MD-01 — One decision, its purpose and its limits

Companion to The Psychology of Money Decisions I Working edition 0.1

Use brief notes and aliases. Keep completed records private. Label any continuation with the form code, question and date. The same forms are included in the book and its worksheet companion.

Decision and date it matters; purpose in your own words

Confirmed resources, obligations and practical constraints

Feasible options, including a useful information request

Facts and sources versus estimates and unknowns

Next question, cost of finding out, owner and check date

Chosen action and reason; leave actual outcome blank until known

MD-02 — Frame, reference point and fair comparison

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Original offer or wording; dated source or private locator

Same-basis amounts, period, units and included/excluded costs

Reference point behind the strongest gain or loss reaction

Fair description of each feasible alternative and its limits

Important missing option or fact; what could change your preference

Comparison supported now, uncertainty and next action

MD-03 — Resources, labels and real commitments

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Account/record aliases, period and verified resources

Category allocations; total must not create extra cash

Existing obligations or restrictions and their sources

Expected receipts versus confirmed available amounts

Internal transfer or category change; effects on the original goal

Current master record, correction or missing fact and next check

MD-04 — Past cost and the choice from here

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Current decision, purpose and feasible next actions

Past irrecoverable costs; separately note any recoverable value

Additional money, time and consequences for each option

Assets from prior work; actual commitments and exit terms

Would you choose this next step today? Evidence and uncertainty

Continue, change, investigate or stop; actual action and review trigger

MD-05 — Timing, defaults and completion states

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Decision or service reference; period and source terms

Actual resource dates and obligations; dated sequence or continuation

Default if no action; verified deadline versus household reminder

Proposed action or automation; authority, cost and change route

Planned / requested / acknowledged / effective / observed, with evidence

Unresolved amount or timing, actual result and next check

MD-06 — Shared cost and voluntary agreement

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Shared purpose, participants/aliases and included costs

Limited information needed and agreed privacy boundary

Proposed shares and total; alternative or concern to discuss

Agreed contributions versus received/available money; funding gap

Decision authority, decline/change route and unresolved agreement

Actual shared decision, source record, owner and next review

MD-07 — Uncertainty, claims and consequences

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Decision or important claim; what would weaken your current view

Source, date and exact point supported; repeated versus independent evidence

Possible outcomes and consequences; probability source or unknown

Calculation with units and assumptions; excluded factors

Essential limit, reversibility and practical response to a poor outcome

Bounded conclusion, missing evidence and next decision date

MD-08 — Process trial, result and correction

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Decision or process change; original purpose and expected result

Friction added/removed, people affected and agreed change/exception route

What actually happened; dates, evidence and comparison limits

Original assumption or record versus corrected version; keep both

Keep, revise or stop; affected records and actual acknowledgment

One next action, responsible person and useful review trigger