NORTH OF NUMBERS / DECISION STUDIO

Before you commit.

A one-page decision brief. Compare the choice. Keep the reasoning.

Use this for one household decision. Write unknown when a fact still needs checking.

01 Name the decision

What are you deciding, by when, and what matters most?

02 Compare three choices

Keep income, spending and the comparison period the same unless the choice changes them.

Full scope	Smaller scope	Later
Cost + payment date	Cost + payment date	Cost + payment date
Cash needed + trade-off	Cash needed + trade-off	Cash needed + trade-off
Evidence still to confirm	Evidence still to confirm	Evidence still to confirm

Compare each option with continuing your current plan. None is automatically the right choice.

03 Record the reason and the next action

What would make this option workable? What will you verify before committing?

04 Choose a date and a reason to revisit

Examples: the quote changes, income changes, or the payment date moves.

Review date: _____ Review trigger: _____

See the method in action.

Explore a free fictional comparison, then discover the full paid workspace.

northofnumbers.ca/decision-studio

Education and organization, not personalized financial advice. Keep your completed copy private.

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