

WISE DECISION-MAKING



YOU CAN MAKE
GOOD CHOICES

Good decisions expand your horizons

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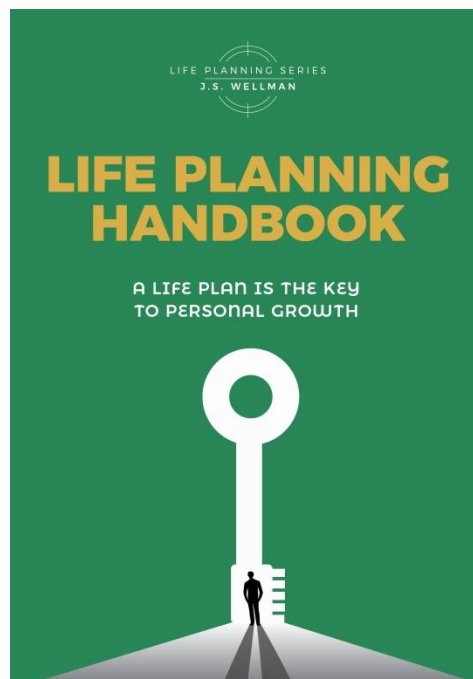


Improve Your Life

Life Planning Handbook

Purpose of Your Life Plan

- To help you develop meaning and direction for your life.
- To encourage you to make good decisions.
- To help build your life on proven life principles.
- To help you establish goals for your life.
- To identify what you want and need out of life?
- To identify what you hope to accomplish in life?
- To help you make the most of every opportunity life has to offer.



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Table of Contents

Copyright	1
Life Planning Handbook	2
Table of Contents	3
Make Sound Decisions	
• Introduction	4
• Paper Tigers.....	4
• Making Choices	5
An Academic Approach to Decision-Making	
• Standard Approach	6
• Methods	6
• Short and Sweet	7
• Experience	7
• Peer Pressure	8
Tips For Being a Good Decision-Maker	
• General	9
• Understand the Alternatives	10
• Making Decisions.....	12
• Implementation	14
• Review and Evaluation	14
Ten Basic Steps to Good Decisions	
• Summary	16
• Detailed	17
Caution: Feelings and Emotions	21
Ten Discussion and Thought Questions	22
Notes	23
The Life Planning Series	24
Contact Us	25

Make Sound Decisions

*"Unintended consequences rush us recklessly through life,
allowing no time for perspective."*

Unknown¹

Introduction

Do you want to make good decisions? Everybody does. But many of us do not, even though it's a very important skill for living a better life. Making good decisions is not that hard if we think through the reasonable alternatives. Can we always get it right? No! But, we can significantly improve our ability to make good choices. Making sound decisions is the foundation for living our best life. So, how do we make good choices?

One of the biggest reasons people struggle in making decisions is fear. Fear of the unknown, failure, getting hurt, what others will think, rejection, missing out on something better, and of making the wrong decisions. We must not allow these fears paralyze us. Making no decision is probably the worst choice we can make.

People fear what they don't understand. We allow fear to take us places we don't want to go. Lysa Terkeurst, in her book *The Best Yes* has said, "Choices and consequences come in package deals. When we make a choice, we ignite the consequences that come along with it." She also indicated that the good news in making decisions is that we can make a choice. Unfortunately the bad news is also that we can make a choice.²

Paper Tigers

Amelia Earhart said, "The most difficult thing is the decision to act; the rest is merely tenacity. The fears are paper tigers. You can do anything you decide to do. You can act to change and control your life, and the procedure, the process is its own reward."³

Hopefully, this is comforting news to you because if you really want to improve your life, a number of important decisions are necessary. The first decision is to decide whether you really want to commit to change or improvement in your life. If you have not made that decision or if you are still on the fence, then you can use the concepts in this document to help you make the right decision.

Paper tigers are fears about consequences that we blow out of proportion and make into much more significant concerns than they really are. We can find ourselves thinking about all the possible negative results rather than thinking about the likely benefits.

Successful people decide in advance that negative outcomes will be dealt with if they should occur, but no time will be spent worrying about something that may never happen. Mistakes and difficult situations occur all the time and we fix them. If problems occur, deal with them and fix them, just like any other problem that comes along. Nothing is accomplished if we do nothing or do very little such that we make no progress in resolving a situation.

Fears are only as big as you make them!

Making Choices

People who work at staying on their path with their eyes fixed on the goal are less likely to make wrong or poor decisions. Why? They have the advantage that they are thinking about their decisions and are aware of the possible consequences of such choices.

There are many major decisions in life: choosing friends, choosing schools and colleges, choosing your spouse, choosing a career or accepting a job, buying a house, investing in a business, etc. However, we make many other mundane choices daily, like when to get up, what to wear, whether to exercise, or what to eat.

There are times when we are presented with choices that will ultimately create major problems in our lives if we make the wrong decision. Opportunities for bad decisions are all around us and we make daily choices to participate or run from the many temptations.

The wise person decides in advance to avoid situations that present temptations. For example, the person with a drinking problem won't stop at the neighborhood bar before going home. You don't have to be a genius to avoid temptations if you weigh the consequences in advance.

Without a doubt, these choices determine the path of your life and the nature of your lifestyle!

If I am passive or an introvert I may want to find friends who understand my nature and will not try to force me to do things that make me uncomfortable. If I struggle with being influenced by the people I associate with then I need to be very careful in choosing my friends. If I have trouble keeping my speech pleasant, I should not hang around angry people because I will surely find myself getting angry.

Making choices is an important part of life and we would be fools to allow others to overly influence those choices. Therefore, we need to make good decisions for our personal benefit and allocate time and effort in that regard. Otherwise, someone else is likely to make those choices for us and the result will not necessarily be in our best interest.

***“The decision you make determines the schedule you keep.
The schedule you keep determines the life you live.
And how you live your life determines how you spend your soul.”***

Lysa Terkeurst⁴

An Academic Approach to Decision-Making

Standard Approach

Most standard textbooks on the subject of decision-making condense the process down to several key steps, for example:

- 1. Identify the Issue:** What is the problem? How can it be identified or described? What is the decision that must be made?
- 2. Gather the Data:** Before you can do anything you must gather relevant data and information about the issue from all available sources.
- 3. Evaluate the Information:** What are the reasonable actions that might be taken to resolve the issue? What are the viable alternatives?
- 4. Effectiveness of Alternatives:** What will the alternatives identified in Step 3 produce? How risky are these options? What happens if the alternative fails?
- 5. Best Alternatives:** Which alternatives produce the best risk/reward solutions for you? Select the best alternative given your personal situation.
- 6. Implement:** Implement your choices.
- 7. Monitor:** Regularly review your progress.

These are the basic steps in making a decision. You could easily expand this list to many more steps. Our suggested method includes ten major steps with a number of sub-steps under each major category.

The key to any of these methods is to approach the problem in an organized manner and logically consider the actions that might be taken. Then choose the best one for you given your personality, your skills, and your penchant for risk.

Methods

People make decisions in a number of different ways. Sometimes it's simply, instinct or intuition. They just know or feel what the right thing is to do. Others gather data and information, filling notebooks with everything they can think of that would help determine the right decision. Some of us make a check list of questions and answers before we decide. Another approach is to ask every trusted person you know to weigh in on the decision. Finally, there is the trusted "pros and cons" approach.

I am sure there are other ways to go about making choices but these are the most frequently used. We have chosen the analytical approach for our purposes. It requires looking at a number of different issues to consider before making a decision. Some of these issues and questions will not apply to every question or to your particular situation. Just ignore those and realize that they may be useful for another type of question.

Short and Sweet

For those of you who want to make this process short and sweet, the following eight questions may be adequate for you to make a good decision.

1. Do I want to do it or not do it?
2. Would it violate either a law or my core values?
3. Would it violate the sensibilities of other people?
4. Would it damage my reputation, if known?
5. Would it negatively impact others or be hurtful to anyone in any way?
6. What will I gain and what must I risk?
7. What are the pros and cons?
8. Weigh the pros and cons for relevance and determine the best alternative.

There is really nothing wrong with the “short and sweet” method. The key is identifying all the important pros and cons. If you are not sure you have thought of everything, then consider the more detailed questions later in this document and determine if anything comes to mind that would change how you might proceed.

But, if you don't really don't want to do it or if it violates the law or your core values, don't consider the issue any further. The answer is NO!

Experience

Your previous experience and the experience of others can be invaluable in making good decisions. The elders in our society are often very wise because they have lived life and struggled with the same issues and problems that you face. Often you can avoid suffering by learning from the experience of someone else. Find a trusted older person who likely could help and ask their opinion.

The experienced person may not necessarily be older. They may just have experience in what you are facing. If you have experienced the loss of a friend or family member, talking with someone who has experienced a similar loss can be invaluable.

If you are considering starting or buying a business it would be helpful to get advice from someone who runs their own business. There may be pitfalls or rewards you know nothing about.

If you are considering getting married, talk to couples who have been married for 10-15 years and find out their "secrets" to making a marriage work. Yes, you could read books on the subject, but there is nothing like a first-hand account of what to expect and how to respond.

Lastly, there is no shame in seeking out professional help. Your situation may be such that you could greatly benefit from someone with professional credentials. There are professionals in every area of life, business, and relationships. Don't rely on "Uncle Vinny" just because you know him and he is free.

Peer Pressure

Giving in to temptation can have impact on us and those around us. Serious situations often result when peer pressure is involved. We may be strongly encouraged by others to do something which is undesirable, dangerous, or even unlawful. Andrew Lansley has said, "Peer pressure and social norms are powerful influences on behavior, and they are classic excuses."¹

In other words we fall into the trap of thinking everybody else is an expert. It can sometimes be easy to think that everyone else is an expert, particularly when the subject or situation is about something we have little knowledge or experience.

Peer pressure can be overwhelming and put us in the position in which we feel we are letting down our friends by not participating. Billy Graham said, "Since no one enjoys losing friends or being cast out of his own circle, peer pressure – especially during the years of adolescence – is an almost irresistible force."⁵ Thus, making good decisions and having a basis for making those decisions is absolutely necessary when we face pressure from our friends and community.

Make no mistake! Peer pressure can be intense and unforgiving. If you have friends and associates that put pressure on you to make questionable choices, you may need to reconsider your group of friends. Real friends do not pressure you to make decisions that would potentially put you in difficult situations.

Making good decisions requires thinking. Some choices are simple and they happen almost automatically. But others require thought and consideration. Don't be in a rush and skip over the fundamental process of seriously and adequately evaluating the alternatives.

Tips For Being a Good Decision-Maker

GENERAL

Overconfidence:

Don't look at everything through rose colored glasses. Be confident but never assume every idea will work. Life is hard. Expect bumps in the journey.

Health:

When you are making serious decisions make sure you are in good health, feeling well, and not exhausted. You need to be mentally sharp. If your physical and emotional capabilities have been overworked, don't expect your mental condition to be any better. The best decisions are made when you are fully rested and relatively free of stress.

Time Frame:

Make sure you think about both the short-term and long-term impact of your decisions. Something that is very good in the short term may be very bad in the long term.

Importance:

Know the importance of the decision in the overall scheme of things. Don't waste time on a decision that has no real value. Know why you are making the decision and its importance. Assign a dollar value if that is possible. What are the potential good or bad results that cannot be easily measured?

Analysis of Situation:

Look at your situation from different viewpoints. Don't lock yourself into just one frame of reference. From what different viewpoints might you consider the issues and what are the impacts? Ask yourself what would happen if you did the opposite of what you are considering. What would happen if you did nothing at all?

Have someone play the devil's advocate and see if you can convince them of your solution. Listen closely to the advice and comments of others. They may say something very useful.

Think About it:

Make sure you take adequate time to fully consider the issues and your proposed solutions. But, don't overthink it. If you begin to overthink the question you can end up going down a lot

of time-consuming and irrelevant rabbit holes. It is easy to lose focus if you continually review the same material again and again.

Prioritize Your Life:

Every decision you make should be measured against your values, priorities, or life goals. Make sure you know what is important in your life. Don't waste time and effort on making changes in your life that have very little impact on what is important to you. You have limited time, energy, and resources and you must guard their use wisely. Save your energy for what you determine is important in your life.

UNDERSTAND THE ALTERNATIVES

The Wrong Problem:

Sometimes it is easy to misdiagnose the situation. Have you correctly identified the problem? Do you know what is happening and why, or are you just guessing? Would someone who knows more about the issue be willing to give you their advice?

Evaluate the Risk:

Make sure you know the real underlying problems and the risks you are taking. Who will be impacted by your choices and how will they be affected? Compare what could be lost against what could be gained. Is the risk worth it? What happens if the situation must be abandoned? What could you do up front to reduce the risk?

Extremes:

Be conservative in projecting into the future. Who knows what can happen! But also be reasonable and examine any history that is available. A good middle-of-the-road approach typically works best.

But be aware of the extremes. They might be the tipping point in proceeding or not going forward.

Advisors and Mentors:

We all have trusted friends, mentors, advisors, and family whom we could ask for feedback. Get their advice, but understand that in the end, you must make the decision. This is not a committee taking a vote. You are responsible. A good advisor is one who has experience in the issue you're dealing with.

It's probably good to have more than one advisor, but three is probably the limit. Make sure the people that are giving you advice have knowledge and understanding of the situation. Consider whether your advisors have any vested interest or are predisposed to certain solutions.

You do not want anyone with a "yes-man" mentality giving you advice. The last thing you need is someone telling you what they think you want to hear.

Core Values:

Never violate your core values. Don't even consider something that would compromise your standards. If you have a sense that you are doing something wrong, stop and consider what is really going to happen if you proceed. Don't allow anger, fear, feelings, or emotions to convince you to do something that you would regret.

Choose alternatives that are in harmony with your system of values. If the question at hand is clearly in conflict with your core values, it doesn't matter what other benefits might result from proceeding. If the question is very close to the edge of your core values, you might want to consider what the watching world would think.

Perception is a very powerful influence. You must separate reality from perception in making decisions.

Information:

You need information and data to make good decisions. You cannot even begin thinking about solutions until you know the facts.

The information must be true, accurate, and not misleading. Make sure that the data you gather to help with decisions is valid and applicable to your situation.

Instincts:

Sometime instincts are valid but most of the time they are not good ways to make decisions. Unless you are seasoned in the subject at hand and have made successful decisions in this area in the past, be very careful proceeding based on some feeling or emotion. At a minimum get the advice of others.

Fear:

Fear of making a mistake or of incurring bad consequences can sometimes prevent people from making any decision at all. Don't freeze up worrying about all the possible consequences. Get help. Get advice. Get moving. Don't be paralyzed by fear.

The solution does not have to be perfect. Perfection seldom happens. Look for the best solution with no more risk than you are willing to assume.

Reasonable Alternatives:

Limit the options you are considering to those that have a reasonable chance of success. That will usually be 2 to 4 possibilities. Look at prior solutions and their history to determine what you can learn from the past. Make sure you are focused on the right problem and have the right information for your situation. Eliminate all the less attractive alternatives and concentrate on the best available options. Narrow your final consideration down to the two best alternatives, and choose the better of those two.

Recheck your thinking and move forward with the best alternative available. If a better solution is identified at a later time, make the necessary changes to improve the situation. There is nothing wrong with changing your mind if a better solution comes along.

Focus:

Stay focused on the problem. Keep your eye on the issue at hand. Don't become distracted and try to solve some other problem. Know what you want to achieve and focus on that result.

Don't try to solve more than one problem with your solution. If you try to encompass too much, the situation can become confused. Make the main thing the main thing.

Getting Stumped:

If you run up against a wall and don't see any possible alternatives – you're stumped! Your mind may seem to be blank or blocked. Stop working on the problem and either relax or work on something else for a while. Sometimes just a good night's sleep will be all you need.

Put yourself in another environment in order to declutter your mind. Go somewhere new or do something totally unrelated to the problem you are trying to solve.

Brain-storming the situation with friends might produce something valuable when you personally run into a blank wall.

MAKING DECISIONS**Emotions:**

Don't allow emotions to sway your decisions because the results could be very bad. On the other hand don't totally ignore them either. Understand the role emotions play in your decisions.

Love, anger, doubt, and hate can dim the reality of your situation. Don't let the love of people or things nudge you over the edge when logic says, "This is not something I should be doing."

Make sure your heart and mind are in the real world and not being influenced by emotions and feelings that have no bearing on the issue at hand.

Remember, any decision you make is going to produce some feelings and emotions, even genuine fear. Why? Because you want the decision to be right and you do not want to experience the pain produced by a wrong decision. This is normal. Be prepared for some emotional swings, but focus on making your decision work, rather than worrying about what might happen if it does not.

Recognize that your decision will not succeed or fail as a result of your emotions and feelings.

Break down big decisions:

It is usually easier to make a number of small decisions than one really big one. If you are faced with a big and presumably serious decision, break it down into its component parts. It is much easier to make smaller decisions that accumulate into one big one than to tackle the entire problem. Doing this will lead you toward the big decision and allow you to observe results along the way before you have to make the critical decision to be "all in."

Monitor the smaller decisions and be ready to stop or proceed based on what your smaller choices have produced. When it is time to make the big or final commitment, you have some experience to influence your choices.

Cost:

What will this decision cost in dollars, relationships, missed opportunities, anxiety, contentment, happiness, etc. Also know the cost of not making a decision (which is a decision itself). Cost should be part of your risk/reward evaluation.

This is an important consideration and is often the category of factors that produces a "No Go" decision. Give this question equal weight when you are considering the cost/benefit portion of your analysis.

Impact:

What is going to happen? What other events will be set into motion? What will others think about the value of this decision? Will you get support or criticism? If this becomes public information, how would you feel?

Is anyone going to be hurt by your decision? Will the decision have impact on other people, particularly your family?

Outside Pressure:

Are there others outside your life circle that should be considered? If not, don't allow them to apply pressure and influence on your decisions. Input from trusted friends is just that: input. Outside pressure often occurs because of the differing agendas and objectives of the outsiders. For example, if you drop a friend because of their core values, you could have others chastise you for your decision because you have caused that person hurt or disappointment. That may be true, but it is the unavoidable cost of making decisions to improve your life.

Thinking versus doing:

Don't spend all your time thinking. At some point the thinking must turn to doing. You certainly want to gather all the meaningful information possible. Once that is available you want to analyze what it is telling you and make a decision.

Spend adequate time thinking and analyzing the situation but when there is nothing more to think about, it is time for a decision.

IMPLEMENTATION**Slow speed ahead:**

Implement your solutions slowly enough that you know what is working and what is not. Give your solutions time to succeed or fail. Don't rush to judgment.

Don't try to implement too much too fast such that you lose control of the situation.

Risk:

You can never know in advance or be sure that a particular decision will be correct. There is some risk in every alternative. Be prepared to take risks, and be prepared to fix problems or change direction if the results dictate the solution is not working.

REVIEW and EVALUATION

After the results are in, how did you do? Think about what you could have done differently. Make a mental note of what worked well. What did not work well and what might be done differently in the future?

Mistakes:

Don't worry about making mistakes. Everyone makes them and they can occur at the most inopportune times. When they occur, the focus should be on fixing the problem, not on casting blame.

Not only think about how to fix the problem, but admit to your own poor choices. This is a learning process. All decisions will not be good ones. Fix it and move on. Don't beat yourself up if something did not work or go well. Examine the situation and learn from it. Get others to help analyze the situation and offer suggestions, if necessary.

Learn from your mistake. Why did it occur? Was the mistake just the result of a wrong decision or was it caused because you took the easy route to a solution? If you did not have the right data or information, make a note of that problem when making future decisions.

If your problem is reluctance to make any decision, then reduce the number of the choices so they will be easier to make. Remember, making some decision is usually better than doing nothing. Doing nothing is really a decision itself.

Take Responsibility:

If you make a bad decision or mistake, own up to it. Take responsibility immediately and begin looking for a new or better solution.

The focus should be on the right solution, not on fixing blame.

Stay the course:

Once you have made your decision, stick with it unless you have clear evidence that you are on the wrong path. Don't change your mind because you get cold feet or have a bout of anxiety.

Understand the time frame necessary in order to adequately evaluate the results.

Timing:

There is an old saying, "Timing is everything." Poor timing can make some decisions very difficult to implement or achieve. Often poor timing is a result of a traumatic experience in someone's life. For example, a death, a breakup, poor health, loss of income, job, or business.

If you are dealing with that type of situation, re-evaluate your options to stop, slow down, or go.

TEN BASIC STEPS TO GOOD DECISIONS

In summary, these are the ten major steps in our decision-making process.

Ten Steps – Summary

- 1. DEFINE IT:** Obtain all the necessary information and state the question or problem in a simple, understandable, clear sentence or two.
- 2. LEGAL or ETHICAL:** Does this decision involve any legal issues, ethical standards, moral boundaries, or company rules and policies? Clarify in detail.
- 3. CONSEQUENCES:** What are the consequences? Can I live with them? Who and what will be affected, influenced, or impacted?
- 4. RISKS and REWARDS:** What are the risks and rewards? What can I gain or lose? Are the risks reasonable?
- 5. EXPERTISE:** Do I have the knowledge, skill, and wisdom to make this decision, and do what's expected of me?
- 6. ADVISORS:** Seek out advisors to provide intelligent and honest advice.
- 7. PERSONAL CONSIDERATIONS:** Does this fit my spiritual standards? Is it consistent with my core values and life goals? Do I have a passion or vision for this issue or project? Are my motives right? Am I being influenced by feelings, emotions, fears, or insecurities?
- 8. ALTERNATIVE SOLUTIONS:** Take time to analyze the information in order to make a fully informed decision.
- 9. DECIDE:** Verify the facts, think about and study the solution, and make the decision.
- 10. AFTERWARD:** Now that the decision is made, monitor the situation closely so that the intended result occurs. Take corrective action as needed.

***"You are free to choose, but the choices you make today
will determine what you have, be, and do in the tomorrow of your life."***

Zig Ziglar⁶

Ten Steps – Detailed

1. DEFINE IT: Obtain all the necessary information and state the question or problem in a simple, understandable, clear sentence or two.

- a. Gather the information necessary to make the decision. Know the facts and the history.
You will never get 100% of the information – 80% is pretty good.
- b. Know the timeline and time requirements of the decision.
- c. What is the real problem or issue? Define it correctly and completely.
What do you have to decide?
- d. Don't avoid or ignore any facts. Do your homework and research well.
- e. Define the problem, opportunity, or decision. Write it down for clarity and perspective.

2. LEGAL or ETHICAL: Does this decision involve any legal issues, ethical standards, moral boundaries, or company rules and policies? Clarify in detail.

- a. Would it violate society's laws or my core values? If yes, the decision is automatically no!
- b. Is this a question of right versus wrong or pushing ethical boundaries in any way? Explain.
- c. Will I be proud of the expected outcome? What would my mother think?

3. CONSEQUENCES: What are the consequences? Can I live with them? Who and what will be affected, influenced, or impacted?

- a. What is the impact on my family, friends, co-workers, or my community? Does this create unreasonable expectations for me or others?
- b. Will this decision help or hurt if I made this activity or project a reality or a habit?
- c. Will this decision or solution change lives? How?
- d. How will this decision impact my reputation? Who will support or oppose me?
- e. How will this feel in 6 months, in 12 months, in 24 months?
What is the short and long-term impact?
Am I likely to make the same decision if I wait two weeks or two months?
- f. I can't please everyone. Who must I please in this situation?
Me - Family - Co-workers - Friends - Community - Church - Neighbors - Investors
- g. Count the cost! Just because it feels good or seems like the thing to do, it may not fit with your time, schedule, resources, emotions, physical stamina, skills, passions, abilities, age, life circumstances, etc.

4. FINANCIAL RISKS and REWARDS: What are the risks and rewards? What can I gain or lose? Are the risks reasonable?

- a. What resources do I need – particularly those I do not already have? Can I acquire the necessary resources at a reasonable cost?
- b. What is the worst case scenario? How likely is it? Could I live with that? Can I afford to lose what I have invested?
- c. Am I being realistic?

5. EXPERTISE: Do I have the knowledge, skill and wisdom to make this decision, and do what's expected of me?

- a. Do I need additional wisdom, advice, skill, information, or experience to make this decision?
- b. Do I have or can I obtain the necessary expertise and resources to accomplish this goal or project?
- c. Who should be making this decision? Is it me or somebody else?

6. ADVISORS: Seek out advisors to provide intelligent and honest advice.

- a. Seek out trusted advisors (maybe 3-6 people) who are trustworthy, able, intelligent, diverse, have my interests at heart, and are not "yes" men, etc.
- b. Listen (really listen) to their advice. What do they think? What is their counsel? What is their logic and reasoning?
- c. Do my friends and advisors agree or are they divided or conflicting? Why? What's the issue?
- d. Don't permit the advisors to make the decision! Advisors may have their own or a different agenda!

7. PERSONAL CONSIDERATIONS: Does this fit my spiritual standards? Is it consistent with my core values and life goals? Do I have a passion or vision for this issue or project? Are my motives right? Am I being influenced by feelings, emotions, fears, or insecurities?

- a. SPIRITUALLY:
 - Does this fit spiritually with my faith?
 - Do I sense a leading or a call?
 - Are there open or closed doors of opportunity? Available opportunities do not necessarily mean you should proceed. Is the opportunity clearly good or does it border on the unethical?
- b. CORE VALUES:
 - Does this conflict with my core values in any way?
 - Is it just and fair (right)? How will my reputation be impacted?
- c. GOALS:
 - How does this fit with my personal short and long-term life goals?
- d. PASSION:
 - Do I have a passion, vision or calling for this? Do I have a love connection, and how strong is it? Does it do something I like, enjoy, am good at, and have skills for?
 - What emotions are impacting this decision? They should not override good judgment! Make decisions on facts and reality, not emotions.
- e. MOTIVES:
 - What are my motives? Do I have any hidden agendas? Am I trying to fool myself?
 - Are there selfish or unworthy ambitions involved? Is pride or arrogance present?
 - Am I doing something for the wrong reasons?

f. FEELINGS:

- Feeling are very deceptive and can lead to undesirable results.
- Do not be influenced by the age-old concept of: "I feel good about it."

g. FEARS:

- What are my inherent fears and how are they influencing my decision?
- Fears cannot be allowed to dictate decisions, but they must be evaluated.
They could be valid.
- Do I feel pressured? What is that pressure?
- Examples: fear of the unknown, failure, getting hurt, what others will think, rejection, change, success, missing out on something, and making the wrong decision.

h. INSECURITIES :

- I don't really have the skills. It will be a stretch!
- How can I do this!
- I've never done this before!
- What if this doesn't work?

8. ALTERNATIVE SOLUTIONS: Take time to fully analyze the information in order to make a fully informed decision from several viable alternatives.

- a. Analyze the information and develop all viable solutions.
- b. Think outside the box. Expand the solutions. Look at the problem from a different viewpoint.
- c. Reduce the options down to the 2-3 most viable alternatives.

9. DECIDE: Verify the facts and consider the solution, then make the decision.

- a. HEALTH: Eat well, drink well, sleep well (be on top of your game physically). You can't make good decisions when you are unwell, depressed, emotionally spent, or overtired.
- b. VERIFICATION: Verify the facts as necessary. Confirm the opinions of your advisors and settle in for some thinking.
- c. SIMPLIFY: Make it simple. Don't make it more complicated than it already is.
- d. THINK: Think about and meditate on the solution. Spend time evaluating the tough issues surrounding this decision. Don't allow problems or unknowns to frustrate you or emotionally drain you. Relax! Making big decisions is hard work!
- e. TIME: How much of my time will be required? Do I personally have the time? How would my schedule need to change? What would I have to give up?
- f. RIGHT: Is it fair, equitable, and just? By this point you should have eliminated anything that is illegal, violates your core values, or is against your company's rules and policies.
- g. ANALYSIS PARALYSIS: Don't overthink it. Don't be afraid to make a decision. If the result ends up being wrong, then accept the mistake, correct it, and move on.

- h. ADVISORS: Would others (my advisors) in my situation make the same decision? Why? Why not?
- i. SOCIAL MEDIA: How will social media react to this decision? Do I need to be ready to respond?
- j. RUSH: If I am being forced to make an immediate answer or choice, then the answer is NO!
- k. SUSTAINABLE: Is the decision a permanent solution? Will I be facing the same issues again in several months?
- l. SAYING NO: It's okay to say no! If it's not right, it's not right.
- m. DELAY: Not making a decision is a decision. It's no, or the status quo.
- n. PERFECT DECISIONS: There is no such thing as a perfect decision. Are you generally comfortable and content with your decision? Do you generally have an inner peace? If not, more study and analysis may be necessary, or the answer may be "no."
- o. DECIDE: Decide and move forward.

10. AFTERWARD: Now that the decision is made, monitor the situation closely so that the intended result occurs. Take corrective action as needed.

- a. How will I monitor the results? How will I know if there are problems?
- b. Who do I go to with questions or problems if difficulties arise?
- c. Doubts are common. Make sure they are valid. Don't ignore them, but don't let them get out of hand. Don't allow problems or difficulties to automatically raise doubts.

Caution: Feelings and Emotions

We have already mentioned feelings and emotions in decision-making. They need to be thoroughly understood and eliminated in our evaluation process. Unfortunately that can be very challenging.

Feelings and emotions can play a significant role in making good choices. We can be very uncomfortable with the unknown or what we don't know about or understand. We can also use faulty reasoning in our thinking and draw foolish conclusions. We can be invested emotionally and make decisions based on factors that are not really in play. These feelings will lead us to misunderstand reality. Feeling and emotions can take us to places we don't want to go when making serious decisions.

One of the most difficult influences to control is feelings. Feelings are not necessarily right or wrong; they just exist. For example, I may feel protective of a good friend or sibling. If my sibling dates someone I don't know, I might feel very concerned, feel they are in danger, or simply be ambivalent. Another one of my siblings or friends may have none of these feelings. But I have them and they are real to me. They might have no basis in reality, but that doesn't make them any less real to me.

If I make a decision based on these feelings I may be way off base. I may cause tension between myself and my sibling. I may cause hurt feelings and even find myself trying to explain something for which I have no evidence, other than feelings. Feelings and emotions can be a very difficult and dangerous barrier to good decisions because they have no basis in fact or reality. They merely exist.

Can emotions and feelings produce the correct and best decision? Yes. But that will be more luck than sense, and for every right decision, you will have many wrong ones.

Ten Discussion and Thought Questions

1. How do you usually make important decisions? What is your personal method?
2. Do you have a good or bad track record on major decisions? Why?
3. Do you have trusted friends you can ask about personal or business decisions?
4. Do you have a set of written core values that help guide your decision making? Why? Why not?
5. Do you have any kind of life plan, priorities, or goals that you could use to guide your decisions?
6. If you have a financial decision to make, do you know how much risk you can comfortably assume?
7. Are you active on social media? How important is social media relative to this decision? Can you use social media to your advantage? What will happen when social media finds out what you are doing? Do you care?
8. What should you do if you do not have the skills to personally monitor the results of your decision?
9. What could you do if you don't have a particular passion for the idea, but you think it's a good thing to do?
10. Do you know first-hand what wise or experienced people would say about your decision? Would trusted friends or family have any problem? What about local business leaders?

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quotemaster.org	thoughtco.com	wow4u.com
thoughtcatalog.com	wisdomquotes.com	wisesayings.com

- 1 Unknown, see QUOTES above.
- 2 Lysa Terkeurst, *The Best Yes, Nelson Books, (2014), ISBN 978-1-4002-0585-1*, page 85.
- 3 Amelia Earhart, see QUOTES above.
- 4 Lysa Terkeurst, see QUOTES above.
- 5 Billy Graham, see QUOTES above.
- 6 Zig Ziglar, see QUOTES above.

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YES or NO, by Jeff Shinabarger, Publisher: David C Cook (2014), ISBN 979-0781408219
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