

# THE FEAR CHALLENGER

YOUR 'WHAT IF'  
EXPLORATION TOOL

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ZS

ZOË SCHOFIELD  
*Coaching*

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# W E L C O M E

Hi There!

## Before We Begin: Does this feel familiar?

You want to take a leap...start the thing...say yes to the opportunity...or finally make the change. A part of you is excited, hungry even, for something new, more aligned, more you.

And yet...

Your mind is yelling “NOPE!”

Your stomach is in full somersault mode.

Your whole body feels like it needs to assume the brace position.

You might be thinking:

- “What if I mess this up?”
- “What if I look ridiculous?”
- “What if this ruins everything?”
- “What if I’m not ready?”
- “What if I’m secretly terrible at this?”

If that inner conflict is familiar, the pull forward and the slam-on-the-brakes at the same time ...you’re in exactly the right place.

This tool is here to help you explore what’s underneath that fear, challenge the catastrophising voice and reconnect you with your grounded, capable self.

Zoë Schofield

## ABOUT ME

As a coach, facilitator and podcast co-host I love helping people to see the best in themselves and build a meaningful and thriving life...but I also love to find time for my art and design side-hustle (my other life). But I know what it’s like to feel held back, often it’s me doing the holding!



# WHY THIS MATTERS

## *Before You Begin: A moment to reflect*

Before diving into the tool, take a breath and tune into what brings you here today. Fear often shows up disguised as hesitation, procrastination, overthinking, or a vague sense of "not yet." This quick reflection helps you meet yourself where you are before we dive in further:

**Q1** What desire, idea, challenge or opportunity has been calling you lately?

**Q2** Where do you feel the most resistance in your body or mind when you think about moving forward with this situation?

**Q3** If fear could talk (and let's be honest, it's already chatting), what is it trying to protect you from?

We all have moments when fear freezes us in place. Sometimes it's loud and obvious: "This could go terribly wrong." Sometimes it's quiet and sneaky: "Maybe now isn't the right time... maybe I'm not ready." But fear, left unexplored, can quietly run your life and keep you smaller than you want to be.

The goal of this tool is not to eliminate fear (that's impossible and unnecessary). Instead, we shine a light on it. We break it down and discover that fear is often a storyteller...dramatic, creative, catastrophising...but not always accurate. Once we understand the story, we can challenge it compassionately and choose a more empowering narrative.

This exercise gives you clarity, builds resilience, and helps you move forward with grounded confidence rather than assumption-based panic.

This is a structured way to explore a fear, understand what's really underneath it and build practical strategies to move forward.



### STEP 1: Name the "What If"

Naming the fear clearly pulls it out of the shadows, getting it out of your head onto paper, through your voice or typing, it all helps...I promise! When you articulate the "what if," you turn vague anxiety into something specific you can work with.

What's the scenario you're afraid of? State it clearly.

Example:

- What if I change careers and completely fail?
- What if I launch my own business and no one buys from me?
- What if I go for the new job and absolutely hate it?

Journal your answers or use this space here:



### STEP 2: Define the worst case story

Letting the catastrophiser speak helps bring hidden fears into the open. When you see the story laid out, it becomes easier to challenge, soften and work with.

Let your inner catastrophiser speak. List every 'worst-case' scenario your brain is whispering (or shouting).

Don't censor. Don't edit. Let your drama out.

Example:

- I'll completely embarrass myself
- I'll lose all my money and everything I own
- People will laugh at me and think I'm delusional
- I'll have to move back home to my parents
- My family/friends will disown me

Journal your answers or use this space here:



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### STEP 3: How likely is this...really?

This step helps you separate fear-fuelled imagination from grounded reality. It interrupts the brain's habit of assuming the worst and helps you explore alternative possibilities.

For each 'worst-case' scenario you described before, explore:

- How likely is this to happen (truthfully)? (0-10 with 0 being it won't and 10 being it will)
- What evidence is there that it WILL happen?
- What evidence that it might not happen?
- What else could be true?

Do your reflections and then journal or note your key findings here:



### 4

#### STEP 4: Prevention Strategies

Now, take a deep breath and come back into your calm, rational self.

This step is about agency...reminding yourself of your power. Let's discover the practical actions you can take to reduce the likelihood of things going wrong.

What could you do to reduce the likelihood of these fears happening?

Example:

- Start part-time instead of going all-in.
- Ask 5 people for honest feedback on my idea
- Build a financial safety buffer
- Chat to 3 people already working in that team

Journal your prevention strategies or note them here:

### 5

#### STEP 5: Repair Strategies

This step builds emotional safety. When you know you can repair or recover... even if things wobble...fear loses its power. You prove to yourself that you can handle what comes and find your feet again.

If the fear did happen, even slightly, what could you do to repair, recover, or get support?

Example:

- Pick up temporary work
- Ask a mentor for support and guidance
- Rework or reframe the idea and try again

Journal your repair options or note them here:



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## PART 2

### The Potential Benefits

Fear likes to hog the spotlight. Now we turn the light onto what could go right. Even partially.

List the possible benefits, big and small.

Ask yourself:

**Q1** What might I gain?

**Q2** Who could I become?

**Q3** What opportunities could open up?

**Q4** What might feel easier, lighter or more aligned?

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## PART 3 The Cost Of Avoidance

If you don't take the step... what is the emotional, physical, financial and social cost over time? Remember, no action is still an action.

This part often brings the biggest clarity.

A few prompts to consider:

- Will I feel stuck?
- Will I regret not trying?
- What might stagnate or shrink?
- What will become heavier or more frustrating/
- What opportunities may I of missed?

Consider each of these prompts in future time frames:

1

6 Months From Now

2

1 Year From Now

3

3 Years From Now

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## PART 4 Your Insight Summary

Before you move on...this is your moment to pause and gather the golden nuggets. Everything you've explored so far...your fears, your reality checks, your prevention and repair strategies...they all hold insights about what matters to you, what you want and what you're capable of.

This section helps you capture the clarity that's emerging.

**Q1** What have you learned from exploring your fears more deeply?



**Q2** What has surprised you?



**Q3** What feels less scary now?



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## PART 5

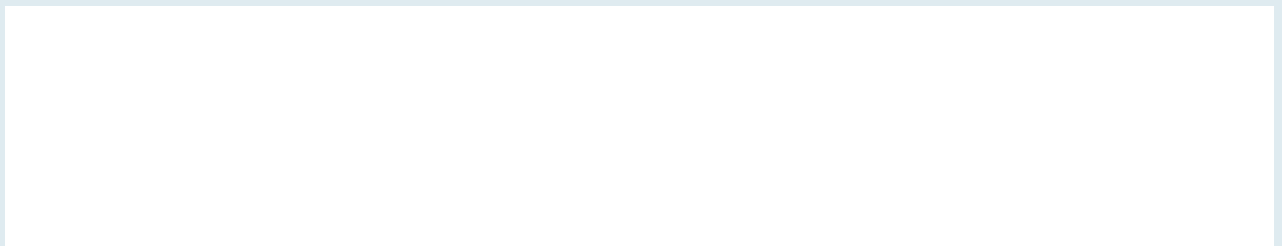
## TAKING ACTION...

Before you choose your action...big change happens through small, courageous moves. This step invites you to translate everything you've learned into one simple action that nudges you forward.

Think tiny, doable, grounded. Momentum builds from here.

What is one small, meaningful action you can take in the next 48 hours to move forward with clarity and courage?

Keep it tiny. Keep it doable.



Well done for getting this far. Truly. Most people sprint away from their fears...but you stuck with it, explored it and met yourself with honesty and courage.

**Remember: being human means having fears, doubts, catastrophising spirals and the occasional dramatic inner monologue.**

You're not doing it wrong, you're doing it exactly right. Keep going, keep being curious and keep taking the small brave steps. They add up more than you realise.

*Here are a few extra question prompts if you'd like to explore this topic further:*

- *Which fears were exaggerated or unrealistic?*
- *Which fears revealed a real value or boundary you want to honour?*
- *What part of the fears are protecting you...and from what?*
- *Who can support you in taking the next step?*
- *What would your future self thank you for doing now?*

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## WANT FURTHER SUPPORT TO EXPLORE AND MOVE INTO ACTION?

If this exercise has stirred something in you...a spark, a wobble of bravery, a new idea, or the sense that you're finally ready to stop letting fear run the show...you don't have to navigate the next steps by yourself.

I help thoughtful, people like you explore what's next, get unstuck, and turn ideas into aligned, confident action. Together, we can map out your next moves in a way that feels grounded, energising and utterly true to you.

**Book a free 30-minute coaching call**  
**Let's chat about what you discovered and what to do next.**  
**Click below to book your free intro call**



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