

# The 5-Year Decision Filter

*One question that separates short-term comfort from long-term wealth.*

*"The plans of the diligent lead to profit as surely as haste leads to poverty."*

— Proverbs 21:5

Most bad financial decisions are not stupid — they are short-sighted. They optimise for this month at the cost of the next five years. This filter forces every meaningful decision through one lens: where does this leave me in five years? Use it for purchases, career moves, and commitments.

## 1 NAME THE DECISION

*Write it plainly. Vague decisions produce vague outcomes.*

THE DECISION I AM WEIGHING

WHAT IT COSTS NOW (MONEY / TIME)

WHAT IT PROMISES NOW

## 2 RUN THE FILTER

*Answer all five. Slowly. In ink.*

**Where does this leave me in 5 years if I say YES?**

Project honestly — the asset, the debt, the habit, the skill. What compounds from this choice?

**Where does this leave me in 5 years if I say NO?**

The cost of saying no is usually smaller than it feels today. Name it anyway.

**Am I deciding from haste or from a plan?**

Proverbs pairs diligent plans with profit and haste with poverty. Which one is driving right now?

**Would I still choose this if nobody ever saw it?**

Strips out status. A surprising number of yes decisions become no at this question.

**What would the wisest person I know advise?**

If you can name them, you can ask them. Plans fail for lack of counsel.

## 3 THE VERDICT

DECISION: YES / NO / WAIT

REVIEW DATE

THE SINGLE BIGGEST REASON FOR MY VERDICT

## The 5-Year Decision Filter — continued

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### HOW TO USE THIS FILTER

**Purchases over one week's pay**  
**Career and income moves**

Always run the filter. The 5-year lens kills most impulse upgrades. Weight question 1 heavily — skills and equity compound, comfort does not.

**Anything urgent**

Urgency is the enemy of the filter. If it cannot wait 48 hours, the answer is usually no.

*"Five years from now you will be living inside the results of decisions you are making this week. Choose like it."*

— HOUSE OF WISDOM

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