

CHAPTER 7 • MARGIN MOVE

The Deposit Swap

Seven days. No new time required.

This is the easiest win in the book, and after two chapters of leaks and debt you have earned a change you can feel quickly.

For the next seven days, replace one daily pseudo-deposit with one true deposit of the same length.

That is the whole intervention. Not more time. The *same* time, reallocated from an imposter to a real one. Do not add anything to your day. Your day is full enough, and adding is why most changes fail.

Choose your swap

SWAP OUT (pseudo-deposit)	SWAP IN (true deposit)	WHAT IT REFILLS
The afternoon scroll	A walk with nothing in your ears	Directed attention
Ten minutes of morning feed	Ten minutes of reflection — a page on what matters today	Reflection
One evening of passive input	One earlier bedtime	Sleep — the master deposit
One over-scheduled lunch	One genuinely empty lunch	Slack

My swap

The pseudo-deposit I am swapping out: _____

The true deposit going in its place: _____

Same time of day: _____

Same duration (minutes): _____

Seven days

Tick the day. Then rate how you felt *returning* from the swapped block, 1 (worse than before) to 5 (noticeably better). That returning feeling is the deposit registering.

Day	1	2	3	4	5	6	7
Done							
Returning feeling (1–5)							

After seven days — what changed, if anything:

If you feel a flicker of resistance, file it. If swapping twenty minutes of scrolling for a walk feels strangely hard, notice that without judgment. A depleted mind reaches for the pseudo-deposit precisely because the pseudo-deposit asks nothing of it and the real deposit asks a little. That pull is not a character flaw. It is a tell that the account is low enough to prefer numbing to refilling.

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.