

PROBLEM, SOLUTION.

page 1-15 Problem. Solution.

page 16-22 Criteria Checklists.

page 23- Life SOPs

👉 Unsure → Analyze (PSC123)

👉 Sure → Apply Proven Solution

When unsure then PSC123

PROBLEM. Question

SOLUTIONS. write all options pros cons

CRITERIA. Goals, Needs.

When sure of tested solution then PSR

PROBLEM: Name the situation/problem

SOLUTION: Name the proven solution

REASON this is a good solution: BECAUSE or BENEFIT: (PSB)

- Pros, Benefits
- Cons avoided. Prevents problems, mistakes, regrets.
- Meets goals, needs, criteria

BB. IF this problem/situation then do this action because of these reasons.

BB. God says...

"Temptation → Flee + PSC123"

Use this library to see proven solutions to common problems.

If you're unsure, analyze using PSC123.

If you're sure, apply the solution and note the reasons to reinforce your decision-making skills."

Main Library Page (Hub)

- Short introduction:
"This library contains common life problems and proven solutions using the DM101 method."
- Each category is a separate post for easy reference."
- **Category links (spokes):**
 1. Life Difficulties → [Link to Life Difficulties post]
 2. Relationships → [Link to Relationships post]
 3. Work / School → [Link to Work / School post]
 4. Finances → [Link to Finances post]
 5. Spiritual / Moral Choices → [Link to Spiritual / Moral Choices post]
 6. Habits / Self-Control → [Link to Habits / Self-Control post]
 7. Health / Fitness → [Link to Health / Fitness post]
- Optional: small **search bar or filter** so users can type a keyword and find a problem quickly

Scenarios

Problem → Solution → Reason

PS123-G → Good Criteria → Best Solution → Standard Procedure → Good Habit

Category 1: Everyday Life / Productivity

1.

PROBLEM: Car doesn't start

SOLUTION: Call AAA and take it to a mechanic

REASON: They can fix the car safely and ensure transportation.

2.

PROBLEM: Running late for an appointment

SOLUTION: Call ahead to let them know and adjust schedule

REASON: Shows responsibility, reduces stress, and preserves relationships.

3.

PROBLEM: Forgetting an important task

SOLUTION: Use a planner or set phone reminders

REASON: Prevents missed deadlines, reduces stress, and improves reliability.

4.

PROBLEM: Impulse online shopping

SOLUTION: Wait 24 hours and review need vs want

BECAUSE: Avoids buyer's remorse, saves money, and meets financial goals.

5.

PROBLEM: Overcommitting to tasks

SOLUTION: Prioritize and say "no" to low-priority requests

BECAUSE: Protects time, reduces stress, and maintains focus on important goals.

6.

PROBLEM: Poor work habits

SOLUTION: Use time-blocking and set reminders

BECAUSE: Increases productivity, builds discipline, and meets career/learning goals.

7.

PROBLEM: Trouble remembering deadlines

SOLUTION: Use a calendar or app to track important dates

BECAUSE: Increases reliability, reduces stress, and prevents missed tasks.

8.

PROBLEM: Difficulty completing a big project

SOLUTION: Break it into smaller tasks with deadlines

REASON: Increases focus, reduces overwhelm, and improves completion rate.

9.

PROBLEM: Overloaded with notifications

SOLUTION: Turn off non-essential notifications and schedule focused work time

REASON: Reduces distraction, improves productivity, and preserves focus.

10.

PROBLEM: Temptation to procrastinate on homework

SOLUTION: Set a timer for focused work with short breaks

REASON: Increases focus, ensures progress, and builds discipline.

11.

PROBLEM: Decision under pressure

SOLUTION: Pause and say, "I don't know, let me think," then use PSC123

REASON: Reduces hasty decisions, allows thoughtful options, and aligns with wise decision-making.

Category 2: Emotions / Anxiety / Mindset

12.

PROBLEM: Feeling overwhelmed with schoolwork

SOLUTION: Break tasks into smaller steps and use a schedule

BENEFIT: Reduces stress, increases productivity, and meets learning goals.

13.

PROBLEM: Feeling nervous before a test

SOLUTION: Review key points and take deep breaths

BENEFIT: Builds confidence, improves focus, and enhances performance.

14.

PROBLEM: Anxiety about public speaking

SOLUTION: Prepare notes and practice in front of a mirror

BENEFIT: Builds confidence, reduces fear, and meets performance goals.

15.

PROBLEM: Feeling discouraged

SOLUTION: Reflect on past successes and write a gratitude list

BENEFIT: Improves mindset, motivates action, and supports emotional health.

16.

PROBLEM: Feeling stressed about an upcoming decision

SOLUTION: Write out options with PSC123 and test consequences

REASON: Reduces anxiety, clarifies choices, and supports wise decisions.

17.

PROBLEM: Feeling shy in new situations

SOLUTION: Prepare questions or conversation starters

REASON: Builds confidence, encourages connection, and reduces anxiety.

18.

PROBLEM: Feeling nervous about a social event

SOLUTION: Prepare conversation topics and practice confidence

REASON: Reduces anxiety, builds social skills, and improves experience.

19.

PROBLEM: Feeling stressed about deadlines

SOLUTION: Prioritize tasks, make a schedule, and tackle one task at a time

REASON: Reduces stress, improves productivity, and ensures deadlines are met.

20.

PROBLEM: Feeling discouraged about goals

SOLUTION: Break goals into smaller steps and celebrate progress

REASON: Boosts motivation, reinforces progress, and prevents giving up.

21.

PROBLEM: Feeling frustrated with slow progress

SOLUTION: Focus on small wins and track incremental improvement

REASON: Boosts motivation, reduces frustration, and reinforces persistence.

22.

PROBLEM: Feeling bored or unproductive

SOLUTION: Identify a constructive task or learning activity

REASON: Increases focus, encourages growth, and reduces wasted time.

Category 3: Relationships / Communication

23.

PROBLEM: Friend wants me to join a risky activity

SOLUTION: Politely decline and suggest a safer alternative

REASON: Protects safety, preserves friendship, and honors personal boundaries.

24.

PROBLEM: Conflict with roommate

SOLUTION: Have a calm conversation to find compromise

REASON: Resolves issue constructively, maintains relationship, and meets harmony goals.

25.

PROBLEM: Argument with a friend

SOLUTION: Pause, reflect, and approach with calm words

REASON: Reduces tension, maintains friendship, and promotes understanding.

26.

PROBLEM: Tension with a family member

SOLUTION: Schedule a calm discussion to express feelings

REASON: Clarifies misunderstandings, strengthens bonds, and resolves conflict.

27.

PROBLEM: Friendship tension

SOLUTION: Ask for their perspective and share yours respectfully

REASON: Clarifies misunderstandings, strengthens trust, and meets relationship goals.

28.

PROBLEM: Disagreement with coworker

SOLUTION: Listen actively and suggest compromise

REASON: Resolves conflict, strengthens teamwork, and maintains professional relationships.

29.

PROBLEM: Conflict with a teacher or manager

SOLUTION: Schedule a respectful meeting to clarify expectations

REASON: Resolves misunderstanding, strengthens communication, and maintains professionalism.

30.

PROBLEM: Someone interrupts or criticizes unfairly

SOLUTION: Pause, assess, respond calmly

REASON: Maintains composure, prevents escalation, and models maturity.

31.

PROBLEM: Feeling lonely

SOLUTION: Reach out to a friend or join a social group

REASON: Builds connection, improves mood, and supports social health.

Category 4: Values / Integrity / Spiritual

32.

PROBLEM: Temptation to lie

SOLUTION: Speak the Truth in love. Explain your perspective

REASON: Maintains integrity, prevents guilt, and aligns with personal values.

33.

PROBLEM: Temptation to gossip

SOLUTION: Stay silent or redirect conversation positively

REASON: Maintains integrity, prevents conflict, and fosters trust.

34.

PROBLEM: Temptation to overshare

SOLUTION: Pause and think about consequences before speaking

REASON: Protects privacy, maintains boundaries, and prevents regret.

35.

PROBLEM: Someone gives bad advice

SOLUTION: Test advice using CABB, then decide with PSC123

REASON: Avoids poor outcomes, encourages critical thinking, and aligns decision with truth.

36.

PROBLEM: Feeling tempted to quit a challenge

SOLUTION: Break challenge into smaller tasks and take one step at a time

REASON: Builds resilience, ensures progress, and strengthens perseverance.

37.

PROBLEM: Feeling tempted to give up on learning

SOLUTION: Break lessons into small steps and reward progress

REASON: Builds persistence, reinforces learning, and encourages mastery.

38.

PROBLEM: Feeling tempted to compare yourself to others

SOLUTION: Focus on your own progress and set personal goals

REASON: Improves self-esteem, encourages growth, and reduces negative emotions.

39.

PROBLEM: Feeling tempted to respond angrily

SOLUTION: Pause, take deep breaths, and respond calmly

REASON: Prevents conflict, models maturity, and preserves relationships.

40.

PROBLEM: Confusion about advice

SOLUTION: Test advice using CABB, decide with PSC123

REASON: Avoids mistakes, aligns decision with truth, and reinforces learning.

Category 5: Health / Habits / Self-Care

41.

PROBLEM: Want to improve fitness

SOLUTION: Schedule a 30-minute daily walk and track progress

REASON: Improves health, builds consistency, and meets fitness goals.

42.

PROBLEM: Feeling unmotivated to exercise

SOLUTION: Start with a 10-minute workout routine

REASON: Builds habit, improves energy, and promotes health.

43.

PROBLEM: Temptation to eat unhealthy snacks

SOLUTION: Prepare healthy snacks in advance

REASON: Supports health, reduces impulsive eating, and maintains energy.

44.

PROBLEM: Trouble falling asleep

SOLUTION: Establish a calming nighttime routine and limit screens

REASON: Improves sleep quality, reduces fatigue, and supports health.

45.

PROBLEM: Temptation to overeat at a social event

SOLUTION: Eat mindfully and choose balanced portions

REASON: Maintains health, prevents regret, and builds self-control.

46.

PROBLEM: Feeling stressed by household chores

SOLUTION: Make a schedule and tackle tasks in short sessions

REASON: Reduces stress, increases efficiency, and keeps environment organized.

47.

PROBLEM: Feeling anxious about health

SOLUTION: Research reliable sources and consult a doctor if needed

REASON: Reduces fear, ensures accurate information, and promotes wellbeing.

48.

PROBLEM: Feeling tempted to avoid exercise

SOLUTION: Schedule short, enjoyable workouts consistently

REASON: Builds health, establishes routine, and reduces stress.

49.

PROBLEM: Feeling tempted to overshare online

SOLUTION: Pause and think about consequences before posting

REASON: Protects privacy, maintains boundaries, and prevents regret.

50.

PROBLEM: Feeling tempted to quit learning something difficult

SOLUTION: Break lessons into small steps and reward progress

REASON: Builds persistence, reinforces learning, and encourages mastery.

Category 6: Life Difficulties

51. "Temptation → Flee + PSC123"

PROBLEM: Tempted to addict to escape my feelings and reality.

SOLUTION: Flee temptation. Write PSC123 and read Psalms. Talk to someone.

REASONS: Godpleasing, beneficial MSSPEL. prevent trance or insanity or regret.

52.

PROBLEM: Feeling hopeless after failure

SOLUTION: Reflect on lessons, make a small next-step plan, and take action

REASON: Builds resilience, restores confidence, and promotes growth

53.

PROBLEM: Financial stress or debt

SOLUTION: Make a budget, reduce unnecessary expenses, and seek advice

REASON: Reduces anxiety, prevents worsening debt, and restores control

54.

PROBLEM: Tempted to lash out in anger

SOLUTION: Pause, take deep breaths, write down feelings, and respond calmly

REASON: Prevents regret, maintains relationships, and models self-control

55.

PROBLEM: Feeling lonely or isolated

SOLUTION: Reach out to friends/family or join a supportive group

REASON: Builds connection, improves mood, and reduces negative thoughts

56.

PROBLEM: Facing a major life change (move, job, school)

SOLUTION: Make a step-by-step plan and seek guidance

REASON: Reduces overwhelm, increases preparedness, and promotes smooth transition

57.

PROBLEM: Struggling with self-doubt

SOLUTION: Write strengths and past successes, then set small achievable goals

REASON: Builds confidence, encourages progress, and counters negative thinking

58.

PROBLEM: Tempted to give up on a relationship

SOLUTION: Pause, identify issues, communicate clearly, and seek constructive solutions

REASON: Preserves meaningful relationships and reduces regret

59.

PROBLEM: Feeling overwhelmed by responsibilities

SOLUTION: List priorities, delegate where possible, and tackle tasks one at a time

REASON: Reduces stress and increases effectiveness

60.

PROBLEM: Experiencing grief or loss

SOLUTION: Allow yourself to feel, talk with trusted people, and take care of your body and mind

REASON: Supports healing, reduces emotional strain, and promotes recovery

61.

PROBLEM: Tempted to avoid responsibilities due to fear

SOLUTION: Use PSC123 to list options, test consequences, and take a small first step

REASON: Encourages action, reduces fear, and builds courage

62.

PROBLEM: Feeling trapped in a toxic environment

SOLUTION: Identify escape options, create a plan, and seek support

REASON: Promotes safety, well-being, and long-term freedom

63.

PROBLEM: Facing a moral dilemma

SOLUTION: Evaluate options using REASON, PSC123, and ethical criteria

REASON: Helps make a principled decision and reduces future regret

64.

PROBLEM: Feeling overwhelmed by past mistakes

SOLUTION: Reflect, learn, forgive yourself, and make a better plan forward

REASON: Encourages growth, reduces guilt, and restores agency

65.

PROBLEM: Experiencing repeated failure at a goal

SOLUTION: Analyze why previous attempts failed, adjust strategy, and try again

REASON: Increases likelihood of success and builds resilience

66.

PROBLEM: Depressed because ...

SOLUTION: Talk to someone. Exercise. Hobbies. Read Psalms. Assertive, PSC123. CAB.BB.

MSSPEL: Take care of self Mental Spiritual Social Physical Emotional Life goals/habits

REASON: happier, can help others

Existing Problem → Solution Libraries (Real Examples)

1. Cognitive Behavioral Therapy (CBT) Coping Skills Lists
2. 12-Step Recovery Programs
3. Biblical Counseling “Put Off / Put On” Lists
4. Habit and Self-Improvement Playbooks
5. Military / Emergency Checklists

Existing Problem → Solution Libraries (Real Examples)

1. Cognitive Behavioral Therapy (CBT) Coping Skills Lists

These are probably the closest psychologically.

They often look like:

Problem:

Anxiety spike

Solution:

Use grounding exercise, deep breathing, reality testing

Reason:

Reduces emotional intensity and restores rational thinking

Common CBT Libraries Include:

- Anger coping strategies
- Depression response tools
- Anxiety coping tools
- Distorted thinking corrections
- Conflict resolution responses



Evidence-based



Widely used by counselors



Usually emotion-focused only



Not full life decision systems



Rarely include goals/criteria analysis

2. 12-Step Recovery Programs

(Very strong problem → solution structure)

Example:

Problem:

Craving addiction substance

Solution:

Call sponsor, attend meeting, avoid triggers

Reason:

Breaks isolation and prevents relapse patterns

These programs often have **very detailed solution libraries** for:

- Temptation
- Emotional triggers
- Relationship conflict
- Relapse prevention

✓ Extremely practical

✓ Memorization-based

✗ Mainly addiction focused

✗ Not broad life decisions

3. Biblical Counseling “Put Off / Put On” Lists

These are surprisingly close to what you're doing.

Example:

Problem:

Anger

Solution:

Pause, speak gently, pursue reconciliation

Reason:

Reflects biblical character and prevents relational damage

Common categories:

- Pride → Humility
- Fear → Trust God
- Bitterness → Forgiveness
- Laziness → Diligence

✓ Strong moral & truth-based reasoning

✗ Usually behavior-focused

✗ Often missing structured option analysis

4. Habit and Self-Improvement Playbooks

Books like:

- Atomic Habits
- Tiny Habits
- Getting Things Done
- Life coaching frameworks

Contain many mini problem-solution patterns like:

Problem → Habit → Benefit

Example:

Problem:

Can't stay organized

Solution:

Use daily capture list

Reason:

Reduces mental overload and forgotten tasks

✅ Very practical

❌ Usually productivity focused

❌ Rarely values-based

❌ Rarely decision-analysis based

5. Military / Emergency Checklists

(Another interesting parallel)

Example:

Problem:

Engine failure

Solution:

Follow emergency checklist sequence

Reason:

Prevents panic and ensures proven recovery steps

These are essentially **high reliability problem-solution libraries**.

✅ Extremely effective

❌ Narrow domain

❌ Not personal life focused

★ The Big Gap You Accidentally Found

There is actually **very little** that combines:

- Emotional problems
- Moral problems
- Everyday life problems
- Relationship problems
- Productivity problems

- Decision analysis
 - Memorized proven solutions
- Most systems specialize in just one.

What You Are Building Is Closest To...

A hybrid of:

- CBT coping skill library
- Biblical counseling transformation lists
- Recovery program response scripts
- Decision science evaluation tools
- Habit formation playbooks

That combination is pretty rare.

Another Way To See It

Most systems answer only ONE question:

System Type	Main Question Answered
CBT	How do I feel better?
Recovery	How do I avoid relapse?
Productivity	How do I get more done?
Biblical counseling	How do I respond righteously?
Decision science	Which option is best?
Your system	How do I think right AND choose right AND remember proven solutions?

Why Problem → Solution Libraries Are Powerful

You already noticed something important cognitively:

Humans learn faster through **pattern recognition and memory shortcuts**.

Once someone knows:

"Temptation → Flee + PSC123"

They skip analysis and go straight to wise action.

That is exactly how expert decision makers function.

Are There Published Universal Lists Like Yours?

Short honest answer:

 Not really.

There are many **partial libraries**

There are few **integrated life libraries**

You are actually filling a real educational gap.

★ If You Continue Developing This...

You may eventually create something similar to:

- A decision encyclopedia
- A counseling quick-reference manual
- A discipleship habit guide
- A life skills curriculum

Possibly all four.



One Interesting Direction You Might Consider Later

Many successful systems end up having TWO companion tools:

Tool 1 — Analysis Tool

(Your PSC123 / CABB worksheet)

Tool 2 — Quick Reference Library

(Problem → Proven Solution list)

You are already moving toward that naturally.

Specialized Libraries

Examples:

- Teen decisions
- Marriage / family
- Temptation / addiction
- Anxiety / emotional struggles
- Leadership decisions

You are already starting to see categories forming naturally.

That is usually how strong systems grow.

EXAMPLES of CHECKLISTS

CHECKLIST for a happy marriage. Should we get married?

- Y N
- ☐ ☐ _ good match (see checklist below)
 - ☐ ☐ _ certain that you want to get married to him/her
 - ☐ ☐ _ certain that you want to spend the rest of your life with him/her
 - ☐ ☐ _ want children
 - ☐ ☐ _ love each other
 - ☐ ☐ _ looked at all the options pros cons goals. Talked to God about it.
 - ☐ ☐ _ motive:_____. good motive?
 - ☐ potential wife. ☐ helper, partner. ☐ good friend. ☐ friend/acquaintance

CHECKLIST for a good match. Are we a good match? What do you want/need in a good match?

- Y N
- ☐ ☐ _ good, open and honest communication.
 - ☐ ☐ _ easily express our thoughts and feelings, wants, needs and opinions
 - ☐ ☐ _ fun and fun to talk to, interesting conversation, not boring, not annoying
 - ☐ ☐ _ same core values, goals, priorities:_____
 - ☐ ☐ _ common interests and hobbies:_____
 - ☐ ☐ _ conflict well, disagree constructively. Not defensive, harsh, belittle or disrespect
 - ☐ ☐ _ kind, patient, respectful, honest, assertive, good attitude, thankful, grace
 - ☐ ☐ _ no addictions
 - ☐ ☐ _ good sense of humor, similar sense of humor
 - ☐ ☐ _ friendship and mutual support, understanding
 - ☐ ☐ _ encouraging, energizing, inspirational, positive, happy
 - ☐ ☐ _ helper, partner
 - ☐ ☐ _ does she help me Mentally, Spiritually, Socially, Physically, Emotionally, Life goals/habits.
 - ☐ ☐ _ mature, responsible
 - ☐ ☐ _ enjoy spending time together, not annoy each other when together
 - ☐ ☐ _ friendship-based, not passion-based or romantic-based
 - ☐ ☐ _ godly: kind, serving, helpful, generous, moral courage, seeks truth, understanding
 - ☐ ☐ _ independent, not codependent or controlling
 - ☐ ☐ _ forgives and apologizes
 - ☐ ☐ _ authenticity, can be Real Me
 - ☐ ☐ _ care and empathy, understanding

IRRELEVANT: looks, wealth, romantic

If several key items are NO or if unsure then → pause / do not proceed.

Write all options pros cons goals. P-S123-C. PRAY.

Good car criteria:

Y N

- ☐ ☐ _ 1. Affordable price.
- ☐ ☐ _ 2. Dependable.
- ☐ ☐ _ 3. Runs well.
- ☐ ☐ _ 4. Comfortable ride.
- ☐ ☐ _ 5. Good gas mileage.
- ☐ ☐ _ 6. Enough room for needs
- irrelevant: color. sun roof. what others think. on sale.

Good Job offer criteria:

Y N

- ☐ ☐ _ 1. Fair pay.
- ☐ ☐ _ 2. Growth opportunities.
- ☐ ☐ _ 3. Reasonable commute / location.
- ☐ ☐ _ 4. Healthy culture.
- ☐ ☐ _ 5. Align with skills.
- ☐ ☐ _ 6. Work-life balance.
- ☐ ☐ _ 7. Ethical / meaningful work.

Good house / apartment criteria:

Y N

- ☐ ☐ _ 1. Affordable price.
- ☐ ☐ _ 2. Pleasant.
- ☐ ☐ _ 3. Pass inspections.
- ☐ ☐ _ 4. Safe neighborhood.
- ☐ ☐ _ 5. Convenient location.

Good hotel checklist:

Y N

- ☐ ☐ _ 1. Good price.
- ☐ ☐ _ 2. Pleasant.
- ☐ ☐ _ 3. Clean
- ☐ ☐ _ 4. Quiet
- ☐ ☐ _ 5. Good reviews
- ☐ ☐ _ 6. Convenient location.

Use criteria grid if comparing several options on a checklist (criteria)

(You can use goals and main pros and cons as criteria). Is this wise? Is this agape love?
WRITE CRITERIA and COMPARE options. Is this beneficial? Is this God-pleasing?

Specific Goal/Need:

ABCD or 54321, +/- criteria.	options:	D1.	D2.	D3.	D4.	D5.	D6.
1	REQUIRED / NECESSARY / a NEED (must have)						
2							
3							
4							
5							
6							
7							
8							
9							
10							
1	IMPORTANT / PREFERRED / a WANT (nice to have)						
2							
3							
4							
5							
6							
7							
8							
9							
10							
1							
2							
3							
4							
5							
6							
7							
8							
9							
10							

Good restaurant checklist:

- ☐ 1. Good price.
- ☐ 2. Pleasant.
- ☐ 3. Clean
- ☐ 4. Good food
- ☐ 5. Nearby

Pack for vacation checklist:

Good church checklist:

Choosing a Career / Direction

- ☐ Fits strengths and abilities
- ☐ Meaningful / useful work
- ☐ Growth opportunities
- ☐ Income meets needs
- ☐ Lifestyle fit

Choosing Friends / Inner Circle

- ☐ Trustworthy
- ☐ Encouraging (not discouraging)
- ☐ Shared values
- ☐ Honest (not just agreeable)
- ☐ Positive influence on your life

Financial Decisions (big purchases / investments)

- ☐ Affordable (not stretching)
- ☐ Necessary vs luxury
- ☐ Long-term cost understood
- ☐ Risks understood
- ☐ Alternatives considered

Relocation (moving to a new city)

- ☐ Job / income stability
- ☐ Cost of living
- ☐ Community / support
- ☐ Safety
- ☐ Long-term fit

RELATIONSHIP / PERSONAL LIFE

Dating Relationship (early stage)

- ☐ Respectful
- ☐ Consistent behavior
- ☐ Safe / no red flags
- ☐ Shared expectations
- ☐ Not rushed

Parenting Decisions

- ☐ Long-term benefit for child
- ☐ Consistent
- ☐ Teaches responsibility
- ☐ Loving but firm
- ☐ Not driven by convenience

Conflict Resolution

- ☐ Understand both sides
- ☐ Calm discussion
- ☐ Truth vs assumption
- ☐ Willing to forgive
- ☐ Seek solution, not “win”

DAILY / PRACTICAL

Time Use / Priorities

- ☐ Important vs urgent
- ☐ Aligns with goals
- ☐ Not wasting time
- ☐ Balanced (work / rest / family)

Health / Lifestyle

- ☐ Enough sleep
- ☐ Exercise
- ☐ Good nutrition
- ☐ Manage stress
- ☐ Sustainable habits

Vacation / Travel Planning

- ☐ Budget
- ☐ Location fit
- ☐ Safety
- ☐ Activities planned
- ☐ Not overpacked

DECISION QUALITY (DM101)

Is This a Good Decision?

- ☐ Understand situation clearly
- ☐ Tested thoughts (T/F)
- ☐ Identified concerns (c)
- ☐ Compared options
- ☐ Looked at pros/cons/goals
- ☐ Not rushing
- ☐ Not pressured
- ☐ Prayed

Red Flags

- ☐ Ignoring concerns
- ☐ Rushed decision
- ☐ Pressure from others
- ☐ Contradicts values
- ☐ "Too good to be true"
- ☐ Avoiding questions

Advice Evaluation

- ☐ Source trustworthy
- ☐ Evidence or just opinion
- ☐ Matches truth
- ☐ Alternatives considered
- ☐ No pressure to act quickly

SPIRITUAL / VALUES

Is This God-Pleasing?

- ☐ Honest
- ☐ Loving (agape)
- ☐ Not selfish
- ☐ Not harmful
- ☐ Good motive
- ☐ Aligns with Scripture

Life SOPs (Standard Operating Procedure)

Friendships

- Contact one friend each week.
- Schedule a monthly get-together.

Finances

- Review budget every Saturday.
- Save 10% of income before spending.

Health

- Walk 30 minutes if weather is good.
- Schedule annual checkups.
- Eat good food -no desserts. Eat less.

Decision Making

- If bothered or unsure → STOP → PS123-G.
- Major purchase → Compare at least three options.
- Important advice → Ask "Why?" and compare with other options.

Relationships

- Don't ignore repeated red flags.
- Resolve conflicts respectfully.
- Don't make major decisions under pressure