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PSYCHOTHERAPY

Rumination vs Problem-Solving

WORKSHEET

A practical CBT exercise to help you recognise unhelpful overthinking and take a more helpful, balanced approach.

What is rumination?

Rumination is repetitive thinking about the same worries, problems or "what if" questions without moving towards a solution. It can keep you feeling stuck, increase anxiety and make problems feel bigger than they are.



What is problem-solving?

Problem-solving is a structured and practical approach to dealing with a specific issue. It focuses on what you can do, considers options and can help you feel more in control.

1 Understand the differences

Tick the statements that fit each column.

Rumination	Problem-solving
☐ Repetitive and circular thoughts	☐ Structured and goal-focused
☐ Focuses on the past or future	☐ Focuses on the present
☐ Often feels unhelpful	☐ Involves practical options
☐ No clear solution	☐ Leads to action
☐ Can increase anxiety	☐ Can reduce anxiety
☐ Makes problems feel bigger	☐ Helps you feel more in control
☐ Keeps you stuck	☐ Helps you move forward

2 Identify your trigger

Think about a recent time you found yourself overthinking.

What happened? (situation)

What thoughts went through your mind?

How did this make you feel? (emotions)



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3 Is this rumination or problem-solving?

Look at the thoughts below. Tick whether each one is rumination or problem-solving.

Thought	Rumination	Problem-solving
Why did I say that? What if they think I'm stupid?	☐	☐
I keep wondering if I made the right decision.	☐	☐
I need to find out what my options are.	☐	☐
What if this happens again? I can't stop thinking about it.	☐	☐
I'll make a plan for how to deal with this.	☐	☐
I keep replaying the conversation in my head.	☐	☐
I can look at the pros and cons.	☐	☐
What if I've made a mistake? I need to be certain.	☐	☐
I'll take a practical step to address this.	☐	☐

4 Work through a problem-solving approach

Choose a current issue that is bothering you. If it feels more like rumination, try approaching it as a solvable problem using the steps below.

1	2	3	4	5
What is the problem?	**What are my options?**	**What are the pros and cons of each option?**	**What is the most helpful next step?**	**When will I take this step and review the outcome?**

5 If it's rumination ... try these strategies

If you notice that you are stuck in a cycle of overthinking, try the following:

Notice
Be aware when you are ruminating.

Pause
Gently stop the cycle of thinking.

Acknowledge
Let the thought be there without analysing it further.

Redirect
Focus on the present moment or a meaningful activity.

Be kind
Take a more compassionate approach with yourself.