

STAGE 5 — COMPLEX FORMULATION DRILLS

PURPOSE

These drills reinforce the skills taught in Workbook 5A — Complex Formulations & Multi-Factor Cases.

The trainee should already understand that many difficult accountability cases contain more than one relevant factor.

The purpose of these drills is to build speed and judgment in determining:

whether a single-factor explanation is sufficient;

when multiple factors are materially relevant;

which factor appears primary;

which factors are secondary;

which details are merely background;

how factors may interact;

whether one factor caused or amplified another;

whether one problem is masking another;

whether the current formulation is contradicted by new evidence;

which intervention should come first;

what an intervention would teach;

and when the formulation is good enough to act on.

The governing question throughout these drills is:

What is the smallest useful formulation that explains enough of the case to guide the next accountability decision?

Do not reward complexity for its own sake.

A strong formulation should simplify the case.

DRILL SET 1 — SINGLE-FACTOR OR MULTI-FACTOR?

Choose:

A — One primary factor currently sufficient B — Multiple factors materially relevant C — Insufficient information

Client commits to five workouts.

Actual schedule supports three.

Client completes all three.

Answer:

Client commits to five workouts.

Actual schedule supports three.

Client completes two and repeatedly skips the one group session because they feel self-conscious.

Answer:

Client says:

"I am overwhelmed."

No behavioral history is available.

Answer:

Client has nine active goals.

After reducing to three, two improve immediately while sales outreach remains untouched.

Answer:

Client repeatedly revises already acceptable work, causing tasks to take three times longer and creating a backlog.

Answer:

Client misses one commitment after illness.

Answer:

Client has adequate time but repeatedly avoids only high-stakes applications.

Answer:

Client has too many active commitments and also repeatedly delays one specific phone call even during relatively open weeks.

Answer:

DRILL SET 2 — PRIMARY, SECONDARY, BACKGROUND

For each case identify:

Primary factor Secondary factor Background/context

Client has time for three study sessions but commits to six.

Client also avoids practice tests because low scores feel discouraging.

Primary:

Secondary:

Background:

Client has seven active goals and insufficient total discretionary time.
Business outreach is also selectively avoided during weeks with adequate time.

Primary:

Secondary:

Background:

Client repeatedly overchecks work.
Tasks take twice as long.
Backlog accumulates.
Client now reports feeling overwhelmed.

Primary:

Secondary:

Background:

Client still values a certification.
Repeated unsuccessful outcomes have reduced confidence.
Current study commitment also exceeds available time.

Primary:

Secondary:

What would affect your ordering?

DRILL SET 3 — WHICH FACTOR COMES FIRST?

Factors:

Commitment exceeds actual capacity.
Client feels guilty about lowering it.

Which comes first?

Why?

Factors:

Client does not know how to complete a technical step.
Client also procrastinates starting the project.

Which comes first?

Why?

Factors:

Nine active goals create broad overload.
One goal also appears selectively avoided.

What should likely be addressed first?

Why?

Factors:

Proposal is objectively incomplete.
Client also has a history of perfectionistic revision.

What comes first?

Why?

Factors:

Client is unsure whether the goal still matters.
Execution plan is also weak.

What should be reviewed first?

Why?

DRILL SET 4 — SEQUENTIAL MECHANISMS

Identify the likely sequence.
Client expands standards repeatedly.
Tasks take longer.
Backlog grows.
Overwhelm follows.

Sequence:

Client chronically overcommits.

Misses repeatedly.

Discouragement increases.

Client begins selecting trivially small commitments.

Sequence:

Client avoids sales activity.

Revenue remains low.

Financial pressure increases.

Client takes unrelated short-term work.

Available time for business decreases further.

Sequence:

Client accepts too many active goals.

Sleep decreases.

Fatigue increases.

Performance drops across goals.

Sequence:

Why does sequence matter?

DRILL SET 5 — CAUSE, CONSEQUENCE, OR BOTH?

Choose:

A — Likely contributor/cause B — Likely consequence C — Can become both D — Insufficient information

Client repeatedly misses and then becomes discouraged.

Discouragement:

Answer:

Perfectionistic revision increases workload.

Backlog follows.

Overwhelm:

Answer:

Repeated unsuccessful outcomes reduce confidence.

Lower confidence then increases hesitation.

Low confidence:

Answer:

Client reports feeling stressed.

No timeline is known.

Stress:

Answer:

Why can a consequence later become a maintaining factor?

DRILL SET 6 — MASKING

Client has eight active goals.

Almost nothing progresses.

After reducing to two goals, fitness improves but business outreach remains zero.

What did overload mask?

Study commitment is reduced from six sessions to three.

Client still completes only one despite three available periods.

What explanation weakens?

What becomes more important?

Client receives needed technical training.

Task is now understood.

Submission still does not happen.

What has changed?

A major scheduling problem is solved.

All commitments improve except one high-stakes presentation.

What does this suggest?

DRILL SET 7 — INTERVENTION AS TEST

Hypothesis:

Broad overload is primary.

Intervention:

Reduce active goals from eight to three.

What result would support the hypothesis?

What result would weaken it?

Hypothesis:

Commitment size is primary.

Intervention:

Reduce target from six to three.

What result would support the hypothesis?

What result would suggest another factor remains?

Hypothesis:

Perfectionistic revision is suppressing writing output.

Intervention:

Separate drafting from editing.

What result would support the hypothesis?

What result would weaken it?

Why can intervention results improve formulation quality?

DRILL SET 8 — SIMPLEST USEFUL FORMULATION

Write the simplest useful formulation.

Client has time for three applications.
Commits to five.
Submits two routine applications but postpones the high-stakes one.

Formulation:

Client has six active goals and reports overload.
After reducing workload, all goals improve except public speaking.

Formulation:

Client repeatedly overchecks work, causing backlog and fatigue.

Formulation:

Client still wants certification.
Available time has decreased permanently.
Repeated low scores have reduced confidence.

Formulation:

DRILL SET 9 — REMOVE THE NOISE

Identify the irrelevant or low-value detail.

Client is overcommitted and misses study sessions.

Also prefers blue notebooks.

Irrelevant detail:

Client avoids submitting a complete proposal.

Office chair is uncomfortable.

No evidence links the chair to submission.

Irrelevant detail:

Client has broad overload due to caregiving and multiple goals.

Client also says they dislike Tuesdays.

No Tuesday pattern exists.

Irrelevant detail:

Why should irrelevant facts be excluded from the working formulation?

DRILL SET 10 — DOMINANT VS. CONTRIBUTING FACTOR

Target exceeds capacity.

Client also forgets occasionally.

Dominant factor:

Contributing factor:

Client has adequate time.

Only investor outreach is repeatedly avoided.

Client also describes being generally busy.

Dominant factor for investor outreach:

Client is globally overloaded.

One task also has a vague commitment.

System-level dominant factor:

Task-level issue:

DRILL SET 11 — FACTORS CAN CHANGE RANK

Week 1:

Eight active goals.

Broad non-completion.

Primary factor:

After reducing to three goals:

Two progress consistently.

One still does not.

Possible new primary factor:

Why should the Accountabili-Buddy revise factor priority over time?

DRILL SET 12 — CONTRADICTIONARY EVIDENCE

Formulation:

Capacity problem + avoidance.

New evidence:

Client completes five comparable difficult tasks during the same available periods.

Which part weakens?

Formulation:

Overwhelm + perfectionism.

New evidence:

Workload is reduced.

Excessive revision continues unchanged.

Which factor strengthens?

Formulation:

Loss of interest + discouragement.

New evidence:

Client says they would enthusiastically continue if success seemed possible.

Which factor weakens?

Formulation:

Avoidance + missing skill.

New evidence:

Client receives training and immediately completes the task.

What happens to the avoidance hypothesis?

DRILL SET 13 — DON'T INTERVENE ON EVERYTHING

Client is:

- overwhelmed;
- overcommitted;
- poorly scheduled;
- discouraged.

Should four interventions begin at once?

YES / NO

Why?

What is the risk of changing everything simultaneously?

What is usually preferable?

DRILL SET 14 — PRIORITIZE FOR INFORMATION

Possible causes:

Capacity problem vs. avoidance.

What intervention could distinguish them?

Possible causes:

Broad overload vs. selective avoidance.

What intervention could distinguish them?

Possible causes:

Perfectionism vs. legitimate quality requirement.

What information would distinguish them?

Why is information value sometimes as important as immediate improvement?

DRILL SET 15 — MIXED COMMITMENT FAILURE

Commitment:

Submit four applications.

Result:

Two.

Facts:

time supported three;

two routine applications submitted;

one high-stakes application postponed;

fourth application never realistically fit.

What portion is explained by capacity?

What portion remains unexplained by capacity alone?

Working formulation:

What should the next commitment look like?

What secondary behavior should be tracked?

DRILL SET 16 — SYSTEM-LEVEL VS. TASK-LEVEL

Client has ten active commitments and insufficient total capacity.

Within the reduced set, client still avoids one phone call.

System-level factor:

Task-level factor:

Why should these be separated?

Could the correct intervention reduce total commitment load while increasing directness around one task?

YES / NO

Explain:

DRILL SET 17 — CALIBRATION + AVOIDANCE

Target is too high.
Client also uses one miss as a reason to abandon the rest of the week.

What two problems exist?

What should be recalibrated?

What behavior should still be challenged?

Why should reducing the target not erase accountability for the realistic remainder?

DRILL SET 18 — PERFECTIONISM + CAPACITY

Writing target:
1,000 words.

Actual output:
Client spends excessive time editing.
Available writing time is also 25% lower than when target was set.

What factors exist?

Should target size be reviewed?

YES / NO

Why?

Should editing behavior also be addressed?

YES / NO

Why?

Why would a one-factor explanation be incomplete?

DRILL SET 19 — OVERWHELM + STANDARDS

Client has eight goals.

Reports overwhelm.

Refuses to pause any because:

“I should be able to do all of them.”

What factors may interact?

What intervention should likely come first?

What may still need challenge afterward?

DRILL SET 20 — OVERLOAD + GOAL VALUE

Client says goal still matters.

Action is minimal.

Workload is excessive.

Client expresses relief whenever work on the goal is canceled.

What should NOT be concluded immediately?

What should be investigated?

Why can overload and changing goal value coexist?

DRILL SET 21 — SAME BEHAVIOR, DIFFERENT FUNCTION

Visible behavior:

Client researches instead of submitting.

For each possible function, identify the evidence that would support it.

Legitimate preparation:

Perfectionistic checking:

Uncertainty reduction:

Evaluation avoidance:

Habit/default behavior:

Why can't visible behavior alone determine function?

DRILL SET 22 — MULTIPLE CLIENT EXPLANATIONS

Client says:

"I didn't have time, I was overwhelmed, I wasn't ready, and honestly I didn't feel like doing it."

Should all four explanations be treated as equally established?

YES / NO

Why?

What should the Accountabili-Buddy do instead?

Write one useful follow-up question.

DRILL SET 23 — COMPOUND EXPLANATIONS

Client:

“I genuinely had less time, and I also avoided using the time I did have for the difficult part.”

Can both be true?

YES / NO

What formulation fits?

Client:

“The project is too big, but I also keep making it bigger.”

What interacting factors might this describe?

DRILL SET 24 — CLIENT WANTS ONE LABEL

Client:

“So which is it? Am I overwhelmed or avoiding?”

Evidence supports broad overload and selective avoidance.

Write the response:

Why can forcing one label distort a multi-factor case?

DRILL SET 25 — CLIENT WANTS EVERY EXPLANATION

Client:

"Tell me every reason you think I'm doing this."

What should the Accountabili-Buddy avoid?

What is the more useful focus?

Write the response:

DRILL SET 26 — COMPLEXITY WITHOUT PSYCHOLOGIZING

Rewrite each.

"Deep down you're afraid you aren't good enough, and perfectionism protects your self-esteem."

Evidence only supports repeated overchecking and delayed submission.

Rewrite:

"You're overwhelmed because you can't set boundaries."

Evidence only supports too many active commitments.

Rewrite:

"You keep missing commitments because of low self-worth."

Evidence supports unrealistic commitments plus discouragement.

Rewrite:

DRILL SET 27 — INTERNAL FORMULATION TO CLIENT LANGUAGE

Internal:

Overcalibrated target + selective evaluation avoidance.

Client-facing:

Internal:

Broad overload + perfectionism increasing task duration.

Client-facing:

Internal:

Goal value uncertain + discouragement.

Client-facing:

DRILL SET 28 — FORMULATION MUST PRODUCE A DECISION

Formulation:

Target too high + selective avoidance.

What two decisions should follow?

1.

2.

Formulation:

Broad overload + missing prerequisite.

What decisions follow?

Formulation:

Perfectionistic revision backlog overwhelm.

What intervention priority follows?

Why is a formulation that changes nothing professionally weak?

DRILL SET 29 — HOLD THE FORMULATION LIGHTLY

Two explanations remain equally plausible.
Evidence does not distinguish them.

Should Accountabili-Buddy choose one anyway?

YES / NO

What should happen instead?

Write one phrase that reflects appropriate uncertainty.

DRILL SET 30 — INCREASING FORMULATION CONFIDENCE

List four things that increase confidence in a working formulation.

1.
2.
3.
4.

What should contradictory evidence do to confidence?

What should repeated successful intervention results do?

What should repeated unsuccessful intervention results do?

DRILL SET 31 — RAPID PRIMARY/SECONDARY JUDGMENT

For each case identify:

Primary Secondary Unknown

Target exceeds capacity.

One high-stakes task is selectively avoided.

Primary:

Secondary:

Unknown:

Too many active goals.

Perfectionistic standards increase time required for each.

Primary:

Secondary:

Unknown:

Client wants goal.

Repeated unsuccessful outcome causes discouragement.

Commitment remains unrealistically large.

Primary:

Secondary:

Unknown:

Goal value uncertain.

Client also has major workload overload.

Primary:

Secondary:

Unknown:

DRILL SET 32 — FORMULATION REVISION

Initial:

Overwhelm + overcommitment.

Intervention:

Reduce active commitments.

Result:

Broad improvement except one task.

Revised formulation:

Initial:

Avoidance + perfectionism.

New evidence:

Objective quality requirements remain unmet.

Revised formulation:

Initial:

Loss of interest + discouragement.

New evidence:

Client clearly still wants outcome if success seems possible.

Revised formulation:

Initial:

Capacity limitation + poor scheduling.

New evidence:

Comparable work is completed consistently during the same available time.

Revised formulation:

DRILL SET 33 — OVER-FORMULATION

Accountabili-Buddy writes:

“Client has avoidance, overwhelm, perfectionism, fear of failure, fear of success, confidence problems, motivation problems, boundary issues, and poor executive functioning.”

What is wrong?

How should it be simplified?

What test should every factor pass before inclusion?

DRILL SET 34 — CASE: JOB SEARCH

Client Goal:

Find new employment.

Facts:

commitment = 4 applications;

actual schedule supports 3;
2 routine applications submitted consistently;
high-stakes applications repeatedly postponed;
client reports rejection anxiety.

Supported factors:

What is clearly established?

What remains hypothesis?

What should be recalibrated?

What behavior should be addressed separately?

Write the formulation in two sentences:

DRILL SET 35 — CASE: FITNESS

Client Goal:

Exercise five times weekly.

Actual sustainable capacity:

Three.

Client completes two.

The missed available session is always a group class.

Client reports embarrassment about being out of shape.

Factors:

Baseline decision:

Task-level issue:

Why might reducing baseline to two be weak?

DRILL SET 36 — CASE: COURSE LAUNCH

Client Goal:

- Launch course.
- Original launch criteria are complete.
- Client continually adds content.
- Workload becomes excessive.
- Client becomes exhausted.
- Publishing remains delayed.

Map the sequence:

Primary intervention:

What should be watched after scope reduction?

If publishing remains delayed, what becomes more important?

DRILL SET 37 — CASE: CERTIFICATION

Client Goal:

- Pass exam.
- Facts:**
 - permanent reduction in available study time;
 - target not recalibrated;

repeated exam failures;
low confidence;
credential still matters.

Primary factor:

Secondary factor:

Primary intervention:

Secondary intervention:

What should NOT be concluded?

DRILL SET 38 — CASE: BUSINESS OWNER

Client has:

prospecting;
content creation;
accounting;
website;
networking;
course creation.

Total load exceeds capacity.

Accounting and website work are completed consistently.

Prospecting remains zero.

Client says:

"I hate hearing no."

System-level factor:

Task-level factor:

What should happen first?

After workload reduction, prospecting remains zero.

What becomes primary?

DRILL SET 39 — CASE: SUCCESS + DEPENDENCY

Client completes all study commitments.

Accountabili-Buddy selects the schedule, and the client waits for scheduled check-ins before initiating.

Client:

“I couldn't do this without you.”

Positive pattern:

Process concern:

Why is completion alone insufficient?

What should be tested?

DRILL SET 40 — LIMITED EVIDENCE CASE

Client has missed four weeks.

Reports:

stress;

poor sleep;

busy schedule;

uncertainty;

low motivation;

family conflict.

No detailed behavioral history exists.

What should Accountabili-Buddy avoid?

Formulation confidence should be:

LOW / MODERATE / HIGH

What should happen next?

DRILL SET 41 — INTERVENTION SEQUENCING

Choose the first intervention.

System overload + selective avoidance.

A. Confront avoidance first B. Reduce system overload first C. Change everything at once

Answer:

Missing prerequisite + procrastination.

A. Fix prerequisite B. Increase pressure C. Lower commitment

Answer:

Perfectionistic expansion + overload.

A. Reduce scope/standard inflation B. Add another Accountabili-Buddy reminder C. Increase target

Answer:

Goal value uncertain + poor execution plan.

A. Improve execution plan B. Review goal status C. Increase accountability intensity

Answer:

DRILL SET 42 — RESPONSE-WRITING BRIDGE

Client:

"So I have two problems?"

Response:

Client:

"Which one do we fix first?"

Response:

Client:

"What if we fix the wrong one?"

Response:

Client:

"This is too complicated."

Response:

DRILL SET 43 — RAPID COMPLEX FORMULATION

For each case, complete:

Supported factors Primary now Secondary now Unknown Next intervention

Target = 6.

Capacity = 3.

Client completes 2, always skipping one high-stakes task.

Supported factors:

Primary:

Secondary:

Unknown:

Next intervention:

Eight active goals.

Performance poor across all.

After reducing to three, two improve and one remains zero.

Supported factors:

Primary:

Secondary:

Unknown:

Next intervention:

Client adds unnecessary standards.

Task duration triples.

Backlog grows.

Client says:

"I am overwhelmed."

Supported factors:

Primary:

Secondary:

Unknown:

Next intervention:

DRILL SET 44 — FORMULATION QUALITY CHECK

Evaluate each formulation:

USEFUL TOO SIMPLE TOO COMPLEX UNSUPPORTED

“Client is not following through because of avoidance.”

Case contains capacity mismatch plus selective avoidance.

Answer:

“Capacity is too low for the current target, and one high-stakes action is still being selectively postponed.”

Answer:

“Client has ten interacting psychological causes.”

Only two behavioral factors are supported.

Answer:

“Goal value may be changing, but current overload makes that difficult to interpret.”

Answer:

DRILL SET 45 — FINAL INTEGRATED COMPLEX CASE

Client Goal:

Build consulting business while completing certification.

Initial commitments:

Prospecting — 5 Study — 5 Fitness — 3

Actual available capacity supports:

Prospecting — 3 Study — 3 Fitness — 3

Four-week results:

Prospecting: 1, 1, 2, 1 Study: 2, 2, 2, 2 Fitness: 3, 3, 3, 3

Client:

“I am overwhelmed and terrible at follow-through.”

What system-level evidence exists?

What part of the client self-description should not be accepted as formulation?

What should be recalibrated?

What performance pattern deserves separate investigation?

Intervention:

Prospecting baseline 3

Study baseline 3

Fitness remains 3

Following three weeks:

Prospecting: 1, 1, 1 Study: 3, 3, 3 Fitness: 3, 3, 3

What did recalibration clarify?

What appears primary for prospecting now?

New information:

Client:

"I have time for the three. I use the prospecting time to work on my website because I don't want to hear no."

What is now strongly supported?

What should happen next?

Client begins prospecting but spends excessive time perfecting each message.

Only one contact completed.

What new factor appears?

Revised formulation:

Intervention:

Define a reasonable outreach-message standard.

No rewriting after standard is met.

Following week:

Three contacts completed.

What does this intervention support?

What does it not prove permanently?

Several weeks later:

Prospecting stable at three.

Study stable at three.

Fitness stable at three.

Client says:

"So this wasn't one giant follow-through problem."

Write the response:

Final working formulation:

System-level problem:

Task-level problems:

How did each intervention improve the formulation?

What would have happened if the Accountabili-Buddy accepted:

"I am terrible at follow-through"

as the explanation?

STAGE 5 COMPLEX FORMULATION COMPETENCY CHECK

Can I recognize when a single-factor explanation is insufficient?

YES / NOT YET

Can I identify multiple materially relevant factors without over-formulating?

YES / NOT YET

Can I distinguish primary from secondary factors?

YES / NOT YET

Can I separate background context from active mechanisms?

YES / NOT YET

Can I recognize sequential mechanisms?

YES / NOT YET

Can I distinguish cause from consequence?

YES / NOT YET

Can I recognize when consequences become maintaining factors?

YES / NOT YET

Can I recognize when one factor masks another?

YES / NOT YET

Can I revise the formulation after an intervention changes the case?

YES / NOT YET

Can I use contradictory evidence to weaken a formulation?

YES / NOT YET

Can I distinguish system-level from task-level problems?

YES / NOT YET

Can I prioritize one intervention rather than trying to fix everything at once?

YES / NOT YET

Can I choose interventions partly for their information value?

YES / NOT YET

Can I recognize when the formulation is good enough to act on?

YES / NOT YET

Can I hold competing explanations without inventing certainty?

YES / NOT YET

Can I simplify complex reasoning for the client?

YES / NOT YET

Can I avoid unsupported psychological explanations?

YES / NOT YET

Can I identify the smallest useful formulation?

YES / NOT YET

Can I revise factor priority as the evidence changes?

YES / NOT YET

Can I keep the formulation tied to an actual accountability decision?

YES / NOT YET

STAGE 5 COMPLEX FORMULATION STANDARD

A competent Stage 5 Accountabili-Buddy should not ask:

"What single thing is wrong?"

Nor should the Accountabili-Buddy ask:

"How many possible problems can I identify?"

The better questions are:

What factors are actually supported?

Which of those factors materially affect follow-through?

Which factor is most important now?

Which factor should be addressed first?

What intervention will produce the most useful progress or information?

What remains unexplained afterward?

A complex formulation should become simpler as evidence improves.

It may begin as:

"Several things could be affecting this."

Then become:

"The broad workload is definitely too high, and there also appears to be a separate problem with the highest-stakes action."

Then, after intervention:

"Reducing the workload fixed most of the problem. The remaining issue is specific to prospecting."

Then:

"Prospecting is now occurring, but excessive message revision is limiting volume."

The formulation changes because the evidence changes.

That is not inconsistency.

That is professional updating.

The governing standard is:

Identify only what the evidence supports. Separate system-level from task-level problems. Prioritize rather than pile on interventions. Use intervention results to refine the case. Communicate the smallest formulation that is useful for the next accountability decision.

END OF STAGE 5 — COMPLEX FORMULATION DRILLS