

The Starving-Crowd Test for Your ZIP Codes

Three criteria, three ZIP codes. Score each one to five and cut anything under twelve out of fifteen.

Your three ZIP codes, and the hardness figure you found for each in the utility report or a well test

Pain — what visible damage is hard water doing in those homes right now, in the words a homeowner would use?

Purchasing power — age of the housing stock, owner-occupied or rented, and what a water heater replacement runs there

Targetability — exactly how you reach these homes: map, list, referral source, ad, or the appliance shop that already knows them

Your Homeowner Avatar

One real person, not a demographic. Write it as if you were describing a customer you already served.

Who they are: house, household size, well or municipal water, how long they have lived with the problem

What they are afraid of — about the water, and about the person they call about the water

What they have already tried and what it cost them

The exact words they type into a search bar

What finally makes them pick up the phone — the trigger event

Personal Runway Worksheet

Every line your household spends in a month, including the ones you would rather not write down. Cash you can reach, divided by the total, is your runway.

[illegible]

Demand by Month — Water Treatment

The national shape of demand for this trade. Fill in what you expect locally, then write down what you will do in the slow months before they arrive.

MONTH	DEMAND INDEX	JOBS YOU EXPECT	REVENUE YOU EXPECT	WHAT YOU WILL DO IN THE SLOW MONTHS
Jan	0.95			
Feb	0.95			
Mar	0.95			
Apr	0.94			
May	0.92			
Jun	0.99			
Jul	1.20			
Aug	1.00			
Sep	1.00			
Oct	1.02			
Nov	1.03			
Dec	1.05			
Year				

Demand index: 1.00 = an average month for this trade nationally (source in Resources). Your ZIP will differ — pencil your own index in the slow and busy months.

Dream Outcome Builder

In her words, not yours. If a sentence contains a model number, it belongs on a different page.

The result she wants, said the way she would say it to a friend

The timeframe: how fast can she have it, honestly?

What changes in her week once it is done — be specific and physical

What she stops worrying about

Write the whole thing as one sentence: result, timeframe, why it matters

Obstacle → Solution Map

Fifteen reasons she does not buy. Sort each into knowledge, skill, environment or psychology, then write the offer component that removes it.

#	WHAT STOPS THE HOMEOWNER	CATEGORY	HOW YOUR OFFER REMOVES IT
1			
2			
3			
4			
5			
6			
7			
8			
9			
10			
11			
12			
13			
14			
15			

Your Value Stack

Score value to her and cost to you. High value and low cost stays in the core, high cost becomes a top-tier bonus, everything soft gets cut.

COMPONENT	PROBLEM IT SOLVES	VALUE TO THEM	COST TO YOU	KEEP / BONUS / CUT

Guarantee and Offer Name

Bounded, testable and about the water. Name the worst case in dollars and hours before you print it.

The one thing she doubts most — write it as she would say it

Your guarantee, in one sentence, with the test and the timeframe in it

Worst case if you have to honour it: dollars, hours, and how often you expect it

Three names for the offer, built from outcome and timeframe

The one you will actually print, and why

Service Area and Jobs You Will Not Do

Two radii and one refusal list. Write the refusal list before somebody you like asks you to break it.

Install radius: how far will you drive for a full install, and what is the minimum ticket that justifies it?

Service radius: how far will you drive for a service call or a salt delivery, honestly?

The three neighbourhoods you will build density in first, and why those three

Jobs you will not take, and who you will hand each one to

What you will say at the table when somebody outside your service radius wants an install

Ten-Competitor Scan

Their promise in their words, not your paraphrase. The last column is the gap you can actually keep.

COMPANY	GOOGLE RATING	REVIEWS	PRICE SIGNAL	THEIR PROMISE	GAP YOU CAN OWN

Your One-Liner and Positioning Statement

Problem, plan, success — hers, not yours. Say each draft out loud before you write the next one.

The problem, in the homeowner's words

Your plan, in three steps she could repeat to her husband

What success looks and feels like once you are gone

The whole thing as one sentence

The five places it goes this week, word for word identical in all five

Entity, EIN and Bank Setup

Tick these in order. Most of the list is one afternoon and a laptop.

☐ Check the business name is free with your Secretary of State and as a domain	DATE _____
☐ File the limited liability company registration in your state	DATE _____
☐ Get the employer identification number from the IRS website — free, same day	DATE _____
☐ Open a business checking account in the company name	DATE _____
☐ Open a second account for tax that you never spend from	DATE _____
☐ Register for state sales tax and request a resale certificate if your state treats installs as retail sales	DATE _____
☐ Register the business with your county or city if a local licence is required	DATE _____
☐ Set up bookkeeping software and connect both accounts before the first invoice	DATE _____
☐ Put the licence number and entity name on the estimate template, the invoice and the truck	DATE _____

License Requirements by State — Water Treatment

Ten states, three different answers. Find yours, then confirm it with the board before you spend a dollar — these rules move.

STATE	LICENSE REQUIRED?	LICENSE	BOARD	FEE	EXAM
Kentucky	Yes	Journeyman or Master Plumber License	KY Dept. of Housing, Buildings and Construction — Division of Plumbing	\$60–\$250	Yes
Texas	Yes	Water Treatment Specialist (Class I, II, or III)	Texas Commission on Environmental Quality (TCEQ)	\$111	Yes
California	Yes	C-55 Water Conditioning Contractor	Contractors State License Board (CSLB)	\$200–\$350	Yes
Florida	Yes	Certified Plumbing Contractor (CPC)	Florida DBPR / Construction Industry Licensing Board (CILB)	\$444–\$544	Yes
New York	No statewide	—	Check city / county	—	No
Pennsylvania	No statewide	—	Check city / county	—	No
Illinois	Yes	Plumbing License / Plumbing Contractor Registration	Illinois Department of Public Health (IDPH)	\$100–\$175	Yes
Ohio	Yes	Plumbing Contractor License (OCILB)	Ohio Construction Industry Licensing Board (OCILB)	\$25–\$194	Yes
Georgia	Yes	Master Plumber License (Class I/II)	GA State Construction Industry Licensing Board (Secretary of State)	\$30–\$267	Yes
North Carolina	Yes	Plumbing Contractor (Class 1) License	NC State Board of Examiners of Plumbing, Heating and Fire Sprinkler Contractors	\$100–\$150	Yes
Michigan	Yes	Journeyman or Master Plumber / Plumbing Contractor License	Michigan LARA — Board of Plumbing Examiners	\$140–\$400	Yes

Rules change — confirm with the board before you spend a dollar.

Insurance Lines and Annual Cost Ranges

What each line is for and what it costs. Get three quotes on every line and fill the last column from the actual quotes, not from this page.

COVERAGE	TYPICAL ANNUAL COST	WHAT IT COVERS	YOUR QUOTE
General liability	\$696–\$1,080	Damage or injury you cause to others	
Workers comp	6.24–18.63 per \$100 payroll	Your crew, hurt on the job	
Commercial auto	\$2,704–\$3,415	The truck and what it hits	
Bond	\$10,000–\$20,000	Not universally required; varies by state license. Illinois requires a \$20,000 surety bond for plumbing/irrigation contractors (225 ILCS 320). California's CSLB requires a \$25,000 contractor bond for all classifications including C-55 Water Conditioning.	
Tools & equipment		Theft from the truck or site	
Umbrella		Above the GL limit	

Insurance Quote Log

Three carriers per line. Note the deductible, because two identical premiums can mean very different things.

CARRIER / AGENT	LINE	LIMITS	ANNUAL PREMIUM	DEDUCTIBLE	DECISION

Questions for Your Attorney and Accountant

Take this list to two paid hours. Ask them to draft what you need rather than downloading something.

- | | |
|---|------------|
| ☐ Attorney: what should my customer agreement say about conditions found inside a wall or a slab? | DATE _____ |
| ☐ Attorney: what happens if the county will not approve the drain connection after I have taken a deposit? | DATE _____ |
| ☐ Attorney: who owns the equipment between install and final payment? | DATE _____ |
| ☐ Attorney: what is my exposure if the water still tests hard after the install? | DATE _____ |
| ☐ Attorney: what are the lien rules and deadlines in this state? | DATE _____ |
| ☐ Accountant: is an installed system a retail sale or an improvement to real property here? | DATE _____ |
| ☐ Accountant: do I need a resale certificate, and in which counties do I collect? | DATE _____ |
| ☐ Accountant: what share of every deposit should move to the tax account the day it lands? | DATE _____ |
| ☐ Accountant: at what profit level does an S-corporation election start paying for itself? | DATE _____ |
| ☐ Accountant: what records do you want from me monthly so filing takes an hour, not a week? | DATE _____ |
-
-
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Equipment Budget — Water Treatment

Researched retail ranges. Fill your own column from real quotes — used tools and a rented pipe threader are the day-one shortcuts.

ITEM	LOW	HIGH	DAY ONE?	YOUR PRICE	BOUGHT
Mid-grade water softener/conditioner unit (inventory)	\$700	\$3,500	Yes		
14 in. steel/aluminum pipe wrench	\$30	\$139	Yes		
Copper tubing/pipe cutter	\$12	\$45	Yes		
Manual PEX crimping/expansion tool kit	\$75	\$230	Yes		
Propane torch kit for soldering copper joints	\$24	\$76	Yes		
Digital TDS/water hardness test meter	\$17	\$46	Yes		
Telescoping basin wrench	\$17	\$65	Yes		
Cordless drill/driver kit with hole-saw bits	\$84	\$249	Yes		
Wet/dry shop vacuum	\$109	\$159	Yes		
Digital multimeter/voltage tester (for control valves)	\$35	\$60	Yes		
Hand truck/dolly for salt bags and equipment	\$50	\$249	Yes		
Reverse osmosis system (upsell inventory)	\$260	\$959	Later		
Bi-metal hole saw kit (wall/floor penetrations)	\$15	\$70	Later		
Essential equipment	\$1,153	\$4,818			

Ranges are retail prices at the time of research (sources in Resources). Used and rental are the day-one shortcuts.

Total Startup Budget

The bottom of this range is a truck you already own and a phone. Write your own number in the last column before you decide what you need to borrow.

LINE	LOW	HIGH	YOUR NUMBER
Essential equipment (previous page)	\$1,153	\$4,818	
Used cargo van or service truck (5-10 years old)	\$8,000	\$20,000	
General liability, year one	\$696	\$1,080	
Launch marketing	\$1,500	\$5,000	
Licenses and permits			
Software and phone, 3 months			
Personal runway (chapter 1)			
Reserve (10% of the total)			
Total startup	\$11,349	\$30,898	

Funding Sources

Rank by what the money actually costs you, not by how quickly the answer comes back.

SOURCE	AMOUNT AVAILABLE	COST (RATE / EQUITY / FAVOR)	SPEED	USE IT?

Client-Financed Acquisition Plan

Trace one customer through their first 30 days and decide where their money goes before it arrives.

Everything it cost you to get your last customer, including your own hours

Everything that customer paid you within 30 days, including salt and add-ons

The difference — and exactly what you will spend it on to find the next one

Your deposit policy: how much, when, and what it buys

The share of every deposit that moves to the tax account the day it lands

Typical Jobs and Price Ranges — Water Treatment

Researched national ranges with the hours behind them. Divide high by hours and compare it to what you are charging today.

TYPICAL JOB	LOW	HIGH	HOURS	PER HOUR (HIGH ÷ HOURS)	YOUR PRICE
Standard residential water softener install	\$1,200	\$2,400	4	\$600	
Whole-house reverse osmosis system install	\$1,000	\$4,000	6	\$667	
Whole-house water filtration system install	\$850	\$5,400	5	\$1,080	
Recurring salt delivery visit	\$45	\$55	0.25	\$220	
Annual system inspection/service call	\$75	\$125	1	\$125	
Commercial water softener install (labor + startup)	\$1,800	\$7,000	8	\$875	

Crews in this trade bill \$75—\$150 an hour (flat pricing). Technicians earn \$21—\$52 an hour.

Good / Better / Best Builder

Build the top tier so you would happily install it tomorrow. Show it first, every time.

	GOOD	BETTER	BEST
Name			
What is included			
What is left out			
Price			
Guarantee			
Who buys it			
Anchor shown first?			

Break-Even Hourly Rate

Every fixed cost you pay in a month, divided by the hours you can honestly bill. Be pessimistic about the hours.

LINE	MONTHLY AMOUNT	NOTES
Your pay		
Insurance		
Vehicle + fuel		
Software + phone		
Tools + repairs		
Marketing		
Other fixed		
TOTAL monthly nut		
Billable hours per month		
Break-even hourly = nut ÷ hours		
Target margin %		
Your rate = break-even ÷ (1 – margin)		

Markup vs Margin Table

Fill it once, photograph it, keep it inside the van door. Mark up by half and you kept a third.

JOB COST	MARKUP %	PRICE	MARGIN %

Your Attraction Offer

The thing that gets you in the door. It has to be genuinely useful even when she does not buy.

What you will offer for free, and what it costs you in time and materials

What she keeps whether she buys or not

The one minute of explanation you will give, written out word for word

The exact sentence you say when you leave without selling

How many of these you can do in a week without wrecking your install schedule

Upsell and Downsell Plan

The next problem is already in the room. Name it out loud, then let her decide when.

The problem your main job solves, and the problem it leaves behind

The upsell that fixes the leftover problem, and when you mention it

Downsell 1 — change how she pays

Downsell 2 — change what she gets

What you will never do to close a job

Continuity or Referral Plan

Salt, filters and resin are consumables with a schedule you know better than the customer does. Price the route, not the trip.

PLAY	WHAT THEY GET	PRICE / REWARD	WHEN YOU OFFER IT	TARGET TAKE-RATE

Job-Start Checklist

Before the first tool crosses the threshold. This is the half of the job the homeowner actually watches.

☐ Confirm the appointment the day before and again on the way	DATE _____
☐ Shoes covered, drop cloth down before tools come in	DATE _____
☐ Photograph the water main, shutoff, water heater and any existing corrosion	DATE _____
☐ Confirm the drain location and that an air gap is achievable as planned	DATE _____
☐ Confirm septic or sewer, and any local restriction on brine discharge	DATE _____
☐ Test the water again at the tap and record the numbers on the job sheet	DATE _____
☐ Tell the homeowner how long you will be and where you will need access	DATE _____
☐ Verify the unit that came off the truck is the unit on the signed sheet	DATE _____

Job-Close Checklist

The thirty seconds you skip here become the Saturday call you do not get paid for.

☐ Pressure up and hand-check every joint, twice	DATE _____
☐ Run a full manual regeneration and watch the whole cycle	DATE _____
☐ Program the head to household size and hardness, not the factory default	DATE _____
☐ Write the settings on a sticker inside the lid	DATE _____
☐ Confirm the air gap on the drain line and the reachability of the bypass	DATE _____
☐ Vacuum, wipe down and remove all packaging from the property	DATE _____
☐ Walk her through the bypass, the salt lid and how to break a salt bridge	DATE _____
☐ Leave the fridge card, the water test sheet and your number	DATE _____
☐ Register the manufacturer warranty within 48 hours	DATE _____
☐ Book the 90-day re-test on both calendars before you leave	DATE _____

Family Worksheet

The licence path and the permit question, answered for your state and your county — with names and dates.

Where you are on the ladder today, and what the next level requires in hours, exam and fee

Who at your state board told you what, on what date, and what exactly they said

If you need a qualifier: who, what they get paid, how often they inspect, and how it ends

Your county's permit process for a treatment install — who pulls, what is inspected, what it costs

The date you will sit for the next exam, written down like an appointment

Equipment Log

First Monday of the month. Crimp jaws drift, meters lie without calibration solution, torch hoses crack where they bend.

Your Warm 100 — 1 of 2

Everyone who already knows you. Phone contacts first, then trades, then everywhere else you are already known.

#	NAME	HOW YOU KNOW THEM	CONTACTED	RESPONSE	REFERRAL?
1					
2					
3					
4					
5					
6					
7					
8					
9					
10					
11					
12					
13					
14					
15					
16					
17					
18					
19					
20					
21					
22					
23					
24					
25					

Your Warm 100 — 2 of 2

#	NAME	HOW YOU KNOW THEM	CONTACTED	RESPONSE	REFERRAL?
26					
27					
28					
29					
30					
31					
32					
33					
34					
35					
36					
37					
38					
39					
40					
41					
42					
43					
44					
45					
46					
47					
48					
49					
50					

Lead Magnet Plan

One narrow problem solved completely and free, which honestly reveals the next one.

ELEMENT	YOUR ANSWER
Narrow problem it solves	
Type (reveal / sample / one step)	
Delivery format	
Name (test three)	
Time to consume	
The next problem it reveals	
The offer that solves it	

LTGP : CAC Worksheet

Include the salt plan, the service calls and the year-two drinking water system. One invoice is not a lifetime.

LINE	AMOUNT	HOW YOU GOT IT
Average job price		
Gross margin %		
Gross profit per job		
Jobs per customer (lifetime)		
LTGP		
Marketing spend last 30 days		
New customers last 30 days		
CAC		
LTGP : CAC		

Rule of 100 — Daily Tracker

One of these every working day. The empty boxes are the report.

MEASURE	W1	W2	W3	W4	W5	W6	W7	W8	W9	W10	W11	W12
Cold reaches												
Warm reaches												
Content minutes												
Ad minutes / dollars												
Follow-ups sent												
Estimates booked												

WEEK NOTES

Estimate Visit Checklist

One hour, not an evening. Half of it is questions and none of the first half is your equipment.

☐ Look up the utility report and the well map for the address before you leave the truck	DATE _____
☐ Shoe covers on before the door opens	DATE _____
☐ Test at the kitchen tap and one more tap; write the numbers on a sheet with her name on it	DATE _____
☐ Ask what made her call today, and what she has already tried	DATE _____
☐ Put a number on what the problem is costing her now	DATE _____
☐ Ask what changes for her once it is fixed — in her words	DATE _____
☐ Look at the drain, the space and the water main before you say any price	DATE _____
☐ Offer the insurance certificate and licence number before she asks	DATE _____
☐ Present three options on one page, top tier first, middle circled	DATE _____
☐ Name what you cannot fix and what equipment that would take	DATE _____
☐ Make one clear ask for the next step, then stop talking	DATE _____
☐ Leave the water test sheet whether she buys or not	DATE _____
☐ Book the follow-up before you leave the driveway	DATE _____

Objections and Replies — Water Treatment

The ones this trade hears every week, what each one usually means, and room to write the reply in your own words.

WHAT THEY SAY	WHAT IT REALLY MEANS	YOUR REPLY
My brother-in-law says these things are a scam and you just buy salt forever.	I do not want to look stupid in front of my family for spending this money.	
Is the water going to taste salty?	I do not understand how this works and I am worried about my family drinking it.	
I got a quote at the home show and it was half of yours.	I have an anchor in my head and I need you to explain the gap or beat it.	
Can you just install a unit I buy myself online?	I think the equipment is the expensive part and the labour is the cheap part.	
We are on a septic system — I heard the brine will kill it.	Somebody I trust told me not to do this and I want a straight answer.	
Can we do it in the spring? Money is tight right now.	I want this but I cannot see how to pay for it this month.	
A salt-free conditioner is supposed to be just as good and no maintenance.	I would rather not deal with salt if there is a way out of it.	
How do I know you will still be here in two years?	I have been burned by a contractor who disappeared.	

Review Request Script

Ask in the kitchen, while the water works. Write it out and say it the same way every time.

The moment you will ask — be specific about where you are standing and what has just happened

Your ask, word for word

What you hand her, and how she gets to the review page in one step

What you say if she says yes but never does it — the one follow-up, and when

What you say when a review is unfair, and where you say it

First-Hire Scorecard

All seven should be yes before you post the job. Evidence means a number or a date, not a feeling.

SIGNAL	YES / NO	EVIDENCE
Turning away work weekly		
Working > 55 hours		
Callbacks rising		
Cash covers 8 weeks of wages		
A job description exists		
A training week is planned		
A 90-day exit plan exists		

30 / 60 / 90 Ramp Plan

Write it before they start. Vagueness, not ability, is what sinks most first hires in this trade.

milestone	Day 30	Day 60	Day 90

Org Chart at \$250k, \$500k and \$1M

Who does what at each level, and which of the three you actually want to be running.

At the first level: who sells, who installs, who does the books, and how many hours are yours?

At the second level: what is the hire that buys back your evenings, and what does it cost?

At the third level: what are you doing all day, and who owns the calendar and the callbacks?

Which of those three do you actually want, and why

The one job you will never hand to anybody else, and why it has to be you

Twelve-Month Forecast

The demand index is printed for you. Fill the rest in pencil, then compare to actual on the first Monday of every month.

MONTH	DEMAND INDEX	JOBS	AVG TICKET	REVENUE	COSTS	PROFIT
Jan	0.95					
Feb	0.95					
Mar	0.95					
Apr	0.94					
May	0.92					
Jun	0.99					
Jul	1.20					
Aug	1.00					
Sep	1.00					
Oct	1.02					
Nov	1.03					
Dec	1.05					
Year						

Demand index: 1.00 = an average month for this trade nationally (source in Resources). Your ZIP will differ — pencil your own index in the slow and busy months.

Cash Flow Log

Weekly. Deposits held is a column on purpose — that money is not yours yet.

Profit First Allocations

Run the percentages on real revenue — sales minus the equipment you passed through — not on gross.

ACCOUNT	TARGET %	THIS MONTH \$	ACTUAL %
Income (100%)			
Profit			
Owner pay			
Tax			
Operating expenses			
Materials / subs pass-through			

KPI Scorecard — Water Treatment

Researched benchmarks for this trade. Fill in your own weekly and look for the trend, not the week.

MEASURE	W1	W2	W3	W4	W5	W6	W7	W8	W9	W10	W11	W12
Lead-to-sale close rate (target 40%)												
Lead-to-appointment rate (target 30%)												
Average ticket, softener install (target 1,500 USD)												
Callback rate ceiling (target 1%)												
Service call to maintenance agreement conversion rate (target 30%)												
Closed calls rate (target 90%)												
Average revenue per team member, annually (target 170,000 USD/yr)												
Cost per lead, free water test campaign (target 40 USD)												

WEEK NOTES

Monthly P&L

Fourteen months so you can see this year against last. Materials and subs stay separate from labour on purpose.

MONTH	REVENUE	MATERIALS + SUBS	LABOR	OVERHEAD	NET PROFIT

Days 1–30: Get Cash

One paying job is the whole goal. Anything that does not lead there waits until month two.

☐ Form the entity and get the employer identification number	DATE _____
☐ Open the business account and the separate tax account	DATE _____
☐ Call the state board; write down the name, the date and the answer	DATE _____
☐ Call the county building department about permits and inspections	DATE _____
☐ Get three insurance quotes; bind general liability before the first job	DATE _____
☐ Open the supply house account and ask about terms	DATE _____
☐ Buy only the essential tools; rent or borrow anything used less than monthly	DATE _____
☐ Write the warm hundred and work ten names a day for ten days	DATE _____
☐ Put the attraction offer where it can be found — profile, hours, service area, number	DATE _____
☐ Price the first job at your real price, not a friend price	DATE _____
☐ Complete one paying job and take photos at every stage	DATE _____
☐ Book the 90-day re-test in front of the customer	DATE _____

Days 31–60: Get More Cash

Get more out of what you already have. This is the month you raise the price.

- | | |
|---|------------|
| ☐ Build the three-option sheet and use it on every quote, top tier first | DATE _____ |
| ☐ Name the next problem out loud on every job before you leave | DATE _____ |
| ☐ Raise your price one step on the next quote and hold your face still | DATE _____ |
| ☐ Start the weekly content habit — one water report or one install, by name of neighbourhood | DATE _____ |
| ☐ Ask every completed customer for a review in the kitchen, not by text | DATE _____ |
| ☐ Run the job-start and job-close checklists on every single job | DATE _____ |
| ☐ Track leads, appointments and sales weekly and compare to the benchmarks | DATE _____ |
| ☐ Set up the five accounts and do your first allocation | DATE _____ |
| ☐ Call back every lead the same day, without exception | DATE _____ |

Days 61–90: Get the Most Cash

Build the part that pays you in February, then make the hire decision on evidence.

☐ Offer the salt and service plan to every customer you have installed for	DATE _____
☐ Build the route so stops are clustered; price the outliers to cover the drive	DATE _____
☐ Ask each customer for one specific neighbour and give them something to hand over	DATE _____
☐ Run the first-hire scorecard honestly and decide either way	DATE _____
☐ Review the twelve-month forecast against three months of actuals	DATE _____
☐ Calculate what a customer is worth and what one costs you to get	DATE _____
☐ Raise your price a second step if nobody has hesitated yet	DATE _____
☐ Book the next 90 days of milestones with real dates	DATE _____
☐ Write the decision log entry for every choice you made this quarter	DATE _____

Milestones and Tripwires

A real date on each one, and the early sign that it is going wrong — written down before it does.

[illegible]

Decision Log

Every choice, with the reason beside it. In six months you will want to know what you were thinking.