THE BIG FOUR (When Risk Factors Stack)

When multiple mistake-risk factors stack, mistakes become more likely

In the study, distraction, fatigue, stress, and faulty assumptions stood out not just individually — but in how often they appeared **together**. We called them "The Big Four."

Founders rarely experience these conditions one at a time. More often, they show up in clusters or rapid sequence: a long stretch of work leads to fatigue, fatigue makes distraction more likely, pressure adds stress, and under all of it, assumptions go unchecked.

This stacking effect matters.

When several risk factors are in play at once, mistake risk doesn't just add up — it compounds. Attention narrows. Energy drops. Perspective compresses. Verification slips. Capable founders start operating in ways that are less deliberate, less consistent, and harder to recover from.

What's important is this: periods when multiple mistake-risk factors stack up are usually *temporary*. They reflect conditions at a given moment — not capability.

The goal isn't to fix everything at once. It's to recognize when you're operating in a high-risk combination — and switch how you work until conditions improve.

Below are three practical ways entrepreneurs reduce exposure when the Big Four are in play.

1. Recognize when you're in a higher-risk operating mode

One of the most powerful — and underused — moves is simply naming the situation.

Instead of asking, "Why am I struggling?" ask:

- Am I tired?
- Am I under unusual pressure?
- Is my attention being pulled in too many directions?
- Am I relying on assumptions more than checks right now?

This isn't self-criticism. It's situational awareness.

Once you recognize stacked risk, it becomes easier to stop expecting peak performance from strained conditions — and to *deliberately adjust how you work*.

2. Shift into "mistake-minimizing mode"

When multiple risk factors are active, the goal changes. Think of these periods like driving in bad weather: you don't stop driving, but you adjust how you operate.

This is not the time for:

- high-speed decisions
- complex changes
- relying on memory
- locking in commitments casually

Instead, founders who navigate these periods well do a few simple things: slow decisions that carry consequences, reduce reliance on memory by writing things down, and narrow focus to what truly matters right now.

This isn't lowering standards. It's protecting outcomes until the weather clears.

3. Use temporary guardrails — not permanent overhauls

Stacked risk doesn't require a full system redesign.

Short-term guardrails are often enough, such as:

- checklists for critical steps
- fewer priorities
- earlier stopping points
- quick assumption checks
- brief outside perspective before committing

The mistake many founders make is trying to "power through" instead of stabilizing conditions. Guardrails help you maintain quality without draining more energy.

A final note

Experiencing the Big Four together isn't a failure of discipline or resilience. It's a normal part of running a demanding business.

The purpose of this page — and the Quiz overall — isn't to label you or slow you down. It's to help you recognize high-risk conditions *while they're happening*, and to work differently until they pass.

Most preventable mistakes don't come from lack of intelligence or effort.
They come from capable people operating in bad conditions for too long.

Questions or reflections? If you have questions, comments, or want to share how the Quiz or these tools helped you, feel free to email me at: **author@williamholsten.com**