

THE COST OF NO

WHAT YOU THINK IT WILL COST, AND WHAT IT COSTS

You already know what you would put down. That was never the hard part. What holds it in place is a forecast you have never once checked.

THE PREMISE

The barrier was never identifying the load. You can name it right now. The barrier is a prediction sitting in the back of your head about what happens to other people when you stop.

That prediction has never been written down, never been dated, and never been compared against what actually happened. It has been running unchecked for years, and you have been paying it every week in commitments you would not agree to again.

You are paying in advance for a bill that mostly never arrives.

Write the forecast before you say anything. A prediction recorded afterward is not a prediction. It is a memory, and memory edits itself to agree with the outcome.

Name a person, not a group. “Everyone” is not affected by anything. A name is. If you cannot name who pays, there may be nobody paying.

HOW A LINE LOOKS

WHAT YOU WOULD PUT DOWN	WHO ACTUALLY PAYS	HOW BAD 1-10	HOW LONG
HOA landscape committee	Ray, the chair	6	3 weeks
Saturday calls	Two clients	8	Permanent

Six means you expect real friction. Write the number you actually feel, not the one you could defend to somebody else.

“Permanent” is a forecast too. Write it down exactly like that. In fourteen days you find out whether it was one.

THE FORECAST • 1 OF 2

One line for everything you would put down. Write it before you say a word to anyone.

01 WORK BEYOND THE JOB

WHAT YOU WOULD PUT DOWN	WHO ACTUALLY PAYS	HOW BAD 1-10	HOW LONG

02 HOME, PROPERTY AND ADMIN

WHAT YOU WOULD PUT DOWN	WHO ACTUALLY PAYS	HOW BAD 1-10	HOW LONG

THE FORECAST • 2 OF 2

One line for everything you would put down. Write it before you say a word to anyone.

03 FAMILY AND CAREGIVING

WHAT YOU WOULD PUT DOWN	WHO ACTUALLY PAYS	HOW BAD 1-10	HOW LONG

04 COMMUNITY, BOARD, VOLUNTEER

WHAT YOU WOULD PUT DOWN	WHO ACTUALLY PAYS	HOW BAD 1-10	HOW LONG

WHAT ACTUALLY HAPPENED

Fourteen days after you said it. Not before. Put the date here: _____

THE ONE YOU SAID NO TO	WHAT YOU PREDICTED	WHAT ACTUALLY HAPPENED	HOW BAD 1-10

If nothing happened, write nothing happened. That is the most common entry on this page, and it is the reason the page exists. Score it a zero and move on.

THE COUNT

Add the How bad column on pages three and four. That is the forecast. Then add the same column on page five. That is the bill.

THE PREDICTED COST

THE ACTUAL COST

**PREDICTIONS THAT NEVER
HAPPENED**

The gap between the first two numbers is what you have been paying to avoid a conversation.

Counted it? What comes off first is a decision, not a number.

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