



GREAT **WORK** LIFE

How To Make Good Decisions?
[17 Step Complete Checklist]

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Good decision making is a critical life skill, in fact, the most important skill of all. Do you have a track record of good decision making, or is it hit and miss? This article will examine the best scientific research and thought-leadership on decision making and package it all up in an easy to use framework.

"The sum of your decisions impact who you are & where you are in life"

Life is an endless stream of decisions, from the mundane "what to have for breakfast", to the critically important "whom to marry". But how can you make good decisions?

Firstly we will cover a few core facts about decision making so you understand how we humans function and then move on to an actionable checklist to promote better decision making.

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Section 1: Core Facts About Human Decision Making

Accept That Humans Are Not Great Decision Makers

Consider the most important decision of all, who shall we marry? It turns out that the critical decision of choosing a life partner is an extremely difficult decision to get right. According to [CDC's National Center for Health Statistics](#) 42% of all marriages in the USA result in divorce. This means that only 58% of the time we make a good choice in our most important decision. Even though we have no limit on the time to "test drive", evaluate and assess a future life partner we still fail 42% of the time.

It can be argued that people change over time and therefore partners grow apart, meaning the outcome is unforeseeable, but the counter-argument is that the criteria upon which the decision was made were not as robust as it could be.

In either case, we humans probably get any decision correct 58% of the time.

Understand The Way You Make Decisions

One of the finest books on the thought process and how we make decisions, [Thinking, Fast and Slow \(2011\)](#), by Daniel Kahneman a behavioral economist introduces a framework of two "systems" of cognition.

- System 1 thought operates automatically and quickly, with little or no effort and no sense of voluntary control.
- System 2 thought allocates attention to the effortful mental activities that demand it, including complex computations. The operations of System 2 are often associated with the subjective experience of agency, choice, and concentration".

So, we as humans have a rapid instinctive decision making (system 1) and thoughtful deliberative decision making (system 2). Interestingly, Kahneman notes that, while System 1 thinking may be fast and effortless, it often jumps to the wrong conclusions, relies on hunches and biases, and may be overconfident.

Alternatively, System 2 thinking is usually more balanced, acquiring greater information and using more reliable decision-rules, but requires increased levels of attention and effort. In essence, making the most of our decision-making capacity and maximizing our good decision percentage, means we need to understand and manage when we are thinking fast (minor decisions) versus when we are thinking slow (major decisions).

Reflect Upon Your Previous Decisions

Be honest with yourself, do you generally make the right decisions? There is not a single person on this planet that makes the right decisions 100% of the time. If you get it right 60% of the time you are doing well, anything higher, especially with the important decisions will mean you can look back with pride.

Consider these big life decisions, did you get them right?

- Are you happily married or with your life partner for more than 8 years? [Yes / No]
- Are you happy with your career and education choices? [Yes / No]
- Do you earn enough so that you are living comfortably? [Yes / No]
- Do you live in a neighborhood you like and have a good relationship with your neighbors? [Yes / No]
- Do you have a good relationship with your children? [Yes / No]
- Do you have three or four really close friends with whom you have a meaningful relationship? [Yes / No]
- Have you avoided suffering from self-inflicted health issues like stress, obesity, alcohol or drug addiction? [Yes / No]

If you can say yes to all the above questions you are indeed an excellent decision maker.

Now let's move on to our checklist for maximizing your good decision making performance.

Section 2: The M.I.N.C.I.N.G-C.R.I.M.E.S Framework For Decision Making

Motivation - Why Do You Need To Make This Decision?

You need to be able to clearly understand your motivation for a decision to understand its importance. The more important a decision is the more time you will need to dedicate to getting that decision right.

In terms of understanding human needs and motivations, we look to Maslow's excellent [research](#) on the topic.

McLeod, S. A. (2018, May 21). Maslow's hierarchy of needs. Retrieved from <https://www.simplypsychology.org/maslow.html>[/caption]

The motivational model above helps us understand why we are motivated to make changes and strive for more. The **deficiency needs** are essentially our most primal needs, these are the things we need to attain to have a core of contentment and happiness. You need to get these things right and make solid decisions to attain a foundation for personal growth (higher up the pyramid)

Physiological needs are concerned with the basic ability to eat, drink and have a place to rest. The homeless and destitute have not fulfilled these needs.

Safety needs refer to having a home, especially in a place that is secure where you can live without fear. If you live in a high crime neighborhood or a war zone, you are not meeting this need.

Belonging and **love** needs are critical to mental health and wellbeing. Humans are social animals and can experience severe unhappiness when they do not feel needed, loved or have the ability to love others. Broken relationships or marriages, lack of close friends and a no sense of belonging are critical motivational factors that lead to serious decisions needing to be made.

Esteem needs refer to the subtleties of self-esteem, achievement and having the respect of others. This is the platform upon which you build out who you really are. Do you work hard and smart, do people respect you for who you are, are you honest, do you take responsibility for your actions.

The top levels of the pyramid are the **growth needs**. Now you have a secure foundation upon which to self actualize yourself. Developing independence of thought, tolerance, self-confidence and engaging in intellectual and artistic endeavors. The summit of the pyramid, **transcendence** refers to moving from the focus on self to true altruism, helping others without reward.

Importance - How Important Is The Decision To You

Although every level of Maslow's pyramid will seem critical to you depending on the life stage you are in, the core deficiency needs are actually where most people face a battle. Work or career, love and relationships, and personal security are not guaranteed in any country on earth.

Think about where on the pyramid your decision lies, this will help you decide how much effort and time you need to make the decision and how much commitment you need to implement it.

The importance you place on a decision will focus you on getting it right. Many people will put more thought into the car they purchase, than the partner they choose. People will spend more time comparing and choosing the TV they want to buy, rather than what they eat for breakfast. What food you eat is ultimately a much important decision for long-term health and wellbeing than the type of TV you have.

No Decision Consequences - Understand The Cost of No Decision

Jordan Peterson is a man I respect greatly, a fully self-actualized person. His book [12 Rules for Life](#) (2018) is an instant classic for the thoughtful decision maker. Watch the video below to let him explain the cost of no decision.

<https://youtu.be/JJwxBfQLH0M>

Chain of Events - Contemplate the Events a Decision Unleashes

There is always a chain of events associated with everything that we do. The bigger the decision the more life-changing the chain of events will be. If you are in an abusive or disrespectful relationship, making a clear choice to leave will have lasting consequences. It will impact your mental health and self-esteem. It will affect your living arrangements, your finances, even your circle of friends. Some of these events will be positive or negative. While your finances may take a hit, your self-esteem may get a boost. Your circle of friends may reduce but your freedom and independence to make new relationships will increase.

Remember in every chain of events you will also have many future decision points upon which to act to positively impact your life. Map out the chain of events to help you feel more comfortable with the decision.

Information Gathering

Turning information into knowledge is the key here. Are you looking to move out of a bad neighborhood, or even looking to emigrate to a country with better economic opportunities. You need to start building a picture of what you are really looking for and gather information on potential destinations. Spend the right amount of time on this and you will make more informed decisions. Spend time in the neighborhood you are looking to move to, research not only the people and the local culture but also the economic climate and the schools. If you make a move, it should be to an area experiencing growth, not an area declining. The chain of events of moving to a declining neighborhood can be catastrophic for your long-term finances and work opportunities.

Newspaper Test

A popular and extremely simple technique for cross-checking if any decisions options you are considering meet basic community values is the newspaper test. Imagine, for example, you own local gardening business. You are looking to hire a new employee, and there is a female applicant. If you decide you will not hire her because you believe she is not as physically strong as a male applicant, how would that story play in the local newspaper? The headline might read *"Local Gardening Firm Discriminates Against Weaker Women"*, this could potentially ruin your business and reputation.

Greater Good - Consider What's Best For You & Others

Many decisions can benefit from your consideration of the greater good, if you have any kind of moral compass and compassion for others, this will be a key part of your decision making.

Consider something as simple as buying bottled water. Buying water in disposable plastic bottles is convenient and cheap from your perspective. But from the perspective of the greater good, this is literally killing our planet. We as a family have cut our use of plastics down by 90%, for the greater good of the planet and our future generations. We drive a hybrid car, we minimize long-haul flights and we use a [search engine that plants trees](#) with advertising proceeds. Every little action helps, if we all considered the greater good, the world would be a better place.

If you need to make a decision that affects others, for example downsizing a business, consider what decisions would be the best for most of the people, or at least which decisions would negatively impact the fewest people.

Choices - Evaluate Your Options & Consider Radical Choices

It is natural for people to think incrementally rather than radically. Imagine, for example, you have been living with your partner for five years but you realize it is an unhealthy relationship for both of you, not only that, you are not enjoying your work. You have no children and you have saved some money. You know you need to make a change, let's look at the possibilities:

Incremental Choices

1. Split with your partner but remain living together until you find a new job
2. Stay with your partner until you find another job and apartment, then split up.
3. Split with your partner, find a new apartment, then change jobs.

Radical Choices

1. Split up with your partner, quit your job and go backpacking for a year.
2. Find a suitable job in a foreign country and launch a new chapter in your life.

Which options sound more appealing? It really depends on the type of person you are. Do you value security over adventure or familiarity over new experiences? Whatever you prefer, don't forget to at least consider radical decision choices.

Risk vs. Reward or Pros & Cons

No decision in life is risk-free and we are also quite poor at predicting the future consequences of our actions. Essentially it is about making the most informed choice with the information we have.

Example: Decisions Risks vs. Rewards for a Job Change

Risks

Potential conflicts with the new team
Leaving comfort zone
Have to learn new skills
Leaving behind friends & colleagues
Longer commute to the office

Rewards

15% increase in salary
More opportunities with a new company
Broaden industry knowledge
A fresh start with a new company
[Remote working](#) possibilities

Example Decision Pro & Cons for a Partner

Pro's

Share the same interests
Compatible sense of humor
Physically attractive
Sexually Compatible
Caring (when sober)

Cons

Unsure about trustworthiness
Does not want to buy a house
Does not want children
Verbally aggressive when drunk
Unambitious

Looking at the example tables above, ask yourself, what would you do?

Impartial Expertise - Work With a Trusted Person or Expert in the Field

Depending on the type of decision you need to make, it may be worthwhile to seek independent advice. There are many sources of advice you can utilize.

Issue

Personal Stress or Anxiety
Relationship Advice
Career Advice / Job Seeking
Workplace Advice
Housing / Relocation
Investment Advice

Advisor

Psychologist / Psychiatrist
Close Personal Friend
Business Coach
Mentor or Business Ethics Team
Realtor
Financial Planner or [RoboAdvisor](#)

If you choose to share personal relationship information with a close friend, you need to be sure they are trustworthy, but also set the ground rules that they should help you come to your own decision, not tell you what to do. You need to own your decision 100% and not blame others if the decision does not work out how you want it.

Moral Code - Is Your Decision Aligned to Your Values

Another test to try is to see if your decision choices match up to your personal values. Now I hear you say "I don't really have any specific values, just that of society". If that is truly the case, then I would urge you to spend time to understand what you value in life, it will make your decision making a more seamless process.

What do you value in yourself and others?

Accountability	Honesty
Equality	Friendship
Environmental Responsibility	Intelligence
Creativity	Vegetarianism / Veganism
Community	Religion / Spirituality
Dependability	Moderation
Discipline	Risk-Taking
Enthusiasm	Independence
Fairness	Stability
Happiness & Harmony	Status
Wealth	Wisdom

Use this list to check off what is important to you. The people in your circle of relationships should also roughly correspond to what you value to achieve harmony.

Emotion & Logic - Apply Both Sides of Your Brain

We, humans, are both logical and emotional animals. Yet in some areas of our life, we let emotion control our decision making. For example, when it comes to the choice of partner or choices of friends we are often, if not entirely, driven by emotion. Fear of being alone, physical & sexual attraction, passion, and love, sound familiar?

Many in society also hold the belief that if a person makes logical relationship decisions, they are somehow cold and calculating. But this could not be further from the truth. Imagine that your circle of friends from school are taking and selling class A drugs, you may need to take

the logical decision to separate yourself from them and seek pastures new to avoid the inevitable negative chain of events in the future.

Any decision you make should be a good logical choice but also sit well with you emotionally. Buying a cheap Korean car might be logically a wise financial decision, but the thought of you driving that car around town and being seen in it might drive you to purchase an Audi. If you are over-extending your finances to buy the Audi, then you may be letting emotion and your need for prestige or respect over-rule your logical decision making.

Avoid The Bad Decision Traps - Do Not Make Decisions When Angry

Daniel Fessler and colleagues from the University of California, Los Angeles, induced emotional anger in a group of clinical subjects by getting them to write an essay recalling an experience that made them see red. They then got them to play a game in which they were presented with a simple choice: take a guaranteed \$15 payout, or gamble for more with the prospect of gaining nothing. The researchers found that men, but not women, gambled more when they were angry thus taking unnecessary risks and making bad decisions. (Source: [*Organizational Behavior and Human Decision Processes*](#)).

Love & Rose Tinted Glasses

Love is such a powerful emotion, yet it is so hard to define and some even deny its existence at all. Love can be blinding and it can also enable you to convince yourself to stay in an abusive relationship.

Fear - Do Not Let Fear Sway Your Decision

Fear comes in many forms, fear of the consequences of a decision, fear of loneliness or even fear of other peoples opinions of you. There is even a term in the [stock market](#) which causes traders to make poor decisions, Fear of Missing Out (FOMO). This induces market traders to make decisions that appear to be completely against their defined trading rules because they fear missing out on a profit. Marketers, realtors, and salespeople across the globe use the FOMO principle to induce emotions in the customer to make quicker buying decisions. Following on from FOMO we have...

Stress - Do Not Let External Time Pressures Sway Your Decision

Another commonly used tactic by marketers is to use time pressure to encourage emotional decision making. Have you ever been to a website landing page that suggests you have only 60 minutes to buy this product at this special discounted price? It is mostly a hoax to try to force you into a snap emotional decision.

However, you choose to make your decisions at least always consider both sides of your brain, both logic and emotions, which one wins out is entirely up to you.

Sleep On It

The age-old advice to sleep on an important decision before you actually decide on a course of action is not simply a cliché, it is a proven scientific fact. [LiveScience.com](https://www.livescience.com) elaborates on an experiment undertaken at the University of Amsterdam on 352 participants. Split into control groups those who were asked to predict the outcome of football matches using subconscious thought outperformed those using conscious thought.

"if you're an expert and you had extra time to think about your decision in the area of your expertise (conscious thinker) or had to make a quick decision, you made worse decisions than those who were unconscious thinkers. The researcher hypothesized that conscious thought can lead to poor weighting in decision-making — the more you think about something, the more your biases interfere with good decision-making. Unconscious thinkers in this experiment appear to weight the relative importance of diagnostic information more accurately than conscious thinkers did" - Source [LiveScience.com](https://www.livescience.com)

So definitely sleep on any important decision and let your subconscious guide you the following day.

Section 3: Decision Action & Implementation

Decision Action Plan

Now you have slept on the problem and you wake up with a clear mind and know which decision to make. You need an action plan.

Decision Plan Template

What Is My Decision? _____
Why have I made this decision? _____
Who will help me implement it? _____
Who is affected? _____
How can I minimize the impact on others? _____
What are the steps involved? _____
When will I begin the actions? _____
When will the actions be completed? _____
Post plan review. Did it work out as expected? _____

Implement The Decision

Now it is time to execute the plan. You have been through the process, considered your motivations, needs, values and the possible chain of events. You have gathered information and processed it into knowledge. You have considered the greater good, let your emotions and logic have a vote and finally slept on the decision to let the power of your unconscious mind finalize the process.

More you cannot do!

Go forth and implement your plan, may the force be with you.

If you have any comments, thoughts or thanks, please leave a comment below, I will always answer.