

Chronic Worry & “What If?” Thinking

Separating useful problem-solving from repetitive mental attempts to create certainty.

Why worry feels useful

Worry can feel like preparation. It may create a temporary sense of control, but repetitive “what if” thinking often produces more uncertainty without generating a concrete next step.

Problem-solving vs. worry

- Problem-solving focuses on a current problem and ends with an action.
- Worry often focuses on uncertain future possibilities and keeps generating more scenarios.
- A useful question is: “Is there an action I can take today?”

Skills that can help

- Write the worry down rather than rehearsing it repeatedly.
- If actionable, choose one specific step and a time to do it.
- If not actionable, practice allowing uncertainty without continuing the mental debate.
- Use a scheduled worry period so worry does not occupy the entire day.
- Return attention to the task or value in front of you.

Try this reflection

Choose one recurring worry. Is it a problem to solve, a possibility to plan for, or uncertainty to practice carrying?

Using this resource: For education and skill-building only; not diagnosis, medical advice, or crisis care. If you feel overwhelmed, pause and seek appropriate professional support. In the U.S., call or text 988 for crisis support; call 911 for an immediate emergency.