

How to Overcome Overthinking

Breaking the cycle of rumination and worry — a self-help guide from Wellness Counselling and Psychotherapy

Overthinking is the experience of going over the same thoughts again and again without reaching a resolution. It usually takes one of two forms: **rumination** (replaying the past — “why did I say that?”) and **worry** (rehearsing the future — “what if it goes wrong?”).

Overthinking feels productive. That is what keeps it going. But problem solving leads to a decision or an action, while overthinking leads to more thinking.

Why we do it

- It feels like preparation — as if worrying will prevent something bad.
- It creates an illusion of control when a situation feels uncertain.
- It postpones action, which briefly reduces anxiety and so gets repeated.
- It can be a way of avoiding an underlying feeling such as grief, shame or anger.
- Tiredness, stress, caffeine, alcohol and lack of sleep all lower the brain's brakes.

How to tell the difference

Problem solving	Overthinking
Focuses on something you can influence	Circles around things outside your control
Moves towards a decision or action	Repeats the same loop with no endpoint
Time-limited and specific	Open-ended, vague and “what if” shaped
Leaves you clearer	Leaves you more tense and tired

Eight practical strategies

1. Name it

Say to yourself, “I’m overthinking.” Labelling the process — rather than diving into the content — reduces its pull and reminds you that this is a habit, not an emergency.

2. Ask the two questions

“Is this a problem I can act on?” and “Is there a step I can take today?” If yes, write the step down. If no, the thought is worry, not problem solving — and worry deserves less of your time, not more.

3. Set worry time

Choose a fixed 15 minutes each day, ideally not close to bedtime. When worries arrive outside that window, jot them down and postpone them. Most lose their urgency by the time you get there.

4. Come back to the body

Rumination lives in the head. Slow your out-breath (in for four, out for six), feel your feet on the floor, or name five things you can see. Walking is particularly effective — movement changes thinking.

5. Interrupt the loop with action

Do something absorbing and physical for ten minutes: a walk, tidying, cooking, cold water on the wrists. You are not avoiding the problem; you are breaking the circuit so you can return with a clearer head.

6. Write it out

Put the whole tangle on paper for ten minutes without editing. Externalising thoughts makes them finite, and you will often see the same three worries repeating.

7. Make “good enough” decisions

Overthinking thrives on the search for certainty. Set a time limit, decide what would be good enough, and accept that most decisions are reversible and few are perfect.

8. Protect your sleep and inputs

Reduce late-night scrolling and news, keep caffeine to the morning, and give your mind a wind-down hour. A rested brain ruminates far less.

A three-minute reset

- **Minute one — notice.** “I’m caught in a loop.” Where do I feel it in my body?
- **Minute two — breathe.** Ten slow breaths with a longer out-breath than in-breath.

- **Minute three — choose.** One small action, or a deliberate return to what you were doing.

Helpful phrases

"This is a thought, not a fact."

"I can't solve tomorrow's problem with today's information."

"What would I tell a friend who said this to me?"

"Thinking about it more has never made it clearer."

When to seek support

Consider talking to a therapist or your GP if overthinking is affecting your sleep, work or relationships, if it is accompanied by persistent low mood or panic, or if you find yourself unable to switch off for weeks at a time. Therapy can help you understand what the overthinking is protecting you from, and build steadier ways of coping.

You do not have to win the argument with your thoughts. You only have to stop attending every meeting.

This worksheet is for general self-help and is not a substitute for therapy. To arrange a free 15-minute enquiry call, visit www.wellnesscp.co.uk or email miriam@wellnesscp.co.uk.