



Seven Steps to Smart Decision Making

Reflect on the following three scriptures for this process:

Lean on the Word: “Trust in the Lord with all your heart, and lean not on your own understanding; In all your ways acknowledge Him, And He shall direct your paths.” **Proverbs 3:5-6**

This is how you know a decision is sound: “The blessing of the Lord makes one rich, And He adds no sorrow with it.” **Proverbs 10:22**

God makes a way when you do your part: “Therefore take up the whole armor of God, that you may be able to withstand in the evil day, and having done all, to stand.” **Ephesians 6:13**

1. Pray about the process

Pray that God will lead you through this process. The next several steps will help you make an informed decision.

2. What’s the need or want behind the decision?

This is the why questions. What decision do you need to make? State it clearly. For example, “Should I replace my clunker of a car?” Be honest with yourself. Is it truly a need or a want? Why do you feel you need or want to make this decision now?

Need: You are frequently stranded without warning because of various mechanical issues. Your car is so unreliable that you yell, “Thank you, Jesus,” if it starts up.

Want: The repair expenses you complain about pale in comparison to the cost of buying a new or used vehicle. You’re just tired of driving your hoopty. So, you rationalize that it must be time to purchase a car.

3. What are your nonnegotiables?

What are you not willing to compromise on if you decide to act on this decision? For example, the cost must be within the budget. The house must be near a good school district. The car must be electric/hybrid or at least fuel-efficient.

4. Identify and assess all alternatives.

Have you carefully considered other options? Don't rule anything out before you've evaluated all other possible choices. Once you've identified the alternatives, scrutinize each one. In this step, seek godly counsel to help identify and assess the options. You may become aware of options you hadn't even thought about.

5. What's the cost and can you afford it?

Calculate the cost of each alternative. Don't just focus on the short term. Are there other costs you should consider? How will the decision affect your relationships or your mental/physical health?

What is the opportunity cost? This refers to a benefit you miss out on when making a particular decision. For example, will this decision impact your ability to build wealth, such as contributing to a retirement fund?

Once you've identified the alternatives, sift through each one.

6. Pray for guidance.

Give God thanks for leading you through the decision-making process. Go to God with your decision. Pray that the process has led you to the best decision for now.

7. Act on your decision.

Slow down your decision-making, but also be careful of "analysis paralysis." Overthinking the decision or succumbing to the fear of making a wrong choice can prevent you from taking a course of action. If you can say with certainty that you have followed the previous six steps, then go ahead and act on your decision with confidence, knowing you did all that you could do. Then, don't look back with regret.