

CONVERSATION DEBT

Conversation Debt Check

A worksheet for conversations that have been delayed long enough to create pressure, avoidance, resentment, confusion, or cleanup risk.

Scope and safety note

This worksheet is for reflection and decision preparation. It does not diagnose, treat, advise legally, advise financially, assess danger, or replace specialized support. If safety, clinical, legal, medical, financial, workplace, or emergency risk is involved, pause here and seek the appropriate support.

What this helps you see

- What conversation has been delayed.
- Whether the issue is one incident, a repeated pattern, or a system problem.
- Whether direct conversation is safe and appropriate right now.
- The cost of waiting another week.
- What the conversation may require after it happens.
- The cleanest next move before the debt grows.

How to use it

Use this before sending the message, requesting the meeting, or asking for guidance. Name the issue cleanly enough to reduce avoidance without forcing a full resolution.

The goal is not to solve the whole situation alone. The goal is to make the pressure visible enough to request cleaner guidance or choose one safe next move.

1. Name the situation: What conversation have you been delaying, softening, rehearsing, or avoiding?**2. Check the state before the move**

Hot	Urgent, defensive, flooded, reactive.
Warm	Activated, but still reachable.
Cool	Regulated enough to sort the issue.
Clear	Grounded, specific, and able to choose.
Cold	Depleted, numb, shut down, or capacity is too low.

3. Clarify the category

■ One incident	■ Repeated pattern
■ Broken system	■ Boundary
■ Repair	■ Clarification
■ Expectation setting	■ Closure
■ Documentation needed	■ Support needed before direct contact
■ Capacity issue	■ Not safe for direct handling

Safety and scope gate: Is this safe and appropriate to address directly right now, or does it require support, delay, documentation, or specialized guidance?

4. Identify the pressure pattern

Cost of waiting

- Trust is getting thinner.
- Resentment is increasing.
- The message keeps getting longer.
- The issue is changing category.
- Avoidance is becoming part of the problem.
- The eventual conversation may require a responsibility you have not named.

Pressure after the move: If this conversation happened tomorrow, what would I be responsible for carrying, changing, maintaining, or refusing afterward?

5. Choose the clean next move

What should not be done from this state?	What is the smallest clean next move?
First clean sentence, if a conversation or message is needed:	What is ready for guidance, and what can wait until capacity returns?

Clean next moves to consider

- Name the conversation directly.
- Ask one clarifying question.
- Set one boundary.
- Separate incident, pattern, and system problem.
- Request guidance before sending.

Close the loop enough for now. Name the decision, repair, boundary, request, pause, or guidance step that is clean enough to carry next.