

THE LAST HUMAN JOB

The Judgment Gym

A field card for keeping the one skill the machines can't take.

When the machines can do almost everything that's checkable, what's left that's ours is **judgment** — knowing what's *worth* wanting, not just what's true. An agent can tell you what is. It can't tell you what's worth doing. That gap is the whole job. The good news: judgment is trainable.

THE FOUR THINGS JUDGMENT IS MADE OF

They stack, surface to root. Run them in order — fix the top first, but know the bottom is the well.

1. **Frame** — are you even asking the right question? A perfect answer to the wrong question is polished noise. Fix the frame first.
2. **Taste** — which good option is actually *good*? Honest over impressive. Trainable, slowly, in a way the machine can't shortcut.
3. **Values** — who do you become by choosing this? The part no model can hold for you.
4. **Desire** — is this worth wanting at all? Wanting requires a wanter. This is the root the other three rest on.

THE DAILY GUT-CHECK: IS THIS TOOL SHARPENING ME OR DULLING ME?

After you use an AI tool today, ask one question: **did I come out sharper, or just faster?** If you understand the problem better than before you started, it sharpened you. If you only got an answer you couldn't now reproduce or defend, it dulled you. Same tool, two outcomes — the difference is whether you stayed in the loop or handed the loop away.

THE ONE REP THAT STARTS THE WHOLE GYM

Take a question you're actually stuck on. Sort it into three piles, then route each to its right answerer:

- **What's checkable** (facts, numbers) → the **machine**.
- **What's worth wanting** (values, who you'll become) → **you**.
- **What can only be settled by trying** → **reality** — soon, before you talk yourself into a guess.

Most stuckness is a mis-route: asking the machine an *ought*, grinding an *is* by hand, or circling a question only shipping could answer. Name the answerer, send it there, and the stuckness tends to break.

INVESTING IN THE AI ERA

The Start-Here Checklist

Calm, disciplined moves for investing through the noise.

The AI era changed the tools and cranked up the noise. It did not change the fundamentals: **cost still drags, diversification still protects, time still compounds, and your behavior still decides most of the outcome.** The freeing idea: if you own a broad index, you already own the AI bet — with a seatbelt.

THE CHECKLIST (A STARTING SHAPE — NOT ADVICE)

1. **Foundation first.** Emergency fund in cash; high-interest debt cleared. No investment beats not paying 24% interest. Don't build on a cracked foundation.
2. **Tax-advantaged accounts first.** Where you hold it can matter as much as what you hold. Fill those buckets before a taxable account.
3. **Build a low-cost, diversified core.** Check the expense ratio. Make it the majority. Plan to hold it for decades — your exponential bet with a seatbelt.
4. **Cap the satellite, in advance.** Any “conviction” slice is small, pre-decided, and money you could afford to be completely wrong about — or skip it. No shame in skipping.
5. **Automate contributions** on payday. Decide once; stop re-deciding every volatile morning.
6. **Rebalance on a calendar date**, once or twice a year — not on emotion. Let the calendar be braver than you are.
7. **Use AI to think, not to decide.** Inform, scenario-test, bias-check (“argue the other side”) — then verify and own the call yourself.
8. **Write down your “why.”** When the market scares you, the purpose is what keeps your hands still.

THREE SCAM REFLEXES (THE PART THAT HURTS FASTEST)

Slow down — urgency is the scammer's only weapon; a real opportunity survives a night's sleep. **Verify out-of-band** — deepfaked voices are cheap; hang up and call back a number you already have. **If it promises returns without risk, you're the product** — “guaranteed, secret, insider” should end the conversation.

The frame underneath it all: investing is stewardship. The money isn't the point — it's potential energy. Greed asks *how much, how fast?* Stewardship asks *what is this for, and over what horizon?* The era is loud. The principles are quiet. Build the system that lets the quiet win.
