

# MAPPING THE GAP: A DECISION SNAPSHOT

## A reflection tool for understanding decision interaction

This snapshot is designed to help you see how financial decisions made at different times and in different contexts may be interacting. It is not an evaluation of decision quality. The goal is visibility. You do not need perfect answers. Patterns matter more than precision.

### Decision Density

*Consider the Past 12-18 Months. Check any that apply.*

- You have had changes in income or compensation structure.
- You have had investment transactions outside of routine re-balancing.
- You have had equity compensation events or made vesting decisions.
- You have been through liquidity events or have had large cash movements.
- You have made changes to benefits, retirement contributions, or insurance.
- You have made charitable gifts outside of routine annual giving.
- You have had estate planning updates or new legal structures.

**Reflect: Which decisions occurred close together in time?**

### Timing and Overlap

*For the decisions you noted above, consider when they occurred.*

- Were several decisions made within the same tax year?
- Did any decisions occur without visibility into others that would follow?
- Were outcomes influenced by timing rather than by the decision itself?

**Reflect: Where did sequencing matter more than the individual choice?**

### Coordination Visibility

*Consider how these decisions were evaluated at the time.*

- Were decisions discussed in isolation or in relation to other choices?
- Did different professionals advise on different parts of the picture?
- Was anyone responsible for seeing how decisions interacted across domains?

**Reflect: Where was coordination explicit, and where was it assumed?**

### What to Notice

*After completing this snapshot, step back and reflect.*

- Where did reasonable decisions combine in unexpected ways?
- Where did timing amplify consequences?
- Where might clearer coordination have reduced surprise or risk?

**This exercise is not about fixing anything immediately. It is about understanding how your financial system is functioning before changes are made. Seeing interactions clearly is often the first step toward better alignment over time.**