



Financial Stress Reflection Guide

Understanding what you're feeling-- without judgment

Before You Begin

Financial stress is not always about numbers.

It often carries:

- fear
- uncertainty
- pressure
- quiet grief

This is a space to notice what is present-- without trying to change it yet.

Take a breath before you begin.

You don't need to fix what you feel.



Part 1: What I'm Feeling

When I think about my financial situation right now, I feel:

- Anxious
- Overwhelmed
- Uncertain
- Pressured
- Embarrassed
- Frustrated
- Numb
- Other: _____



Part 2: When I Feel It Most

I notice these feelings most when:

- I look at my bank account
- I need to make a financial decision
- I think about the future
- I compare myself to others
- I avoid thinking about money
- Other: _____



Part 3: What Feels Underneath

Gently go one layer deeper.

This stress might be connected to:

- Fear of not having enough
- Fear of making the wrong decision
- Feeling behind
- Loss of stability
- Loss of identity or role
- Feeling alone in this
- Other: _____



Part 5: What I May Be Carrying Quietly

There may be thoughts you haven't said out loud.

Gently notice:

What am I telling myself about this situation?

What feels hard to admit-- even to myself?



Part 6: A Gentle Reframe

Pause here.

Not everything needs to be solved today.

What might be true that is more compassionate than my current thoughts?



Part 7: One Small Support

You don't have to carry this alone.

One way I can support myself this week:

- Talk to someone I trust
- Write things out instead of holding them in
- Take one small financial step
- Give myself space without pressure
- Other: _____



Closing Reminder

Financial stress is not a sign of failure.

It is often a response to:

- change
- uncertainty
- loss
- responsibility

Understanding what you're feeling is the beginning of moving forward.

What are your thoughts?
