

# AI-01618 Zebra Theory

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🕒 Created time	@April 20, 2025 1:02 AM

## Explain the zebra theory. List 22 examples

The Zebra Theory refers to the medical adage:

"When you hear hoofbeats, think horses, not zebras."

### Origin:

This phrase is taught in medical schools, especially in the U.S., to caution doctors-in-training against jumping to rare or exotic diagnoses when more common explanations are likely. It encourages clinical reasoning grounded in probability.

"Zebra" is shorthand for a rare disease, and "horse" for a common one.

### General Interpretation:

- In Medicine: Prioritize the most likely (common) diagnoses before considering rare ones.
- Beyond Medicine: In life, finance, relationships, or problem-solving, don't assume an extraordinary explanation when a simple, logical one will do.

## 22 Examples of Zebra Theory in Practice

### Medical Context:

1. Chest pain → Think heartburn or angina, not spontaneous coronary artery dissection.
2. Headache → Think tension or migraine, not brain tumor.
3. Fever and rash in children → Think viral exanthem, not Kawasaki disease.
4. Abdominal pain → Think appendicitis, not porphyria.
5. Cough and shortness of breath → Think bronchitis or asthma, not pulmonary embolism.

6. Fatigue → Think anemia, poor sleep, not chronic Lyme disease.
7. Weight loss → Think diet changes, stress, not pancreatic cancer.
8. Palpitations → Think anxiety or caffeine, not pheochromocytoma.
9. Bruising → Think medication effects, not hemophilia.
10. Joint pain → Think osteoarthritis, not lupus.

### **Finance & Investing:**

1. Stock drop → Think market correction, not company fraud.
2. Portfolio volatility → Think normal market cycles, not systemic crash.
3. Delayed dividend → Think processing issue, not insolvency.
4. Lower savings rate → Think lifestyle inflation, not currency devaluation.

### **Relationships & Social Life:**

1. Someone not replying to messages → Think busy or distracted, not angry at you.
2. Partner acting quiet → Think tired or stressed, not cheating.
3. Friend cancels plans → Think personal schedule, not loss of interest.

### **Everyday Life:**

1. Car won't start → Think dead battery, not engine failure.
2. Wi-Fi drops → Think router glitch, not cyberattack.
3. Noise in the attic → Think rats or birds, not ghosts.
4. Credit card declined → Think expired or flagged for fraud, not bank collapse.
5. Dog limping → Think sprain or thorn, not bone cancer.

Would you like a visual chart of these examples categorized or a version rephrased for non-medical life domains like business, relationships, or investing?