# One Wise Financial Step

Financial pressure can make every problem feel equally urgent. This worksheet helps you slow the pressure down, name what is happening, and choose one practical action without trying to solve everything at once.

## 1 Name the pressure

What feels most urgent right now? Use plain words. Avoid account numbers or other information you would not want someone else to see.

## 2 Write one honest number

Choose one number that brings clarity: a balance, due date, minimum payment, amount available, or recurring charge.

## 3 Choose one next action

Pick an action small enough to complete: open one statement, list the next seven days of due dates, use an official number to call a creditor, cancel an unused charge, or schedule time with an appropriate professional.

## 4 Record what happened

Write the action, date, result, and next decision point. Progress becomes easier to see when it is recorded.

**Slow down when a solution demands urgency, secrecy, or guaranteed results.**

Urgent legal notices, housing instability, utility shutoff, tax matters, safety concerns, or threats of harm may require prompt help from an appropriate professional, official agency, emergency service, or local resource.

Education only - not individualized financial, legal, tax, investment, credit, or debt-counseling advice.