



# When Money Worries Show Up

Create a little space between the worry and your next choice

Financial stress can make the mind race, predict the worst, or demand an immediate solution. Acceptance and Commitment Therapy does not ask you to pretend the worry is gone. It helps you slow down enough to respond with intention.

## Try this five-minute reset

You only need to take the next workable step

1

### Notice and name what is happening

Put words to the experience: "I'm having the thought that..." and "My body is feeling..." Naming a thought as a thought can make it feel less like a command.

2

### Make room for the discomfort

Press your feet into the floor and take a slower exhale. Try: "This is hard, and I do not have to solve every future problem right now."

3

### Choose a value to guide you

Ask: What matters in how I respond today? Choose one: security, honesty, care, flexibility, connection, responsibility, or another value that fits.

4

### Take one small and workable action

Review one account. Open one bill. Ask one question. Schedule a 10-minute money check-in. Wait 24 hours before a nonessential purchase. Choose an action small enough to finish.

## WHEN THE MONEY STORY GETS LOUD

### Money worry is here.

I can carry this feeling and still take one small step toward \_\_\_\_\_.

### If stress is too high to act

Make the step smaller. Take a brief walk, drink water, connect with someone you trust, or choose a specific time to return to the task. Pausing can be part of moving forward.

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Telehealth therapy for adults throughout Oregon

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