

# **STRESS...How Much Is It Costing You?**

**Instructions:** This tool is designed to help you estimate the costs, both personal and professional, of stress in your life.

Without a solid stress mastery system and game plan in place, these costs will continue to grow and rob you of your health, happiness and successes in your life.

For the purpose of this exercise, make your best estimates possible, even where solid data is not available.

## **A. Professional/Business/Career Costs**

Stress at work negatively affects our performance. It causes us to make costly mistakes, reduces our earning capacity, and makes us less enthusiastic about taking on new business ventures or responding to existing business challenges.

Please use the questions below to reflect deeply upon how stress is negatively impacting you to arrive at a "best-guess" estimate for what this total cost is per year.

### **1. Lost Opportunities Cost**

During the past 6 months, how many new deals or other business opportunities have you passed on (such as new initiatives, expanded operations, new project starts, etc.) because you concluded they would add too much extra stress/pressure to your already existing job demands:

A1. Circle or fill in the blank

0    1    2    3    4    5    More: \_\_\_\_\_

Please estimate the average profit value (to you or your company) for the life of each deal/project you passed up:

A2. Circle or fill in the blank

\$1,000    \$5,000    \$10,000    \$25,000    \$50,000    \$100,000    Other: \_\_\_\_\_

A3. Multiply A1 x A2 and enter dollar amount                          \$\_\_\_\_\_ (A3)

A4. Multiply A3 (6 months) x 2 for annual cost                          \$\_\_\_\_\_ (A4)

### **2. Performance/Effectiveness Cost**

Each workday, how many work hours are wasted (i.e. not productive or not optimally productive) because you were tired, lost focus, were mentally depleted, or you were otherwise negatively impacted by stress:

A5. Circle your best estimate (hrs/workday)

0    1    2    3    4    5

What is your hourly salary or income producing potential:

A6. Circle your best estimate (\$/hr) or fill in blank

\$ 100    \$250    \$500    \$750    \$ 1,000    Other: \_\_\_\_\_

A7. Multiply A5 x A6 (productivity cost/day)                          \$\_\_\_\_\_ (A7)

A8. Multiply A7 x 200 (annual productivity cost/yr)                          \$\_\_\_\_\_ (A8)

### 3. Advancements/Promotions Cost

If you are in line for a possible promotion or advancement or career change in the next 2 years, please estimate the amount of added income this would provide you and your family

A9. Circle your best estimate (\$/yr) or fill in blank

\$10,000    \$25,000    \$50,000    \$75,000    \$100,000    Other \_\_\_\_\_

A10. Enter amount above that you would LOSE if stress kept you from gaining that promotion, advancement or new career move        \$ \_\_\_\_\_ (A10)

### 4. Relationship Cost

Relationship conflicts are very expensive. Please estimate how much it might be costing you each year to have stressful confrontations or other relationship conflicts with co-workers, staff, employees, business partners, clients, customers, suppliers, etc.

(Costs could include such things as decreased cooperation/support from others, increased employee turnover, increased recruitment costs, increased employee health care expenses, workers compensation payments, lawsuits, etc.)

A11. Circle your best estimate (\$/yr) or fill in blank

\$25,000    \$50,000    \$100,000    Other \_\_\_\_\_

A12. Enter amount above (relationship cost/yr)        \$ \_\_\_\_\_ (A12)

Total Estimated Professional/Business/Costs Each Year

A13. Enter the following amounts from the estimates you calculated above and then sum to obtain total

\$ \_\_\_\_\_ (A4)

\$ \_\_\_\_\_ (A8)

\$ \_\_\_\_\_ (A10)

\$ \_\_\_\_\_ (A12)

\$ \_\_\_\_\_ (A13)—Total Stress-Related Annual Cost (Part A)

(Is your number in A13 larger or smaller than you previously thought? If larger, or very high, is the number scary to look at and honestly confront?)

## B. Personal/Family/Well-Being Costs

High levels of stress in your personal life “spill over” to decrease performance and earning capacity in your professional or business career.

Use the questions below to calculate a Personal Effectiveness Index (PEI), between 0 and 1, to determine how much stress in your personal life might be magnifying the costs to you in your professional, business or career domain.

(A PEI=1 would mean that you have little stress in your personal life, which would leave the value in A13 unchanged. A PEI=.5 would mean that you have significant stress in your personal life, and therefore the

costs predicted in A13 above would need to be doubled. The formula for this is: Total Stress-Related Annual Costs=(A13)/PEI)

NOTE: Circle either .1 or 0 for each question listed below. In this model, a score of .1 is better (i.e. less stress) than a score of 0 (more stress). Achieving a score of .1 for each of the ten questions below would give you a PEI of 1 which is the best score anyone could achieve. Please enter your scores in each of the ten blank spaces provided:

B1. How many workdays each week do you wake up feeling refreshed, energized and enthusiastic about getting to work and starting your day:

.1 = 4 or more      0 = 3 or less \_\_\_\_\_ (B1)

B2. How many days each week do you find yourself in fights or arguments with your spouse, kids or other family members:

.1 = 2 or less      0 = 3 or more \_\_\_\_\_ (B2)

B3. How many days each week do you experience physical symptoms of stress, such as headaches, tense muscles, indigestion, bowel problems, rapid heart rate, nervousness, etc.:

.1 = 2 or less      0 = 3 or more \_\_\_\_\_ (B3)

B4. Do you currently have a health related problem, disease or disability that might be caused by or aggravated by stress (such as high blood pressure, high cholesterol levels, obesity, heart disease, inflammatory bowel disease, etc.):

.1 = no      0 = yes \_\_\_\_\_ (B4)

B5. How many days each week do you feel angry, frustrated or irritated by minor things:

.1 = 3 or less      0 = 4 or more \_\_\_\_\_ (B5)

B6. How many days each week do you feel anxious, fearful or have panic attacks:

.1 = 2 or less      0 = 3 or more \_\_\_\_\_ (B6)

B7. How many days each week do you lose sleep at night because your mind is racing or because you have become highly stressed:

.1 = 2 or less      0 = 3 or more \_\_\_\_\_ (B7)

B8. How many days each week do you worry about money or think about financial problems/concerns:

.1 = 3 or less      0 = 4 or more \_\_\_\_\_ (B8)

B9. Are you currently feeling stressed because a loved one or friend is struggling with a difficult problem or a serious illness:

.1 = no      0 = yes \_\_\_\_\_ (B9)

B10. How many days each week do you feel happy with your life, with your job, with your family situation, and with your current living conditions:

.1 = 3 or more      0 = 2 or less \_\_\_\_\_ (B10)

B11. Sum all scores above and enter total here      PEI = \_\_\_\_\_ (B11)

### **C. Total Estimated Personal/Professional Stress-Related Costs**

C1. To calculate the total estimated personal and professional costs that stress is extracting from your life each year, use the formula below:

Total Stress-Related Costs = \_\_\_\_\_ (A13)

Divided by

\_\_\_\_\_ (PEI)

\_\_\_\_\_ (C1)

(should be equal to or > A13)

### **D. Action Plan**

If (C1) is a large or scary number, you are not alone. The good news is that there is something you can do to bring this number down. It is fast, effective and available to you immediately.

We can discuss this more when we speak by phone or Skype.

When do you want to start learning how to master your stress, so you will have fewer of these costs, both personally and professionally:

NEVER            SOMEDAY            NOW

**Please scan your completed assessment and save it as a PDF file. Then email it to  
[docorman@gmail.com](mailto:docorman@gmail.com) at least 24 hrs. PRIOR to your scheduled consultation.**