

# DECISION-MAKING UNDER PRESSURE

## A FRAMEWORK FOR MAKING DECISIONS YOU WON'T REGRET

When the stakes feel high, time is limited, and information is incomplete, reach for this framework to help you make sound decisions under pressure.

### STEP 1: STABILIZE BEFORE DECIDING

If emotions are running high, you are not in a state to be making decisions. So, if you're feeling panicked, rushed, or angry, you need to take a minute. This is non-negotiable.

First, take a few slow, deep breaths. This is an incredibly powerful way to get your nervous system under control.

- Inhale through your nose for approximately four seconds
- Slowly exhale for approximately eight seconds
- Repeat for about a minute

This simple practice downshifts your nervous system by switching it from heightened arousal to calm because slow breathing slows your heart rate, lowers your blood pressure, decreases muscle tension, and dampens your body's fight-or-flight response. Breathing achieves this by sending a signal to your brain, via the vagus nerve, that there's no immediate threat – thus reducing the intensity of the stress response.

### STEP 2: DEFINE THE REAL DECISION

Don't allow your thinking to be hijacked by hypothetical scenarios and long-term outcomes. Ask yourself this:

***“What exactly am I deciding right now?”***

You don't need to consider the whole situation or the long-term future, just the immediate decision that needs to be made.

So, don't get into: ***“What should I do about the economic crisis?”***

Instead, consider: ***“Do I buy supplies today, or wait?”***

Getting clear and specific on the immediate task at hand makes all the difference.

Sometimes multiple things are competing for your attention. So, you need to get clear on what's most essential and take it from there. Don't risk channelling a sense of urgency in the wrong direction.

To prioritize effectively, you need a clear decision-making hierarchy – for example:

1. Health and safety
2. Income and stability
3. Access to essentials
4. Everything else

### **STEP 3: SET YOUR DECISION RULE**

You don't need perfect information to be able to make a decision. And often you simply won't have it. What you need instead is a rule that guides your decision-making.

The following three rules of thumb are great options for you to choose between when push comes to shove:

- 1. Risk-minimising:** What action avoids the worst downside?
- 2. Reversible-first:** What can I undo later if I need to?
- 3. Satisficing:** What is good enough right now?

Picking one of these decision rules helps prevent analysis paralysis and gets you moving in the right direction.

### **STEP 4: LIMIT OPTIONS**

Having too many options paradoxically limits decision-making because we start to focus too much on making the best decision possible rather than the best decision in the moment. You may well end up not making a decision at all.

The trick here is to force simplicity. So, set yourself a rule of a maximum of two to three options to choose from. Then ask:

***“Which option best fits my decision rule?”***

This will speed up your decision-making massively, freeing you up to take the best course of action available in the moment.

## **STEP 5: ACT QUICKLY**

It's important to set a threshold where you can confidently say you have enough information to take action. As soon as you have enough information, get moving immediately.

Don't wait for certainty, and don't keep researching. You'll get diminishing returns that probably won't result in a better decision, and you're losing time. Don't chop and change your decisions either – this only destroys your momentum.

Taking timely action based on patchy information is going to get you moving quickly in the right direction in a way that waiting until all the information is in simply can't do.

## **STEP 6: REVIEW, DON'T REGRET**

After you've taken action, it's important to review. This helps you build self-trust so you can back yourself when making important decisions in future.

Ask yourself:

- Did I follow a good process?
- What did I learn?

Actually evaluate your process. If it wasn't great, update it so it's better next time.

And always take stock of what you learned. You don't need to be perfect; you just need to be able to incorporate feedback into your process for future decision-making.

## **WHAT GOOD DECISION-MAKING LOOKS LIKE IN PRACTICE**

Imagine the following scenario:

- The price of groceries is rising
- Fuel supply is intermittent
- Supermarket shelves start going bare

Follow the decision-making process to get the best outcome:

1. Pause
2. Define the decision: *"Do I top up pantry staples now?"*
3. Decision rule: *Minimise downside*
4. Weigh options: *Buy now versus wait*
5. Make decision: *Buy a bit now*
6. Take action

# WHEN TO ACT VERSUS WAIT

Sometimes it's better to wait than it is to take action immediately. Knowing when to act versus when to wait is essential. Think in terms of signals so your decision-making doesn't get hijacked by emotions.

## TAKE ACTION WHEN YOU SEE THESE SIGNALS

### 1. ASYMMETRICAL RISK

Ask yourself: ***“If I’m wrong, how bad is it?”***

For example, if fuel prices are rising fast, or supermarket shelves are thinning out, acting early protects you while waiting puts you at risk of getting stuck.

The rule here? ***If the downside outweighs the inconvenience, take action.***

### 2. CLEAR TREND FORMING

When you notice a clear trend forming, it's time to take action.

For example, if prices are rising consistently, not dipping and spiking, then take action. If supplies are getting tighter by the week, take action.

What you're seeing here isn't noise; it's signal – and it's signalling a clear direction.

When you observe a trend, this is your time window to take early action so you're not caught short.

### 3. ACCESS RISK

Losing access to essentials is a major risk to weigh up. This isn't just about price.

Ask yourself: ***“Could this become unavailable, rather than just expensive?”***

For example, access to fuel and food could both be threatened by supply shortages.

Price pain is manageable for many of us; lack of access is not.

The rule here? ***If there's a risk of losing access, take action early.***

#### 4. YOU ALREADY DECIDED THIS IN ADVANCE

If you've already committed to a course of action, it's a no-brainer. Pre-commitment beats hesitation.

For example,

- If the price of petrol hits \$xx, I fill up
- If my pantry supplies drop below xx, I restock

No thinking is needed if you already have a decision tree in play.

The rule here? ***Pre-set trigger = automatic action***

### WAIT WHEN YOU SEE THESE SIGNALS

#### 1. VOLATILITY WITHOUT DIRECTION

You need to be able to separate signal from noise and change from trend.

For example, if prices are jumping up and down, or there are mixed signals, what you're observing is not a trend – it's just noise.

The rule here? ***No clear pattern = wait and observe***

#### 2. YOU'RE ALREADY BUFFERED

Check your supplies of essentials and assess how flexible you are to get your needs met. If you already have your baseline needs met, then you're not under pressure. You don't need to respond to the sense of urgency others might be experiencing.

The rule here? ***You're already buffered = you can afford to wait***

#### 3. YOU FEEL URGENCY, BUT CAN'T EXPLAIN WHY

This is a big one, and it really comes down to stress tolerance, not real need.

Ask yourself: ***"What specifically changed?"***

If the answer is vague, emotional, or fuelled by media hype, it's likely just noise.

The rule here? ***Unclear sense of urgency = wait***

# YOUR QUICK DECISION FILTER

When you need to make decisions fast, you can use the following three filter questions to help you:

1. Is there a real downside if I wait?
2. is there a clear trend, or just noise?
3. Do I already have enough of a buffer?

*If:*

- Downside is high
- Trend is clear
- Buffer is low

**Take action.**

*If:*

- Downside is low
- The trend is unclear
- Your buffer is solid

**Wait.**

The goal isn't to be early on everything. It's to act early on the things that matter and ignore the rest.

That's how you stay calm and efficient, and ahead of the curve.