

*Planning Skills and
Social Responsibility*

Chapter 10

Lesson 1

Making the Right Choices



Key Terms

criteria filter
idleness
intuition
routinization

What You Will Learn to Do

- Apply effective decision-making processes to personal situations

Linked Core Abilities

- Build your capacity for lifelong learning
- Take responsibility for your actions and choices

Skills and Knowledge You Will Gain Along the Way

- Relate how decision making impacts life
- Distinguish between decision making and problem solving
- Distinguish among effective and ineffective decision-making strategies
- Identify the features and benefits of the decision-making processes
- Define the key words contained in this lesson

Introduction

Making the right or wrong decisions can shape your life. Whether you make these decisions consciously or unconsciously, they represent how you respond to the opportunities, challenges, and uncertainties of life. You will have many decisions to make as you go through your life, such as the following:

- **Will I go to college?**
- **What college will I select?**
- **What will I study?**
- **Where will I live?**
- **When will I get married?**
- **Who will I marry?**
- **When will I change jobs?**
- **How will I invest my money?**
- **When should I retire?**

Asking and answering these questions establishes your future. You will fulfill many roles in your life, from student to career person, from homeowner to parent. The decisions you make in those roles define your successes and failures.

Use a Decision-Making Process

Even more important than what you decide is *how* you decide. The way to increase your odds of making a good decision is to learn to use a good decision-making process—one that helps you get to a solution with a minimum loss of time, money, energy, or comfort.

An effective decision-making process will

- **Help you focus on what is important**
- **Be logical and make sense for you**
- **Allow you to think of both the factual and the emotional consequences of your actions**
- **Not require an unreasonable amount of research**
- **Allow you to have an informed opinion**
- **Be easy to use and flexible**

An effective decision-making process will be valuable to you both for major decisions as well as the minor, more common decisions. The more you use a process to make decisions, the more it will become a natural part of your problem solving, and the more efficient you will become. As you grow more skilled in decision making, it will become second nature to you. Others may even start asking you for help with their decisions, as seen in Figure 10.1.1.

Figure 10.1.1: Sometimes two heads are better than one in making decisions.

Courtesy of Gary A. Conner/PhotoEdit.



The F-I-N-D-S Decision Process

Faced with a decision you have to make, you may do a lot of worrying. Worrying about making a decision generally does not accomplish anything.

You need to separate the issues, examine the facts, and work toward reaching a decision. The important thing is to follow a process. One such decision-making process is a simple five-step plan called the F-I-N-D-S plan.

The F-I-N-D-S decision-making model consists of

- **Figuring out the problem**
- **Identifying possible solutions**
- **Naming the pros and cons of each choice**
- **Deciding which is the best choice and then act on it**
- **Scrutinizing the decision**

Identifying the Problem

You cannot solve a problem until you have clearly defined the problem. Try to identify the problem in clear and precise terms.

For example, suppose you decide that you are unable to go to a concert. Simply stating the problem in vague terms, “I am not able to go to the concert Saturday night,” won’t get you there. Did you make another commitment for the same night? Are you unable to borrow the car for the evening? Are you grounded for the week of the concert? Or maybe you just don’t have the funds for the ticket.

If the money for the ticket is what is keeping you from the concert, state the problem as, “I need to come up with \$45.00 for the cost of the ticket.” This is a much clearer statement of the problem.

Developing Possible Solutions

You can brainstorm by yourself, or involve others to create a list of possible solutions as seen in Figure 10.1.2. The more people you can question about your problem, the more likely it is that you will hit on the best solution.

Every idea that comes up should be considered. Sometimes the best answers are developed from an idea that does not seem feasible when you first hear it. Make an initial list of possible solutions. Look at your list. See if any other ideas come to you, evolving from something on the initial list.

When you are satisfied that you have a good number of possible solutions, you are ready to narrow down the possibilities.

Listing the Pros and Cons of Each Solution

After you have come up with a list, take each possible solution and think about what it would take to accomplish that solution. Think of the consequences of each idea.

In the concert ticket example, you may be able to earn the money, borrow the money, steal the money, or use your savings. Obviously, stealing the money is eliminated when you think of the consequences and the morality issue. You may decide to borrow the money from your parents or a friend and then pay it back over the next month from the money you earn at your part-time job. Perhaps the concert is important enough for you to use money from your savings. Maybe your job will pay enough between now and the concert for you to purchase the ticket.

While you are considering your choices, ask yourself some questions:

- **Will I feel good about this choice?**
- **How will my family feel about this choice?**
- **Will certain risks be involved?**



Figure 10.1.2: This student is reviewing her initial list of possible solutions.

Courtesy of Nick Gunderson/Tony Stone Images.

- **Am I willing to take such risks?**
- **Will this choice be satisfying to me?**
- **How will I feel about this choice when I look back at it in the future?**

After you have considered the possibilities and the consequences, you are ready to make a decision.

Choosing the Best Option and Implementing It

The list of possibilities and consequences should clearly indicate one or more “best choices.” Don’t worry if there are several good answers. There will be situations in which more than one decision will get you to your goal. Taking out a loan or using your savings may both be equally good decisions to pay for that concert ticket. Don’t be afraid to make a decision and stick with it.

There are techniques you can use to simplify the choices. Depending on the type of choice you are making, one of the following techniques may help you narrow down your choices:

- **Criteria filter.** There may be some fixed set of criteria that the alternatives must meet. For example, if you were choosing a car, there may be a maximum amount that you can spend.
- **Idleness.** You may decide to do nothing, let others decide for you, or just wait and see what happens. You will have identified the consequences of this choice and will have to deal with those consequences. Sometimes, however, not making a decision is actually making a decision. For example, if you decide not to go on a trip to France, you are actually deciding to stay home.
- **Intuition.** Sometimes you follow your heart and make a decision based on your feelings and emotions. You go with what your gut tells you. For example, when you are offered two part-time jobs with equal pay and benefits, you may decide to go with one because “it just feels right.”
- **Routinization.** There may be a decision that you have routinely made in the past that may help you now. For example, if you always study for your Friday math quiz on Thursday afternoon, you will have an easy time figuring out when you will need to study each week.

After you have made a decision, it is important to monitor the results. Both right and wrong decisions can teach you something for the future decisions you make.

Scrutinizing the Decision

This is where the learning takes place. If the result was successful, you will know that this was a good solution if the problem should come up again. If the decision did not lead to success, you will know that it would be best not to make that decision again.

Key Note Terms

criteria filter – a standard, rule, or test on which a judgment or decision can be based

idleness – passing time without working or while avoiding work

intuition – instinctive knowledge or perception without conscious reasoning or reference to a rational process; keen insight

routinization – a process or decision that you have routinely used in the past that helps you in current situations because you have established a decision-making pattern

Conclusion

The ability to make good decisions takes a lot of practice. Using a process (such as F-I-N-D-S) may seem like a large amount of work just to make a decision. Like many other things, after you start using the process—whether for major or minor decisions—you will find that solving problems and making decisions will become easier and easier. You will learn from the wrong decisions as well as the right decisions. With a good process, you increase the odds that your decisions will be well thought out and the results will be positive.

Next, you will take a look at goals and what it takes to set goals. You will also learn the importance of setting reasonable goals for yourself and others.

Lesson Review

1. What roles do you think you will play in your life? How can a decision you make about one role affect how you respond to another role?
2. What are the decision-making components of the F-I-N-D-S model?
3. Why is it important to include others in your decision-making process?
4. After you make a decision, what would be the consequences if you change your mind?