

High-Functioning but Stressed: Self-Check Guide & Worksheet

High-functioning individuals often internalize stress, pushing through overwhelm while appearing composed. Relief often comes not just from mindset shifts, but by engaging with external tools and systems that ease the mental and emotional load. Here are practical tools and resources you can use outside of themselves:

↑ 1. Delegate & Automate

Tool: Task Management Systems (Trello, Asana, ClickUp)
Action: Offload routine or administrative tasks. Create workflows others can follow.
Automate bill payments, scheduling, and repetitive business processes.

2. Accountability & Support Circles

Tool: Join a peer leadership mastermind or hire an executive coach.

Action: Choose a group that aligns with your growth level. Meet biweekly to reflect, recalibrate, and be held accountable in a non-judgmental space.

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Tool: Professional organizer or minimalist apps (like Tody, Clutterfree)
Action: Decluttering your workspace or home reduces overstimulation and mental noise.
Even 15 minutes daily of organizing clears energy.

4. Schedule Protected Time

Tool: Time-blocking Calendars (Google Calendar + Clockify)
Action: Create "no-access zones" in your calendar daily. These are blocks when no one can book you — not even yourself.

5. Digital Boundaries

Tool: App blockers (Freedom, StayFocusd, One Sec)

Action: Limit news, emails, and doom-scrolling. Set device-free times or rooms to reclaim your nervous system.

% 6. Nature Therapy

Tool: Nature tracking apps (AllTrails, Gaia GPS) or local green spaces
Action: Schedule weekly nature time: walking trails, botanical gardens, beaches. Even 20
minutes in nature reduces cortisol.

7. Book a "Thinking Partner"

Tool: Therapy, life coaching, or mental fitness platforms (BetterHelp, Coach.me)
Action: A neutral third party can help unpack your mental clutter and reflect insights back to you — without judgment or bias.

(f) 8. Sound & Environment Therapy

Tool: Noise-canceling headphones + apps like Endel, Brain.fm, or YouTube soundscapes Action: Use curated sound environments to help regulate your nervous system during work, rest, or transitions.

9. Mental Offloading

Tool: Voice journaling (Otter.ai), "brain dump" notebooks, or the "MindSweep" method from Getting Things Done (GTD)

Action: Get everything out of your head and onto paper or audio. This externalizes stress and reveals hidden priorities.

▲ 10. Recharge by Creating

Tool: Adult coloring books, pottery studios, music-making apps (GarageBand), photography challenges

Action: Do something tactile or creative that doesn't require you to be "good at it." This is for decompression, not performance.

BONUS: Rotate in One New Support System Per Month

Instead of trying to do it all at once, rotate these tools. For example:

- Month 1: Join a support circle.
- Month 2: Declutter your workspace and automate 2 routines.
- Month 3: Add weekly outdoor therapy.

Would you like a downloadable self-check guide or a worksheet to help implement any of these?

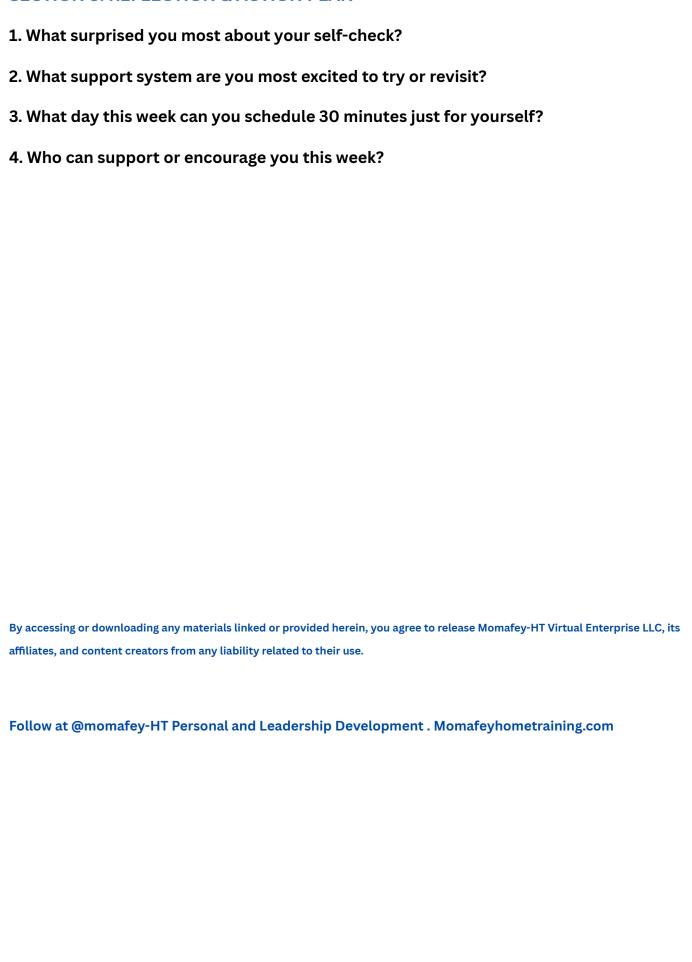
High-Functioning but Stressed: Self-Check & Support Systems Worksheet

This self-check worksheet is designed to help high-functioning individuals identify signs of stress and practical external tools to ease pressure and reclaim peace.

SECTION 1: SELF-CHECK – Are You Operating on Overdrive?

Check any statements that apply to you in the past 2 weeks:
·□ I feel constantly 'on,' even when resting.
\cdot \square I experience racing thoughts before bed or while waking up.
·□ I am easily irritated by minor interruptions.
\cdot $□$ I delay eating or hydrating because of work.
\cdot \square I avoid asking for help even when overwhelmed.
·□ I check my email or phone compulsively.
·□ I feel guilty when I do nothing.
\cdot \square I can't remember the last time I did something just for fun.
SECTION 2: PRACTICAL TOOLS – External Supports to Reduce Stress
Review this list and check any tools you currently use. Then, circle 1–2 to try this month:
·□ Task Management System (e.g., Trello, ClickUp)
·□ Accountability Circle or Peer Mastermind
·□ Professional Organizer or Decluttering App
·□ Time-Blocking Calendar (with protected 'no-access' zones)
·□ Digital Detox Apps (e.g., Freedom, StayFocusd)
·□ Weekly Nature Walks or Outdoor Time
·□ Coaching or Therapy Sessions
·□ Curated Sound Environments (Brain.fm, YouTube soundscapes)
·□ Brain Dump Notebook or Voice Journaling
·□ Creative Hobby Time (e.g., painting, photography)

SECTION 3: REFLECTION & ACTION PLAN





10 Practical Ways to Cut Housing Costs

+ FREE Tools and Websites to Help You Save Right Now

Whether you're a renter or homeowner, housing is likely your biggest monthly expense. Let's reduce that pressure with these real-life, easy-to-follow tips:

1. Refinance Your Mortgage or Rent

Why: Lowering your interest rate or rent can free up hundreds per month.

Action Steps:

- For homeowners: Refinance with a better rate (if credit score & market allow).
- For renters: Negotiate your rent—especially if you're a long-term tenant or your area has high vacancy.

Tools:

- NerdWallet Refinance Calculator
- Zillow Rent Estimate Tool

2. Get a Roommate or Downsize

Why: Splitting rent or downsizing cuts living costs fast.

Action Steps:

- Use your spare room for passive income.
- Move to a smaller place in a less costly neighborhood.

Tools:

- Roomies Find vetted roommates.
- PadMapper Apartment search by cost & commute.

✓ 3. Switch Homeowners or Renters Insurance

Why: You might be overpaying by hundreds each year.

Action Steps:

- Shop policies yearly to compare.
- Bundle insurance for better rates.

Tools:

- Policygenius Compare insurance options easily.
- Lemonade Affordable renters/homeowners insurance.

4. Cut Utility Costs

Why: Hidden savings live in your electric, water, and heating bills.

Action Steps:

- Use energy-saving bulbs & smart plugs.
- Unplug appliances when not in use.
- Weatherstrip windows and doors.

Tools:

- Sense Tracks home energy usage.
- EnergyStar.gov Free energy-saving tips & rebates.

▼ 5. Apply for Housing Assistance or Subsidies

Why: Government & nonprofit aid programs exist—use them.

Action Steps:

- Check if you qualify for Section 8, HUD, or local programs.
- Apply for utility bill help (LIHEAP).

Tools:

- Benefits.gov Find government assistance programs.
- 211.org Local housing help and shelters.

6. Rent Out Extra Space

Why: Turn unused space into monthly income.

Action Steps:

- Rent garage, basement, or parking spot.
- Consider short-term rental for a room.

Tools:

- Neighbor Rent storage space in your home.
- Airbnb List a room for short-term rental.

7. DIY Home Repairs

Why: Save on costly contractor fees.

Action Steps:

- Learn simple repairs via video tutorials.
- Only hire pros for complex issues.

Tools:

- YouTube Home Repair Channels Search for your repair need.
- FamilyHandyman Step-by-step repair guides.

8. Use Tax Deductions or Rebates

Why: You might be eligible for home-related deductions.

Action Steps:

Deduct mortgage interest, property taxes, or home office if self-employed.

Tools:

- IRS Home Deduction Info
- TurboTax Tax Break Finder

9. Switch to a Cheaper Internet/Cable Provider

Why: You might be overpaying.

Action Steps:

- Cancel unused subscriptions.
- Use streaming bundles instead of cable.

Tools:

- Allconnect Compare local internet and utility plans.
- <u>Billshark</u> They negotiate your bills for you.

✓ 10. Relocate to Lower-Cost Living Area

Why: Sometimes the zip code is the biggest factor.

Action Steps:

- Research cost of living in smaller cities or suburbs.
- Consider remote work relocation options.

Tools:

- Niche.com Compare towns by affordability & safety.
- MakeMyMove Towns that pay you to move there!

Bonus Life Coaching Tip:

"Cutting housing costs isn't just about money—it's about freedom, flexibility, and feeling safe in your decisions."

Start with 1–2 tips today, and layer on more over time. Small housing shifts now create major financial breathing room later.

Budgeting Google Sheets or Excel Templates (FREE via Google)

- **Use:** Track rent, utilities, property taxes, maintenance costs.
- Features: DIY spreadsheets with formulas to auto-calculate housing costs.
- Access via Template Gallery: https://docs.google.com/spreadsheets

MyMoney.gov Housing Budget Worksheets

- Use: Government-backed financial literacy tools, including housing cost worksheets.
- Features: Downloadable PDFs, print-friendly, helps outline rent, utilities, insurance.
- Website: https://www.mymoney.gov

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