

THE ART OF BETTER DECISIONS.

A FIELD GUIDE TO THINKING CLEARLY
WHEN THE FUTURE WILL NOT SIT STILL.

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- Six worked fictional cases
 - Eight practical decision lenses
 - Premortem, reflection and two-page memo worksheets
 - No grades for being human. No guarantees about luck.

ORIENTATION

Better is not perfect

A clear process helps you act under uncertainty. It does not make chance, other people, or the future obedient.

DECISION QUALITY ≠ OUTCOME QUALITY

Suppose you make a careful decision using reasonable information and a credible plan, but an unlikely setback occurs. The result is disappointing; your original reasoning may still have been sound. The reverse is also possible: a weak process sometimes gets lucky.

A DECISION IS MORE THAN A SCORE

Some trade-offs are not reducible to one number. Loyalty, creative freedom, money, health, time and dignity may resist simple comparison. A worksheet can make the tensions visible without pretending to settle them mathematically.

KEEP THREE COLUMNS APART

Observed: What is actually known? Inferred: What explanation or forecast seems plausible? Valued: What matters to you and to affected people? Much confusion comes from smuggling a value judgment into the column labelled “fact.”

HOW TO USE THIS GUIDE

Read the lenses, then one or two cases. Write a memo for a decision you actually face. Invite feedback if the choice affects others. Revisit your reasoning when new evidence arrives. The aim is agency and learning, not perfection.

A NOTE ABOUT SCALE

A choice about dinner needs a lighter process than a housing purchase, a health intervention or a professional commitment. Match the work of deciding to both the stakes and the cost of delay.

Educational use: The cases are fictional and the tools are heuristic. They do not replace legal, medical or financial advice where professional expertise is needed.

QUICK DIAGNOSTIC

Eight questions before the leap

A ten-minute audit. You do not need perfect answers to every question.

01 The real decision

What is actually being decided now? Is there an option C, a pilot, a pause, or a staged commitment?

02 What matters

Which values are genuinely in tension? Are you confusing other people's approval with your own objective?

03 Who is affected

Who benefits, bears the downside, or deserves a conversation or consent?

04 What is known

What facts can be checked? Which assumptions could materially change your preferred option?

05 Reversibility

What would it cost to change course in money, credibility, time, or relationship trust?

06 Opportunity cost

What worthwhile alternative disappears if you choose this option, including the choice to wait?

07 Failure pathways

If this goes badly, what are the most credible explanations? What would you notice early?

08 Review trigger

Which future signal would invite a thoughtful revision rather than a panicked reaction?

FIELD TOOLS / A

Four ways to see the choice

Each lens adds a question. None of them is a universal formula.

01 / REAL REVERSIBILITY

The familiar “one-way door/two-way door” metaphor is useful but incomplete. A choice might be reversible on paper and still costly to undo. Estimate not just an exit route, but the actual friction of using it. Ask: what is expensive to reverse, and what is merely emotionally uncomfortable?

02 / OPPORTUNITY COST

Evaluate the best realistic alternative, not every imagined life you will not live. The option to wait has a cost as well: lost time, more information, or changing circumstances. Ask: what am I genuinely giving up, and is the comparison fair?

03 / VALUE OF INFORMATION

No fixed fraction of “enough information” works for all decisions. The useful test is whether another piece of information might change your action and is worth the delay or cost. Ask: what could I learn cheaply that would make me choose differently?

04 / A SMALL EXPERIMENT

When feasible, replace a dramatic identity-defining leap with a low-cost test: a short pilot, a prototype, a conversation, or a refundable commitment. Experiments work only when the feedback actually bears on the big question. Ask: what result would change my mind?

Try this: Make two columns labelled “hard to undo” and “easy to test.” Put one part of your decision into each. This often reveals a less dramatic next step.

FIELD TOOLS / B

Four ways to stay honest

These are counterweights to overconfidence, pressure and hindsight.

05 / PREMORTEM

Imagine that a year has passed and the plan has gone badly. Generate multiple plausible causes before you defend the plan. For each, name a warning sign and a response. This is a brainstorming device, not a forecast of failure.

06 / REFERENCE CLASSES

A compelling success story is not a base rate. Look for comparable projects, people, costs or timelines. Then check how similar they truly are. If comparable evidence is weak, say so rather than inventing a percentage.

07 / VALUES, VOICES & BOUNDARIES

Important choices often distribute benefits and burdens across people. Consider who ought to participate, what has been promised, and which boundaries cannot be delegated. You may not have the authority to choose on someone else's behalf.

08 / PROCESS BEFORE OUTCOME

Write down what you knew, feared, valued, and expected before the outcome appears. Later, assess whether the reasoning was defensible with information available at that time. Update the process without punishing yourself for every surprise.

A warning about numerical certainty: A custom 0-100 confidence score may look scientific even when it has no calibration or validation. Use words and ranges when the evidence does not justify a precise number.

WORKED CASE / WORK / AMBITION

The promotion or the venture

Leadership salary and institutional influence versus founder autonomy and concentrated risk.

THE SITUATION

A senior manager can accept a promotion in an established organisation or join a small venture as a co-founder. The promotion is not simply cowardice; the venture is not inherently courageous. Household obligations, actual role scope, savings, and work culture matter.

WHAT THE MAIN OPTIONS PROTECT AND RISK

Accepting the promotion protects cash flow, mentorship and reputation inside one system. It risks slower experimentation and a narrowing of time for independent work. Joining the venture creates direct ownership and intense learning, but shifts cash-flow risk to the founder and potentially the household.

A POSSIBLE THIRD PATH

A possible middle path is to examine the employment contract, ask whether a short unpaid leave or a pre-agreed transition is possible, or test customer demand before making a full jump. These may not be feasible; feasibility itself is information.

PREMORTEM / TWO FUTURE WORLDS

A year later, the enterprise has changed leadership or the venture has run short of runway. In either path, what early warning signs would have been visible? Who else would carry the cost?

THE QUESTION THAT MATTERS

What does autonomy mean here: control over time, mission, ownership, or simply relief from a current frustration?

A defensible next step: Write monthly non-negotiable cash needs; verify equity terms; interview people who did the actual work; define a limited review trigger.

WORKED CASE / FRIENDSHIP / RESPONSIBILITY

The exhausted co-founder

Protecting a person and honouring a client obligation need not be treated as enemies.

THE SITUATION

Two friends run a small service firm. A partner appears exhausted just before a deadline that matters to employees. One friend cannot simply impose “rest” on the other, nor assume that friendship grants the right to demand more labour.

WHAT THE MAIN OPTIONS PROTECT AND RISK

A conversation may reveal the partner wants to stop immediately, wants bounded help, or wants to finish a small task and then rest. The client may accept a reduced scope or may not. These are real options and constraints, not moral slogans.

A POSSIBLE THIRD PATH

Ask the partner what support and limits they prefer. Map delivery tasks and resources. If the partner agrees, offer choices: delegate, subcontract, negotiate scope, or reschedule. Check colleagues’ capacity before transferring hidden work.

PREMORTEM / TWO FUTURE WORLDS

Suppose the deadline is met but the pattern repeats. What structural process made every delivery an emergency? Suppose the client is lost: did the team communicate clearly and act within humane limits?

THE QUESTION THAT MATTERS

Whose voice is absent from the “optimal” plan? What obligations have we made explicit, and which are merely assumed?

A defensible next step: Hold a two-way conversation; define minimum viable delivery; document responsibility, working limits, and one change to the next project.

WORKED CASE / CREATIVITY / ACCESS

The work, the audience, the deal

Artistic access, livelihood, copyright control and collaborators' interests collide.

THE SITUATION

A free publication has a small but committed audience. A distributor offers an advance for an exclusive edition. The creator needs sustainable resources, readers value accessibility, and contributors expect credit or compensation.

WHAT THE MAIN OPTIONS PROTECT AND RISK

An exclusive deal might fund editing and distribution while limiting reach to some readers. The open route preserves access but can become unsustainable or rely on unpaid labour. The binary is false: formats, durations and rights can often be negotiated.

A POSSIBLE THIRD PATH

Consider a limited-time exclusive print edition while keeping a free online text, or test optional paid memberships. Keep agreements honest about permissions, compensation, attribution, and termination rights. Independent legal review may matter.

PREMORTEM / TWO FUTURE WORLDS

Picture a successful release that unexpectedly alienates original readers. Alternatively picture a beloved open project whose collaborators can no longer afford to continue. What was not priced into your first comparison?

THE QUESTION THAT MATTERS

What exact promise did I make to my audience and collaborators? What would sustainability look like without treating access as the enemy?

A defensible next step: List rights you will not transfer, costs that must be paid, and one small revenue experiment with a transparent stop condition.

WORKED CASE / MONEY / HOME

Roots or flexibility

A home can mean security; liquid assets can mean options. Neither makes risk disappear.

THE SITUATION

A person with savings chooses between buying a home and continuing to rent. The emotional value of having a place is real, but property is illiquid. Liquid assets preserve mobility, but market prices and rent can move against the renter.

WHAT THE MAIN OPTIONS PROTECT AND RISK

Buying concentrates money and location risk; renting exposes the household to renewals and moving costs. Mortgage payments are not the full cost of ownership. Investment return assumptions are not facts, and leverage can make a bad scenario harder to survive.

A POSSIBLE THIRD PATH

Build several cash-flow cases rather than one optimistic forecast. Include fees, maintenance, taxes, moving, emergency savings, opportunity cost, and the needs of household members. Where possible, separate preference for stability from predictions of appreciation.

PREMORTEM / TWO FUTURE WORLDS

Imagine income temporarily falls, unexpected repairs arrive, or a relocation opportunity emerges. Which path leaves a tolerable set of responses? Imagine rents rise while markets fall: what contingency would make renting sustainable?

THE QUESTION THAT MATTERS

How much flexibility do I need in practice, and whose sense of home or belonging is part of the decision?

A defensible next step: Gather true total-cost estimates, preserve an emergency buffer, and seek qualified financial or legal advice for a specific purchase.

WORKED CASE / LEARNING / CREDENTIALS

The institution or the workshop

A credential and a public portfolio are different forms of evidence.

THE SITUATION

A student can pursue formal postgraduate education or devote the same period to self-directed projects. Each route has advantages that depend on the target field. Some professions require credentials; other opportunities reward demonstrated skill.

WHAT THE MAIN OPTIONS PROTECT AND RISK

Formal programmes may offer structured feedback, teachers, tools and access, at financial and time cost. Independent work can produce inspectable evidence quickly, but may lack critique and formal eligibility. “School versus real skills” is a misleading opposition.

A POSSIBLE THIRD PATH

Research explicit requirements in the field. Talk with alumni and practitioners. For formal study, plan a serious project that uses the curriculum. For the independent route, recruit qualified critics and verify whether the path keeps institutional doors open.

PREMORTEM / TWO FUTURE WORLDS

If a prestigious programme yields little practical progress, what would you have changed earlier? If self-study produces dozens of artifacts but little deep understanding, what missing feedback should you have sought?

THE QUESTION THAT MATTERS

What specific ability or relationship do I want to have at the end, and what proof would convince a demanding outsider?

A defensible next step: Identify admission or career requirements, estimate opportunity cost, and arrange one real feedback mechanism whichever route you choose.

WORKED CASE / TIME / BELONGING

The year away or the days together

Exploration and presence can both be expressions of care for life.

THE SITUATION

Someone considers spending a year travelling and researching while older relatives live close to home. The choice involves experiences that cannot be priced. Yet the idea that every absence is abandonment can also be an assumption about other people's wishes.

WHAT THE MAIN OPTIONS PROTECT AND RISK

Travel offers perspective, discovery and independence; it may reduce everyday family presence. Staying creates daily moments and continuity, but may crowd out the person's own projects if boundaries are never discussed. Both paths can contain care and regret.

A POSSIBLE THIRD PATH

Ask relatives what support they want rather than imagining their private motives. Explore partial travel, scheduled visits, shared time, local research, or a shorter trip. Negotiate expectations without treating affection as a demand for unlimited availability.

PREMORTEM / TWO FUTURE WORLDS

Imagine travel produces meaningful learning and a family emergency interrupts it. Imagine staying home produces rich memories but also quiet resentment. What support systems and conversations would have altered either experience?

THE QUESTION THAT MATTERS

What kind of presence is wanted rather than merely presumed? Which experiences might be possible in a smaller, reversible form?

A defensible next step: Have the conversation; map genuine care responsibilities; choose one meaningful commitment to family and one to personal exploration.

COMMON DISTORTIONS

When the mind plays tricks

A bias is a possibility to check, not a diagnosis to apply to people.

SUNK COST

Already invested a lot? Ask whether the next investment makes sense if the past cannot be recovered.

STATUS QUO

Doing nothing also has costs. Value stability without assuming it is automatically neutral.

ACTION BIAS

An immediate move feels productive. Ask whether delay buys important information or only discomfort.

CONFIRMATION

Seek thoughtful disagreement and disconfirming observations, not only reassurance.

OUTCOME BIAS

A lucky success does not prove a strong process. Review what was knowable at the time.

PRESENT BIAS

Short-term feelings matter, but so may your future circumstances and obligations.

SOCIAL PROOF

Prestige is information about reputation, not proof of fit for your own aims.

FALSE PRECISION

A confidence score is only useful when evidence and calibration justify its specificity.

Use thoughtfully: Finding a bias does not entitle you to dismiss a person. Investigate the claim, evidence, and context. Several reasonable values can be in tension even when nobody is biased.

SHARED DECISIONS

Make room for other minds

Personal agency does not mean making decisions about other people without them.

WHEN TO TALK, NOT JUST CALCULATE

If the choice affects a colleague's workload, a partner's time, a family member's living situation, or a collaborator's rights, your private matrix is not the full decision. Invite the relevant people into the conversation.

1 / SAY WHAT YOU HAVE OBSERVED

Use concrete observations rather than statements about hidden motives. "We missed two deadlines and you said you feel exhausted" is more useful than "You no longer care."

2 / MAKE OPTIONS VISIBLE

Name the options under discussion, including a pause or small experiment. Ask what alternatives the other person sees. Avoid presenting a predetermined decision as a consultation.

3 / ASK ABOUT BOUNDARIES AND BURDENS

What does each person consent to? Who absorbs financial, physical, or emotional costs? Which agreements are negotiable, and which are not yours to trade away?

4 / RECORD THE AGREEMENT WITHOUT FREEZING IT

Write down responsibilities, an escalation path and the conditions for revisiting the plan. A living agreement makes cooperation easier than a silent expectation.

A SCRIPT FOR A HARD CONVERSATION

"Here is what I know, and here is what I may be assuming. I can see two options, but I might be missing a third. What matters most to you? What would make either option unacceptable? Can we agree on a smaller next step?"

Respect a no. A helpful decision tool supports consent; it cannot manufacture it. If the conversation involves coercion, abuse, or urgent risk, ordinary negotiation frameworks may not be appropriate.

WORKSHEET / 1 OF 2

My decision memo

Write with enough specificity that you can review this without rewriting the past.

THE ACTUAL DECISION, IN ONE SENTENCE

OPTION A / WHAT IT PROTECTS / WHAT IT COSTS

OPTION B / WHAT IT PROTECTS / WHAT IT COSTS

A THIRD PATH, PAUSE, OR SMALLER EXPERIMENT

WHO IS AFFECTED? WHICH COMMITMENTS OR BOUNDARIES MATTER?

Margin note: Be compassionate, but do not use vagueness to conceal difficult facts. The aim is legibility, not self-judgment.

WORKSHEET / 2 OF 2

Evidence, risk, and revision

This page turns reflection into a reversible learning process where possible.

FACTS I CAN VERIFY / ASSUMPTIONS I AM MAKING

INFORMATION THAT COULD CHANGE MY CHOICE

PREMORTEM / WARNING SIGNS / RESPONSE PLAN

MY PROVISIONAL CHOICE / WHAT I AM NOT CLAIMING TO KNOW

MY REVIEW TRIGGER / WHOSE FEEDBACK I NEED

AFTER THE CHOICE

Review without a courtroom

A retrospective should teach you something without turning every outcome into a verdict on your character.

AT THE NEXT REVIEW

1. What happened, without interpretation?
2. Which original assumptions survived contact with reality?
3. Which new facts were genuinely unforeseeable?
4. Was the reasoning responsible with what was available then?
5. Did the choice affect other people differently than expected?
6. What process will I keep, revise, or retire?

USEFUL DISTINCTIONS

Separate luck from skill, errors in execution from errors in choosing, and changed circumstances from avoidable blind spots. Sometimes the right lesson is “I made the most defensible choice I could.”

SELECTED FURTHER READING

Gary Klein, “Performing a Project Premortem” (Harvard Business Review, 2007). Samuelson & Zeckhauser, “Status Quo Bias in Decision Making” (Journal of Risk and Uncertainty, 1988). Arkes & Blumer, “The Psychology of Sunk Cost” (Organizational Behavior and Human Decision Processes, 1985). These works inform general concepts; the fictional stories and worksheets here are original editorial material.

A PARTING QUESTION

What might it mean to choose with care, and then allow yourself to live? A decision memo is a record of agency, not a tool for endlessly trying your own past.

Explore more: <https://sahiltayal.com/> — writing, experiments, and public projects by Sahil Tayal.

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