

# 12 STEPS TO PREVENTING BUSINESS OWNER STRESS



WORKBOOK

**VERNON L. WILLIAMS**

Author of  
**The Power of Rejoice:**  
21 Days to Victory Over Your Problems

# 12 STEPS TO PREVENTING BUSINESS OWNER STRESS

**Vernon L. Williams**

Author of *The Power to Rejoice: 21 Days to Victory Over Your Problem*

**Library of Congress Cataloging-in-Publication Data Williams, Vernon L**

12 Steps to Preventing Business Owner Stress

Published by Empowerment Publishers.

Copyright © 2021 by Vernon L. Williams. All rights reserved. No Part of this book shall be reproduced or transmitted in any form or by any means, electronic, mechanical, magnetic, photographic, including photocopying, recording or by any information storage and retrieval system, without the prior written permission of the publisher. No patent liability is assumed with respect to the use of the information contained herein. Although every precaution has been taken in the preparation of this book, the publisher and author assume no responsibility for errors or omissions. Neither is any liability assumed for damages resulting from the use of the information contained herein.

# CONTENTS

INTRODUCTION .....	4
CHAPTER 1: STRESS STATISTICS .....	5
CHAPTER 2: COMMON ISSUES THAT TRIGGER STRESS.....	6
CHAPTER 3: IMPACT OF STRESS .....	7
CHAPTER 4: COMMON METHODS USED TO DEAL WITH STRESS (AND WHY THEY DON'T WORK).....	8
CHAPTER 5: MY METHOD FOR DEALING WITH STRESS (AND WHY IT WORKS) .....	9
CHAPTER 6: PREREQUISITES FOR PREVENTING STRESS .....	14
CHAPTER 7: STRESS PREVENTION WORKSHEET .....	16
CHAPTER 8: CONCLUSION.....	20
ABOUT THE AUTHOR .....	22
STRESS PREVENTION WORKSHEET (EXTRA).....	25
STRESS PREVENTION WORKSHEET (EXTRA).....	28

## INTRODUCTION

Amazon lists more than 50,000 titles on stress management. The titles include Christian books, secular self-help books, stress reduction workbooks, even a Stress Management for Dummies book.

A Google search lists more than 2.4 million results for stress management.

Despite all of this information stress management, business owners remain stressed.

My goal is to show you how to **Prevent** stress, instead of **managing the symptoms**.

If you want to comment on the course, please email me at [vernonl@vernonwilliams.com](mailto:vernonl@vernonwilliams.com)

## CHAPTER 1: STRESS STATISTICS

### BEFORE COVID

38 percent of female business owners reported being stressed daily. 45 percent of male business owners reported being stressed daily.

### DURING COVID

62 percent of female business owners reported being stressed daily. 51 percent of male business owners reported being stressed daily.

## CHAPTER 2: COMMON ISSUES THAT TRIGGER STRESS

No matter the industry, there are some issues that consistently trigger stress:

- a) Financial matters. Examples include making money, collecting receivables, managing cash flow, and meeting payroll.
- b) Tax issues.
- c) Attracting and retaining customers.
- d) Growing the business. As Lou Holtz said, “You’re either growing or you’re dying.”
- e) Competition from other businesses.
- f) Economic downturns.
- g) Managing employees.
- h) Juggling multiple responsibilities.
- i) Balancing work and life.
- j) Surviving as a business.

## CHAPTER 3: IMPACT OF STRESS

According to the American Institute of Stress, stress leads to:

- a) Doctor Visits. 75-95 percent of all doctor visits are for stress-related complaints.
- b) Headaches and migraines, which can last from a few minutes to several days.
- c) Suppression of the immune system, which can lead to colds and infections.
- d) Heart Problems. These include high blood pressure, abnormal heartbeat (arrhythmia) blood clots, hardening of the arteries, coronary artery disease, heart attack and heart failure.
- e) Muscle Pain. Tension brought on by stress can lead to neck, shoulder and lower back pain. Stress may also make rheumatoid arthritis more severe.
- f) Sexual/Reproductive Problems. Stress is linked to low fertility, erectile dysfunction, complications during pregnancy and menstrual periods.
- g) Respiratory Problems. Stress can make symptoms of asthma and chronic obstructive pulmonary disease (COPD) more severe.
- h) Gastrointestinal Problems. Stress can make stomach problems more severe. Examples are gastro esophageal reflux disease (GERD). ulcers, irritable bowel syndrome, crohn's disease, chronic constipation, diarrhea and heartburn.
- i) Death. Chronic stress is linked to the six leading causes of death: heart disease, cancer, lung ailments, accidents, cirrhosis of the liver and suicide.

## CHAPTER 4: COMMON METHODS USED TO DEAL WITH STRESS (AND WHY THEY DON'T WORK)

The common methods used to deal with stress fall into two categories:

### 1. BAND AID METHODS

These include smoking, excessive use of alcohol, and legal or illegal drugs. Advantage: They may provide short term relief of emotional and/or physical pain.

They don't work because they only provide short term relief and may cause long term problems.

### 2. STRESS MANAGEMENT METHODS

These include exercise, meditation, massage, vacations, and Tai Chi. Advantage: They may provide short term relief.

They don't work because they only provide temporary relief. They may lead to additional stress due to trying to find time to fit these activities into your schedule.

## CHAPTER 5: MY METHOD FOR DEALING WITH STRESS (AND WHY IT WORKS)

While Band Aid and Stress Management Methods don't work, my method, which I call The Stress Prevention Method, has been proven to work time after time, client after client. Here's why:

- a) Instead of treating the symptoms of stress, it addresses the underlying *cause* of stress, our *thoughts*.
- b) It dispels common myths about stress:

### MYTH NUMBER 1: STRESS IS A NORMAL PART OF OWNING A BUSINESS. EVERYONE EXPERIENCES IT.

**Before COVID** (According to Gallup's 2020 survey)

- 38 percent of female business owners reported being stressed daily.
- 45 percent of male business owners reported being stressed daily.

**During COVID** (According to Gallup's 2020 survey)

- 62 percent of female business owners reported being stressed daily.
- 51 percent of male business owners reported being stressed daily.

If stress were a normal part of business, 100 percent of owners would report being stressed. However, as we can see, that is not the case. I have examined many surveys, and none of them report that 100 percent of business owners are stressed.

### MYTH NUMBER 2: STRESS IS CAUSED BY CIRCUMSTANCES.

If stress were caused by circumstances, then everyone who experienced that circumstance would be stressed. However, that is not the case. Let me give you an example of two business owners who experienced the same circumstance but had entirely different reactions.

Michael and Roslyn are two of the many business owners in their state. Their state legislature passed a law that, among other things, included a tax increase for small businesses.

Michael thought this was grossly unfair. By his own admission, he became stressed out. He complained loudly and persistently to anyone who would listen.

Roslyn, on the other hand, did not become stressed out. In fact, she was philosophical. While she did not relish the thought of paying more taxes, she applauded the idea that at least some of the tax increase was going to be used to provide a pay increase for teachers.

So, the circumstance did not cause Michael's stress. Instead, what he *thought* about the circumstance caused his stress.

This illustrates that there is only one cause of stress - one's thoughts about the circumstances, not the circumstances themselves. With that being the cause, all stress is self-inflicted.

**“MEN ARE NOT DISTURBED BY THINGS, BUT BY THE  
VIEW THEY TAKE OF THEM.”  
--EPICETUS**

Changing how you think about your circumstances, like changing any habit, takes effort. However, doing so will empower you to prevent stress. Indeed, I have many clients who had been experiencing high levels of stress, but are now living stress-free as a result of applying the strategies outlined in this course.

### MYTH NUMBER 3: THERE IS “GOOD” STRESS.

This notion was created by Dr. Hans Selye, the founder of the modern stress concept. Selye found that activities like sports and sex also produced a surge in stress hormones, so he promoted the idea of good stress. But research has demonstrated that:

- 75% to 90% of all physician visits are for stress-related ailments and complaints.
- Stress is linked to the six leading causes of death.

Does that sound like something that could ever be good for you? I think you would answer “No”. Whereas Stimulation is good for you (see #5 below).

Stress is never good.

In more than 25 years of coaching, I have never had a client say, “You have to help me. I am experiencing too much good stress.” However, I have had thousands ask for help in overcoming stress. The bottom line is, stress is never “good.”

### MYTH NUMBER 4: STRESS IS A MOTIVATOR.

Some mistakenly believe that if people did not have stress, they would lack motivation and would sit around all day and do nothing. My response is that, although young children have no stress, they do not lack motivation.

You can prove it by driving by a school playground or park. (See #5 below)

### MYTH NUMBER 5: STRESS IMPROVES PERFORMANCE.

You may have noticed that when you have a goal or a deadline, you can see an improvement in your focus and performance. However, you should be mindful of two things about the performance improvement:

- a) It is temporary.
- b) It is due to *stimulation*, not stress.

You may have noticed football players gathering for a “pep” talk just before kickoff. They are seeking stimulation for a specific period of time, i.e. the 60 minute duration of the game.

“IF YOU’RE SUCCESSFUL AND STRESSED, YOU’RE SUCCEEDING IN SPITE OF YOUR STRESS, NOT BECAUSE OF IT.” -ANDREW BERNSTEIN

## MYTH NUMBER 6: THE BEST WAY TO DEAL WITH STRESS IS TO MANAGE IT.

Many people attempt to “manage” stress with various techniques, some of which are healthy, others of which are unhealthy.

### Healthy techniques include:

- Going for a walk/spending time in nature
- Sweating out tension with a good workout
- Getting a massage
- Gardening
- Spending time with loved ones, including a pet
- Listening to music
- Watching a funny movie
- Meditating
- Deep breathing exercises
- Tai chi
- Taking a vacation

### Unhealthy techniques include:

- Smoking/excessive use of alcohol
- Drug abuse
- Over eating/under eating
- Sleeping a great deal
- Filling up every moment of the day with activities
- Zoning out in front of the TV or computer

If you have used any of these tactics, whether healthy or unhealthy, you may have found them to be helpful in the short term. Ultimately, however, the stress returns when you come face-to-face with the circumstance that you experienced as stressful.

That is because both healthy and unhealthy techniques only help you manage the *symptoms* of stress. They do not address the *cause* of stress.

If your car's "check engine" light came on you would not "manage" the symptom of the problem by covering it with masking tape so that the light is no longer visible. You would take your car to a mechanic to: 1) determine what is causing the "check engine" light to come on and, 2) take the appropriate steps to remove the cause.

Since we know that your thoughts are the cause of your stress, (your "check engine" light coming on), the appropriate step to remove the cause is to think differently about your circumstances.

**"STRESS DOES NOT COME FROM WHAT'S GOING ON  
IN YOUR LIFE, IT COMES FROM WHAT YOU THINK  
ABOUT WHAT'S GOING ON IN YOUR LIFE." - ANDREW  
BERSTEIN**

## CHAPTER 6: PREREQUISITES FOR PREVENTING STRESS

There are five prerequisites for you to prevent stress:

### PREREQUISITE NUMBER 1: ADMIT THAT YOU ARE STRESSED.

Some business owners refuse to admit (even to themselves) that they are stressed for fear of showing a weakness. But in order to conquer stress, you must begin by admitting that you are stressed.

“YOU CAN’T CHANGE WHAT YOU DON’T ACKNOWLEDGE.” -DR. PHILLIP MCGAW

### PREREQUISITE NUMBER 2: DISPEL THE MISCONCEPTIONS ABOUT STRESS.

- Myth Number 1: Stress is a normal part of owning a business. Everyone experiences it.
- Myth Number 2: Stress is caused by circumstances.
- Myth Number 3: There is “Good” stress.
- Myth Number 4: Stress is a motivator.
- Myth Number 5: Stress improves performance.
- Myth Number 6: The best way to deal with stress is to manage it.

### PREREQUISITE NUMBER 3: ACKNOWLEDGE THAT YOU CREATE YOUR STRESS.

There is only one cause of stress - one’s thoughts about the circumstances, not the circumstances themselves. With that being the cause, all stress is self-inflicted.

“IF YOU ARE DISTRESSED BY ANYTHING EXTERNAL, THE PAIN IS NOT DUE TO THE THING ITSELF BUT TO YOUR OWN ESTIMATE OF IT; AND THIS YOU HAVE THE POWER TO REVOKE AT ANY MOMENT” - MARCUS AURELIUS

## PREREQUISITE NUMBER 4: BELIEVE IT IS POSSIBLE TO PREVENT STRESS.

“YOU CAN BELIEVE THAT YOU CAN OR BELIEVE THAT YOU CAN’T. EITHER WAY YOU WILL BE RIGHT.” -  
HENRY FORD

## PREREQUISITE NUMBER 5. DECIDE TO PREVENT STRESS.

The word “decide” comes from the word decidere - “To make up one’s mind.”

“DECISIONS, NOT CIRCUMSTANCES, DETERMINE  
DESTINY.” -TONY ROBBINS

## CHAPTER 7: STRESS PREVENTION WORKSHEET

### 1. Identify a circumstance that you experience as stressful.

Use the present tense in answering the following questions: Where are you? What happens?

Example: "I am in my office. I receive a call telling me that my application for a loan has been denied."

---



---

### 2. Write a concise sentence that describes your thought about the circumstance in Step 1.

Use "should" or "should not." Example: The bank should approve my application for a loan.

---



---

Everyone has "rules." These rules are statements about how you believe you should act ("I should never make a mistake."), how others should act ("You should respect me.") and how life ought to be ("Life should be fair, easy and problem-free."). Since rules are rigid and inflexible, any time there is a violation of one of your rules it causes you stress.

### 3. On a scale of 1 to 10 with 10 being highest, rate how strongly you believe your thought in Step 2.

1 2 3 4 5 6 7 8 9 10 Note: It should be at least a 7.

**4. How do you feel when you have the thought in Step 2?**

Circle words that apply. Feel free to add words. Frustrated, discouraged, angry, afraid, overwhelmed, defeated, hopeless, depressed, disappointed, powerless, downhearted

**5. Rate your stress level when you have the thought in Step 2.**

Circle one category. Low (1, 2, 3) or High (8, 9, 10) Note: It should be High.

**6. How do you act when you have the thought in Step 2?**

Circle words that apply. Feel free to add words. Complain, cry, hold a pity party, smoke, drink, use drugs, withdraw, worry, eat more/eat less, sleep more/sleep less, shop, attack others, blame others

Let's review where we are before going to Step 7. In Step 2 you indicated a thought you are having regarding a circumstance that you are experiencing as stressful. The thought reflects a rule. As I mentioned, everyone has "Rules".

These are statements about how you believe you should act ("I should never make a mistake."), how others should act ("You should respect me.") and how life should be ("Life should be fair, easy and problem-free."). Since rules are rigid and inflexible, any time there is a violation of one of them, it causes you to become stressed.

In light of that, how do you prevent your rules from causing you to become stressed? 1) Realize that your rules are not **facts**, just **thoughts**. 2) Apply Steps 7 through 12 of this worksheet.

**7. Capture and ask a question to challenge your thought in Step 2.**

Ask: "What is another way I can think about the circumstance in Step 1?"

**8. Replace your thought in Step 2 with an encouraging thought.**

**"THE GREATEST WEAPON AGAINST STRESS IS OUR  
ABILITY TO CHOOSE ONE THOUGHT OVER ANOTHER."  
-WILLIAMS JAMES**

Example: I would have preferred that the bank approved my loan application. However, I do not control what the bank does. I do control my thoughts and actions. Therefore, I only think positive, empowering thoughts and I will take actions aimed at achieving my goals. I trust God to meet all of my needs. (Philippians 4:19)

---



---

“WHEN NEGATIVE THOUGHTS COME - AND THEY WILL - IT’S NOT ENOUGH TO JUST NOT DWELL ON THEM. YOU’VE GOT TO REPLACE THEM WITH A POSITIVE THOUGHT.” - JOEL OSTEEN

**9. On a scale of 1 to 10 with 10 being highest, rate how strongly you believe the new thought in Step 8.**

1 2 3 4 5 6 7 8 9 10 Note: It should be at least a 7.

“SOME THINGS HAVE TO BE LEVIED IN ORDER TO BE SEEN.” -RALPH HODGSON

**10. How do you feel when you have the new thought in Step 8?**

Circle words that apply. Feel free to add words.

Encouraged, peaceful, positive, worry-free, relaxed, relieved, optimistic, grateful, Uplifted, assured, inspired, invigorated, heartened, confident, revitalized, hopeful

“WHEN WE DIRECT OUR THOUGHTS PROPERLY, WE CAN DIRECT OUR EMOTIONS”. -W. CLEMENT STONE

**11. Rate your stress level when you have the new thought in Step 8.**

Circle one of the two categories. Low (1, 2, 3) or High (8, 9, 10) Note: It should be Low.

**12. How do you act when you have the new thought in Step 8?**

Ask: "What skills, abilities or other resources do I have?"

Example: I will get a cash advance on my credit card and use it to meet my immediate cash flow needs. On January 10, 2022, I will make an appointment with the local Small Business Administration Office to explore alternative funding methods. By January 31, 2022, I will have applied for a loan at three other banks that specialize in small business loans.

---

---

Be specific. Indicate *what* you will do and *when* you will do it.

**“KNOWING IS NOT ENOUGH; WE MUST APPLY.  
WILLING IS NOT ENOUGH; WE MUST DO.”  
JOHANN WOLFGANG VON GOETHE**

## CHAPTER 8: CONCLUSION

1. The circumstances may vary, but stress is always caused by one thing - your thoughts about the circumstances; not the circumstances themselves.

“THE TRUTH IS THAT STRESS DOESN'T COME FROM YOUR BOSS, YOUR KIDS, YOUR SPOUSE, TRAFFIC JAMS, HEALTH CHALLENGES, OR OTHER CIRCUMSTANCES. IT COMES FROM YOUR THOUGHTS ABOUT THESE CIRCUMSTANCES.” -ANDREW BERNSTEIN

2. Allowing your thoughts to create work stress is a habit.

“WE FIRST MAKE OUR HABITS, AND THEN OUR HABITS MAKE US.” -JOHN DRYDEN

3. In order to prevent stress, you must cultivate the **C-A-R** habit: **C**apture each thought. **A**sk questions to evaluate each thought. **R**eplace stress-producing thoughts with empowering thoughts. This is the foundation of the 12 Steps to Preventing Business Owner Stress Course.

4. Any time you face a circumstance that you would typically experience as stressful, work through a 12 Steps to Preventing Business Owner Stress Worksheet. I have provided blank copies of the Worksheet In the back of this workbook.

5. After using the C-A-R method consistently for 21 days, you will begin to see great progress

6. Discover encouraging Bible verses to replace stress-producing thoughts by ordering my popular book, ***The Power to Rejoice: 21 Days to Victory Over Your Problems***. Available on Amazon.

7. This course will help you prevent stress. If it does not, it won't cost you a penny. Here's why.... My 100%, iron-clad guarantee of satisfaction.

I totally guarantee your satisfaction with this unique course.If you apply the steps and they do not equip you to prevent work stress.....just return it to me within 31 days. I'll give you a prompt and full refund. That way, you risk nothing.

8. Visit <https://vernonwilliams.com/> for additional positive mindset tips.

9. Direct questions and comments to me at [vernonl@vernonwilliams.com](mailto:vernonl@vernonwilliams.com)

10. I wish you all of God's best as you prevent stress.

## ABOUT THE AUTHOR

Since Vernon L. Williams recognizes that 80 percent of success is determined by one's mindset, he founded the Vernon L. Williams company to help government agency managers, members of faith-based organizations and business owners develop and maintain a positive mindset.

He had previously instilled the positive mindset principles into his employees while leading high performing corporate sales and customer service teams for more than twenty years

Government clients include: The Social Security Administration, U.S. Capitol Police, U.S. Department of Health and Human Services, Uniformed Services University of the Health Sciences and Maryland State Highway Administration comprise a partial list of government clients.

Faith-based organizations include: Grace Community Church, Maximum Life Christian Church, Celebration Church, Bethel A.M.E. Church, Grace Fellowship Church, and Mt. Jezreel Baptist Church.

Vernon has coached and conducted seminars for hundreds of business owners throughout the United States.

### Here's what some clients have said:

**“AS A RESULT OF WORK ISSUES, MY STRESS LEVEL WAS AT 10 ON A 10-POINT SCALE. I HAD BEEN HOSPITALIZED TWICE FOR HIGH BLOOD PRESSURE. I WAS ON SEVERAL MEDICATIONS. I HIRED VERNON L. WILLIAMS AS MY COACH. AFTER JUST ONE SESSION, I WAS ABLE TO DRASTICALLY CHANGE MY APPROACH TO WORK. TODAY, I AM STRESS-FREE AND OFF ALL MEDICATIONS.” - ROBERT L. CARTER (SMALL BUSINESS OWNER)**

“MY STRESS WAS AFFECTING MY PERFORMANCE, MY HEALTH AND MY RELATIONSHIPS. THE COURSE NOT ONLY HELPED ME IDENTIFY THE UNDERLYING CAUSE OF MY STRESS, BUT SHOWED ME HOW TO CHANGE MY THINKING AND MY APPROACH TO WORK AND LIFE IN GENERAL. MY HEALTH HAS IMPROVED DRAMATICALLY, MY WORK PERFORMANCE IS AT AN ALL-TIME HIGH AND MY RELATIONSHIPS ARE MUCH BETTER.” -SYLVIA THOMPSON

“AFTER HAVING SPENT YEARS WORRYING ABOUT ALL SORTS OF ISSUES, I CAME UPON THIS PROGRAM. FOR THE FIRST TIME I RECOGNIZED THE FUTILITY OF WORRYING AND BEGAN APPLYING THE STEPS IN THIS PROGRAM. I AM FRANKLY AMAZED AT HOW PEACEFUL I AM DUE TO NOT WORRYING AT ALL.” -CHERYL STEVENS

Vernon has written eight books:

- *Positive Mindset Strategy for Business Owners: 3 Bible-Based Steps to Conquering Negative Emotions*
- [Top 7 Myths that Perpetuate Stress \(And How to Dispel Them\)](#)
- [The Power to Rejoice: 21 Days to Victory Over Your Problems](#)
- *Rejoice Devotional Package*
- [Why Employees Fail to Meet Performance Expectations & How to Fix the Problem](#)
- [425 Ways to Stretch Your \\$\\$\\$\\$](#)
- [3 Rules that Guarantee Financial Success](#)
- [Paddle Your Own Boat: 10 Rules that Guarantee Career Success](#)

Vernon has created four premium courses:

- Stop Negative Thoughts Today
- Never worry Again
- Prevent Work Stress
- 12 Steps to Preventing Business Owner Stress
- Rejoice through Problems

Vernon has a Master's Degree in Applied Behavioral Science from Johns Hopkins University.

## STRESS PREVENTION WORKSHEET (EXTRA)

### 1. Identify a circumstance that you experience as stressful.

Use the present tense in answering the following questions: Where are you? What happens?

Example: I am in my office. I receive a call telling me that my application for a loan has been denied.

---



---

### 2. Write a concise sentence that describes your thought about the circumstance in Step 1.

Use "should" or "should not". Example: The bank should approve my application for a loan.

---



---

### 3. On a scale of 1 to 10 with 10 being highest, rate how strongly you believe your thought in Step 2.

1 2 3 4 5 6 7 8 9 10 Note: It should be at least a 7.

### 4. How do you feel when you have the thought in Step 2?

Circle words that apply. Feel free to add words. Frustrated, discouraged, angry, afraid, overwhelmed, defeated, hopeless, depressed, disappointed, powerless, downhearted,

### 5. Rate your stress level when you have the thought in Step 2.

Circle one category. Low (1, 2, 3) or High (8, 9, 10) Note: It should be High.

**6. How do you act when you have the thought in Step 2?**

Circle words that apply. Feel free to add words. Complain, cry, hold a pity party, smoke, drink, use drugs, withdraw, worry, eat more/eat less, sleep more/sleep less, shop, attack others, blame others

**7. Capture and ask a question to challenge your thought in Step 2.**

Ask: "What is another way I can think about the circumstance in Step 1?"

**8. Replace your thought in Step 2 with an encouraging thought.**

**THE GREATEST WEAPON AGAINST STRESS IS OUR  
ABILITY TO CHOOSE ONE THOUGHT OVER ANOTHER.  
-WILLIAMS JAMES**

Example: I would have preferred that the bank approved my loan application. However, I do not control what the bank does. I do control my thoughts and actions. Therefore, I only think positive, empowering thoughts and I will take actions aimed at achieving my goals. I trust God to meet all of my needs. (Philippians 4:19)

---



---

**9. On a scale of 1 to 10 with 10 being highest, rate how strongly you believe the new thought in Step 8.**

1 2 3 4 5 6 7 8 9 10 Note: It should be at least a 7.

**10. How do you feel when you have the new thought in Step 8?**

Circle words that apply. Feel free to add words.

Encouraged, peaceful, positive, worry-free, relaxed, relieved, optimistic, grateful, Uplifted, assured, inspired, invigorated, heartened, confident, revitalized, hopeful

**11. Rate your stress level when you have the new thought in Step 8.**

Circle one of the two categories. Low (1, 2, 3) or High (8, 9, 10) Note: It should be low.

**12. How do you act when you have the new thought in Step 8?**

Ask: "What skills, abilities or other resources do I have to help with this circumstance?"

Example: I will get a cash advance on my credit card and use it to meet my immediate cash flow needs. On November 1, 2021, I will call to make an appointment with a counselor at the local Small Business Administration Office to explore alternative funding methods. By December 1, 2021, I will have applied for a loan at three other banks that specialize in small business loans.

---

---

## STRESS PREVENTION WORKSHEET (EXTRA)

### 1. Identify a circumstance that you experience as stressful.

Use the present tense in answering the following questions: Where are you? What happens?

Example: I am in my office. I receive a call telling me that my application for a loan has been denied.

---



---

### 2. Write a concise sentence that describes your thought about the circumstance in Step 1.

Use "should" or "should not". Example: The bank should approve my application for a loan.

---



---

### 3. On a scale of 1 to 10 with 10 being highest, rate how strongly you believe your thought in Step 2.

1 2 3 4 5 6 7 8 9 10 Note: It should be at least a 7.

### 4. How do you feel when you have the thought in Step 2?

Circle words that apply. Feel free to add words. Frustrated, discouraged, angry, afraid, overwhelmed, defeated, hopeless, depressed, disappointed, powerless, downhearted,

### 5. Rate your stress level when you have the thought in Step 2.

Circle one category. Low (1, 2, 3) or High (8, 9, 10) Note: It should be High.

**6. How do you act when you have the thought in Step 2?**

Circle words that apply. Feel free to add words. Complain, cry, hold a pity party, smoke, drink, use drugs, withdraw, worry, eat more/eat less, sleep more/sleep less, shop, attack others, blame others

**7. Capture and ask a question to challenge your thought in Step 2.**

Ask: "What is another way I can think about the circumstance in Step 1?"

**8. Replace your thought in Step 2 with an encouraging thought.**

**THE GREATEST WEAPON AGAINST STRESS IS OUR  
ABILITY TO CHOOSE ONE THOUGHT OVER ANOTHER.  
-WILLIAMS JAMES**

Example: I would have preferred that the bank approved my loan application. However, I do not control what the bank does. I do control my thoughts and actions. Therefore, I only think positive, empowering thoughts and I will take actions aimed at achieving my goals. I trust God to meet all of my needs. (Philippians 4:19)

---



---

**9. On a scale of 1 to 10 with 10 being highest, rate how strongly you believe the new thought in Step 8.**

1 2 3 4 5 6 7 8 9 10 Note: It should be at least a 7.

**10. How do you feel when you have the new thought in Step 8?**

Circle words that apply. Feel free to add words.

Encouraged, peaceful, positive, worry-free, relaxed, relieved, optimistic, grateful, Uplifted, assured, inspired, invigorated, heartened, confident, revitalized, hopeful

**11. Rate your stress level when you have the new thought in Step 8.**

Circle one of the two categories. Low (1, 2, 3) or High (8, 9, 10) Note: It should be Low.

**12. How do you act when you have the new thought in Step 8?**

Ask: "What skills, abilities or other resources do I have to help with this circumstance?"

Example: I will get a cash advance on my credit card and use it to meet my immediate cash flow needs. On November 1, 2021, I will call to make an appointment with a counselor at the local Small Business Administration Office to explore alternative funding methods. By December 1, 2021, I will have applied for a loan at three other banks that specialize in small business loans.

---

---