

PSYCHOLOGICAL RISK RECEIPT

Fear is a signal. Investigate it before you obey it.

THE DECISION

HOW SCARY DOES IT FEEL? _____ / 10

WHAT CAN ACTUALLY BREAK? ☐ L1 FLUCTUATION ☐ L2 INCONVENIENCE ☐ L3 SETBACK ☐ L4 IMPAIRMENT

WHAT AM I AFRAID WILL HAPPEN?

WHAT EVIDENCE SAYS IT COULD?

MAXIMUM PLAUSIBLE COST — MONEY _____ \$

TIME _____

HOW REVERSIBLE? ☐ EASY ☐ PARTIAL ☐ HARD ☐ NOT REVERSIBLE

DOES FAILURE THREATEN THE FLOOR? ☐ YES ☐ NO ☐ UNSURE

AM I AVOIDING: ☐ DANGER ☐ DISCOMFORT

AM I RUSHING BECAUSE OF: ☐ FOMO ☐ EGO ☐ EXCITEMENT ☐ COMPARISON ☐ RECENT WIN

WHAT EVIDENCE WOULD CHANGE MY MIND?

THE MISMATCH GRID

HIGH FEAR + LOW DOWNSIDE

Take the cheap step.

HIGH FEAR + HIGH DOWNSIDE

Slow down. Protect. Shrink.

LOW FEAR + LOW DOWNSIDE

Easy experiment.

LOW FEAR + HIGH DOWNSIDE

PAY ATTENTION.

FEELING RISK IS NOT THE SAME AS MEASURING RISK.