

CHAPTER 5 · ESSENTIALS · PART II · OPENING THE BOOKS

5. Withdrawals

Margin does not drain dramatically. It drains continuously, through four specific leaks — and they are far worse together than apart.

The chapter in brief

Decision load. Flagged in the book as inference rather than finding: what a decision costs tracks the work of evaluating it, not the importance of it. The machinery does not check the stakes before it runs. **Context switching.** You never switch cleanly; part of your mind stays behind, which Sophie Leroy named *attention residue*.

Interruption exposure. A switch you did not choose, and its cost is not the ninety seconds someone spends at your desk. It is the wreckage left behind — and an uncomfortable share of it is self-generated. **Open loops.** Every unfinished commitment draws a small continuous current, not while you work on it but while you *do not*.

What to hold on to

- **The four leaks map onto Scorecard groups 1 to 4.** Your reading already named which one drains fastest.
- **They compound.** High decision load leaves you depleted; a depleted mind is more interruptible; more interruptions mean more residue and more loops left open. This is why single fixes fail.
- **Star your self-interruptions.** That fraction separates a boundary problem from a self-regulation problem, and they have completely different solutions.

The evidence, honestly

- Attention residue is solid, replicated work.
- The Zeigarnik lineage often cited for open loops is contested, and the text handles it rather than leaning on it. The load-bearing finding is Masicampo and Baumeister's: what quiets an unfinished goal is forming a *plan*, not completing it.
- The claim about decision cost is named in the text as the author's inference. No study hands it over directly.

THE AI THREAD Generative AI reduces the labour of production while touching all four leaks at once: more options to evaluate, another surface to switch to, another source of pings, more half-reviewed output humming in the background. A withdrawal wearing the costume of a deposit, unless used by design.

Your Margin Move — The Leak Ledger

Two days, four columns. Count every decision, every chosen switch, every unchosen interruption, every loop you open — and star the ones you generated yourself. Count, do not judge.

Printable worksheet: ThoughtMargin.com/downloads/the-leak-ledger.pdf

Carry forward. Three leaks drain at a steady rate. One compounds, and gets its own chapter. · From *Thought Margin: Reclaiming the Capacity to Think in the Age of AI* by Rachael-Renée Rychling. A companion, not a substitute — the caveats that make the claims trustworthy live in the book.