CHAPTER 6 · MARGIN MOVE

The Three Oldest Debts

Ten minutes. Three decisions, three dates.

Do not try to inventory every open decision in your life. That is Chapter 11's work, and doing it now, unstructured, tends to overwhelm rather than relieve. For now, just three.

Write down the three decisions you have been carrying the longest. The very first ones that surfaced as you read this are almost certainly the right ones; your mind volunteered them because they have been knocking for a while.

Do not decide anything today. Naming and dating is the entire task. Fill it in by hand — handwriting slows you down just enough to be honest.

DEBT 1

The decision I've been carrying: ______________________________

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I first started postponing it around (month / year): ______________________________

Its interest rate feels like *(circle one)*: Loan-shark · High / slow-burn · Near-zero

When I re-encounter it, the feeling is (one word): ______________________________

Would more information actually change this decision, or just delay it? *(circle)* Change · Delay

DEBT 2

The decision I've been carrying: ______________________________

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I first started postponing it around (month / year): ______________________________

Its interest rate feels like *(circle one)*: Loan-shark · High / slow-burn · Near-zero

When I re-encounter it, the feeling is (one word): ______________________________

Would more information actually change this decision, or just delay it? *(circle)* Change · Delay

DEBT 3

The decision I've been carrying: ______________________________

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I first started postponing it around (month / year): ______________________________

Its interest rate feels like *(circle one)*: Loan-shark · High / slow-burn · Near-zero

When I re-encounter it, the feeling is (one word): ______________________________

Would more information actually change this decision, or just delay it? *(circle)* Change · Delay

Looking at all three together

One thing I notice:

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The dates are the point. There is something about seeing "March of last year" beside a decision that converts a vague heaviness into a specific, dated liability on a specific balance sheet. It makes the interest legible.

Two things people commonly find. Either all three debts are high-interest — the expensive ones really are the ones we carry longest. Or the oldest debt is one where the honest answer to the last question was "delay," not "change" — meaning you have had enough information to decide for months, and what you were buying with the postponement was never information. It was avoidance. Either way you have just seen something true.

Keep this page. In Chapter 11 these three debts are the first ones you pay down.