CHAPTER 4 · THE READER'S GAUGE

The Thought Margin Scorecard

A ten-minute look at where your thinking capacity is going — and why you keep ending competent days feeling mentally empty.

How to take it

There are 24 statements, in eight groups of three. For each one, think about the **last two weeks** and score how often it has been true.

STANDARD KEY	0	1	2	3	4
Most statements	never	rarely	sometimes	often	almost always
Statements marked (reverse)	almost always	often	sometimes	rarely	never

Thirteen statements describe a drain, where *more* of it means *less* margin. Score those with the key flipped, as you answer. Then every number you write down means the same thing: **higher always means more margin**. That is the whole trick. There is no second scoring step later.

Answer quickly and honestly — your first instinct is usually the true one. The first four groups measure what drains your margin; the last four measure what refills and protects it. The gap between them is the whole story.

Part A — Where the margin leaks

GROUP 1 · DECISION LOAD

the sheer volume of choices you are carrying

#	STATEMENT	SCORE 0–4
1.	I face more decisions in a day than I can make well. *(reverse)*	
2.	By evening I feel "decisioned out." *(reverse)*	
3.	I end most days with mental energy to spare for a hard choice.	

Group 1 average (add the three, divide by 3): ________

GROUP 2 · CONTEXT SWITCHING

how often your attention is yanked from one thing to another

#	STATEMENT	SCORE 0–4
4.	My attention gets pulled to something new before I finish what I am on. *(reverse)*	
5.	I juggle several unrelated tasks in a single hour. *(reverse)*	
6.	I can stay on one thing until it is done.	

Group 2 average (add the three, divide by 3): ________

GROUP 3 · INTERRUPTION EXPOSURE

how porous your attention is to notifications and other people

#	STATEMENT	SCORE 0–4
7.	Notifications or people interrupt my focused work. *(reverse)*	
8.	I check messages without meaning to. *(reverse)*	
9.	I get long stretches with no interruptions.	

Group 3 average (add the three, divide by 3): ________

GROUP 4 · OPEN LOOPS

the unfinished commitments that keep running in the background

#	STATEMENT	SCORE 0–4
10.	Unfinished commitments keep resurfacing in my mind. *(reverse)*	
11.	I carry a running list of things I have not decided or closed. *(reverse)*	
12.	When I set something down, it stays down until I choose to pick it up.	

Group 4 average (add the three, divide by 3): ________

Part B — Where the margin refills

GROUP 5 · RECOVERY

whether you actually restore, or just stop

#	STATEMENT	SCORE 0–4
13.	I wake up feeling mentally restored.	
14.	I get real downtime where I am not "on."	
15.	I cut my sleep short to get everything done. *(reverse)*	

Group 5 average (add the three, divide by 3): ________

GROUP 6 · REFLECTION TIME

room to think about how things are going, not just do them

#	STATEMENT	SCORE 0–4
16.	I have time to think about how things are going, not just push through them.	
17.	I step back to make sense of what I am learning.	
18.	My days are too full for any reflection. *(reverse)*	

Group 6 average (add the three, divide by 3): ________

GROUP 7 · ATTENTION RESTORATION

whether you actually rest the faculty you spend all day using

#	STATEMENT	SCORE 0–4
19.	I can read or think deeply without my mind wandering.	
20.	I reread the same thing because I did not absorb it the first time. *(reverse)*	
21.	My breaks give my attention a real rest — no screen, no new input.	

Group 7 average (add the three, divide by 3): ________

GROUP 8 · PLANNING BUFFER

the slack in your schedule that absorbs the unexpected

#	STATEMENT	SCORE 0–4
22.	My schedule is booked solid, with no slack. *(reverse)*	
23.	One unexpected task can derail my whole day. *(reverse)*	
24.	I build in buffer time for the things I cannot predict.	

Group 8 average (add the three, divide by 3): ________

Reading your profile

Step 1 — Average each group of three. You will have eight numbers, each between 0 and 4, each pointing the same direction: higher is healthier. **Those eight numbers are your Margin Profile — the real output of this tool.** Write them where you can see all eight at once.

Step 2 — Read the shape. Circle your lowest group: that is your highest-leverage target. Then compare your two families. Average groups 1–4 (the **Leak family** — how well the drains are sealed) and groups 5–8 (the **Reserve family** — how well the account refills). The gap between the two families is the most honest sentence this tool will speak about your life. It tells you whether to plug leaks or make deposits first.

GROUP	AVERAGE (0–4)	FAMILY	FAMILY AVERAGE
1 · Decision Load		Leak	
2 · Context Switching		Leak	
3 · Interruption Exposure		Leak	
4 · Open Loops		Leak	
5 · Recovery		Reserve	
6 · Reflection Time		Reserve	
7 · Attention Restoration		Reserve	
8 · Planning Buffer		Reserve	

My lowest group — the one I circled: ____________________

The one change I am making for the next thirty days: ____________________

Optional — the Index

If you want one number to track over time, average all eight group scores and multiply by 25 for a 0–100 figure. Use the Index for exactly one thing: comparing yourself to yourself, this month against last. The profile is for diagnosis. The Index is just the trend line.

INDEX	AS A ROUGH COMPASS
Below 40	Running on borrowed capacity, with judgment the first thing to go
40–59	Functioning with no slack — one rough week from overdrawn
60–79	Genuine room to think when it counts
80 and up	A consistent surplus, rare in modern life, whose work is keeping it

My Index today (optional): ____________________

What this is and is not. A self-assessment, not a clinical test, and not a validated instrument — a structured way to see your own patterns, the way a food journal shows you your eating without being a lab report. Scores move with mood, workload, illness, season and how candidly you answered on a given day, not only with the interventions in this book. The most useful things here are the *shape* and the *gap*.

Your lowest score is not your weakness. It is your highest-leverage move. Change one thing for thirty days, then take this reading again.

What I noticed in my shape

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.

 If rest has genuinely stopped working — or depletion has brought persistent low mood, lost interest, or hopelessness — the highest-leverage move available to you is a conversation with a doctor or a mental-health professional.

THE PRINTABLE RECORD

My Margin Profile

Eight numbers and a date. Your before photo — and every reading after it.

Chapter 4 asks you to write your eight numbers where you will find them again. This page is that place. Each group scores 0–4, and higher is always more margin. The optional Index is the average of the eight, times 25.

GROUP	READING 1 date ______	READING 2 date ______	READING 3 date ______	READING 4 date ______
1 · Decision Load				
2 · Context Switching				
3 · Interruption Exposure				
4 · Open Loops				
5 · Recovery				
6 · Reflection Time				
7 · Attention Restoration				
8 · Planning Buffer				
Leak family (average 1–4)				
Reserve family (average 5–8)				
The gap between the families				
Index (optional, ×25)				

Each time you read it

Reading 1

My lowest group — the one I circled: ______________________

The one change I am making for thirty days: ______________________

Reading 2

My lowest group — the one I circled: ______________________

The one change I am making for thirty days: ______________________

Reading 3

My lowest group — the one I circled: ____________________

The one change I am making for thirty days: ____________________

Reading 4

My lowest group — the one I circled: ____________________

The one change I am making for thirty days: ____________________

Your lowest score is not your weakness. Change one thing for thirty days, then take this reading again.

Reading the shape. A low Leak family means you are draining fast. A low Reserve family means little is flowing back in. Draining fast while refilling decently → start at Chapter 5. Drains sealed but nothing flowing in → start at Chapter 7. Both running hard → you are solvent only on days when nothing goes wrong. Both quiet → the question is not how to cope but what you would do with a surplus.

What changed between readings

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.

CHAPTER 1 · MARGIN MOVE

The Demand Census

One ordinary hour, counted.

Before anything can be managed it has to be counted. The Demand Census does one job: it makes the invisible visible. It does not solve anything, and it is not designed to.

How to run it

Pick one ordinary hour in the next day or two. Not a quiet Sunday, not an emergency Tuesday — a typical workaday hour. Set a timer. Then make a mark in the correct column every time one of the following happens.

- **Decisions made.** Any point at which you chose among options: respond or not, yes or no, this or that, now or later. Include the small ones. *Especially* the small ones.
- **Inputs processed.** Any piece of information that entered your awareness — email, text, message, notification, overheard comment, headline, request. Not just the ones you acted on. All of them.
- **Switches made.** Any point at which you shifted from one task, topic, or focus to another. Include the times you interrupted yourself, which will be a surprising fraction of the total.

Don't aim for perfect accuracy. Aim for a rough count that surprises you.

The hour I counted (day and time): ______________________

	DECISIONS MADE	INPUTS PROCESSED	SWITCHES MADE
Tally marks			
Total			

Now do the multiplication

The numbers matter less than the volume they reveal. This was one hour. Scale it.

	Decisions	Inputs	Switches
× one working day (8 hrs)			
× one working week			
× one working year			

The number that surprised me most: ______________________

Because: ______________________

> *This is your hour. Add the hours you are technically off the clock but still triaging your phone. Then every day since the world became the world it now is.*

Keep this page. Chapter 4 gives these rough numbers a framework and a number of their own. The census will mean more once you have your Scorecard profile beside it.

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.

CHAPTER 2 · MARGIN MOVE

The Routing Map

Fifteen minutes, and a sheet turned sideways.

The problem was never that people ask things of you. It is that almost no one has ever *seen the pattern* of what gets routed to them — and you cannot renegotiate a pattern you cannot see.

How to run it

List the ten demands that most reliably arrive at your desk, your phone, or your kitchen table. Not the occasional ones. The ones that come to you *because you are you*: the things people "just ask you about," the messes that somehow become yours, the decisions everyone waits for you to make.

Then mark each one with a single letter.

- **C — Mine by Choice.** I genuinely want this one. It uses my best judgment on something I care about. Competence well spent.
- **D — Mine by Default.** It comes to me because it always has, not because it must. Someone else could carry it; the routing system simply never learned that.
- **R — Mine by Drift.** I do not even remember agreeing to this. It accreted. It became mine while I was not looking.

Do not try to fix anything yet. No resolutions, no boundary-setting emails, no reorganising your life tonight. Renegotiation is Chapter 9, and it goes better built on a clear map. Today the whole task is mapping.

The map

#	THE DEMAND THAT RELIABLY COMES TO ME	C / D / R	WHO ELSE COULD CARRY THIS?
1			
2			
3			
4			
5			
6			
7			
8			
9			
10			

Tally: ______ Choice ______ Default ______ Drift ____________

The gap — how many of the ten are NOT marked C: ____________

That number is the size of your competence trap: the share of your cognitive load that came from the routing system rather than from your own choice about where to spend your best judgment.

One more thing before you put this down. Look at the far-right column. For how many of your D and R demands did you write a real name? Those names are where the load could go — and the fact that you could name them is proof the load was never as unrefusable as it felt.

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.

CHAPTER 3 · MARGIN MOVE

The Zero Hour Audit

Ten minutes now; two weeks of noticing after.

Everyone runs out of margin. The expensive mistake is making an irreversible decision at your lowest point and mistaking that low point for clarity. Almost everyone has a *pattern* to their depletion — a time of day, a day of the week, a recurring situation where the account reliably empties — and almost no one has ever looked for it.

You are not trying to eliminate your zero hours. You cannot. You are trying to know their address.

Part 1 · Locate your zero

My worst decisions tend to get made at this time of day: __________

The day(s) of the week I'm most depleted: __________

The recurring situations where I most often snap, default, or regret:

Part 2 · Learn your warning light

When judgment starts to go — when the world goes binary — my personal tell is *(circle any, add your own)*:

Irritability	Hot certainty	"Just deal with it now"
Rereading without absorbing	Everything feels binary	Uncharitable readings of others
A sudden urge to send it	Cannot hold two truths at once	

My own words for it: __________

Part 3 · Name the decisions to protect

Three kinds of decisions I will **not** make during my zero hours *(for example: replies to conflict, financial commitments, anything I cannot take back)*:

MY RULE, IN ONE SENTENCE

"When I notice _____________________ [my tell], I will not _____________________ until _____________________ [I have left the zero]."

The rule that falls out of the audit: do not make irreversible decisions during your zero hours. Not the email, not the yes, not the resignation, not the text. Draft it if you must — then let it sit until you can read it with margin. The draft was never the problem. The 11:14 "send" was.

Most people find their zero hours are startlingly predictable — the same time, the same situations, again and again. That predictability is a gift. A random enemy cannot be defended against; a scheduled one can.

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.

CHAPTER 5 · MARGIN MOVE

The Leak Ledger

Two days of counting. No fixing.

For the next two days you are going to do nothing but count — the discipline of the Demand Census, now sharpened into the four leaks this chapter named. No fixing. Fixing is Part III. Counting is now.

The only two rules

- **Count, do not judge.** You are a meter reader, not a reformer. The instant you start trying to reduce the marks you will stop making honest ones, and the reading is the whole value. Mark everything, forgive everything, fix nothing. Yet.
- **Star your self-interruptions.** In the interruption column, put a star () beside every switch you generated yourself — the unprompted phone-reach, the tab you opened, the check nobody asked for. That fraction tells you how much of your interruption problem is a boundary problem and how much is a self-regulation problem. They have completely different solutions.

DAY ONE · date: ________________________

DECISION LOAD every choice, big or trivial	CONTEXT SWITCH every shift you chose	INTERRUPTION every switch you did not choose (= self-made)	OPEN LOOP every "I should deal with that"
Total			

DAY TWO · date: ________________________

DECISION LOAD every choice, big or trivial	CONTEXT SWITCH every shift you chose	INTERRUPTION every switch you did not choose (= self-made)	OPEN LOOP every "I should deal with that"
Total			

Read the ledger

	Decision load	Context switch	Interruption	Open loops
Two-day total				
My Scorecard group score (0–4)				
Do they rhyme?				

Self-interruptions () as a fraction of my interruption column: ________

My highest column was: ________

My lowest Scorecard Leak group was: ________

The column that ran highest is very likely the group you scored worst on. That correspondence — felt rather than told — is what turns a number into a map.

What you may feel, offered as a prediction to test. Around midday of the first day: mild horror at the volume, then relief at the reframe. A page covered in marks is not evidence of fragility. It is evidence of a system with four open drains and no gauge, kept solvent through sheer effort. The marks were never a verdict. They are a map of where the money goes.

CHAPTER 6 · MARGIN MOVE

The Three Oldest Debts

Ten minutes. Three decisions, three dates.

Do not try to inventory every open decision in your life. That is Chapter 11’s work, and doing it now, unstructured, tends to overwhelm rather than relieve. For now, just three.

Write down the three decisions you have been carrying the longest. The very first ones that surfaced as you read this are almost certainly the right ones; your mind volunteered them because they have been knocking for a while.

Do not decide anything today. Naming and dating is the entire task. Fill it in by hand — handwriting slows you down just enough to be honest.

DEBT 1

The decision I've been carrying: ____________________

I first started postponing it around (month / year): ____________________

Its interest rate feels like *(circle one)*: Loan-shark · High / slow-burn · Near-zero

When I re-encounter it, the feeling is (one word): ____________________

Would more information actually change this decision, or just delay it? *(circle)* Change · Delay

DEBT 2

The decision I've been carrying: ____________________

I first started postponing it around (month / year): ____________________

Its interest rate feels like *(circle one)*: Loan-shark · High / slow-burn · Near-zero

When I re-encounter it, the feeling is (one word): ____________________

Would more information actually change this decision, or just delay it? *(circle)* Change · Delay

DEBT 3

The decision I've been carrying: ______

I first started postponing it around (month / year): ______

Its interest rate feels like *(circle one)*: Loan-shark · High / slow-burn · Near-zero

When I re-encounter it, the feeling is (one word): ______

Would more information actually change this decision, or just delay it? *(circle)* Change · Delay

Looking at all three together

One thing I notice:

The dates are the point. There is something about seeing "March of last year" beside a decision that converts a vague heaviness into a specific, dated liability on a specific balance sheet. It makes the interest legible.

Two things people commonly find. Either all three debts are high-interest — the expensive ones really are the ones we carry longest. Or the oldest debt is one where the honest answer to the last question was "delay," not "change" — meaning you have had enough information to decide for months, and what you were buying with the postponement was never information. It was avoidance. Either way you have just seen something true.

Keep this page. In Chapter 11 these three debts are the first ones you pay down.

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.

CHAPTER 8 · MARGIN MOVE

The Structural Audit

Ten demands, four letters. The raw material for Part III.

This tool is heavier than the others, because the chapter is. It is also the raw material for everything in Part III, so do it even if — especially if — some part of you would rather not look.

Write down your ten largest *recurring* demands. Not one-off tasks: the standing, repeating obligations that make up the actual weight of your life. The recurring meetings, the standing responsibilities, the roles you hold, the commitments that come around every week or month whether you have capacity for them or not. The big rocks, not the pebbles.

The four letters

- **E — Eliminate.** This could come off the books entirely. It exists mostly through momentum, and the world would absorb its absence. There are always more of these than you think.
- **S — Shrink.** This cannot disappear, but it could be smaller: less often, less involved, a reduced version that still meets the real need at a fraction of the load.
- **H — Hand off.** This genuinely needs doing, but not necessarily by you. It is on your books through the routing effect.
- **K — Keep.** Genuinely yours, genuinely necessary, genuinely load-bearing in a life you actually want. Real Keeps exist — but notice how badly you want to mark everything K.

#	MY TEN LARGEST RECURRING DEMANDS	E / S / H / K	IF NOT K — FIRST STEP
1			
2			
3			
4			
5			
6			
7			
8			
9			
10			

Tally: ______ Eliminate ______ Shrink ______ Hand off ______ Keep

Do not act on any of it yet. Part III is where the marks become moves. For now, make the marks and sit with the shape of what you find.

Two discoveries come up again and again. First, that people have been carrying one or two demands marked E or S or H that they had simply never granted themselves permission to question — things that calcified into "just my life" when they were always, in fact, choices. Second, that the demands they most want to mark K are sometimes the ones quietly costing the most, and the K is protecting not the demand but the identity attached to it: the reliable one, the one who can handle it, the one who does not step down. Notice that gently. It is not a verdict. It is the first honest map of a life that can be redesigned.

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.

CHAPTER 9 • MARGIN MOVE

The Week Redesign

Five moves, one week.

Take next week's calendar and redesign it in five specific moves. Not all of them perfectly. Just really.

1 • CUT TWO DEMANDS

From your Structural Audit, actually remove two things (one E and one S or H). This week. Feel the world absorb it.

Cut 1: ______________________

Cut 2: ______________________

2 • BATCH ONE CATEGORY

Pick one type of scattered decision or task and give it a single defined block instead of letting it drizzle across the week.

Category: ______________________

Its block (day and time): ______________________

3 • PLACE THREE BUFFERS

Three deliberately empty slots — after the things that overrun, before the things that matter. Buffer is not what is left over. It is placed first.

	Day	Time	It protects...
Buffer 1			
Buffer 2			
Buffer 3			

4 • BOOK ONE MARGIN HOUR

One standing, defended, genuinely open hour. On the calendar. Named. Protected like a client.

Day and time: ______________________

What I will call it on the calendar: ______________________

5 • WRITE ONE BOUNDARY AS AN IF-THEN

One script, pre-decided, for the demand you know is coming. Boundaries are contracts, not walls — so say what you *will* do, not only what you will not.

"If ______________________________________, then I will ______________________________________."

> *Then put a reminder thirty days out to take the Scorecard again. You have a "before" number. Redesign the week, live it for a month, and take the reading again. The gap between the two numbers is the only proof that matters, because it is yours.*

	Date	Index (optional)	Lowest group
Before			
After 30 days			

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.

CHAPTER 10 · MARGIN MOVE

The Weekly Deep Block

One recurring appointment, built to specification.

A protected block is only real estate. The vault has four walls, and this page builds each one. Your assignment is a single recurring appointment.

One block. Two to three hours. Once a week, to start.

Build the four walls

WALL	THE SPECIFICATION	MINE
Time	Placed at your cognitive peak, not your leftover hours.	
Place	A consistent location the brain can learn.	
Signal	Socially real: door, headphones, calendar, a word to the people around you.	
Entry	A small ritual that becomes automatic.	

The treaty with yourself

Most focus advice assumes the threat comes from outside. Mostly it does not. The most important wall of the vault is not the closed door.

- A capture pad within reach, for every intruding loop. Write it down, let it go, return.
- The phone genuinely out of the room. Not face-down. Out.

A floor, not a purity test. Depth has a floor and the floor is low. Three genuinely protected hours a week is enough to change the quality of your thinking. You do not need monastic mornings. If the block is 90 minutes, the block is 90 minutes.

Measure it correctly

Do **not** measure the block by how much you produced in it. Depth's real product is not output. It is judgment, and judgment shows up later. So ask the question that actually reads the return:

In the week following my deep block, what did I decide well that I would otherwise have decided badly, or not at all?

WEEK OF	DID THE BLOCK HAPPEN?	WHAT I DECIDED WELL BECAUSE OF IT

The payoff of depth is real but delayed and diffuse, and we are very bad at valuing anything real but delayed and diffuse. Value it anyway.

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.

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.

CHAPTER 12 · MARGIN MOVE

The Twenty-Minute Rebuild

Twenty minutes, three zones, once — then quarterly.

This is the move that routes around willpower entirely. Your environment is already designed — mostly by parties whose interests are not yours. Twenty minutes, three zones, aimed by your own Scorecard at your own leaks. Set a timer.

THE PHONE · 8 MINUTES

- Notifications to an allowlist: silence all, grant back only the two or three that earned it.
- Bury your single worst leak-app off the home screen, and log out of it.
- Set tonight's charging spot — in another room.

The app I buried: ____________________

Notifications I kept: ____________________

Charging spot: ____________________

THE WORKSPACE · 7 MINUTES

Put one friction *in front of* your top leak (your Scorecard's worst Leak group) and take one friction *away from* your top missing deposit (your worst Reserve group). Your reading diagnosed both. Now build the room around exactly them.

My worst Leak group: ____________________

Friction I added in front of it: ____________________

My worst Reserve group: ____________________

Friction I removed from it: ____________________

ONE HOUSEHOLD ZONE · 5 MINUTES

Pick one shared space — the dinner table, the entryway — and set one shared default: the bowl, the screen-free zone, the visible signal. Then have the thirty-second conversation that makes it a contract instead of a decree.

The zone: ____________________

The shared default: ____________________

Who I agreed it with: ____________________

The maintenance clause. Environments drift. Apps update and silently re-enable notifications; exceptions accrete; the phone bowl migrates to nowhere. Put the friction audit and the Scorecard re-measure on the calendar together, four times a year.

	Q1	Q2	Q3	Q4
Friction audit date				
Done				

You will feel it by the following Tuesday — not as new willpower, but as the strange, welcome quiet of a building that has finally stopped pulling at you.

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.

CHAPTER 13 · MARGIN MOVE

The Input-Free Walk

Three walks a week. Twenty minutes. Nothing in your ears.

The simplest tool in this book and, for many readers, the hardest to actually do.

Three walks a week. Twenty minutes each. Nothing in your ears.

No phone, no podcast, no music, no call. Before each walk, *park a problem*: take thirty seconds to load the question you are stuck on, then let it go and start walking. Carry something to capture with, and when an idea arrives — on this walk or, as often, on a later one — write it down immediately, before it evaporates.

The log

DATE	THE PROBLEM I PARKED	WHAT ARRIVED (and when)	MINS

What you are actually buying

Margin makes insight *possible*. It does not make it *scheduled*. The creative dividend is probabilistic, and internalising that is what stops you quitting. On any given walk you are not purchasing an insight. You are purchasing the conditions in which an insight can afford to occur.

Count for one season, then stop

Track insights per *month*, not per walk — per walk is the probabilistic trap. Count for two or three months, before the practice and after, long enough to convince yourself the practice is real. Then stop counting, and let the walk go back to being a walk. A room under permanent surveillance is not a room either.

	Month 1	Month 2	Month 3
Walks taken			
Insights that arrived			
Anything I acted on			

My expiration date for counting: ____________________

Focus loads; wandering connects. The two halves of one creative engine. First you load the pieces — deep, effortful, deliberate work on the problem. Then you step away and let them combine. Skip the loading and the walk has nothing to work with. Skip the walk and the pieces never meet.

The ideas were in you the whole time. You had just stopped building the rooms where they show up.

CHAPTER 14 · MARGIN MOVE

The Decision Journal, AI Edition

One month of consequential AI-assisted decisions.

This is the tool that trains the defining professional skill of the decade: *calibrated trust* — knowing when to lean on the machine and when to override it. It is the Decision Ledger from Chapter 11, evolved for the age of the machine.

For every consequential AI-assisted decision this month, record five things. The first of them **before you look**.

> *Field 0 is the only asset in this journal you can book before the transaction — and the only one you cannot book after.*

Thirty seconds, written before the output arrives: what you expect, what you would lean toward, or — honestly — that you do not know. Field 2's comparison is the whole engine of calibration, and a comparison needs something of *yours* on the other side. Try to form it afterward and you are not comparing. You are remembering, with the machine's answer already in the room, and memory under those conditions flatters everyone.

ENTRY 1

The decision: ______________________________

Date: ______________________________

0 · My read, before I look

____

____

1 · What the machine proposed

____

____

2 · What I changed, and why *(or: why I accepted it as-is — name the judgment)*

____

____

____

3 · My confidence: _______ % *(a probability, not a feeling)* **4 · Outcome review date:** ________________

ENTRY 2

The decision: ______________________________

Date: ____________________

0 · My read, before I look

1 · What the machine proposed

2 · What I changed, and why *(or: why I accepted it as-is — name the judgment)*

3 · My confidence: _______ % *(a probability, not a feeling)* **4 · Outcome review date:** ________________

At the review date, ask three questions

1. Was the machine right?
2. Was I right to override it — or to accept it?
3. Was I calibrated? (80% sure → right about 80% of the time?)

ENTRY	MACHINE RIGHT?	I WAS RIGHT TO...	CALIBRATED?

The two ways judgment fails at zero. *Rubber-stamping*: you approve the output because evaluating it properly is expensive and you have no capacity to spend. *Blanket distrust*: you reject everything, and pay full price for the machine while getting none of its help. They look opposite. They are the same failure.

You cannot keep this journal at zero margin. You can keep it beautifully with a little reserve.

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.

CHAPTER 15 · MARGIN MOVE

The Shared Reading

The only tool in this book you cannot do alone.

The last tool in this book is the only one you cannot do alone, and it is placed last on purpose.

Take the Scorecard *with* someone who matters to you — a partner, a close friend, a teenage kid old enough to be honest with you. Each of you fills it out separately. Then sit down together and do three things.

1 · COMPARE SHAPES, NOT SCORES

The point is not who is more depleted. This is not a competition to win by being the most exhausted. The point is to see each other's pattern: where each of you leaks, where each of you is starved, what the other has quietly been carrying that you never understood.

GROUP	ME	THEM
1 · Decision Load		
2 · Context Switching		
3 · Interruption Exposure		
4 · Open Loops		
5 · Recovery		
6 · Reflection Time		
7 · Attention Restoration		
8 · Planning Buffer		
Lowest group — the one we circled		

2 • SAY WHAT YOU SAW

Tell each other one thing the other person's shape helped you understand. *Oh, that's why*. Compassion lives in that sentence.

What I understood about them: ____________________

What they understood about me: ____________________

3 • EACH PLUG ONE LEAK — FOR THE OTHER'S BENEFIT

Not for yourself. Each of you names one leak you will plug *for the other person's sake*: the work calls you will stop taking at dinner so you are actually there; the deposit you will protect so you have something left to give them. One each. For each other.

I will plug: ____________________

They will plug: ____________________

We will check in on: ____________________

> *The book began with you, alone, measuring your own account. It ends with you and the people you love designing your margin together — because your margin was never only yours.*