

Alixander Court's List of 99 Questions for Decision Journaling Built from Dobelli's "The Art of Thinking Clearly"

Biases	Example questions based on Biases	Simple questions to ask.
Survivorship bias: we tend to only hear about the successes or "survivors" - we don't hear the stories of the failures, and thus overestimate the chances of success.	Is this an example of survivorship bias?	Find failure example
Swimmer's body illusion: confusing the factor for selection with the result (ex: swimming gives you a great frame; actually, great swimmers are born with a good frame for swimming).	Am I confusing the factor for selection with the result?	Does the result I want require a factor I can't have
<b>Clustering illusion: we tend to see patterns where there aren't any.</b>	Am I seeing a pattern where there isn't one?	What pattern do I see here
Social proof: we feel we are behaving correctly when we act the same as other people.	Am I changing my behaviour or opinion because others are doing/acting/thinking this way? Because of social proof?	What is the group doing/saying/thinking?
Sunk cost fallacy: when we consider the costs incurred to date as a factor in our decision-making. Only your assessment of the future costs and benefits should count.	Am I looking at only the future costs and benefits? Disregard any costs to date.	What costs will we be making in the future and what benefits do we get?
Reciprocity: we feel we owe something in return whenever we accept a favour or free item.	Do I feel obligated to return a favour here? Have they done something for me that might make me subject to reciprocity?	What favors have we been given; have we been asked a favor in return?
Confirmation bias: we interpret evidence to support our existing beliefs. To counter, set out to find disconfirming evidence for your hypothesis.	Can I find disconfirming evidence for my current hypothesis? What are the limitations of this evidence? How might someone with the opposing viewpoint interpret this evidence?	What evidence do I have to disprove myself? How are others interpreting my evidence?
Authority bias: we tend to defer to authority, and consider the opinions of supposedly authoritative people too strongly.	Is some sort of authority figure exerting an influence on me?	Can I identify the authority figure?
Contrast effect: we judge things in relation to other things. We also don't notice small, gradual changes.	What am I judging this in relation to? How would this look in a different context, compared to something else? What sort of small, gradual changes might I be missing?	Is there an opposite in this situation?
Availability bias: we create a picture of the world, or construct arguments, based on examples and evidence that most easily come to mind. Counter by spending time with people who think differently than you do.	Am I overvaluing evidence because of my own experience or the ease with which I can recall it? Who can I get an opinion from who has a different expertise and experience than me?	Who thinks differently here, what do they say, where are they getting information?
It'll-get-worse-before-it-gets-better fallacy: a variation of confirmation bias. If the problem persists, the prediction is confirmed. If it improves, the expert can attribute it to his prowess.	What evidence would I have to see to make a judgement about whether this situation is improving? What are clear and verifiable milestones?	How have things improved?

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Story bias: we try and shape everything into stories.	Am I trying to shape this into a story? What is my confidence level that I actually understand this?	What is the story here? Do I recognize I am storytelling?
Hindsight bias: in retrospect, everything seems clear and inevitable.	What predictions am I making about this? How confident am I? What historical decisions do I have recorded that might indicate my prediction level?	What is my prediction? What has my track record looked like?
Overconfidence effect: we systematically overestimate our knowledge and our ability to predict.	What is the pessimistic scenario here? How far off is my own prediction from this scenario?	Worse case Scenario? Compare against prediction?
Chauffeur knowledge: the knowledge required to make it appear as though someone understands something, when in fact they do not.	Does this person (or do I) truly understand this situation? Or is it outside my circle of competence?	Am I the expert here? Where is my expertise?
Illusion of control: we believe we influence far more than we actually do.	What specific things can I actually control in this situation?	What can I control here?
Incentive super-response tendency: people respond to incentives by doing what is in their best interests.	What incentives are at play here? How do they likely affect the behaviour of those involved?	What are the incentives here?
Regression to the mean: average values will fluctuate around a mean. Decreased or increased performance may simply be these random fluctuations, not due to an identifiable cause.	Could this situation be explained by random variation, or regression to the mean?	Is this random or going back to how things are?
Outcome bias: we tend to evaluate decisions based on the result, instead of the process.	Was the process behind this good or bad, regardless of the result? Do I have enough evidence to evaluate the effectiveness of the process? What information did I have at the time?	How would I rate the process so far?
Paradox of choice: an abundance of choice leads to inner paralysis, poorer decisions, and unhappiness with our decisions.	How can I reduce the number of choices here? What are the key factors I want to evaluate?	What choices do we have? What factors did we use to limit our choices?
Liking bias: the more we like someone, the more we want to buy from or help that person.	Do I like this person? Is that affecting my decision-making process?	Do I like this person, or dislike?
Endowment effect: we consider things to be more valuable the moment we own them.	Am I valuing this too highly because it is already mine? What does the market think?	Do I own this, what are the comps saying?
Coincidence: we tend to see unlikely events as causal, when in reality they are likely random.	How unlikely is this event? Could it be caused by random chance?	Was this totally random?
Groupthink: in groups, we tend to avoid contradiction, and we tend to agree with the majority conclusion.	What is the devil's advocate view of this situation? Have we expressed our opinions independently?	What is the opposite, the "devil's advocate", or "anon" viewpoint?
Neglect of probability: we lack an intuitive grasp of probability, and instead tend to respond to the expected magnitude of an event, instead of its likelihood.	What is the rational response based on the probability and consequences of this event? What is the expected value or risk?	What are the odds? How is that balanced which actions I would take knowing them?

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Scarcity error: when we are deprived of an option, we suddenly deem it more attractive.	Have I assessed this option based solely on costs and benefits? How would I evaluate it if it were available in abundance?	Am I making a "financial" decision or acting from scarcity mindset?
Base-rate neglect: we disregard the basic distribution levels for a given outcome. Often exacerbated by giving more detail (narrative fallacy contributes). Also made worse by survivorship bias.	What is the base rate in this situation? Is there an analogous situation I can rely on?	What are the odds, or the base rate?
Gambler's fallacy: we tend to mix up events that are independent and dependent (ie. this ball has landed on black 10 times, it must be red soon). "What goes around comes around" is just false.	What factors are independent and which are dependent in this situation?	What is connected to this, dependent? What is not connected, independent? Where could I be confusing the two?
Anchors: when we guess something, we start from something we are sure of, and go from there.	What anchors might I be using here when I shouldn't be?	What is my first guess, how did I start there or get there?
Induction: the inclination to draw universal certainties from individual (typically past) observations. The turkey problem - he lives a great life until Thanksgiving.	What observations am I using to make sense of this situation?	What are my initial observations? What are my first impressions?
Loss aversion: the fear of losing something motivates people more than the prospect of gaining something of equal value.	What are the objective upsides and downsides here? Am I overweighting the downside, or the fear of loss?	What do I lose here? What do I gain here? Have I over-weight loss?
Social loafing: when people work together (and individual performance is not directly visible), their individual performance decreases.	Are we behaving differently here because we are a group? How are we evaluating individual performance?	Are we making a decision? How are we evaluated individually?
Exponential growth: we do not have a good intuitive feel for exponential growth (vs. Linear growth).	Is there an exponential factor at play here? Or is it linear?	Does this play out in a linear or exponential fashion?
Winner's curse: the winner of an auction often turns out to be the loser.	Am I competing with someone here? Is that changing my behaviour? What is my "line in the sand" if I'm bidding for something? Can I avoid an auction situation?	Do I have competition? Am I making or are other's making a line in the sand?
Fundamental attribution error: the tendency to overestimate the influence of an individual, and underestimate external, situational factors.	What are the broader factors influencing the situation here? What degree of influence do they really have?	What does the forest look like? How are we looking only at the tree?
False causality: when we mix up correlation with causation.	Is there actually a link between these two factors? How do we know that one causes the other? How do we know they are linked at all?	Do these correlate, or does one cause the other?
Halo effect: when a single aspect dazzles us, and we fail to see the larger picture or evaluate other factors objectively.	What are the limits of this piece of information? Is it causing me to look at other things favourably or unfavourably?	Is there one thing I am fixated on?

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Alternative paths: we fail to consider all the outcomes which could have happened, and therefore underestimate risk.	If I try and evaluate from an outside view, what are all the possible outcomes for this situation? What are the associated risks with each path?	Can I describe only one outcome, why?
Forecast illusion: we tend to believe forecasts, despite the poor predictability and low downside for being wrong.	What incentives is this person subject to? Is there a downside if the prediction is wrong? How good is his success rate?	Am I trying to predict the future, and what happens to me if I am wrong?
Conjunction fallacy: when a subset seems larger than the entire set. A result of our attraction to plausible stories.	Am I dealing with a subset here? Am I trying to fit a plausible story to the situation?	Am I seeing the trees for the forest?
Framing: we react differently to identical situations, depending on how they are presented.	What if I present this situation in the opposite way? How does that change my perception?	Frame it in a different light, now do it again. And again if at all possible.
Action bias: we feel compelled to do something, particularly in new or shaky circumstances, even if we have made things worse by acting too quickly or too often.	Am I just trying to act here? What if I just wait? Will I be able to better assess my options?	Am I being compelled to "act Now!" What happens if I wait?
Omission bias: we tend to prefer inaction whenever both action and inaction lead to cruel consequences.	Am I avoiding a particular path because the consequences are bad, but less bad than inaction?	Am I doing the lesser of two evils, and if so why?
Self-serving bias: we attribute success to ourselves and failure to external circumstances.	What bluntly honest friends, or enemies, could I ask for an honest assessment of strengths and weaknesses?	Who could lend a quick, blunt/honest, opinion?
Hedonic treadmill: we adjust to new circumstances, and are unable to correctly predict our own emotions in response to new circumstances.	Will this lead to long-term or short-term happiness? Would this lead to something guaranteed to be negative?	Am I being hedonistic, or am I seeking instant gratification?
Self-selection bias: we change the outcome of something by poorly selecting our sample.	How does this sample affect the conclusions I'm trying to make? What would be the ideal sample?	What is ideal here, am I excluding outliers?
Association bias: we make false connections between things that are not linked. Example: we condemn the bearers of bad news, due to the negative nature of the message.	Am I transferring qualities between things that are unrelated? Am I shooting the messenger?	Could I be shooting the messenger here?
Beginner's luck: we create a false link with early, past results.	Is the sample size enough to make a conclusion about luck vs. skill here? Are there a large number of players here? (Likely to cause random winners). Can I disprove my conclusion?	Is this beginners luck?
Cognitive dissonance: when inconsistencies in our thoughts, beliefs, or attitudes cause us to reinterpret events to keep things consistent.	Am I trying to reinterpret things to maintain a previous attitude or belief?	What would my belief be like were I different?
Hyperbolic discounting: the introduction of "now", causing us to make inconsistent decisions.	Am I making an impulsive decision right now? Am I playing the long game or short game?	What is the long term play, what is the short term play?

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<p>"Because" justification: introduction of a reason (any reason) increases our compliance.</p>	<p>Is the reasoning behind this sound, or am I just going along with a "because" reason?</p>	<p>Is the reason "Because"?</p>
<p>Decision fatigue: willpower erodes throughout the day, particularly when we haven't eaten or slept.</p>	<p>Am I making this decision fresh? Am I well-rested and well-fed?</p>	<p>Am I tired, hungry, or upset?</p>
<p>Contagion bias: we are incapable of ignoring the connection we feel to certain items, even if from long ago or of indirect relation.</p>	<p>Do I have a connection to this in some way?</p>	<p>Am I connected/invested in some way?</p>
<p>Problems with averages: averages often mask the underlying distribution. Never cross a river that is "on average" four feet deep. The Bill Gates phenomenon.</p>	<p>Does the average mean anything in this situation? What is the actual underlying distribution?</p>	<p>Am I trusting an average? What's the data?</p>
<p>Motivation crowding: small monetary incentives may crowd out other types of incentives.</p>	<p>Are financial incentives crowding my judgement? Are they crowding other incentives for the people involved here?</p>	<p>Is there a financial incentive?</p>
<p>Twaddle tendency: reams of words used to disguise intellectual laziness, stupidity, misunderstanding or underdeveloped ideas. Often used in conjunction with authority bias.</p>	<p>What is being said here? Is it actually useful?</p>	<p>What the story, is it "bull-shit"?</p>
<p>Will Rogers phenomenon: the effect of changing the average in two groups (positively) by moving something from one category to another. Example: if you move the lowest net worth individual from a higher group to a lower group, the average net worth of both groups increases.</p>	<p>How are these factors grouped? How has it changed? Have the groups been rearranged to manipulate the averages?</p>	<p>How is the data arranged?</p>
<p>Information bias: the delusion that more information guarantees better decisions.</p>	<p>What information is actually useful here? Am I falsely increasing my confidence levels because of additional, but useless information?</p>	<p>Do we have information overload, are we researching just cause?</p>
<p>Effort justification: if you put a lot of effort into a task, you tend to overvalue the result.</p>	<p>Am I overvaluing parts of this because I put effort into them? What is the value of the result, discounting the process and effort put in?</p>	<p>Am I being protective of the result because I put in the effort?</p>
<p>Law of small numbers: when we assume characteristics of the overall population can be assumed from a small sample, when in fact small samples are much more subject to random variation.</p>	<p>Is this sample size sufficient to draw conclusions? Or am I in fact extrapolating too far from a small sample?</p>	<p>Is the sample set small?</p>
<p>Expectations: expectations from our reaction to various events, and contribute to our happiness. Set expectations high for yourself and the people you love, and lower them for things you cannot control.</p>	<p>What expectations am I holding about this situation? Are they appropriate? What is the worst-case scenario?</p>	<p>What are my expectations?</p>
<p>Simple logic: we tend to default to intuition because it is less taxing.</p>	<p>Am I evaluating this situation rationally? Or using intuition?</p>	<p>Is this a snap judgement?</p>

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Forer effect (aka Barnum effect): we tend to identify with positive traits in general descriptions, believing pseudosciences as a result.	Could this information apply to anyone? Are there any negatives, or are they all positive traits?	Could this be about any one it is that general?
Volunteer's folly: volunteering our time is less efficient (because we do these jobs less effectively) than contributing our earnings for the equivalent amount of time. Exception: celebrities.	Is this the best use of my time?	What is the best use of my time?
Affect heuristic: when we make complex decisions by consulting our emotions, instead of considering the risks and benefits independently.	Are my feelings about this subject, topic, or my current feelings contributing to my evaluation?	What are my feelings?
Introspection illusion: the belief that reflection leads to truth or accuracy.	Am I being critical with myself? How would I regard these internal observations if they were coming from someone else?	What are my thoughts?
Inability to close doors: we tend to prefer leaving options open, thinking they are free, when in reality they have a cost in distracting us.	Am I just trying to keep options open? What should I focus on not pursuing?	What need to be on the don't do list?
Neomania: when we prioritize things that are new and novel over their actual benefits.	Am I overvaluing this option because of the novelty?	Is this new?
Sleeper effect: if propaganda/advertising strikes a chord with someone, the influence will only increase over time.	What is the source of this argument or opinion?	What is the source?
Alternative blindness: we systematically forget to compare an existing offer with the next-best alternative.	What is the next best alternative to this option?	What is the alternative?
Social comparison bias: we tend to withhold assistance for people who might outdo us, even if you look like the fool in the long run.	Am I avoiding an option out of fear or jealousy of someone or something outdoing me?	Does not helping make me look bad in the long run?
Primacy and recency effects: the first trait, or more recent information, hold larger sway over us.	Am I overvaluing this information because it was the first I'd heard? Or because I heard it more recently?	What are my first impressions and what was my most recent impression?
Not-invented-here syndrome: when we think anything we create ourselves is unbeatable.	Am I overvaluing my own ideas? Who can give me an objective opinion?	Are my opinions the best?
The Black Swan: an unthinkable event that massively affects your life, career, company, country.	Have I put us in a position to guard against negative Black Swans? And take advantage of positive Black Swans?	Can I imagine unthinkable pitfalls or opportunities; what are they?
Domain dependence: insights from one field do not pass well to another.	Am I within my circle of competence? Or am I trying to transfer knowledge from one domain to another?	Is it in my circle of expertise?
False-consensus effect: we overestimate the unanimity of others, believing they think and feel exactly like we do.	How do other people feel? What are their opinions? Have I truly gathered information about them?	What are other's feelings?

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Falsification of history: our memories are riddled with inaccuracy.	Do I know for sure this happened, or am I relying on memory?	What do I remember? Do I have proof?
In-group out-group bias: groups form based on minor criteria. You perceive people outside your group to be more similar than they actually are (stereotypes start here). Group members lead to disproportionate perceived support within the group.	What groups are currently affecting my thinking? Have I sought opinions from outside my group?	Is there an in-group, or an out-group? Do I have their opinion?
Ambiguity aversion: we favour known probabilities over unknown ones.	Am I falsely relying on probabilities just to avoid ambiguity?	What can't be measured in terms of odds?
Default effect: we prefer the status quo.	Would I make this same decision from a different position, if the status quo was different?	What is the status quo?
Fear of regret: when we fail to act to avoid potentially feeling regret.	Am I avoiding a decision out of fear of regret?	What might I regret if I act/decide?
Saliency effect: outstanding features has an undue influence on how we think and act. We neglect hidden, slow-to-develop factors.	Am I attributing undue weight to this factor because of its prominence? Which discreet factors am I failing to value?	Is there a bear in the forest behind the tree?
House-money effect: we treat money that we win, discover, or inherit much more frivolously than hard-earned cash.	Is my behaviour different because I won this money or got something for free?	Did I win or get something for free?
Procrastination: the tendency to delay unpleasant but important acts.	Am I avoiding this because it's unpleasant? Can I set a deadline to force myself to get this done? Can I make a public commitment?	Am I procrastinating?
Envy: when we compare ourselves on the basis of ownership, status, health, youth, talent, popularity or beauty. The subject of envy is a thing, where as the subject of jealousy is the behaviour of a third person.	Am I envious of something here?	Am I envious here?
Personification: we empathize with other people when the human aspect is visible.	What are the facts and statistical distribution behind this story? Is the human aspect causing bias?	Can we clearly see the facts, stats, and stories separately?
Illusion of attention: we are confident that we notice everything in front of us, despite only seeing what we are focused on.	Am I focusing on something here? What am I missing? What other scenarios are possible?	What am I focused on?
Strategic misrepresentation: the more at stake, the more exaggerated your assertions become.	What is the past performance behind this claim? Are there other situations similar to this where I can find data? What safeguards do I have in place?	What is at stake? What am I claiming?
Overthinking: if you think too much, you will lose the wisdom of your emotional response.	Is this a complex situation, or could I rely some on my emotions?	Is this complex? What are my emotions?
Planning fallacy: we overestimate benefits, and underestimate the risks, costs and duration of a project.	What similar projects can I look at for objective data on my situation? What does the pre-mortem look like here?	Do I have similar example projects? What does pre-mortem look like?

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Déformation professionnelle: experts will tend to solve problems using their expertise, not necessarily the best method. "To the man with a hammer, every problem is a nail."	Have I gathered a number of sufficiently different perspectives to see how experts with different tools would solve this?	Who are the experts I am referring to?
Zeigarnik effect: we forget uncompleted tasks unless we have a clear idea of how to deal with them.	Have I gone into enough detail in the plan on how to deal with this situation?	What is unsaid/undone?
Illusion of skill: luck plays a larger role than skill in many domains, like entrepreneurship and leadership. Skill is necessary but not sufficient.	Is there an illusion of skill here? Is this likely due to chance, or is there a demonstrated record of success?	Could it be luck?
Feature-positive effect: we place a greater emphasis on what is present than what is absent.	What features or factors am I missing here? Why do these factors exist instead of nothing?	What isn't here?
Cherry picking: selecting and showcasing the most attractive features and hiding the rest.	What has been cherry-picked here? Where are the negative results?	What have I "hand-picked"? Where are the sour grapes?
Fallacy of the single cause: the belief that a single factor caused an event or phenomenon.	Am I falsely attributing this to a single cause?	Am I boiling it down to one cause?
Intention-to-treat error: when failed projects or statistics show up in the wrong category.	What test subjects or information has been removed from the sample?	What has been removed?
News illusion: we believe news is important, when in reality it is not, and is specifically designed to attract us, despite this.	Is this valuable information or just news?	Is this just news?