

# BEFORE DECISIONS OVERLAP

A short reflection guide for moments of financial complexity

Some of the most consequential tax outcomes are shaped before decisions ever reach a tax return. They emerge when multiple choices are made close together in time, often in response to opportunity, pressure, or change. This guide is designed to slow the moment before decisions overlap, when coordination matters most and is hardest to see.

## REFLECTION

*These are not questions to answer quickly. They are prompts to consider before decisions are finalized.*

### When timing is involved

- What other decisions are likely to occur in the same period?
- How might this decision interact with income, liquidity, or investment activity later in the year?

### When multiple professionals are involved

- Who else should be aware of this decision before it is finalized?
- What assumptions might others be making without full context?

### When decisions are difficult to reverse

- If this decision cannot be easily changed, what downstream effects deserve more attention?
- What outcomes would surprise me if they appeared on next year's return?

**COORDINATION BEGINS BEFORE OUTCOMES ARE VISIBLE.**



Most financial decisions are reasonable when considered on their own. The risk rarely lies in the decision itself. It lies in how decisions accumulate, overlap, and interact over time. Pausing to consider context does not eliminate complexity, but it reduces the chance that reasonable choices combine in unintended ways.

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