



## Seven Steps to Smart Decision Making

### Proverbs 10:22

“The blessing of the Lord makes *one* rich, And He adds no sorrow with it.”

#### 1. Pray about the process

Pray that God leads you through the process. The next several steps will set up the process by which you come to an informed decision. “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**

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

What’s the decision that needs to be made? State it clearly. Ex. 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*? You may think you need a new or new-to you (used) car because you’ve had a number of expensive car repairs recently.

**Need:** Your car is so unreliable you yell, “Thank you Jesus” if it starts up.

**Want:** I’m just tired of driving this hoopty. I make good money. I deserve a BMW.

#### 3. What are your nonnegotiables?

What things are you not willing to compromise on if you decide to take action on this decision? Ex. The cost has to be within the budget, or big enough for the entire family. It has to use regular gas!

#### 4. Identify & assess all alternatives.

Have you carefully considered other options? Ex. Instead of replacing your car, could you repair and/or detail your current vehicle? Once you’ve identified the alternatives, examine each one carefully. Don’t rule anything out before you’ve evaluated all other possible options. In this step, also seek godly counsel to help you 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 what each alternative would cost. And just don’t focus on the short term. Ex. If you get a new or new-to-you (used) car, what other things can’t you afford? What else might that money be used for?

#### 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 had led you to the best decision for now.

#### 7. Act on your decision.

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.

“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**