

Bias Awareness Checklist

A Tool for Clearer Thinking and Better Decisions

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Every decision we make is filtered through our past experience, our emotions, our assumptions, and our limited information. Cognitive biases are predictable, systematic tendencies in how we think. They are consistent patterns that arise from the mental shortcuts the brain uses to handle complexity and uncertainty. These are not flaws in character. They are features of how every human mind works, and recognising them is the first step to managing their influence.

This checklist identifies twenty-one common biases that affect how we think about risk, evaluate alternatives, and commit to decisions. They are grouped under the five headings used in Chapter 9 of LIFE: Our Uncertain Experiment. Within each group, their position does not indicate their importance. For each one, a self-check question invites you to apply it directly to the decision you are working on.

How to use this tool

Use this checklist at Step 3 (Challenge Your Thinking) of the Decision Cycle, or at any point where you want to test whether your thinking about a specific decision has been compromised. You do not need to address every bias. Focus on the ones that feel most active for you right now.

How to work through it. Our emotions at this moment can strongly influence our thinking and decision-making, so the first step is to think about the emotions you are feeling as you approach this decision. Then, apply each bias to the specific decision you are facing, not in the abstract. For each one, read the self-check question and answer it honestly before moving on. Difficulty answering is itself a signal worth noting.

Focus, not coverage. You do not need to address every bias. Three or four biases identified and examined will produce more insight than twenty-one skimmed. Focus on the ones that feel most active, or most uncomfortable, for the decision in front of you.

Acting on what you find. Where you recognise a bias, note its effect on your current thinking and identify one thing you will do differently as a result. Use the reflection questions to record these before you close the checklist.

Using with others. If working with a group, consider completing the checklist independently first, then comparing responses. Differences in which biases each person flags are often as informative as the biases themselves.

START HERE Your emotional inventory

Before working through the bias checklist, notice the emotions that are present as you approach this decision. Emotions are not separate from analysis. They shape which information you notice, how you weigh risk, and which options feel possible. Recognising them gives you more control over their influence. Tick all that apply, then use the box below to say more.

☐ Fear	☐ Guilt	☐ Resentment
☐ Anxiety	☐ Pressure from others	☐ Frustration
☐ Dread	☐ Ambivalence (pulled both ways)	☐ Overwhelmed
☐ Excitement	☐ Grief (sense of loss)	☐ Numbness (disconnected)
☐ Hope	☐ Regret	☐ Relief
☐ Enthusiasm	☐ Reluctance	☐ Confidence

In a few words: how strong are these emotions, and how might they be influencing your thinking about this decision?

As you work through the checklist below, notice which biases feel most connected to the emotions you have ticked. Bias 21 (Affect Heuristic) explains the mechanism directly.

Which checklist do I use? This checklist covers 21 well-evidenced biases from decision research - patterns that affect anyone, regardless of mood. If what you are noticing feels more like anxious or self-critical thinking - catastrophising, all-or-nothing thinking, expecting the worst - that is not bias. Use Deciding Under Pressure, the guide for decisions that feel difficult.

GROUP 1 Gathering and analysing information

☐ 1. Confirmation Bias

We often search for, notice, and favour information that confirms what we already believe, and discount or ignore information that challenges it. The more committed we are to a view, the more selective our attention becomes.

Self-check: Am I only paying attention to evidence that supports what I already want to do?

☐ 2. Anchoring Bias

The first piece of information we encounter can have a disproportionate influence on our judgement (acting as an anchor) even when it is outdated, irrelevant, or should have been questioned. We often adjust from the anchor, but rarely far enough.

Self-check: Am I basing my assessment on an initial figure, estimate, or view that I have not properly examined?

☐ 3. Availability Bias

We overestimate the likelihood of events that come easily to mind, typically because they are recent, vivid, or emotionally charged. Events that are harder to recall or that we have not personally experienced are given too little weight.

Self-check: Am I giving too much weight to this risk because a similar event is fresh in my mind, rather than because it is most likely?

☐ 4. Framing Effect

The way a choice is presented (the frame) affects our decision, even when the underlying facts are identical. An option described as having a '30% chance of failure' feels different from one with a '70% chance of success', though they are the same.

Self-check: If this option were described differently (as a gain rather than a loss, or vice versa) would my assessment change?

☐ 5. Recency Bias

We give more weight to recent events than to earlier ones, and treat the present as more representative of the future than the longer-term pattern warrants. Recent experience crowds out older but equally relevant evidence.

Self-check: Am I assuming that what has happened recently will continue, rather than considering the fuller, longer-term pattern?

GROUP 2 Predicting the future

☐ 6. Optimism Bias

We believe we are less likely than average to experience negative events, and more likely than average to achieve positive ones, regardless of the evidence. We treat our own situation as an exception to the general rule.

Self-check: Am I assuming a better outcome for myself than the evidence and base rates for similar situations would support?

☐ 7. Planning Fallacy

We regularly underestimate the time, cost, and risk involved in future plans, and underestimate the probability of delay, error, or complication. Most projects take longer and cost more than predicted at the outset.

Self-check: Have I built in enough time, budget, and flexibility to absorb setbacks, or am I assuming everything will go to plan?

GROUP 3 Responding to change and loss

□ 8. Status Quo Bias

We prefer the current state of affairs, even when an alternative would probably serve us better. Change carries a psychological cost. The familiar feels safer than the unknown, even when the risks of staying are greater than the risks of moving.

Self-check: Am I choosing the status quo because it is the best option, or because change feels uncomfortable?

□ 9. Loss Aversion

The pain of losing something feels roughly twice as powerful as the pleasure of gaining something of equal value. We are wired to avoid losses more strongly than we pursue equivalent gains, which skews our risk assessments.

Self-check: Am I avoiding this option primarily because of what I might lose, rather than making a balanced assessment of what I might gain?

□ 10. Sunk Cost Fallacy

We continue investing time, money, or effort in something because of what we have already put in, even when the future prospects no longer justify it. Past costs become a reason to continue, rather than a reason to evaluate afresh.

Self-check: Would I choose to start this now, knowing what I know, if I had not already invested in it?

□ 11. Escalation of Commitment

We double down on a failing course of action to justify earlier decisions and avoid admitting a mistake, even when evidence clearly suggests we should stop or change direction. The desire to be right overrides the need to do right.

Self-check: Am I continuing this because it still makes sense, or because stopping would mean acknowledging the original decision was wrong?

□ 12. Endowment Effect

We place a higher value on things we already own or possess than we would if we did not own them. This makes us reluctant to give up what we have (a current job, a home, a relationship, or a plan we have invested in) even when an objective assessment would favour letting go. The mere fact of ownership inflates perceived value.

Self-check: Am I overvaluing my current situation, or something I already have, simply because it is mine, rather than assessing it fairly against what I would choose if I were starting fresh?

□ 13. IKEA Effect

We place disproportionately high value on things we have partially created, assembled, or worked hard to develop, regardless of their actual quality or merit. The effort we have invested makes the outcome feel more valuable than an objective assessment would support. This applies to decisions and plans as much as to objects. A course of action we have worked hard to develop feels more compelling because of the work itself.

Self-check: Am I overvaluing this option or this plan because of the effort I have invested in developing it, rather than because of its actual merits?

GROUP 4 Where others affect our thinking

□ 14. Authority Bias

We give disproportionate weight to the views of those we perceive as authoritative (including experts, leaders, or high-status individuals) even when their expertise may not be directly relevant to our specific situation.

Self-check: Am I accepting this view because of who said it, or because of the quality of the argument and the evidence?

□ 15. Bandwagon Effect

We are more likely to adopt a belief or course of action because many other people are doing so, even without independently evaluating whether it is right for our situation. Popularity can substitute for judgement.

Self-check: Would I still choose this option if fewer people around me were choosing it?

□ 16. In-Group Bias

We often favour people, ideas, and information from our own group (our community, profession, culture, or team) and view outside perspectives less favourably, often without realising we are doing so.

Self-check: Am I dismissing a perspective or option primarily because it comes from outside my usual circle?

□ 17. Groupthink

When a close group values agreement over accuracy, doubts go unspoken and the group convinces itself it is right.

Self-check: Is anyone in this decision staying quiet to keep the peace, including me?

GROUP 5 About our own judgement

□ 18. Overconfidence Bias

We regularly overestimate the accuracy of our knowledge, the precision of our forecasts, and our ability to influence outcomes. Most people, when asked to give a 90% confidence interval for an estimate, produce ranges that are far too narrow.

Self-check: How confident am I that things will go as I expect, and what is my track record in situations like this one?

□ 19. Hindsight Bias

After an outcome, we often believe we 'knew it all along' and then revise our memory of earlier uncertainty. This distorts learning and makes past decisions appear more predictable than they were at the time.

Self-check: Am I assessing this outcome accurately, or rewriting my memory to make it seem more foreseeable than it was?

□ 20. Dunning-Kruger Effect

People with limited knowledge in a domain often overestimate their own competence. The less we know, the less equipped we are to recognise how much we do not know. True expertise usually produces greater awareness of uncertainty, not less. The size and cause of this effect are debated, but the self-check still applies.

Self-check: How much do I really know about this area, and am I seeking enough input from people with deeper knowledge and experience?

□ 21. Affect Heuristic

Our current emotional state influences our judgements in ways we are not always aware of. When we feel positive, risks seem smaller and benefits larger. When we feel negative, the reverse applies. Mood is not a reliable guide to decisions.

Self-check: Is my assessment of this decision being influenced by how I feel right now, rather than by the evidence?

REFLECTION Which biases are most active right now?

Having worked through the checklist, note the biases you think are most probably affecting your current thinking. For each one, consider what it means for the decision you are facing, and what you might do differently as a result.

Which biases did you recognise most strongly in yourself?

What information might you be ignoring or giving too little weight?

Is there an option you are resisting more than the evidence warrants?

Whose perspective could challenge your current view, and have you sought it?

If you were advising a friend facing this exact situation, what would you tell them?

SHORT FORM Eight core biases for the Decision Cycle

For use at Step 3 (Challenge Your Thinking) of the Decision Cycle. Before comparing your alternatives and assessing risk, pause to check which of these eight biases may be most active in your current thinking. A single honest answer to each question is worth more than a thorough read of the checklist.

☐ Confirmation bias	Am I only looking for evidence that supports what I already want to do?
☐ Availability bias	Am I giving too much weight to a risk because it is vivid or recent, rather than because it is most likely?
☐ Anchoring bias	Is an early estimate or view still influencing my thinking more than it should?
☐ Overconfidence bias	Am I more certain about how this will go than my track record justifies?
☐ Optimism bias	Am I assuming a better outcome for myself than the evidence supports?
☐ Planning fallacy	Have I allowed enough time, budget, and flexibility to absorb the unexpected?
☐ Status quo bias	Am I staying with the current situation because it is best, or because change is uncomfortable?
☐ Loss aversion	Am I avoiding an option primarily because of what I might lose?

Sources

The biases in this checklist are drawn from cognitive psychology and behavioural economics research. Key primary sources for each entry are listed below. For an accessible overview see: Kahneman, D. (2011). Thinking, fast and slow. Farrar, Straus and Giroux.

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