Worry decision worksheet

For a mixed worry, act on the practical part and allow the remaining uncertainty to be there.

Editable PDF: replace or delete the fictional examples. Blank PDF: print and write. Guidance follows.

My worry, briefly

Is there a current difficulty with a useful step I can take?

YES - practical part

NO ACTION NOW - uncertain part

Choose one useful action

What cannot be settled now?

Act now or schedule a step

How to leave the uncertainty unresolved

Return to a chosen activity

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Using this resource

Worry decision worksheet

What this helps with

Some worries point to a current problem that needs action. Others ask for certainty about a future possibility that cannot be settled now. The same concern can contain both. Sorting them can help you choose a useful next step: act on what is within reach, or make room for an unanswered question while returning to your day. A practical step does not need to remove all anxiety to be worthwhile.

How to use it

1. Write the concern as one sentence. Is there a current problem, or mainly an uncertain possibility?
2. For a practical problem, define a manageable goal and list two possible actions.
3. Choose one action, when you will do it and any help needed.
4. For a hypothetical worry, name what remains uncertain and an activity to return to. Review after taking action.

A fictional worked example

Leah worries, "What if I cannot afford next month's bills and everything falls apart?" There is a practical part: she has not checked the dates of two payments. She plans 15 minutes on Saturday to review those dates and contact the provider if needed. There is also an uncertain part: she cannot guarantee that no unexpected cost will arise. After making her plan, she notices the urge to keep calculating worst cases. She writes, "The next action is scheduled; the rest is uncertainty," and returns to cooking. She can review the practical plan when she has new information.

Keep in mind

Do not postpone immediate safety needs, safeguarding concerns, urgent bills or medical care because you label a concern "worry". Seek practical support where needed. If sorting worries turns into prolonged analysis, use a brief time limit and discuss the pattern with a therapist.

Sources and attribution

NHS Every Mind Matters. Tackling your worries. Accessed 24 October 2026.

Dugas, M. J., Gagnon, F., Ladouceur, R., & Freeston, M. H. (1998). Generalized anxiety disorder: A preliminary test of a conceptual model. Behaviour Research and Therapy, 36(2), 215-226.

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