As a Guardian, your positive intention is to be careful, alert, and prudent. Safety is your highest priority. Concern for safety is a wonderful expression of your higher wisdom, which always has your, and perhaps others', well-being at heart. But when your worry gets the best of you, the anxiety might become intolerable, or you might feel as if catastrophe is just around the corner.

To create peace for your Guardian, take time today to pursue a calming activity that you love—perhaps listening to music, being in nature, getting some exercise, or having fun with a friend or loved one. You're probably a Guardian if one or more of the following is true:

- Your financial decision-making style falls into one of two extreme camps: You either succumb to analysis paralysis or make a decision only after excessive analysis and the best due diligence.
- You are focused on financial doomsday possibilities—whether the destruction involves you or others—hence, you analyze "what if" scenarios often.
- Your emotional responses and level of worry are out of proportion to your actual financial circumstances. If you have more than enough, you may project your worry onto advisors, managers or entrepreneurs with or in whom you invest.
- The fear of making the wrong financial decision is more paralyzing than the hope of making a good decision is motivating.
- If you're an inheritor, you may have a sense of obligation to continue the legacy of creators of your wealth. If their wishes weren't explicitly stated, you may find yourself caught between your intended uses of capital and a sense of obligation to avoid irrevocable decisions.
Practice saying these statements to yourself in a kind tone of voice:

- Today I'm going to pursue a calming activity that I love (for example, listening to music, taking a nap, getting my favorite form of exercise, watching a movie, being in nature, reading a book, doing a mindfulness meditation).
- I'm entitled to use the resources within my control in the way I deem best, I may need to start small, pay attention to how it goes, and make course corrections along the way.
- Making concrete changes that will simplify my life is a high priority. I may need more support to accomplish this. I don't need to go it alone.

If I'm not hyper-vigilant, it could all fall apart.

I'm not being over-anxious, I'm being vigilant. (Check in with trusted family or friends to see what their perspective is.)

There is not enough safety or protection; more is better.

Close your eyes (or if you prefer, journal). Imagine the very worst-case scenario you can, whether it's for you and your loved ones, or for a community of stakeholders you care deeply about, or the world as a whole.

As all these unwished-for circumstances come to pass, see yourself powerless to have an impact. Then, imagine the same set of circumstances, but this time, you're being resourceful and responding in the best way you know how. You're coping. What do you feel? This is what we call “putting your head in the mouth of your financial tiger - your 'worst-case scenario.'”

If you'd like, you can listen to Brent Kessel's guided visualization of this exercise here. (Publisher charges $3.99.)