

Exercise — Reflection Prompt: The Cost of Avoidance

Purpose

This exercise helps you see how avoidance shows up in **different areas of your life** and what it is quietly costing you over time. Often, we underestimate the impact of avoidance because we focus only on the short-term relief. This worksheet will make the **real cost visible**.

Instructions

1. Set a timer for **5–10 minutes**.
2. For each category (health, money, relationships, opportunities), write down:
 - **One example** of something you are avoiding.
 - **What it's costing you**—emotionally, practically, or in future consequences.
3. Be honest and specific. The more detail you give, the more powerful the reflection will be.

Worksheet Table

Life Area	What am I avoiding?	What is this avoidance costing me?
Health	Example: Going for a check-up / starting exercise / eating better.	Example: Lower energy, increased risk of health problems, feeling guilty.
Money	Example: Budgeting / checking bank statements / paying off debt.	Example: Late fees, constant worry, fewer savings, lost opportunities.
Relationships	Example: Having a difficult conversation / reaching out to someone.	Example: Growing distance, unresolved resentment, weaker connection.
Opportunities	Example: Applying for a new job / learning a skill / saying yes to something challenging.	Example: Missed growth, stagnation, regret about wasted time.

Reflection Questions

After completing the table, take 5 minutes to reflect on the following:

- Which area of avoidance feels most **costly** right now?
 - If nothing changes, what will this cost look like in **one year**?
 - Which area feels most urgent to start addressing?
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Notes / Journaling Space

(Use this space to free-write any additional thoughts, emotions, or insights that come up while completing the exercise.)

✅ **Key Takeaway:** Avoidance doesn't just delay discomfort—it builds long-term costs in every part of your life. Seeing these costs clearly is the first step to breaking free.