DECISION LOG WORKSHEET

Before you judge your success, judge your process.

Use this worksheet to log your reasoning behind any major decision. The goal is to improve the quality of your thinking over time.

1. Decision summary

What are you deciding? e.g., whether to buy an investment property using the equity release tactic, or wait another 2 years to save a 20% deposit.

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Date: ____________

2. Strategic goal

What are you ultimately trying to achieve with this decision?
e.g., get into the property market early to avoid being priced out.

3. The options

What are your main options?

Briefly note the key trade-offs for each.

Option A: ______________________________________

Upside: ______________________________________

Downside: ______________________________________

Option B: ______________________________________

Upside: ______________________________________

Downside: ______________________________________

4. Core reasoning

Why are you making this choice based on what you know today? What facts or strategic logic are guiding you?

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5. RICH Rating (at the time of decision)

Risk ☆☆☆☆☆
Income ☆☆☆☆☆
Capital ☆☆☆☆☆
Hassle ☆☆☆☆☆

This rating reflects how the decision was expected to behave when made, not how it turned out.

Rate each category based on how predictable, income-generating, capital-efficient, and hassle-free you expect it to be. Don't overthink this, just score it based on what you know now.

6. Review date

Review this decision in 6 to 12 months and ask: was the thinking sound, even if the result didn't go as planned? If the results were positive, was it because of luck, or sound reasoning?

Date: ________________

Remember: A good decision is one made with clarity, not certainty. You can't control the outcome, but you can always control your thinking.