



SIDE EFFECTS
INCLUDE DEBT

FINANCIAL SYMPTOMS CHECKLIST

IDENTIFY. UNDERSTAND. TREAT. IMPROVE.



YOU ARE NOT YOUR FINANCIAL SYMPTOMS. *Small steps still count.*

SYMPTOM

01



MILD MODERATE SEVERE

AVOIDING YOUR ACCOUNT BALANCES



WHAT IT MIGHT MEAN

This is often financial overwhelm, fear of bad news, or not knowing where to start.

REFRAME

The numbers don't change by avoiding them. Information is power, and clarity reduces stress.

COMMON CAUSES

- Financial anxiety
- Overwhelm
- Perfectionism
- Fear of judgment

Try This First

Open one account today. Don't fix anything yet. Just look at the balance and close it.

Next Step

Schedule one 15-minute money check-in each week on your calendar.

SYMPTOM

02



MILD MODERATE SEVERE

EVERY EMERGENCY GOES ON A CREDIT CARD



WHAT IT MIGHT MEAN

This is usually a cash flow problem, not a discipline problem. You need a buffer.

REFRAME

A small emergency fund is not "less important" than debt payoff. It helps stop the cycle.

COMMON CAUSES

- No emergency savings
- Unpredictable expenses
- Irregular income
- All-or-nothing mindset.

Try This First

Save the next \$25 before making any extra debt payments.

Next Step

Start a \$500 emergency fund goal. Small counts. Start ugly.

SYMPTOM

03



MILD MODERATE SEVERE

YOUR DEBT PROGRESS FEELS TOO SLOW



WHAT IT MIGHT MEAN

Interest, minimum payments, and large balances can make progress hard to see.

REFRAME

Debt payoff usually looks boring before it looks impressive. Trust the process.

COMMON CAUSES

- High interest rates
- Minimum payments
- Large starting balance
- Comparing your journey

Try This First

Compare your balance 3-6 months ago instead of yesterday.

Next Step

Track both dollars paid and percentage paid off.



FINANCIAL HEALTH IS A PRACTICE, NOT A PERSONALITY TRAIT.



Progress is not always linear. That doesn't mean it's not real.