

# The CBT Starter Worksheet Pack

Five core cognitive-behavioral worksheets — the same techniques used in real therapy sessions — plus a weekly practice log, ready to print and use.

## WHAT'S INSIDE

1. **7-Column Thought Record** — catch, examine, and reframe a difficult thought
2. **Cognitive Distortions Checklist** — 15 common thinking traps, with space to spot your own
3. **Behavioral Activation Planner** — a one-week plan for reclaiming momentum
4. **Core Belief Worksheet** — examine the deeper patterns beneath your thoughts
5. **Exposure Hierarchy (Fear Ladder)** — face avoided situations one step at a time
6. **Bonus: Weekly Practice Log** — track your practice and what you noticed

Prepared by **Stephen Velasquez, MBA, MSW, LCSW** (Arkansas license #9830-C)  
ZipHealthy PLLC · 240 S Main St #270, Bentonville, AR · ziphealthy.com

# How to use this pack

1. **Print it** (or write answers in a notebook). These tools work best on paper, where you can slow down.
2. **Start with the Thought Record.** It's the foundation — most people use it several times a week at first.
3. **Use one worksheet at a time.** Skill-building beats speed. A single completed worksheet is worth more than five skimmed ones.
4. **Expect it to feel clunky at first.** Like any skill, cognitive work gets easier — many people find the process smoother after a few weeks of regular practice.
5. **Bring them to therapy if you're in it.** These worksheets are designed to complement professional care, and your therapist can help you go deeper with what you find.

**Please read — what this pack is and isn't:** These worksheets are educational self-help tools based on established cognitive-behavioral techniques. They are **not therapy, medical advice, diagnosis, or treatment**, and using them does not create a therapist–client relationship with ZipHealthy PLLC or any of its clinicians. Self-help tools are most effective alongside — not instead of — care from a licensed professional. If your symptoms are severe, worsening, or interfering with daily life, please talk with a licensed therapist or your physician.

**If you're in crisis right now, please don't work through worksheets alone:** call or text **988** (Suicide & Crisis Lifeline, 24/7), text **HOME to 741741** (Crisis Text Line), or call **911** / go to your nearest emergency room if you're in immediate danger.

**Your privacy:** whatever you write on these pages stays with you. ZipHealthy never sees, collects, or stores anything you write here.

## A NOTE ON THE EVIDENCE

Cognitive-behavioral techniques like thought records, behavioral activation, and graded exposure are among the most-studied psychological tools available, with decades of research supporting their use for anxiety and low mood. Sources and further reading are listed on the ZipHealthy article this pack accompanies: [ziphealthy.com/Blog-CBTWorksheets.html](https://ziphealthy.com/Blog-CBTWorksheets.html)

*These worksheets are original ZipHealthy materials written in the cognitive-behavioral tradition of Aaron T. Beck, David Burns, and Greenberger & Padesky.*



# The 7-Column Thought Record

Use this when a situation leaves you upset, anxious, or stuck. Work top to bottom. Aim for 10–15 unhurried minutes.

**1 · Situation** — *what happened? Where, when, who? Facts only.*

**2 · Emotions** — *name each feeling and rate its intensity 0–100%.*

**3 · Automatic thought** — *what went through your mind? Pick the thought with the most heat.*

**4 · Evidence FOR the thought** — *facts, not feelings, that support it.*

**5 · Evidence AGAINST the thought** — *facts the thought ignores. What would you tell a friend?*

**6 · Balanced thought** — *a fairer statement that accounts for ALL the evidence.*

**7 · Re-rate your emotions** — *same feelings from step 2, rated now. Even a 10-point drop is the skill working.*

# Cognitive Distortions Checklist

Thinking traps are universal — everyone's brain takes these shortcuts under stress. Check the ones you notice today, then capture one example at the bottom.

- |                                                                                                                                                                                                        |                                                                                                                                                      |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------|
| <input type="checkbox"/> <b>All-or-nothing thinking</b> — everything is total success or total failure; no middle ground.                                                                              | <input type="checkbox"/> <b>Labeling</b> — one mistake becomes an identity: "I'm a failure."                                                         |
| <input type="checkbox"/> <b>Overgeneralization</b> — one bad event becomes "always" or "never."                                                                                                        | <input type="checkbox"/> <b>Personalization</b> — blaming yourself for things outside your control.                                                  |
| <input type="checkbox"/> <b>Mental filter</b> — dwelling on the one negative detail in a sea of positives.                                                                                             | <input type="checkbox"/> <b>Catastrophizing</b> — expecting the worst possible outcome, and living there early.                                      |
| <input type="checkbox"/> <b>Disqualifying the positive</b> — good things "don't count" or were "just luck."                                                                                            | <input type="checkbox"/> <b>Control fallacies</b> — feeling either helplessly controlled by outside forces, or responsible for everyone's happiness. |
| <input type="checkbox"/> <b>Jumping to conclusions</b> — negative interpretations without evidence: assuming you know what others think (mind-reading) or that things will go badly (fortune-telling). | <input type="checkbox"/> <b>Fallacy of fairness</b> — resentment because life isn't following your rules of "fair."                                  |
| <input type="checkbox"/> <b>Magnification / minimization</b> — blowing problems up, shrinking strengths down.                                                                                          | <input type="checkbox"/> <b>Blaming</b> — holding others responsible for your pain, or yourself for every problem.                                   |
| <input type="checkbox"/> <b>Emotional reasoning</b> — "I feel it, so it must be true."                                                                                                                 | <input type="checkbox"/> <b>Heaven's reward fallacy</b> — expecting sacrifice to be repaid, then feeling bitter when it isn't.                       |
| <input type="checkbox"/> <b>Should statements</b> — rigid rules ("I should...", "they must...") that produce guilt and resentment.                                                                     |                                                                                                                                                      |

**Today's example** — the situation, the thought, and which trap(s) it fell into:

---

---

**A fairer restatement of that thought:**

---

# Behavioral Activation Weekly Planner

When motivation is low, action comes first and motivation follows. Schedule small activities, then rate each for Pleasure (P) and Accomplishment (A), 0–10. Keep entries small enough that you'd bet money you can do them.

## STEP 1 · LIST 3 SMALL ACTIVITIES IN EACH AREA

| Connection (people) | Mastery (competence) | Enjoyment (pleasure) |
|---------------------|----------------------|----------------------|
|                     |                      |                      |
|                     |                      |                      |
|                     |                      |                      |

## STEP 2 · SCHEDULE ONE PER DAY, THEN RATE IT AFTER

| Day | Planned activity (specific: what, when, where) | Done? | P 0–10 | A 0–10 |
|-----|------------------------------------------------|-------|--------|--------|
| Mon |                                                |       |        |        |
| Tue |                                                |       |        |        |
| Wed |                                                |       |        |        |
| Thu |                                                |       |        |        |
| Fri |                                                |       |        |        |
| Sat |                                                |       |        |        |
| Sun |                                                |       |        |        |

End of week — what did you notice about the link between doing and feeling?

# Core Belief Worksheet

**Before you start:** core-belief work reaches into early experiences. If you have a history of trauma or severe depression, do this worksheet **with** a licensed therapist rather than on your own — not because you can't, but because this level of work deserves support.

*Core beliefs are the deep rules underneath repeated negative thoughts ("I'm not good enough," "People leave"). This worksheet examines one belief the way a fair judge would — slowly, with evidence. If it stirs up more than it settles, that's a signal to bring it to a therapist, not a failure.*

**The belief I'm examining** — *one sentence, in your own words:*

**How much I believe it right now:** \_\_\_\_\_ % (0 = not at all · 100 = completely)

**Where did this belief come from?** — *early experiences, messages, relationships that taught it:*

## EVIDENCE THAT SEEMS TO SUPPORT IT

---

---

---

---

## EVIDENCE AGAINST IT (incl. what the belief makes you ignore)

---

---

---

---

**A more accurate, compassionate belief** — *not forced positivity; something you can actually stand behind:*

**How much I believe the ORIGINAL belief now:** \_\_\_\_\_ % · **the NEW belief:** \_\_\_\_\_ %

*Revisit this page weekly — belief change is measured in repetitions, not breakthroughs.*

# Exposure Hierarchy (Fear Ladder)

Avoidance shrinks life and feeds anxiety. A fear ladder breaks one avoided situation into ten steps, easiest to hardest. Rate each step's expected distress (SUDS, 0–100). Start with a step in the 20–30 range, repeat it until distress drops by about half, then climb one rung. Stop rule: if a step floods you rather than cresting and falling, step back down — and consider professional support. **If you have a history of trauma, PTSD, panic disorder, or OCD, build and run your ladder with a licensed therapist rather than solo.**

The situation I've been avoiding:

What avoiding it costs me:

## MY LADDER — 1 EASIEST, 10 HARDEST

|    |  |  |
|----|--|--|
| 1  |  |  |
| 2  |  |  |
| 3  |  |  |
| 4  |  |  |
| 5  |  |  |
| 6  |  |  |
| 7  |  |  |
| 8  |  |  |
| 9  |  |  |
| 10 |  |  |

SUDS column: expected distress 0–100. The goal of each step isn't zero fear — it's learning you can stay present while the wave crests and falls.



BONUS

## Weekly Practice Log

| Day | Worksheet used | One thing I noticed |
|-----|----------------|---------------------|
| Mon |                |                     |
| Tue |                |                     |
| Wed |                |                     |
| Thu |                |                     |
| Fri |                |                     |
| Sat |                |                     |
| Sun |                |                     |

### Where to go from here

**If worksheets help but you want to go deeper:** working with a licensed therapist adds the personalization, accountability, and depth self-help can't. ZipHealthy PLLC provides individual, couples, and family therapy in Bentonville, Arkansas and by secure telehealth (current telehealth states are listed at [ziphealthy.com](https://ziphealthy.com)). Many major insurance plans accepted. Learn more or book a free 15-minute consultation at [ziphealthy.com](https://ziphealthy.com) or **(479) 259-1390**.

**If you'd like the complete toolkit:** the full CBT Essentials Toolkit (20 worksheets, with worked examples and guided instructions) is available at [shop.ziphealthy.com](https://shop.ziphealthy.com). The free pack you're holding is genuinely enough to get started — the toolkit is there if you want more.

**Crisis resources, one more time:** call or text **988** (Suicide & Crisis Lifeline) · text **HOME to 741741** (Crisis Text Line) · **911** or the nearest ER for immediate danger. These services are free, confidential, and available 24/7.

© 2026 ZipHealthy PLLC. All rights reserved. This pack is licensed for personal, educational use; please don't resell or redistribute it. Clinicians: you're welcome to share printed copies with your own clients with attribution. This document is educational material, is not therapy, medical or legal advice, and does not establish a therapist–client relationship. ZipHealthy PLLC · 240 S Main St #270, Bentonville, AR 72712.