

Lying awake thinking about money again?

A simple guide for late-night overthinking.



How to stop lying awake, worried about money.

A simple guide for late-night overthinkers and business owners with too much on their plate.

1. Write the Worry Down

Your brain is a terrible place to store to-do lists, especially at 11pm.

What to do:

Open your Notes app or grab a notebook. Write down what's circling. Break your worries into:

- What's due soon?
- What's unclear or unknown?
- What's just a gut worry?

2. What's Yours (and What's Not)

Money worries are often tangled with other people — partners, staff, advisers.

What to do:

Note what's actually yours to handle, and what needs to be shared. Ask yourself:

- Is this 100% mine to solve?
- Who else is involved? You don't have to fix shared problems solo, and not now.

3. Triage by Time

Not every thought deserves 3am urgency.

What to do:

Categorise your worries to calm the chaos and reveal what's real and what's noise. Mark each item:

- Do tomorrow
- Needs help/research
- Can't solve right now

4. Book a Clarity Block

A plan gives your brain permission to rest.

What to do:

Pick one top worry and block out 15 minutes tomorrow to deal with it. You mightn't solve everything tomorrow, but schedule time to advance the issue. If you need help from others (adviser, spouse, business partner) invite them to the time block.

5. Talk Yourself Down

Use self-talk to soothe and interrupt the stress loop.

What to do:

Say this out loud:

"I don't have to solve everything tonight.
I am allowed to rest.
Future me has tools and support.
Right now, sleep is my job."

It works better than you think.

6. Make a Plan for Next Time

Recurring mid-night spirals are a sign you need a better system.

What to do:

Set up simple routines to manage money stress in daylight hours. You might benefit from:

- A weekly 15-min finance check-in (solo or with an adviser)
- A "worry doc" to capture stray thoughts before they get overblown
- Speaking to an adviser you can trust

Notes: