

CHAPTER 11 • MARGIN MOVE

The Decision Ledger

A living, weekly instrument. Fifteen minutes a week.

Unlike the inventory, which you do once and in full, the Decision Ledger is a *living, weekly* instrument. It is the decision-side companion to the Scorecard. Keep it where you will see it — beside the Scorecard, ideally.

The four interest classes

CLASS	WHAT IT IS	WHAT YOU DO
LOAN-SHARK	Escalating, health, safety	Decide THIS WEEK
HIGH	Relationships, career	Calendar THIS MONTH
LOW	Not escalating	Defer WITH A DATE (chosen ≠ debt)
JUNK	Expired, inherited, someone else's	Strike out

Week of: _____

OPEN DECISION (one line — not a task)	INTEREST CLASS	NEXT REVIEW	CLOSED

The weekly sweep — fifteen minutes

1. Add what opened this week.
2. Re-triage what changed class.
3. Close every two-way door on sight. Reversible decisions should be made fast, by whoever is closest, and revisited if wrong.
4. Strike what dissolved.
5. Move nothing to "closed" without actually deciding.

The "closed this week" column is the one to watch. It is the only honest measure of whether you are paying the debt down or just admiring it.

Keeping it from rebuilding

Three habits stop the inventory from ever becoming another forty-one. Write yours in.

Make policies, not repeated decisions. A decision you make once that discharges all future instances of it.

Decide at the point of arrival. The cheapest moment to close a small decision is the first time you see it.

Keep the weekly sweep on the calendar.

My sweep is: _____

If the closed column stays empty week after week, the ledger is telling you something, and it is not that you need a better ledger. It is that a decision somewhere on that page is a possibility you are not yet ready to grieve. Closing a decision often means closing a possibility, and that is a kind of grief — which no reversibility test will resolve. Worth knowing, gently.

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.