

Ep #264: Decision Debt



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With Your Host

Brooke Castillo

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Welcome to *The Life Coach School Podcast*, where it's all about real clients, real problems and real coaching. And now your host, Master Coach Instructor, Brooke Castillo.

Well hello there, my friends. I'm pretty excited to talk to you about a concept today called decision debt. This concept came to me through one of my super thinking sessions. And if you don't know about super thinking, you have to go back a couple of podcast episodes and listen to that episode. But basically, what happens is I read something over here and then I read something over there, and then I put the two concepts together and we have an idea baby, is what we're calling it.

So, two big ideas have a little idea and the idea baby. And this idea baby is decision debt. And it came from studying about decision-making. Most of you know that I am obsessed with utilizing our brain for decisions ahead of time and how that really changes the quality of our lives. And I've also been reading a lot about money because, as most of you know, I love money.

And I was reading about debt, good debt versus bad debt, that sort of thing, and I had this kind of epiphany that so many of us end up with decision debt. And I watch this happen in so many of my clients and my students. And I think it just wears us out and zaps our energy unnecessarily, much in the same way that consumer debt can do that.

So if you think about debt being defined as something that is owed, you owe someone something, and if you think about that conceptually, that is energy-drain for most of us, when we owe someone. It's kind of like this to-do in the back of our mind. It can create a sense of scarcity. It can create this idea that we are indebted to someone. We can feel the emotion of obligation when we have debt.

Now, of course, debt is neutral and it's the way that we think about debt that is going to determine that. So, I like to use the metaphor of financial debt, consumer debt, as we explore this concept of decision debt, because I think they can be very similar in our lives.

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I know that debt that's created from buying things we can't afford perpetuates us not being able to afford something. So, if you think about using credit cards and you go out and buy clothes that you don't have the cash to pay for, you have now created an obligation to your income that makes you less likely to afford the dress in the future, or the pants or the clothes or the shoes, or whatever.

So you are creating a debt that perpetuates the belief that caused the debt, which was, "I can't afford to pay cash for this, so I will put it on my credit card. And then we have to start paying the credit card instead of paying cash for things." And I've watched so many people rely on their primitive brain for that instant gratification and that instant reward, and that gets us into that consumer debt. And it can take a complete mind shift to get us out of it.

I think the exact same thing is happening to many of us as it applies to the decisions that we're making. When you make a decision in your life, it moves you forward. When you say, "I'm going to do this thing," or even when you say, "I'm not going to do this thing," it moves you forward to the next thing.

So, for example, if you were to make a decision to get married, that would move you towards marriage. That would move you towards a wedding. That would move you towards spending the rest of your life with someone. If you decide not to get married, that would move you towards being single or cohabitating or whatever the other alternative to that choice is.

So, I am a huge proponent of making as many decisions as you can because decisions free up our energy, they make us live a more conscious life, and if we do our decisions ahead of time, we choose our life from the highest form of our brain, which is our prefrontal cortex.

So, if you think about how most people live their lives – most is not even an exaggeration either – most people live their life on default. They are living at the effect of decisions that were made by no conscious choice. They're just defaulting into previously made decisions or un-thoughtful decisions.

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And so some people just live in the same house and stay married to the same person and have the same job because they don't keep deciding on purpose what they want. They're just letting their life happen to them.

And so I always encourage you to make decisions about everything that you have in your life on the regular, and really make those decisions two or three years down the line; don't just keep living at the effect of previously made decisions. So, for example, look at the house that you're in, re-decide to live there. Look at the husband or wife that you have and re-decide to be married to them. Don't act like, "Well I just made this decision before, so now I'm at the effect of it." It's really important to consciously be making decisions.

So, let's talk about what happens when we don't make decisions, when we prolog decisions or procrastinate decisions. What happens is they pile up as a debt of confusion, as a debt of unmade decisions that are nagging at us in the back of our mind. This is what happens when we say we're going to think about it or I don't know or not yet or maybe or I'm confused.

And it's a mental construct, of course. It's the way that you're thinking about the decision that is either wearing out your energy or energizing you. So, for example, let's say you've been considering going back to school, or considering losing weight, or considering changing your job, or leaving your marriage, or getting married. When you're living in this state of maybe, "Maybe not, I'm not sure, maybe I'll do this, maybe I won't, I'll see what happens," you have an open-ended decision that is in the back of your mind, that is perpetuating this sense of energy required from your brain to think about, but no forward momentum.

And this is an important thing to consider when you're thinking about your brain because I like to think about the brain as being limited in the sense that it has only so much energy it can utilize throughout the day. And you need to think about, what do you want to use your energy for in your brain? If you have a limited amount of energy, what do you want to spend it on?

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Do you want your brain to be reconsidering the same decision over and over and over and over again, or would you rather it make a decision and then make all of the little decisions subsequently that would produce the result? And this is why decision debt is such a problem, is because it doesn't produce a result and it costs us energy.

All the unmade decisions that you've made, "Well I'm not sure if I'm going to go on vacation. I'm not sure that I'm going to get married. I'm not sure if I'm going to change my job. I'm not sure if I'm going to move. I'm not sure if I want to lose weight," all the I'm-not-sures, all the potential actions, all the potential decisions that we could be making are sitting in this account just sucking energy from our brain.

Each decision requires our brain to focus in and out and in and out and in and out on it instead of making the decision and then removing the energy from the decision and focusing the energy on the action to complete the result of the decision.

So the question then becomes, okay, so why do we do this to ourselves? We understand why we have consumer debt. We want something and we want it right now and we don't care that we can't afford it because we have a credit card. We get that instant hit of gratification by being able to purchase the thing that we can't afford and we now own it and it's super shiny and exciting for about five minutes.

But what is the reason why we leave decisions unmade? What is the reason why we consume our own energy, we let our debt consume our own energy and unmade decisions? And the reason why is because we have this belief system that there are right and wrong decisions. And we have this belief system that we should make the right decision.

We also don't want to make decisions because many of us know that once we make the decision, action will be required; risky action that will make us uncomfortable in a lot of cases. And so we prefer to sit in a world of debt, sit in a world of scarcity and the discomfort of that, versus making the decision where we could be wrong.

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We don't want to get married, what if it's the wrong guy? We don't want to quit our job, what if it's for the wrong job? We don't want to sign up for coach training or we don't want to sign up and go back to school because what if that's the wrong decision? Well I don't know if I have the energy to do that.

And so because we're not making the decision, we're in this lag time of discomfort that gets us nowhere. You'll often hear me saying to my students, "Listen, you're going to be uncomfortable anyway, you might as well get the result you want." For weight loss, for example, you're either going to be uncomfortable in a weight you don't want to be at, overeating food that doesn't make you feel well, or you're going to be uncomfortable in a situation where we're going to have to deal with allowed urges and the feeling of deprivation and the feeling of craving.

Both are going to be uncomfortable. One will get you a result you want and one will perpetuate a result you don't want. The same is true with decision debt. When you don't make decisions, you don't go anywhere. You pretend that it's keeping you safe because you're not making a decision that could be risky, where you could fail.

The biggest example that I see of this with my students, my life coaching students, is when they are trying to choose their niche. They don't want to pick their niche because then they're going to have to go out there and actually ask people to work with them. They're going to have to actually start coaching. So as long as they're in decision debt on their niche and what they want their logo to look like and what they want the name of their business to be, they feel like they're not having to risk being uncomfortable.

But really, what they're doing is they're perpetuating this life of this holding pattern which keeps you in debt and perpetuates the idea that you're doing something by waiting to decide, when really, all you're doing is procrastinating.

So, I want you to think about what your own decision debt is costing you. And if you find yourself saying a lot of times, "Well I don't know what I

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want,” the reason why you don’t know what you want is because you haven’t made enough decisions. And I know that sounds crazy, because you’re going to say, “Well how do I make a decision if I don’t know what I want?” You have to make a decision in order to find out what you want.

So, for example, you may not know if you want to move in with someone, so you either need to decide not to and see if that’s what you want, or decide to do it and see if that’s what you want, and own and be present in the decision that you’ve made. Because, for example, if you decide, “I’m not going to move in with them right now,” and you leave the decision open with no timeframe on it, then you’re still living in indecision. You haven’t committed.

But if you say, “I’m going to live on my own for one year,” that is a good decision. Then you can let go of the decision, it’s not going to drain your energy, you can stop thinking about it, and you can focus on living on your own. You decide, “I’m going to go to school for one year,” or, “I’m not going to go to school for one year,” really deciding and then not going back and forth.

I had a conversation recently with a student who was debating whether she wanted to sign up for my coach training and become a certified coach. And what I told her was that the decision to do it or not do it is neutral. So if you sign up for my coach training, that’s a neutral decision. It’s not right or wrong. It’s not good or bad until you decide that it is. And if you don’t sign up for it, it’s not good or bad.

Either way – and this is how I always recommend everyone make decisions – either way, you’re going to have an amazing life. Either way, you’re going to be happy. Either way, it’s the right decision. So, when you believe that, then which one do you do? And it clears it up right away because all of your garbage about needing to be right, needing to be good, and needing the decision to make you happy is off the table. And then you can really tap into what it is you want.

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If I'm going to be happy either way, if I'm going to be happy married to my husband or happy not married to my husband, I want to be married to my husband. I'm not married to him because I think that's the only way I can be happy. I know that I can be happy without him, but I'd just rather be happy with him. And that's how we make decisions, take off the right or wrong or happiness, stop putting all the pressure on the decision, and then make the decision, and then also decide that it will be a good decision.

That's what we do anyway with our confirmation bias, right? We make a decision and then we can decide, okay this was the right decision, and then we can prove it true; this was the good decision, and then we can prove it true. And that's what I recommend you do. Whether you decide to do something or not, don't put the pressure on, "Oh, now I have to wait and see if this was the right decision."

This isn't like betting in Vegas on your life, right? There's no wheel that's going to say winner or not winner. You are the one that still has to deliver your life to yourself.

One of the other things that's super important that you need to recognize in yourself if this is you is you can create decision debt by going back and forth, starting and stopping, deciding and then changing your mind, deciding and then changing your mind. That is one of the most decision debt producing things you can do because you decide, "This is going to be my niche. Oh, never mind, I'm going to change my niche. This is where I'm going to move. Never mind, I'm going to move somewhere else. This is the job I want to have. Never mind, I'm going to switch jobs. This is the person I want to date. Never mind, I'm going to switch, I'm going to date someone else."

When you do that kind of back and forth, back and forth based on scarcity and fear and trying to dodge any risk or any failure, you are taking a lot of action, making a lot of decisions, but not going anywhere. So, one of the things that I would like you to do is write down any decision that you have to make. And this can include decisions to choose, again, what you already have.

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And you'll know because, in the back of your mind, you'll have been questioning something, "Should I stay married? Should I stay in this job? Maybe I should become a coach? Maybe I should become a doctor? Maybe I should quit being a doctor?" Like, what are these little inklings?

Write down all the decisions and look at how much brain energy is going into slightly considering each of those decisions every single day. And then make a commitment to decide, one way or the other, on each of those decisions by a certain date. Do not tell yourself that you need to think about it. That will drain your energy.

If you want to set aside one hour and super think about it, I highly recommend it. But don't just sit on it. Don't just sleep for three weeks on it. Sleep one night on it and then make a decision and then commit to that decision and stick to that decision and honor that decision that you have made for yourself.

Make sure you really like the reason. That's the other thing; when you're making a decision, you want to ask yourself why? What is the decision I am making and why am I making it? So when you decide to want something, you move forward with the intention of continually wanting it. Decide on it, write it down, tell people, think about it, feel good about it. Notice where your lack of decisions is keeping you stuck and pulling your energy and going back and forth and creating that fear of failure.

Decide to want what is or decide to change. Don't live in the middle of decision debt. It is not serving you. And so many of you are doing this. so many of you aren't deciding to live your biggest version of your life because you're putting yourself on hold with this decision debt.

Decide ahead of time what you want for your life, plan on it, increase your consciousness, and then live into your bigger decisions. Live into the delayed gratification decisions that you have made in order to live the biggest version of your life. Making decisions ahead of time is your privilege as a human. When you delay or don't make those decisions, all you're

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doing is building up decision debt and not serving yourself at the highest form of your life.

Have a beautiful week, everybody. Make decisions. I'll talk to you next week. Take care, bye-bye.

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