

AMY AADLAND, PSYD

CAN I AFFORD TO SLOW DOWN?



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HI THERE,

NICE TO
MEET YOU,
I'M AMY.



BALANCE IS A MOVING TARGET

If you are reading this odds are that you feel overwhelmed. You've spent years, maybe even your whole life trying to get ahead. Maybe you've even "made it" on paper. You have the job, the house, maybe even extra money in the bank but somehow it still doesn't feel like enough. Or maybe you feel like you're drowning in bills, mental labor, or carrying the load for everyone else.

Either way you want to slow down. But every time you consider this something in you panics or freezes.

"What if I lose my job?"

"What if there isn't enough money?"

"What does slowing down even mean?"

Often there isn't a clear right answer. If there was you would have figured it out by now. This workbook is designed to help you sort through your competing priorities around money, health, work, and relationships to help clarify what makes sense right now.



HOW ARE YOU, REALLY?

Burnout sneaks up on us slowly. A busy week turns to a busy quarter and before we know it we're zoning out scrolling our phone because we're too depleted to do anything else. Sound familiar?

We start out as well intended, often with a goal related to a promotion, a major purchase, or whatever the next step is in the life you envisioned for yourself when you were younger.

But when we meet that expectation the goal posts shift. Suddenly it doesn't matter that you achieved it, all that matters is holding on to it while still sprinting ahead.

Fast forward and we're exhausted, overwhelmed, have increased physical health issues, and no time for relationships.

The Kicker?

We usually don't notice the cumulative effect of stress until it smacks us in the face.

This section is designed to allow you to pause and take stock of your life right now.

TAKING STOCK

Before we jump into money, let's talk about YOU. The following questions are meant to help you check in with your overall physical and emotional health. For better or worse, humans are no better than smartphones -we all have a battery that needs charging. Let's see how yours is.

PHYSICAL HEALTH

How is your sleep and energy?

- ☐ I sleep relatively okay and I have enough energy to do the things that I want to do
- ☐ Mixed; I often don't feel like I have enough energy to get through the day
- ☐ I have trouble sleeping most nights or I am exhausted all the time

How do you feel about the amount of movement or exercise you get?

- ☐ Good
- ☐ It could be better
- ☐ I'm pretty sedentary or struggle with exercise

Do you have other health conditions that need attention or aren't well managed?

- | | |
|---|--|
| ☐ High blood pressure | ☐ Autoimmune concerns |
| ☐ Chronic pain or muscle tension | ☐ Frequent headaches |
| ☐ Perimenopause/Menopause | ☐ GI/digestive issues |

EMOTIONAL HEALTH

Do you experience any of the following more than 2 days per week?

- | | |
|--|--|
| ☐ Anxiety or stress | ☐ Depressed mood |
| ☐ Irritability | ☐ Difficulty relaxing |
| ☐ Emotional fatigue | ☐ Worry thoughts |
| ☐ Low motivation | ☐ Loss of interest in normal activities |

How do you feel about your self care and stress management?

- ☐ I have self care activities I engage with regularly
- ☐ I have some things that help but I don't do them often
- ☐ I'm so busy taking care of everything else I wouldn't know where to start with taking time for myself

TAKING STOCK

How is your emotional capacity for relationships, last minute changes, and other daily stressors?

- ☐ I feel like I'm able to balance my responsibilities and priorities with relative ease
- ☐ Some weeks are good but other weeks I feel completely overwhelmed or drained
- ☐ I'm running on empty. Little things set me off easily or feel like they take more energy than I have

Are you using any of the following to help cope?

- | | |
|--|---|
| ☐ Scrolling my phone | ☐ Using other substances |
| ☐ Passing on social invites | ☐ Shopping |
| ☐ Drinking more | ☐ Avoidance |

RELATIONSHIPS

How do you feel about your personal relationships, including your partner, family, friends, and/or children?

- ☐ I feel regularly connected to the people close to me
- ☐ Sometimes I feel disconnected or have difficulty showing up for these people the way I want to
- ☐ I often feel disconnected from personal relationships or these relationships are unhealthy or not supportive

Do your personal relationships feel reciprocal and balanced?

- ☐ Yes, I am able to offer support to others, ask for help, and say "no" to things that don't work for me
- ☐ Sometimes I have a hard time asking for help or declining requests from others
- ☐ I have a hard time saying "no" to others due to feelings of guilt or obligation

Reflection Questions

1. How did the above questions make you feel?

TAKING STOCK

Reflection Questions, Continued

2. What areas of your life feel like they need the most attention?

3. What do you wish was different?

4. What will happen if you keep going at your current pace?

5. Are there any immediate changes or action items?

A NOTE ON PHYSICAL AND EMOTIONAL HEALTH

If you are experiencing more than the occasional feeling of stress or burnout , it is imperative to look at how it is impacting your physical and mental health.

Don't be tempted to white knuckle through it. White knuckling while dealing with anxiety, depression, or physical health concerns is the equivalent of updating your phone software while having multiple tabs open and streaming a video – it usually doesn't work. For similar reasons it is also recommended to focus on stabilizing your own physical and emotional health before tackling issues related to relationships or money.

Symptoms such as fatigue, panic attacks, loss of appetite, emotional numbness, and difficulty sleeping are often indicators that something needs to change in your life. If you are experiencing these or any similar concerns therapy can help.

[CLICK HERE
TO GET STARTED](#)



FOR URGENT HELP

Call or text the [988 Lifeline](#). This is a 24/7 free service that can provide immediate support.

PART TWO

SLOWING DOWN



SLOWING DOWN

What does slowing down look like?

Slowing down sounds nice in theory, but what does it actually mean? The following section is designed to help you focus on areas identified in part one and determine what your personal slow down may look like.

PART TWO

SLOWING DOWN

Based on Part One, what areas of your life do you need to focus on more?

If you could slow down or stop working all together, how would you spend that time?

Would any of the following better help you recharge and manage stress?

Yoga or exercise

Getting better control of my physical health

Meditation

Finding hobbies I enjoy

Attending therapy

Being outside in nature

Getting better control of my finances

Spending more time with my family or friends

Other ideas:

How much time would these things take per week? _____

Are there things adding to your stress or wasting your time that you want to stop doing?
For example, scrolling your phone, staring at the TV, online shopping, overextending
yourself doing things for others, etc.

How much time would NOT doing these things save you per week? _____



YOUR SLOW DOWN PLAN

"Almost everything will work again if you unplug it for a few minutes, including you."

— Anne Lamott

Now that we have a better idea of what you want to focus on and what it includes, let's create your personal slow down vision.

THE PLAN

REVIEW THE PREVIOUS SECTIONS AND FILL IN THE FOLLOWING BLANKS::

For me, slowing down means prioritizing (physical health, emotional health, relationships, etc.)
which looks like (exercising, meditation, starting therapy, etc.).
It also means spending less time (scrolling my phone, agreeing to every request, etc.).
Ideally, I would like to take (how much time per week or month) away from work and
use this time to (activities or tasks you think will help).
This will help improve my overall life by (results you want to see).

Example One: For me slowing down means prioritizing my physical health by exercising more and trying to be more present with my family. It also means spending less time scrolling my phone and learning to say "no" to others when I don't want to do something. Ideally, I would like to take 1 hour, 2-3 times per week in order to exercise. I would also like to start therapy to help figure out my own self care and learn to be present. This will improve my overall life by giving me more energy and time to do the things important to me.

Example Two: For me slowing down means prioritizing my physical and emotional health by sleeping better, learning to manage stress, and reevaluating my career. It also means spending less time zoning out in front of the TV every night. Ideally I would like to take 1-2 months away from work and use this time to rest, start therapy, and get updated lab work done. This will help my overall life by getting me healthier and happier.

WRITE YOURS HERE

For me, slowing down means prioritizing _____
which looks like _____.
It also means spending less time _____.
Ideally, I would like to take _____ away from work and
use this time to _____.
This will help improve my overall life by _____.

[NEED MORE HELP CREATING A PLAN?](#)
[CLICK HERE TO GET STARTED](#)



FUNDING YOUR SLOW DOWN

We've saved money for last on purpose.

Now that you know *why* you want to slow down and *what* it looks like we can explore your options.

In this section we will go over your views about money and what slowing down costs on paper.

MONEY

REFLECTION QUESTIONS

How do you feel thinking about money or looking at your bank account?

* *If money is a significant source of stress or you feel avoidant of thinking about it, therapy can help you better understand these feelings and how to navigate them.*

[CLICK HERE FOR INDIVIDUALIZED SUPPORT](#)

Aside from having a roof over your head, what is the point of money in your life? What is it that money can help you see, do, or experience?

Think back to the previous sections and the things included in your slow down plan. List out the top 3-5 things and what they would cost to do

Activity	Cost Per Month
Example: Weekly pilates class	\$150

Total Cost: _____

DO YOU HAVE ROOM IN YOUR CURRENT MONTHLY SPENDING TO COVER THE ABOVE COSTS?

Don't know your monthly spending? Use the worksheets on the following pages

YES

Congratulations, it looks like you can afford to slow down!

MAYBE, BUT I'M NERVOUS ABOUT SPENDING IT

How we feel about money isn't always logical. If you experience anxiety about money, spending, or slowing down, financial therapy can help.

I'M NOT SURE

Budgets or spending plans are unique and often bring up emotions such as anxiety, shame, guilt, or confusion. Financial therapy can help sort through these emotions and gain clarity on what you want your money to do for you.

NO

You still have options. Changing how you spend your free time, creating better boundaries, exploring paid medical leave, or cutting back in other spending areas can all help.

WORK WITH ME



I'm Dr. Amy Aadland, a Licensed Clinical Psychologist and Certified Financial Therapist with over twenty years of experience across healthcare, clinical, and corporate settings. I bring professional training and personal experience with burnout and financial anxiety to the work we do together.

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Services available in Oregon, Washington, and all PsyPact states

WORKSHEET: MONTHLY EXPENSES

FIXED EXPENSES	AMOUNT
RENT/MORTGAGE	
ELECTRICITY	
WATER/TRASH	
GAS	
INTERNET	
PHONE	

FOOD	AMOUNT
GROCERIES	
DINING OUT	

TRANSPORTATION	AMOUNT
FUEL	
MAINTENANCE	
INSURANCE	

OTHER	AMOUNT
CHILDREN	
PETS	
HOBBIES & ENTERTAINMENT	
TRAVEL	
HOME REPAIR	
MISC	

SHOPPING	AMOUNT
CLOTHING	
TOILETRIES/PERSONAL CARE	
HOME ITEMS	
GIFTS	

MEDICAL & HEALTH	AMOUNT
HEALTH INSURANCE	
MEDICATIONS	
COPAYS	
GYM MEMBERSHIPS	

DEBT	AMOUNT
CAR PAYMENT	
CREDIT CARDS	
STUDENT LOANS	
OTHER	

TOTAL EXPENSES	
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WORKSHEET: MONTHLY INCOME

INCOME SOURCE	AMOUNT
SOURCE 1	
SOURCE 2	
SOURCE 3	

INCOME - EXPENSES	AMOUNT
TOTAL INCOME	
SUBTRACT TOTAL EXPENSES (FROM PREVIOUS PAGE)	
AMOUNT LEFTOVER	