

Third Week: Challenging Your Worried Thinking

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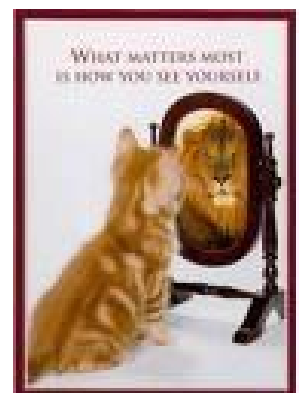
Well, I have to apologize to those of you who have been following the [ANXIETY FILES](#) on worry. I took a detour for the last couple of weeks to address your anxieties during this financial crisis. But if you followed my blogs on financial worries, then you have learned

something about how to handle worry in general. This included challenging some of your negative worries about finance.

During the first two weeks of your Worry-Cure Program you learned how to examine the differences between [productive and unproductive worry](#) and you learned some techniques to deal with acceptance of [uncertainty and limitations](#). In this third installment, we will look at some simple techniques to handle your negative thoughts.

Challenge your worried thinking

Many of your worries are based on overly negative and distorted thinking. You are fortune-telling (predicting the future based on limited information), you are only looking at the negative information and not considering that there are positives available, you are discounting your ability to cope and solve real problems, and you are thinking that what will happen is a catastrophe. In fact, in my recent blog on [How to Handle a Financial Panic Attack](#) I outlined some of these [cognitive distortions](#) that drive the current panic about Wall Street. Many more examples of how to handle your distorted negative thoughts can be found in my book [The Worry Cure: Seven Steps to Stop Worry from Stopping You](#). (For those of you who are clinical psychologists, you can learn almost 100 techniques for handling negative thoughts from my book, [Cognitive Therapy Techniques](#).)



Let's take a quick look at a few questions to ask yourself.

- Am I jumping to conclusions? Only focusing on the negative? For example, in the

current financial crisis, you may be predicting that you will lose all your money, the American economy will sink into a devastating depression and everyone will lose his or her job-including you. But aren't there positives out there? Even if you lost part of your stock portfolio, you still have most of it left. You probably still have your job. The governments of the G7 are doing an enormous amount to stabilize the situation. Many of the predictions that we make when we worry don't come true. The research actually shows that 85% of the things that worriers worry about have a positive or neutral outcome. This may be one more false alarm.

- What is the evidence for and against my prediction? When you worry, you generally focus only on the negative. Write out a list of the evidence for and against your belief that the negative outcome will actually occur. For example, let's say that you have the thought, "I will lose my job". List the evidence that supports and refutes this thought. Weigh the evidence. What is the quality of the evidence? Are you basing your prediction on your emotions rather than the facts?
- Even if this happened, how is it not a catastrophe? Bad things do happen, but they are seldom catastrophic. For example, let's say that you lost your job. Certainly that would be a negative outcome. But how would you still be able to cope? Don't most people who lose their jobs find new jobs? Have you ever known anyone who was unemployed for a period of time? How do they cope? Even if the negative thing actually happened, what would you still be able to do? For example, you worry about your finances right now. But what can you still do today and tomorrow even though you may have lost money?



What advice would I give a friend? We are often more objective and helpful with friends than we are with ourselves. How could you help a friend see things differently? Are you more reasonable in considering the problems that others have? Why is that? Do you have much more exacting and demanding standards for yourself? Why? What would happen if you were more compassionate with yourself?

- How often have I been wrong in the past? As I indicated, 85% of the things that worriers predict will have a negative outcome, actually have a positive or neutral outcome. How many of your past negative predictions have proven false? For how long have you been consistently wrong about the future? And, maybe you are actually good at solving real problems. Research shows that 79% of the time worriers say that they handle real problems better than they thought they would. Maybe you are generating 85 problems that don't exist but you are able to solve the one problem that may actually occur.

To learn more about how to handle your worries see my book [The Worry Cure: Seven Steps to Stop Worry from Stopping You](#).

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