Size the decision before you think about it

A $30 tool and a $20K hire deserve different amounts of thinking. Most founders give them the same amount. Sixty seconds with this sheet fixes that.

1 Find the tier. Money and time both count; the larger one wins.

TIER	MONEY	TIME	ANALYSIS IT DESERVES
Micro	under $250	under 5 hrs	Decide today. Gut plus a payback guess.
Small	$250 to $2.5K	5 to 40 hrs	One pre-mortem: "it failed, why?" Then decide.
Medium	$2.5K to $15K	40 to 200 hrs	Full pass: reframe, constraints, numbers, pre-mortem.
Large	over $15K	over 200 hrs	All of the above, plus one outside expert before committing.

2 Ask the two modifiers

REVERSIBLE?

Yes (subscription, test campaign): bias toward action, set a review date 30 days out.

No (hire, lease, rebrand): slow down by one tier, review at 90 days.

ACTUALLY URGENT?

- → **Blocking revenue now:** decide within 48 hours
- → **Strategic, not burning:** 1 to 2 weeks, full pass
- → **Urgent but unimportant:** delegate, 10 minutes max
- → **Neither:** that's a distraction. Park it.

The boundary rule: when the cost is ambiguous or the reversibility is unclear, treat it as the higher tier. $14.9K is a Large decision wearing a Medium costume.

3 Reframe before you analyse (Small and above)

The question you asked is rarely the real one. **"Should I buy X"** is usually **"what removes friction from [the outcome I want] in the next 90 days."** Write the real question down. Analyse that one.

"Should I upgrade my computer?" becomes "What removes friction from revenue generation in 90 days?" · "Should I hire help?" becomes "What creates capacity for high-leverage work?"

Catch the lie, then keep the receipt

Before you decide, scan your own reasoning for these eight distortions. Then record the decision with a prediction in it, so you can score your judgment later.

4 The eight distortions

01 Special money
Treating a windfall as different from operating cash. "If I close X, I could..."

02 Validation seeking
The numbers already answer the question. You want permission.

03 Comfort resistance
Rejecting the simple fix because it feels too easy to count.

04 Sunk cost
"I've already spent X, so I should..." Past spend is not a reason.

05 Future self bargaining
"I'll do X once Y happens," when Y is exactly what X would enable.

06 Scarcity theater
Agonizing over small money while reserves sit adequate.

07 Analysis paralysis
Researching to avoid deciding. You have asked this before.

08 Shiny object
The new option looks better than finishing the current path.

5 The decision record (copy for every Small+ decision)

```
# decisions/2026-08-12-hire-va.md

tier: small | medium | large      reversible: yes | no
confidence: 70%                   review-date: +30d reversible, +90d not

## The call       [Yes | No | Test-first | Defer] and one sentence.
## Why            The single biggest reason.
## Which means    The second-order effect: what this unlocks or compounds.
## What could go wrong   Top failure mode, and why I proceed anyway.
## Distortion check      Which of the eight showed up, and what it was doing.
## Implementation 1. First step + deadline  2. Success = a number  3. Exit trigger
## Review (fill in on the review date)
   Expected outcome:  ...
   Actual outcome:    ...
   What I learned about my own judgment: ...
```

The review is the point. Decisions where expected and actual diverge are where your calibration improves. The distortion tags across many records show you the bias you personally repeat.