

CHAPTER 3 • MARGIN MOVE

The Zero Hour Audit

Ten minutes now; two weeks of noticing after.

Everyone runs out of margin. The expensive mistake is making an irreversible decision at your lowest point and mistaking that low point for clarity. Almost everyone has a *pattern* to their depletion — a time of day, a day of the week, a recurring situation where the account reliably empties — and almost no one has ever looked for it.

You are not trying to eliminate your zero hours. You cannot. You are trying to know their address.

Part 1 • Locate your zero

My worst decisions tend to get made at this time of day: _____

The day(s) of the week I'm most depleted: _____

The recurring situations where I most often snap, default, or regret: _____

Part 2 • Learn your warning light

When judgment starts to go — when the world goes binary — my personal tell is (*circle any, add your own*):

Irritability	Hot certainty	"Just deal with it now"
Rereading without absorbing	Everything feels binary	Uncharitable readings of others
A sudden urge to send it	Cannot hold two truths at once	

My own words for it: _____

Part 3 • Name the decisions to protect

Three kinds of decisions I will **not** make during my zero hours (*for example: replies to conflict, financial commitments, anything I cannot take back*):

MY RULE, IN ONE SENTENCE

"When I notice _____ [my tell], I will not _____ until
_____ [I have left the zero]."

The rule that falls out of the audit: do not make irreversible decisions during your zero hours. Not the email, not the yes, not the resignation, not the text. Draft it if you must — then let it sit until you can read it with margin. The draft was never the problem. The 11:14 "send" was.

Most people find their zero hours are startlingly predictable — the same time, the same situations, again and again. That predictability is a gift. A random enemy cannot be defended against; a scheduled one can.

What I noticed

One or two lines, written now while it is fresh. Reflection is a deposit — Chapter 7 — and this is the cheapest place in the book to make one.

Photocopy-friendly. From Thought Margin: Reclaiming the Capacity to Think in the Age of AI by Rachael-Renée Rychling. Free to print for personal use.