

The 5-Step Decision Checklist

The exact five-question frame for any high-stakes decision.
Ten minutes. No guesswork. The goal isn't certainty — it's clarity.

1

Quantify the Cost of Delay

Calculate what the delay has already cost you — in dollars, time, or lost opportunity. Write the number down. Look at it every morning for a week. Most owners feel the discomfort of the decision but not the cost of the delay. Reverse that.

■ *My pending decision has cost me \$_____ so far.*

2

Constrain Your Options

Narrow to two choices maximum. Score against three criteria max. Schwartz's research is clear: beyond a threshold, more options produce paralysis, not better outcomes. Constraint increases decision throughput and shortens the gap between information and action.

■ *I have narrowed to two options: _____ vs. _____*

3

Set the Deadline Before You Analyze

The information on decision day will not be perfect. It never will be. Your brain needs a container for the process, or the process expands indefinitely. Set the container first. Then gather information inside it.

■ *I will decide by: _____ (date)*

4

Identify the Identity Story

Most frozen decisions are not information problems. They are identity problems. The owner is not waiting for data — the owner is protecting something. Ask yourself the question below honestly. The freeze lives in the Cognitive Assessment, not in the facts.

■ *What am I actually protecting by not deciding? _____*

5

Make the Call

The goal is not certainty. It is clarity about what's actually in the way. You have quantified the cost, constrained the options, set the deadline, and identified the story. There is nothing left to wait for.

■ *My decision: _____*
