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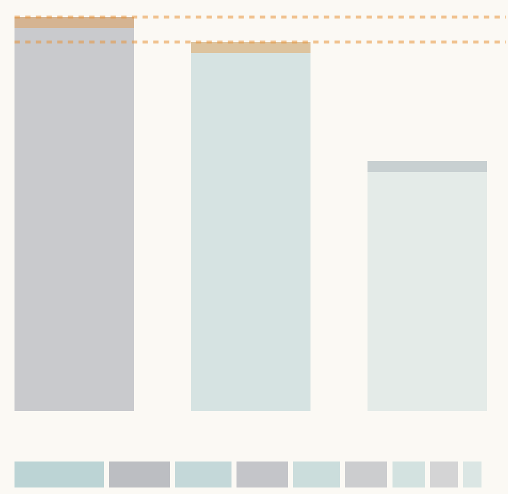
Frame the Decision

Three things to do before you start comparing anything.

Free guide · 4 traps · 4 exercises



SCORE IT INSTEAD OF AGONIZING OVER IT

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The Decision You Are Actually Making

Three things that happen before any weighing starts, and decide more than the weighing does.

There is a particular kind of tiredness that comes from a decision you have been carrying for weeks — the tiredness of having had the same conversation eleven times and knowing you are no closer to an answer. Most advice for that starts with how to compare the options. This guide starts three steps earlier, because that is where most decisions actually go wrong.

All of it can be done tonight, on paper, before you look at anything.

1. Notice that your question arrived as a yes or no

Write your options down. If one of them is a thing and the other is the absence of that thing, you are not choosing between options — you are adjudicating a proposal. Somebody has already done the generating, and you have been handed the last five percent of the work and asked to be responsible about it.

> **THE WORKED DECISION, AS IT ARRIVED**
> "Should we extend the house or not?" That is how the decision this guide follows turned up, and it is a perfectly reasonable question. It is also a yes-or-no about one option — so the whole exercise would have been a referendum on that one thing, and nobody would have considered the option that eventually came second.

To widen it without widening it forever, ask what the **yes** is trying to get you — not what it is, what it is for — and then ask the same of the **no**. Both answers are almost always more general than the option that produced them, and the more general version is your real question.

Here that took about four minutes, and produced: **Where do we live for the next five years?** — a question with 3 answers rather than two.

The option	What it means
Stay and extend	Keep the house, add the room at the back, live through the building work.
Trade up across town	Sell, buy something bigger twenty-five minutes further out, same region.
Move out of the region	Sell, move somewhere materially cheaper, start over on everything.

2. Force the option nobody listed

Most shortlists were not chosen. They accumulated — whatever was listed the month you started, whoever called back, the one your sister mentioned. Nothing wrong with that as a way of generating candidates; the problem is that the accidental shortlist then gets defended as though it were the result of a search.

You cannot brainstorm on demand. These four prompts produce an answer whether you feel inspired or not:

- **The option that costs nothing and changes nothing.** Do the current thing for another year, deliberately, with a date to revisit. Almost never wins. Frequently reveals that the deadline was invented.
- **The option somebody with twice your budget would take.** Not because you can afford it, but because it names what you would buy if money were not the constraint — and that is often a criterion you had quietly dropped.
- **The option somebody with half your budget would take.** The most productive and the least comfortable of the four.
- **The option that gets you most of what you want without the part you are dreading.** There is almost always a version of the plan with the expensive or frightening component removed.

> **KILLING AN OPTION IS A RESULT TOO**
> A third option is not only worth generating when it wins. Before it is written down it is a background hum — the recurring evening thought that you could just do the other thing and be done with all of it. That thought is exhausting precisely because it never gets resolved. Considering it properly and rejecting it for reasons you wrote down is most of the relief people describe after finally deciding.

3. Ask what it would cost to undo

How much checking does a decision deserve? Most people answer with a feeling, and the feeling tracks how much they have been thinking about it — which is almost exactly the wrong variable. Anxiety scales with attention. It has nothing to do with what it would cost to be wrong.

The question that should set it is **what would it cost to undo?** In money and in months. That sorts decisions in a way that often surprises the person doing the sorting:

Class	What it means, and what it earns
Reversible	A rental, a trial, a returnable order. You can get out for a cost you would barely feel. These deserve far less deliberation than they usually get — trying it produces better information than thinking about it.
Awkward	A lease, a used car, a year-long program. Getting out costs real money and some months. Worth genuine checking, not worth agonizing.
Costly	A house move, a career change, a major renovation. Undoing it is possible and painful, and the pain is mostly transaction costs and lost time.
A one-way door	Selling a business, an operation, emigrating — anything where the previous state no longer exists to return to. These earn everything you can give them.

The worked decision prices its own unwind at about 46,000 (amounts here are written as plain figures with no currency symbol — the arithmetic works identically in any currency, and it is the ratio between the numbers that travels), over roughly 9 months, which makes it **costly to reverse** — not a one-way door, but a long way from a trial. That single number is what should set how much checking it gets, and it is worth writing down before you start researching rather than after.

THE PRACTICAL VERSION

Before you spend another evening researching, price the unwind. If it is small, the research is probably worth less than just doing it and finding out. If it is large, you are more likely under-spending on diligence than over-spending — however exhausted the decision has made you, because exhaustion is not evidence either way.

4 of the Twelve Traps

The four that fire before any scoring starts. Each is written as what it sounds like inside your own head, because that is how you will meet it.

The question that arrived as a yes or no
It sounds like: "Should we do it or not?"

What it costs: Every option nobody named. A yes-or-no question has already thrown away the alternatives before anyone starts weighing anything, and the weighing then looks rigorous while being run on a shortlist of one and its shadow.

The tell: Your options are a thing and the absence of that thing. Write them down: if one of them is 'don't', you have a yes-or-no.

Instead: Ask what the yes and the no are each trying to get you, then ask what else would get you that. The answer becomes a third option or it becomes a criterion. Either is progress.

The third option nobody looked for
It sounds like: "It is really between these two."

What it costs: The option that would have won. Shortlists mostly form by accident — who called back, what was listed that week — and then get defended as though they were chosen.

The tell: You can say exactly why each option is on the list, but not who else was considered and rejected.

Instead: Spend one deliberate hour generating options before you spend ten evaluating them. Force a third that is not a compromise between the first two, and a fourth that costs nothing.

The deadline you inherited
It sounds like: "We have to decide by the end of the month."

What it costs: The chance to find out anything. A deadline set by somebody who benefits from your haste is a negotiating position wearing a calendar.

The tell: You can name the date but not who set it, or what actually happens the day after.

Instead: Separate the two questions. When is the last responsible moment? What specifically expires, and for whom? Most deadlines on a big decision are softer than they sound, and the ones that are not can be paid for.

Diligence proportional to anxiety

It sounds like: "I just want to be sure."

What it costs: Weeks on the checks that soothe you and none on the ones that would change your mind. Anxiety scales with how much you are thinking about a decision, not with how hard it is to undo.

The tell: You have researched one option far more than the others, and the extra research has not changed a single score.

Instead: Set the diligence budget from what the unwind costs and how close the decision is, before you start researching. Then buy checks in order of what they would change, not in order of what they would settle.

The Exercises

4 of them, about 80 minutes in total, needing nothing but paper.

ABOUT 15 MINUTES

Write the question three ways

Write your decision as a question. Now write it twice more, each time as a genuinely different question that the same worry could have produced. One of them will be broader than the one you started with. Read all three and pick the one you would rather have answered in five years — that is the decision you are making, and it is often not the one you were about to make.

What you end up with: The question you will actually score against, on paper, before any option is named.

ABOUT 30 MINUTES

The forced fourth

List your current options. Then add: the option that costs nothing and changes nothing, the option somebody with twice your budget would take, the option somebody with half your budget would take, and the option that gets you most of what you want without the part you are dreading. Four more. At least one will be worth keeping, and you will not know which until they are written down.

What you end up with: A shortlist you chose rather than one that arrived.

ABOUT 10 MINUTES

Name the date and its owner

Write your deadline. Beside it write who set it, what specifically happens the day after, and who is better off if you decide sooner. Then write the last responsible moment — the latest date at which you could still take any of your options. If those two dates are far apart, you have just bought yourself the gap.

What you end up with: The real deadline, separated from the one you were handed.

ABOUT 25 MINUTES

Price the unwind

Assume you commit and, within two years, want out. Write what it would cost in money and in months. Do it for your top two, because they are often very different, and that difference is a criterion you may not have on the list. Then set your diligence budget: how likely you are to be wrong, multiplied by that unwind cost.

What you end up with: A checking budget derived from the decision rather than from how worried you feel.

What This Leaves Out

Honestly, because a free tool that pretends to be the whole thing is not much of an advertisement for the paid one.

Everything above happens before you start comparing anything. **How to Make a Big Decision** (**see it**) is 109 pages across four PDFs, and the parts it adds are the ones that are hardest to work out alone — because it computes them, on the same worked decision you have just been reading about:

- **The matrix, and how close it really is.** Criteria before candidates, weights before scores, and then the number almost nobody works out: how far one weight would have to move before your answer reverses. In the worked decision it is a few points out of a hundred, and several criteria cannot change the answer at any weight at all.
- **The four ways you rig your own matrix.** Revising a weight on the way home, adding a criterion that occurred to you late, stretching a compressed scale, quietly merging away the one your favorite loses on — each applied to the same decision, with the effect computed. Two of the four reverse the winner, and nobody lies at any point.
- **The disagreement map**, for deciding with somebody who weighs things differently: two sets of weights over one matrix, and which few of the differences are actually producing the different answers.
- **The diligence budget and the information ledger** — turning the unwind cost you just estimated into what checking is worth, then spending it against twenty priced checks ranked by what they would change.
- **A criteria library for seven kinds of decision**, the other eight traps, a worked pre-mortem, the decision record, and how to review the outcome without rewriting the story.

One payment, four PDFs you keep. No login, no seat, no renewal — and it will still open in ten years when your children are choosing between two places to live. The rest of the Big Decisions tools are at ardentworkshop.com.

A note on what this is. General decision-making guidance, not financial, legal, medical, or tax advice, and it does not replace a qualified professional who knows your situation. The worked decision, its options and its figures are an invented household's own planning estimates, written down so the reasoning can be followed — they are not research, and no reader should carry a number out of this guide into their own decision. The method travels; the figures do not.