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Make Better Life Decisions with AI

A practical guide to making choices, understanding trade-offs and knowing when to revisit them.

Human-led. AI-enabled.

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What this guide is for

Some choices are welcome: a holiday, a home improvement, a new vehicle, a change of job. Others are imposed on us: reduced income, caring responsibilities, a sudden expense, a change in health or circumstances. In each case, the useful question is often the same: if I do this, or if this happens, what else moves?

You don't need financial expertise, a paid adviser or a sophisticated spreadsheet to use this guide. Start with one real decision and work through it with an AI assistant, a notebook or a simple document. Use outside expertise where it matters. The aim is clarity, not an algorithm that runs your life.

It can be as simple as deciding whether to repair a washing machine, change a shift pattern, make a household purchase, ask for help with debts or adjust a caring arrangement. The size of the decision changes how much checking is sensible; it does not change who should make the choice.

This playbook draws on Grey Matters' experience of turning financial planning into a broader living decision process. It is paired with the case study From Pensions Planning to a Living Decision Planner, but works independently. The prompts below are suggested starting points, not transcripts of private conversations.

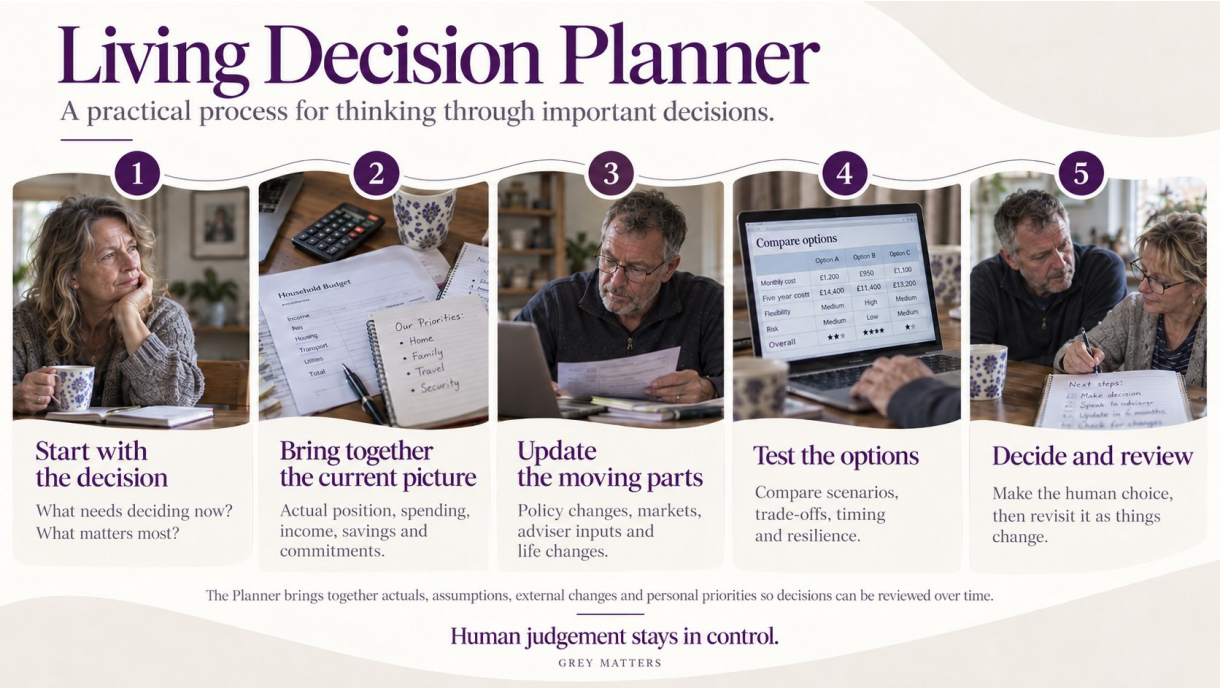
YOUR TWO TAKEAWAYS
1) A Living Decision Card: a concise picture of the choice, facts, options and uncertainties. 2) A one-page Decision Brief: what the analysis means, what you have decided or deferred, and what would cause you to revisit it.

A real-life-style example we will use

Imagine someone considering a four-day working week for a trial period. They hope to create more time for family and personal interests, but they need to understand the effect on income, work expectations, future flexibility and household commitments. They could retain current hours, request a temporary trial, change hours permanently or wait.

This is an illustrative example, not a Grey Matters household decision. No salary figures are required for the learning exercise; the reader supplies only information appropriate to their own circumstances. The same steps apply to replacing an unreliable car, deciding on home repairs, reviewing a childcare arrangement or considering a change in living arrangements.

Other examples will appear along the way. A purchase is a useful test of cost and what you must give up. A debt problem calls for care with essential bills and realistic repayments, rather than an AI-generated magic answer. A caring decision makes time and the needs of other people just as important as money.



A simple five-stage view of the decision process. The seven steps below turn it into a practical exercise; a complex model is not required.

1. Begin with the decision, not the software

Write the decision as a question. Aim for a question that is specific enough to examine but broad enough to include what matters emotionally and practically. 'Can I afford to work less?' may be too narrow. 'Would a trial reduction in hours improve life without creating unacceptable pressure elsewhere?' gets closer.

Then ask what success would actually feel like. More time? Less stress? Reliable transport? More independence? A safer home? Preserving flexibility may matter as much as getting the cheapest price or largest projected balance.

PROMPT TO ADAPT

I am considering [decision]. Before suggesting an answer, ask me what I am trying to improve, what matters most to me, which people may be affected and what would make this a poor choice. Help me phrase one useful decision question. Do not decide for me.

ANOTHER WAY TO USE STEP 1 / Instead of "Which car should I buy?", try "How do I keep reliable transport without putting essential spending under pressure?" If a debt is building, the first question might be "How do I understand what I owe and which obligations need urgent attention?"

2. Separate what you know from what you are assuming

Create four short groups. Facts are things you can verify today. Assumptions are beliefs about the future that may be reasonable but uncertain. Priorities are the human reasons for considering a change. Unknowns are the gaps that might change the answer.

Type	Illustrative four-day-week example
Known facts	Current work schedule; existing commitments; employer policy (once checked).
Assumptions	Future workload, income effect, whether the extra day will feel as hoped.
Priorities	Time with people who matter; financial comfort; space for interests.
Unknowns	Pension or benefit effects, employer response, practical trial arrangements.

AI is helpful at organising these groups, but it must not turn guesses into facts. Ask it to label information that needs checking. For consequential matters, verify details with authoritative sources or appropriate professionals rather than relying on a plausible explanation.

In a household purchase, a seller's quoted price is a fact to check while future running costs are estimates. With debt, the actual balance, interest, fees, due dates and consequences of missed payments need verification from statements or creditors. You need not enter private account details into an AI conversation to organise the questions.

PROMPT TO ADAPT

Here are my notes on [decision]. Sort them into verified facts, assumptions, personal priorities and unknowns. Do not invent missing figures. Mark the information I should check directly and any issues where qualified advice may be needed.

3. Compare real choices — including waiting

Don't let AI decide there must be one obvious solution. Include the option to continue as you are, wait, or try something reversible before making a lasting commitment. This is particularly important when a choice affects other people or future flexibility.

For each option, ask AI to compare the practical benefits, costs, timing, effort, risks and things you'd be giving up. Use language that helps you choose, not scores with spurious precision. If you use a score, explain what it measures and why a weighting was chosen.

For a broken appliance, options might be repair, replace with a reliable second-hand model, buy new or make a temporary arrangement. For debt, "do nothing" may carry significant consequences and might not be a safe choice; realistic options could include seeking free qualified debt help, requesting hardship support or arranging an affordable payment plan after checking obligations. The AI should expose those distinctions, not make them all look equally harmless.

Option	Benefit	Concern / question
Keep current hours	No immediate income or work change.	Would the underlying problem continue?
Try four days temporarily	A chance to learn from experience.	Will a trial be available and genuinely reversible?
Change permanently	More predictable time if approved.	Longer-term financial and career consequences.

Option	Benefit	Concern / question
Wait	More information and time to prepare.	What is the cost of delay?

PROMPT TO ADAPT

Compare [options] against these priorities: [priorities]. Include doing nothing, waiting and a reversible trial if they are realistic. Show what each option gains, what it gives up, and what we still need to know. Challenge any option you appear to be favouring.

4. Ask the question that makes the planner useful: what else moves?

Choices rarely sit in isolation. Reducing work may affect income, time, commitments and later options. A major purchase may affect the ability to handle an unexpected bill. Helping a relative may alter travel plans, available time or other family responsibilities.

Work across five simple lenses: resources, people, timing, risk and future flexibility. For the four-day-week example, extra time is a benefit; if it comes with lower income, a more demanding workload on the remaining days or a changed employment entitlement, that needs to be visible too.

A small choice might need only a short list. A larger or harder-to-reverse choice may warrant a comparison table or calculation. Don't build a model merely because AI offers to make one.

For a car purchase, what moves might include insurance, repairs and the emergency buffer. For caring responsibilities, the hidden movement may be time, fatigue or somebody else's ability to work. A decision brief should keep these human consequences alongside any financial figures.

PROMPT TO ADAPT

If I choose [option], what might change elsewhere in my life? Check resources, people, timing, risk, future flexibility and things that might improve. Separate direct effects from speculative knock-on effects. What am I at risk of double-counting or overlooking?

5. Test uncertainty without pretending to predict the future

Ask how the decision looks if things go approximately as expected, better than expected, and less well than expected. That can be qualitative or numerical. Where numbers are needed, specify their source and units, use clear dates, and check the calculation rather than accepting a confident total.

An important Grey Matters lesson came from the modelling itself: moving something between two accounts must not magically create a loss; an asset you still own shouldn't disappear simply because you bought it; and a model must test its real workings, not just compare two copies of the same reference. These checks apply beyond finance. If you move duties from one person to another, for example, the workload hasn't vanished.

For the four-day-week example, the less-favourable case might include a bigger income effect or less free time than expected. Instead of asking AI which outcome will happen, ask what needs verifying and what backup options remain. The best comparison may point to a sensible trial rather than a permanent commitment.

The equivalent for a purchase may be checking the repair diagnosis and full running costs before committing. For debt, a less-favourable case should not be an invented catastrophe: use verified terms and seek appropriate independent advice if essential bills or housing are at risk.

PROMPT TO ADAPT

Test [choice] under three plausible conditions: expected, less favourable and more favourable. Use only the facts and assumptions I give you. Explain which assumptions drive the differences, what is uncertain, and how I could protect myself if the less favourable case occurs. Do not invent probabilities.

6. Write the conclusion, not just the comparison

This may be the most useful step. A table tells you what changes; a written brief explains what those changes mean. Ask the AI to draft an argument in plain English and then challenge it. You own the conclusion, including the right to say that the evidence isn't good enough to decide.

For the illustrative working-hours example, the emerging conclusion might be: 'A time-limited trial looks preferable to a permanent change at this stage, subject to confirmation of the income and work arrangements.' That is not a recommendation to any reader; it shows how a conditional conclusion records both a possible path and what remains unverified.

The brief should answer: What is the question? What did we learn? What matters most? Which option currently looks most workable, and why? What's the strongest argument against it? What must be checked? What will we do next?

A purchase brief could conclude “repair first, if the confirmed quote is below our agreed limit and the appliance is otherwise sound.” A debt brief may instead say “the position is not yet clear enough to choose a repayment route: gather the statements and get independent debt advice.” Both are useful conclusions; neither requires a lengthy model.

PROMPT TO ADAPT

Draft a one-page decision brief from these notes. Use plain English. Distinguish facts, assumptions, likely consequences and unresolved questions. Explain the strongest case for and against the leading option. If the evidence does not justify a choice, say so. Give me the decision to make; do not make it for me.

7. Make a human decision — and decide what will trigger a revisit

Sometimes the answer is yes. Sometimes it is no, not yet, or 'ask somebody who knows more'. Keep a dated record of what you decided, why it made sense and which facts would prompt a fresh look. When circumstances change, update what is actually different; don't silently rewrite the original reasoning.

Not every new headline, forecast or AI suggestion is a reason to act. Grey Matters recently used its own ongoing decision process to examine a new set of economic and investment concerns. We carried out additional analysis, wrote down what it meant, and did not automatically change the current plan. That's a valuable possible result of a review.

For the four-day-week example, a trial could be reviewed after an agreed period using the actual experience: time gained, costs, stress, work arrangements and whether the original priorities were met. A decision card should tell you when to look again and what evidence would genuinely matter.

A purchase may need a review only when the repair quote arrives. A debt plan needs a much more timely check if an essential payment is at risk. Review timing should follow the real consequences, not a calendar invented by the AI.

PROMPT TO ADAPT

I have chosen [decision / to defer]. Make a short dated record of why, the facts I relied on, the assumptions I accepted, what I will check next, and three practical triggers that would justify revisiting the decision. Preserve this record rather than overwriting it later.

Your Living Decision Card

Copy these headings into a note or document. For a small choice, a few lines under each may be enough.

The decision — What am I considering — and why now?

What matters most — My priorities, values, people affected and non-negotiables.

What I know — Verified facts and where they came from.

What I am assuming — Future conditions, hopes and uncertainty.

Real options — Proceed / alternative / reversible trial / wait / do nothing.

What else moves — Resources, time, people, risk, later flexibility.

What needs checking — Missing facts and people or professionals to consult.

My decision or next step — Act / try / wait / gather information / defer.

Revisit triggers — Events or actual results that would alter the choice.

Date and saved version — A recoverable record of this decision.

Your one-page Decision Brief

The Decision Card keeps the structure. The brief turns it into something you can read, challenge, share appropriately and act on. Use the following headings:

- Question: the choice and why it matters.
- What we know: the facts that shape the decision.
- Options and consequences: the most important differences.
- Interpretation: what the comparison really means.
- Uncertainties and contrary case: reasons the current interpretation may be wrong.
- Current conclusion: a human-owned choice, trial, deferral or request for advice.
- Next steps and review: what will be checked, by whom and when.

Keep this brief alongside the Card. When the facts change, create an updated version showing what changed and why; don't quietly erase the earlier reasoning.

What a finished brief might say (illustrative)

Decision question: Could a temporary four-day week create worthwhile extra time without making work or finances uncomfortable? What we know: the present schedule and household commitments. What remains unknown: the employer's terms and the verified effect on pay and benefits. Options: stay as we are, ask about a reversible trial, request a permanent change, or defer. Interpretation: a trial could test whether the time gained is genuinely valuable, but only if the workload and money implications are acceptable. Current position: gather the missing information before choosing. Review trigger: if a trial becomes possible, compare actual time, workload and financial experience with the original expectations.

Different decisions, the same useful outcome: for a purchase, leave with verified costs and a choice you can live with; for debt, leave with a clearer picture of obligations and the next safe step towards appropriate help; for a caring change, leave with an agreed conversation about time and responsibilities. Each still ends in a short Card and an understandable Brief.

Try it on one real decision

Give yourself a short session. Choose one decision that matters but is not too risky for a first exercise. Work through Steps 1–7 using a simple note, not a new software system. Produce your Card and Brief. Ask a fresh AI conversation or a trusted person to identify what you've missed. Then make one concrete next move — even if that is finding a missing fact or agreeing to wait.

If your project turns into a multi-year model before you've written down the decision, something has probably gone wrong. A better question and a one-page brief can be worth more than fifty hidden worksheets.

Keep the judgement human

AI may sound more certain than the evidence warrants. Treat its analysis as a draft to challenge, especially for financial, legal, medical or safety matters. Verify authoritative information, protect personal data, and involve appropriate professionals when the consequences justify it. You can usually use this approach without sharing bank statements, medical records or identifiable details with an AI assistant.

The value is not in outsourcing your life to a model. It's in seeing your choices more clearly, asking better questions of the people who can help, and having a record you can return to when the world — or your life — changes.

COMPANION RESOURCE — From Pensions Planning to a Living Decision Planner — the first-person Grey Matters case study behind this approach. It explains the mistakes, the simplification, the written conclusions and the living review process that informed the playbook.

Grey Matters · Human-led. AI-enabled. Illustrative education and decision-support only; not individual financial, investment, tax, legal or medical advice. This is a proposed starting approach from one continuing collaboration, not a universally validated method.