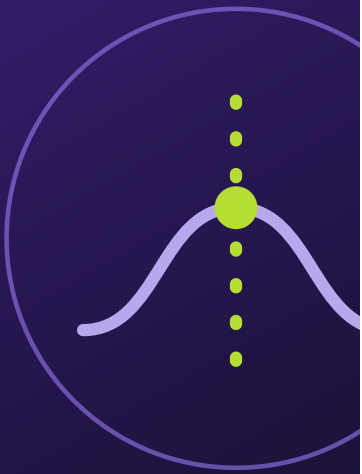
FREE GUIDE · RELATIONSHIPS

Boundaries Without Guilt

Word-for-word scripts for desi families, money requests, work and life abroad, plus a 7-day plan and a worksheet.



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> **Please read first.** This guide is general education and self-help. It is not a diagnosis, medical advice or a replacement for personal professional support. If you are in danger, or you might harm yourself or someone else, call your local emergency number or go to the nearest emergency department now. Free helplines for many countries are listed on the last page.

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How to use this guide

You probably picked this up because you said "haan, theek hai" one more time when you meant "nahi". Maybe it was an aunt who asked about your salary in front of everyone, a brother who needs "just one more" transfer, a manager who messages at 11 pm, or a family WhatsApp group that expects you to answer within minutes from another time zone.

Then came the familiar loop: tiredness, then resentment, then guilt for feeling resentful.

This guide is built to break that loop with practice, not theory. Inside you will find:

- What a boundary is, and why it is about **your** actions, not about controlling anyone
- Where guilt comes from, and a simple test for when to listen to it
- A three-part formula you can use in any language, including mixed Urdu-English
- Word-for-word scripts for **joint and extended family, parents, in-laws, your partner, work, money requests, and life abroad**, each in three strengths
- What to say when people push back ("log kya kahenge", "after all we did for you")
- A 7-day starter plan
- A printable **worksheet** to plan your first boundary

Read it once, then keep it on your phone. Pick **one** situation to work on this week. Small and steady beats big and dramatic.

A note on respect: in many of our homes, respect for elders is a deep value, and it should be. Nothing in this guide asks you to give that up. The aim is to stay respectful **and** honest, so that your "yes" means yes and your relationships do not run on silent resentment.

Part 1: What a boundary actually is

A boundary is a clear statement of what you will and will not do, and what you will do if something continues.

It is not a punishment, a threat or a wall. It is information about you.

- **A demand:** "You have to stop calling me at night."
- **A boundary:** "I don't take calls after 10 pm. If it's not an emergency, I'll call you back in the morning."

The demand tries to control the other person. The boundary describes your own behaviour. You cannot control whether your cousin calls at 11 pm. You can decide whether you pick up.

That is the most freeing idea in this guide: **a boundary is about what you do, not about what they do.** You do not need their permission, and you do not need them to agree.

What boundaries are not

- **Not disrespect.** "I respect you" and "no" can sit in the same sentence.
- **Not rejection.** You can love someone deeply and still decline one request.
- **Not a one-time speech.** Most boundaries need calm repetition, sometimes many times.
- **Not a guarantee that everyone will be happy.** Some people will be disappointed. Disappointment is not the same as harm.

Six kinds of boundaries

1. **Time:** when you are available, and for how long.

2. **Energy:** how much emotional effort you can give today.
3. **Privacy:** your room, your phone, your marriage, your salary, your health.
4. **Money:** what you lend, give or pay for.
5. **Conversation:** topics you won't discuss, and the tone you will accept.
6. **Digital:** reply times, group chats, what gets posted about you.

You do not need to fix all six. Choose the one that drains you most right now.

Part 2: Why guilt shows up, and when to listen to it

You say no, and within seconds a heavy feeling arrives: "Kitni selfish ho gayi ho." "Ammi ne itna kuch kiya, aur tum..."

That is guilt. It helps to know where it comes from.

1. Early lessons. Many of us grew up in homes where a "good child" was an agreeable child. A child who said no was called "badtameez" or difficult. That lesson stays in the body long after we grow up.

2. Close-knit family life. In families where everyone is deeply connected, which is a real strength, a personal limit can feel like breaking a rule nobody wrote down. The group's needs come first, so an individual "no" feels like betrayal even when it is reasonable.

3. The role you were given. The eldest son who "has to" fund everything. The daughter who "never complains". The one abroad who "is earning so well". Saying no breaks the role, and the family system pushes back to restore it.

4. Fear of losing love or face. Underneath most guilt is a quieter fear: "If I disappoint them, they'll love me less," or "What will people say?"

Guilt versus wrongdoing

Psychologists who study guilt describe it as a social emotion: it often helps keep relationships healthy by pushing us to repair real harm (Baumeister, Stillwell and Heatherton, 1994). That is its useful job. But guilt also fires when we have done nothing wrong and are simply doing something **new** that someone dislikes.

When guilt hits, ask one question:

> **"Did I harm anyone, or did I just disappoint someone?"**

If you harmed someone (lied, insulted, broke a promise), repair it. If you only disappointed them, the guilt is the discomfort of change. It is not proof that you were wrong, and it usually eases after you hold the boundary a few times.

How to sit with guilt instead of obeying it

- **Name it.** "This is guilt. It's an old habit, not a verdict."
- **Slow your breathing.** In for 4, out for 6, five times. A longer out-breath helps many people feel calmer.
- **Use the 24-hour rule.** Don't reverse a boundary for at least 24 hours. Guilt is usually loudest in the first hour.
- **Write your why.** One sentence: "I said no so I can pay my own rent on time and stop borrowing."
- **Talk to yourself like a friend.** Research on self-talk suggests that using your own name or "you" ("Sana, you're allowed to say no") can make it easier to step back from strong feelings (Kross and colleagues, 2014).

Guilt can ride along. It doesn't get to drive.

Part 3: The three-part formula

Almost every script in this guide follows the same pattern:

1. **Acknowledge.** Show you heard them. ("I know this matters to you.")
2. **State the limit.** Clearly, about your own action, without a long defence. ("I'm not able to do that.")
3. **Offer what you can (optional).** Only if you genuinely want to. ("I can help on Saturday morning instead.")

Notice what is missing: a long explanation. In many families, a long explanation is an invitation to debate every reason. One short reason is fine. No reason is also fine.

This is ordinary assertive communication: being honest about your needs while staying respectful of the other person. Assertiveness skills are well studied and can be learned with practice (Speed, Goldstein and Goldfried, 2018).

Three strengths

- **Soft:** for low-stakes moments and people who usually respect a no.
- **Medium:** adds warmth or a little context.
- **Firm:** for the second, third or tenth time, or for people who push.

Start with the gentlest version that will work. Move to firm only when needed. Firm does not mean loud. It means calm and unchanged.

Language tip: use whichever language feels natural. Many people find a boundary easier to say in a mix of Urdu and English, and that is

completely fine. Warm words first ("Ammi, aap ki baat theek hai...") make the limit easier to hear.

Part 4: Scripts for desi family life

4.1 Personal questions at gatherings (shaadi, rishta, salary, weight, "good news")

At weddings, family dinners and festival visits, personal questions come in public, which makes them harder.

- **Soft:** "Jab koi khabar hogi, aap ko zaroor bataayenge. Aap sunaiye, aap kaise hain?"
- **Medium:** "I know you ask because you care. That's something we keep private, but thank you for asking."
- **Firm:** "I'm not going to discuss that. Let's talk about something else."

Tip: have a **redirect question** ready before you arrive ("How is Fatima's new job going?"). Most people happily talk about themselves.

4.2 Comparisons with cousins and other people's children

- **Soft:** "That's lovely, I'm happy for them." (Then change the topic.)
- **Medium:** "I know you want the best for me. Comparisons make me feel worse, not better, so I'd rather we didn't do that."
- **Firm:** "I've asked before not to be compared. If it starts again, I'll step out of the conversation."

4.3 Parents and career or marriage decisions

You can honour your parents' worry and still make adult decisions.

- **Soft:** "I hear your concern, Abbu. Let me think it through properly."

- **Medium:** "I value your advice, and I'll take it seriously. This is a decision I have to make myself, and I'll share it with you when I'm ready."
- **Firm:** "I've listened carefully. My decision is made, and I'd like us to stop arguing about it. I still want your support and your company."

Tip: one calm, planned conversation works better than twenty angry ones in the kitchen. Choose a time when no one is hungry, tired or in front of guests.

4.4 Joint family and in-laws: privacy and space

Common pain points: entering your room without knocking, opinions on how you raise your children, comments on cooking or money, and private matters shared with relatives.

- **Soft:** "Please knock before coming in. Sometimes I'm changing or resting."
- **Medium:** "We really appreciate your help with the children. On screen time and bedtime, we've decided our rules, and it helps us a lot if everyone follows them."
- **Firm:** "This was a private matter between us. Please don't share it with others. If it happens again, I'll talk to [spouse's name] and we'll sit down together about it."

For couples: agree the boundary **together first**, in private. Then the person whose parents are involved usually says it. A boundary that comes from the son or daughter of the house is heard very differently from one that comes from the daughter-in-law or son-in-law.

4.5 Unannounced visits and hosting

- **Soft:** "Please call before you come, so we can be ready and give you proper time."
- **Medium:** "We love having you. This week is very full for us, so could we plan for next Friday instead?"
- **Firm:** "We can't host this weekend. Let's fix a date that works for everyone."

4.6 Family WhatsApp groups

- **Soft:** (Mute the group. You don't owe an announcement.)
- **Medium:** "I check the family group in the evening, so if something is urgent, please call me directly."
- **Firm:** "Please don't forward those videos about me / my children to the group. Ask me first before sharing anything about us."

4.7 Your partner

Boundaries inside a marriage are not about winning. They are about both people feeling safe and heard.

When an argument gets heated

- **Soft:** "I need twenty minutes. I'll come back."
- **Medium:** "I want to sort this out with you, but I can't think when we're raising our voices. Let's talk at nine, after the kids sleep."
- **Firm:** "I won't continue while we're shouting. I'm stepping out for a while, and I'll come back when we can both talk calmly."

Always say **when** you will return. A pause with a time feels safe. A pause without one feels like abandonment.

Unequal load at home

- **Soft:** "Can you take care of dinner tonight?"

- **Medium:** "I'm stretched thin. Can we sit down this weekend and split the weekly jobs more fairly?"
- **Firm:** "I can't keep doing all of this alone. From this week, I'll handle these, and I need you to handle those."

> **A word about safety.** Boundaries are tools for healthy and mostly-healthy relationships. If you are afraid of your partner or a family member, if there is physical harm, threats, or control over your money, phone, movements or documents, a boundary conversation may not be safe. Reach out first to someone you trust, a local support service or emergency services. Your safety comes before any script.

Part 5: Scripts for money requests

Money requests mix love, duty and fear. Saying no can feel like turning your back on family. Saying yes again and again can quietly damage your own household.

Before you answer, ask three questions:

1. Can I afford to give this **if I never see it again**?
2. Will this affect my own family's essentials (rent, school fees, savings for emergencies)?
3. Is this a one-time emergency, or a repeating pattern?

If the answer to the first question is no, it is not a loan you can make. That is not selfishness. It is arithmetic.

Loan requests

- **Soft:** "I'm not able to lend money right now."
- **Medium:** "I'm sorry you're going through this. I've made a rule not to lend money because it has hurt relationships before. Can I help another way, like sitting with you to look at options?"
- **Firm:** "My answer is no. I know that's hard to hear, and I still care about you."

An earlier loan that wasn't repaid

- **Soft:** "Let's settle the last amount first."
- **Medium:** "I'm happy to talk about this once the previous amount is sorted. Can we agree a small monthly repayment?"
- **Firm:** "I won't be lending again. Let's set a date for the last amount."

Always being the one who pays

- **Soft:** "Let's split this one."
- **Medium:** "I've been covering a lot recently. From now on, let's each pay our share."
- **Firm:** "I'm only paying for myself today."

The giving budget. Decide in advance a fixed amount each month you are genuinely happy to give or help with. When it is used up, the answer for that month is "next month". Every request stops being an emotional crisis and becomes a simple check.

Part 6: Scripts for life abroad

If you work or study away from home, boundaries come with extra layers: time zones, money, guilt about being away, and family who imagine life abroad is easier than it is.

6.1 "You're abroad, you can afford it"

- **Soft:** "Life here costs more than it looks from home. I can't manage that this month."
- **Medium:** "I send a fixed amount every month, and I've planned my expenses around it. Anything extra would mean skipping my own rent or savings, so I can't do it."
- **Firm:** "The monthly amount is what I can give. I won't be sending extra, and I'd rather we didn't argue about it each month."

Tip: a **fixed, predictable monthly amount** with a clear date is often easier for everyone than many small emergency transfers. It also gives you room to save, which protects your family in the long run too.

6.2 Being the family's "everything" from far away

When you are abroad, you can become the person everyone calls for every decision, problem and payment.

- **Soft:** "Let me think about it and call you on Friday."
- **Medium:** "I want to help, but I can't manage every decision from here. Bhai is there; please sort the day-to-day with him, and I'll help with the big things."
- **Firm:** "I can't be responsible for this one. You'll need to decide it there."

6.3 Calls at any hour, across time zones

- **Soft:** "It's past midnight here. I'll call you after work tomorrow."
- **Medium:** "I'd love to talk properly. Weekdays I'm free after 8 pm my time, which is 10 pm for you. Let's fix that as our call time."
- **Firm:** "I keep my phone on silent after 11 pm. For a real emergency, please call twice and I'll pick up."

A **regular, planned call** (say, Friday afternoon) is often warmer than constant small check-ins that leave everyone tired.

6.4 Guests, visits and the gift list

- **Soft:** "We'd love to host you for a few days. Let's plan the dates together."
- **Medium:** "Our flat is small and we both work long hours, so a week works well for us. After that, I can help you find a place nearby."
- **Firm:** "We can't host for a month. A week is what we can manage."

On your trip home: "I've brought something small for each family. I couldn't bring everything on the list this time." You can be generous **and** honest about your budget.

6.5 Guilt about being away

Many people abroad carry a quiet guilt: "I'm not there for my parents." Some of that is real love. Some of it turns into saying yes to every request as a way to pay for being away.

Try separating the two:

- **What I can do from here:** a planned weekly call, a fixed monthly amount, organising care or help locally, visits when I can.

- **What I cannot do from here:** be present for every event, solve every problem, or replace people on the ground.

Write both lists. Then let the first list be enough.

Part 7: Scripts for work

Tired, resentful people rarely do their best work, so work boundaries protect your performance as well as your health.

Extra tasks

- **Soft:** "I can't take that on this week."
- **Medium:** "I'd like to help. Right now I'm on X and Y. Which one should I move so I can take this on?"
- **Firm:** "I'm at full capacity. If this is the priority, let's agree what comes off my list."

The "which one should I move?" line does not refuse. It makes the cost of yes visible.

After-hours messages

- **Soft:** (Next morning) "Got your message, working on it now."
- **Medium:** "Just so you know, I check messages between 9 and 6. For anything urgent, please call."
- **Firm:** "I don't reply to work messages after hours unless it's urgent. I'll pick this up first thing tomorrow."

Sometimes you don't need to **say** a work boundary at all. You **practise** it: reply in the morning, consistently. People learn your rhythm.

Tip: follow important agreements with a short written message: "As discussed, I'll finish A by Thursday and B moves to next week." It protects you without drama.

Part 8: When people push back

Pushback is normal. It doesn't mean the boundary is wrong.

"You've changed." — "Yes, I'm learning to look after myself. I still care about you."

"After everything we did for you..." — "I'm grateful for everything you've done. And my answer is still no."

"Log kya kahenge?" — "People will always say something. I have to do what's right for my family."

"You're being selfish." — "I understand it feels that way. Looking after my limits helps me show up better for everyone."

The silent treatment. Don't chase. Stay warm and available: "I'm here when you're ready to talk." Then carry on with your day.

Asking again and again. Use the "broken record": repeat the same calm sentence without adding new reasons. "I understand. My answer is still no."

Recruiting others to pressure you. "I've already spoken to Ammi directly about this. I'd rather keep it between us."

You are not responsible for managing everyone's feelings about your boundary. You are responsible for saying it kindly and keeping it consistently.

Part 9: Your 7-day starter plan

About ten to fifteen minutes a day.

Day 1: Notice. Each time you say yes, ask: "Did I want to, or did I feel I had to?" Write down every "had to". No changes yet.

Day 2: Pick one. Which person or situation drains you most? Choose **one** for this week.

Day 3: Write it. Fill in the worksheet on the next pages. Write a soft, a medium and a firm version. Say them out loud three times.

Day 4: Practise small. Say no to something tiny and low-risk: a second helping, an optional meeting, a group outing you don't feel like. Notice that nothing terrible happens.

Day 5: Say your main boundary. Use your medium script. Keep it short, then stop talking. Afterwards, write down what actually happened, not what you feared.

Day 6: Hold it. If they push, use the broken record. If guilt arrives, use the 24-hour rule and the question "Did I harm anyone, or just disappoint someone?"

Day 7: Review. Answer in writing: What went better than I expected? What was hardest? Which boundary next week? Then use the time or energy you saved on something good for you.

Part 10: The worksheet

(Print these pages or copy them into your notes app.)

1. The situation Who is involved, and what keeps happening?

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2. What it costs me Time, money, sleep, mood, my marriage, my children:

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3. What I want instead Describe it as **my** action ("I will...", "I won't..."):

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4. My scripts Acknowledge + limit + optional offer.

Soft:

Medium:

Firm:

---

5. When and how I'll say it Day, time, place, language, in person or by phone:

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6. What they might say, and my one calm reply

They might say:

I'll say:

---

7. What I'll do if it continues (My action, not a threat: end the call, leave the room, not send money, mute the group)

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8. Guilt check

Did I harm anyone, or did I disappoint someone?

My one-sentence "why":

---

9. After: what actually happened?

---

10. Kindness to myself One thing I'll do with the time, money or energy I protected:

Part 11: The one-page checklist

Before you say yes

- Do I actually want to do this?
- Do I have the time, energy or money for it?
- Will I feel resentful later?
- Am I saying yes only to avoid guilt or conflict?

When you set the boundary

- Acknowledge their feelings in one sentence.
- State the limit as your own action.
- Keep the reason short, or skip it.
- Offer an alternative only if you truly want to.
- Stop talking once you've said it.

When they push back

- Stay calm and repeat the same line.
- Don't add new reasons.
- End the conversation kindly if it escalates.

When guilt shows up

- "This is guilt, not a verdict."
- "Did I harm anyone, or just disappoint someone?"
- Breathe: in for 4, out for 6, five times.
- Wait 24 hours before changing your answer.

Part 12: When to get more support

This guide works for everyday boundary struggles. Sometimes the problem runs deeper, and getting support is a sign of strength. Consider speaking to a qualified mental health professional or your doctor if:

- Saying no brings intense fear, panic or shame that doesn't ease with time.
- You feel low, hopeless or exhausted most days for two weeks or more.
- Sleep, appetite or concentration have changed enough to affect daily life.
- A relationship involves fear, threats, physical harm, or control over your money, phone, movements or documents.
- Old family memories keep returning and feel overwhelming.
- You're relying on unhealthy ways to cope.

Sources

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The names in the scripts (Sana, Fatima) are illustrations, not real people.

A gentle end note

You learned to say yes over many years, so it is fine if no takes a little time. Some days you'll hold your boundary well; other days you'll slip into old habits. Neither day defines you. Keep coming back to the practice.

The people who truly love you want you rested, healthy and honest, not exhausted and quietly resentful. A clear boundary, said kindly, is one of the most caring things you can offer them, and yourself.

With warmth, **Dr. Malik Sherjeel Awan (PsyD)** sherjeelawan.com

Free helplines

If you might harm yourself or someone else, or you are in danger right now, call your local emergency number or go to the nearest emergency department.

- **Pakistan:** Umang mental health helpline 0311 7786264 (emergency: police 15, Rescue 1122)
- **Saudi Arabia:** emergency 911 (Riyadh, Makkah and Eastern Province; elsewhere call your local emergency number); counselling line 920033360 (8am–8pm, Saturday 1pm–8pm; not 24 hours)
- **India:** Tele-MANAS 14416 or 1-800-891-4416 (emergency 112)
- **Bangladesh:** Kaan Pete Roi +880 9612-119911 (3pm to 3am daily)
- **United States:** 988 Suicide & Crisis Lifeline, call or text 988 (24/7)
- **Canada:** 9-8-8 Suicide Crisis Helpline, call or text 9-8-8 (24/7)
- **UK and Ireland:** Samaritans 116 123 (free, 24/7)
- **European Union:** emergency number 112
- **Australia:** Lifeline 13 11 14 (24/7)
- **New Zealand:** Need to Talk? call or text 1737 (free, 24/7)
- **Anywhere else:** call your local emergency number, or find a free helpline at findahelpline.com.

Helplines checked against sherjeelawan.com's verified list, November 2026. Numbers can change; findahelpline.com keeps an up-to-date directory.

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