



COMMIT TO THE WAVE

A Surfer's Guide to Making Decisions That Stick

JILLIAN DRIFTWOOD

COMMIT TO THE WAVE

A Surfer's Guide to Making Decisions That Stick

By Jillian Driftwood

Commit to the Wave
Copyright 2026 Jillian Driftwood
All rights reserved.

Published in partnership with Commit
The AI decision-making app that helps you
stop overthinking and start committing.

Download Commit at commit.app

CONTENTS

PART ONE: WHY YOU'RE STUCK

Chapter 1: You Already Know the Answer	5
Chapter 2: Fear Dressed Up as Thinking	7
Chapter 3: The Cost of Circling	9

PART TWO: DAILY DECISION PRACTICE

Chapter 4: Morning Decisions Set the Day	13
Chapter 5: The Five-Minute Rule	15
Chapter 6: Saying No Without Guilt	17
Chapter 7: When "Maybe" Means "No"	19

PART THREE: THE BIG ONES

Chapter 8: Career Forks in the Road	23
Chapter 9: Relationships Worth Committing To	25
Chapter 10: Where to Live, Where to Stay	27
Chapter 11: Money Decisions That Stick	29

PART FOUR: WHEN IT GOES WRONG

Chapter 12: Learning from Wipeouts	33
Chapter 13: Changing Course Without Regret	35
Chapter 14: The Decisions That Still Sting	37

PART FIVE: LIVING WITHOUT REGRET

Chapter 15: Young Jillian vs Old Jillian	41
Chapter 16: What the Ocean Taught Me	43
Chapter 17: Commit to the Wave	45

Quick Reference	47
About Commit	49

A photograph of a person from the side, holding a green surfboard vertically. They are standing on a wet beach at sunset, with the ocean waves in the background. The sky is a warm orange and yellow.

PART

ONE

WHY YOU'RE STUCK

Chapter 1: You Already Know the Answer

Here's the truth: you're not confused. You're scared.

Confusion is "I don't have enough information." Scared is "I have the information and I don't like what it's telling me."

When someone asks me about a big decision, I ask: "What does your gut say?"

They always know.

"Well, I **think** I should stay at my job, but..."

There it is. The "but." That's your gut. You already know you want to leave. You just don't want to admit it because then you'd have to act.

The Gut You're Ignoring

Your gut isn't magic. It's your brain doing math faster than your conscious mind can follow — processing every conversation, every feeling, every similar situation from your past.

It's giving you an answer. You're just choosing not to listen because listening means committing.

Wave Wisdom: When you start a sentence with "I **think** I should..." but your body pulls the other direction, your gut already made the call.

The Ask-Everyone Strategy

Here's how you know you're pretending: you keep asking people.

If you didn't know, you'd ask once, get perspective, decide. Done.

But you're asking everyone — your mom, your therapist, that person at the coffee shop. You're hoping someone gives you permission to do what you already want, or tells you not to so you don't have to.

Either way, you already know.

Tip: Before asking for advice, write down what you **hope** they'll say. That's your answer.

The Coin Flip Test

Want to know what you really think? Flip a coin.

Not because the coin knows. Because your reaction tells you everything.

Coin says stay — you feel relieved or disappointed?

That feeling is your answer. The coin just forced you to face what you knew.

Right Now

Think about the decision you're avoiding. Don't analyze it. Just sit with it for ten seconds.

What's your gut saying?

Yeah. That.

The question isn't "what should I do?" It's "when am I going to stop pretending and commit to what I know?"

Try Commit: Ask it “What’s my gut telling me about [your decision]?” Sometimes typing it out makes the answer clear.

Chapter 2: Fear Dressed Up as Thinking

“I’m just being thorough.” “I need more time to think about it.”

It’s fear. You’re scared, so you’re calling it “being thoughtful.”

I did this for years. Told myself I was being “strategic.” Reality? I was terrified of choosing wrong, so I chose nothing.

What Real Thinking Looks Like

Real thinking has an endpoint. You gather information, process it, decide. Done.

That takes hours. Maybe days for big stuff. A week if it’s life-changing.

If you’ve been “thinking about it” for months, you’re not thinking. You’re avoiding.

Wave Wisdom: Thinking moves you forward. Fear keeps you circling. The difference is whether you’re getting closer to a decision or just more tired.

The Pro-Con List Trap

Pro-con lists are useful for about five minutes. After that, they’re permission to keep stalling.

If you’ve made one and you’re still stuck, the problem isn’t that you need more pros or cons. It’s that you’re not being honest about which side matters more.

Tip: Make your list once. Give yourself 24 hours. Then decide. Still “not sure”? You’re not lacking information — you’re lacking courage.

The “What If” Spiral

“What if I regret it?” “What if it’s the wrong choice?”

These aren’t questions. They’re fear wearing a question mark.

Real questions have findable answers. “What if” questions never do — they’re about a future that doesn’t exist yet.

You can’t logic your way out of uncertainty. Uncertainty is the price of deciding anything.

Thoughtful vs. Scared

Thoughtful: Has a timeline. Gathers information efficiently. Accepts uncertainty. Decides.

Scared: No timeline. Keeps researching. Moves goalposts. Demands impossible certainty. Stays stuck.

Which one are you?

Heads Up: If you're thinking "but my situation really **is** complicated" — that might be true. Or it might be fear. The defensiveness is probably your answer.

The Wave Doesn't Wait

When a wave comes, you don't have time for analysis paralysis. Read it fast. Decide in three seconds or it's gone.

Life decisions are slower, but the principle is the same: you can think forever or you can paddle in.

Try Commit: Feed it everything you're considering. It'll tell you straight: "You have enough information. Decide."

Chapter 3: The Cost of Circling

You think you're just taking your time. You're not. You're paying for it.

The Opportunity Cost

December 2019, I met someone amazing in Bali. He was moving to Portugal. Asked if I wanted to come.

I said "let me think about it." Thought for two months.

By the time I decided yes, he'd met someone else.

That's the cost. Not making the wrong choice — making the right choice too late.

Wave Wisdom: Every wave you don't commit to is a wave you don't catch. The ocean doesn't hold them while you decide.

The Energy Drain

Unmade decisions sit in your head like open browser tabs. Each one draining energy. Background processing. Mental overhead.

Notice how much lighter you feel after making a decision? Even a hard one? That's not because you chose right. It's because you closed the loop.

The Trust You Lose

People stop trusting chronic indecision. "Let me think about it" becomes "she'll never do it."

I've lost collaborations, partnerships, friendships because I couldn't commit when it mattered. People move on. They should.

The Regret You Build

Most people think regret comes from wrong choices. It doesn't. Regret comes from not choosing at all.

I don't regret decisions that went wrong — those taught me something.

I regret the trip I didn't take. The business I didn't start. The relationship I didn't pursue. The closed doors I stood in front of too long.

Heads Up: At my age, you won't regret risks you took. You'll regret the ones you didn't take because you were still "thinking about it."

The Compound Effect

Circling doesn't cost you once. It compounds.

You don't commit to the job, so you don't move cities, so you don't meet the people, so you don't start the business. Every unmade decision blocks the next ten.

Stop the Bleeding

Every day you delay costs you: energy, opportunities, trust, relationships, money, time.

The decision won't get easier tomorrow. But the cost gets higher.

What are you circling right now? What's it costing you?

Try Commit: Type "What is circling [your decision] costing me?" Seeing the real cost often breaks the loop.



PART

TWO

DAILY DECISION PRACTICE

Chapter 4: Morning Decisions Set the Day

The first decision you make each morning sets the tone for everything that follows.

I spent years waking up and immediately checking my phone. Scrolling. Reacting to whatever the world threw at me. By noon, I'd made zero real decisions. Just responses.

That's not living. That's being lived.

The Morning Trap

Most people wake up and hand over control. Check email. Check news. Check what everyone else is doing.

Now you're playing defense. Responding to other people's priorities instead of deciding your own.

The first hour is yours. Guard it.

Wave Wisdom: The ocean is calmest at dawn. Best time to read conditions, commit to your session. Your mind works the same way — clearest before the noise starts.

One Decision Before Anything Else

My practice: Before I check anything — phone, email, news — I make one real decision.

Could be small: What's my one priority today?

Could be bigger: Am I taking that call?

Doesn't matter what it is. What matters is that **you** decided first.

Decision Fatigue Is Real

Your willpower is a tank. Full in the morning. Empty by evening.

Every choice — what to wear, how to respond to that text — drains the tank. By 4pm, you've got nothing left. That's why evening decisions are usually bad ones.

Morning is when you have capacity. Use it.

Tip: Some decisions shouldn't be decisions at all. Make them once (exercise, eat well, do important work first) and don't revisit daily. Save your capacity for real choices.

Tomorrow Morning

Before you check anything, sit with your coffee. Ask: What's my one commitment today?

Answer it. Write it down. Then start your day.

Try Commit: Open it first thing. Ask "What's my one commitment today?" Start with clarity, not chaos.

Chapter 5: The Five-Minute Rule

Most decisions don't need days. They need five minutes.

The rule: If you can make the decision in five minutes, make it in five minutes. Most things qualify.

What Qualifies

Five-minute decisions: Reply to this email? See this friend? Buy this thing? Eat out or cook? Take this meeting?

If you're spending more than five minutes on these, you're overthinking.

Not five-minute decisions: Quit my job? Move cities? End this relationship? Have kids?

Those deserve more time. But less than you think.

Wave Wisdom: If you can't decide in five minutes, you're probably trying to predict the outcome. You can't. That's why it's a decision.

How to Use It

Set an actual timer. Five minutes.

First minute: Write down the decision and what you know.

Next three minutes: What's your gut say? What are you scared of?

Last minute: Decide. Commit.

Timer goes off, you're done thinking. Execute.

Tip: Start with no-stakes stuff. Coffee shop choice. What to wear. Build the muscle on small decisions first.

When Five Minutes Isn't Enough

Sometimes you genuinely need information. That's fine.

But be specific: "I need to talk to my manager. I'll do that tomorrow and decide by Friday."

Not "I need to think about this more." That's circling.

The Pile-Up

Unmade small decisions stack like dirty dishes. One is fine. Twenty, and your life feels cluttered.

I've watched people spend hours deciding whether to cancel a \$10 subscription they don't use. Five minutes would've handled it six months ago.

Practice Now

Pick one small decision you've been sitting on. Set your timer. Five minutes. Decide. Do it.

Commit has "Quick Decide": Feed it the decision, set the timer. It keeps you honest.

Chapter 6: Saying No Without Guilt

Every yes is a no to something else.

Yes to a meeting = no to an hour of your life. Yes to a project you don't want = no to one you do. Yes to someone else's priority = no to your own.

Most people say yes to avoid the discomfort of saying no. Then they wonder why their life belongs to everyone except them.

The Guilt Trap

You feel guilty saying no. You don't want to disappoint people.

So you say yes. Then you resent it. Or half-ass it. Or burn out.

That's not kindness. That's avoidance.

Real kindness is giving a clear no so people can find someone who'll give them a real yes.

Wave Wisdom: When you're on a wave you can't commit to, the best thing is to pull off and let someone else take it. Same with opportunities you can't fully show up for.

Scripts That Work

You don't need to explain or justify:

- "I can't commit to that right now."
- "That's not going to work for me."
- "I'm going to pass, but thank you."
- "No, but I appreciate you asking."

No excuses. No apologies. "No" is a complete sentence.

Tip: When you over-explain, you open negotiations. "I can't because..." invites problem-solving. Instead: "I can't commit to that." Period.

When They Push Back

Some people don't take no well. That's their problem.

Healthy people respect boundaries. When someone pushes: "I understand this is disappointing, but my answer is no."

Heads Up: People who can't accept your no don't actually care about you. They care about what they can get from you.

What You're Protecting

When you say no to something wrong, you're protecting capacity for something right.

Your time is finite. Every yes to something wrong is a no to something right.

Try Commit: "Should I say yes to [thing]?" Be honest about how you feel. If your gut says no, honor it.

Chapter 7: When "Maybe" Means "No"

"Maybe" is the coward's no.

“Maybe I’ll make it.” “Maybe we can work something out.” What I meant: No. But I don’t want to say it directly.

Maybe is how we avoid commitment while keeping options open. It’s dishonest.

The Maybe Translation Guide

“**Maybe I’ll come**” = I’m not coming.

“**Maybe later**” = Not happening.

“**Let me think about it**” = I’ve already thought about it. The answer is no.

You know this. You’ve done this.

Wave Wisdom: A wave is coming or it’s not. “Maybe that’s a wave” means you’re not paying attention. Same with decisions.

Why Maybe Hurts

You think you’re being kind. You’re actually:

- Making them wait in limbo
- Giving false hope
- Wasting their time
- Prolonging discomfort for both of you

Clean answers cost energy once. Maybes cost energy forever.

Tip: If you’ve been “maybe-ing” someone for more than a week, you owe them a real answer. Today.

The Enthusiasm Check

When you hear yourself saying “maybe,” stop. Ask: Is this actually a yes I’m excited about?

If it’s not an enthusiastic yes, it’s a no.

Half-showing up is worse than not showing up.

The Internal Maybe

Sometimes the maybe is to yourself.

“Maybe I’ll start that business.” “Maybe I’ll take that trip.”

Your internal maybe is just fear you haven’t named. Either commit to a date or admit you’re not going to do it.

“Maybe someday” is where dreams go to die quietly.

Try Commit: When tempted to say “maybe,” ask “Is this a yes or a no?” Force yourself to pick. No hedge option.



PART

THREE

THE BIG ONES

Chapter 8: Career Forks in the Road

The job offer is sitting in your inbox. You've been staring at it for two weeks.

Career decisions feel permanent. They're not. Took the wrong job? Leave. Business failed? Get another job. We act like these decisions are tattoos when they're really haircuts.

The only truly permanent thing is time spent circling.

Wave Wisdom: I left pro surfing at 32. Thought my life was over. Turns out it was just starting. Every career "ending" I've feared was actually a beginning.

Stay vs. Go

You know the answer. The question isn't "should I?" It's "am I ready to deal with the consequences?"

If you're staying because you're scared to go — that's fear, not caution.

If you're going because you're running from something — that's escape, not opportunity.

Real decisions move toward something, not away.

The "Safe" Choice

People talk about the safe choice like it exists. It doesn't.

Staying in a job you hate isn't safe. It's slowly killing your ambition.

Not taking the risk isn't safe. It's guaranteeing you'll never know.

Tip: When someone says "play it safe," ask: Safe from what? Usually the answer is "discomfort." That's not safety. That's stagnation.

The Two-Year Test

Where will each choice put you in two years?

If you stay: Same desk? Same complaints? Same ceiling?

If you go: Maybe struggling but learning? Maybe thriving? Maybe somewhere completely different?

Which future do you want?

Heads Up: Every month circling is a month not spent in your new reality. I know people "thinking about leaving" for five years. That's not thinking. That's dying slowly.

The One-Week Framework

Days 1-3: Gather what you need. Talk to people. Make lists.

Days 4-5: Stop inputting. Let your gut process.

Day 6: Write down what your gut says.

Day 7: Decide.

If you can't decide in a week, you're not lacking information. You're lacking courage.

Try Commit: Type everything you're weighing. Let it ask what you're really afraid of. Sometimes seeing your own answers changes everything.

Chapter 9: Relationships Worth Committing To

Relationship decisions are the ones we circle longest. Because they involve another person. Because they reach into every part of our lives.

But circling doesn't make them easier. And usually, you already know.

Wave Wisdom: Relationships are like waves. You're either paddling toward them or letting them pass. Sitting in the lineup forever means you're not surfing.

The Commitment Question

"Am I ready to commit?" Wrong question. You'll never feel ready.

Right question: "Is this person someone I want to build with, even when it's hard?"

If yes, commit. If no, don't. If "maybe," you already know it's no.

Why We Circle

Fear of missing out. What if there's someone better?

Fear of being wrong. What if I realize it later?

Fear of hurting someone. They'll be devastated.

Fear of being alone. What if I end up with no one?

All fear. All dressed up as "I'm just not sure yet."

Tip: Dating someone for more than two years and still "not sure"? You're sure. The answer is no. You just haven't admitted it.

When You Know It's Not Right

Your body knows before your mind admits it. You feel relief when they cancel plans. You imagine life without them and feel lighter. You're waiting for them to end it.

If this sounds familiar, stop pretending.

Heads Up: Staying in the wrong relationship isn't kind. It's depriving them of someone who actually wants to be there.

When You Know It's Right

You want to share good news with them first. You imagine your future and they're in it. The problems feel worth solving, not just tolerating.

If this sounds familiar, what are you waiting for?

My Regret

At 40, he wanted to get married. I said “let me think about it.” Thought for two years. He left. He was right to.

I lost him not because I made the wrong choice. Because I couldn’t make any choice.

The Framework

Take three days. No conversations about it. Just you and your gut.

End of three days, write your answer. Not your reasons. Your answer.

If you can’t write it down, that’s your answer too.

Try Commit: Type everything you’ve been thinking. “What does your gut say when you imagine life with them? Without them?” Get clear.

Chapter 10: Where to Live, Where to Stay

The place you live shapes everything. Who you meet. What opportunities find you. What kind of person you become.

Yet most people treat location decisions like they’re permanent and impossible. So they stay somewhere that doesn’t fit, or circle moving for years.

Location decisions aren’t permanent. They just feel that way.

Wave Wisdom: I’ve lived on six islands. None was “perfect.” But staying somewhere wrong never taught me anything except what wrong feels like.

The Stuck Feeling

You know it. You wake up feeling like you’re in the wrong place. But you stay because moving is hard, because you’ve built a life, because “what if it’s not better?”

That last one’s fear dressed as pragmatism.

Fantasy vs. Reality

Some people use moving as escape. “When I move to Austin, everything will be better.”

No. You bring yourself wherever you go. Moving changes circumstances, not you.

Be honest about which problem you actually have.

When to Move

- Your career needs to be somewhere specific
- Your people are somewhere else
- The lifestyle you want doesn’t exist where you are
- Your gut has been telling you to go for more than a year

Tip: Before deciding to move somewhere, spend two weeks there. Not vacation. Tuesday night. Grocery shopping. See what real life feels like.

When to Stay

- You haven't actually given your current place a chance
- You're running from something, not toward something
- Your reasons for moving are mostly fantasy

Staying isn't failure. Sometimes it's braver.

The Cost of Not Deciding

You half-live everywhere. Mentally somewhere else while physically here. Not investing because "I might be leaving." Not building because "this isn't permanent."

That's not keeping options open. That's not living anywhere.

Heads Up: I spent three years "thinking about" Bali. Three years not fully present anywhere. When I moved, the decision wasn't hard. The circling was the hard part.

The Framework

Week 1: Research. Visit if possible.

Week 2: Stop inputting. Sit with your gut. Where do you see yourself?

End of Week 2: Decide.

If you need longer, you're using time as an excuse.

Try Commit: "What am I moving toward? What would I regret more — going or staying?"

Chapter 11: Money Decisions That Stick

Money decisions paralyze people. Should I take this job for the salary? Should I invest? Should I make this purchase?

Here's the thing: money decisions aren't really about money. They're about values. What you actually want your life to look like.

Once you know that, the money part gets easier.

Wave Wisdom: I've been broke with all the time in the world. Comfortable with no time. The sweet spot is somewhere in between. Money should serve your life, not run it.

The Purchase You're Overthinking

That thing with the spreadsheet comparing options? Buy it or don't. Stop circling.

If you can afford it without debt and it serves a purpose, buy it. If not, don't.

The hours agonizing over which exact version are worth more than the price difference.

Tip: Research time limits: Under \$500, thirty minutes. Under \$5000, a few hours. Can't decide? Flip a coin. You're choosing between two acceptable options.

Investment Paralysis

“Should I invest in this?” Wrong question.

Better: “Am I investing at all?”

A good investment you actually make beats a perfect one you never commit to. Start. Learn. Adjust.

Career Money Trade-off

Higher salary but soul-crushing work? Lower salary but doing what you love?

Money is a tool. Not a score. Not a measure of worth.

The question isn’t “which pays more?” It’s “which life do I want to buy with my time?”

Heads Up: At 35, I turned down a lucrative sponsorship. Brand didn’t align with my beliefs. Felt terrifying. Felt right within a month. Not every money decision should go toward money.

The Framework

Step 1: What does this money actually buy? Time? Security? Status?

Step 2: How much do I value that?

Step 3: What’s the opportunity cost?

Step 4: Decide.

Still circling? You’re not lacking information. You’re lacking clarity about what you value.

Try Commit: What are you actually buying? What are you afraid of losing? Money decisions get clearer when you’re honest about what money means to you.

A photograph of an elderly woman with white hair, wearing a light-colored shirt and dark pants, sitting on a beach. She is looking out towards the ocean. The background shows green trees and the ocean waves. A dark rectangular overlay covers the upper half of the image, containing the text.

PART

FOUR

WHEN IT GOES WRONG

Chapter 12: Learning from Wipeouts

You're going to make bad decisions. That's not pessimism. That's truth.

The fear of being wrong keeps you from deciding. But being wrong isn't that bad. You survive it. You learn. You move on.

The fear is worse than the reality.

Wave Wisdom: Every good surfer has wipeout stories. That's proof they're actually surfing. Same with decisions. If you've never been wrong, you've never really committed to anything.

Why We Fear Being Wrong

Somewhere we learned that mistakes are shameful. That being wrong means being stupid.

Garbage.

Being wrong means you tried. You committed to something uncertain. You had the courage to act without perfect information.

The Mistake Hierarchy

Reversible mistakes: Bad job. Bad apartment. Wrong city. Feel huge but can be undone.

Painful but survivable: Bad relationship. Failed business. These hurt, but you recover.

Truly serious: Rare. Most of what we agonize over isn't in this category.

Tip: Before any decision, ask: "What's the worst realistic outcome?" Usually it's "I'd have to try again" — not life-ending.

The Recovery Proof

Think about your worst decisions. You're still here. Reading this. Functioning.

You survived every bad decision so far. 100% survival rate.

You'll survive the next one too.

What Wipeouts Teach

The best lessons come from getting it wrong. The job that was terrible? Now you know what to avoid. The relationship you stayed in too long? Now you recognize signs earlier.

Heads Up: The only way to avoid all mistakes is to never decide anything. That's the worst kind of mistake — you never learn from it.

My Worst Wipeout

At 42, I invested most of my savings in a friend's business. No due diligence. It failed. Lost almost everything.

Did I survive? Yes. Did I learn? More than I could have learned any other way.

Twenty years later, I'm grateful. Not for the loss. For what I learned about myself, risk, and recovery.

After a bad decision: Process it in Commit. “What went wrong? What did I learn? What will I do differently?” Writing it out helps your brain let go.

Chapter 13: Changing Course Without Regret

A decision can be right when you make it and wrong later.

You change. Circumstances change. What served you at 30 might strangle you at 40.

Changing course isn’t failure. It’s adaptation. It’s paying attention.

Wave Wisdom: Sometimes you paddle into a wave and realize it’s closing out. The smart move isn’t to keep riding into disaster. It’s to kick out and paddle back. That’s not failure. That’s reading conditions.

The Sunk Cost Prison

“But I’ve invested so much already.”

The sunk cost fallacy is a prison. You stay not because it’s right, but because leaving feels like admitting waste.

It wasn’t wasted. It got you here. But that doesn’t mean you stay forever.

When to Change Course

- Your gut keeps telling you this isn’t working
- You’re staying out of obligation, not desire
- The reasons you started no longer apply
- You’ve outgrown it

None of these mean you made a mistake. They mean you’ve evolved.

When You’re Just Running

Not all changes are wisdom. Some are avoidance.

- You change every time things get hard
- You have a pattern of quitting at obstacles
- The problem will follow you to the next thing

Be honest: Is this evolution or escape?

Tip: Before changing course, ask: “Would I regret not giving this more time?” If yes, stay longer. If no, go.

The Identity Question

“But I’m a [lawyer/married person/New Yorker].”

You’re not a label. You’re a person who did something. You can do something else.

Clinging to an identity that no longer fits is like wearing clothes from high school.

Heads Up: “What will people think?” is never a good reason to stay. People are thinking about themselves. And if they’re judging you, that’s their problem.

How to Change Course Cleanly

1. Acknowledge the change honestly
2. Make the decision clearly
3. Communicate to anyone affected
4. Commit to the new direction fully

Messy transitions come from lack of clarity.

Processing course changes: Is this wisdom or escape? What are you moving toward? Getting clear before you act prevents regret after.

Chapter 14: The Decisions That Still Sting

Some decisions hurt. Still hurt. Even decades later.

Not most. But a few. The ones where you can still see the fork and wonder.

What Makes Them Sting

It's not that they were wrong. Plenty of wrong decisions fade.

The sting comes from lost connection, lost possibility, lost time. These sting because they're irreversible.

Wave Wisdom: Some waves you let pass, you remember forever. Not because they would have been perfect. But because you never found out.

My Stingers

The man in Portugal. I “thought about” joining him until he found someone else. 25 years ago. Still stings.

Skipping my mother's last Christmas. I could have gone back. Decided the trip was too complicated. She died that February.

The business offer at 45. Said no because I was comfortable. Watched her build something amazing.

What They Teach

The common thread isn't that I decided wrong.

It's that I didn't decide at all. Or decided based on fear. Or comfort instead of meaning.

The sting is sharpest when circling caused the loss.

Tip: The decisions most likely to sting later are the ones you avoided, not the ones you got wrong. Wrong decisions teach. Avoided decisions haunt.

The Regret Hierarchy

Regrets of action fade faster. You did something, it didn't work, you learned.

Regrets of inaction last longer. The possibility stays open forever.

This is why indecision is more dangerous than wrong decisions.

Heads Up: Research shows people regret inactions more than actions over the long term. What you didn't do haunts longer. Remember this when tempted to circle.

Using Sting as Fuel

That lost relationship makes me commit harder to ones I have now.

That missed goodbye makes me show up when it matters.

That passed opportunity makes me say yes faster.

Sting isn't useless. It's expensive wisdom.

What I'd Tell Younger Me

"The decision you're avoiding? Make it today. Make it imperfectly. Make it scared.

Because the version of you at 75 won't care whether you got it exactly right. She'll care whether you had the courage to commit.

The sting of wrong decisions fades. The sting of no decisions lasts."

For your stingers: "What decision do I regret most? What did it teach me? What will I do differently?" Don't dwell. Process and move forward.

PART

FIVE

LIVING WITHOUT REGRET

Chapter 15: Young Jillian vs Old Jillian

At 25, I couldn't decide what to eat without a crisis.

At 75, I make most decisions in under a minute.

This is about what changed. Not luck. Practice and perspective.

The 25-Year-Old Version

Young Jillian analyzed everything. Asked everyone's opinion. Made pro-con lists for pages.

Decided nothing. Circled everything.

I thought it made me thoughtful. It made me stuck. I missed waves, relationships, and opportunities because I was still deciding.

Wave Wisdom: At 25, I thought good decisions came from perfect information. At 75, I know they come from good instincts, sharpened by experience. The information was never going to be perfect.

The Evolution

25-30: Analysis paralysis. Lost opportunities to indecision.

30-40: Started noticing the cost. Lost that relationship in Portugal.

40-50: Practiced faster decisions on small things. Built the muscle.

50-60: Gut sharpened. Started trusting it more.

60-75: Decisions come fast now. Less fear. More clarity.

What Changed

1. I stopped needing certainty. Guarantees don't exist. You commit anyway.

2. I realized I could survive being wrong. I've survived every mistake so far.

3. I learned that time is finite. I don't have forever to decide. Neither do you.

Tip: Every "let me think about it" is practice at being indecisive. Every quick decision is practice at trusting yourself. Choose your practice.

What I Know Now

The right decision made late is worse than the good decision made on time.

Most decisions are reversible. Act like it.

Your gut is smarter than you think.

The fear never goes away. You just stop letting it stop you.

The View from 75

The decisions I made — even wrong ones — built my life.

The decisions I didn't make — those are the holes.

Young Jillian was scared. Old Jillian is free.

The difference is fifty years of practice. You don't have to wait that long.

Practice: For the next week, notice every "let me think about it." Ask: Do I actually need to think, or do I already know?

Chapter 16: What the Ocean Taught Me

Sixty years of surfing. The ocean taught me everything about decisions.

Hesitation Kills

When a wave comes, you have seconds. Paddle or don't.

Hesitate and you get caught half in, half out. That's when boards fly and shoulders get wrenched.

Half-committed is the danger zone. Commit or don't. The middle is where you get destroyed.

Wave Wisdom: The ocean doesn't reward "let me think about it." Neither does life.

You Can't Control the Wave

You can pick which wave to paddle for. Position yourself well. Read conditions.

But you can't control the wave itself. Your job is to commit and then adapt.

Every Wave Is Different

There's no formula that works for everything. You read each situation with fresh eyes. What worked last time might not work this time.

Tip: Be suspicious of anyone selling you a "system" for decisions. Real decision-making is responsive, not formulaic.

Wipeouts Are Part of It

You cannot surf without wiping out. The goal isn't to avoid them. It's to get comfortable with them.

Every good surfer has scars. Every good life has mistakes.

The Best Sessions Are the Ones You Almost Didn't Do

The days I almost stayed home — too tired, conditions questionable — often turn magical.

The opportunities that scare you a little often turn out best.

Wave Wisdom: "I almost didn't go out today" is the beginning of most great stories.

The Best Waves Come to Those Who Paddle Out

You can't catch waves from the beach. You have to get out there. Ready. Available. Present.

Half the game is showing up. The other half is committing when the wave comes.

Heads Up: If you're waiting on the beach until you're "ready," you're not surfing. Get out there. You'll figure it out in the water.

The Ocean Is Still Teaching Me

At 75, I'm still learning. Still wiping out. Still catching beautiful waves.

Commit and you might catch something beautiful. Hesitate and you'll miss it.

From the ocean to Commit: Read the conditions. Trust your gut. Decide quickly. Adapt when things change.

Chapter 17: Commit to the Wave

You've read this far. But reading doesn't change anything.

Only deciding does.

The Decision You're Avoiding

Right now, there's something. The job. The relationship. The move. The conversation.

You know what it is. You've known since you picked up this book.

I'm not going to tell you what to do. But I know this: you already know.

The only question is whether you'll do anything about it.

What's Stopping You

You're scared it won't work out. Scared you'll regret it. Scared of what people will think. Scared of being wrong.

Every one of these is valid. None of them are reasons not to decide.

Fear is information, not instruction. It tells you something matters. It doesn't tell you what to do about it.

Wave Wisdom: The wave doesn't care if you're scared. Your fear doesn't change the wave. It only changes whether you catch it.

The Permission You Don't Need

You're waiting for permission. Here's your sign: it's okay.

You have permission to choose. To be wrong. To change your mind later. To commit imperfectly.

Give yourself the blessing. You don't need anyone else's.

What Commitment Actually Means

Commitment isn't certainty — you can be uncertain and still commit.

Commitment isn't permanence — you can commit and adjust later.

Commitment is deciding and then acting with your full self. All the way in.

Tip: You'll never feel ready. Ready is a myth. The feeling comes after commitment, not before.

Fifty Years From Now

I'm 75. The decisions that haunt me aren't the ones I got wrong. They're the ones I never made.

Fifty years from now, you'll look back at this moment. What do you want to see?

Heads Up: The regret of inaction lasts longer than the regret of action. What you didn't do will haunt you more. Remember this right now.

The Final Truth

You know what to do. You've always known.

The circling was never about information. It was about fear.

The fear is real. It's not going away. But you can act anyway.

That's what commitment is. That's what this whole book has been about.

The Call

Before you close this book, decide.

Write it down. Say it out loud. Tell someone.

Make it real. And then act. Today.

COMMIT TO THE WAVE.

Open Commit. Type the decision. Let it ask you the questions you've been avoiding.

Then decide.

Download Commit at commit.app.

— Jillian

QUICK REFERENCE

Jillian's Decision Rules

When You're Circling

- **You already know.** Stop pretending you don't.
- **Fear isn't thinking.** More than three days? You're avoiding.
- **Set a deadline.** Pick a date. Decide by then.
- **What's it costing?** Energy, time, relationships.

The Five-Minute Rule

Most decisions need five minutes, not five days.

1. Set timer
2. Write what you know
3. Decide before it ends
4. Execute

The Gut Check

Flip a coin. Notice your reaction. That feeling is your answer.

Signs You're Ready to Decide

Same thoughts repeating. Friends tired of hearing about it. New info doesn't change your gut. You're avoiding, not thinking.

Red Flags You're Stalling

Heads Up: “Just one more thing to research” · “Waiting for the right time” · “Want to be absolutely sure” · “Let me think about it more”

Big Decision Framework (One Week)

Days 1-3: Gather information. Research. Talk to people.

Days 4-5: Sit with it. Let your gut process. No new inputs.

Day 6: Write down your gut feeling honestly.

Day 7: Decide. Commit or don't.

Two Good Options?

Pick the one that scares you more. Fear usually means growth.

If truly equal, flip a coin. Stop torturing yourself.

The One Rule

Commit to the wave or don't. Hesitation gets you nowhere.

ABOUT COMMIT

I wrote this book because I wish someone told me this stuff fifty years ago.

Even knowing all this, I still overthink sometimes. We all do.

That's why I use Commit.

What It Does

An AI decision-making app. Direct. Like the ocean. Like this book.

You tell it what you're thinking about. It asks the questions you're avoiding. It helps you see what your gut already knows.

No judgment. Just clarity.

Wave Wisdom: Think of it like the friend who doesn't let you circle. The one who says "you already know what to do" when you need to hear it.

Why It Works

You already know the answer. You just need help committing.

Commit doesn't tell you what to do. It helps you figure out what you already want, then gives you the push to do it.

What You Get

- **Real-time decision help** – Get clarity in minutes, not days
- **The gut check** – Questions that cut through: "What are you actually scared of?"
- **Commitment tracking** – Honor your decisions for 30 days before second-guessing

How to Get It

commit.app

iOS

See you out there. Commit to the wave.

– Jillian