## **Payoff Matrix Worksheet**





	Keep the Thought	Change the Thought
Advantages (Pros)	In what ways does <b>holding on</b> to your thought make your life seem more manageable, safer, or easier to handle? Does the thought provide you with a sense of control, security, or predictability?	How could <b>changing</b> your thought improve your life? Consider whether changing your thought would reduce negative feelings and free you up from concerns about past events.
Disadvantages (Cons)	In what ways does <b>holding on</b> to your thought make your life more difficult? Consider the effects of the thought on negative feelings that prevent you from doing things you would like to do.	What are the possible disadvantages or costs of <b>changing</b> your thought? Would changing the thought lead to your feeling less control, security, or predictability?