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**The Real Cost of Fear: 5-Minute Reality Check**

*What's fear costing your business? Let's find out.*

**Your Company (30 seconds)**

* **Employees:** \_\_\_\_\_ people
* **Average salary:** $\_\_\_\_\_ per year
* **Average hourly rate:** $\_\_\_\_\_ ÷ 2000 working hours = $\_\_\_\_\_ per hour *(2000 = typical working hours per year after holidays/vacation)*

**Four Fear Costs That Hit Every Business**

**1. Performance Drop**

**What happens:** People waste time being scared - avoiding decisions, over-checking work, playing it safe

**Quick calc:** Each employee wastes 2 hours/week = 100 hours/year

* \_\_\_\_\_ employees × $\_\_\_\_\_ hourly rate × 100 hours = **$\_\_\_\_\_\_\_**

**2. People Quit**

**What happens:** Good people leave toxic, fear-based cultures

**Quick calc:** Each departure costs 1.5x their salary

* \_\_\_\_\_ people quit last year × $\_\_\_\_\_ average salary × 1.5 = **$\_\_\_\_\_\_\_**

**3. Stress & Sick Days**

**What happens:** Fear creates stress, stress creates health issues and absences

**Quick calc:** Stress costs about $2,000 per employee annually

* \_\_\_\_\_ employees × $2,000 = **$\_\_\_\_\_\_\_**

**4. Checked-Out Employees**

**What happens:** People show up but aren't really there - doing minimum, no initiative

**Quick calc:** Disengaged employees work at 70% capacity (you lose 30%)

* \_\_\_\_\_ disengaged employees × $\_\_\_\_\_ salary × 30% = **$\_\_\_\_\_\_\_**

**Your Fear Price Tag**

**Add them up:**

1. Performance drop: $\_\_\_\_\_\_\_\_
2. Turnover: $\_\_\_\_\_\_\_\_
3. Stress/absence: $\_\_\_\_\_\_\_\_
4. Disengagement: $\_\_\_\_\_\_\_\_

**TOTAL ANNUAL COST: $\_\_\_\_\_\_\_\_**

**Per week: $\_\_\_\_\_\_\_\_ ÷ 50 = $\_\_\_\_\_\_\_\_**

**Quick Reality Check**

* Surprising? Too high? Too low?
* What's your biggest cost area?
* If you got half this money back, what would you do with it?

**One thing I'll change this week:** \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

***These are estimates, not scientific precision. But even if you're half right, is that enough to take action?***