CHAPTER 11 · ESSENTIALS · PART III · THE ENGINEERING

11. Paying Down Decision Debt

Inventory it, triage it by interest rate, close what must close — and then stop it rebuilding.

The chapter in brief

The first time Ravi wrote down every open decision in his life he stopped at forty-one, not because he had run out but because he needed to feel something before continuing. Asked that morning, he would have said four.

Step one is half the whole intervention: write them all down. Step two is to sort them not by importance, which is the intuitive move and the wrong one, but by **interest rate**. Loan-shark debt — health, safety, anything escalating — gets decided this week. High interest gets a date this month. Low interest is deferred *with a date*, because a chosen deferral is not debt. Junk gets struck out. Then close what must close: two-way doors decided fast and revisited if wrong, one-way doors given real deliberation. Most people spend their deliberation backwards.

What to hold on to

- **Prevention is a standing practice, not a one-time purge.** Make policies instead of repeated decisions; decide at the point of arrival; keep a weekly fifteen-minute sweep.
- **The ledger's honest column is "closed this week."** A full open column and an empty closed column is telling you something.
- **The least practical and most important thing here:** closing a decision often means closing a possibility, and that is a kind of grief. Grief does not yield to a reversibility test. If the system stalls, this is usually why.

The evidence, honestly

- The reversible / irreversible distinction is a practitioner heuristic (Bezos), used as a decision aid rather than a research finding.
- The loop-quieting mechanism under the whole chapter remains Masicampo and Baumeister: a plan closes the loop, and the plan has to be yours. Debated magnitudes elsewhere are qualified in the text where they appear.

THE AI THREAD AI is a superb decision *clerk*: it will assemble options you had not thought of and organise the mess into something you can look at. But the commitment stays human, because an outsourced commitment does not close the loop. Not overriding the machine is not the same as deciding. The loop knows.

Your Margin Move — The Decision Ledger

A living, weekly instrument rather than a one-off. Sweep in what opened, re-triage what changed, close what you closed, strike what dissolved — and move nothing to "closed" without actually deciding.

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

Carry forward. *Will alone is a poor tool for behaviour change. So the last move of Part III changes the room instead. · 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.*