

Free Retirement Growth Worksheet: Embrace the Edge

Use this simple worksheet to **take real action**. You can print this or write the answers in your journal.

1. Identify the Discomfort

What specific action, change, or conversation are you avoiding?

2. Why It Matters

What positive outcome could happen if you faced this discomfort?

3. What's Holding You Back?


Which fear is behind your hesitation? Check one or more.


- ☐ Fear of failure
- ☐ Fear of judgment
- ☐ Fear of change
- ☐ Fear of rejection
- ☐ Fear of looking foolish
- ☐ Other: _____

What story are you telling yourself about this fear?

4. One Small Step

What is one action you can take in the next 48 hours?

 Deadline: _____

 Accountability Partner: _____