



FORGOOD

Set the standard for responsible behavioural science.
Powered by LSE. Bridging academia and industry.

Agenda

8:15-8:30: Introduction

8:30-8:45: Latest Research

8:45-9:30: Leo Lades on sludge

9:30-10:00: Breakout Discussions

10:00-10:15: Wrap up

Attendees

Louise Golden
Ciara McGuigan



Lucy Downs
Becky Tolliday
Tamara Ansons



Nathan Nabil
Robert Zeidan



Hannah Mcquoid-Mason
Meera Shah



Jenny Robinson
Suresh Natarajan
Szandi Pankasz



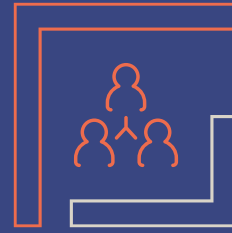
Liam Delaney
Annabel Gillard
Bishin Ho
Serena Popat



Since we last met...



Appearances on
various panels &
podcasts



UN FAO presentation



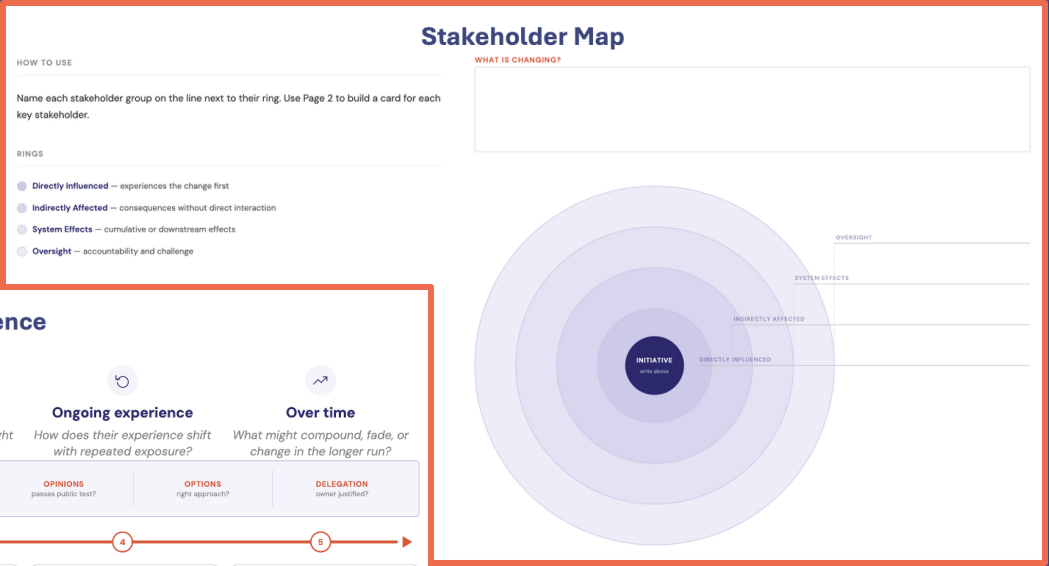
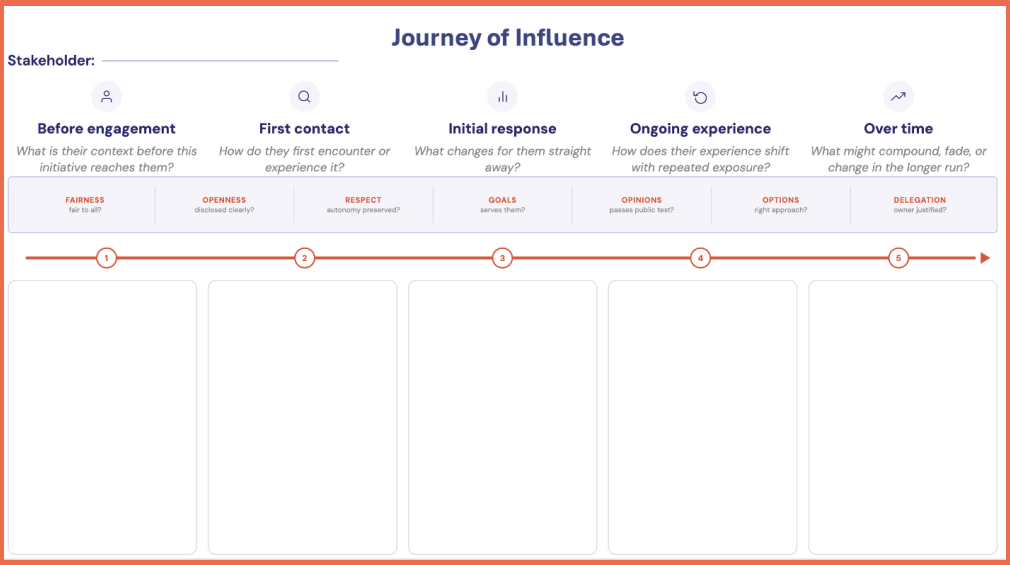
Website updates



Awarded a grant
for FORGOOD Assess

Website updates – some of our newest tools

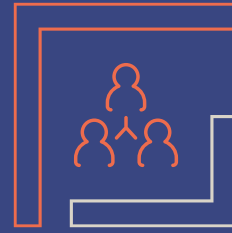
FORGOOD Framework for UX			
Guiding Questions		Reflections, concerns, possible improvements	Pass / Fail / Mitigation / Improvement
FAIRNESS <i>User Equity</i>	Does this design work equally well for users with different levels of digital literacy, cognitive ability, or financial knowledge? Does the visual hierarchy give equal prominence to options that benefit users vs. those that benefit the business? Are we testing with diverse user groups, including vulnerable populations?		
OPENNESS <i>Transparency</i>	Is information about costs, risks, and consequences visible upfront or hidden behind clicks? Can users easily understand what data we're collecting and how it will be used? Are we being transparent about why we're recommending certain options?		
RESPECT <i>User Experience</i>	Does this design respect users' time, attention, and cognitive capacity? Are we using respectful language, or are we guilt-tripping/shaming users into choices? Do we honor user preferences once they've been set, or do we repeatedly ask them to reconsider?		
GOALS <i>Value Alignment</i>	Are we helping users achieve <i>their</i> goals, or manipulating them toward <i>our</i> goals? Are we designing for long-term user wellbeing or short-term conversions? When user and business goals conflict, how are we resolving this in the design?		
OPINIONS <i>Brand Reputation</i>	Have we sought input from users who might be negatively affected by this design? Do we have mechanisms to hear from users who struggle with or abandon the interface? Are we listening to concerns raised by accessibility advocates or vulnerable user representatives?		
OPTIONS <i>Trade-offs</i>	Have all design options been considered? Are opt-out paths as clear and easy as opt-in paths? Can users reverse decisions or change their minds without penalty?		
DELEGATION <i>Governance</i>	Are we empowering users to make their own decisions, or deciding for them through defaults and nudges? Do users have control over automated features and personalisation? Are we supporting user autonomy or undermining it?		



Since we last met...



Appearances on
various panels &
podcasts



UN FAO presentation



Website updates



Awarded a grant
for FORGOOD Assess

Introducing FORGOOD Assess

We've been awarded funding to build a tool that assesses initiatives through an ethical behavioural science lens.

How it will work, once built

Input:

Details of an initiative or intervention



Process:

Assessed against FORGOOD and grounded in literature



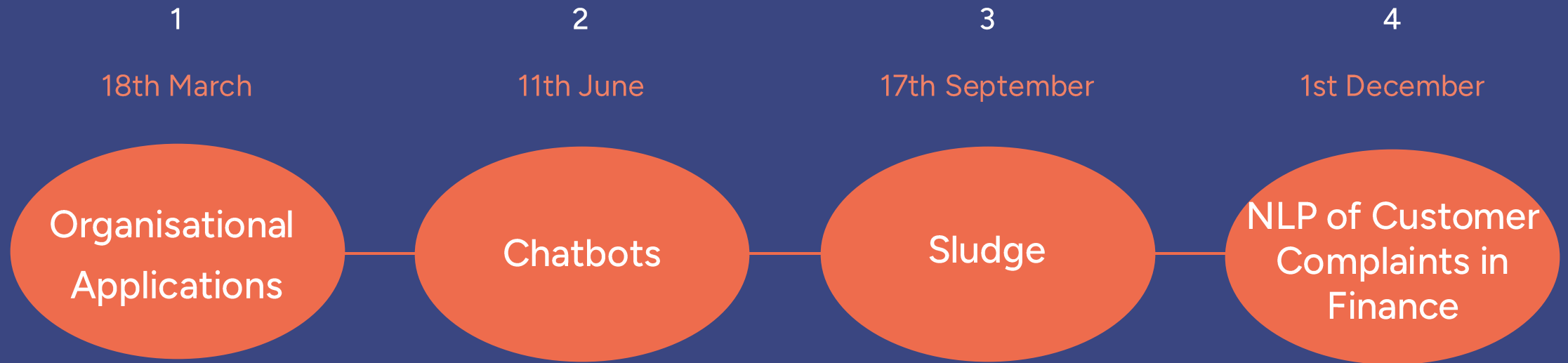
Output:

A report flagging ethical & behavioural considerations

What this means for you?

We'll begin designing and developing the tool from October. Then you'll have the opportunity to test its usefulness and help shape its design. We'll be in touch soon with more information!

2026 Workshops



Latest Research

Implementing behavioural science

Article | [Open access](#) | Published: 02 February 2026

Advancing applied behavioral science: the GAP framework

[Samuël Costa](#) , [Stuart Mills](#), [Wouter Duyck](#) & [Nicolas Dirix](#)

Humanities and Social Sciences Communications **13**, Article number: 261 (2026) | [Cite this article](#)

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Abstract

Growing acceptance of applied behavioral science in public policy and organizational decision-making has resulted in ambitions to go beyond nudging, particularly following developments in new technologies. To support these ambitions, this paper presents the GAP framework. Building from established behavioral science concepts (General Tools), GAP incorporates new technologies like artificial intelligence (AI) into the behavioral science toolkit (Algorithms), as well as practical considerations for implementing behavioral science within organizational settings (Practical Considerations). The framework unifies diagnostic, design, and scalability considerations to support practitioners in tailoring behavioral capacities to their organizational contexts. GAP is developed as a 'modular' framework, allowing practitioners to draw on its insights to supplement existing knowledge and adapt knowledge to organizational demands.



Behavioural Public Policy

From evidence to delivery: an Implementation-Science blueprint for behavioural policy

Published online by Cambridge University Press: 08 October 2025

[Giuseppe Alessandro Veltri](#) 

[Show author details](#) 

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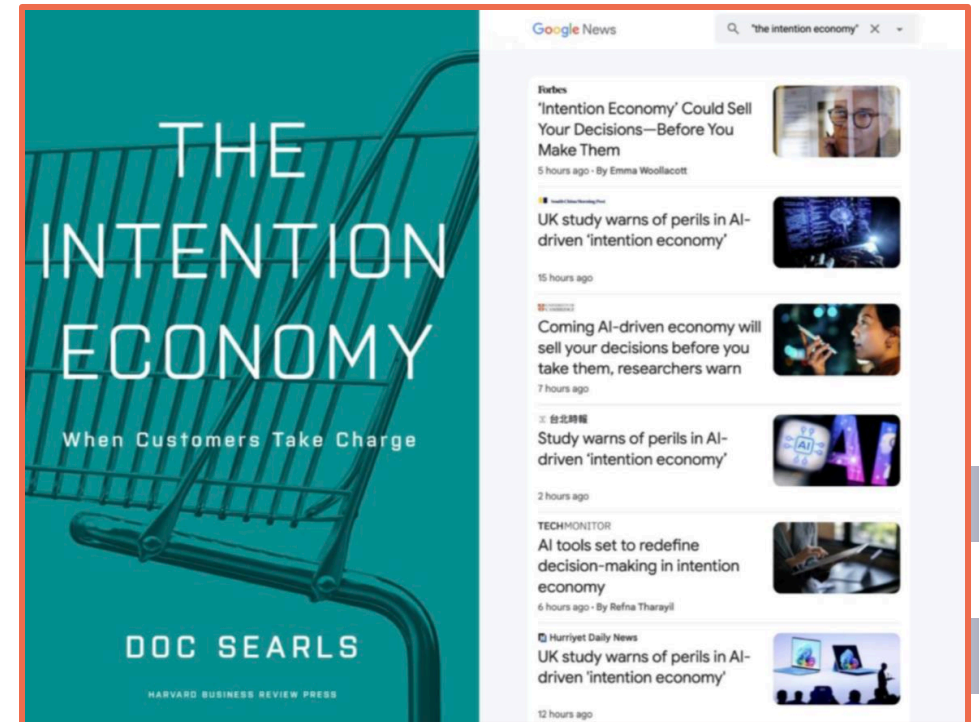
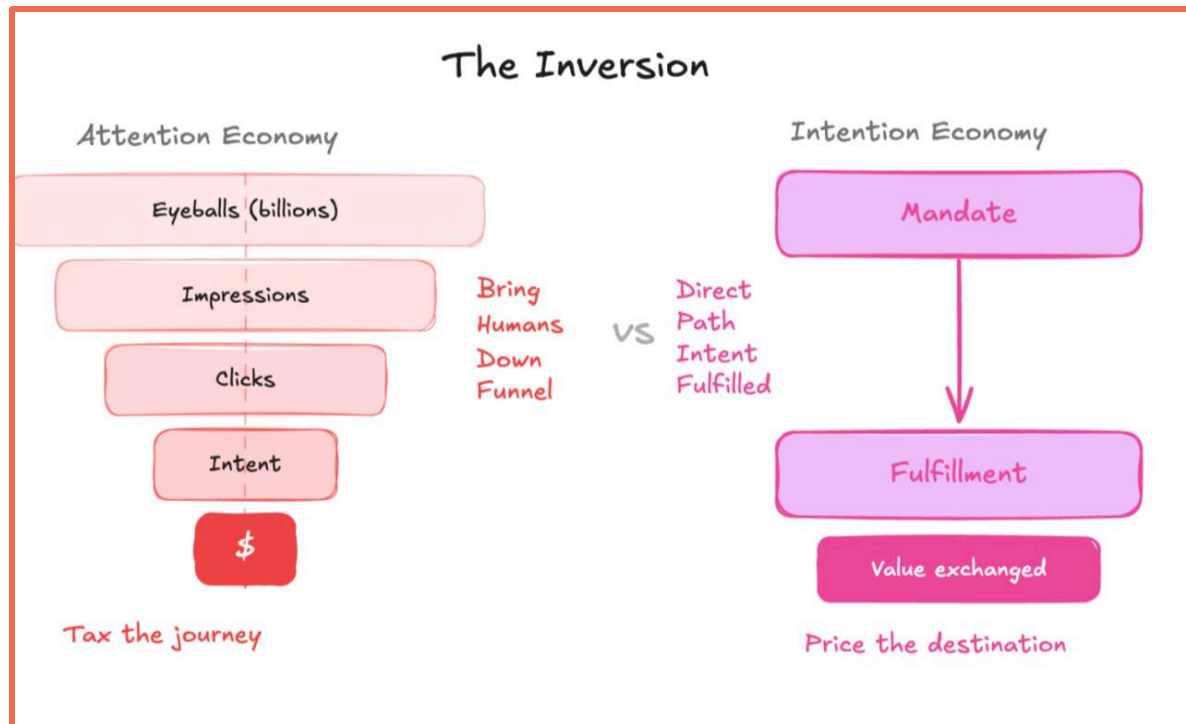
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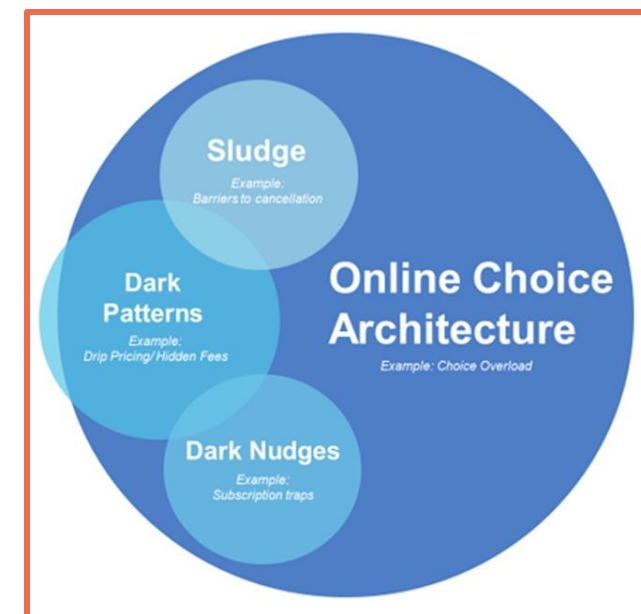
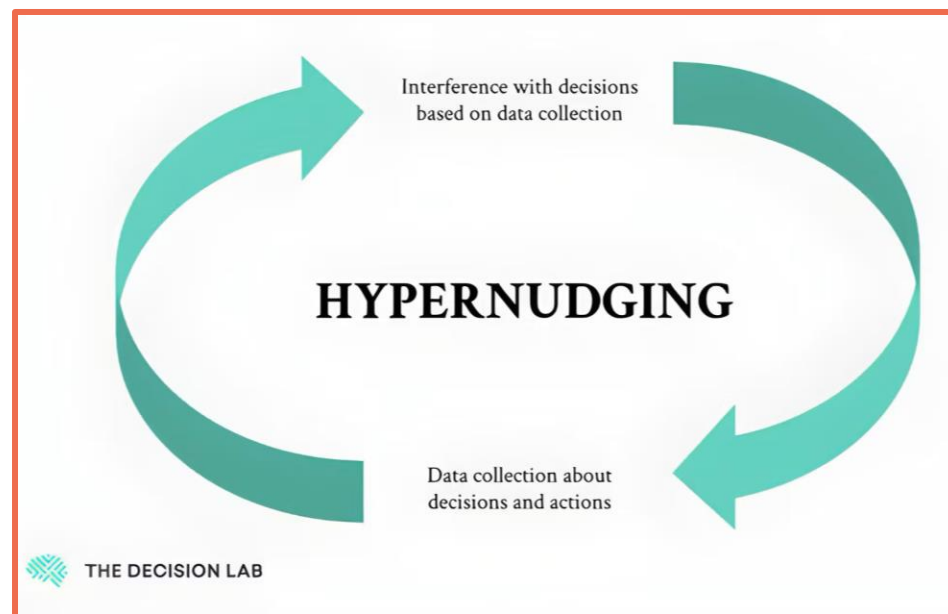
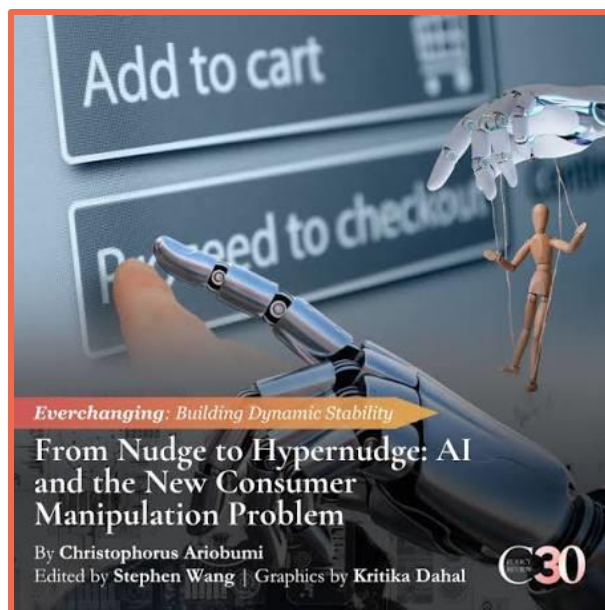
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From an attention to an intention economy



Hypernudging in the digital era



Sludge and admin burden

GAABS Webinar

11 August 2026

Sludge and Sludge Reduction with Cass Sunstein



GAABS

Dark patterns and sludge audits: an integrated approach

Published online by Cambridge University Press: 18 August 2023

[Stuart Mills](#) , [Richard Whittle](#), [Rafi Ahmed](#), [Tom Walsh](#)  and [Martin Wessel](#) 

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WORKING PAPER SERIES 2026

SRAITH PÁIPÉAR OIBRE AN IONAID
UM THAIGHDE EACNAMAÍOCHTA COBÁC 2026

Paying More or Hassling Less? Experimental Evidence on Administrative Burdens, Incentives, and Grant Take-Up

Leonhard K. Lades
University of Stirling

Glenn McNamara
University College Dublin

Margaret Samahita
University College Dublin

WP26 / 08

April 2026



UCD School of Economics
Scoil na hEacnamaíochta COBÁC

University College Dublin
An Coláiste Ollscoile, Baile Átha Cliath



Introducing Leo!

Sludge and how to find it

LSE FORGOOD Initiative, September 17, 2026

Leonhard Lades

l.k.lades@stir.ac.uk

Sludge

- Complicated forms
- Phone-only cancellations
- Long and confusing fine print
- Inconvenient return policies
- Complex claim processes
- Websites temporarily offline
- Duplicate evidence requests
- Too many choices
- Unfriendly staff
- ...



ChatGPT

Agenda

1. What is sludge?
2. Key questions
3. Sludge audits

Nudge and sludge

	Reduce friction	Increase friction
Good		
Bad		

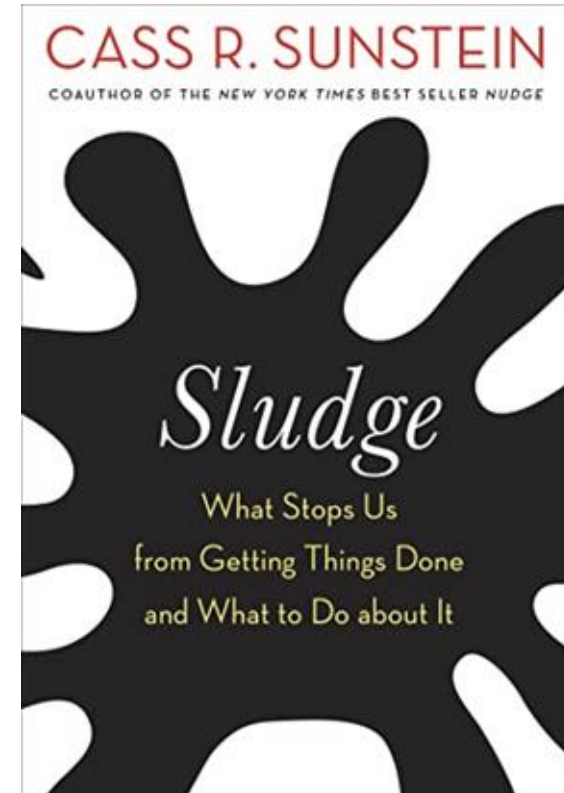
Nudge and sludge

	Reduce friction	Increase friction
Good	Helpful ‘make it easy’ nudge	Deliberation-promoting nudge (Boost? Nudge Plus?)
Bad	Harmful ‘make it easy’ nudge	Sludge

Administrative burden and sludge



Administrative burdens - “an individual’s experience of policy implementation as onerous” ([Burden et al., 2012](#)).



Sludge - excessive behavioural frictions that make it harder for people to do what they originally set out to do ([Sunstein, 2021](#)).



Following

Richard H Thaler ✓

@R_Thaler Follows you

Professor of Behavioral Science and Economics, @CDR_Booth, @ChicagoBooth
Co-author of Nudge:The Final edition, author of Misbehaving. Slayer of #sludge

📍 Chicago 🔗 faculty.chicagobooth.edu/richard.thaler...

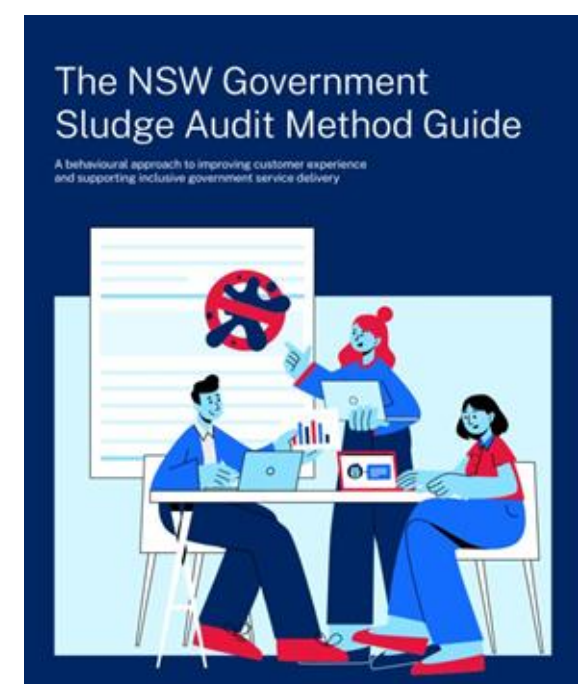
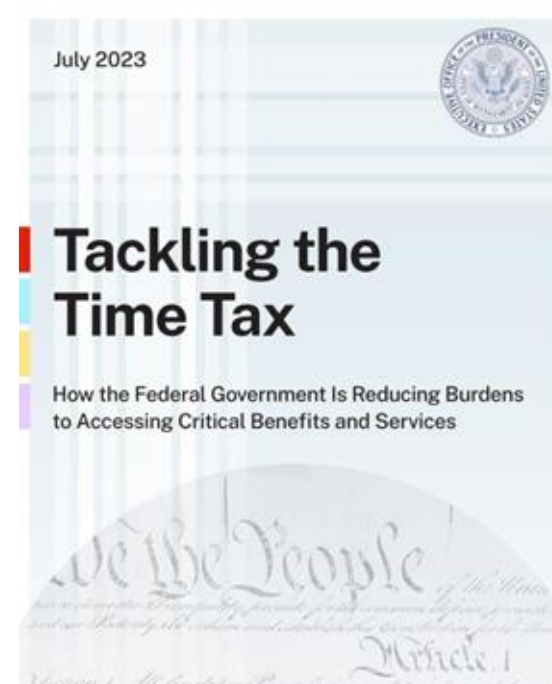
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Increasing attention around the globe



OECD-led global expert panel is working on a sludge audit guide.

Increasing attention around the globe



Finalised Guidance

FG22/5 Final non-Handbook Guidance
for firms on the Consumer Duty

July 2022

Agenda

1. What is sludge?
2. **Key questions**
3. Sludge Audits

Is some sludge warranted?

- Yes of course. It can have benefits (e.g., program integrity, ecological assessment).
- But it always has costs as well.
- Whether sludge is warranted depends on the circumstances and is a difficult question to answer (CBA, proportionality).



Where does sludge come from?

- Intentional sludge:
 - Policy-making by other means. Ordeals.
 - Profit motives. Discouraging complaints.
- Unintentional sludge:
 - Empathy gap, cluelessness.
 - Legacy.
 - Multiple layers of process design.



Should banks care?

- Yes of course. Sludge can slow down both customers and employees.
- Yes, and it is mandatory. FCA's Consumer Duty Principle 12 (act to deliver good outcomes for retail customers).

9.19 **Appropriate friction and unreasonable barriers**
Firms should review the design and delivery of their customer journeys and consider the purpose, and impacts, of friction points. In some circumstances, friction points or nudges can help to mitigate the risk of consumer harm and support good outcomes, but they can also create unreasonable barriers by making it more difficult for customers to act in their interests.

What are the results of excessive sludge?

- Worse productivity.
- Wasted time and money.
- Worse user experiences.
- Lost business.
- Talent attrition.
- **Lower uptake of grants, programmes and services.**
- etc.

Maybe tomorrow: How burdens and biases impede energy-efficiency investments

Leonhard K. Lades ^{a, b, c}, J. Peter Clinch ^{a, b, c}, J. Andrew Kelly ^{a, c}

Investing in a “heat pump”

- The future is worth only $\frac{1}{2}$ (present bias). Naïve people believe that they will not be present-biased tomorrow.

- Effort costs = 50. Net benefits = 1000. Go through paperwork today?

$$-50 + \frac{1}{2}(1000) = 450$$

- Go through paperwork tomorrow:

$$\frac{1}{2}(-50 + 1000) = 475$$

→ Better do it tomorrow.

The same logic with some maths

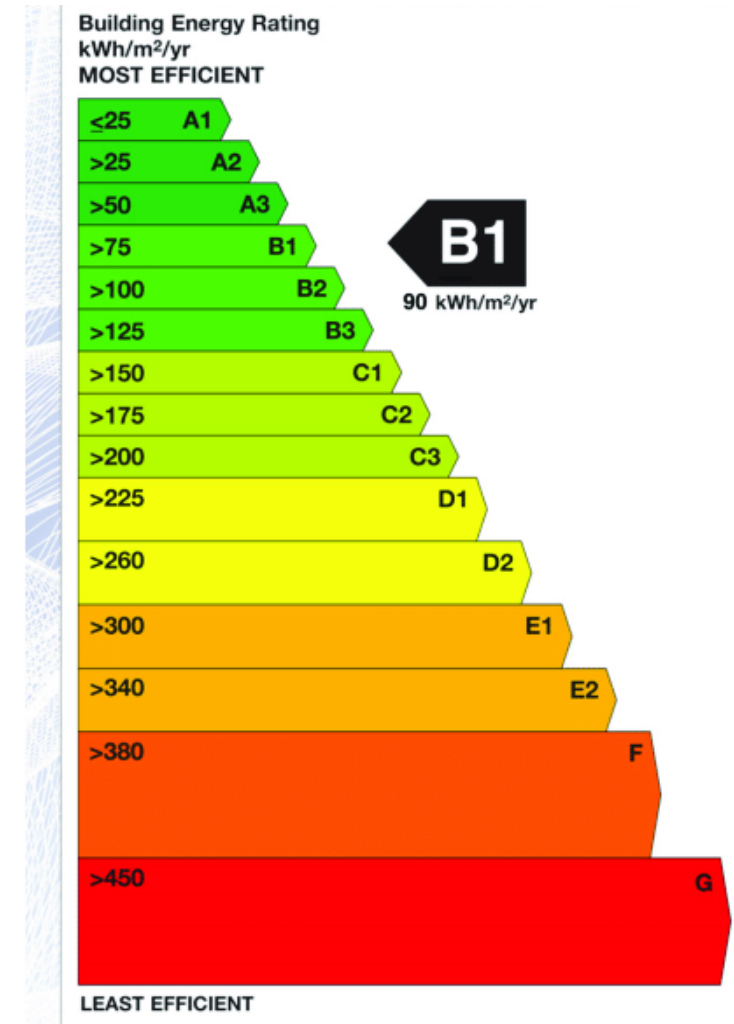
$$U_t^\tau = \begin{cases} -\xi - \delta_D(C - G) + \sum_{t=2}^{T_D} \delta_D^t s_D & \text{if } \tau = 0 \\ -\beta \delta_D^\tau \xi - \delta_D^{\tau+1}(C - G) + \sum_{t=\tau+2}^{T_D} \delta_D^t s_D & \text{if } \tau > 0 \end{cases}$$

- τ = delay in days
- ξ = cost related to sludge
- δ_D = daily discount factor
- s_D = daily savings
- β = present bias over effort

Calibration

Building Energy Rating (BER, SEAI):

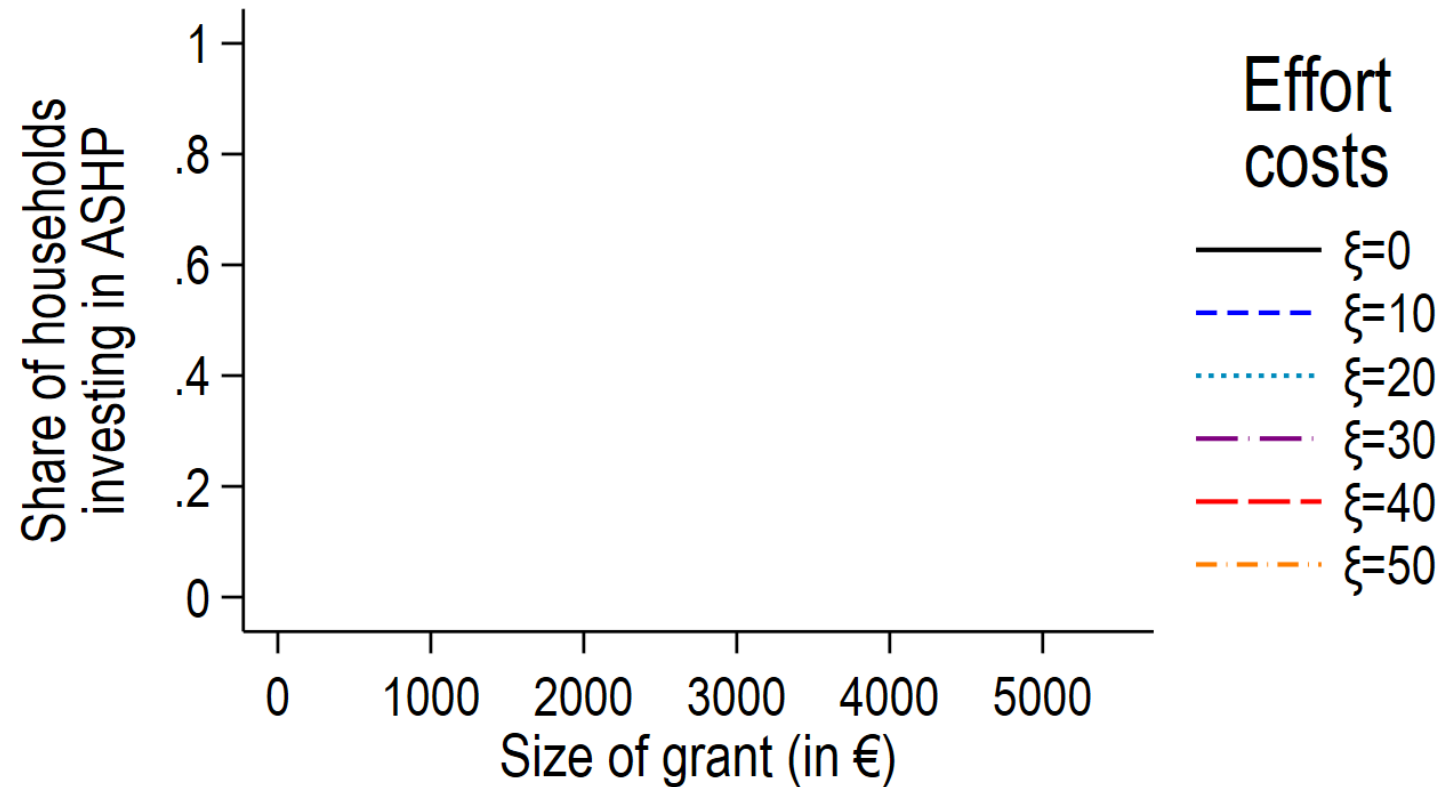
- Annual energy consumption for space and water heating.
- Fuel types.
- Efficiency factors of existing systems.
- Fuels prices from SEAI.
- Calculated savings per home.



Investing in a “heat pump”

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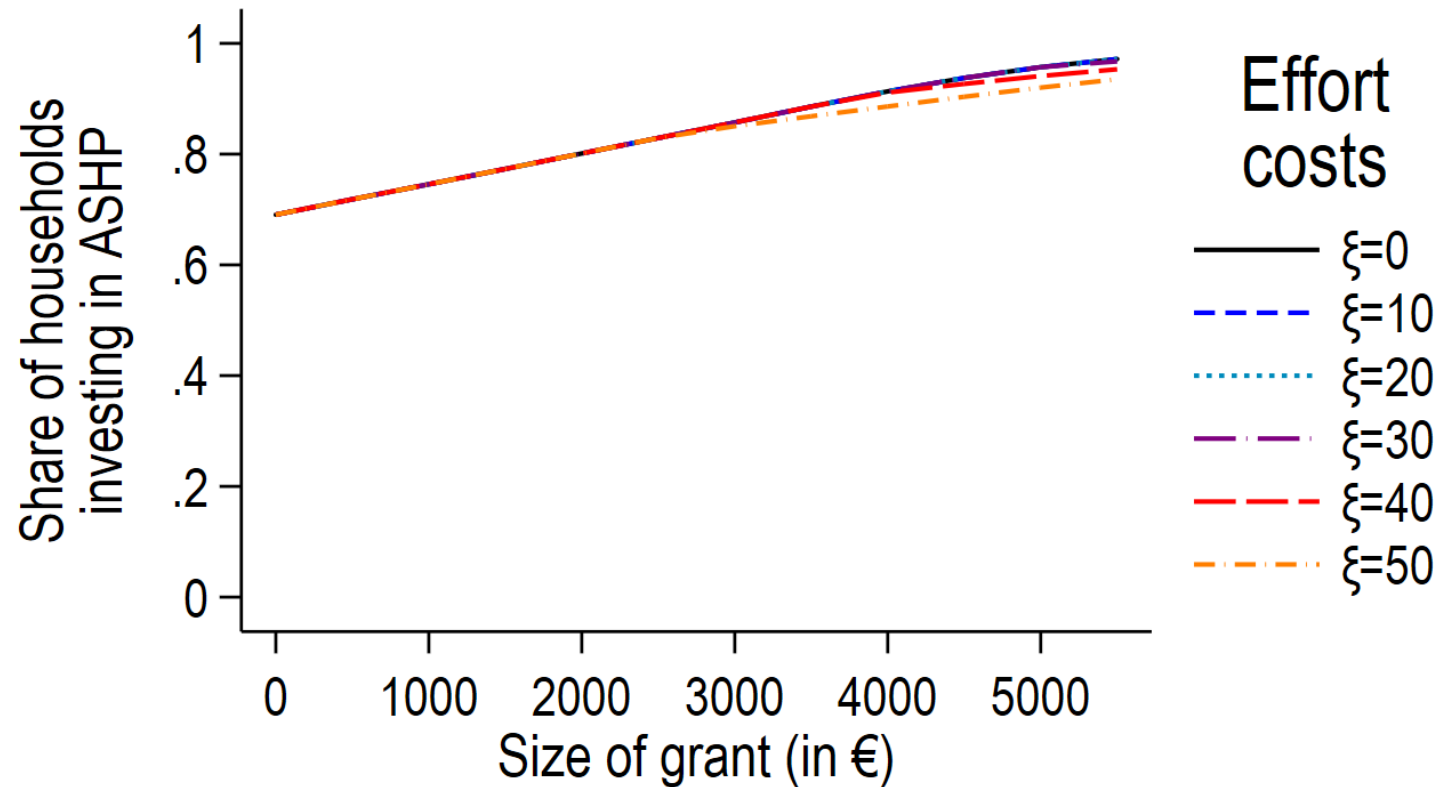


$\beta = 0.99$; $\delta = 0.95$

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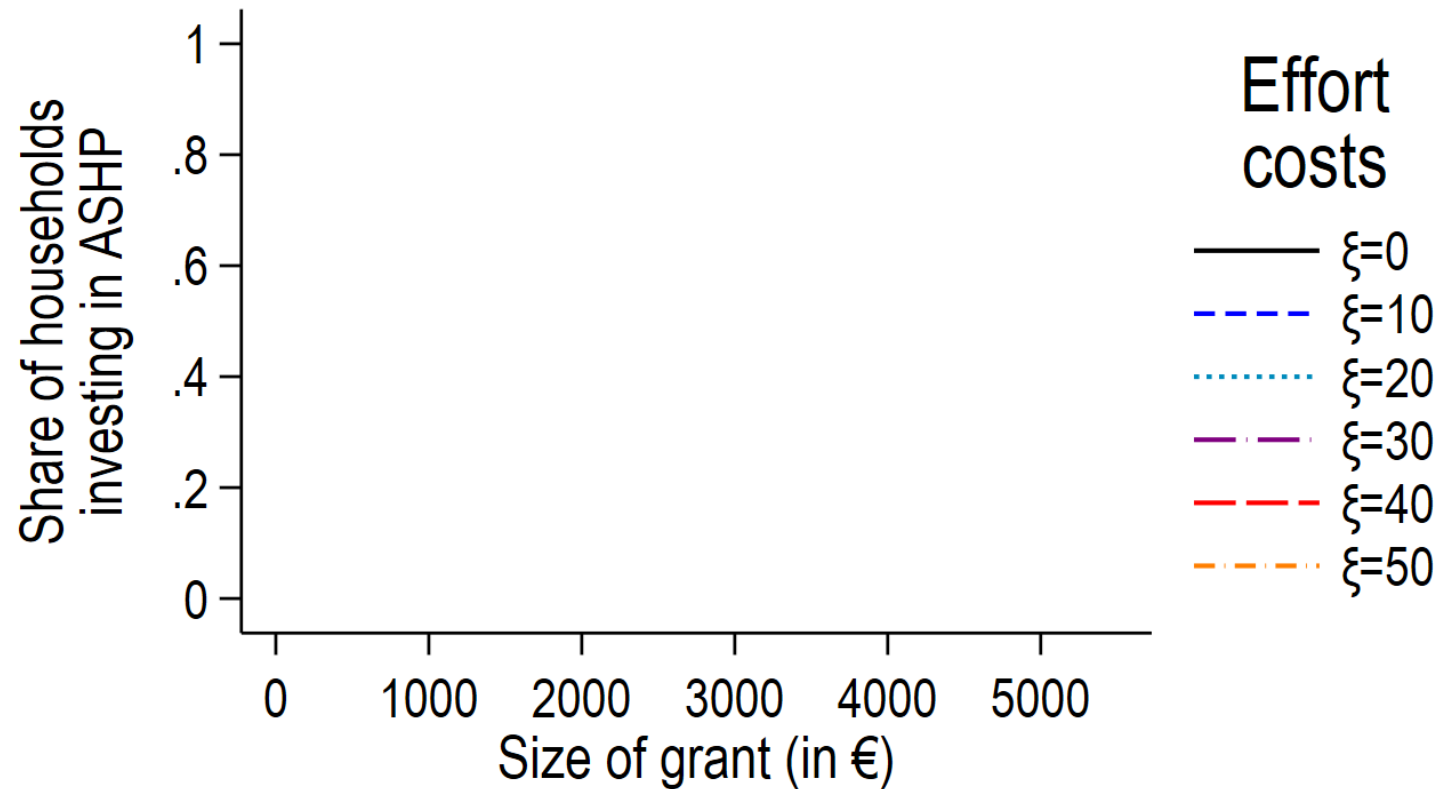


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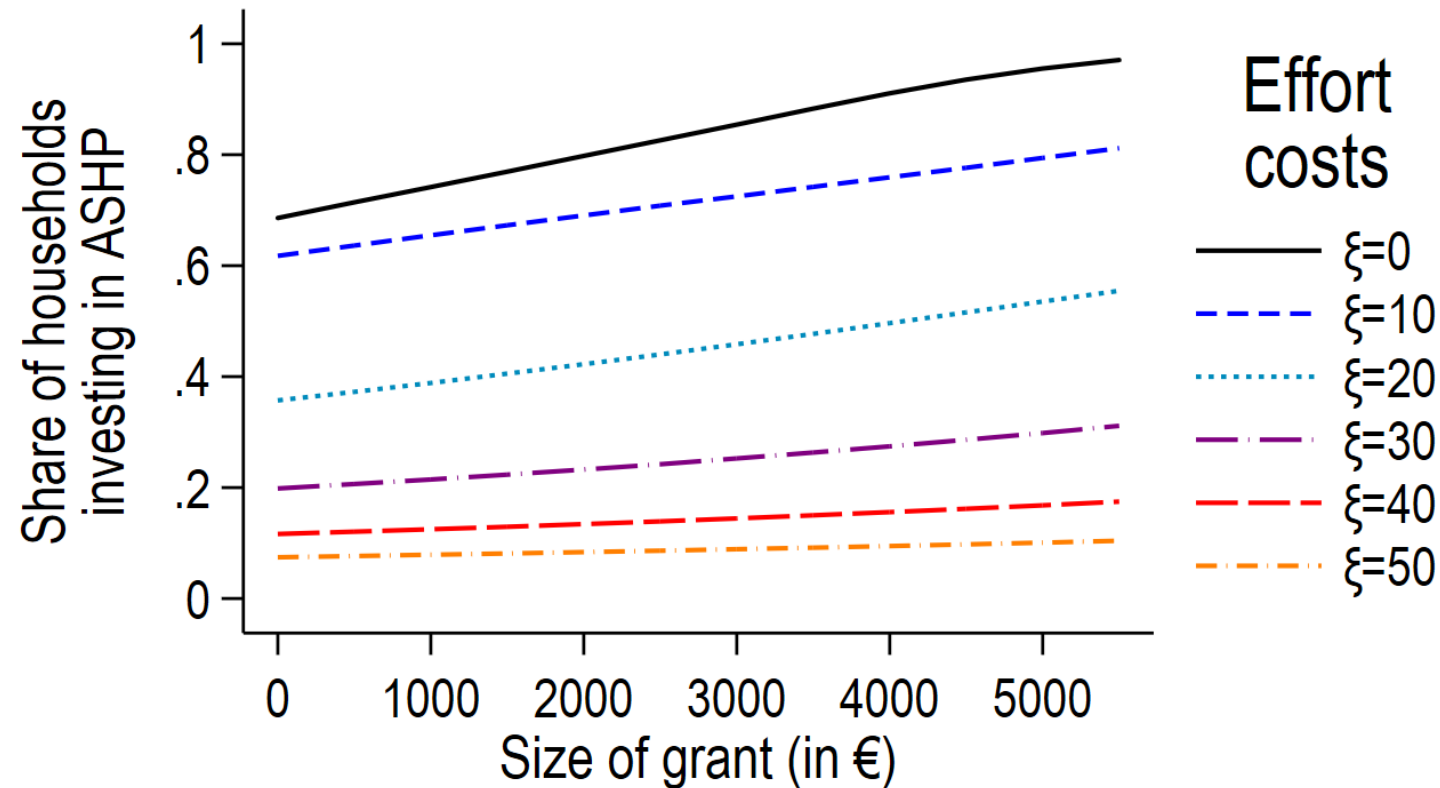


$\beta = 0.9; \delta = 0.95$

Investing in a “heat pump”

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$\beta = 0.9; \delta = 0.95$

Paying more or hassling less?



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UM THAIGHDE EACNAMAÍOCHTA COBÁC 2026

Paying More or Hassling Less? Experimental Evidence on Administrative Burdens, Incentives, and Grant Take-Up

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WP26/08

April 2026



Context: Community benefit grants



Sample & Data collection

- Pre-registered online experiment.
- N = 1,002 UK residents, nationally representative by age, race, and gender.
- Data source: Prolific.
- Data collection period: July 9-11, 2025.
- Compensation: £2.25 for ~15-minute survey + Bonus.

Important information

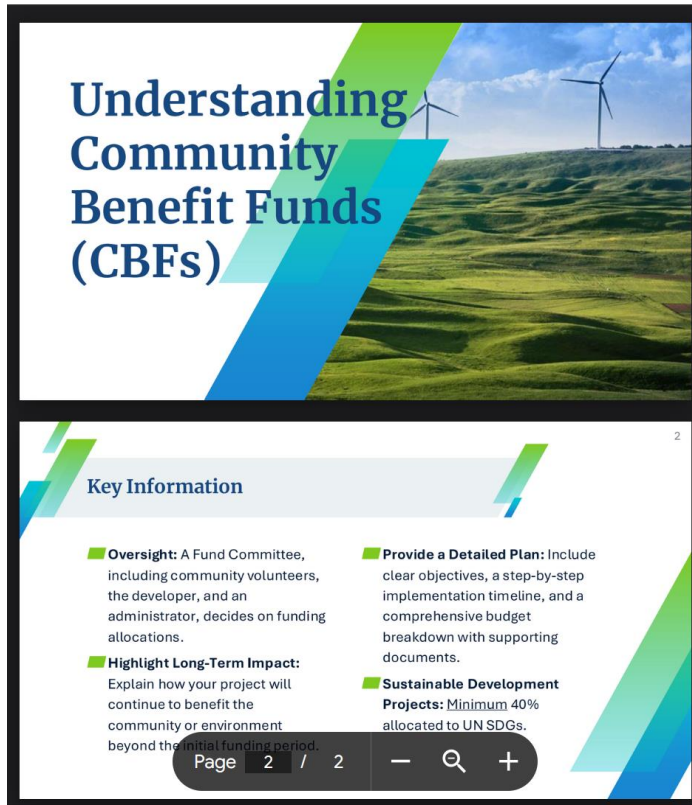
In this study, we will show you three descriptions of grants people apply for. We will ask you to read these descriptions and then answer five questions about each of the three grants.

For each correct answer, you will get a lottery ticket for a £ bonus. Four participants from this study (of 1000 participants) will get the bonus (we are following a no deception policy, so this information and everything else we tell you is true). Only those that successfully complete the attention checks will be eligible for this bonus.

When answering the questions, you can look at the grant descriptions on the same page. You can also skip the questions or answer randomly if you wish. However, the more correct answers you give, the higher the chances are that you will get the bonus.

The descriptions of the grants replicate the type of information typically provided by real-world grant programs. As in the real world, some descriptions are more complex than others.

Three levels of sludge/admin burden



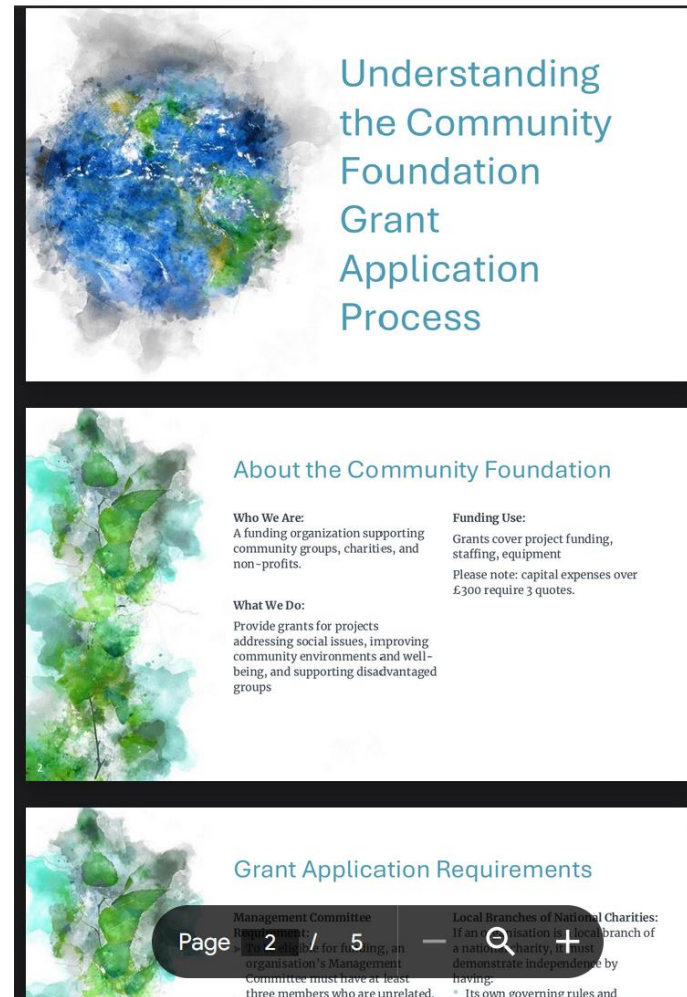
Understanding Community Benefit Funds (CBFs)

2

Key Information

- Oversight:** A Fund Committee, including community volunteers, the developer, and an administrator, decides on funding allocations.
- Highlight Long-Term Impact:** Explain how your project will continue to benefit the community or environment beyond the initial funding period.
- Provide a Detailed Plan:** Include clear objectives, a step-by-step implementation timeline, and a comprehensive budget breakdown with supporting documents.
- Sustainable Development Projects:** Minimum 40% allocated to UN SDGs.

Page 2 / 2



Understanding the Community Foundation Grant Application Process

About the Community Foundation

Who We Are:
A funding organization supporting community groups, charities, and non-profits.

Funding Use:
Grants cover project funding, staffing, equipment
Please note: capital expenses over £300 require 3 quotes.

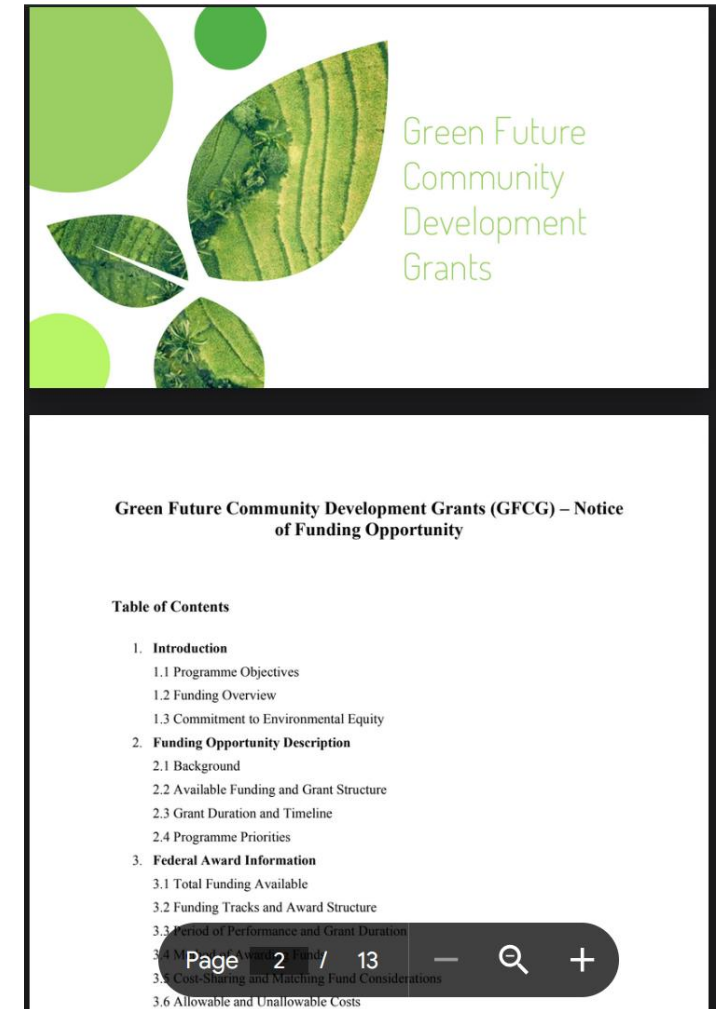
What We Do:
Provide grants for projects addressing social issues, improving community environments and well-being, and supporting disadvantaged groups

Grant Application Requirements

Page 2 / 5

Management Committee Requirement: If an organization is applying, an organization's Management Committee must have at least three members who are unrelated.

Local Branches of National Charities: If an organization is a local branch of a national charity, it must demonstrate independence by having:
* Its own governing rules and



Green Future Community Development Grants

Green Future Community Development Grants (GFCG) – Notice of Funding Opportunity

Table of Contents

- 1. Introduction**
 - 1.1 Programme Objectives
 - 1.2 Funding Overview
 - 1.3 Commitment to Environmental Equity
- 2. Funding Opportunity Description**
 - 2.1 Background
 - 2.2 Available Funding and Grant Structure
 - 2.3 Grant Duration and Timeline
 - 2.4 Programme Priorities
- 3. Federal Award Information**
 - 3.1 Total Funding Available
 - 3.2 Funding Tracks and Award Structure
 - 3.3 Period of Performance and Grant Duration
 - 3.4 Maximum Award Funding
 - 3.5 Cost-Sharing and Matching Fund Considerations
 - 3.6 Allowable and Unallowable Costs

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Structure & language varied to manipulate search, compliance, and psychological costs.

Examples of incentivised questions

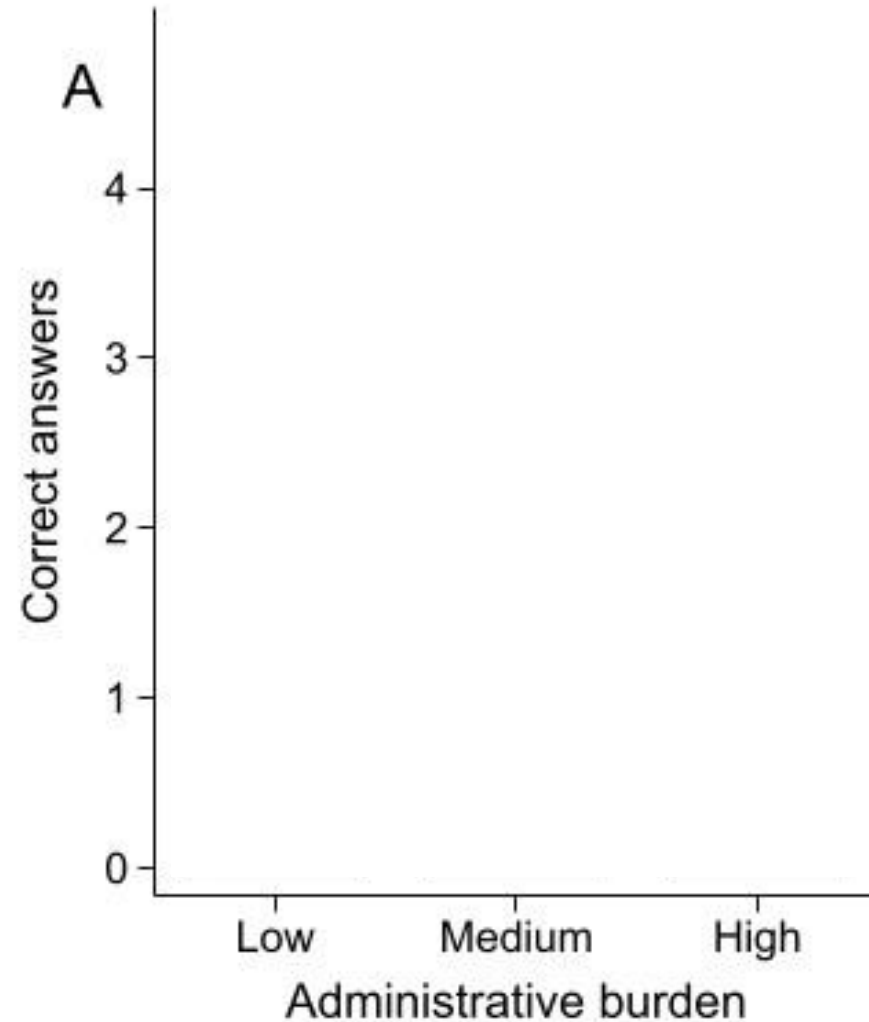
Which of the following best describes what should be included in a fund application?

- ☐ A general description of the project and its benefits
- ☐ A detailed plan with objectives, timelines, and a cost breakdown
- ☐ A list of past projects completed by the applicant
- ☐ A letter of support from local government officials

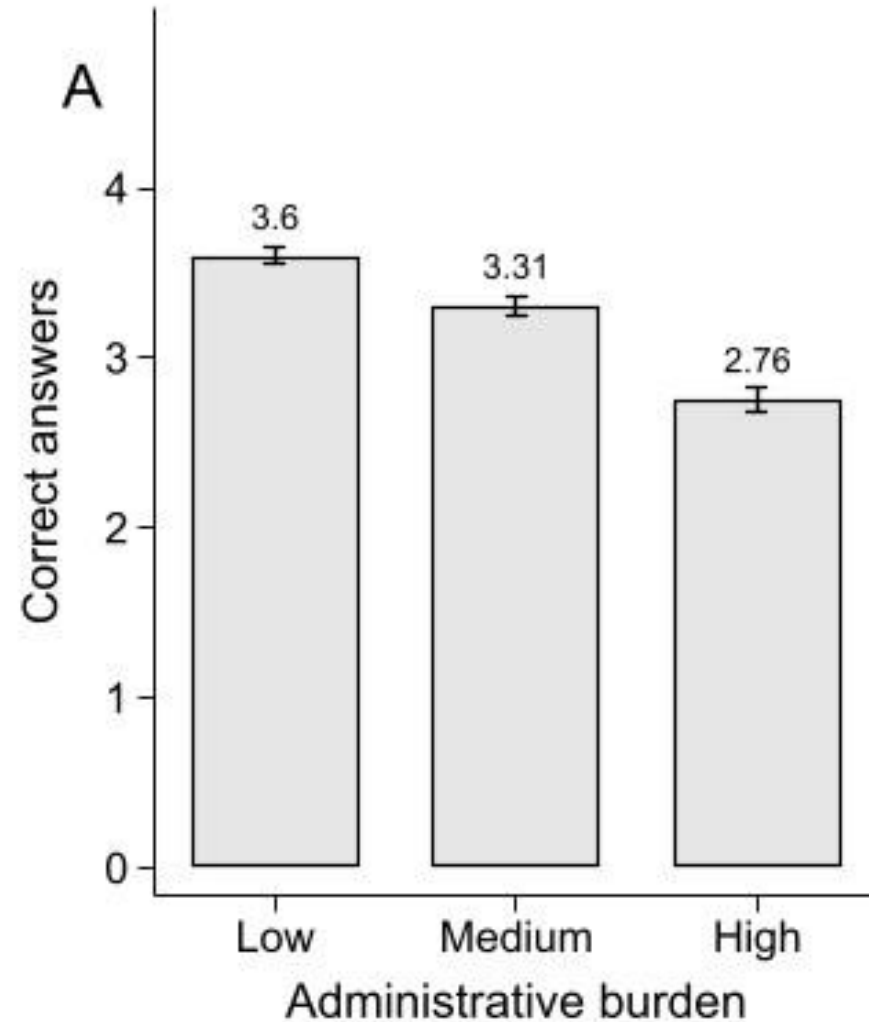
Which Sustainable Development Goal (SDG) is NOT explicitly prioritised by the CBF?

- ☐ Goal 4 - Quality Education
- ☐ Goal 5 - Gender Equality
- ☐ Goal 7 - Affordable and Clean Energy
- ☐ Goal 11 - Sustainable Cities and Communities

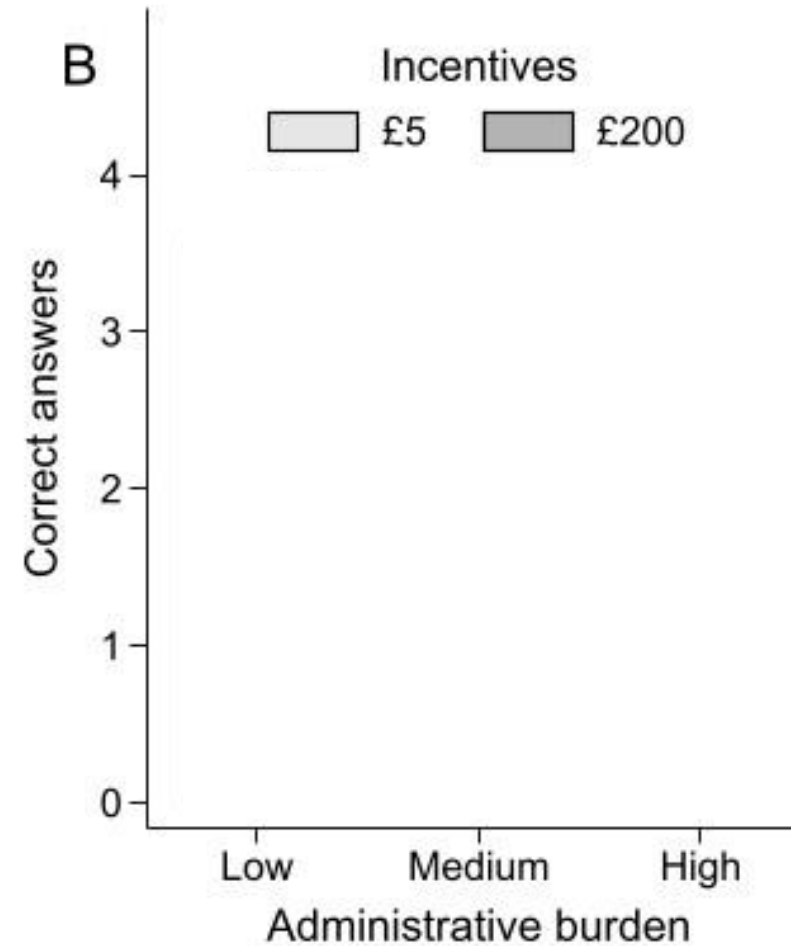
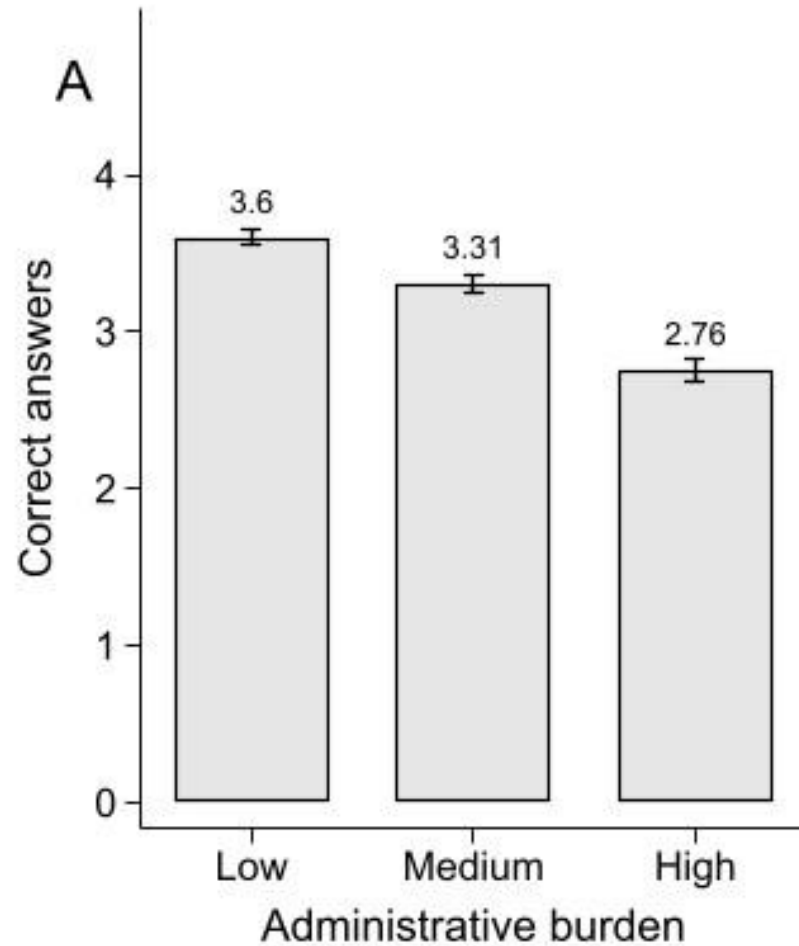
Does sludge reduce performance? (H1)



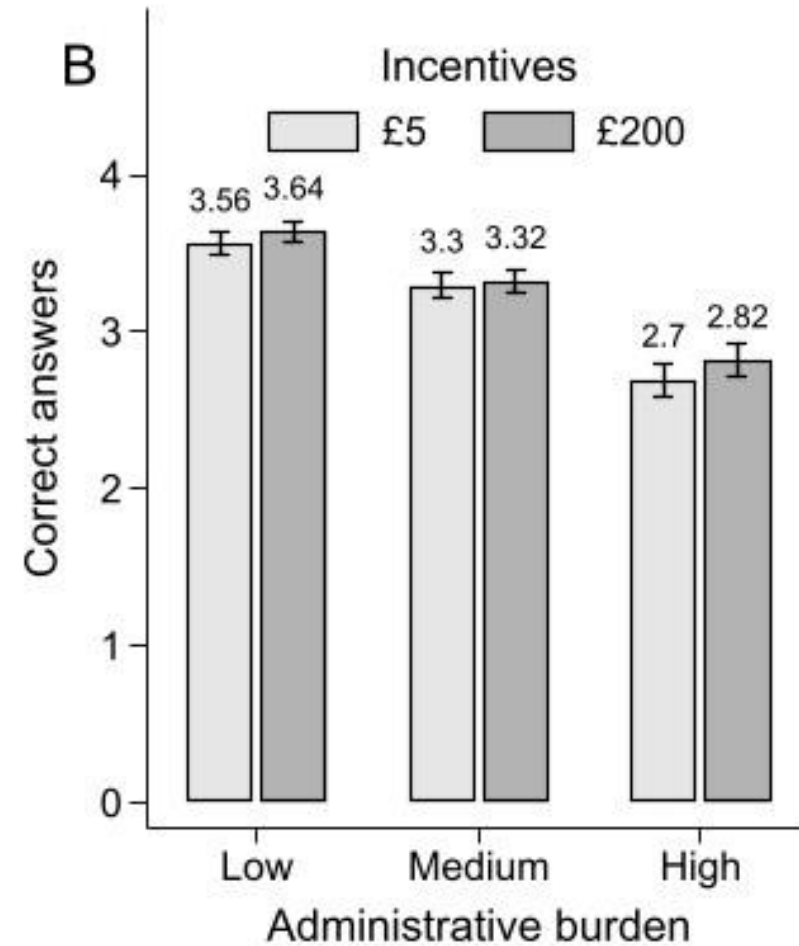
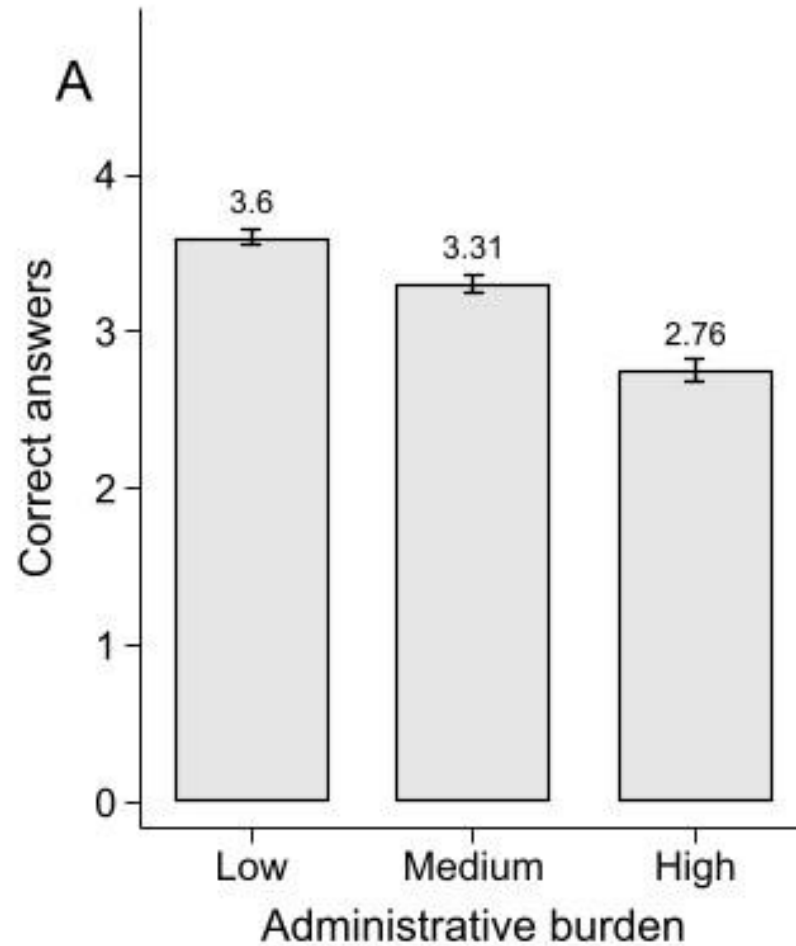
Does sludge reduce performance? (H1)



Do higher incentives improve performance? (H2)



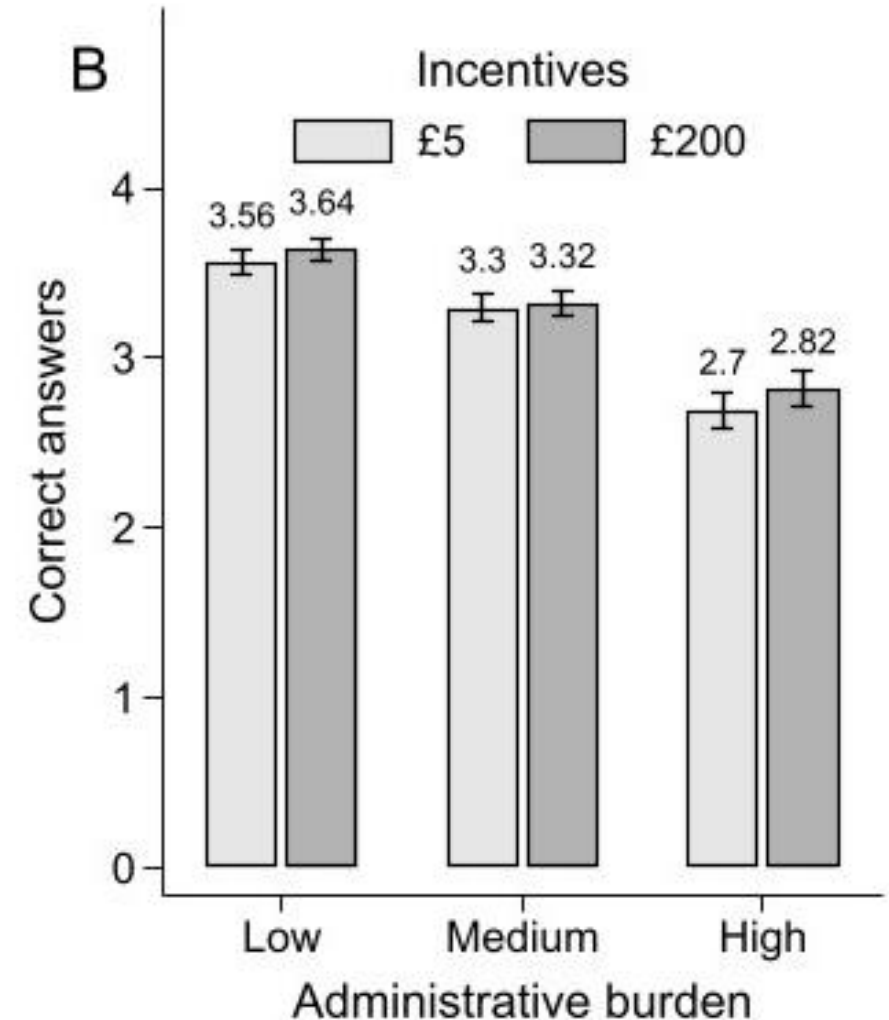
Do higher incentives improve performance? (H2)



Do higher incentives improve performance? (H2)

VARIABLES	All	Low AB	Medium AB	High AB
High Lottery	0.083* (0.043)	0.081* (0.049)	0.041 (0.059)	0.128* (0.075)
Administrative burden (base = Low)				
Medium	-0.289*** (0.030)			
High	-0.841*** (0.040)			
Constant	3.644*** (0.219)	3.432*** (0.266)	3.402*** (0.248)	2.966*** (0.429)
Observations	3,006	1,002	1,002	1,002
R-squared		0.045	0.035	0.064
Number of id	1,002			

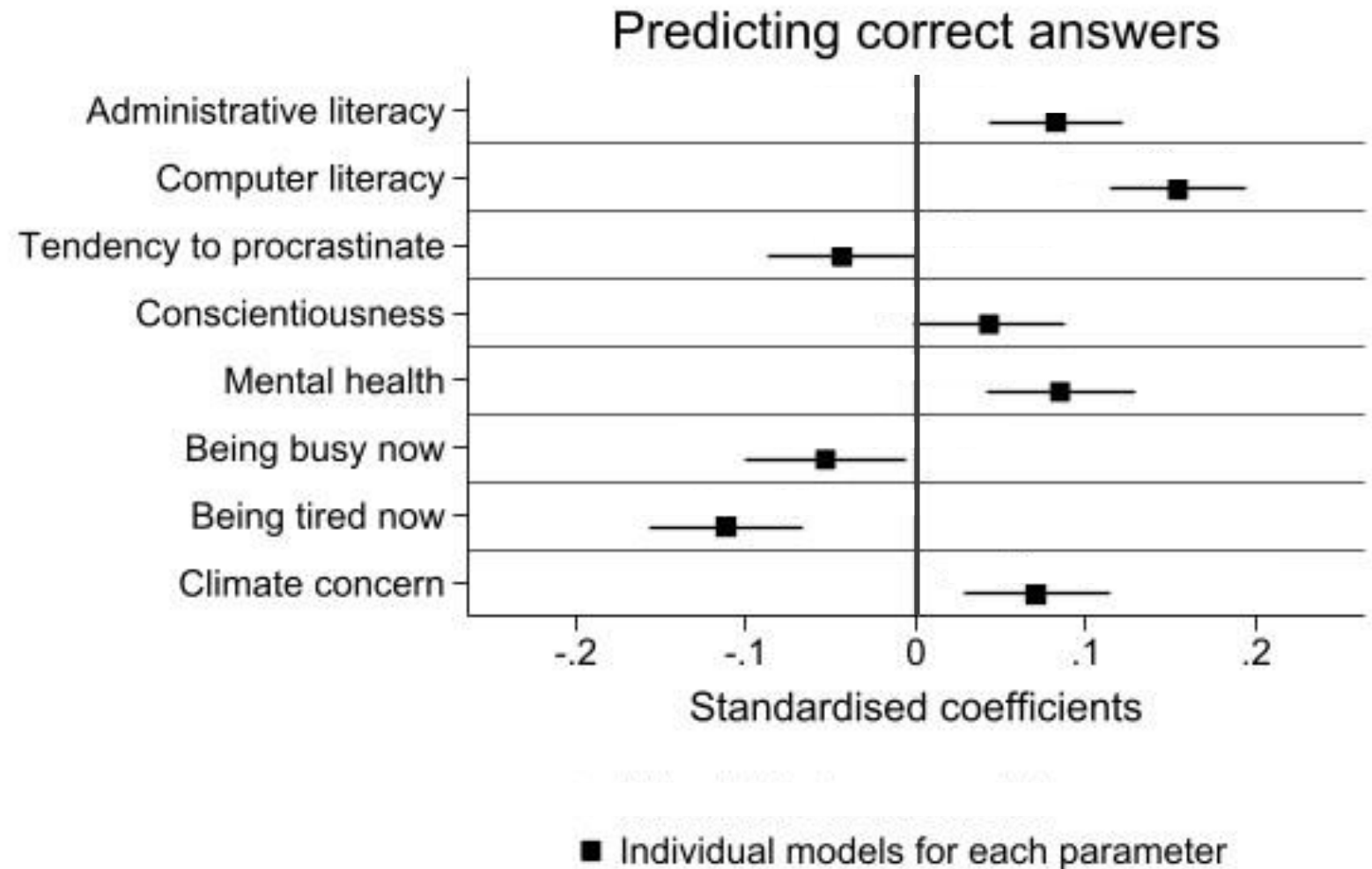
Robust standard errors in parentheses. *** p<0.01, ** p<0.05, * p<0.1. Controlled for demographics



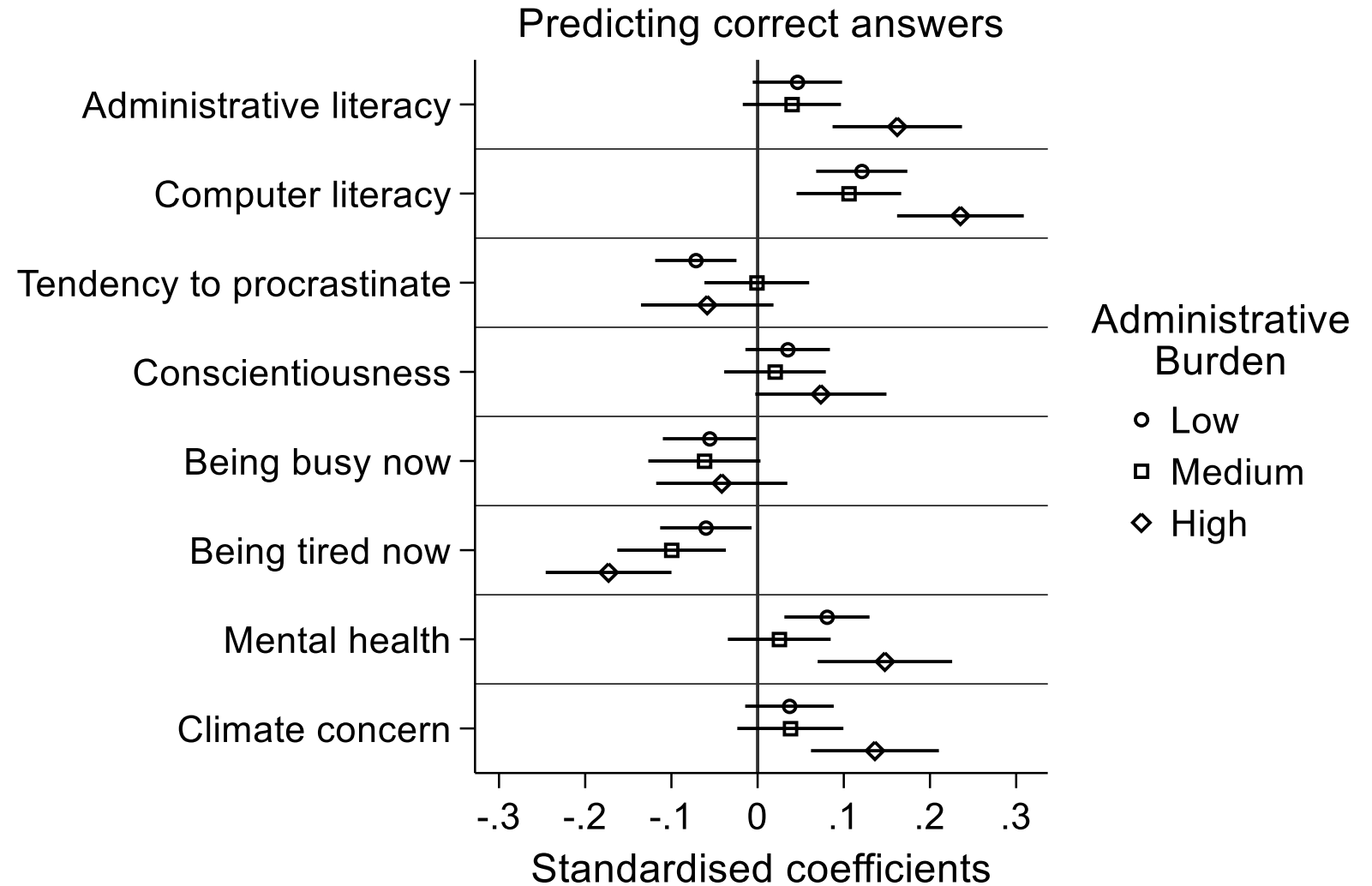
Implication

- Sludge significantly reduces task performance.
 - From *low* to *high*: 0.841*** fewer correct answers.
 - Incentives only marginally help.
 - From £5 to £200: 0.083* more correct answers.
- **Reducing sludge might be more effective than increasing incentives when trying to encourage retrofits.**

What predicts being harmed by sludge?



**Is everybody
affected by
sludge in the
same way?**



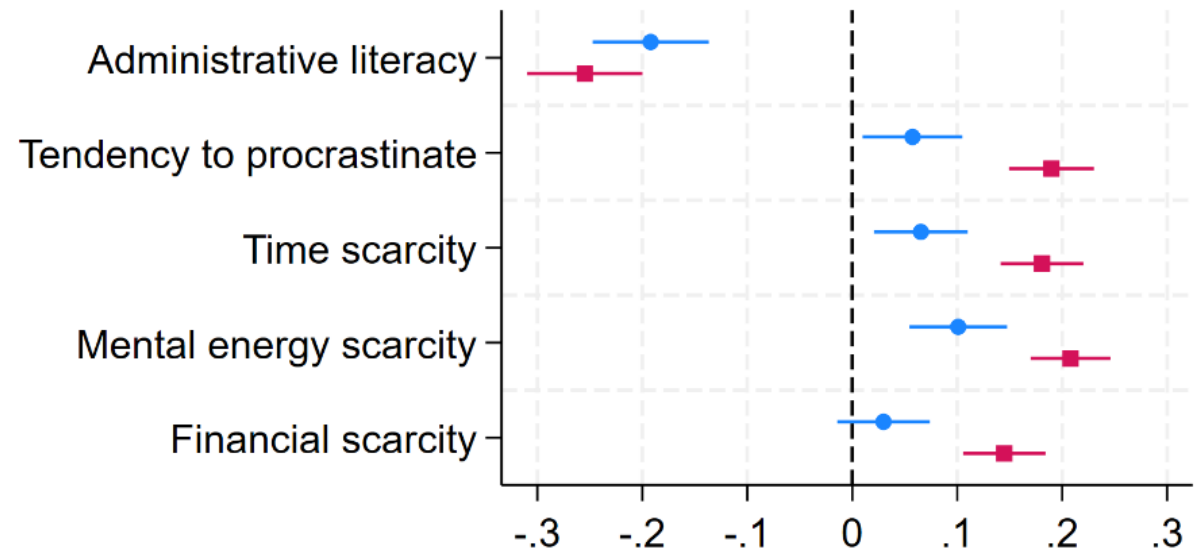
ARTICLE

Vulnerability to and acceptability of different types of sludge

Leonhard K. Lades^{1,2} , Margaret Samahita³, Lucie Martin⁴ , Cass R. Sunstein⁵ and Martin Baekgaard⁶

**Is everybody
affected by
sludge in the
same way?**

Predicting self-reported “vulnerability to sludge”:



- All behavioural variables in one model
- Individual models for each behavioural parameter

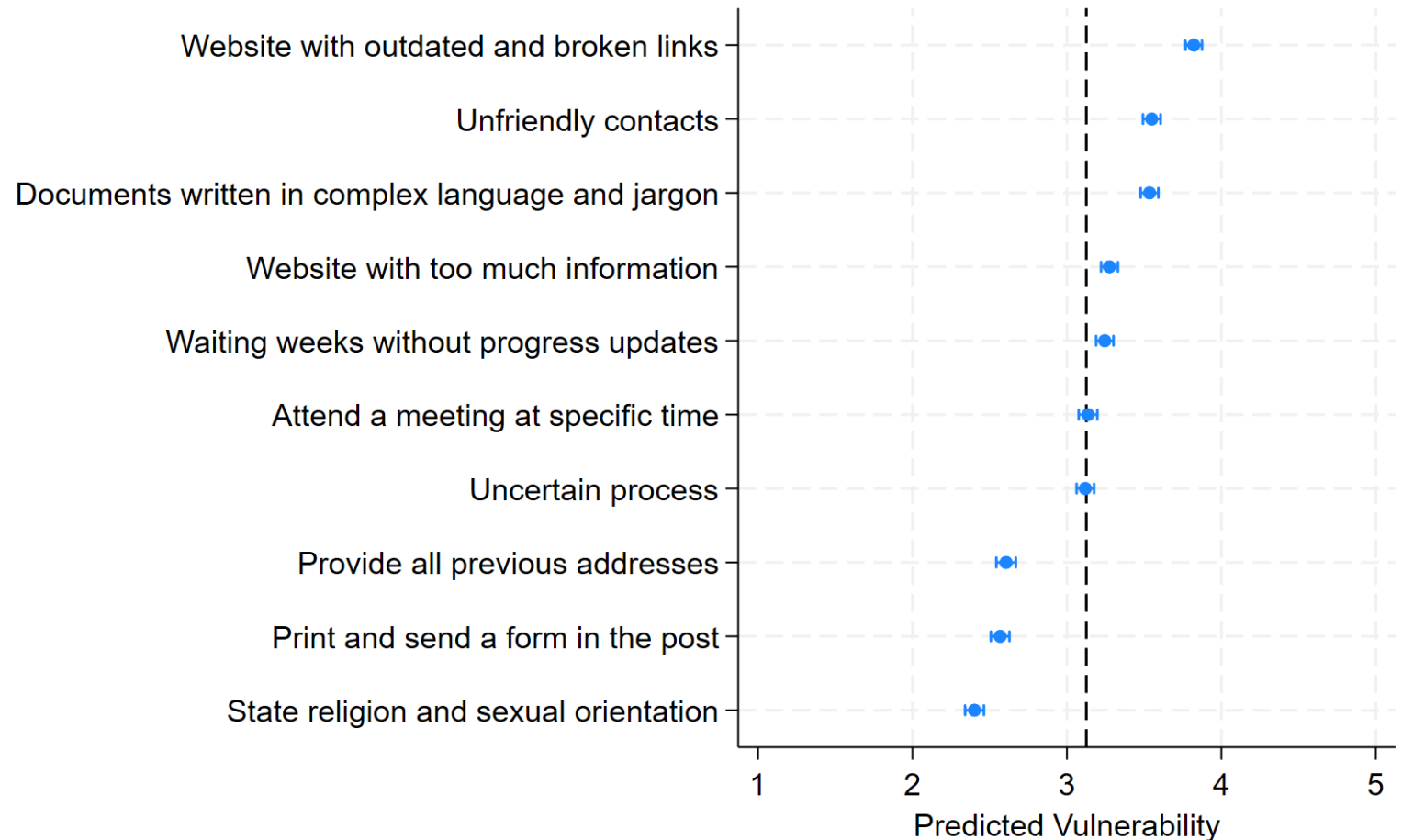
Implications

- Individual traits shape who is most affected by sludge.
- Complex procedures disproportionately disadvantage some (and schemes disproportionately benefit others).

→ Sludge can lead to inequality.

Predicting self-reported “vulnerability to sludge”:

**Are all types of
sludge
experienced in
the same way?**



Are there different types of costs sludge can lead to?

- Yes. Aspects of the choice architecture can lead to...
 - Search costs (Consumer understanding)
 - Evaluation costs (Consumer understanding)
 - Implementation costs (Consumer support)
 - Psychological costs
 - Time and financial costs

**How do we
identify sludge in
the real world?**

Agenda

1. What is sludge?
2. Key questions
3. **Sludge Audits**

How do we identify sludge in the real world?

- Sludge audits
- Systematic reviews of frictions in a process, service, or organization.
- Can be detailed or high-level.

Behavioural Public Policy (2022), 6: 4, 654–673
© Cambridge University Press doi:10.1017/bpp.2019.32 First published online 6 January 2020

Sludge Audits

CASS R. SUNSTEIN*

Robert Walmsley University Professor, Harvard Law School, Cambridge, MA, USA

Abstract: Consumers, employees, students and others are often subjected to ‘sludge’: excessive or unjustified frictions, such as paperwork burdens, that cost time or money; that may make life difficult to navigate; that may be frustrating, stigmatizing or humiliating; and that might end up depriving people of access to important goods, opportunities and services. Because of behavioral biases and cognitive scarcity, sludge can have much more harmful effects than private and public institutions anticipate. To protect consumers, investors, employees and others, firms and private and public institutions should regularly conduct Sludge Audits to catalogue the costs of sludge and to decide when and how to reduce it. Sludge often has costs far in excess of benefits, and it can hurt the most vulnerable members of society.

Submitted 30 August 2019; accepted 30 August 2019

Sludge. Noun. Thick, soft, wet mud or a similar viscous mixture or liquid or solid components, especially the product of an industrial or refining process.

– Oxford Dictionary Online (2019)

How do we conduct sludge audits?

- Create a detailed behavioural journey map.
- Identify sludge at each step.
- Detailed approach: [NSW Sludge Toolkit](#).
- Today: Our (simplified) approach with main data source = Interviews. But also documents, attrition, news, etc.

Behavioural Public Policy (2024), 8, 327–348
doi:10.1017/bpp.2021.12

CAMBRIDGE
UNIVERSITY PRESS

ARTICLE

Sludge and transaction costs

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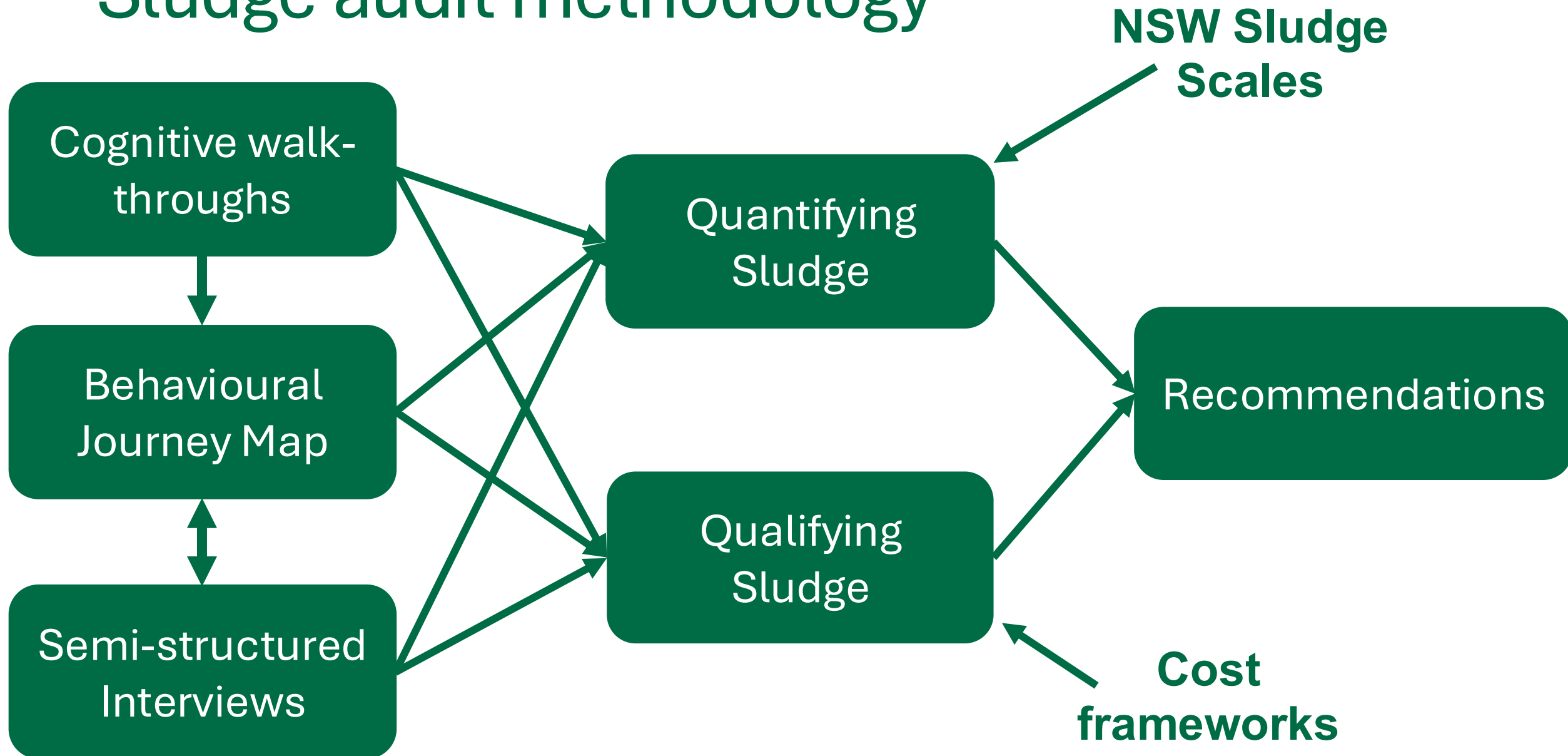
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Abstract

Behavioral scientists have begun to research 'sludge,' excessive frictions that make it harder for people to do what they want to do. Friction is also an important concept in transaction-cost economics. Nevertheless, sludge has been discussed without explicit referral to transaction costs. Several questions arise from this observation. Is the analogy to friction used differently in both literatures? If so, what are the key differences? If not, should we develop the concept of sludge when the well-established literature on transaction costs already exists? This conceptual article shows that sludge and transaction costs are related, but distinct, concepts, and that the literature on sludge can benefit from incorporating elements from transaction-cost research. For example, we suggest defining sludge as aspects of the choice architecture that lead to the experience of costs, organize sludges using a typology inspired by the transaction-cost literature, highlight specificity, uncertainty, and frequency as important determinants of the 'sludginess' of choice architecture, and show that sludge audits can be conducted using methods developed in the transaction-cost literature.

Sludge audit methodology



The S.L.U.D.G.E. approach

Select a relevant policy or process

List stages and steps of the behavioural journey

Uncover level of friction (quantifying)

Diagnose types of friction (qualifying)

Generate recommendations and ideas for sludge reduction

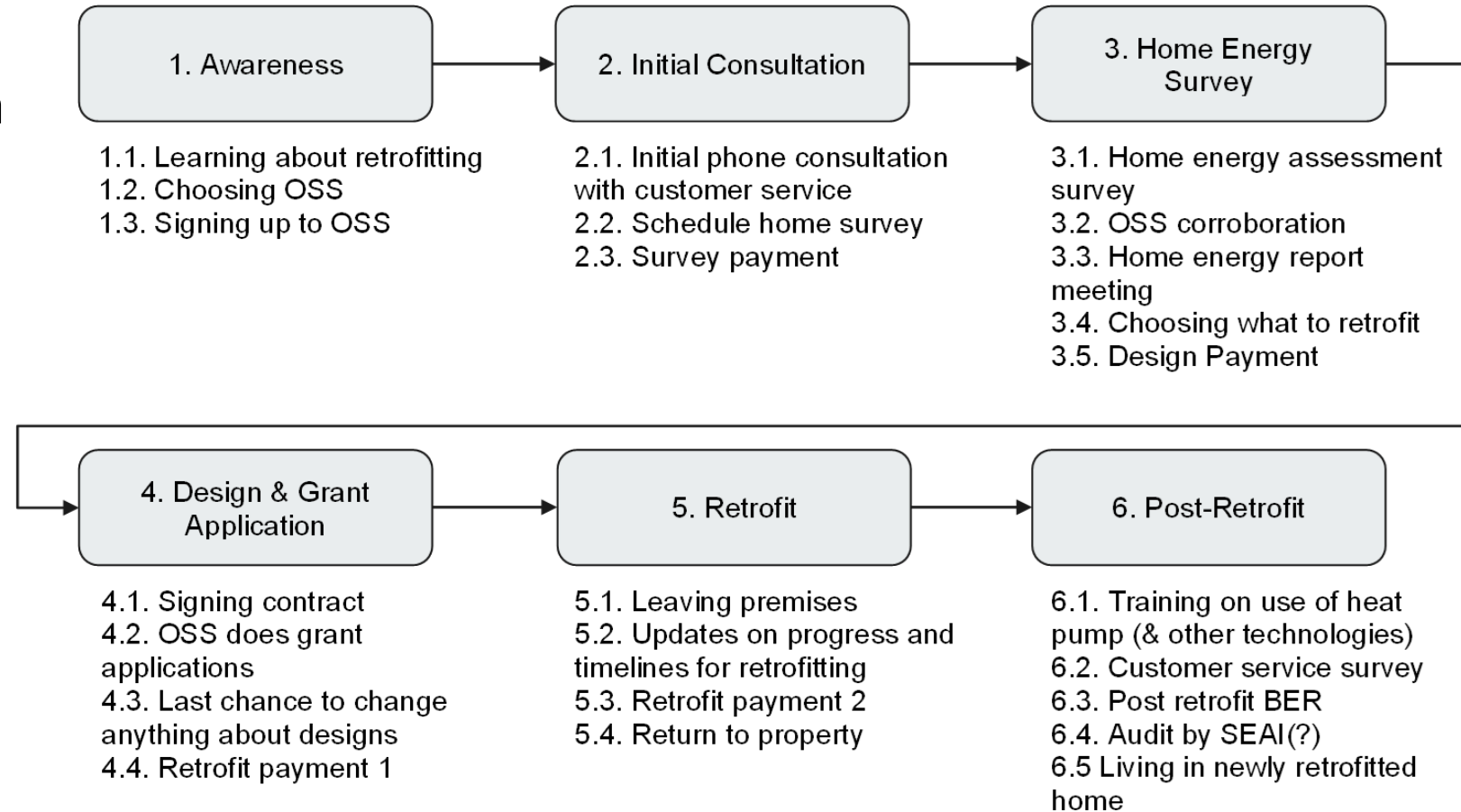
Evaluate these interventions

1. Select a relevant policy or process

- What are customers complaining about?
- Talk with customers and stakeholders, observe media, check what decision-makers want.
- Specify criteria for selection, such as likely level of burden, potential impact, feasibility of change, demand, etc.

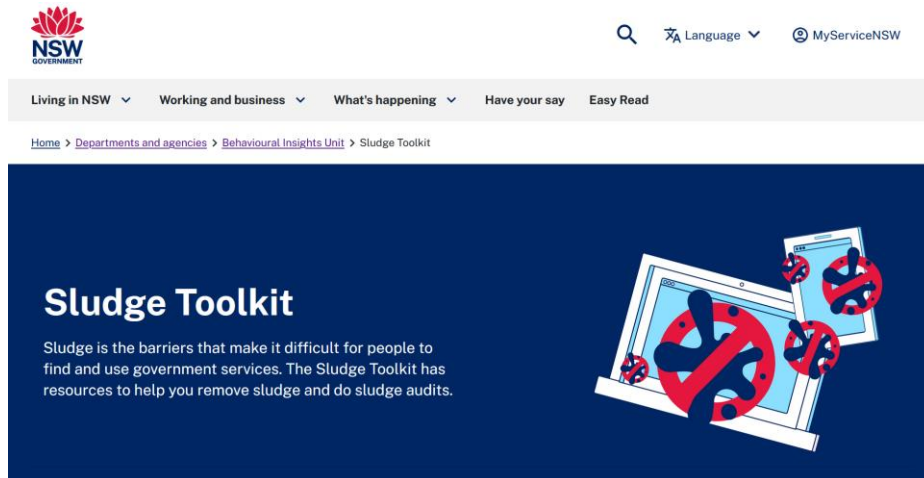
2. List stages and steps of the behavioural journey

- Aim: A detailed map of a user's behavioural journey.
- Appropriate level of granularity.

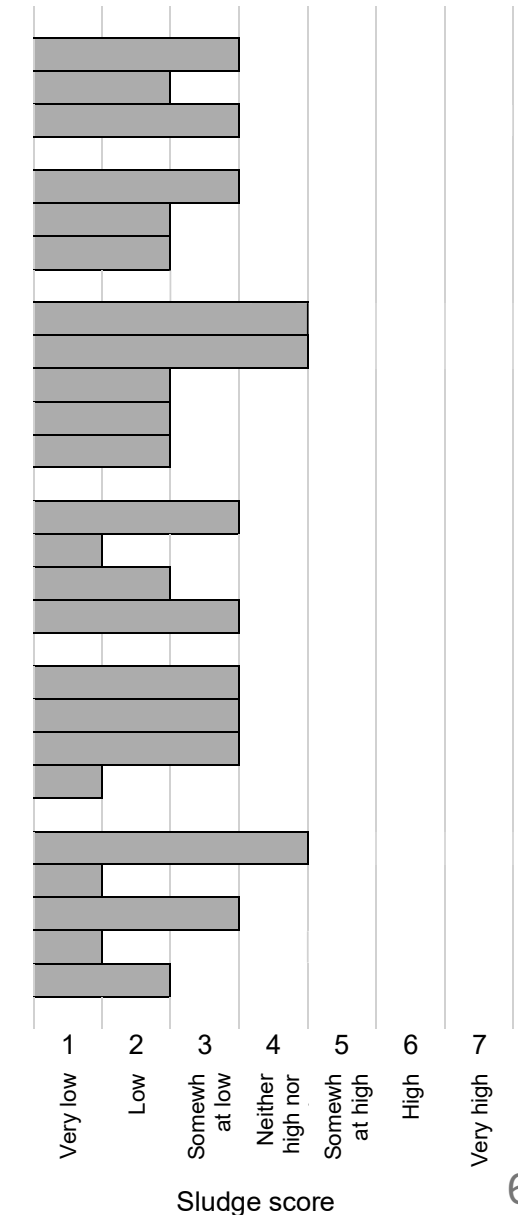


3. Uncover level of friction (quantifying)

- Assess level of sludge for each step, e.g. from 1 = “very low” to 7 = “very high”.
- Based on the NSW Sludge Scales.



- Phase 1: Awareness
- 1.1. Learning about retrofitting
 - 1.2. Choosing OSS
 - 1.3. Signing up to OSS
- Phase 2: Initial Consultation
- 2.1. Initial phone consultation
 - 2.2. Schedule home survey
 - 2.3. Payment: Survey
- Phase 3: Home Energy Report
- 3.1. Home Energy Assessment Survey
 - 3.2. OSS Corroboration
 - 3.3. Home Energy report meeting
 - 3.4. Choose what and how to have retrofitted
 - 3.5. Payment: Design
- Phase 4: Design & Grant Application
- 4.1. Sign Contract
 - 4.2. OSS applies for grants
 - 4.3. Last chance to change anything about Designs
 - 4.4. Payment: Retrofit 1
- Phase 5: Retrofit
- 5.1. Leaving premises
 - 5.2. Updates on progress for retrofitting
 - 5.3. Payment Retrofit 2
 - 5.4. Return to property
- Phase 6: Post-Retrofit
- 6.1. Training on new technologies (e.g., heat pump)
 - 6.2. Customer Service Survey
 - 6.3. Post Retrofit BER
 - 6.4. Audit by SEAI(?)
 - 6.5. Living in your newly retrofitted home

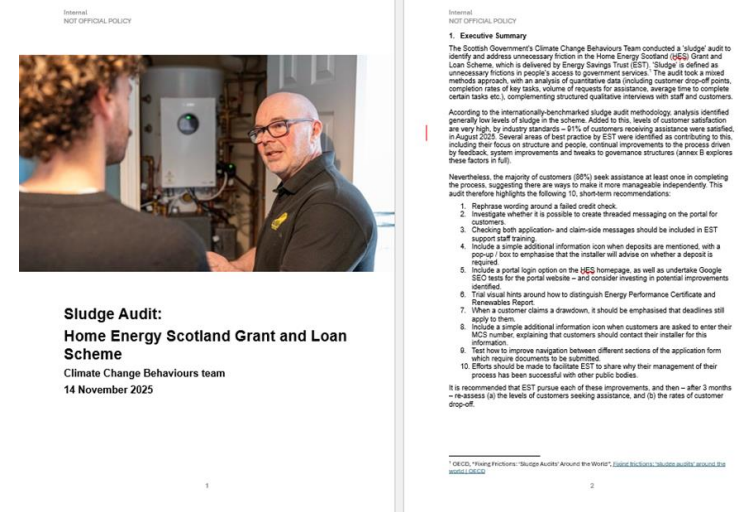


4. Diagnose types of friction (qualifying)

- Identify the type of sludge that is present.

Phase and Cost Type	Example
<u>Phase 3: Home Energy Report</u>	
Search Cost	Understanding report required clarification (e.g. what is a “Heat Loss Factor”?)
Evaluation Cost	Technical jargon; lack of clarity; variation (some want more, others less detail)
Psychological Cost	Poor report quality and generic content led to reduced satisfaction and trust in expertise. Perceived as unnecessary step (for someone completely gutting their home)
Implementation Cost	Delays in waiting for clarification from details in report. Had to make arrangements to organise their own BER assessor.

5. Generate recommendations and ideas for sludge reduction



5. Generate recommendations and ideas for sludge reduction

- Don't expect all users to be experts.
- Copy what works well (e.g., low search costs in Solar Schools; low implementation costs in OSS retrofits).
- Establish clear timelines (e.g., tracking in the afforestation scheme).
- Centralise administrative responsibilities (e.g., from Schools to local authorities).
- Simplify application requirements.
- Improve communication (e.g., updates, contact info).

6. Evaluate these interventions

- Sometimes changes are “obvious”.
- Consider a follow-up sludge audit to identify changes (with evidence).
- Rely on the behavioural science expertise on A/B testing and RCTs.
- Consider pre-policy experiments testing different processes (also allows testing for individual differences).
- Consider testing impacts of private sector sludge in experiments.

Sludge audits & the financial sector

- Sludge audits can help identify reasons for frictions and lower consumer well-being.
- They (or something like it) are required by the FCA's Consumer Duty
- The S.L.U.D.G.E. approach makes it easier to conduct them.

What about AI?

- Great question!

Some open questions

- What is the role of AI in generating and removing sludge?
- Where is sludge relevant in your everyday work?
- What principles can determine whether sludge is necessary or excessive?
- Are those who are present biased, overoptimistic, and have limited attention more influenced by sludge?
- Can we quantify (in £) how beneficial sludge reduction is?

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Thank you !

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Sharing experiences & ethical issues

Where does sludge show up in your processes?

Who designed it? Openness & Delegation

How effective are your current efforts to reduce that friction?

Against what alternative? How might AI increase sludge? Options & Delegation

Who bears the highest cost of this sludge?

How easily can they raise concerns? Fairness & Respect

Sludge audit template available in the member's area



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Journey of Friction (Sludge Audit)

DESCRIBE THE PROJECT OR DECISION

COST TYPES

Search: time spent finding the right option or information

Implementation: effort completing forms, calls, waiting

Evaluation: effort weighing choices, hidden fees, fine print

Psychological: stress, pressure, confusion, loss of confidence



Before engagement

What did the customer or employee expect based on how this was set up or sold?



First contact

Where does friction first appear when they try to act?



Initial response

What happens the moment they engage further?



Ongoing experience

Does the friction escalate, or does the organisation add pressure?



Over time

What's the lasting effect on trust or behaviour?

FAIRNESS
equal burden?

OPENNESS
disclosed clearly?

RESPECT
easy exit?

GOALS
serves them?

OPINIONS
passes public test?

OPTIONS
easy to leave?

DELEGATION
owner justified?

1

FRICION POINT

COST

2

FRICION POINT

COST

3

FRICION POINT

COST

4

FRICION POINT

COST

5

FRICION POINT

COST



What's the main thing you'll take
away from today's session?



Thank you!