

Pressure Map

Purpose: Identify where money stress actually lives so you can reduce pressure before trying to save more.

How to Use This

Pressure is about stress, not math. Two expenses can cost the same and feel very different emotionally. Mark the areas that feel heavy.

1) High-Pressure Payments

Which payments cause the most anxiety when they hit?	
Why do these feel heavy?	

2) Fragile Points in the Month

Which expenses make the month feel fragile?	
What usually happens when these show up?	

3) Relief Levers

Which bills, if reduced or rearranged, would create the most relief?	
One small change I could try this month:	

4) Surprise Categories

Which categories surprise me most often?	
What would make these feel less surprising?	

5) Shame or Avoidance Triggers

Which expenses trigger shame or avoidance?	
What support or rule could reduce this pressure?	

Pick 1–2 Pressure Points to Soften This Month

Reducing one high-pressure expense can unlock emotional room to save everywhere else.

Pressure Point #1	
Pressure Point #2	

Reminder

Pressure drives behavior. Relief creates capacity. Soften pressure first, then grow savings.