CHAPTER 6 · ESSENTIALS · PART II · OPENING THE BOOKS

6. Decision Debt

Every decision you do not make charges interest — and the longest carried are quietly the most expensive things in a life.

The chapter in brief

Daniel's crown cost four thousand dollars. The interesting number is the eleven months he spent not deciding to go. An unmade decision bills three ways: the **recurring charge** of reloading it every time you re-encounter it; the **background charge** you never consciously feel, which is exactly what makes it expensive; and the **compounding charge** — the cost of the delay itself.

We tell ourselves we are gathering information. Sometimes that is true. Often one honest test settles it: would more information actually change this decision, or only delay it? When the answer is delay, what the postponement was buying was never information.

What to hold on to

- **Tasks are not decisions.** This is not a backlog of things to do. It is a portfolio of things not yet chosen.
- **Interest rates differ wildly,** and we pay down the wrong ones first — clearing the emotionally easy debt while the health symptom compounds untouched.
- **Naming and dating helps before deciding does.** Seeing "March of last year" beside a decision turns a vague heaviness into a dated liability.

The evidence, honestly

- Masicampo and Baumeister is the load-bearing citation: forming a plan for an unfulfilled goal — not completing it — is what stops it intruding on cognition. That is why the worksheet asks you to name and date rather than decide.
- The young cognitive-offloading literature is used with its caveats intact, and a widely discussed preprint stays in the notes rather than the argument. A book that flags zombie statistics has no business using a preprint as ballast.

THE AI THREAD AI is spectacularly good at generating options — and generating was never the expensive part. Committing was. The machine makes options nearly free while doing nothing to make commitment easier, and often makes it harder: instead of two paths you thought of, seven you cannot unsee.

Your Margin Move — The Three Oldest Debts

Write down the three decisions you have carried longest, and beside each one the approximate date you first started postponing it. Do not decide anything. The dates are the point.

Printable worksheet: ***ThoughtMargin.com/downloads/the-three-oldest-debts.pdf***

Carry forward. *Two chapters of liabilities is enough. Next, the other column of the ledger. · 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.*