

Reframing Practice Worksheet

A compassionate tool to help shift harsh thoughts into supportive ones—without forcing positivity or ignoring reality. Use this worksheet to identify, challenge, and reframe negative thoughts by shifting them into more balanced and helpful perspectives.



Step 1: Identify the Thought

Write down the negative thought exactly as it showed up. **Example:** “I can’t save money. I never have anything left over.”

Step 2: Identify the Emotions

What emotions did you feel when you had this thought? Rate the intensity of each emotion from 0 (low) to 10 (high). **Example:** Anxiety (7), Shame (8)

Step 3: Challenge the Negative Thought

Now ask yourself the following questions to challenge your negative thought:

- Is this thought based on facts or assumptions?
- What evidence do I have that this thought is true? What about **not** true?
- Have I experienced similar situations in the past? If so, what happened?
- What would I say to a friend who had this thought?

Take a financial attitudes assessment
to learn more about your beliefs:



Step 4: Reframe The Thought

Based on the answers above, what would be a more balanced and realistic thought? **Example:** *I am building savings through taking small but manageable steps. I am working towards my financial goals and learning new ways to manage my finances.*

Reframe:

Step 5: Notice the Change in Emotion

Re-rate the intensity of your emotions after reframing your thought. Did they change? If so, how?

Step 6: Practice and Reflect

Use this worksheet to practice challenging and reframing your negative thoughts regularly. How did this process feel? What changes did you notice? Do you think the reframed thought is more productive?

