No one is born knowing how to manage finances perfectly.

The first step is to begin conversations about money in safe and comfortable environments, such as with family members or close friends. Discussing financial planning openly can help reduce hesitation and normalize the learning process.

After gaining some confidence, individuals can seek guidance from financial experts who have more experience in managing investments and planning. Over time, continuous exposure to these discussions reduces anxiety around the topic.

The more we explore and engage with financial knowledge, the less intimidating it becomes.

**7. In your clinical experience, why do conversations about money often trigger anxiety, shame, or avoidance?**

**Dr. Khushal Ugale:**

Money often becomes emotionally charged because it is closely tied to identity and self-perception. When individuals are still exploring who they are or what they want in life, financial instability can create feelings of inadequacy or shame.

People may compare themselves to others who appear more financially successful or who are already supporting their families. This comparison can lead to the belief that they are not doing enough.

Avoidance sometimes emerges from a deeper psychological conflict. Some individuals desire independence and freedom but may feel uncomfortable with the responsibilities that financial stability requires. In such cases, they may avoid conversations about money altogether.

Anxiety also arises when individuals believe they are capable but do not know how to translate their abilities into financial success. The fear that they may never earn enough or may lose their job creates persistent worry, especially if they are responsible for supporting their families.

**8. How can we distinguish between normal financial worry and clinical anxiety?****Dr. Supriya Malsane:**

Normal financial worry is usually temporary and does not significantly interfere with daily functioning. People may feel concerned about a financial issue, discuss it with someone, think about possible solutions, and eventually develop a plan.

Clinical anxiety, however, is more persistent and disruptive. It often creates a mental block where individuals feel unable to think clearly or seek help. This anxiety may manifest through various symptoms, such as difficulty concentrating, disturbed sleep, changes in appetite, and constant overthinking.

Emotionally, individuals may feel restless, pressured, or fearful without being able to clearly express what they are experiencing. Physical symptoms like palpitations or restlessness may also occur.

A key difference is that anxiety often involves a strong sense of fear. In ordinary worry, fear is usually minimal, but in anxiety, fear becomes a central component that interferes with daily life.

**9. What role does early family messaging about money play in shaping adult financial behaviours and anxieties?**

**Dr. Khushal Ugale:**

Family experiences during childhood play a significant role in shaping how individuals view money later in life. If parents lack financial literacy or do not discuss financial planning, children may grow up without understanding concepts like saving, insurance, or long-term financial security.

In families with financial stability, there may sometimes be less discussion about careful financial management. In middle-class families, however, financial caution is often emphasized because resources must be managed carefully.

Children who grow up hearing repeated messages about financial struggle may internalize beliefs that wealth is difficult to achieve. These beliefs influence their decisions as adults.

For example, I remember my father once giving me a small amount of money and asking me to manage it for several months. Because I was afraid of spending it unnecessarily, I eventually returned the entire amount to him. Even years later, I found it difficult to spend money on myself. These early messages can stay with us for a long time and influence how we approach financial decisions.

**10. Is striving for financial success inherently materialistic?****Dr. Supriya Malsane:**

Striving for financial success is not inherently materialistic. The key difference lies in motivation. Individuals need to reflect on whether they are pursuing financial goals for their own satisfaction and well-being or simply to gain approval from others.

When financial success is connected to personal values, such as supporting one's family or creating stability, it becomes meaningful and fulfilling. However, when the goal is purely external validation—such as impressing others or showcasing achievements on social media—it may lead to unhealthy decisions.

Sometimes people even take unnecessary loans or financial risks simply to maintain an image of success. This pursuit of validation can ultimately become harmful.

Therefore, it is important for individuals to identify their personal values and ensure that their financial goals align with those values rather than external expectations.

**11. When financial goals feel overwhelming, how can individuals set realistic and psychologically sustainable targets?**

**Dr. Khushal Ugale:**

The starting point is clarity. Instead of focusing on how much wealth others have, individuals should ask themselves how much they actually need and what responsibilities they currently have.

Financial planning should consider factors such as family needs, current income, and long-term goals. For instance, gradual savings and investments over fifteen or twenty years can eventually create a strong financial foundation.

It is also important to question whether certain financial fears are realistic or based on imagined scenarios. Sometimes people set extremely ambitious goals without considering the resources and knowledge required to achieve them.

For example, someone might suddenly decide that they want to build a five-crore business within five years. Without experience, resources, or manpower, such a goal may be unrealistic. Sustainable goals must be built step by step with careful planning.

**12. In building long-term careers, what psychological skills are most important?****Dr. Supriya Malsane:**

Several psychological skills are essential for long-term career success. Resilience allows individuals to recover from setbacks and learn from failures rather than becoming discouraged.

Distress tolerance helps people remain calm in stressful situations without reacting impulsively. Taking a pause and analyzing the situation logically can prevent poor decisions.

Delayed gratification is another important skill. It involves resisting immediate rewards in favor of long-term benefits. Financial investments such as systematic investment plans (SIPs) are a good example of this principle.

Boundary-setting is equally important in both professional and personal life. Clearly communicating one's limits and values helps protect mental health and maintain healthy relationships. Adaptability and emotional intelligence also play major roles. While technical intelligence helps individuals perform tasks effectively, emotional intelligence helps them understand themselves and others, maintain relationships, and create a supportive work environment.

### **13. What advice would you give budding psychology students about setting realistic goals and financial independence?**

**Dr. Khushal Ugale:**

The first step is understanding your own identity. It is not just about identifying your interests but recognizing the skills that you are truly good at.

For example, I initially believed I would work primarily as a behavioral therapist with children because I had strong theoretical knowledge in that area. However, over time I realized that I was more effective working with adults. That realization helped me refine my professional identity.

Students should also think about where they see themselves in the next five or ten years. Once that vision becomes clear, it becomes easier to create a roadmap and follow it step by step.

Patience and consistency are extremely important during this journey. Career stability does not appear immediately, and there will always be people offering different opinions about what you should do.

Ultimately, what matters most is your own belief in your abilities. If you are passionate about your goals and willing to work steadily toward them, you will eventually move in the direction you want.



# TED TALK RECOMMENDATIONS

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## **1. How to talk to the worst parts of yourself | Karen Faith**

Karen Faith challenges the idea that you must love yourself before loving others. Drawing from her work as a focus group moderator, she explains that our minds are like a room full of difficult personalities, the angry one, the scared one, the critic. Instead of trying to silence them, she suggests welcoming them "unconditionally." When we stop judging these parts of ourselves, we stop giving them power over us.

## **2. Is Social Media Hurting Your Mental Health? | Bailey Parnell**

Bailey breaks down the high cost of our "digital diet." She highlights four major stressors: the Highlight Reel (comparing our messy reality to others' edited wins), Social Currency (linking our worth to likes), FOMO, and Online Harassment. Her takeaway isn't to quit social media, but to "practice safe social" by auditing who you follow and how those posts actually make you feel.

## **3. FOMO - the fear of missing out | Bobby Mook**

Bobby argues that FOMO is more than just feeling left out of a party; it's a modern distraction that keeps us from being present and achieving our goals. Deep down, FOMO is driven by the question: "Am I significant?" He suggests that instead of fighting the fear, we should use it as an "alarm" to guide us toward more meaningful connections and actions.

## **4. The Importance of Mental Health in Today's Society | Kairav Singh**

Kairav discusses the silent epidemic of burnout and anxiety among young people. He critiques a society that celebrates "hustle culture" while ignoring emotional exhaustion. He pushes for a world where talking about mental health is as normal as talking about a broken leg, emphasizing that true strength isn't about ignoring your struggles, but facing them openly.

## **5. The Happiness Advantage | Shawn Achor**

Shawn flips the traditional formula for success on its head. Most people think: Work hard → Success → Happiness. Shawn proves it's actually: Happiness → Better Brain Function → Success. By training your brain to be positive in the present (through habits like gratitude and random acts of kindness), you significantly raise your intelligence, energy, and productivity.

# FACTS

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Gen Z is the **most stressed generation**, with 91% reporting physical or emotional symptoms of stress (APA Stress in America Survey, 2024)

Anxiety disorders among teens **doubled between 2010-2020**, from 5.4% to 11.6% (CDC)

Teens who spend **3+ hours daily** on social media face **double the risk** of depression and anxiety (JAMA Psychiatry, 2019)

**71% of Gen Z** report feeling worse about their lives after using social media (Digital Wellness Institute, 2023)

**Burnout rates are highest among Gen Z (59%)** compared to Millennials (54%) and Gen X (54%) (Indeed, 2023)

The average Gen Z worker will have **18 different jobs across 6 careers** in their lifetime (Bureau of Labor Statistics projection)

**50% of Gen Z** have a side hustle or multiple income streams (Bankrate, 2024)

**68% of Gen Z** feel pressure to have achieved major career milestones by age 25 (LinkedIn survey, 2023)

**83% of Gen Z** say finding a job that aligns with their values is more important than salary (Deloitte, 2024)

**LinkedIn posts mentioning "hustle"** increased 45% between 2019-2023

**73% of Gen Z** report feeling stressed about not having enough money (Capital One, 2023)

**45% of Gen Z** say financial stress impacts their mental health weekly or daily (Bankrate, 2024)

# THE MENTOR FILES

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## The Anxiety of Falling Behind Ms Harshika Jain

Last semester, I considered asking my students an uncomplicated question: “How many of you feel like you’re falling behind?”

There was no quick response to my question. There were many puzzled looks and some people were hesitant; they were confused by the notion of what they were slipping behind on. It was then that I discovered the depth of their fear; it wasn't simply one thing, they were frightened of being behind on EVERYTHING.

Am I falling behind in studies?

In grades?

In preparing for my master’s?

In finding someone to love?

In placements?

On LinkedIn?

On Instagram?

I have worked with brilliant, enthusiastic, high achieving second year students; driven, talented, encouraging individuals. They showed motivation and drive but also had an underlying sense of urgency. They appear anxious about having

to complete all of the work quickly; they also appear to be under pressure to meet an unknown deadline. The classroom does not appear to be an environment for learning and exploration anymore; instead, for a lot of students, education is more of a race, measured by milestone completion, profiles, and success for whatever might come next.

The source of this type of stress is not due to a lack of connection with your peers. Instead, this stress comes from a person's constant comparisons to others in their class, in their online world, or from the many examples of others who have accomplished a lot in a short time period. Every single day there seems to be another formal announcement of someone having received a new internship, a new certification, completed a new project, or reached another significant milestone.

Achievements bring momentary relief, but rarely satisfaction.

Learning is also changing, now mostly about market value rather than understanding. Students want to know what subjects will help build their resumes, what fields are growing, and what their friends are choosing. In this atmosphere, another

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person's success can become a personal benchmark.

What may go unnoticed are all the little victories they've had, the milestones that they've reached, the skills they're developing, and the development that is happening daily. There is a constant sense that they're not doing enough, moving quickly enough, or being able to achieve enough.

Perhaps, the biggest risk for the current generation might be the belief that life follows a predetermined timeline, rather than a fear of not succeeding. Development takes place at different rates for different people, clarity is usually obtained after exploration rather than before. As educators we may have to be more than just preparing students for their own future but also reassuring them that they can still go through a gradual process of becoming who they want to be. The message they likely need to hear from us right now is **you are making progress, you are not behind.**

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## **Ambition in an Age of Uncertainty: How Gen Z can Strive without Self- destructing**

**Dr. Ananya Mohanty**

**T**his theme of the magazine *Everything Everywhere All At Once*—captures what many of my students describe in quieter moments after class: the feeling that they must build a life, a career, a brand, and a safety net simultaneously, all while the ground keeps shifting beneath them. Gen Z has come of age during a pandemic, economic volatility, technological acceleration, and geopolitical instability. Their ambition is not delusional. It is adaptive. When the world feels unstable, striving can feel like survival.

But, in my work in organizational and entrepreneurial psychology, I have become increasingly interested in a difficult question: When does healthy ambition turn into anxiety-driven self-destruction? Ambition itself is not the problem. The psychology beneath it often is.

### **The New Shape of Achievement**

Unlike previous generations, Gen Z does not merely enter organizations—they build identities around them.

Side hustles become brands. LinkedIn becomes a performance space. Productivity apps become moral scoreboards. In the entrepreneurship research, founders are often fueled by high achievement motivation and tolerance for uncertainty. But when uncertainty becomes chronic rather than episodic, ambition can quietly shift from intrinsic aspiration to threat response. Psychologist Christina Maslach famously conceptualized burnout as a syndrome of emotional exhaustion, depersonalization, and reduced personal accomplishment. What concerns me is how often highfunctioning students exhibit early signs of this pattern—before they have even formally entered the workforce. They are not lazy. They are overextended.

### **Productive Striving vs. Anxiety-driven Ambition**

During discussions, I often ask students to distinguish between working toward something and working to outrun something. The silence that follows is telling. Here are three warning signs that ambition maybe anxiety-driven rather than purpose-driven:

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1. Rest Feels Illegitimate: If downtime produces guilt rather than restoration, ambition maybe functioning as avoidance. In organizational psychology, recovery is not indulgence—it is a performance variable. Chronic self-denial of rest predicts emotional depletion and cognitive rigidity. Healthy ambition says, “Rest helps me sustain excellence”. Anxiety-driven ambition says, “If I stop, I will fall behind”.

2. Achievement Does Not Reduce Anxiety: A new internship. A funded start-up idea. A higher GPA. Yet the relief lasts only hours before the next benchmark appears. This is what I call moving goalpost syndrome. Instead of achievement increasing perceived security, it briefly anesthetizes fear. When striving is primarily about managing insecurity, no milestone feels sufficient.

3. Identity Becomes Contingent on Output: In entrepreneurial ecosystems, ‘resilience’ and ‘grit’ are often celebrated. But when identity fuses with productivity— “I am valuable only when I produce”—setbacks become existential threats. Healthy ambition allows failure to be informational.

## **A Real World Pattern I See**

A student once came to my office, with what looked on paper like extraordinary success. She was leading a campus initiative, interning remotely with a start-up, and preparing for graduate school applications—all while maintaining academic distinction. Her question was not how to do more. It was: “Why do I feel like I am always about to collapse?” What emerged in conversation was not incapacity but hypervigilance. She was the first in her family to pursue higher education. The economic precarity was not theoretical—it was intergenerational memory. Her ambition was both dream and defense. This is important: many students’ anxiety is rationally rooted.

Economic instability is real. Labor markets fluctuate. Housing costs rise. In such contexts, striving is understandable. But when ambition becomes chronically threat-based, cognitive bandwidth narrows. Creativity declines. Risk tolerance paradoxically shrinks. In entrepreneurship research, this is well documented: excessive stress reduces opportunity recognition and strategic flexibility. Ironically, the very fear

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that fuels overwork undermines long-term performance.

### **The Myth of Infinite Scalability**

Start-up culture often promotes a narrative of relentless growth. Scale fast. Optimize constantly. Fail forward. These principles can be powerful—but misapplied, they morph into internalized pressure. Students absorb these logics and apply them to themselves. They attempt to scale their skills, networks, portfolios, and personal brands simultaneously. But, human energy is not infinitely scalable. Meaningful achievement requires oscillation: effort and recovery, expansion and consolidation. Even elite performers periodize their training cycles. Yet many high-achieving students live in a perpetual ‘launch mode’. In this sense, toxic positivity becomes dangerous. When institutions tell students to ‘stay motivated’ without acknowledging structural constraints, we risk invalidating legitimate fear. There is wisdom in the work of Viktor Frankl, who argued in *Man’s Search for Meaning* that hope is not denial of suffering but meaning in spite of it. Radical hope is not blind optimism; it is sustained commitment without illusion.

### **How to Strive without Self-destructing**

So what does psychologically sustainable ambition look like? Here are three evidence-informed practices:

**1. Separate Worth from Work:** Create explicit language that distinguishes who you are from what you produce. This is not abstract philosophy; it is cognitive boundary-setting. Try this reflection: If all measurable achievements were temporarily removed, what traits would remain? Curiosity? Integrity? Compassion? These are identity anchors that cannot be revoked by a bad quarter or a failed application. Research on self-determination theory suggests that autonomy and intrinsic motivation predict well-being far more reliably than external validation.

**2. Schedule Strategic Under-commitment:** High achievers chronically underestimate task load. Instead of asking, “Can I do this?” ask, “What will this displace?” In entrepreneurship, opportunity cost is fundamental. Yet students rarely apply this principle to their own time. Strategic under-commitment—intentionally leaving margin—

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protects cognitive flexibility and creative insight. Counterintuitively, sustainable performance often requires doing slightly less than you are capable of.

**3. Reframe Uncertainty as Data, not Doom:** Uncertainty tolerance is a psychological competency. In my research discussions, I emphasize the difference between threat appraisal and challenge appraisal. The same ambiguous feature can be interpreted as catastrophe or complexity. Practice identifying what is within your influence versus what is systemic. Channel effort toward the former. Build coalitions and community around the latter. Collective resilience buffers individual anxiety.

### **A Different Definition of Success**

Perhaps the most important shift is definitional. If success is constant upward acceleration, most of us will eventually feel like we are failing. But if success includes sustainability, ethical integrity, and relational depth, the picture broadens. Gen Z's ambition is not misguided. It is, in many ways, courageous. To build in uncertain times requires vision. But courage without regulation becomes depletion. It is not to dampen ambition. It is to help students

differentiate between aspiration and alarm. Ambition rooted in purpose expands capacity. Ambition rooted in fear contracts it. The world may feel like everything, everywhere, all at once.

But sustainable striving is sequential. It unfolds in seasons. It honors limits. It allows rest without shame. If we can learn that distinction—not just conceptually but culturally—we may help a generation achieve not only success, but endurance.

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## **Living in a world that never pauses** **Ms. Anushka Arakal**

We often imagine life as something that unfolds in a neat sequence, one event following another, each moment clearly separated from the next. Yet the reality of modern life feels quite different. At any given moment, we are thinking about the past, responding to the present, and planning for the future, all while being surrounded by a constant flow of information and interaction. In many ways, life today truly feels like everything, everywhere, all at once.

Our days are filled with multiple roles and responsibilities that overlap rather than occur in isolation. A single moment can involve learning something new, responding to messages, reflecting on personal goals, and engaging with people around us.

Technology, social media, and instant communication have only intensified this experience, bringing the world closer while also making it busier and more complex. Yet within this constant movement lies an interesting paradox. While the world seems to be accelerating, meaning and understanding often emerge when we pause and reflect. The ability to step

back, organize our thoughts, and focus on what truly matters becomes increasingly valuable in a world that demands our attention from many directions.

Perhaps the theme of everything, everywhere, all at once is not only about the speed of the world around us, but also about learning how to navigate it thoughtfully. In the midst of endless information and constant activity, finding moments of clarity, balance, and intentional focus may be the most important skill of all.

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## **Struggling with Ambition or Choosing to Slow Down**

### **Ms. Mayola Rodrigues**

How ironic to be writing about something that I find myself entangled into. The web of hustle culture that keeps you trapped. Rushing all the time with our never ending to-do-lists. Too afraid to stop and relax, too afraid to take a break. I recently said to my friends, “I want time to stop, because if I stop, the world will keep going, and I will be left behind”. I see this pace taking a toll on my health too. Isn't this a fear that so many of us carry? If someone else were to say this to me, I would be rational, I would tell them how this is not the way to go ahead, not a healthy way to live, yet I cannot deny that I feel it too.

But the good part is that I feel myself surrounded with people who care about me. Family who makes life easier while I try to cope with the hustle and bustle of Mumbai, colleagues and friends who check on each other and help in every way possible, students who notice when we seem low or tensed and ask if we are alright. One student, in particular, has influenced me by reminding me

to slow down, quite literally telling me to walk more slowly as I rush from place to place. It is a reminder that has gradually begun to come naturally to me.

Lately, I have also started to realise that hustle and anxiety are not the prerequisites for ambitions. Sometimes life might make you feel that having ambitions is the problem and that dreaming big is what fills us with dread. But ambition is not the enemy, rather it is what often keeps us going. The real question is how do we pursue these dreams? Are we chasing our goals at the cost of our loved ones or at the cost of our sanity and health? If the answer is yes, then we are probably doing it wrong.

Despite my inner voice occasionally whispering, “You cannot afford to take a break”, taking a break, pausing and laughing with our loved ones is what often strengthens the pursuit of our ambitions rather than weakening it.

So even if life seems overwhelming and you fear falling behind, remember, that hustle is a choice. Don't glorify overworking, glorify living life fully while striving to be your best self!

# ACHIEVEMENT ALLEY

## SRUSHTI SHAH

**H**ey! I'm Srushti Shah, a second-year B.Sc. Psychology student, Division

A. Over the past two years, I've had the privilege of being a published author.

My first book, *Why Always She?*, explores women empowerment and celebrates the strength and resilience of women. Its sequel, *Why Not He?*, shines a light on men's emotions and the societal pressures that often go unnoticed.

My third book, *Unhone Kaha Humein: One Heart, Four Winds*, is a compilation of my best poems from the past five years.

Each poem is paired with a specially curated Spotify playlist I created, designed to let you feel each poem through music. (Spotify hasn't officially endorsed it, but all permissions were taken!)

If any of this resonates with you and you'd like to read, feel free to DM me—I'd be thrilled to connect!

You can also reach me at [shahasrushti2703@gmail.com](mailto:shahasrushti2703@gmail.com).



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## PINE TILOKANI

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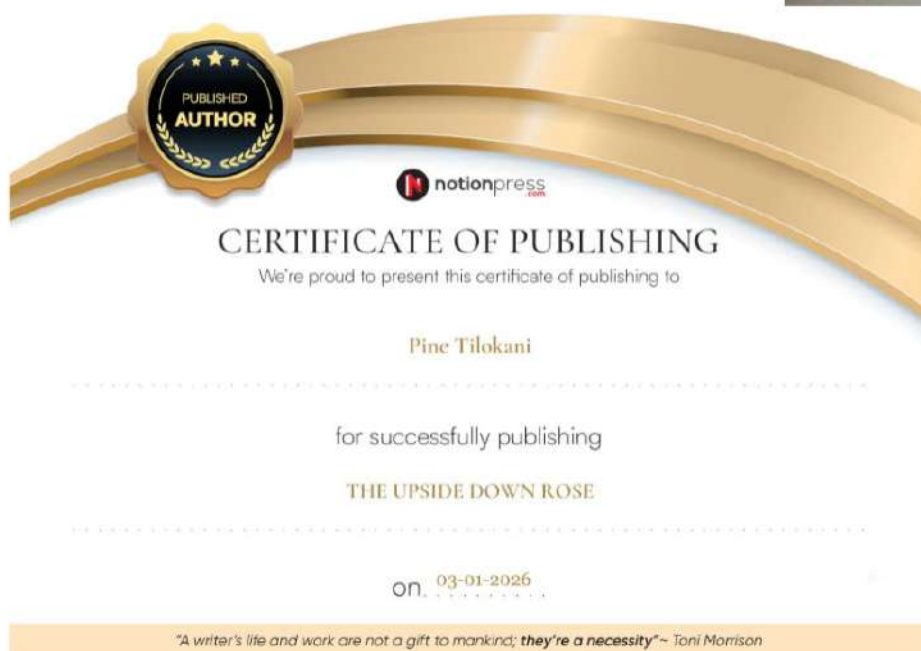
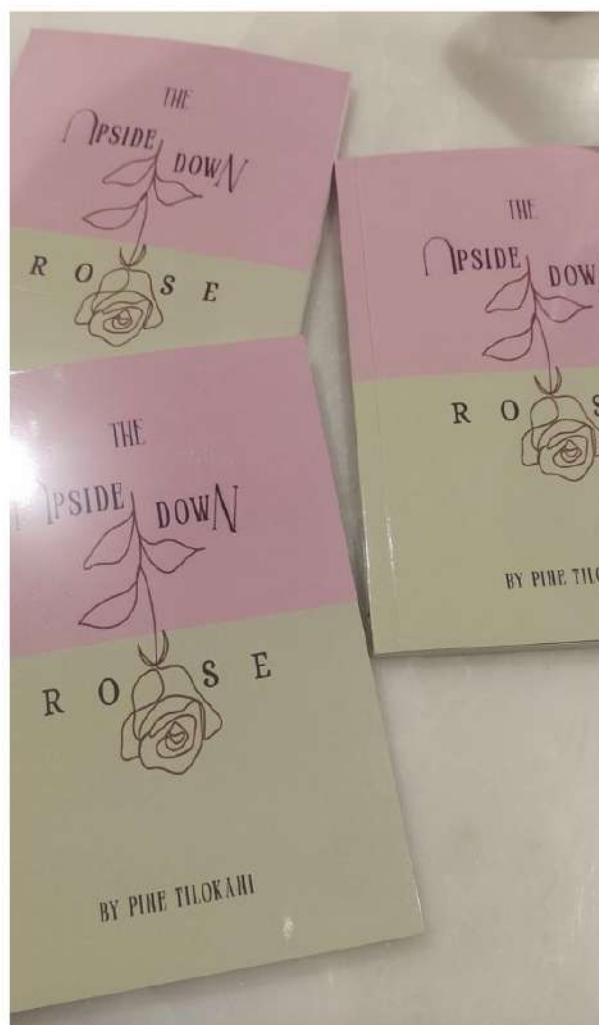
### Book overview

*Healing does not move in straight lines.*

In **The Upside-Down Rose**, Pine Tilokani explores the human mind through psychology, metaphor, and lived reflection. By reimagining intrusive thoughts as thorns, emotional balance as the stem, and moments of meaning as the rose, this book offers a gentle framework for understanding growth without forcing it.

Designed to be both **read and experienced**, this book also functions as a guided journal. Each chapter includes reflective activities and prompts that invite readers to pause, write, and engage with their inner world at their own pace.

This is not a self-help guide that tells you what to do. It is a quiet companion that helps you understand what you feel. Written for readers navigating overthinking, emotional fatigue, and self-growth, **The Upside-Down Rose** encourages patience, presence, and self-compassion.



## UPI VS CASH: OVERSPENDING AND MENTAL BUDGETING

### 01. ABSTRACT

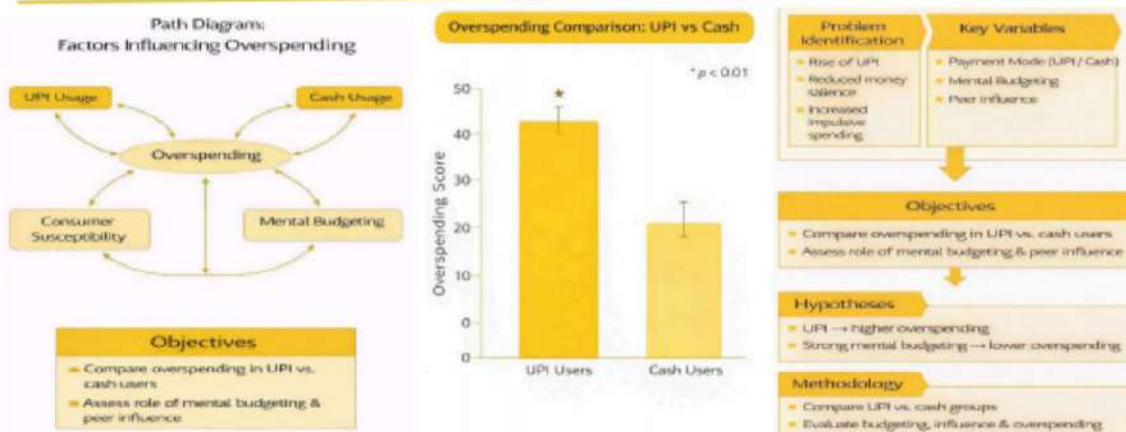
Digital payment systems such as UPI create a low-friction, cashless spending environment that can reduce the psychological salience of spending and weaken self-control (Soman, 2001). This study examines how payment mode interacts with mental budgeting (Thaler, 1999) and consumer susceptibility to interpersonal influence (Bearden et al., 1989) to shape overspending tendencies among emerging adults. Using standardized self-report measures, the findings contribute to understanding financial self-regulation in digital contexts and highlight implications for promoting healthier spending behaviors.

### 02. INTRODUCTION

The rapid adoption of UPI has transformed financial behavior among emerging adults by making spending quick, convenient, and psychologically less tangible than cash (Soman, 2001). During this developmental stage, increased independence and heightened susceptibility to peer influence may elevate risks of impulsive overspending (Arnett, 2000; Bearden et al., 1989). This study compares UPI and cash users to examine overspending tendencies, interpersonal influence, and the role of mental budgeting in maintaining financial self-control (Thaler, 1999).

### 03. HYPOTHESES

- H1- Emerging adults with higher consumer susceptibility to interpersonal influence would report higher overspending.
- H2- Emerging adults who predominantly use UPI would report higher levels of overspending compared to cash users.
- H3- Emerging adults who predominantly use cash would report stronger mental budgeting skills compared to those who predominantly use UPI.



### 04. ELIGIBILITY CRITERIA & METHOD PROCESS

- Research Design: Cross-sectional, quantitative survey.
- Sampling Method: Random sampling.
- Participants: Emerging adults aged 18-25 years.
- Sample Size: A total of 70 participants were included in the study.
- Inclusion Criteria: Regular users of cash or UPI/digital payments for daily purchases.
- Data Collection Tool: Online survey administered via Google Forms.
- Ethical Considerations: Informed consent was obtained prior to participation, participation was voluntary, and all responses were kept confidential.

### 06. RESULTS/ PROPOSAL

- The majority of respondents exhibit a High Mental Budgeting tendency (59.5%)
- High susceptibility to influence (73.0%) did not correspond to high impulsive buying, with only 10.8% showing strong impulsive tendencies.
- Regular cash users demonstrate stronger mental budgeting, with average scores 5.42% higher than those of UPI users.
- UPI users show a higher average score for susceptibility to influence, with scores 10.17% higher than those of cash users.

### 07. CONCLUSION

- Stronger Mental Budgeting Among Cash Users- Participants who predominantly use cash demonstrated higher mean scores on mental budgeting compared to UPI users.
- Moderately Elevated Buying Impulsivity and Consumer Susceptibility To Interpersonal Influences Among UPI Users
- Both cash and UPI users reported high levels of mental budgeting overall

### 08. REFERENCES

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# MILESTONES

The MIAW Banner Reveal was held on 1st October 2025 at the NMIMS Atrium and was a resounding success. Organized with great enthusiasm, the event was designed to unveil the official banner of MIAW, bringing students and faculty together in a moment of celebration.



Students performing at MIAW '25 with an engaged audience cheering from all levels.



Faculty and Former Dean captured in a moment of institutional pride.

Faculty and students commemorating Mental Illness Awareness Week (MIAW '25).



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The Department of Psychology at NMIMS celebrated Mental Illness Awareness Week (MIAW) 2025 under the theme “Pyros – Igniting the Inner Flame.” The week aimed to raise awareness about mental health, encourage self-expression, and create a safe, inclusive environment for students to explore psychology through creativity, collaboration, and compassion.



Faculty interaction at MIAW 2025.



Students showcasing their talents at PsychChic.



Students showing their creativity at the workshop.



Students participating in Dungeons and Dragons Pre-Event.



MIAW 2025 stall banner decoration by creative committee.

A fiery round of musical chairs at Floor is lava event.



# OUR TEAM

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