

Your Risk Reactions

A one-week risk-awareness exercise

Risk is not only a number. It is also the way uncertainty feels when outcomes matter. This exercise helps you separate the risk itself from your emotional reaction to it.

How to complete the exercise

Use the worksheet on the next page. Focus on ordinary decisions rather than exceptional situations. Record enough detail to notice a pattern, but never include passwords, account numbers or other confidential information.

- a decision or event that felt uncertain
- what outcome you feared or hoped for
- how likely you believed each outcome was
- what you felt in the moment
- what action you wanted to take

After completing the exercise

- Which risks felt larger because they were vivid or recent?
- Did you confuse uncertainty with danger?
- Where did your financial capacity make risk easier to bear?
- Did your reaction change after you had more time or information?
- Which risks should be managed rather than avoided?

A risk pause

When uncertainty rises, ask two questions before acting: What has objectively changed? What part of my reaction is emotional rather than informational?

My takeaway

The risk I want to understand or manage more deliberately is

because _____

Your Risk Reactions

Risk Reaction Log

Use short notes. The objective is to make your pattern visible, not to produce a perfect record.

Situation	What could happen?	My first reaction	Capacity to absorb it	Action I considered	What I learned
1.					
2.					
3.					
4.					
5.					
6.					

What did I notice?	What will I protect?	What will I change?
The pattern that surprised me most:	A strength or habit I want to preserve:	One realistic next step:

A useful resource does not tell you what decision to make. It helps you see the decision more clearly.