THE

Mental Models Daily

12 CARDS TO TRY

Twelve mental models from the Core Deck, at their real size. Draw one in the morning, carry its question through the day, and see where it shows up.

HOW TO MAKE YOUR CARDS

1. Print at 100% (actual size, no scaling), on thick paper if you have it.
2. Cut along the solid corner marks, around each pair.
3. Fold each pair in half along the dashed marks, printed side out. A dab of glue holds it flat.

WAYS TO USE THEM

The daily draw. Shuffle, draw one, and ask its question once today.

The decision spread. Facing a choice? Pick three: one for what is really happening, one for what you might be missing, one for what to do next.

The full Core Deck has 60 models in eight colours, on heavy card in a tuck box.

MENTALMODELSDAILY.COM · free to print for your own use · © 2026 Mental Models Daily

C02 MAKING A DECISION



Second-Order Thinking

And then what?

Asking what happens next, and then after that, before you act.

GENERAL THINKING

Second-Order Thinking

C02

First-order effects are what you want; second-order effects are how people and systems react. Follow each choice two steps on: and then what?

REACH FOR IT WHEN

- A fix looks quick, cheap and obvious
- A decision will change how other people behave
- You are solving today's problem and might create tomorrow's

IN THE REAL WORLD

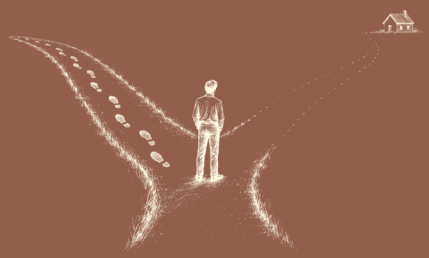
Cane toads in Australia, 1935. Cane toads brought in to eat beetles ignored them and poisoned native wildlife instead.

ASK YOURSELF

And then what? How will people react, and what happens after that?

PAIRS WITH C59 Cobra Effect · C58 Feedback Loops · C60 Goodhart's Law

C05 MAKING A DECISION



Opportunity Costs

Every yes is a no to something else. The real cost is the best option you gave up.

ECONOMICS

Opportunity Costs

C05

The value of the next best thing you could have done with the same time, money or attention. Compared with nothing, almost anything looks good. Always ask: compared with what?

REACH FOR IT WHEN

- Saying yes to a meeting, project or favour
- A purchase seems affordable
- You are busy all week but your priorities are not moving

IN THE REAL WORLD

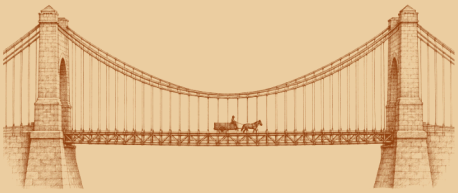
Decca Records, 1962. After an audition, Decca Records signed another band and turned down the Beatles. The real cost of that reasonable-looking choice was the band it passed over.

ASK YOURSELF

If I say yes to this, what am I saying no to?

PAIRS WITH C03 Sunk Cost Fallacy · C04 Cost-Benefit Analysis · C26 Pareto Principle

C10 FACING RISK AND UNCERTAINTY



Margin of Safety

Building in more room than you think you need, because plans, people and forecasts are imperfect.

SYSTEMS

Margin of Safety C10

The gap between what you expect to need and what you build in. Engineers design bridges for far more weight than they carry. The gap protects you from errors, bad luck and surprises.

REACH FOR IT WHEN

- Setting a budget, deadline or savings target
- A plan only works if everything goes right
- The downside would be hard to recover from

IN THE REAL WORLD

Brooklyn Bridge, 1883. John Roebling designed the bridge's cables to be about six times stronger than needed. When faulty wire was found already in them, engineers simply added more. The bridge still carries traffic today.

ASK YOURSELF

What happens if I am wrong by half? Do I still survive?

PAIRS WITH C56 Inversion · C11 Probabilistic Thinking · C32 Hofstadter's Law

C13 FACING RISK AND UNCERTAINTY



Boiling Frog

Slow change slips past our alarms until it is too late to escape easily.

GENERAL THINKING

Boiling Frog C13

Each small step feels normal compared with yesterday, so we accept a decline we would never accept all at once. Health, money, work and relationships can all drift this way.

REACH FOR IT WHEN

- Something feels slightly worse, but not worth acting on
- You compare things only with last week
- Others notice a change you have stopped seeing

IN THE REAL WORLD

The Aral Sea, 1960–2000s. Soviet irrigation diverted the rivers feeding one of the world's largest lakes. Each year's shrinkage seemed manageable. Within about forty years most of it was gone, leaving a salty desert.

ASK YOURSELF

Compared with a year ago, not last week, is this better or worse?

PAIRS WITH C58 Feedback Loops · C14 Stop the Bleeding · C27 Compounding

C19 DEALING WITH PEOPLE



Hanlon's Razor

Never assume malice when a mistake, misunderstanding or broken process explains it.

HUMAN NATURE AND JUDGEMENT

Hanlon's Razor C19

When something goes wrong, rule out the ordinary explanations first: an error, a misread email, an overloaded colleague, a broken system. Most harm comes from mistakes, not plots.

REACH FOR IT WHEN

- An email, comment or decision feels like a personal attack
- A company or service lets you down
- You are building a theory about why someone did something

IN THE REAL WORLD

Stanislav Petrov, 1983. Soviet alarms reported a US missile launch. Duty officer Stanislav Petrov judged a real attack would not involve so few missiles and treated it as a fault. He was right: sunlight had fooled the satellites.

ASK YOURSELF

Could a mistake or misunderstanding explain this?

PAIRS WITH C17 Fundamental Attribution Error · C44 Occam's Razor · C53 The 5 Whys

C24 DEALING WITH PEOPLE



Reciprocity

People feel a strong urge to return favours, so giving first tends to come back.

HUMAN NATURE AND JUDGEMENT

Reciprocity C24

People feel obliged to repay what they receive. Giving first builds trust and cooperation. It works in reverse too, and small favours can be used to pressure you.

REACH FOR IT WHEN

- You want someone's help or cooperation
- Starting a new relationship, team or partnership
- Someone has done you a favour and now asks for something bigger

IN THE REAL WORLD

Ethiopia and Mexico, 1985. In 1985, famine-hit Ethiopia sent $5,000 to Mexico after its earthquake, as the psychologist Robert Cialdini reported. Mexico had stood by Ethiopia when Italy invaded in 1935.

ASK YOURSELF

What could I give first here, without expecting anything back?

PAIRS WITH C21 Zero-Sum vs Win-Win · C16 BATNA · C55 Incentives

C26 GETTING WORK DONE



Pareto Principle

The 80/20 rule

A few causes usually produce most of the results. Find them first.

ECONOMICS

Pareto Principle C26

Effects are rarely spread evenly. A few customers bring most of the revenue; a few bugs cause most crashes. The split is not always 80/20, but find the vital few and start there.

REACH FOR IT WHEN

- Your to-do list is longer than your day
- You want the biggest result from limited time or money
- A problem has many small causes

IN THE REAL WORLD

Joseph Juran, 1951. Quality expert Joseph Juran saw that a few types of defect caused most of a factory's problems. He called it the vital few and the trivial many, after the economist Vilfredo Pareto.

ASK YOURSELF

Which few things here produce most of the results?

PAIRS WITH C54 Bottlenecks · C30 Diminishing Returns · C25 Perfect is the Enemy of Good

C38 STRATEGY AND COMPETITION



Flywheel

A loop where each push adds momentum, so progress gets easier over time.

SYSTEMS

Flywheel C38

A heavy wheel that is hard to start but keeps spinning once it moves. Activities that feed each other, so each push adds momentum. The first pushes feel slow; later ones feel easy.

REACH FOR IT WHEN

- Planning a business, career or creative project
- Progress feels slow despite steady effort
- You are choosing which few activities to focus on

IN THE REAL WORLD

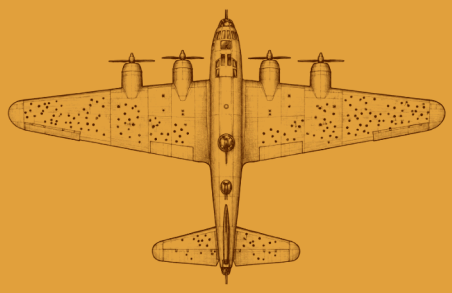
The Michelin Guide, 1900. The Michelin brothers published a free guide to places worth driving to. More driving wore out more tyres, tyre sales funded better guides, and the guides sent people driving again.

ASK YOURSELF

What do I do that makes the next step easier?

PAIRS WITH C27 Compounding · C58 Feedback Loops · C37 Strategy vs. Tactics

C42 JUDGING CLAIMS AND EVIDENCE



Survivorship Bias

Learning only from the winners, because the losers have disappeared from view.

HEURISTICS AND BIAS

Survivorship Bias

C42

Drawing lessons only from the cases that made it. We study successful founders, not the many who did the same things and failed. Always ask where the missing cases are.

REACH FOR IT WHEN

- Reading a success story or "habits of the rich" list
- Looking at only the products, funds or firms that still exist
- Copying what worked for someone else

IN THE REAL WORLD

Abraham Wald, 1943. In the usual telling, returning bombers had holes on the wings and body, so armour there looked obvious. Abraham Wald saw that planes hit in the engines had not come back. Protect those.

ASK YOURSELF

Where are the failures I am not seeing?

PAIRS WITH C41 Correlation vs. Causation · C48 Confirmation Bias · C52 Hindsight Bias

C44 JUDGING CLAIMS AND EVIDENCE



Occam's Razor

When explanations compete, start with the one that needs the fewest assumptions.

HUMAN NATURE AND JUDGEMENT

Occam's Razor

C44

When several explanations fit the facts, start with the one that needs the fewest assumptions. It does not promise the simple answer is right. It tells you where to start looking.

REACH FOR IT WHEN

- You are building an elaborate theory to explain something
- Something has gone wrong and you are looking for the cause
- Someone offers a complicated explanation for a simple event

IN THE REAL WORLD

Horses, not zebras, 1940s. A rule usually credited to Dr Theodore Woodward: when you hear hoofbeats, think horses, not zebras. Check common causes first.

ASK YOURSELF

What is the simplest explanation that fits all the facts?

PAIRS WITH C19 Hanlon's Razor · C41 Correlation vs. Causation · C48 Confirmation Bias

C48 CHECKING YOUR OWN MIND



Confirmation Bias

Seeking out what supports your view and quietly ignoring what challenges it.

PSYCHOLOGY

Confirmation Bias C48

We look for, notice and remember what agrees with what we already believe, and discount the rest, mostly without noticing. The fix: go looking on purpose for evidence that would prove you wrong.

REACH FOR IT WHEN

- You feel very sure about something
- Everything you read seems to agree with you
- You are testing an idea you are excited about

IN THE REAL WORLD

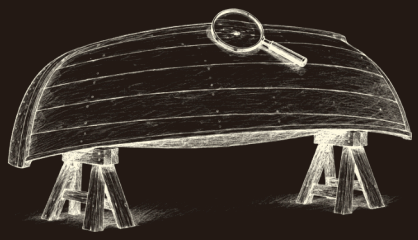
Wason's number puzzle, 1960. Told 2, 4, 6 followed a hidden rule, most people guessed "up in twos" and tested only sets that fitted. The rule was any rising numbers.

ASK YOURSELF

What evidence would prove me wrong, and have I looked for it?

PAIRS WITH C06 Devil's Advocate · C22 Groupthink · C52 Hindsight Bias

C56 FIXING PROBLEMS AND SYSTEMS



Inversion

Solving problems backwards by asking what would cause failure, then avoiding it.

MATHEMATICS

Inversion C56

Instead of asking how to succeed, ask what would make this fail. List the ways, then shape your plan to avoid each one.

REACH FOR IT WHEN

- Before a launch, trip, event or big presentation
- When you are stuck on how to make something work
- When setting a goal for your money, health or relationships

IN THE REAL WORLD

Carl Jacobi, 1830s. Carl Jacobi told students to "invert, always invert". Teams do the same in a pre-mortem, imagining a project has failed and listing why.

ASK YOURSELF

What would guarantee this fails, and am I doing any of it?

PAIRS WITH C10 Margin of Safety · C02 Second-Order Thinking · C57 First Principles Thinking