

DECISION MAKING 101

DecisionMaking101.com

DECISION TOOLBOX

practical tools for making wise decisions

page — Click any topic to go directly to that section.

3-4 Decision Making 101 worksheet — go through worksheet to solve problems
5-8 Decision Making 101 QuickStart — read this to understand the worksheet
9-13 Decision Process. BB. Truth. Reality. Facts. Objective Observations. Correct Thinking.
15-26 Examples of Decision Making 101
27-30 Fallacies or Cognitive Biases
31-33 Biblical principles, attitudes, Feelings
34-39 Goals
40-53 Test the Thought, Statement, Advice
54-62 Criteria
64-65 Root Cause page
66-74 Armor of God
75-79 Test the media message
80-86 Decision Making 101 games
87-93 Biblical Answers for Christian Living
94-104 Problem•Solution library
105-108 Basic life principles
109-111 Books to recommend
112-114 Red Flags
115-117 Gullible's Travels (going with the flow)
124 How to Teach Any DM101 Tool.

INDEX

How to Teach Any DM101 Tool. p124
Impact and probability. p47 at
Criteria Grid. p61-62, 56, 127
Test advice. p13, 41-45
Decision importance. (1-5). p39,58
"What does this mean?" p46
"What if …" tool. p47
Risk Taking. p45
Test the explanations. p48
descriptive, predictive, prescriptive.conditional p49
How Good Decisions Become Good Habits. p125

INDEX
Explore your Intuition or Gut Feeling
TEST the MESSAGE. p126
Conditional Options. p46
Trait (GBN). p122
Motive: _____ p29,p16
Inspirational decision quotes
Confidence Level. p47
Brainstorm ideas and options
Investments. p132
Opportunity. p46
Test a (c)concern.BB.Truth. p123
Routine Decisions and Habits. p122
Define the Problem
Thinking Reminders. p129
Count the Cost. p131
$cost: 💵 Money. ⏱️ Time. 🔨 Work.
Test it First on small scale
Probability. p48
Decision Criteria. p60-63
BB. Observation. p120
R1.Result1 or R2.Result2. p45
Decision Types. p118
Decision Chain. p119
Just say "No". p120
"Why did this happen?" Don't assume. p121
Ask the right questions. p57
E.G. Evidence Given. Truth Tests. p41
More Resources with Helpful Insights. p168
Alphabetical INDEX. p165

(c) Bernhard Barnabas (BB)

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Click on any chapter page heading to return to this index.

☀️ COMPARE OPTIONS

PROBLEM: _____

(want/need) _____

QUESTION:

SOLUTIONS: S1. option1 → (short-term result) → +pros. -cons. (c)concerns. $cost. •irrelevant

S1. option1:

S2. option2:

S3. option3:

S4. option4:

S5. option5:

S6. option6:

🎯 main Goals,Needs,Values,Purpose:

specific GOAL,NEED,WANT:

criteria (if helpful): wise, love, Godpleasing, beneficial,

👉 S+ Solution: (best option)

Reason:

Step1: Step2: Step3:

extra space for more options or 💭B/BB thoughts. (B=Thought. BB=Truth)

P → S1,S2,S3 → Goal

😐💭 Strong emotion or uncertainty? → See next page (B/BB) PS123-G

optional -- use as needed. Proverbs 14:15 Ephesians 5:15

TEST THE THOUGHT

B=Thought. BB=Truth. ("B" for Belief)

Use this section when strong emotion or uncertainty.

P. Problem: Feelings because situation and thought (or want/need). *(because…)*
P. Problem: _____.
_____.
B. Thought: T/F _____.
BB. Truth: _____.
BB. God says... _____.
S+ Solution: Good action: _____
S+ Compare Options (page 1). write question, options S1. S2. S3. pros cons motive and goal.

_____
_____
_____
_____
_____

😐my attitude: _____
😄good attitude: _____.
Thankful for: _____
Pray for: _____.
_____
_____
_____
_____
_____

MORE TOOLS. ST = Short Term LT = Long Term

💥QUICK TEST: IF→THEN→THEN. BB. IF I do This THEN (ST) _____THEN (LT) +pros. -cons.

TEST premise: B. T/F IF this then that.
BB. Truth: _____

B. T/F IF this situation then (I must) do that.
BB. Truth: _____

TEST advice or opinion or statement:

B. He says "an opinion or statement" T/F
💬Ask: "why?" (get his reasons).
=B. That statement means/implies This statement ...
BB. Truth: _____

1. advice → S1. (one option to consider)
2. Compare all options. S1,S2,S3...pros cons
💬Say: "I don't know. Let me think about it."
(=B. in other words...) (=B. so you're saying...)
(maybe he's right, maybe he's wrong)

TEST action (also use to TEST advice/opinion)
BB. IF I do This then +pros. -cons.
BB. IF I do That then +pros. -cons.

B. Question. (e.g. "Should I do this?")
BB. IF This situation then +pros. -cons.
BB. IF That situation then +pros. -cons.

S+ Therefore → Do Best action: Do This → best results (most pros, least cons) or Compare Options.
Try Best option → R. Results (pros/cons, goal reached?) → improve with new PS123, if needed.
💬Say: "I like this and this (but I don't like that), so for that reason I will do this." be assertive

THE EXAMPLE

PS123-G **PROBLEM**•Question / **SOLUTIONS**: S1,S2,S3•pros,cons / **GOALS**•Needs•criteria

PROBLEM: Anxious because Missed deadline at work because too busy. (I think my job is in jeopardy).
WANT/GOAL: I want to finish the project on time.
QUESTION: What's the best way to get the project done on time?

SOLUTIONS:
S1. Work extra hours → +short-term OK. -long term exhausting
S2. Ask for help → +teamwork. +reduces stress
S3. Delay project → -causes stress. -harms others.

main Goals: MSSPEL= helps me Mentally. Spiritually. Socially. Physically. Emotionally. Life Goals/Habits.
specific GOAL, NEED: MSSPEL. Finish on time. Keep reputation. Show responsibility.

CRITERIA: MSSPEL. Finish on time, Keep reputation. Low stress. (from Goals, Needs, pros/cons)
S1. Work extra hours: BBCDCB, BAC
S2. Ask for help: AABAAA, AAA
S3. Delay project: DCDDCD, FDD

S+ Best Option: S2. Ask for help
Reason: Meets goals, helps others, reduces stress, aligns with MSSPEL
Step 1: Ask for help. Step 2: Prioritize tasks

P-B/BB-S123

P. Problem: Feeling: Stressed, anxious, worried, frustrated BECAUSE...
Situation: Missed deadline on an important work project. I might lose my job.
B. Thought (T/F): "I'm a failure. I'm not responsible enough." → False
BB. Truth: Everyone makes mistakes. I can take steps to fix it and make it better.
BB. God says... "Do your best and seek wisdom; help and teamwork are good." Galatians 6:2
S+ Good Action: Ask for help from a coworker or supervisor, prioritize tasks, and create a plan to complete the project on time

ADVICE → ask WHY? → SO YOU'RE SAYING... → WHAT ABOUT...? → TRUTH → DECISION
When someone gives advice or opinion: (say "I don't know. Let me think about it.")
B. He says That statement. _____ (T/F) BB. Ask him "why?" (get his reasons)
=B. That statement means/implies This statement ... (=B. in other words...) (=B. so you're saying...)
BB. Truth:_____ (maybe he's right, maybe he's wrong)
BB. TEST consequences:
BB. IF you do This then +pros. -cons.
BB. IF you do That then +pros. -cons.

HOW TO MAKE A GOOD DECISION (DM101 process)

[1] PROBLEM

- Define the problem: (What is bothering me?) Describe your Feelings, Situation/Problem and Thoughts.
- What do I want or need?
- Use "because" to show root causes
- Example: "Anxious because I missed a deadline at work because I was too busy.
  I think my job is in jeopardy. I want to keep my job and reduce stress.

[2] QUESTION

- Ask the right question to guide your focus
- Examples:
  - How can I solve this problem?
  - How can I achieve this goal?
  - What are my options?

[3] SOLUTIONS / OPTIONS

- List all possible options (S1, S2, S3…). Brainstorm.
- List all +pros. -cons. (c)concerns for each option.
- (?) = Important Question / Unknown → S+ Research. (check credible sources for more information.)
  +pros = something good / avoid something bad. (benefit, advantage, upside)
  −cons = something bad / lose or miss something good. (cost, disadvantage, downside)

[4] GOALS / NEEDS

- Decide what are your main goals, needs, values and purpose in life. What is important to you?
- Decide what is your specific goal or need for this specific problem.
- Goals, needs and values help determine the criteria and priorities.

[5] CRITERIA

- Use your goals, needs and values to set criteria for evaluating options
- Example: MSSPEL = helps me Mentally, Spiritually, Socially, Physically, Emotionally, Life Goals/Habits
- Can add specific goals as more criteria. Ask “Is this helpful or harmful?” (+MSSPEL or -MSSPEL?)
- Circle major pros and cons. ⊕ = major pro, ⊖ = major con. Add major pros, cons as more criteria.

[6] DECISION

- Pick the option that best meets your criteria and goals, has many pros and no serious cons.
- S+ Best Action: clearly state what you will do
- Reason: Explain why this option is wise and meets your goals and criteria, include the main pros.
- Steps to accomplish the chosen option

[7] REVIEW RESULTS

- After a week or a month, evaluate results. What worked (+pros). What to improve (-cons). Adjust.
- PS123-G → Decision → Results → Review → New PS123-G. (Continuous Improvement)
- PS123-G = P (Problem) → S123 (Solutions) → G (Goals)

IF unsure, say "I don't know. Let me think about it." Decision Making 101 worksheet

☀️ COMPARE OPTIONS BENEFIT / COST

PROBLEM: I feel lonely. I don't spend much time with friends.

(want/need) Want more friendship and fun.

QUESTION: How can I spend more time with friends?

SOLUTIONS: S1. option1 → (short-term result) → +pros. -cons. (c)concerns. $cost. •irrelevant

S1. stay the same → (easy) → +comfortable. -still lonely.

S2. text friends → (effort) → +more conversations. +more friendships. (c)maybe rejected.
+motive: keep in touch

S3. set up a monthly get together → (effort) → ⊕see friends regularly. +fun. -takes time.
$work:planning (30min/month)

S4. Join a club or group → (effort) → +new friendships. +new activities. (c)outside comfort zone.
(?)what clubs are available? (check internet). $10/month.

S5. Volunteer → (effort) → +help others. +meet people. +purpose. -time commitment
(?)what opportunities are available? (check library) •some may think it is weird

S6. make a list of people to contact → (effort) → +organize friendships. +more opportunities.
$work:planning (60min). +maybe more friends (.7) = (70% chance).

🎯 main Goals,Needs,Values: Friendship. Community. Help others. (What matters to you?)

specific GOAL,NEED,WANT: want more friendships and social activities, Fun

criteria (if helpful): wise, love, Godpleasing, beneficial,

👉 S+ Solution: (best option) Set up a monthly get-together.

Reason: helps me spend more time with friends and is realistic to maintain.

Step1: Text 3 friends. Step2: Pick a date and place. Step3: Meet monthly.

extra space for more options or 💭B/BB thoughts. (B=Thought. BB=Truth)

B. I haven't heard from my friends in weeks. Maybe they don't like me anymore. (B. Thought)

BB. I don't know the reason. They may be busy or on vacation or sick. (BB.Truth)

BB. IF I reach out then +I'll know why they haven't called. +The friendship may grow.

B. a thought, statement, opinion, question

B. a question? (research a resource)

BB. (blank until found the answer)

IF unsure, say "I don't know. Let me think about it." EXAMPLE of Decision Making 101 worksheet

☀️ COMPARE OPTIONS

PROBLEM: _____

(want/need) _____

QUESTION:

SOLUTIONS: S1. option1 ⟶ (short-term result) ⟶ +pros. -cons. (c)concerns. $cost. •irrelevant

+ pros = gain / avoid negatives. −cons = cost / lose positives or miss opportunities

S1. option1:

S2. option2:

S3. option3:

S4. option4:

S5. option5:

S6. option6:

🎯 main Goals,Needs,Values:

specific GOAL,NEED,WANT:

criteria (if helpful): wise, love, Godpleasing, beneficial,

👉 S+ Solution: (best option)

Reason:

Step1: Step2: Step3:

PROBLEM:

Use DM101 when bothered or unsure about a situation.

Use DM101 when you're unsure which option is best.

Examples include:

Career or job decisions

Problems at work or school

Dating and marriage

College or education

Major purchases

Friendships and relationships

Financial decisions

Health and wellness problems/decisions

Ministry or volunteer opportunities

See "Decision Making 101 worksheet" for printable worksheet at decisionmaking101.com.

DECISION PROCESS



Decision Making 101.

LESSON 1A

Decision Making 101 is a method to help us make better decisions. Sometimes we make good decisions and sometimes we make bad decisions. The books "The Lies We Believe" by Chris Thurman and "LoserThink" by Scott Adams describe the main causes of our bad decisions and subsequent troubles.

Bad decisions come from making decisions without looking at all the options and all the pros and cons, and not identifying your goals and needs. It means that you don't consider both the short term and long term consequences. Bad decisions are often based on Lies, Fallacies and false assumptions.
•Fallacies are bad methods or reasons for making a decision. (BadThinking)
Beware of Fallacy of authority, majority, people please, hasty decision, avoidance, emotions, false premise

☀️Most bad decisions begin with a good-sounding reason that was never tested.

1. Ask: "Is that a good reason?"
2. Ask: "Is that a good idea?"

Good Decisions: Do what is right and good in thanks and praise to God our Creator, Redeemer.
IF it is right then do it. IF it is wrong then don't do it.
IF you are unsure, then say "I don't know. Let me think about it."
🛑STOP! 🙏📖TALK to GOD.
Test the thought or statement. Write all options pros cons.

Good decisions come from Testing each statement, thought, opinion. Is this true? What is the truth?
Good decisions come from Looking at all the options and all the pros and cons,
identifying the goals and needs, and considering both the short term and long term consequences.
Good decisions may also include writing the criteria and comparing the options for a particular goal/need.
Good decisions have a good motive and the right attitude. Pick the best option. (GoodThinking)
•Test your thoughts, attitudes and actions. Are these good, beneficial, agape, God-pleasing? God says…
Explore vs ignore feelings, concerns, gut feeling. Bad feelings are a signal that something is wrong.
See "The 6 Pillars of Decision Making" by Patrik Ian Meyer for these basics of good decision making.
Decision Making 101 worksheets on pages 3-4 are based on these principles, a practical application.
see DecisionMaking101.com for more resources

💭Ask Good Questions:

- What is the problem?
- What are my options?
- What are the pros and cons?
- What are my goals?
- What are the long-term consequences?
- What am I thinking?
- What is he saying?
- What is the message?
- Is it true? What is the truth?

Decision Making process

LESSON 1B

Decision Making 101 is based on the normal process/progression used to make decisions.
The normal decision process starts with a A.Situation/Event then my B.Thinking about the situation which leads to my C.Feelings and my D.Decision/Action.

🛑 A. Situation → 💭 B. Thought → ❤️ C. Feelings → 🚴 D. Action → Results

IF you change your B.Thinking then you change your C.Feelings and D.Decision/Action.

A. Situation → B. Thought → C. Feeling. → D. Decision/Action → results
BB. Truth → C+ good Feeling. → D+ good Decision/Action → good results

The following is an example. (more examples of A.B.C.D. are in "The Lies We Believe" by Chris Thurman)

A. Problem/Situation: A. I made mistakes at work
B. my Thought (T/F): B. I'm no good because I made mistakes. I must be perfect. (False)
C. my Feelings: C. Miserable. Depressed. Stressed.
D. my Action > +pros. -cons. D. Give up. Not work hard. > -lose job, -lose friends. -lose apartment
BB. Truth. Right Thinking. BB. I'm OK. Nobody is perfect. We all make mistakes.
C+ good Feeling: C+ Content. Happy. Confident. Feel good.
D+ good Action > +pros. D+ Work hard. Feel good. Try to improve. > +do better at work.

A. Problem/Situation: _____
B. my Thought: (T/F) _____
C. my Feelings: _____
D. my Action > +pros. -cons. _____
BB.good Thought (Truth): _____
C+ good Feeling: _____
D+ good Action > +pros _____

🌠 Test the Message

What is the message?
Test the message.
P. Bad Feeling. Gut Feeling.
B. He said this or did this. (statement or behavior)
=B. What is the message? (What does this mean?)
BB. Truth
• Is the message true or false?
• Is the message good or bad?

DEFINE the PROBLEM. TEST the STATEMENT. LESSON 2

IF I C.Feel bad then there is a problem with A.my Situation or B.my Thinking. Test it with BB.Truth.

C.my Feelings. "why?" because of A.my Situation. and B.my Thought. BB. Truth. → D+ good Action.

PROBLEM: TEST the Thought, Statement. T/F

C. my Feelings:	C. Miserable. Depressed. Stressed. Feel bad.	(why?)
A. Problem/Situation:	A. I made mistakes at work.	(The reason I feel bad)
B. my Thought: (T/F)	B. (T/F) I'm no good because I made mistakes. I must be perfect.	(False)
BB. Truth:	BB. I'm OK. Nobody is perfect. We all make mistakes.	
BB. God says….	BB. No difference; all are sinners. Christ came to save sinners. Romans 3	
BB. IF--THEN premise:	BB. IF I work hard and try to improve then +do better at work.	
D+ good Action > +pros.	D+ Work hard. Try to improve. > (short-term:work) > +do better at work.	

EG: EVIDENCE GIVEN to support a BB.Truth premise. (use **BB.Truth Tests** listed below)

- 📖 Bible truths
- 📘 Expert books or teachings
- 👣 Examples (EG can mean "Example" or "Evidence Given")
- 🧠 Personal experience
- 👨 Observation of life/patterns
- 👂 Testimonies or stories from others
- 📰 Research from credible sources. Show Proof.
- 🔁 Logical reasoning / common sense. (use CounterExamples to prove a statement is False.)
- ☺️ Inner conviction or peace
- 📓 Reflection/journaling insight
- 🔬 Experiment. Trial and Error. Test on small scale, see what works before jumping in.
- 📂 Facts, Reality. General Premise: IF this action then this outcome +pros. -cons.
- 🧩 Multiple sources agreeing

OTHER TOOLS:

D+ TRY best option. E. Evaluate Results. Adjust as needed. A1. D1. D2. D3. D+ TRY better option

D+ say "(Because) This situation, pros and cons, (or pros but cons) THEREFORE I will do this action."

B. (T/F) He says "You should do this." (maybe True or False) D+ ask "why?" D+ "so you're saying…"

=B. (T/F) "IF you do this then life will be wonderful." (False) D+ say "I don't know. Let me think about it."

BB. That's not true. IF I do this then this result +pros. -cons. -cons. and not good for me.

=B. That statement means/implies This statement … (=B. in other words…) (=B. so you're saying…)

BASIC DECISION MAKING PRINCIPLES **DecisionMaking101.com**.

God's guidance and truth are found in the Bible.

Show me Your ways, Lord, teach me Your paths. Guide me in your Truth … God my Savior. Psalm 25.

Rejoice in the Lord, the Gospel, Forgiveness. Praise God. Ps103 Love God. Love one another.

IF it is right then do it. IF it is wrong then don't do it.

IF not sure then say "I don't know. Let me think about it." Talk to God. Test the statement (True/False).

Write all options +pros. -cons.

TEST ADVICE before you decide.

When someone tells you what to do, ask him "why?"
When someone says:
"You should do this because of that reason ..."
Ask these 2 questions:
1. "Is that a good reason?" "Is it true?" "Is it relevant?"
   B. (T/F) → IF that reason or situation is true, does it actually justify this action?
2. "Is that a good idea?" (I don't know. Let me think about it.)
   P-S123-G → What are all the options? What are all the pros and cons of each option?
   What is the goal?

A reason can sound good and still lead to a bad decision.

IF someone gives advice or opinion, say "I don't know. Let me think about it."
Go home and TEST the statement. WRITE all the options. COMPARE pros and cons.

Every advice contains a B. (belief/opinion) and an S1 (suggested action)
   Advice → B + S1
   BB tests the B. BB. What is the Truth? BB. What does God say/want?
   PS123 tests the S1. Compare Options.
   P → B1 → S1 B1=opinion1 → S1. suggested option. (one option among many options)
   B2 → S2 B2=opinion2 → S2. suggested option
   B3 → S3 B3=opinion3 → S3. suggested option
   Compare S1, S2, S3, S4, S5, S6
   Consider pros, cons, concerns, goals.
   Choose Best Solution (S+)
"Advice is an opinion — maybe right, maybe wrong, maybe partly right. TEST it."

Use the same two questions for advice from others and from yourself (self-talk)
1. "Is that a good reason?" When applied inward, it exposes the motive
2. "Is that a good idea?" Write PS123-G (Problem, Solutions123, pros cons, Goal)
BB. IF you do This then +pros. -cons.
BB. IF you do That then +pros. -cons.

When someone gives you advice then ask "why?"
He gives reasons (T F I ?). 1. reason1 (T), 2. reason2 (F) 3. reason3 (I) 4. reason4 (?)
Good reason is True and Relevant (T) or +Good Reason
Bad reason is False (F) or Irrelevant (I). not sure (?) or • Bad Reason or Bad Reason (F)
Good Reason — But Bad Idea (Must test using PS123-G)
Good Reason — Good Idea (Must test using PS123-G)

IF many bad reasons then be skeptical. Use PS123-G: Write all options pros cons.
IF some good reasons then check into it. Use PS123-G: Write all options pros cons.

Explore the meanings and motives of behavior

P. I am doing this. or He/She is doing this.
Q. What does this mean? Why am I doing this? What is the reason or motive?
Q. What should be the purpose or reason for doing this? Is this a good idea?
=B1. T/F/? possible meaning or motive/reason. BB1. Truth/evidence
BB1. Is that a good reason?
=B2. T/F/? possible meaning or motive/reason. BB2. Truth/evidence
BB2. Is that a good reason?
BB2. God says...
BB. IF I do This then +pros. -cons.
BB. IF I do That then +pros. -cons.
BB. Is that a good idea? +pros. -cons.
S+. What is the best action?

Use BECAUSE to explore:

- **Root problem:** What is really bothering me—the underlying concern, thought, or unmet need?
- **Root cause:** What caused or contributed to this situation—how did I get here?

EXAMPLES of PSC
Decision Making 101



PROBLEM: ***TEST*** the Thought, Statement. T/F an ***EXAMPLE*** of the Decision Making 101 method

C. my Feelings. C. Feel bad. C. Depressed. C. Concerned. C. Bothered. C. Anxious. WHY?

A. Problem/Situation. A. I made some mistakes. A. He yelled at me. (The reason why I feel bad.)

B. my Thought (T/F). B. I must be perfect. =B. I'm no good because I am not perfect. (T/F)

BB. Truth BB. We all make mistakes. BB. I'm OK. Nobody's perfect. We're all human.

BB. God says … BB. No difference; all are sinners. Christ came to save sinners. Romans 3:23

D+ good action > +pros D+ List all the options, pros, cons. > +better decisions. +better life

B. He says a statement. BB. ask why? BB. an opinion. maybe right or wrong. BB. Truth. BB. God says…

Root problem/need/cause: (5 why) 1. *D3 because of D2 because of D1*

SOLUTIONS: WRITE all the options, +pros, -cons Option1 > ***Benefit / Cost•Risk***

Core Values > GOALS/Needs: Gospel. Love God. Help others. +Beneficial mental,emotional,social,spiritual

specific Goal/Need: Find good ways to deal with my mistakes at work. not Goal: -people pleasing.

D1. option1. +pros. -cons. **WRITE CRITERIA AND COMPARE** > (short term result) > +pros. -cons. (c)concern.

+Motive: Find best options. BB. God says… (c)concern BB.my Thinking •irrelevant. $cost. -con(.7)

B1. assumption / thoughts behind D1.option1 BB1. Truth. Correct Thinking. BB1. God says…

D2. option2. +pros. -cons. **BEAT UP ON MYSELF** > (easy) > -depressed. -help no one. -not work hard.

-Motive: self-pity, selfish. BB. God says "Be thankful" VS complain criteria(DDCDDD)

D3. option3. +pros. -cons. **GET A DIFFERENT JOB** > (work) > +maybe better job. +maybe better boss(.6)

+Motive: beneficial. +BB. God says "Be wise." #TRIAL and ERROR. criteria(BBXBXB)

D4. option4. +pros. -cons. **DO YOUR BEST. TRUST GOD. COPE METHODS** > (work) > +feel better. +help others.

+Motive: good attitude. BB. God says… +work better=happy. criteria(ABBBBB)

BB. IF I do THIS action → then THIS result (+pros / –cons). (General Premise)

BB. Ask the right questions. D+ do research. BB. What are my goals? B1.goal T/F. B2.goal T/F

Ba my attitude Ba. Proud. Self-pity. Ba. Perfectionism. Ba. People pleasing.

BBa good attitude BBa. Humble. Thankful. BBa Grace. BBa Assertive, Honest.

Circle the main pros and cons. Some of these can be the criteria, together with some goals and needs

---

+MSSPEL = helps me Mentally, Spiritually, Socially, Physically, Emotionally, Life goals/habits.

WRITE CRITERIA and compare options. Be honest. Is this wise? Is this agape? Is this beneficial, God-pleasing?

Specific Goal/Need: Find good ways to deal with my mistakes at work. (desired result/outcome)

A=very good.C=OK.F=very bad criteria.	options:	D1. write criteria.	D2. beat self up.	D3.different Job.	D4.do best. cope method	D5. training, get help	D6. seek opportunity.
1	wise	A	D	B	A	+	5. A
2	agape love,	A	D	B	B	+	4. B
3	beneficial MSSPEL.	B	C		B	+	5. A
4	God-pleasing	B	D	B	B	+	5. A
5	help others	A	D		B	+	4. B
6	(a want vs need?)	(A)	(D)	(B)	(B)	(+)	3. (C)

•IRRELEVANT: •people please. •meet their expectations. •easy. •pleasure. •different clothes. •travel. •car type.

D+ do best option: Step1: Step2: ..

D+ say "(Because) This situation, pros and cons, THEREFORE I will do this action."

E.Evaluate results after a month. What worked +pros, What to improve -cons. Adjust as needed.

EXAMPLES of C.A.B.D. B.my Thinking. BB.Truth. Good Thinking

C.my Feeling. A.Situation. **B.my Thinking. BB.Truth.** Ba. Bad attitude. BBa. Good attitude. D. Bad action. D+ Good action

C. Guilt. C. Feel bad. C. Depressed.
A. Dwell on my many mistakes and sins.
B. I'm no good. I'm too bad. My sins are too great.
BB. Behold the lamb of God, who takes away the sin of the world. BB. Where sin abounded, grace did much more abound.
BB. Chief of sinners though I be, Jesus shed His blood for me. 1Timothy 1:15 hymn
Ba. Guilt. Dwell on my mistakes and sins. Beat up on myself. BB. Repent. Get up. Jeremiah 8:4
BBa. Repent. Dwell on God's love,mercy,grace,forgiveness. Meditate on God's Word & hymns. Psalm 51,32,103,107 Romans 3,5,8
BB. Praise the Lord, oh my soul, and forget not all His benefits, who forgives all your sins and heals all your diseases. Psalm 103

C. Anxious. C. Afraid.
A. My future seems uncertain.
B. What if things don't work out well with my job, finances, family, health
BB. God is my refuge and strength; a very present help in trouble. Psalm 46 BB. Cast all your cares on Him for He cares for you.
BB. My help is in the name of the Lord, the maker of heaven and earth. BB. Be still and know that I am God. Psalm 46:10
Ba. anxious, worry about the future, doubt, what if this happens? BB. I can do all things through Christ, Philippians 4:13
BBa. Trust in the Lord with all your heart and lean not unto your own understanding. Que sera sera. Whatever will be will be.
BBa. Be anxious for nothing, but in everything by prayer and supplication with thanksgiving, take your requests to God.
C+ Confident. C+ Peace. Calm. Content. D+ Toolbox: Write options pros cons. Read Bible. CCM music. see friends. help others.

C. disappointed. C. unhappy. C. depressed. C. Red Flag! C. Covet, Jealous. C. Self-pity.
A. unmet expectations, loss of hopes/dreams. losses. trials and tribulations. difficulties. broken dreams. missed opportunities
B. Life should go my way. BB. Joseph in his trials is content, trusts and obeys. BB. Good times are just a taste of heaven.
BB. Life is difficult. trials. BB. Life is a vale of tears. Psalm 23. BB. I'm doing better than I deserve. BB. Oh well. It is what it is.
BB. Be thankful. It could be worse. Not in cold prison. Not in Antarctica. BB. Be thankful +health. +body. +mind. +food. +creation
BB. God, help me to accept what I can't change, help me to change what I can. Don't look back. Plan ahead. BB.Grieve
BB. Naked I came into the world. Naked I will leave. The Lord gives and He takes away. Blessed be the name of the Lord. Job1:21
BB. Godliness with contentment is great gain. For we brought nothing into the world and we can take nothing out. 1Timothy 6:6
BB. Oh well, it seemed like a good idea at the time. BB. REGAL. Repent Grieve Accept Learn,Laugh,Love. BB. Humor
B. I deserve a happy life with all my hopes and dreams coming true. BB. Be thankful. BB. at least it's not that situation…
BB. I deserve God's wrath. All I have is by God's grace and mercy. In His grace He gave me forgiveness, salvation, heaven.
Ba. self-pity, murmur/complain, look back, should have/could have, regret. dwell on my mistakes and sins and losses. 1Cor10
BBa. gratitude, thankful, content. Rejoice in the Lord. Humble, God's will be done. Don't look back. Plan ahead. Think good things.
BBa. Praise God. Psalm 103. He forgives all my sins. He heals all my diseases. Praise God from whom all blessings flow.
BB. Love not the world, nor the things in the world. 1John2:15. "What is the world to me." CW717. "Thou shalt not covet."
BB. God's grace is sufficient. Jesus and His love and forgiveness are all I need. Lower your expectations. Ps23. Psalm 107
BB. What is God trying to teach me? BB. be humble. IF not sure then say "I don't know". Talk to God. Write all options pros cons.
D+ Read the Psalms, hymns. D+ Lower expectations. D+ Be thankful. Think good things. Friends. Armor of God. 10 commands

EXAMPLES of C.A.B.D1,2,3. Decision Making 101 Problem/Solutions/Criteria = PSC

C.my Feeling. A.Situation. **B.my Thinking.** **BB.Truth.** Ba- Bad attitude. BBa. Good attitude. D. Bad action. D+ Good action
D1. Option 1 +pros. -cons. D2. Option 2 +pros. -cons. D3. Option 3 +pros. -cons. GOAL/NEED: BB. Truth
PROBLEM Importance = 4 (1-5) Take your time. Research.
C. Anxious. C. Unsure. C. Concerned (explore vs ignore feelings/concerns/gut feeling)
A. What do I do after I graduate from high school? = anxious. A1. I look at career options = happy.
B. T/F I should get a job at a factory BECAUSE I can make a lot of money there. =(I can more make money THEREFORE factory job.)
BB. Is that a good reason? BB. Is that a good idea? BB. Is this wise? BB. Is this agape love? BB. Is this beneficial MSSPEL?
BB. It is best to look at all the options and all the pros and cons. BB. what if …? BB. Is this Godpleasing?
B. T/F someone says you should move to California BECAUSE there are a lot of good jobs out there. B- a Lie
BB. Ask WHY? BB. Maybe Right; Maybe Wrong. BB. What does God say/want. BB. Truth. =B.T/F so you're saying…
=B. T/F California has the best jobs. "=B. T/F statement 2" indicates that "B.T/F statement 1" means/implies "B.T/F statement 2".
BB. Many states have better jobs and aren't so far away. BB. California has more crime.
B. T/F. How much make as computer programmer? Truths, Facts, Reality, Experiment, Expert books,
BB. I don't know. D+ Research this. BB.Truth. EG. Proof: Evidence, Examples, Experience, Observation, Research. Bible
BB. Ask the right questions. EG. BB. What does this mean? BB. Why? good reason? BB. Root problem/need? BB. pros? cons?
BB. IF you do your research then +better decisions. +better life. (General Premise). IF A then B. IF you want B then do A.
BB. God says Find ways to serve Him and help people. Use your talents; don't bury them. IF A then B. IF not want B then don't do A.
BB. God give me wisdom and guidance in finding my career. IF A then B. Therefore I will do A.
Ba. my attitude Ba. Greedy. Ba. People pleasing. Ba. Nice. Ba. Selfish. Ba. Lazy. IF A then B. A therefore B.
BBa Good attitude. BBa Content. BBa Godpleasing. BBa. Assertive. BBa. Serving. BBa. Ambitious
D. OK. Listen to advice, move to California > LoserThink. -maybe bad advice. -maybe bad decision, bad life, regret.
D+ Talk to God. 1.Write P/S123, CABD 2.Write all options and all pros, cons 3.Write criteria and compare options > +BEST option
SOLUTIONS: beliefs > values > purpose > priorities > GOALS: kind, helpful, friend
GOAL/NEED: +make a living to support myself and family. +help others. +use my gifts and talents. +a career
+worship and serve God with my gifts. +MSSPEL = helps me Mental, Spiritual, Social, Physical, Emotional, Life goals/habits.
not GOAL: -please others. -get rich. -pleasure. •a goal? (Y/N)(+/-) = not sure. •a goal (GBN)(+ -) IF good goal then '+goal'
OPTIONS: Benefits / Cost•Cons•Risk $cost. $work(time). $work(4H/D). $duty: $criteria: traits needed. Risk/Reward.
D1. Status quo > (short term result) > +pros. -cons. (c)concerns. •irrelevant. $cost. -con(.8)
Benefits: +pros. Cons: -cons Cost: $cost. Risk: -con(.8). R1.Result1(.7) +pros. -cons. or R2.Result2(.3) +pros. -cons.
D2. Work at a factory > (easy)(free)(not wait) > +make a lot of money right away. +no student debt. -no advancement=stuck in job
criteria (BCCCB) $0. $study(3 months). Motive:make a lot of money fast. -BB. God says…
D3. Go to college > (4 years) > PROS: +a career. +a skill. +BA/BS degree. +get a better job. +career fit your skills(.7). CONS: cost
criteria (ABAAA) $80,000. $study(4 years). +Motive:career to support family. +BB. God says…. $criteria: smart(T),tough(F)
D4. Become a WELS teacher > +a career. +a skill. +serve God. +help others. +educate kids. +share the Gospel. +a good purpose.
criteria (AAAAA) $30,000. $study(4 years). +Motive:serve God, help others. +God says.., $duty: $work(time)
D5. Go to a 2-year Technical School BECAUSE it is easier > (study 2 years) > pros: +a skill. +help others. cons:
criteria (ABABA). $10,000. $study(2 years). +Motive:career to support family. (c) concern BB. my thoughts on concern.
D6 Get a job in California > (easy) > +fun. +adventure. -no career. -away from family=lonely. -no advancement? -low wage(.7)
criteria (CCCCC). $500. $study(0 years). -Motive:have fun. •(c) concern BB. my thoughts on concern. =0K
+D7. Do what is right > (difficult) > +the right thing. +Godpleasing. •maybe difficult consequences. •maybe people angry at me.
+D8. IF not sure then STOP, talk to God, write P/S123 > (wait) (impatient) (people impatient) > +better decision. +better life.
+MSSPEL(AAABAA). #don't proceed until you are sure what is the right thing to do. #Listen to God, not people. #Wait on the Lord
•Trait(GBN)=not sure if good or bad trait. IF Good then +Trait. IF Bad then -Trait. IF Neutral then •Trait. #open doors, closed doors
D9. Try something for a month and see if it is better > (effort) (change) (risk) > +maybe better. +learn. +pro=result. +adventure=learn
#make observations after a month of pros and cons. +Trial and error. ( )criteria +/- ( )happier? ( )more social (+)help others
D10. Write criteria and compare > (work•30min) > +better decision. +better life. +MSSPEL. +better match. 🔷opportunity
E5. Option chosen because of +this and +this. Evaluate: check results in 2-6 months. +pros. -cons. Adjust or Try different option.
CRITERIA for a good career: 1. Make a living to support myself and family. 2. Help others. 3. use my gifts and talents
4. a career. 5. worship and serve God with my gifts. D+ circle main +pros -cons, these could be criteria. some goals could be criteria.
NOT CRITERIA: •wealth. •famous. •popular. •world traveler. •handsome. •great house. •sports car. •people pleasing. •pleasure

PROBLEM: Looking for a good match, a good friend.
C. Feeling: "I feel excited around her."
A. Situation: "She's attractive and gives me thrills. We feel romance."
B. Belief: "If I feel attracted, then she must be the right one."
BB. Better Belief: "Attraction is good, but I need to test her character, values and interests too."
BB. Like the song says, "My mama said… you gotta shop around." — Captain & Tennille
BB. 🚗 Dating is like car shopping. Write criteria. Shop around. Test drive. Find best match.
D+: Keep dating wisely, evaluate with criteria, *not just feelings*. OBSERVE. pros, cons, concerns.

SOLUTIONS: WRITE all the options, +pros, -cons, (c)concerns
GOALS/Needs: +MSSPEL. Happy. Help others. Serve God.
specific Goal/Need: Find a lady who is a good friend, good match or good partner
D1. option1. +pros. -cons.
criteria (AAAAABBBAAA)
D2. option2. +pros. -cons.
criteria (CCDCCDCCDD)
D3. option3. +pros. -cons.

D4. option4. +pros. -cons.

D+ Circle the main, important +pros and cons. Some of these could be added to the criteria list.

WRITE ***CRITERIA*** and compare options. What matters and what matters to me.
Specific Goal/Need: Find a lady who is a good friend, good match or good partner

CRITERIA.	OPTIONS: 1. Option1	2. Option2	3. Option3	4. Option4	5. Option5
1. Shared values: _____	A	C	+	-	5
2. Open, Respectful communication	A	C	+	-	4
3. Shared interests: _____	A	D	+	-	3
4. Trust. Honest. Trustworthy	A	C	+	-	3
5. Share feelings, thoughts freely	A	C	+	-	4
6. Similar goals: _____	B	D	+	-	2
7. Conflict well. Open dialogue	B	C	+	-	5
8. Respect for differences	A	C	+	•	4
9. Shared sense of humor, Fun	A	D	+	-	3
10. Friendship & mutual support	A	D	+	-	4

11. Character: kind, understanding, good attitude, helper, encourage vs discourage, show respect etc
12. Personality: fun, conversation, etc. a team, partner, helper for same goals, makes me happy?
13. Add your criteria from circled pros, cons. Mature. Responsible. For marriage, do they want kids?

•IRRELEVANT: •appearance. •wealth. •house. -romance. -sensual/makeout. #3.(c) divorced
D+ pick best option: Step1: spend time in group settings. Step2. Get to know them.
Step3: ask about values, goals, interests Step4: be friends with many. Step5: Evaluate in 2 months.
E. Evaluate results after 1 or 2 months. Fill in more and check criteria status and compare.

“WHAT WOULD YOU DO? Just This Once” by Dean Feldmeyer.

GOAL: +msspel. +help others. +Godpleasing. +honest. -people pleasing. -peer pressure
+MSSPEL = helps me Mentally, Spiritually, Socially, Physically, Emotionally, Life goals/habits.

Page 8. The invitation
C. Confused
A. Rita invites him to try weed at the party.
B. It’s just a little. Just this once.
BB. Temptation. Don’t compromise.
BB. God says Flee Temptation. Be a friend. Love one another.
D. Go with the flow > LoserThink, -bad consequences.
D+ Say “I don’t know. Let me think about it.” Talk to God. Write P/S123. > +better decision. +better life.
D1. P121 consent to weed > (pleasure)(please Rita) > -illegal. -get high. -addicted?
Motive: 1. Pleasure. 2. Fit in. 3. People pleasing
R1. Get away with it. (.6) or R2. Get arrested (.3) or R3. Get addicted (.4) -ruin my life. -hurt others.
BB. God says…
D2. P56. refuse weed (boring)(Rita upset)(made fun of) +sane. +legal. +not an addict. +OK.
Motive: 1. MSSPEL. 2. Love. 3. Godpleasing.
BB. God says…
E. Try weed (p121)
F. Fallacy of people pleasing, majority, hasty decisions, emotions, desires, go with the flow.

Page121. Pressure increases
C. Excited
A. Smoke weed with Rita. > Rita touch his leg
A. Rita ask him to go somewhere to makeout
B. This could be fun, pleasurable
BB God says Flee Lust
D1. Go home > +safe. +good life.
D2. p122. Go to makeout place > (c)tempted to makeout. -makeout(.8) > sex?(.2)
R1. Sober (.2). +good
or R2. Makeout (.6). •(pleasure•30min). -lust. -guilt. -ruin friendship. -maybe sex(.3). •pleasure(30min). -stuck with bad match.
or R3. Sex (.2). •(pleasure•30min). -ruin our lives. -guilt. -scars. -regrets. -stuck with bad match.
E2. Go to makeout place. (p122).

Page122. At the makeout place
C. Excited
A. At makeout place > lay on blanket on lawn > kiss > long kiss
> passionate kiss > sensual
B. This will be fun
BB. This could be a big mistake
BB. God says Flee Lust
C. Exciting. Sensual.
D1. p127 Keep kissing
D2. p49. Stop. Go home.
F. Fallacy of pleasure, emotions,

page 127. Consequences of giving in
A. Keep kissing > makeout > sex > -miserable. -guilt. -regrets.
B. I blew it. I'm no good
BB. I have sinned. Repent. God forgave all our sin.
BB. Behold the Lamb of God who takes away sin of the world. John 1:29
B. Give up. Give in.
BB. Get up. Turn to God.
BB. Repent. God forgave all our sin, and the sin of the world, by His death on the cross.
C. Feel guilty. C. Miserable. C. Afraid
D1. p59 Talk to her to apologize > (difficult) > R1.she ignore me or R2.we talk
D2. Give up
D3. p30 Talk to foolish friend.
D4. Repent. God's forgiveness. Psalm 51,32,103
D5. Talk to pastor, counselor or wise friend.

page 30. The vodka temptation
A. Talk to foolish friend. He offers vodka to feel better.
D1. Take some vodka > (feels good) (escape) > more vodka. > get drunk
D2. Go home. +not drunk. •live with guilt and regrets
D3. Go home and get counseling. +better
E1. Take some vodka

page 30. The choice
A. Take vodka > more vodka > -drunk
D1. Keep the drinking lifestyle > -ruin your life. -mess up other's lives
D2. Get help > +get better. +contribute. +help others

A1. Situation. B1. my Thinking. D1. my Action =A2.new situation. B2. D2.
A1. B1. D1. = A2. B2. D2. =A3. B3. D3.

BACK to INDEX

Bible Story examples: Good Decisions VS Bad Decisions

D- 1 Cor 10:11. (Examples of bad decisions) These things happened to them as examples and were written down as warnings for us,
D+ Hebrews 11. (Examples of good decisions, based on faith in God and His promises, from men of faith.)
A.Situation. B.Thinking. Ba- Bad attitude. D- Bad action > -results. BB. Truth. BBa Good attitude. D+ Good action > +results.
D1. Option 1 +pros. -cons. D2. Option 2 +pros. -cons. D3. Option 3 +pros. -cons. E3. Decision chosen > consequences

BIBLE STORY DECISIONS more Bible Story examples
similar situations: one has good thoughts/attitude and good decision; one believes the lie, has a bad attitude and bad decision.
B. a Thought. B- a LIE. BB. TRUTH. Ba- Bad attitude. BBa Good attitude. D- Bad Decisions. D+ Good Decisions/deeds
————————D+ Men of Faith. BB. Is there an example or Bible story that fits your situation? ————————
F. decision based on Fallacy of 1.authority, advice. 2.hasty decisions. 3.people-pleasing. 4.avoidance. 5.fear. 6.jump to conclusions 7.false dilemma. 8.half-truths. 9.majority. 10.emotions. 11.desires. 12.go with the flow. 13.false assumption. (see page7) (Motive)

Write A.B.Ba.D. BB.BBa.D+ for different Bible story decisions. (examples from the Bible. examples for our learning.) Bible lessons.
Discuss his A. Situation. B. Thinking. Ba. attitude. C. Feelings. D. action taken > consequences. Motive: F.Fallacies
Discuss his A. Situation. BB.Thinking. BBa attitude. C+Feelings. D+ action taken > consequences. Motive:

A. God tells Adam not to eat the "apple". A. Temptation. D- Adam disobeys God > -ruin mankind. -mankind sinful. -death.
A. God asks Joshua to march around Jericho wall 7 times. D+ Joshua obeys God > +defeat Jericho. +God blesses Joshua.
A. God asks Jonah to preach to Nineveh. D- Jonah tried to run from God > -Jonah eaten by a big fish. -Jonah depressed.
A. God asks Noah to build an ark. D+ Noah trusted and obeyed God > +God saved Noah and the animals. +God blessed him
D- People murmur and complain in desert. > 14,000 die. Ba- murmur, complain. Ba- unthankful. B. We deserve more.
D+ Paul content in prison. BBa contentment. BBa thankful. BB.We deserve God's wrath. He gives grace.
D+ Job content when loses his wealth, family and health. BB. The Lord gives and He takes away. Blessed be the name of the Lord.
D+ Joseph content and serve God when in slavery and prison. A. Joseph sold into slavery. A. Joseph in prison.
D- Israelites worship the golden calf in the desert. > -God is angry. -many die. (Exodus 32)
D+ Daniel refuses idolatry, sent to the lion's den. > +God saves Daniel. +God blesses Daniel. (Daniel 6:16)
D- 10 of 12 spies report that the people of Canaan are too powerful. B. We are too weak. C. Afraid. (Numbers 13-14)
D+ Joshua and Caleb say that we can take the land. God is on our side. BB. God is on our side. We will win. C. Confident
D- Cain is jealous and angry and kills his brother. Ba- jealous, angry. C. Angry. (Genesis 4)
D- Joseph's brothers are jealous and angry and sell Joseph to slavery. Ba- jealous, angry. C. Angry. (Genesis 37)
D+ Joseph forgives his brothers who sold him into slavery. BBa forgiving. kind. C. Kind, Forgiving. (Genesis 45)
D- Nebuchadnezzar becomes like a wild beast because of his pride. B. I have built this great Babylon by my mighty power.
D+ Daniel humbly interprets his dream. BB. I am a servant of the almighty God. His will be done.
D- Rich man builds bigger barns in his greed and lives for riches and luxury and pleasure.
D+ Paul lives to serve God and help others and spread the gospel.
D- Pharisee proud that he is better than others. (Luke 18:19-24)
D+ Publican asks God to be merciful to him a sinner. Humble. (Luke 18:19-24)
D- Priest and Levi not help the hurting but pass on the other side. Ba- apathy. (Luke 10:25)
D+ The good Samaritan helps the one in need. BBa.empathy. (Luke 10:25)
A. King David and Bathsheba temptation. D- David gives in to temptation > -David's son dies. -adultery. -murder. -ruin David's life.
A. Joseph and Potiphar's wife temptation. D+ Joseph flees from temptation > +God blesses Joseph.
D- Adam listens to Eve's bad suggestion/advice. > -misery. -sin. -ruin mankind. -death.
D+ Jesus rejects Peter's bad suggestion/advice. D+ Jesus rejects Satan's lies with God's Word, the Truth.
D- Samson lust for Delilah > (pleasure) > -Samson loses his power, his eyes, his freedom and his life.
D- Jacob infatuated. married bad match. > -difficult marriage and difficult life. A. Single. B. Should I marry? Who should I marry?
D+ Isaac finds a good wife. His servant uses good criteria > +happy marriage. A. Single. B. Should I marry? Who should I marry?
D+ St. Paul stays single, bachelor > +can serve God, others and gospel better. A. Single. B. Should I marry? Who should I marry?
D- Peter lies and denies Jesus. Ba- Fear. Ba- people pleasing. F.Fallacy of fear, people pleasing. (Luke 22:57)
D+ Apostles speak the truth and the gospel when opposed by religious leaders, accept consequences. (Acts 4)
D+ Martin Luther speaks the truth and the gospel when opposed by pope and emperor, accepts consequences.

PROBLEM

{c}concern: I'm depressed because I'm 21 and my girlfriend broke up with me. I will never find another girlfriend.
C.my Feeling. C.depressed. C.regret. C.anxious. C.miserable
A.problem: I thought I found the perfect girlfriend, but I blew it and she left me.= unhappy
-lonely. -depressed. A1.another problem. A2.another problem. A3.another problem to P/S123 sometime
A.+good health. +good school. +good family. +good friends. BB. Things to be thankful for.
B.T/F my thinking: I'm a failure because I blew it and my girlfriend left and now I will never get married.
BB.Truth: We all make mistakes. BB.There are many fish in the sea -- many other good matches.
=B.my goal in life is romance, to get married. (T/F) (False) (a lie) (F.Fallacy of false assumptions) B- a lie
BB.Truth: my goal in life is to serve God and help others and God will provide what I need.
=B. Life must go my way. (T/F)
BB. Life is difficult. BB. God is my refuge and strength; a very present help in trouble.
BB. Que sera sera. Whatever will be will be. The future is not ours to see. BB. God's will be done.
B.T/F IF not sure then just jump in. (False) (Fallacy of hasty decision, authority, emotion) B- a lie
BB. IF not sure then Talk to God. Write P/S123+- Test the statement. Look at all options, pros and cons.
B.T/F someone says … Fred says you should date other girls to find other friends. (Fred). BB. Interesting
BB. Ask WHY? BB.Maybe Right, Maybe Wrong. maybe partly right. BB.Truth. =B.T/F so you're saying...
=B.T/F Dating other ladies might be helpful. BB. an idea to consider. MRMW. BB. that's one option
BB. True. BB. Call ladies. Join eharmony. Check Lutherans Online. Join hobby groups. EG: examples, proof, evidence
BB.God says… Seek God's will and His kingdom and all these things will be added to you. Trust Me.
BB.God says… I will provide your needs. Don't look back. Be thankful. Love God. Love one another.

Ba- bad attitude. Ba- self-pity. Ba- doubt Ba- people pleasing. Ba- romance
BBa good attitude. Ba+ be thankful Ba+ trust God Ba+assertive, God pleasing Ba+friendship

B1.T/F If X then Y + - (General premise). B1.T/F X (Specific premise). B1.T/F therefore Y + - (Conclusion)
B1.T/F If look back in self-pity because unhappy then (easy) then -depressed. -help no one. -mess up your life
B2.T/F If get up, be thankful, date others then (work) then +find friends. +happier. +help others. +goals.
B3.T/F If call old girlfriend then (nervous) then maybe she dates me OR maybe she does not date me.
B4.T/F If write criteria for good match and compare then +better decision. +happier therefore do 'write criteria'

GOAL/NEED: Friends, Gospel, grace, help others, help look MSSPEL. not GOAL: -romance,-pleasure
D1.self-pity, regret, look back > (easy) > -depressed. -help no one. -miserable. -MSSPEL. -lose friends?
+D2.get up, date others > (work) > +friends. +social. +happier. +help others. +MSSPEL. +find good match?
D3.call old girlfriend > (nervous•10min) > R1.she dates me (.4) or R2.she doesn't date me (.6)
+D4.write criteria and compare options > (work•1hr) > +better decisions. +better life. +better match.

BB.What does this mean? B1.T/F BB1. B2.T/F BB2. B3.T/F BB3. (ask the right questions) (is this good?) (why?)
BB.What does this mean that she broke up with me?
B1.T/F I'm no good because she rejected me. BB1.This happens in dating. BB1.God loves you as you are.
B2.T/F Breaking up is part of dating. We learn from it. BB2. TRUE
B3.T/F I will never date again. BB3.There are many fish in the sea.There are other good matches out there.
B4.T/F Maybe we were not a good match. BB4. TRUE. BB4. date others to find a better match.

Rp. Root problem:1.self-pity. 2.lonely. 3.wrong priorities
Rn. Root need: 1.Friends. 2.Family. 3.God's grace and acceptance
Rc. Root cause: WHY 2020 A.situation? 2017 A.B.C.D. 2015 A.B.C.D.E. 2013 A.B.C.D1,D2,D3,E2.

SOLUTIONS
GOALS: MSSPEL. Worship,serve God. Love God. Love and help one another. Friends. Find a good match.
not GOALS: -romance, -pleasure, -people pleasing, •be rich? •be famous?(Y/N)
NEEDS: MSSPEL. Helps me Mental,Spiritual,Social,Physical,Emotional,Life goals. Friends. Help others.
GOAL: MSSPEL.Mental,Spiritual,Social,Physical,Emotional,Life goals/habits. Gospel. worship,serve God. Love, help one another.
D1. self-pity, regret, look back, should have/could have, isolate > (easy) > $Risk of depression (.8)
+pro. -con. -depressed. -miserable. -a sin. -help no one. -lose friends. -lose goals. -MSSPEL(FFFDFD). criteria (FFFFFF)
BB. Is this Beneficial? Godpleasing? Match goals? Is this agape Love? F. Fallacy 2,3,4 avoidance
{c}concern. BB. Thoughts on concern. BB. Analyze by IF X then Y + +. (c) can become - or •
-Motive: 1.self-pity. 2.selfish 3.emotion(impatient). =Ba.ungrateful.
-BB. God says don't look back. Don't murmur or complain. Be thankful always. Trust God to help.
D2. get up, be thankful, date others > (work•2h/w) > +friends. +social. +happier. $Risk of depression (.2)
$study Bible (1h/d) $social(1h/d). +MSSPEL(AAAAAA). +confidence. +help others. #pray. criteria (AAAAAA)
#call family and friends. #read the Bible and dating book. #write criteria and compare. #have many lady friends
{c} maybe some ladies will reject me. BB. That's OK. That's part of dating. Keep trying. BB. IF X then Y + +
+Motive: 1.MSSPEL 2.Love 3.Serve God. =Ba.Thankful. Ba.Love.
+BB. God says run the race before you. Help others. Take care of yourself. Serve God. Be thankful.
D3. call old girlfriend > (nervous•15m) > R1.she dates me. or R2.she not date me. $Risk of depression (.3)
If R1 she dates me then +good. +maybe friends again. •she has nice car. •she has pretty dress. criteria (CCCBCC)
If R2 she doesn't want to date me then OK. +I know the situation +other ladies out there.
{c} she may not want to talk to me. she might get mad. BB. That's OK. Then I know; reality check.
Motive: 1.curious. 2.miss her. 3.lonely.
BB.God says love one another. Trust Him. Be friends to people. Help people.
D4. Armor of God. Read Bible. Talk to God. Be thankful. Help others. Gospel focus $Risk of depression (.1)
> (work) > +MSSPEL(AAABAA). +happier. +help others. +please God. criteria (AAAAAA)
#call friends. #visit family. #volunteer. #have lady friends. #find useful goals. #be assertive
+Motive: 1.MSSPEL. 2.Love God. 3.Love others. 4.be Thankful. Ba+Thankful.
+BB.God says put on the full armor of God. Serve God. Help others. Be thankful.
D5. Addiction > (pleasure, escape•10min) > -a sin. -misery. -msspel. -ruin my life. -depressed. -insanity? -prison?
-BB. God says Flee temptation. Trust God. Don't give up. Isaiah 43. Psalm 23,51,130,103,107,32,25
D6. IF not sure then STOP, talk to God, write P/S123 > (wait) (impatient) (people impatient) > +better decision. +better life
+MSSPEL(AAABAA). #don't proceed until you are sure what is the right thing to do. #Listen to God, not people .
+Motive: 1.MSSPEL 2.Wisdom 3.Love 4.Godpleasing
+BB. Wisdom is supreme. Call on God in day of trouble. Show me your ways, oh Lord. Wait on the Lord.
D7. Try something for a month and see if it is better > (effort) (change) (risk) > +maybe better. +learn.
#make observations after a month of pros and cons. +Trial and error.
D8. Write criteria and compare > (work•30min) > +better decision. +better life. +MSSPEL. +better match.
D9. If depressed then do MSSPEL 1.good thoughts,attitude. 2.Gospel,Bible. 3.Friends. 4.Exercise. 5.Hobbies.

F. Fallacy: 1.authority (Jim said it so it must be true) 2.Fear (afraid she get mad). 3.desires (seek pleasure)
4.avoidance (avoid pain, conflict, truth, discomfort, reality, risk) 5.people pleasing (not get him angry or hurt)
6.ignore concerns, problems VS P/S123. CABD. 7. emotions (fear, anger, impatient, pleasure, excited)
F. BEWARE of Fallacy=bad methods/ways/reasons to make a decision/opinion/belief. similar to bad Motive.

CRITERIA for a good life, a good dating life.
1. MSSPEL. 2. have friends. 3. Be a good friend 4. Find a good match. 5. Help others. 6. Share the Gospel
7. Love and serve God. 8. Love one another. 9. Healthy VS unhealthy. 10. Helpful VS harmful
D1. (FDFFFFFF). D2. (AAAAAAAA). D3. (• B • C • • • •). D4. (AAABAAAA)
D5. (FFFFFFFF). D6. (AAAAAAAA). D7. (BBAAABBB). D8. (AAAAAAAA). D9. (AAA,_ABBB)

NOT CRITERIA: •wealth. •famous. •popular. •world traveler. •handsome. •great house. •sports car.

PROBLEM. C.my Feeling. why? A.Problem,Situation. B.T/F my thinking BB.Truth. Ba.attitude. D1,2,3 options
{c}concern: We're concerned because the church services are full and no extra room for visitors or members
C.my Feeling: C. Concerned
A.problem: church services are crowded and there is no room for more people or visitors.
need: more room in church services. A. problem, situation, need, concern, goal, question:
B.T/F my thinking: We should tear down the front wall for a bigger church BECAUSE the church is too small.
BB.Truth. BB.Is this a good reason? BB.Is this a good idea?
BB.Truth. It is best to look all the options and all the pros and cons EG. examples, proof
B.T/F someone says … we can save money by just keeping the status quo. Just ignore the concerns. (Fred)
BB. Ask WHY? BB.Maybe Right, Maybe Wrong. maybe partly right. BB.Truth.
=B.T/F so you're saying...
=B.T/F maybe the problem will go away VS we should try to solve this problem. BB. say 'That's one option'
BB. If we do nothing then the church will be crowded and people may not come because there is no room.
BB.God says… be wise with your money. God wants us to welcome people to church.
BB.Pray: G.God help me…
D. OK. Listen to advice > LoserThink. -maybe bad advice. -maybe bad decision
DD. Talk to God 1.Write P/S123 CABD 2.Write all options and all pros cons 3.Write criteria and compare options > +better decision

GOAL/NEED: a less crowded church, room for more people. not GOAL: mega church complex
D1. Tear out the front or side wall and make a bigger church
D2. Tear down the church and build a bigger mega church, with café and rec room.
D3. Have overflow in the commons or gym with a video of the service
D4. Add another service on Saturday night or Sunday afternoon/evening.
D5. Encourage people to watch church on livestream instead BECAUSE this is easy and will save money
D6. Set up chairs in the narthex like they do for Christmas Eve services
D7. Worship at Fox Valley Lutheran HS auditorium.
E4. Decided on option D4. Add another service on Saturday night (option chosen after research, P/S123)
E1. Find best ways to say or do option E4. HOW best to implement option E4. Step1. Step2.
+E2. EG: Show people the options, pros, cons and let them ask questions, tell opinions and vote. +pros. -cons.
E4/A1.consequences of E4 decision > +pros. -cons. CHECK results. Problem Solved? ADJUST. New D1,D2,D3

B1.T/F If X then Y + - (General premise). B1.T/F X (Specific premise). B1.T/F therefore Y + - (Conclusion)
B1.T/F If people watch livestream then +easy. +more room in church. +save on gas. -miss fellowship
B2.T/F If we have overflow in the commons then +more room in church. -people miss the live experience.

Ba- bad attitude. Ba- covet. Ba- uncaring. Ba- selfish. Ba- greedy. Ba- impatient. Ba- pride.
BBa good attitude. Ba+ be content. Ba+compassion. Ba+help people's needs. Ba+patient. Ba+humble.

Rp. Root problem:1. Not enough room in church for congregation
Rn. Root need: 1. Room for all members and visitors in the church.
Rc. Root cause: A3 because of A2.B2.D2. A2 because of A1.B1.D1 A1 B1 D1 > A2 B2 D2 > A3.
F. Fallacy: 1 authority. 2 majority. 3 people pleasing. 4 Fear. 5 hasty decision. 6 emotions. 7 desires. 8 avoidance.
BB.What does this mean? B1.T/F BB1. B2.T/F BB2. B3.T/F BB3. (ask the right questions) (why?)

PROBLEM: The church is too crowded. We need more room in each service. Do your homework
SOLUTIONS1,2,3 > (Short Term Result) > Long Term Results + - c • BB.God says. Motive. =Ba.Attitude.
GOALS: make more room in each church service 1.MSSPEL. 2.enough room. 3.affordable. 4.fellowship.
not GOALS: -mega church, •bigger church?(Y/N) 5.serving. 6.encouragement. (goals are also criteria)
NEEDS: more room in each church service so it isn't full. goal/criteria 1,2,3,4,5,6 rated (BBAACC)
GOAL: MSSPEL.Mental,Spiritual,Social,Physical,Emotional,Life goals/habits. Gospel. worship,serve God. Love, help one another.
1. Tear out the front or side wall of the church to make the church bigger > (work•1Y) >
$2,000,000. $Build(1year). $Worship in the gym(1 year)
+pro the bigger church will fit more people. +more distance between pews?
-con big cost. -can we afford it? -people will have to worship in the gym for 1 year = set up chairs each Sunday
{c}concern: will people want to worship in the gym for 1 year? #get info on different options and costs
Motive/Reason: 1. make room for more people. =Ba.helpful criteria (AABAAA)for123456
BB. God says be good stewards of our money.
2. Tear down the church and make a mega church with café and rec room to attract more people > (work•2Y) >
$6,000,000. $Build(2 years). $Worship in the gym(2 years)
+big enough to fit a lot of people and visitors. +maybe attract more people with the café and rec room
-huge cost. -can we afford this? -is this necessary? -a need or a want? •cafe. •rec room. •pool tables.
{c}will people want to worship in the gym for 2 years? BB. Try it for a month and see what people think.
Motive/Reason: 1. covet? 2. greed? 3.envy? =Ba-covetousness? criteria (BADAAA)
BB. God says to be good stewards of our money. Care for people's needs. Don't be greedy or covet.
3. Have overflow in the gym or commons with big video > (easy) >
$6000 for big video screen.
+quick and easy solution. +save money.
-people won't have the in-person experience with pastor, singing, organ, fellow members.
{c} will people miss the in-person experience? BB. Try it for a month and see what people think.
Motive: 1. good stewards of God's money. 2. care for people's needs. criteria (AAABAB)
BB. God says to be good stewards of our money. Care for people's needs.
4. Add another church service, Saturday night or Sunday afternoon/night > (easier) >
$100/w. $pastor(2h/w). +quick and easy solution. +save money. +maybe enough room in each service(.8)
R1.enough room in each service (.8) or R2.still not enough room (.2).
If R1.enough room in each service then problem solved. If R2.still not enough room then look at other options.
{c} A pastor will need to give another service on Saturday night. BB. The pastors may be willing to do this once a month.
Motive: Reason1. good stewards of God's money. Reason2. care for needs. criteria (AAAAAA)
BB. God says to be good stewards of our money. Care for people's needs.
5. encourage people to watch livestream at home so there is more room at church > (easy) >
$0. +easy. +more room in church. +save on gas(people at home).
-people may isolate. -people miss the fellowship. -people miss the in-person experience with the pastor, singing, organ, members
{c}people may get used to doing church at home and miss out on fellowship with other believers.
Motive: 1.easy. 2.cheap. criteria (CAADDD)
BB. God says don't forsake Christian fellowship, encourage and love one another, serve one another.

CRITERIA: 1. MSSPEL 2. enough room. 3. affordable. 4. fellowship. 5. serving. 6. encouragement. 7. not isolate
CRITERIA rated for option 1. AABAAAA 2. BADAAAA 3. AAABABA 4. AAAAAAA 5. CAADDDF. 6. BBXXCAB X=don't know

FALLACIES

or

Cognitive Biases



⚠️ BEWARE of B– Faulty Thinking Patterns and D– Faulty Behavior Patterns. Cognitive Biases.

Bad outcomes often come from **B– negative thinking patterns** and **D– negative behavior patterns**. These are like our **Achilles' heels**—weak spots that make us vulnerable to poor decisions. blind spots. Recognizing these helps us shift toward **BB. Better Beliefs** and **D+. Better Actions**.

🧠 B– Bad Thinking Patterns/Habits. False Beliefs *(Fallacies — The Lies We Believe) a mindset*

- **Authority Fallacy** – "He said it, so it must be true."
- **Majority Fallacy** – "Everyone thinks so, so it must be right."
- **People-Pleasing** – "I must make everyone happy, or they won't like me."
- **Hasty Decisions** – "I feel rushed. I'll just choose quickly." Not STOP to look at all options pros cons.
- **Avoidance** – "If I ignore the problem, it will go away." Avoid conflict, discomfort, pain, reality, risk.
- **Fear-Based Thinking** – "If I do this, people will be mad at me." I'm afraid what people will think of me.
- **Emotion-Based Thinking** – Anger, romance, pride, pleasure drive my choice.
- **Desire-Based Thinking** – "I desire this pleasure, so I will do it." "If it feels good, do it."
- **Jumping to Conclusions** – "I don't know the facts, but I think I know."
- **False Dilemma** – "It's either this or that" (ignoring other options).
- **Half-Truths** – Only looking at part of the evidence.
- **Go With the Flow** – "I'm going with the flow instead of stopping to test my thoughts and actions."
- **Perfectionism** – "I must be perfect, or I'm worthless."
- **Self-Pity / Look Back** – "I should have… I could have… it's hopeless." The past is past.
- **Fear of Failure or Risk** – "If I fail or make a mistake, it will be terrible." "It's safer not to try."
- **Status Quo Bias** – "It's easier and safer to just stay with the status quo." Comfort Zone.

🚫 D– Bad Behavior Patterns/Habits *(Faulty Responses — The Ruts We Fall Into)*

- **Isolation** – Isolate because it is easy, safe, comfortable.
- **Avoidance Habits** – Trying to avoid people, problems, pain, discomfort, conflict, risk
- **Addictions** – Trying to escape reality with Alcohol, drugs, pornography, gambling, overeating
- **Codependency** – Trying to control or be controlled instead of being honest and assertive.
- **People-Pleasing** – Saying "yes" when you need to say "no." or "I don't know"
- **Procrastination** – Putting off what matters most.
- **Pride / Perfectionism** – Trying to look good instead of being real. "I must be perfect."
- **Self-Pity** – Replaying hurts, "could-have/should-have" thinking.
- **Anger Outbursts** – Using anger as a coping tool.
- **Idleness** – Too much unstructured time leading to temptation.

✅ The Better Path (DM101 Framework)

- **BB. Better Belief (Truth):** Replace lies with truth.
- **Ba+. Good Attitude:** Choose a thankful, realistic, hopeful mindset. Be assertive.
- **D+. Better Actions:** Build wise, healthy habits step by step. Be assertive.

C.Feeling.	A.Situation.	B.Thought.	B- Fallacy involved.	→	D.Action.	D- Bad habits
		BB.Truth.	BB.Better Belief.	→	D+ good Action.	D+ Better habits

Good decisions Test each statement, look at all the options and all the pros and cons, and identify the goals and needs.
Good decisions may also include writing the criteria and comparing the options for a particular goal or need.
Bad decisions come from making decisions without looking at all the options and all the pros and cons,
and not identifying your goals and needs. It means that you don't consider both the short term and long term consequences.
A bad decision is based on Lies and Fallacies (bad methods or reasons for making a decision, B- a Faulty Thinking Pattern)

BEWARE! ⚠️ ⛔. Bad Decision Method.

🚫Fallacies. Bad Motives/Reasons for making decisions. (Bad/Wrong Thinking) LoserThink, Foolish

Here are some common fallacies, bad reasons or ways to make a decision: a false premise, distorted patterns of reasoning.

1. Fallacy of authority: making decisions based on someone's advice or opinion, without testing the statement, Psalm 118:8 thinking that this person is always right. (EG. HE said it so it must be right.) halo effect, expert advice fallacy. beware of bias,BS. They may be right; they may be wrong; they may be partly right. Ask "why?" Test the statement. Is it True or False? True or BS?
2. Fallacy of majority. Just because the majority believe something doesn't mean it is true. Beware of compromise of truth or principles
3. Fallacy of people pleasing VS being honest, assertive. trying to be nice and not hurt their feelings. Want approval. I must look good. saying or doing things to make them happy so that they like me and not get mad and hurt my feelings. Must live up to expectations
4. Fallacy of hasty decisions, because you feel rushed or feel too proud to say "I don't know" "Let me think about it." Impatient. Rushed; I don't want to look slow. This means making a decision before looking at all the options and all the pros and cons.
5. Fallacy of avoidance, trying to avoid conflict, pain, truth,reality,problem, Risk, work, discomfort, his anger/dislike, doing what is right
6. Fallacy of fear, afraid of what people will say or think or do if I do the right thing or what I want, real me. Fear of risk,mistakes,failure
7. Fallacy of emotions, basing your decisions on fear, anger, pleasure, excited, romance, pride, flattery, easy, pity, impatience, desires
8. Fallacy of desires, basing your actions and decisions on your desires,pleasure, covet, envy, lust, greed, self-pity, feelings,feels good
9. Fallacy of jumping to conclusions, without having all the facts. FALSE PREMISE. False assumption. First impressions. Anchoring.
10. Fallacy of false dilemma, thinking there are only 1 or 2 options when there may be 5 or more options.
11. Fallacy of half-truths, looking at just the pros or just the cons or just some of the pros or cons instead of looking at all the pros cons concerns for each option.
12. Fallacy of go with the flow, OK. following a combination of many fallacies, without stopping to talk to God and apply GoodThink. If it feels good, do it. Just go with the status quo (easy) without stopping to question or examine the routine, habits, actions, goals
13. Fallacy of false assumption,false cause,irrelevant,listen to advice,repetition,sunk costs,ignore my feelings/concerns/gut, look back
14. Fallacy of look back in self-pity, could have/should have, BB.Don't look back.Plan ahead.Reality. D1,2,3 options. D+Best option.
15. Fallacy of perfectionism. I must be perfect. They must like me. I must look good. Super Me vs Real Me. must meet expectations.
16. Fallacy of focus on short-term instead of long-term results
17. Fallacy of escape problems through addictions – thinking that avoiding the problem through addictions will solve it, instead of facing reality and taking constructive action. Addictions will make things worse, not better.

What Does God Say/Want. 🙂 Good Decision Method. PS123-G, BB

✅Good Motives/Reasons for making decisions. (Good/Right Thinking) GoodThink, Wise

On the other hand, here are some good reasons to make a decision/action: Grace. Gospel motivation. Gospel Joy. Share the Gospel. love for God, love for others, agape, help someone, beneficial, do what is right, Godpleasing, try to make it better, be assertive. Risk. help someone in their need, do the right thing, 10 commandments, share the Gospel, 1Cor13, be friendly, be generous,kind, wisdom good for me MSSPEL Mentally, Spiritually, Socially, Physically, Emotionally, Life goals/habits. Good for him/her MSSPEL.
Looked at all the options and all the +pros and -cons and picked best option. Godpleasing, speak the truth in love, Safety First, Fear, Love, Trust, Obey God. Grace. Love one another. Show honor and love to wife. Praise and worship. Get involved. Contribute. Try to make it better. be a good friend. help a friend. Be generous. compassion, Grace, show respect and love, duty, responsibility
Goals/Questions: Gospel. Love God. Love one another. Help others. Be honest. Be assertive. Is this right/wrong, good/bad? Is it wise, loving, godpleasing, beneficial? Is this good for me? Is this good for him/her? Write a good story. Family. Friends.
What Does God Say/Want? WDGSW. IF C.Red Flag! or gut feeling or concerns then explore it, don't ignore it.

Decision Making 101.

LESSON 1A

Decision Making 101 is a method to help us make better decisions. Sometimes we make good decisions and sometimes we make bad decisions. The books "The Lies We Believe" by Chris Thurman and "LoserThink" by Scott Adams describe the main causes of our bad decisions and subsequent troubles.

Bad decisions come from making decisions without looking at all the options and all the pros and cons, and not identifying your goals and needs. It means that you don't consider both the short term and long term consequences. Bad decisions are often based on Lies, Fallacies and false assumptions.
•Fallacies are bad methods or reasons for making a decision. (BadThinking)
Beware of Fallacy of authority, majority, people please, hasty decision, avoidance, emotions, false premise

Good decisions come from Testing each statement and thought. Is this true? What is the truth?
Good decisions come from Looking at all the options and all the pros and cons,
identifying the goals and needs, and considering both the short term and long term consequences.
Good decisions may also include writing the criteria and comparing the options for a particular goal/need.
Good decisions have a good motive and the right attitude. Pick the best option. (GoodThinking)
•Test your thoughts, attitudes and actions. Are these good, beneficial, agape, God-pleasing? God says…
Explore vs ignore feelings, concerns, gut feeling. Bad feelings are a signal that something is wrong.
See "The 6 Pillars of Decision Making" by Patrik Ian Meyer for these basics of good decision making.
Decision Making 101 worksheets on pages 3-4 are based on these principles, a practical application.

more cognitive biases (click on link)

See: *Gullible's Travels* (pp. 115–117) for story examples of many common fallacies and decision traps.

Go with the Flow

- Follow the first thought.
- Follow the crowd.
- Follow feelings.
- Follow pressure.
- Follow advice.
- Don't test.
- Don't compare.

SmartThink (PS123-G)

- Stop
- Test the thought (BB).
- Compare options (PS123-G).
- Consider consequences.
- Choose best option.

BIAS Check: Is my thinking biased? Is the advice biased? Am I being objective? What is the Truth?
External bias? → TEST ADVICE. Ask "Why?" Test the reasons.
Is this advice, reporting or source biased?
Internal bias? → TEST THE THOUGHT (BB). Ask "Could I be wrong? What does the evidence show?"
Is my own thinking biased? Am I falling for a fallacy? Is this faulty thinking?

S1. Option 1 → pros. cons. Motive: _____. F. Fallacy of _____.(where needed)

BIBLICAL PRINCIPLES



Attitudes Feelings

PRINCIPLES. INSIGHTS for LIVING. ARMOR of GOD. Talk to God. What Does God Say/Want. Go to the Bible.
STOP! God says … IF it is right then do it. IF it is wrong then don't. IF not sure then Talk to God. Write all options +pros. -cons.

God's Guidance is from God's Word

Call on God in every trouble for help, guidance, wisdom, strength, advice, forgiveness, mercy, Psalms
1.Thou shalt have no other gods. Exodus 20. Worship and serve God alone. Luke 4:8. What does God say/want. 10 commands.
Show me your ways, oh Lord. Teach me your paths. Psalm 25. Bible is my map, GPS. 10 commands. 1Cor13. Lord's Prayer.
2Timothy 3:15-16 All scripture is useful for teaching, rebuking, correcting, training in righteousness and to make us wise to salvation.
Thy word is a lamp unto my feet and a light unto my path. Psalm 119:105. Golden Rule. Luke 6:31. Your Word is Truth. John17:17
Hebrews 12:1 Let us run with perseverance the race set before us, fixing our eyes on Jesus, my Savior and King. GROW in Grace.
Isaiah 43:18 Forget the former things. Do not dwell on the past. Behold, I am doing a new thing. I will make a way in the wilderness.
God, help me accept what I can't change (past decisions, people), give me courage to change what I can (BB. BBa. D+)
Fear not for I am with you. Be not dismayed; I am your God. I will help you; I will strengthen you. Isaiah 41:10. 2Peter1:5
Trust in the Lord with all your heart and lean not on your own understanding. In all your ways acknowledge Him … Proverbs 3:5,6

God's Forgiveness

For God so loved the world that He gave His only begotten Son, that whoever believes in Him will not perish, but have eternal life.
Behold the lamb of God, who takes away the sin of the world. John1:29. 1John2:2. Romans 3-8. Psalm 130. John 3:16. .
Wash away all my sins. Psalm51. Though your sins be as scarlet, they shall be white as snow. Isaiah1:18
I am He who blots out your transgressions…and remembers your sins no more. Isaiah 43:25 Psalm 25
As far as the east is from the west, so far has He removed our transgressions from us. Psalm 103:12
If we confess our sins He is faithful and just and will forgive us our sins and cleanse us from all unrighteousness. 1 John 1:9
The wages of sin is death, but the gift of God is eternal life. Romans 6:23 1Tim1:15 1John1:9
All we like sheep have gone astray, each has turned to his own way and the Lord has laid on Him the iniquity of us all. Isaiah 53.
Where sin abounded, grace did much more abound. Romans 5:20. God have mercy on me a sinner. Luke 18:13.
For I will forgive their wickedness and remember their sins no more. Jeremiah 31:34
Praise the Lord, and forget not all His benefits, who forgives all your sins and heals all your diseases. Psalm 103. Luke 2:10.
Blessed is he whose transgressions are forgiven, whose sin the Lord does not count against him. Psalm32
He himself bore our sins on the tree so we may die to sin and live for righteousness. 1Peter 2:24
Saved from God's wrath by Grace alone, Faith alone. We are God's workmanship, created in Christ to do good works. Eph 2:10

Seek God's will in Gospel Joy Seek ye first the kingdom of God … Matthew 6:33

Blessed is the man who walks not in the counsel/advice of the ungodly, (Follow Christ, not the ways of devil, world, flesh. Eph 2)
but his delight is in the law of the Lord and on His law he meditates day and night. Psalm 1. Matthew 7:24. 10 commandments
Blessed are they who hear the word of God and do it. Luke 11:28. James 1:22. Matthew 13. Colossians 3. Philippians 4:9.
My sheep hear my voice; I know them and they follow me. I give them eternal life, and they shall never perish. John 10:27,28
I am the vine, you are the branches. He who abides in me and I in him bears much fruit. John 15:5. Grow in grace. 2Peter3:18
For the grace of God has appeared that offers salvation to all people. It teaches us to say 'No' to ungodliness
and worldly passions and to live godly lives, while we wait for the blessed hope… Titus 2:11-14. Be careful. Be wise. Eph 5:15
Therefore, I urge you, brothers and sisters, in view of God's mercy, to offer your bodies as a living sacrifice, holy and pleasing to
God—this is your true and proper worship. Do not conform to the pattern of this world,but be transformed by the renewing of your
mind. Then you will be able to test and approve what God's will is—his good, pleasing and perfect will. Romans 12:1-2.
And we take captive every thought to make it obedient to Christ. 2Cor10:5 STOP! God says… Eph 4:15 Speak the truth in love.
Beware of false prophets. 2 Cor 11:3. The devil uses lies to lead us astray from pure devotion to Christ. Romans16:17 mark, avoid.
Test the spirits (thoughts, statements, attitudes, actions) to see if from God. 1John 4:1 2Cor10:5. (Godpleasing, True or False)

Love one another

since God so loved us, we also ought to love one another. 1John4:11 "If you love me, keep my commandments." John 14:15
Love is patient, love is kind. It does not envy, it does not boast, it is not proud. It is not rude. It is not self-seeking,
it is not easily angered, it keeps no record of wrongs. Love does not delight in evil but rejoices with the truth. It always protects,
always trusts, always hopes, always perseveres. 1Corinthians 13. REGAL. Repent. Grieve losses. Accept. Learn. Laugh. Love.
Do to others as you would have them do to you. Luke 6:31. What would Jesus do? Good Samaritan Luke 10:25-37
A new command I give you: Love one another. As I have loved you, so you must love one another. John 13:34. Golden Rule.
"Love the Lord your God with all your heart and with all your soul and with all your mind and with all your strength."
The second is this: 'Love your neighbor as yourself.' Mark 12:30. Set free, to serve and love one another. Galatians 5:13-14

Ba. ATTITUDES

Create in me a clean heart, oh God, and renew a right spirit within me… Restore to me the joy of your salvation. Psalm 51:10

Ba- BAD ATTITUDES: self-pity, •envy,covet,jealous, •fear, •pride, •selfish, murmur, •anger,unforgiving, •timid, •disrespect

BBa GOOD ATTITUDES:Thanks, •content, trust God, •faith, •humble,•love, helpful, kind, •patient,•forgiving, •brave. •respectful

Ba- people pleasing, perfectionism, greed,lust,discontent,ungrateful, low self esteem, Super Me vs Real Me, dishonest, gullible

BBa Godpleasing, Grace, Love God. Love one another. generous, confident, friendly, serve, Joy, humor, Truth, honest, assertive

---

FEELINGS: Feelings are signals. Ask: What is the problem or situation? What am I thinking? Explore, don't ignore feelings.

😔 Sad 😡 Angry 😨 Anxious 😕 Confused 😬 Afraid 🤑 Greedy 🎃 an Urge 😛 a Desire 🤓 Humor

concerned, bothered, troubled, unsure, angry, worried, anxious, afraid, sad, guilty, shame, disappointed, bored, regret, nervous, proud, annoyed, depressed, unhappy, disturbed, doubt, lonely, embarrassed, discouraged, covet, envious, jealous, rushed, humiliated, hopeless, arrogant, overwhelmed, tired, stressed, amazed, confused, regret, gullible, empty, stubborn, tempted, belittled

miserable, feel bad, heartache, uncomfortable, discomfort, feels questionable, feel off, uncertain, Red Flag! Anxious! OK=acceptable distressed, very angry! very anxious! = Red Flag!

😊 Happy 😌 Calm 😎 Confident 🤓 Humor 😃 Fun

happy, calm, content, satisfied, feel good, feel OK, peaceful, motivated, encouraged, hopeful, assertive, bold, discerning, understood, comfort, comfortable, insights, risk, excited, confident, courage, thankful, fulfilled, humble, observation, comforted

feel better, peace, gut feeling, intuition, analyzing, compassion, love, observe, "I noticed", observant, objective

😕 💭 You can start here if emotions are involved. TEST the Thought, Statement. T/F

P. Problem. (Feeling because Situation and Thought) _____

-cons. +pros. _____

B. Thought: _____ (T/F) .

BB. Truth: _____

BB. God says… _____ .

S+ good action: _____ .

B. _____

BB. _____

_____

_____

_____

😐 my attitude: Ba.

😄 good attitude: BBa. _____ .

😕 **Ba. my Attitude.** 😄 **BBa. good Attitude.** B.Thought ↔ Ba.Attitude =B.This thought. BB.Truth

A.Situation Ba. Attitude > B.Thoughts > C.Feelings > D.Action > consequences

A.Situation. BBa.good Attitude > BB.good Thought > C+ good Feeling > D+ good Action > good results

BBa.good Attitudes = Thankful, Content, Humble, Kind, Patient, Assertive, Generous, Joy/Humor. Agape.

GOALS



SOLUTIONS: WRITE all the options, +pros, -cons. option (BENEFIT / COST)
GOALS/Needs: +goal. +goal. -not a goal. •goal (Y/N)=not sure if good goal.
specific Goal/Need:
Example: D1. option1 > (Short-Term) > +pros, -cons. (c)concerns. $cost. -con(.8) •irrelevant
D1. option1:
Motive: .

PRAY to God to show you proper goals. Talk to God. Read the Bible. see The Purpose Driven Life.

- **Goals** → define purpose
- **Criteria** → translate goals into measurable factors

"Describe your goal: a goal that is…" could be a very practical technique for *generating criteria*.

- **Pros/Cons** → evaluate how each option performs on those criteria and goals

Goals should absolutely be part of the **pros, cons, and criteria** framework in testing options, because they keep every evaluation tied to what truly matters.

D1. Option 1 → +pro: goal1. -con: not goal2. +pro: a benefit

- What are your goals, priorities, core values, needs?
- What are some good goals, good priorities? What are some God-pleasing goals?
- What are some bad goals, bad priorities?
- How can God's Word be used in defining goals?

⚖️Core Beliefs > Values > Priorities > Principles > Motives > Attitudes > Goals: >Thoughts > Decisions > Actions

G. What is my goal? Why?
B. Is this a good goal/reason?
BB. Good/Better Goal: _____

What are your core values? (click on link). Your values should guide your decisions (click on link)
Goals, Values and Habits (click on link). a List of Values (click on link) Rate your top values.
The Purpose Driven Life (click on link). Priorities (click on link)

BB. TEST the Goals.
B1. Goal 1. Y/N. BB1. God says…
B2. Goal 2. Y/N. BB2. God says…
B3. Goal 3. Y/N. BB3. God says…

AN EXAMPLE

BB. Possible Main Goals.		Ask "why"? Reasons.
B1. Share the Gospel	T/F	BB1.
B2. Love one another	T/F	BB2.
B3. Pleasure	T/F	BB3.
B4. Marriage	T/F	BB4.
B5. Get a lot of money	T/F	BB5.
B6. Romance	T/F	BB6.

Your listed **goals** are

1. Share the Gospel.	Yes
2. Love others	Yes
3. Pleasure (not a main goal)	No
4. Marriage (not a main goal)	No

Now, let's **evaluate** each of the four using your format:

B1. Share the Gospel
T/F: True
BB. God says:
"Go therefore and make disciples of all nations…" — *Matthew 28:19*
BB. **Evaluation:** This is a God-given goal. Sharing the Gospel fulfills Christ's command and advances His kingdom.

B2. Love Others
Y/N: Yes
BB. God says:
"Love your neighbor as yourself." — *Matthew 22:39*
"Let all that you do be done in love." — *1 Corinthians 16:14*
BB. **Evaluation:** Love is central to God's will—everything else flows from this.

B3. Pleasure
T/F: False (not a primary godly goal, self-centered)
BB. God says:
"But mark this: There will be terrible times in the last days. People will be lovers of themselves, lovers of money, boastful, proud, abusive... lovers of pleasure rather than lovers of God." — *2 Timothy 3:1–4*
"You were bought at a price. Therefore honor God with your bodies." — *1 Corinthians 6:20*
BB. **Evaluation:** Pleasure is not wrong in itself, but it becomes a false goal when it replaces loving and serving God.

B4. Marriage
T/F: Depends on motive — can be **True or False**
BB. God says:
"He who finds a wife finds what is good and receives favor from the Lord." — *Proverbs 18:22*
"An unmarried man is concerned about the Lord's affairs—how he can please the Lord." *1 Corinthians 7:32*
BB. **Evaluation:** Marriage is honorable and can glorify God, but it should not be the ultimate goal—serving God should be. Be careful and wise — marriage can be good or miserable. Find a good match. Pray.

Values → Priorities → Goals → Criteria → PS123-G → Best Decision

ASK THE RIGHT QUESTION.
(for goals or criteria or B.Thoughts). Right question → Right decision.
Should I do this?

Right Questions
(Wisdom•Truth•Benefit — decision criteria)

What does God say or want?
What is the right thing to do?
What is the truth?
Is this God-pleasing?
Is this wise? Is this good? Am I being honest and assertive?
Is this beneficial (long-term)?
Is this agape love, helpful, good for him/her?
Am I being kind, gentle, helpful, loving?
What is the best option?
What do I want/need?
Is this good for me mentally, spiritually, socially, physically, emotionally, life goals/habits? (MSSPEL)
Is this good for him/her mentally, spiritually, socially, physically, emotionally, life goals/habits? (MSSPEL)

Wrong Questions
(Pressure•Feelings• Approval — often irrelevant)

Wrong Questions			Right Questions
Does this please him/her?	(irrelevant)	VS	Does this please God?
What will they think if I do this?	(irrelevant)	VS	What does God think?
What does he/she want?	(irrelevant)	VS	What does God want?
What does he want me to do?	(irrelevant)	VS	What does God want me to do?
What does he/she say?	(irrelevant)	VS	What does God say? What is the truth?
Is this nice?		VS	Is this right? Is this honest? Is this truth?
Is this easy? Is this pleasurable?		VS	Is this right? Is this beneficial?
How do I keep her from being angry?		VS	How can I be open and honest?
Does this make me look good or bad?		VS	Am I being Real Me? Am I honest and assertive?
How can I avoid conflict, discomfort or risk?		VS	How can I face problems with God's help?
Is this romantic?		VS	Am I being a friend?
Will this hurt her feelings or get her mad?		VS	Am I being honest and assertive?

———-
Check:
Does this charge or drain my battery?
Does this fill or drain my love tank?

IMPORTANCE & LIKE SYSTEM (IMP/L System)
A tool for understanding importance, enjoyment, and interpersonal differences

Definitions
IMP = Importance (1–5 scale). How much does this matter?
How important this is relative to your values, responsibilities, needs, and consequences.
IMP=5 means it is very important (critical, must-do) This matters a lot.
IMP=1 means it is not important (optional, irrelevant) This doesn't matter.

What the Numbers Mean
IMP Scale (Importance)

- IMP=5 – very important
- IMP=4 – important
- IMP=3 – moderate importance
- IMP=2 – low importance
- IMP=1 – trivial/irrelevant. (it doesn't matter to me.)

L = Like/Dislike (–5 to +5): How much do I like or dislike this? enjoyment

+5 = love it / strongly like
+3 = like
+1 = slightly like
0 = neutral
–1 = slightly dislike
–3 = strongly dislike
–5 = can't stand it

Use important items and likes to help identify goals and decision criteria.
Compare IMP/L ratings to understand similarities and differences between people.

IMP = How much does it matter?
L = How much do I like/dislike it?
Impact = How beneficial/harmful are the consequences?

SOLUTIONS: WRITE all the options, +pros, -cons Decision Importance: __ (1-5) 1=Trivial. 5=Major.
IF decision importance is 4 or 5 (IMP=4-5) then take time with the decision, slow down, don't rush.
Write all the options pros cons and goals. Test your assumptions.
Use Decision Making 101 detailed worksheets.

D8. IF not sure then STOP, talk to God, write P/S123 > (wait) > +better decision. +better life.
#don't proceed until you are sure what is the right thing to do. #Listen to God, not people. #Wait on the Lord
IF it doesn't feel right then don't do it.

DECISION IMPORTANCE: ___ (1-5) 1=Trivial. 5=Major. OR IMP1=minor. IMP5=Major.
SOLUTIONS: WRITE all the options, +pros, -cons Decision Importance: __ (1-5) 1=Trivial. 5=Major.
GOALS/Needs:
specific Goal/Need:
D1. option1. +pros. -cons. **WRITE CRITERIA AND COMPARE** > (short term result) > +pros. -cons. (c)concern.
Motive: Find best options. BB. God says… •irrelevant. $cost. -risk(.7

If a decision is **high-impact**, **long-duration**, and **non-reversible**, then by definition it's a **"one-way door" decision.** Once you go through, you can't easily come back. Cautious if worst-case scenario is -3 to -5 !
Examples: marriage, having children, emigrating, starting a company that consumes all savings.
For these, the principle is:
Move slowly and deliberately. Be careful.

- Gather data and advice. Research.
- Write all options pros cons. Write criteria and compare options. Beware of red flags.
- Stress-test assumptions.
- Consider worst-case scenarios.
- Don't proceed until you're confident that even if things go wrong, you can live with the outcome.

Contrast: two-way vs. one-way doors

- **Two-way door** decisions = reversible → move fast, experiment. Act. Learn. Adjust.
- **One-way door** decisions = irreversible → move slow, be cautious.
  Write all options pros cons. Write criteria and compare options. Test small.

D8. IF not sure then STOP, talk to God, write P/S123 > (wait) > +better decision. +better life.
#don't proceed until you are sure what is the right thing to do. #Listen to God, not people. #Wait on the Lord

Assess Importance
Decision Importance (1–5)
1 = Trivial (e.g., where to eat). low-impact, short-term, reversible, worst case scenario=OK(-1)
3 = Moderate (e.g., which car to buy)
5 = Major. high-impact, long-term, non-reversible, worst case scenario=very bad(-5)
(e.g., marriage, home purchase, career change). Potential impact on me and others.

Stress-Test and Reflect
Before finalizing:

- What could go wrong?
- What if I'm wrong — can I recover?
- What if this happens?(.5)(-5)
- What is the worst-case scenarios?
- Can I live with the outcome if things go badly?
- Have I prayed / sought wisdom? Have I done the research?
- Have I looked at all options pros cons? Have I written all the criteria and compared all options?
- Important decision importance=5

Small vs Big Impact Decisions (click on link)

TEST
the
THOUGHT
STATEMENT



EG: **Evidence Given** to support a BB.Truth premise. (use **BB.Truth Tests** listed below)

- 📖 Bible truths
- 📘 Expert books or teachings
- 👣 Examples (EG can mean "Example" or "Evidence Given")
- 🧠 Personal experience
- 👀 Observation of life/patterns
- 👂 Testimonies or stories from others
- 📊 Research from credible sources. Show Proof.
- 🔁 Logical reasoning / common sense. (use CounterExamples to prove a statement is False.)
- 🌱 Fruit/results in others' lives
- 🕊️ Inner conviction or peace
- 🧘 Reflection/journaling insight
- 🔬 Experiment. Trial and Error. Test on small scale, see what works before jumping in.
- 📊 Facts, Reality. General Premise: IF this action then this outcome +pros. -cons.
- 🧩 Multiple sources agreeing

DECISION HELPS and TOOLS

+MSSPEL = helps me Mentally, Spiritually, Socially, Physically, Emotionally, Life goals/habits.
D1.Option1. +MSSPEL(ABBAAB) A=very good. B=good. C=OK. D=bad. F=very bad.

EXPERT ADVICE FALLACY - Don't outsource your thinking or decisions. Be assertive, not gullible.
C. my Feeling: uncertain, anxious, confused
A. Situation, Problem
B. He says do that action. (He gives me advice or an opinion.)
D. OK. I do that action. or I believe his advice or his opinion.
B. He is always right and I am probably wrong. Fallacy of authority, people pleasing, halo effect
B. He must be right because he is an expert, confident, excited, has charisma, popular, has a title
BB. He is human. He might be right or wrong. **Test each statement. Ask him "why?".**
BB. God says "Test the spirits to see if they are from God." 1 John 4:1. (be discerning)
BB. IF this action then this result +pros. -cons. IF that action then that result +pros. -cons.
D- I follow advice without thinking > -bad decision(.8). -bad result. -regret.
D+ STOP. Test the statement. Look at all the options pros cons. > +better decision. +peace of mind.

GENERAL PREMISE: modus ponens. Situation ↔ Criteria → Result (+/-) → Action
B1. Define antecedent: THIS **SITUATION** (IF and only IF) = 1. 2. 3. . (criteria and meaning)
B1.T/F IF THIS **SITUATION** then that result +pros. -cons. (Therefore do that.)
B1. THIS **SITUATION** THEREFORE that result +pros. -cons. (Therefore do that.)
B1. IF you want that result then do THIS. IF you don't want that result then don't do THIS.

⛔ **Stop and Test the advice or indirect command** (e.g. “you should do this” or “you must do that”)
When given advice and you feel pressured to agree or obey,

1. **Ask *“Why?”***
2. Listen to his reasons. B1.Reason 1 (T/F/?/•Irrelevant). B2.Reason 2 (T/F/?/•Irrelevant). BB2.Truth
3. Clarify with: **“So you’re saying…?”**
4. **Say *“I don’t know. Let me think about it.”*** *(“You might be right or You might be wrong.”)*
5. (He might be right or he might be wrong.) (or he may be partly right.) (or he may have biases)
6. **Later, Test the statement.** Write down ALL the options pros cons. Use Decision Making 101 method.

Beware of expectations as hidden commands. Test them. Ask “why?” Is it true/good? pros cons options.
This pause protects me from two mistakes:

- Accepting bad advice too quickly > bad decisions and regrets later.
- Rejecting good advice too quickly > missed opportunities.

⚠ **Watch out for Biased Advice or Opinions** (Even smart people can have blindspots and be wrong.)
Advice is filtered through another person’s experiences, personality, motives or agenda.
When someone gives advice, remember: their advice may not be objective — it can be shaped by bias.

- Common biases & motives: (sometimes hidden motives) (Take all advice with a grain of salt.)

• Authority Blindspot — He assumes he knows best because he is in a position of authority or an “expert”.
• Overconfidence Bias — He sounds very sure even when he might not have all the facts.
• Confirmation Bias — He only shares reasons that support *his* choice, ignoring other options, pros or cons.
• Self-Interest Motive — He gives advice that will benefit himself (money, convenience or other gain).
• Hasty advice — He says the first thoughts that come to his mind. Casual advice or Playful advice.
• Emotional Bias — He gives advice driven by fear, anger, envy, impatience, selfishness or excitement.
• False assumptions — He gives advice based on false assumptions, false beliefs, limited information.
• Past Experience Bias — He is influenced by some past experience similar to this situation
• Overgeneralization Bias — He assumes his personal experience applies to everyone. (anecdotal bias)
• Negativity / Optimism Bias — He focuses too much on either risks or best-case outcomes.
IF you notice one of these biases then slow down. Ask for reasons or evidence. Ask “Why?”
Test the statement and weigh +pros and -cons before deciding. Is this true and beneficial?

👱 **Decision Declaration Formula:** BE ASSERTIVE.
D+ say “*(Because)* This situation, pros and cons, **THEREFORE** I will do this action.”
D+ say “This situation, pros and cons. so **For that reason** I will do this action.”

•**Advice/Suggestion:** ask “Why do you think I should do this?” (*Reasons, pros/cons, evidence, outcome*)
ask “Why do you want me to do this?” *(Motive, bias, personal gain, expectation)*

Be objective.
Make sure their advice is objective. Beware of bias or false statements or agenda.

See Manipulation on page 157.

Stop and Test the advice strategy helps protect you from jumping too quickly into following someone's advice, indirect commands or suggestions.

How can I spot or find "expectations" hidden inside advice or commands?

Why "expectations" matter

Advice and commands often carry an **unspoken expectation** — what the other person *assumes you will or should do*.

If you can **notice those hidden expectations**, it helps you:

- avoid feeling pressured
- decide based on facts (not just pressure to please them)

🔍 How to Find Hidden Expectations in Advice or Commands

Here's a simple step-by-step test you can add to your Stop and Test:

① Listen for duty or obligation words

These words usually signal **expectation** (not just suggestion):

- must, have to, need to, should, supposed to, expected to
- "If you don't…, you'll disappoint / fail / be wrong"

Example:

- "You **should** take this job" → expectation: you will take it.
- "You **must** call him back" → expectation: you are required to.

② Imagine what they'd do if you said no

Ask yourself:

"If I don't do it, will they be **upset / surprised / disappointed**?"

If yes → they probably **expect** you to obey.

If no → it's probably **just an idea**, not an expectation.

③ Look for emotional pressure or consequences

Hidden expectations often come with pressure like:

- guilt ("You'll let me down if you don't…")
- fear ("You'll ruin everything if you don't…")
- praise ("I'll be proud if you do this…")

These emotional hooks reveal they **expect compliance**.

④ Ask directly: "Are you expecting me to do this?"

This is the fastest way to surface hidden expectations.

It forces them to **clarify if it's a choice or an order**.

📝 How to mark it during Stop and Test

When you write down the statement, add this question:

Expectation? (Yes / No / Unsure)

If Yes → what will they expect me to do? What will they assume if I don't?

This reminds you that **pressure ≠ proof** — just because they expect it doesn't mean it's right.

⚖️ Why this matters

- **Commands** usually come **with strong expectation** ("do it or else")
- **Advice** may come **with or without expectation** (depends on their tone)
- Detecting expectation helps you separate **emotional pressure** from **actual good reasons**

When someone says:

“You should do this because of that…”

Ask these 2 questions:

1. “Is that a good reason?” “Is it true?” “Is it relevant?”
   B. (T/F) → IF that reason or situation is true, does it actually justify this action?
2. “Is that a good idea?”
   PS123-G → What are all the options? What are the pros and cons of each option?

The reasons fall in one of these categories:

❌ False Statement
- Factually wrong or based on a lie or false assumption
- Fails BB (Truth test) immediately

❌ Bad Reason
- Sounds persuasive but is weak, shallow, emotional, pressured, or incomplete
- May contain some truth but still poor justification

⚠️ Irrelevant Reason
- Might be true
- But has no meaningful connection to goals, needs, or outcomes

😐 Good Reason — But Bad Idea
- Reason is true and relevant
- BUT PS123-G reveals better options or serious downsides

👉 Must test using PS123-G

✅ Good Reason — Good Idea
- Reason is true
- Relevant to goals and needs
- PS123-G confirms best decision

👉 Must test using PS123-G

PS123-G confirms the decision.

🔑 **Key Teaching Insight (This is powerful)**

Good-sounding reasons are **NOT** enough.
You only know if a decision is wise **after PS123-G**
Most bad life decisions happen because people:
- Stop at **B. Reason**
- Never test options, pros, cons, or irrelevants
- Never discover better alternatives

BACK to INDEX

Here's a practical **checklist for spotting advice that might not be fully in your best interest**. You can pair this with your Decision Making 101 worksheet, especially when evaluating (c) concerns:

Advice Evaluation Checklist

1. Check the advisor's motive

- Ask: *Why are they suggesting this?*
  - Are they looking out for **your well-being** or **their convenience, comfort, or agenda**?
  - Example: "You should just do X" because it's easier for them, not necessarily best for you.

2. Look for bias

- Are they projecting their **past experiences** onto your situation?
- Are they assuming your preferences or priorities are the same as theirs?

3. Watch for pressure or shortcuts

- "Just do it," "Stop thinking so much," or "Ignore your concerns" are red flags.
- Advice should help **analyze options, not bypass thinking**.

4. Consider missing perspectives

- Do they skip discussing **risks, cons, or consequences**?
- Are they ignoring your **short-term and long-term outcomes**?

5. Evaluate consistency with your values

- Does it align with your goals, priorities, or God-pleasing principles?
- Example: Even if they say it's "practical," does it conflict with what is wise, agape, or beneficial?

6. Check for transparency

- Are they open about **uncertainty**, limits, or possible downsides?
- Honest advice usually includes **pros, cons, and concerns**, not just the outcome they want.

7. Identify potential conflicts of interest

- Will following this advice benefit **them** more than you?
- Could it serve a personal, social, or financial agenda?

🔬 **D+ Experiment.** Try different options for a month. Monitor Results, +pros,-cons. Observe. Trial and error.
D+ Test or verify general premises/assumptions with an experiment and check +pros,-cons. Observe

🚀**Taking Risks**

D1. Try something new or new career > (RISK) > IF +3 or 0 then "what do you have to lose", just do it.
Result 1: **50% chance (+3)** = big success, help others, growth (.5)(+3)
or Result 2: **30% chance (0)** = doesn't work out, but OK, learn, try again (.3)(0)
or Result 3: **20% chance (-1)** = worst case (embarrassment)… learn resilience (.2)(-1)
Motive: growth, learning, helping, new opportunities.
D2. Call or talk to someone > R1. Fun talk. Friend.(+3) or R2. They ignore me=OK. Reality Check. (0)
D3. Not try anything risky >(easy) (no risk) > +safe. -not reach potential growth or gains. -not help others
Motive: safe. easy. Avoid stress, mistakes, embarrassment. Comfort

👉 Some risks are **worth it** (low cost, high learning, potential benefits) 🏆
👉 Some risks require **careful steps** (#do this checklist) ⚠️
👉 Some risks are **not wise** if the warning signs are strong (chance of very bad outcome) 🚫

🤷‍♂️**BB. Ask the right questions. D+ do Research.** BB. What is the goal? BB. Is this a good goal?
BB. What does this mean? B1. B1+ B2. B2+ BB. ask why? BB. is this good? BB. What if…
BB. Is that a good reason? BB. Is that a good idea? BB. Is this wise? BB. Is this agape love?
BB. Is this beneficial MSSPEL? BB. What is the root problem or root need? BB. What is the root cause?

🔀**Conditional Options Tool**
(Use when your choice depends on what happens.)

- **Direct Options (decide now):**
  D1. Do this → (short-term) → +pros / -cons
  D2. Do this → (short-term) → +pros / -cons
- **Conditional Options (backup plans):** Limit to 1 or 2.
  D3. IF _____ (outside event happens) → THEN I will _____ → (short-term) → +pros / -cons
  D4. IF _____ (outside event happens) → THEN I will _____ → (short-term) → +pros / -cons
- D5. Do this → (short-term) → R1. IF this result then this action. R2. IF that result then that action.

🧩 B. I'm doing this action **BECAUSE** of this reason. BB. Is that a good reason? BB. Is that a good idea?
BB. IF I do this action then these +pros. -cons. BB. Look at all the options pro cons.

A. Situation =B. That means This? (Y/N). BB. Truth
🤔**BB. <u>Question: What does this mean?</u>** BB. Reality Check: Honest Facts. Research. Evidence.
B1. (T/F/?) Possible Meaning 1. BB1. Truth/Reality Check:
B2. (T/F/?) Possible Meaning 2. BB2. Truth/Reality Check:
B3. (T/F/?) Possible Meaning 3. BB3. Truth/Reality Check:
D+ Conclusion: Based on the most likely truth or most helpful truth, what action makes sense?

🔷 **opportunity**. Maybe a special opportunity. Opportunity knocks once. IF +MSSPEL then TAKE IT.
open door. closed door. Know your goals. Learn to recognize opportunities when you see them.
D1. Option1. -miss this opportunity → status quo
D2. Option2. +opportunity → benefit for me and others
Therefore, as we have **opportunity**, let us do good to all people, Galatians 6:10
Opportunity knocks once. Take a good opportunity; it might not come again. Is this beneficial?

😐**Ba. my Attitude.** 😄**BBa. good Attitude.** B.Thought ↔ Ba.Attitude =B.This thought. BB.Truth
A.Situation Ba. Attitude > B.Thoughts > C.Feelings > D.Action > consequences
A.Situation. BBa.good Attitude > BB.good Thought > C+ good Feeling > D+ good Action > good results
BBa.good Attitudes = Thankful, Content, Humble, Kind, Patient, Assertive, Generous, Joy/Humor. Agape.

 D1. Noun#1. ( )criteria1. ( )criteria2. ( )criteria3. ( )criteria4 = not know status. a new item.
After study it becomes (+)criteria1. (-)criteria2. ( )criteria3. (+)criteria4

Probability and Impact

Probability. +pro (.6). 60% probability. -con (.3). 30% probability.
WHAT IF TOOL. Probability (.1 to .9). Impact (-5 to +5)
S1. Option 1 → Outcome (.6)(-5). = probability(.6) impact(-5).
+pro (details)=result (+5). -con (details)=results (-5). -maybe con (.6)(-5) or (-5)(.6)

"WHAT IF" TOOL or (c)concern TOOL

"Impact scale: -5 = very bad, 0 = neutral, +5 = very good. -5 = miserable. 0=OK. +5 = happy.

A. Situation / Planned Activity / Event: …
B. What outcomes do I worry about, if I do this option? What are my concerns?
B. What if Outcome A occurs? (probability .8) → Impact: -5 becomes (c)concern (.8)(-5)
B. What if Outcome B occurs? (probability .5) → Impact: +3 becomes +pro (.5)(+3)
B. What if Outcome C occurs? (probability .1) → Impact: 0 becomes (c)concern = OK

D1. Option 1 – List possible outcomes and evaluate probabilities and impact. (Also evaluate (c)concerns)
- Outcome A (probability .8) → Impact: miserable (-5) Outcome A (.8)=miserable (-5)
- Outcome B (probability .5) → Impact: happy (+3) Outcome B (.5)=happy (+3)
- Outcome C (probability .1) → Impact: neutral (0) Outcome C (.1)=neutral (0)

D1. Option 1 → -Outcome=miserable(.8)(-5)
D2. Option 2 → +Outcome=happy(.5)(+3)
D3. Option 3 → (c)concern (.8)(-4). (c)concern (.5)(-1). (c)concern (.2)(-5). (c)concern = OK
D+ Best option:

Thinking Probability (click on link)

CONFIDENCE LEVEL
BB. Statement (.8). (.8)=confidence level.
Some BB statements are known to be true and need no confidence level.
Other BB statements are the **best conclusion based on the available evidence**, but they are not certain.
Examples:
- **(1.0)** = Certain or essentially certain.
- **(.9)** = Very confident.
- **(.8)** = Probably true.
- **(.6)** = More likely than not.
- **(.5)** = About equally likely either way.

If your confidence is low, it may be wise to:
- Gather more information.
- Ask questions.
- Observe longer.
- Wait before making an important decision.

BACK to INDEX

🎲Probability

+pro (.6). 60% probability. -con (.3). 30% probability.
Almost impossible ≈ 0.01
Very unlikely ≈ 0.10
Unlikely ≈ 0.25
Maybe / Possible ≈ 0.50
Probably ≈ 0.75
Very likely ≈ 0.90
Almost certain ≈ 0.99

🧐TESTING the EXPLANATIONS

When someone says: *"This happened because of that,"* a good decision maker asks:

- Could there be other explanations?
- Am I accepting the first answer too quickly?

Pattern:

- P. Situation
- B. Statement of cause/effect
- BB. Truth: there may be other reasons/causes
    - B1. Alternative reason → BB1. Supporting thought
    - B2. Alternative reason → BB2. Supporting thought

This tool helps students:

1. Avoid one-sided thinking.
2. Consider multiple causes.
3. Stay curious instead of jumping to conclusions.

Example:

- P. She failed the test.
- B. She says: *"I failed the test because I'm dumb." MAYBE, MAYBE NOT.*
- BB. There may be other reasons/causes:
    - B1. Didn't study enough → BB1. Lack of preparation.
    - B2. The test was unusually hard → BB2. Even strong students struggled.
    - B3. Misread the questions → BB3. Simple mistakes can lower a grade.
    - B4. Stress or distractions → BB4. Couldn't focus during the test.

📘 Types of Conditional Premises

Decision making depends on understanding what kind of *if–then* statement you are dealing with. There are **three foundational types.**

1. Descriptive / Definitional / Meaning Conditionals. (True/False)

Definition:

IF X happens, THEN it means Y (based on the definition or category).

Used for: •clarifying meaning. •listing criteria. •avoiding false assumptions

Example:

A good used car IF it is dependable, comfortable, inexpensive and good gas mileage.

2. Predictive Conditionals (Cause/Effect)

Definition:

IF you do X, THEN Y will likely occur as a result.

Used for: •predicting outcomes. •listing pros and cons. •estimating risks and rewards

Structure:

- "If you do this → these consequences happen."

Example:

If you go to Hawaii → +warm. +fun. –expensive.

This is about **effects**, not definitions or truth categories.

3. Prescriptive / Rule-Based Conditionals. (should/must) (True/False)

Definition:

IF X, THEN you should / may / must do Y (according to rules, norms, laws).

Not about consequences or definitions, but about **standards/rules.**

Used for: •ethics. •social expectations. •policies.

Example:

If you are dating then you should marry. False

If you borrow something then you should return it. True

Descriptive conditional.

This IF that and that. (This = That) What is this? definition, criteria.

Predictive conditional

IF this then +pros. -cons. What will happen? consequences

Prescriptive conditional

IF this then do that. What should I do? action

IF this situation then do that because +pros. -cons. (Prescriptive, Predictive)

IF this situation then +pros. -cons. therefore do that. (Predictive, Prescriptive)

BB. This situation

BB. IF this situation then do this

SO THAT → predicted benefits of doing it (+pros)

OTHERWISE → predicted costs of not doing it (-cons).

BB. IF this situation then don't do that so that you avoid these cons. (because if do that then these cons)

📖Types of Statements (Everyday Life Examples)

(All statements can be accurate or inaccurate and should be tested. Feelings should be explored.)
People think using different kinds of statements.
Knowing the type helps you evaluate it correctly.

1. Descriptive Statements (IS)

Describe facts or observations.

- "The refrigerator is almost empty."
- "My phone battery is at 12%."
- "The bus is running late today."

Test for: accuracy.

2. Prescriptive Statements (SHOULD)

Recommend an action.

- "You should bring an umbrella."
- "We should take a different route."
- "You ought to get your oil changed soon."

Test for: wisdom and fit. They may be right or wrong.

3. Definitional Statements (MEANING)

Clarify the meaning of a word or category.

- "A budget is a plan for how you will use your money."
- "Exercise means any activity that increases your heart rate."
- "A hobby is something you do for enjoyment, not duty."

Test for: usefulness and accuracy.

4. Cause-and-Effect Statements (WHY)

Explain or infer why something happens.

- "If you skip breakfast, you may feel tired later."
- "If the dog is scratching, it might have allergies."
- "If the windows are open, the house will cool down."

Test for: evidence and alternatives.

5. Evaluative / Value Statements (GOOD / BAD)

Make a judgment about quality, importance, or worth.

- "This coffee tastes too bitter."
- "This neighborhood feels safe."
- "This movie isn't very interesting."

Test for: criteria and perspective.

6. Predictive Statements (WILL / LIKELY)
Anticipate what will probably happen.

- "It's likely to snow tonight."
- "The road will probably be busy after 5 p.m."
- "This plant will grow quickly with more sunlight."

Test for: patterns and evidence.

7. Emotional Statements (FEELING)
Express internal experience.

- "I feel nervous about driving in the snow."
- "I'm relieved the repairs are done."
- "I'm frustrated with this computer."

Explore for: causes and needs.

8. Questions
Invite information or clarity.

- "Where did I put my keys?"
- "What time does the store close?"
- "How much water does this plant need?"

Use for: guiding thinking.

9. Commands
Direct or instruct action.

- "Turn off the lights when you leave."
- "Please close the door."
- "Pick up your shoes."

Test for: appropriateness and authority.

Summary Chart (Everyday Life)

- **Descriptive:** "This is happening…"
- **Prescriptive:** "You should do this…"
- **Definitional:** "This means…"
- **Cause-and-Effect:** "If X happens, Y tends to follow…"
- **Evaluative:** "This is good/bad/important…"
- **Predictive:** "This will probably happen…"
- **Emotional:** "I feel…"
- **Questions:** "Where…? When…? How…?"
- **Commands:** "Do this."

⚠️ **BEWARE of B– Faulty Thinking Patterns and D– Faulty Behavior Patterns.** cognitive TRAPS.

Bad outcomes often come from **B– negative thinking patterns** and **D– negative behavior patterns**. These are like our **Achilles' heels**—weak spots that make us vulnerable to poor decisions. blind spots. Recognizing these helps us shift toward **BB. Better Beliefs** and **D+. Better Actions**.

🧠 **B– Bad Thinking Patterns/Habits. False Beliefs** *(Fallacies — The Lies We Believe) a mindset*

- **Authority Fallacy** – "He said it, so it must be true."
- **Majority Fallacy** – "Everyone thinks so, so it must be right."
- **People-Pleasing** – "I must make everyone happy, or they won't like me."
- **Hasty Decisions** – "I feel rushed. I'll just choose quickly."
- **Avoidance** – "If I ignore the problem, it will go away."
- **Fear-Based Thinking** – "If I do this, people will be mad at me." I'm afraid what people will think of me.
- **Emotion-Based Thinking** – Anger, romance, pride, pleasure drive my choice.
- **Desire-Based Thinking** – "I desire this pleasure, so I will do it." "If it feels good, do it."
- **Jumping to Conclusions** – "I don't know the facts, but I think I know."
- **False Dilemma** – "It's either this or that" (ignoring other options).
- **Half-Truths** – Only looking at part of the evidence.
- **Go With the Flow** – "I'm going with the flow instead of stopping to test my thoughts and actions."
- **Perfectionism** – "I must be perfect, or I'm worthless." "I'm not good enough."
- **Self-Pity / Look Back** – "I should have… I could have… it's hopeless."

🚫 **D– Bad Behavior Patterns/Habits** *(Faulty Responses — The Ruts We Fall Into)*

- **Isolation** – Isolate because it is easy, safe, comfortable.
- **Avoidance Habits** – Trying to avoid people, problems, pain, discomfort, conflict, risk
- **Addictions** – Trying to escape reality with Alcohol, drugs, pornography, gambling, overeating
- **Codependency** – Trying to control or be controlled instead of being honest and assertive.
- **People-Pleasing** – Saying "yes" when you need to say "no." or "I don't know"
- **Procrastination** – Putting off what matters most.
- **Pride / Perfectionism** – Trying to look good instead of being real.
- **Self-Pity** – Replaying hurts, "could-have/should-have" thinking.
- **Anger Outbursts** – Using anger as a coping tool.
- **Idleness** – Too much unstructured time leading to temptation.

✅ **The Better Path (DM101 Framework)**

- **BB. Better Belief (Truth):** Replace lies with truth.
- **Ba+. Good Attitude:** Choose a thankful, realistic, hopeful mindset.
- **D+. Better Actions:** Build wise, healthy habits step by step.

C.Feeling.	A.Situation.	B.Thought.	B- Fallacy involved.	→	D.Action.	D- Bad habits
		BB.Truth.	BB.Better Belief.	→	D+ good Action.	D+ Better habits

Good decisions Test each statement, look at all the options and all the pros and cons, and identify the goals and needs.
Good decisions may also include writing the criteria and comparing the options for a particular goal or need.
Bad decisions come from making decisions without looking at all the options and all the pros and cons,
and not identifying your goals and needs. It means that you don't consider both the short term and long term consequences.
A bad decision is based on Lies and Fallacies (bad methods or reasons for making a decision, B- a Faulty Thinking Pattern)

🚫 Fallacies. Bad Motives/Reasons for making decisions. (BadThinking) foolish

Here are some common fallacies, bad reasons or ways to make a decision: a false premise, distorted patterns of reasoning.

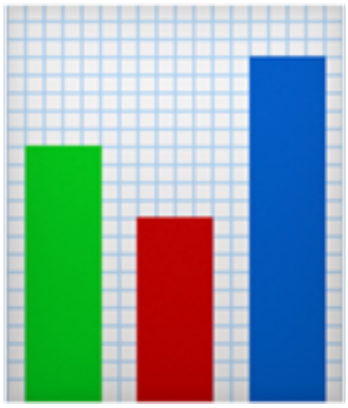
1. Fallacy of authority: making decisions based on someone's advice or opinion, without testing the statement, Psalm 118:8
   thinking that this person is always right. (EG. HE said it so it must be right.) halo effect, expert advice fallacy. beware of bias,BS.
   They may be right; they may be wrong; they may be partly right. Ask "why?" Test the statement. Is it True or False? True or BS?
2. Fallacy of majority. Just because the majority believe something doesn't mean it is true. Beware of compromise of truth or principles
3. Fallacy of people pleasing VS being honest, assertive. trying to be nice and not hurt their feelings. Want approval. I must look good.
   saying or doing things to make them happy so that they like me and not get mad and hurt my feelings. Must live up to expectations
4. Fallacy of hasty decisions, because you feel rushed or feel too proud to say "I don't know" "Let me think about it." Impatient.
   Rushed; I don't want to look slow. This means making a decision before looking at all the options and all the pros and cons.
5. Fallacy of avoidance, trying to avoid conflict, pain, truth,reality,problem, Risk, work, discomfort, his anger/dislike, doing what is right
6. Fallacy of fear, afraid of what people will say or think or do if I do the right thing or what I want, real me. Fear of risk,mistakes,failure
7. Fallacy of emotions, basing your decisions on fear, anger, pleasure, excited, romance, pride, flattery, easy, pity, impatience, desires
8. Fallacy of desires, basing your actions and decisions on your desires,pleasure, covet, envy, lust, greed, self-pity, feelings,feels good
9. Fallacy of jumping to conclusions, without having all the facts. FALSE PREMISE. False assumption. First impressions. Anchoring.
10. Fallacy of false dilemma, thinking there are only 1 or 2 options when there may be 5 or more options.
11. Fallacy of half-truths, looking at just the pros or just the cons or just some of the pros or cons
    instead of looking at all the pros cons concerns for each option.
12. Fallacy of go with the flow, OK. following a combination of many fallacies, without stopping to talk to God and apply GoodThink.
    If it feels good, do it. Just go with the status quo (easy) without stopping to question or examine the routine, habits, actions, goals
13. Fallacy of false assumption,false cause,irrelevant,listen to advice,repetition,sunk costs,ignore my feelings/concerns/gut, look back
14. Fallacy of look back in self-pity, could have/should have, BB.Don't look back.Plan ahead.Reality. D1,2,3 options. D+Best option.
15. Fallacy of perfectionism. I must be perfect. They must like me. I must look good. Super Me vs Real Me. must meet expectations.
16. Fallacy of focus on short-term instead of long-term results
17. Fallacy of escape problems through addictions – thinking that avoiding the problem through addictions will solve it,
    instead of facing reality and taking constructive action. Addictions will make things worse, not better.

✅ Good Motives/Reasons for making decisions. (GoodThinking) wise

On the other hand, here are some good reasons to make a decision/action: Grace. Gospel motivation. Gospel Joy. Share the Gospel.
love for God, love for others, agape, help someone, beneficial, do what is right, Godpleasing, try to make it better, be assertive. Risk.
help someone in their need, do the right thing, 10 commandments, share the Gospel, 1Cor13, be friendly, be generous,kind, wisdom
good for me MSSPEL Mentally, Spiritually, Socially, Physically, Emotionally, Life goals/habits. Good for him/her MSSPEL.
Looked at all the options and all the +pros and -cons and picked best option. Godpleasing, speak the truth in love, Safety First,
Fear, Love, Trust, Obey God. Grace. Love one another. Show honor and love to wife. Praise and worship. Get involved. Contribute.
Try to make it better. be a good friend. help a friend. Be generous. compassion, Grace, show respect and love, duty, responsibility
Goals/Questions: Gospel. Love God. Love one another. Help others. Be honest. Be assertive. Is this right/wrong, good/bad?
Is it wise, loving, godpleasing, beneficial? Is this good for me? Is this good for him/her? Write a good story. see Good Motives.
What Does God Say/Want? WDGSW. IF C.Red Flag! or gut feeling or concerns then explore it, don't ignore it.

Decision Making 101 is based on ideas from "The Lies We Believe" by Chris Thurman, "LoserThink" ch10 by Scott Adams,
"Christian Decision Making" by Lowell Smith, "Intro to Logic" by Dr. Robert Stufflebeam, "Winning the War in Your Mind"
by Craig Groeschel, "What Would You Do?" by Dean Feldmeyer, "Battlefield of the Mind" by Joyce Meyer. Toyota Kaizen.
"better decisions, fewer regrets" by Andy Stanley. "Healing for Damaged Emotions" by David Seamands.
"Living My Life as a Christian" WELS Bible Study. "Mind over Mood" by Dennis Greenberger. DM101 by Bernhard Barnabas.
"Telling Yourself the Truth" by William Backus and Marie Chapian. "The 6 Pillars of Decision Making" by Patrik Ian Meyer.

CRITERIA



Compact Criteria Comparison Method

Purpose

This method is a **shorter version** of the full Decision Making 101 criteria comparison chart.
It helps students rate options quickly when space or time is limited.

Step 1. Write Your Criteria

Examples:

1. Cost / Effort
2. Time required
3. Benefit to me (MSSPEL)
4. Benefit to others (MSSPEL)
5. God-pleasing / Agape test

Step 2. Use the Rating Scale

- **A = Excellent**
- **B = Good**
- **C = Fair / Neutral**
- **D = Poor**

Step 3. Rate Each Option

Write a letter for each criterion (A-F). (Example: Option 1 = A C B A B).
That means for Option 1: criteria1=A. criteria2=C. criteria3=B. criteria4=A. criteria5=B.

Step 4. Compare Patterns

- **Option 1 = A A B A A** → Strong overall
- **Option 2 = D D C D D** → Weak overall
- **Option 3 = B B D B B** → Mixed
- **Option 4 = C B B B B** → Fair
- **Option 5 = A ? ? B ?** → Fill in information when you know it

Can use 2-3 lines for criteria comparison instead of the 10 lines on criteria comparison chart.
Criteria: 1.Cost. 2.Time required. 3.Benefit to me. 4.Benefit to others. 5.God-pleasing.
Option 1=AABAA. Option 2=DDCDD. Option 3=BBDBB. Option 4=CBBBB.

Step 5. Decide

Pick the option with A's and B's, that best meets your **goal/need** and passes the **wise / agape** test.
•Reminder: The **letters are a tool, not the final authority**. Motives and God's truth must guide the choice.

"Describe your goal: a goal that is…" could be a very practical technique for *generating criteria*.

WRITE ***CRITERIA*** and compare options. Be honest. Is this wise? Is this agape love? Is this beneficial, God-pleasing?

Specific Goal/Need:

ABCDF or 54321, +/- criteria. options:	D1.	D2.	D3.	D4.	D5.	D6.
1 NEEDS:						
2						
3						
4						
5						
6						
7						
8						
9						
10 WANTS:						
11						
12						
13						
14						
•IRRELEVANT:						

Goals/Needs/Values → What matters to me?
Criteria → What should I compare?
Priorities → Which criteria matter most?
Sometimes criteria conflict. Priorities help determine which criterion comes first.
PS123-G → Develop good criteria → Set priorities → Standard Procedure (SOP) → Good Habit
Wants vs Needs (click on link)

optional: Compact Criteria plus RISK of bad thing
EG: Criteria: 1.Cost. 2.Time required. 3.Helps me. 4.Helps others. RISK: hurt, sick
Option 1=AABA(.2)(.1) Option 2=DDCD(.6)(.8)
Criteria grades → HIGH is good.
Risk probability → LOW is good.

Criteria: 1. criteria1. 2. criteria2. 3. criteria3. 4. criteria4.
1.option 1 → (Short-Term) → ( )criteria1. ( )criteria2. ( )criteria3. ( )criteria4. +pro. +pro.
2.option 2 → (Short-Term) → (+)criteria1. (+)criteria2. ( )criteria3. (+)criteria4. +pro. -con.
3.option 3 → (Short-Term) → (-)criteria1. (-)criteria2. (+)criteria3. (+)criteria4. +pro. +pro.
4.option 4 → (+)criteria1. ( )criteria2. (+)criteria3. (-)criteria4. +pro. -con.

D1. Noun#1. ( )criteria1. ( )criteria2. ( )criteria3. ( )criteria4 = not know status. a new item.
After study it becomes (+)criteria1. (-)criteria2. ( )criteria3. (+)criteria4

ASK THE RIGHT QUESTION.
(for goals or criteria or B.Thoughts). Right question → Right decision.
Should I do this? Is this a good idea?

Right Questions
(Wisdom•Truth•Benefit — decision criteria)

What does God want? What does God say?
What is the right thing to do?
What is the truth?
Is this God-pleasing?
Is this wise? Is this good? Am I being honest and assertive?
Is this beneficial (long-term)?
Does this serve God? Does this further his kingdom of Grace and share the Gospel?
Is this agape love, helpful, good for him/her?
Am I being kind, gentle, helpful, loving?
What is the best option?
What do I want/need?
Is this good for me mentally, spiritually, socially, physically, emotionally, life goals/habits? (MSSPEL)
Is this good for him/her mentally, spiritually, socially, physically, emotionally, life goals/habits? (MSSPEL)

Wrong Questions
(Pressure•Feelings• Approval — often irrelevant)

Wrong Questions			Right Questions
Does this please him/her?	(irrelevant)	VS	Does this please God?
What will they think if I do this?	(irrelevant)	VS	What does God think?
What does he/she want?	(irrelevant)	VS	What does God want?
What does he want me to do?	(irrelevant)	VS	What does God want me to do?
What does he/she say?	(irrelevant)	VS	What does God say? What is the truth?
Is this nice?		VS	Is this right? Is this honest? Is this truth?
Is this easy? Is this pleasurable?		VS	Is this right? Is this beneficial?
How do I keep her from being angry?		VS	How can I be open and honest?
Does this make me look good or bad?		VS	Am I being Real Me? Am I honest and assertive?
How can I avoid conflict, discomfort or risk?		VS	How can I face problems with God's help?
Is this romantic?		VS	Am I being a friend?
Will this hurt her feelings or get her mad?		VS	Am I being honest and assertive?

———-
Check:
Does this charge or drain my battery?
Does this fill or drain my love tank?

BACK to INDEX

DECISION IMPORTANCE: ___ (1-5) 1=Trivial. 5=Major. OR IMP1=minor. IMP5=Major.

SOLUTIONS: WRITE all the options, +pros, -cons Decision Importance: __ (1-5) 1=Trivial. 5=Major.
GOALS/Needs:
specific Goal/Need:
D1. option1. +pros. -cons. WRITE CRITERIA AND COMPARE > (short term result) > +pros. -cons. (c)concern.
Motive: Find best options. BB. God says… •irrelevant. $cost. -risk(.7

If a decision is **high-impact**, **long-duration**, and **non-reversible**, then by definition it's a **"one-way door" decision.** Once you go through, you can't easily come back. Cautious if worst-case scenario is -3 to -5 !
Examples: marriage, having children, emigrating, starting a company that consumes all savings.
For these, the principle is:
Move slowly and deliberately. Be careful.

- Gather data and advice. Research.
- Write all options pros cons. Write criteria and compare options. Beware of red flags.
- Stress-test assumptions.
- Consider worst-case scenarios.
- Don't proceed until you're confident that even if things go wrong, you can live with the outcome.

Contrast: two-way vs. one-way doors

- **Two-way door** decisions = reversible → move fast, experiment. Act. Learn. Adjust.
- **One-way door** decisions = irreversible → move slow, be cautious.
  Write all options pros cons. Write criteria and compare options. Test small.

D8. IF not sure then STOP, talk to God, write P/S123 > (wait) > +better decision. +better life.
#don't proceed until you are sure what is the right thing to do. #Listen to God, not people. #Wait on the Lord

Assess Importance
Decision Importance (1–5)
1 = Trivial (e.g., where to eat). low-impact, short-term, reversible, worst case scenario=OK(-1)
3 = Moderate (e.g., which car to buy)
5 = Major. high-impact, long-term, non-reversible, worst case scenario=very bad(-5)
(e.g., marriage, home purchase, career change). Potential impact on me and others.

Stress-Test and Reflect
Before finalizing:

- What could go wrong?
- What if I'm wrong — can I recover?
- What if this happens?(.5)(-5)
- What is the worst-case scenarios?
- Can I live with the outcome if things go badly?
- Have I prayed / sought wisdom? Have I done the research?
- Have I looked at all options pros cons? Have I written all the criteria and compared all options?

CRITERIA GRID with PROBABILITY and RISK

Circle the main option pros and cons. Some of these can be used as criteria. (important factors)

WRITE ***CRITERIA*** and compare options. Be honest. Is this wise? Is this agape? Is this beneficial, God-pleasing?
Goals/Needs:
Specific Goal/Need:

ABCDF or 54321, +/- criteria. options:	D1. option1	D2. option2	D3. option3	D4.	D5.	D6.
1. Criteria 1	A	C	B			
2. Criteria 2	B	B	B			
3. Criteria 3	A	C	B			
4. Criteria 4	C	D	A			
5. NOT bad thing	A	F	A			
6. NOT bad thing	B	D	A			
7. (a want vs need)	(A)	(D)	(C)			
8. Chance of good thing	.8	0	.2	higher number is better		
9. Risk of bad thing	.2	.9	.5	lower number is better		
10. Risk of bad thing	.2	.9	.5	lower number is better		

* Instead of "NOT bad thing", it might be less confusing to just state the opposite as "good thing"

an EXAMPLE

+MSSPEL = helps me Mentally, Spiritually, Socially, Physically, Emotionally, Life goals/habits.
WRITE ***CRITERIA*** and compare options. Be honest. Is this wise? Is this agape? Is this beneficial, God-pleasing?
Specific Goal/Need: Find good ways to deal with my mistakes at work. (desired result/outcome)

IF this criteria then +pro. +pro. criteria. options:	D1. write criteria.	D2. beat self up.	D3. different Job.	D4. do best. cope method	D5. training, get help	D6. Quit my job
1 wise	A	D	B	A. 5	+	1
2 agape love,	A	D	B	B. 4	+	1
3 beneficial MSSPEL.	B	C		B. 4	+	2
4 God-pleasing	B	D	B	B. 4	+	1
5 help others	A	D		C. 3	+	1
6 practical	A	D	B	A.	+	1
7 chance of dream job	.5	.1	.6	.2	.2	.1
8 Risk no pay (-5)	.1	.7	.2	.2	.1	.9
9 Risk moving (-2)	.1	.5	.7	.1	.1	.8

•IRRELEVANT: •people please. •meet their expectations. •easy. •pleasure. •different clothes. •travel. •car type.

Impact scale: -5 = very bad, 0 = neutral, +5 = very good.
Probability: .5 = 50% chance. .7 = 70% chance.

DECISION CRITERIA. B. Question: should I do this? BB. Criteria for that decision.

(Do this action IF and ONLY IF this BB.criteria.) BB. Criteria: what matters and what matters to me.

B. The Question

"Should I do this?" (Every decision boils down to this.)

Examples:

- Should I go to college?
- Should I take this job?
- Should I steady date this person?
- Should I marry this person?
- Should I buy a different house?

Here is an example:

Example 1: Should I go to college?

Step 1: Ask the basic question (B)

- **B:** Should I go to college?
- **B:** Why might I want to do this? Is that a good reason?
- **B:** What are the good reasons to go? What is the purpose for this action?

Step 2: Identify BB. Criteria for making this decision. (The right reasons to do this action.)

- College is wise if: (necessary and sufficient)
    1. It increases knowledge and marketable skills. AND
    2. It helps achieve career and life goals. AND
    3. It is financially feasible and manageable. AND
    4. The choice aligns with personal values and God-pleasing principles.

Step 3: Evaluate Options

D1. Go to this college. +gain education. +better career opportunities. criteria(AABA)
D2. Don't go to college. +save money. +work experience. -fewer career options. criteria(CDAC)
D3. Go to Harvard. +prestigious college. -different values. -too expensive. criteria(AADC)

Step 4: Decide

- Choose the option that meets the BB criteria and passes the wise / agape test.
- IF the option doesn't meet the criteria then don't do that action/decision/option.

More examples: IFF means "If and only if". necessary and sufficient. must-have.

Step 2: Identify BB. Criteria for making this decision. (The right reasons to do this action.)

- Get married IFF good match and both mature and both want to and want babies and beneficial.
- Take job IFF good pay and qualified and enjoy the work and helps people.
- Buy the car IFF good price and dependable and comfortable and good gas mileage.
- Buy the house IFF a good price and good house and nice neighborhood and nice location.

CHAIN CONDITIONAL

$A \rightarrow B$, $B \rightarrow C$, $C \rightarrow D$. means $A \rightarrow B \rightarrow C \rightarrow D$. THEREFORE $A \rightarrow D$. deterministic chain
IF A then B(.8). IF B then C(.8). IF C then D(.6). IF A then D(.38). IF A1 then not D. probabilistic chain

DECISION CRITERIA: PROBLEM. options. OBSERVE: Pros. Cons. (c)concerns → Topic Criteria.

PROBLEM: _____

Question:

SOLUTIONS: +pros. -cons. (c)concerns. $cost. •irrelevant

S1. option1:

S2.

S3.

S4.

main Goals,Needs:

specific Goal, Need:

D+ do best option:

Reason:

Step1: Step2: Step3.

(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:

ABCDF or 54321, +/- criteria. options:	D1.	D2.	D3.	D4.	D5.	D6.
1 need						
2						
3						
4						
5						
6						
7						
8						
9						
10 want						
11						
12						
a (c)concern (-5 to 0):	word (impact)					
•IRRELEVANT:	word					

DECISION CRITERIA: PROBLEM. options. OBSERVE: Pros. Cons. (c)concerns → Topic Criteria.

PROBLEM: _____

Question:

SOLUTIONS: BB. OBSERVATIONS. +pros. -cons. (c)concerns. $cost. •irrelevant

BB1. option1:

BB2.

BB3.

BB4.

main Goals,Needs:

specific Goal, Need:

D+ do best option:

Reason:

Step1: Step2: Step3.

(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:

ABCDF or 54321, +/- criteria. options:	D1.	D2.	D3.	D4.	D5.	D6.
1						
2						
3						
4						
5						
6						
7						
8						
9						
10						
11						
12						
a (c)concern (-5 to 0):	word (impact)					
•IRRELEVANT:	word					

DECISION CRITERIA: CRITERIA for different DECISIONS (a checklist).

EXAMPLES / SUGGESTIONS: criteria and good/right reasons to do this decision/action.

Good car criteria:
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:
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:
1. Affordable price. 2. Pleasant. 3. Pass inspections. 4. Safe neighborhood. 5. Convenient location.

Happy marriage criteria:
1. Good match. 1. Helper suitable for me. 2. Both mature. 3. No addictions. 4. Want to marry. 5. Love and cherish each other.
6. Beneficial for both. 7. God-pleasing. 8. Want children. 9. Want to spend rest of life with this person. 10. Not rushed or pressured.
11. Do you make each other happy? Fill your love tank (emotional need)? 12. Looked at all the pros cons concerns.
13. Looked at all options pros cons and pick best, God-pleasing option. 14. Pre-marital counselling before engaged or wedding date.
15. Talked it over with God and seems to be His will. 16. Peace about the decision.
•irrelevant: what people think. romantic. dated many years. kissed. easy. expected.
B- (bad reasons to do this) we should marry because people say we should, romantic, dating long, kissed, easy, go with the flow, expected, people-pleasing, hasty decision, emotions, flattery,

Good match criteria:
1. Fun. Humor. 2. Open and honest communication. 3. Good conversation. 4. Same values, goals, priorities. 5. Similar interests.
6. Conflict well. 7. Kind and caring. 8. Mature. 9. No addictions. 10. Enjoy being together. 11. A helper suitable for me and my goals.
12. Respect. 13. Do you make each other happy? 14. Beneficial to you MSSPEL. 15. Looked at all the pros cons concerns.
add Your Criteria (from options pros and cons etc): EG: 1. Likes to learn. 2. Talks ideas. 3. Likes games. 4. Curious
•irrelevant: dance. looks. wealthy. car. romance.

Circle numbers of criteria that are true for this option (IF testing just one option, Yes or No. "No" if not all numbers are circled).
OR Compare different options. EG: option1(AABBCA). option2(CCBCDC). option3(ABAABB).
OR Use this criteria grid to compare options.

WRITE ***CRITERIA*** and compare options. Be honest. Is this wise? Is this agape? Is this beneficial, Godpleasing?

Specific Goal/Need:

ABCDF criteria. options:	D1.	D2.	D3.	D4.	D5.	D6.
1	A	C	+			
2	A	B	+			
3	B	C	+			
4	B	D	+			

ROOT CAUSE



📌 **ROOT CAUSE of the SITUATION or PROBLEM.** (THE 5 WHYS)

A. Situation or Problem:

What are the primary causes of this problem or situation?

1. Reason1:
2. Reason2:
3. Reason3:
4. Reason4:
5. Reason5:

1. Reason1:

• Because of this → Because of that → Because of this → Keep asking until you reach a root cause.
Why? Because

Why? Because

Root Cause: 1.
Root Need:
D+ Solutions: 1.

2. Reason2:

• Because of this → Because of that → Because of this → Keep asking until you reach a root cause.
Why? Because

Why? Because

Root Cause: 1.
D+ Solutions: 1.

3. Reason3:

• Because of this → Because of that → Because of this → Keep asking until you reach a root cause.
Why? Because

Why? Because

Root Cause: 1.
D+ Solutions: 1.

Legend:
D4. because of D3. because of D2. because of D1 because of A1. B1.
A5. because (A4. B4. D4.) A4. because (A3. B3. D3.) A3. because (A2. B2. D2.) A2. because (A1. B2. D2.)
A1. Situation. B1. my Thought > D1. my Action =A2. new situation. B2. my Thought > D2. my Action
A1. B1. D1. =A2. B2. D2. =A3. B3. D3. A1. B1. D1. → A2. B2. D2. → A3. B3. D3.

ARMOR of GOD


FAITH TRUST
with God nothing is impossible
STOP
SIT
write
PROBLEM
SOLUTION
CABD
C
A
B
PSALMS. 12 steps



SHIELD of FAITH



God says …

Armor of God. FIGHT. Day of Battle. Just for Today. 12 steps. Ephesians 6:10
Helmet of Salvation. God is my strength, my song, my salvation.
God erases all my sins and remembers my sins no more. Isaiah 43
Shield of Faith. TRUST. STOP! Just say "No!" FLEE.
write/read P/S123. write all options +pros -cons. Trust His promises.
Sword of the Spirit, Word of God. 10 commands. Lord's Prayer.
Psalm 23,32,51,25,103. Colossians. Romans. John. Ephesians.
Prayer. Call on God, Pray, Praise, Thanks. Confess/Forgiven
Pray without ceasing. Praise the Lord and forget not all His benefits. Ps 103
Breastplate of Righteousness. 1.Thankful. 2.Love God. Love one another.
Be Thankful always in all things.
Belt of Truth. Seek Truth. Speak the Truth in love. be honest. Be assertive.
God's Word is truth. Be assertive: express your thoughts,feelings,wants
Shoes of the Gospel, share the Gospel
We preach Christ crucified.
Shirt of kindness, compassion, gentleness, humility. Col 3:12
Robe of Righteousness

MSSPEL
Mental: good thoughts, good attitudes, good actions. Truth. B+.Ba+.S+
Spiritual: Gospel. Bible. Pray. praise, thanks. Trust. Serve.
Social: Friends, be a friend, talk, call, social, help others, a club
Physical: Safety First. Eat well. Exercise
Emotional: happy, fun, content, assertive, Grace. humor.
Life Goals/Habits: good goals, good habits, get involved, project

IF temptation, "Just a little…"
You must not be weakened in the situation
You must not be deceived
You must not be gentle with your emotions. Run!!
Beware of compromise

Lord, help me to See Thee more clearly, Love Thee more dearly,
Follow Thee more nearly, day by day.
12 steps/disciplines. The Plume: Just for Today. a day of battle.
Follow Christ not the ways of the devil, world, sinful flesh.
1. Just for Today. 2Peter1:5-7. GOAL: Follow Christ. Love God. Love one another.
   Don't look back. Plan ahead. Armor of God. MSSPEL. Try to make it better.
2. God's grace. His undeserved love and forgiveness. 2Cor12:9. God's grace is sufficient.
   Psalm 23,25,32,51,103,130. Romans. Ephesians. Colossians.
3. God grant me serenity to accept what I cannot change,
   courage to change what I can and wisdom to know the difference.
4. Think on good things. You gotta accentuate the positive,
   eliminate the negative and don't mess with Mr. inbetween. self-talk
5. Be thankful always in all things. It could be worse (examples).
   Write/Speak my blessings. Humor. Don't covet, murmur, complain.
6. MSSPEL. Take care of yourself Mentally Spiritually Socially Physically Emotionally Life goals/habits
   S=Trust God and obey. Meditate on God's Word. 10 commands
1. Talk to God. Read Bible. Pray. Trust. 10 commands. Lord's Prayer.
   Psalm 25,23,51. Romans. Ephesians. Galatians.
2. Talk to someone. Talk to people. Call. Visit. Text. Email. Encourage.
   I pray to see Thee more clearly, follow more nearly, love more dearly
3. Do something useful. I can contribute. Get involved. Read book.
   Psalms. P/S123. Project. Sports. play hymns. Gaffigan,
4. Grow up. Be a man. Put away childish things: childish thinking, attitudes, actions.
   1Corinthians 13. LOVE God, others, yourself. Be assertive.
5. Speak the Truth in love. Be honest. Be assertive. P/S123. C.A.BB.
   Love one another. Help others. Be kind. Armor of God. msspel
6. God, teach me how to love God, others, myself. MSSPEL.
   Love one another. Help others. Be kind. Armor of God.
COPE: SIT. Psalms. CABD123. iPhone news. humor.
D+. Read book, project, game, write prayer/blessings
D+. PS123, Gaffigan, CCM, sing, hymns, write a letter, METV

1. Worship and Serve God alone, your Creator, Redeemer, Sanctifier.
2. Love one another.

10 commandments
paraphrased

Thou shalt love the Lord your God with all your heart, soul and mind.
Thou shalt love thy neighbor as yourself. Love one another.

1. Thou shalt have no other gods beside Me, your Creator, Redeemer, Sanctifier.
You should fear, love, trust, obey God above all things.

2. Call on God in the day of trouble, pray, praise, give thanks.

3. Meditate on God's Word day and night.
Blessed are they that hear the Word of God and do it.

4. Honor your father and mother.
Listen, my son, to a father's instruction. Do not forsake his teaching.
Wisdom is supreme. Get wisdom. Proverbs 4

5. Thou shalt not kill.
Do not hurt or harm your neighbor. Help and befriend him in every bodily need.
Do not hate or stay angry with anyone. Love and forgive one another. Be kind. Be helpful.

6. Thou shalt not commit adultery.
Lead a chaste and decent life in thought and deed. Do not lust.
Love and honor your spouse.

7. Thou shalt not steal. Use your time, talents, treasures wisely.

8. Speak the truth in love. Be honest. Do not lie or deceive.

9/10. Do not covet. Do not murmur. Be content. Be thankful.

LORD'S PRAYER
Our Father who art in heaven
Holy be your name
Your kingdom come
You will be done, on earth as it is in heaven.
Give us this day our daily bread.
Forgive us our sins, as we forgive those who sin against us.
Lead us not into temptation
Deliver us from evil
For thine is the kingdom and the power and the glory forever.

PRINCIPLES. INSIGHTS for LIVING. ARMOR of GOD. Talk to God. What Does God Say/Want. Go to the Bible.
STOP! God says … IF it is right then do it. IF it is wrong then don't. IF not sure then Talk to God. Write all options +pros. -cons.

God's Guidance is from God's Word

Call on God in every trouble for help, guidance, wisdom, strength, advice, forgiveness, mercy, Psalms
1.Thou shalt have no other gods. Exodus 20. Worship and serve God alone. Luke 4:8. What does God say/want. 10 commands.
Show me your ways, oh Lord. Teach me your paths. Psalm 25. Bible is my map, GPS. 10 commands. 1Cor13. Lord's Prayer.
2Timothy 3:15-16 All scripture is useful for teaching, rebuking, correcting, training in righteousness and to make us wise to salvation.
Thy word is a lamp unto my feet and a light unto my path. Psalm 119:105. Golden Rule. Luke 6:31. Your Word is Truth. John17:17
Hebrews 12:1 Let us run with perseverance the race set before us, fixing our eyes on Jesus, my Savior and King. GROW in Grace.
Isaiah 43:18 Forget the former things. Do not dwell on the past. Behold, I am doing a new thing. I will make a way in the wilderness.
God, help me accept what I can't change (past decisions, people), give me courage to change what I can (BB. BBa. D+)
Fear not for I am with you. Be not dismayed; I am your God. I will help you; I will strengthen you. Isaiah 41:10. 2Peter1:5
Trust in the Lord with all your heart and lean not on your own understanding. In all your ways acknowledge Him … Proverbs 3:5,6

God's Forgiveness

For God so loved the world that He gave His only begotten Son, that whoever believes in Him will not perish, but have eternal life.
Behold the lamb of God, who takes away the sin of the world. John1:29. 1John2:2. Romans 3-8. Psalm 130. John 3:16. .
Wash away all my sins. Psalm51. Though your sins be as scarlet, they shall be white as snow. Isaiah1:18
I am He who blots out your transgressions…and remembers your sins no more. Isaiah 43:25 Psalm 25
As far as the east is from the west, so far has He removed our transgressions from us. Psalm 103:12
If we confess our sins He is faithful and just and will forgive us our sins and cleanse us from all unrighteousness. 1 John 1:9
The wages of sin is death, but the gift of God is eternal life. Romans 6:23 1Tim1:15 1John1:9
All we like sheep have gone astray, each has turned to his own way and the Lord has laid on Him the iniquity of us all. Isaiah 53.
Where sin abounded, grace did much more abound. Romans 5:20. God have mercy on me a sinner. Luke 18:13.
For I will forgive their wickedness and remember their sins no more. Jeremiah 31:34
Praise the Lord, and forget not all His benefits, who forgives all your sins and heals all your diseases. Psalm 103. Luke 2:10.
Blessed is he whose transgressions are forgiven, whose sin the Lord does not count against him. Psalm32
He himself bore our sins on the tree so we may die to sin and live for righteousness. 1Peter 2:24
Saved from God's wrath by Grace alone, Faith alone. We are God's workmanship, created in Christ to do good works. Eph 2:10

Seek God's will in Gospel Joy Seek ye first the kingdom of God … Matthew 6:33

Blessed is the man who walks not in the counsel/advice of the ungodly, (Follow Christ, not the ways of devil, world, flesh. Eph 2)
but his delight is in the law of the Lord and on His law he meditates day and night. Psalm 1. Matthew 7:24. 10 commandments
Blessed are they who hear the word of God and do it. Luke 11:28. James 1:22. Matthew 13. Colossians 3. Philippians 4:9.
My sheep hear my voice; I know them and they follow me. I give them eternal life, and they shall never perish. John 10:27,28
I am the vine, you are the branches. He who abides in me and I in him bears much fruit. John 15:5. Grow in grace. 2Peter3:18
For the grace of God has appeared that offers salvation to all people. It teaches us to say 'No' to ungodliness
and worldly passions and to live godly lives, while we wait for the blessed hope… Titus 2:11-14. Be careful. Be wise. Eph 5:15
Therefore, I urge you, brothers and sisters, in view of God's mercy, to offer your bodies as a living sacrifice, holy and pleasing to
God—this is your true and proper worship. Do not conform to the pattern of this world,but be transformed by the renewing of your
mind. Then you will be able to test and approve what God's will is—his good, pleasing and perfect will. Romans 12:1-2.
And we take captive every thought to make it obedient to Christ. 2Cor10:5 STOP! God says… Eph 4:15 Speak the truth in love.
Beware of false prophets. 2 Cor 11:3. The devil uses lies to lead us astray from pure devotion to Christ. Romans16:17 mark, avoid.
Test the spirits (thoughts, statements, attitudes, actions) to see if from God. 1John 4:1 2Cor10:5. (Godpleasing, True or False)

Love one another

since God so loved us, we also ought to love one another. 1John4:11 "If you love me, keep my commandments." John 14:15
Love is patient, love is kind. It does not envy, it does not boast, it is not proud. It is not rude. It is not self-seeking,
it is not easily angered, it keeps no record of wrongs. Love does not delight in evil but rejoices with the truth. It always protects,
always trusts, always hopes, always perseveres. 1Corinthians 13. REGAL. Repent. Grieve losses. Accept. Learn. Laugh. Love.
Do to others as you would have them do to you. Luke 6:31. What would Jesus do? Good Samaritan Luke 10:25-37
A new command I give you: Love one another. As I have loved you, so you must love one another. John 13:34. Golden Rule.
"Love the Lord your God with all your heart and with all your soul and with all your mind and with all your strength."
The second is this: 'Love your neighbor as yourself.' Mark 12:30. Set free, to serve and love one another. Galatians 5:13-14

The Lies We Believe

B- a Lie. False Beliefs.
BB. Truth. Correct Thinking.

B- I must be perfect
BB.God loves me just as I am.
BB.While we were sinners, Christ died for the ungodly. Romans 5:8.
B- I must have everyone's approval to be happy, worthwhile.
BB.You can't please everyone. BB.Be a Godpleaser, not a man pleaser. Colossians 3:23-24.. Galatians1:10.
B- It is easier to avoid problems than to face them.
BB.Problems usually get worse when avoided. Philippians 3:13-14. Forget what is behind. Strive for the goal to win the prize.
B- Things have to go my way for me to be happy.
BB.Happiness is a choice.
B- You are only as good as what you do.
BB.God loves real me, just as I am. We are saved by grace through faith, a gift of God, not by works. Ephesians 2.
B- Life should be easy. B- Life should go my way.
BB.Life is difficult. BB.God's will be done.
B- Life should be fair.
BB.Life is sometimes fair and sometimes not fair. Ecclesiastes 8:14. BB. I'm doing better than I deserve.
B- My spouse should meet all my needs.
BB.God says honor and love and husband your wife.
B- God's love must be earned.
BB.God's love, forgiveness, salvation is a gift of His grace, undeserved love. Ephesians 2
from "The Lies We Believe" by Chris Thurman.

B- IF he said it then it must be true. B- IF he said it then it must be false.
BB.Test each statement or thought. Everyone is human and can be right or wrong.

EMOTIONAL LIES
B- look back, regret, self-pity. should have, could have, IF only.
BB.I can't change the past; I can only learn from it. BB.Looking back will not make it better; it will make it worse.
BB.God grant me serenity to accept what I can't change, grant me courage to change what I can.
B- I am not loved and accepted as I am. I must be someone else to be accepted. I must be Super Me.
BB.God loves and accepts Real Me, just as I am.
B- I have a right to be angry and bitter at that person. They wronged me.
BB.God says forgive one another, as He has forgiven us. Grace.
some of these thoughts are from "Healing for Damaged Emotions, chapter 9" by David Seamands

RELIGIOUS LIES
B- If I fall or sin then it is hopeless. I'm no good.
BB.Christ died for sinners and forgives all our sins. God loves me dearly, grants me salvation. God loves me dearly, loves even me.
B- perfectionism: I am never good enough. I ought to have done better. Should have.Could have.Would have.IF only.peoplepleasing
B- perfectionism: unrealistic expectations, conditional love, a subtle theology of works.
B- perfectionism: "you will be loved IF…" "we will accept and approve of you WHEN…" "you will be loved IF YOU… or BECAUSE…"
BB.God loves and accepts me just as I am, not when I shape up. God's grace, unconditional undeserved love, a free gift.
BB."God was in Christ, reconciling me to Himself, not counting my trespasses against me." 2 Corinthians 5:19
B- Low Self-esteem: we love you when… IF… but…
BB.Good self-esteem: I am God's child. God loves me just as I am. God loves me dearly, loves even me. John 3:16.

EXAMPLES of C.A.B.D. B.my Thinking. BB.Truth. Good Thinking

C.my Feeling. A.Situation. **B.my Thinking. BB.Truth.** Ba. Bad attitude. BBa. Good attitude. D. Bad action. D+ Good action

C. Guilt. C. Feel bad. C. Depressed.
A. Dwell on my many mistakes and sins.
B. I'm no good. I'm too bad. My sins are too great.
BB. Behold the lamb of God, who takes away the sin of the world. BB. Where sin abounded, grace did much more abound.
BB. Chief of sinners though I be, Jesus shed His blood for me. 1Timothy 1:15 hymn
Ba. Guilt. Dwell on my mistakes and sins. Beat up on myself. BB. Repent. Get up. Jeremiah 8:4
BBa. Repent. Dwell on God's love,mercy,grace,forgiveness. Meditate on God's Word & hymns. Psalm 51,32,103,107 Romans 3,5,8
BB. Praise the Lord, oh my soul, and forget not all His benefits, who forgives all your sins and heals all your diseases. Psalm 103

C. Anxious. C. Afraid.
A. My future seems uncertain.
B. What if things don't work out well with my job, finances, family, health
BB. God is my refuge and strength; a very present help in trouble. Psalm 46 BB. Cast all your cares on Him for He cares for you.
BB. My help is in the name of the Lord, the maker of heaven and earth. BB. Be still and know that I am God. Psalm 46:10
Ba. anxious, worry about the future, doubt, what if this happens? BB. I can do all things through Christ, Philippians 4:13
BBa. Trust in the Lord with all your heart and lean not unto your own understanding. Que sera sera. Whatever will be will be.
BBa. Be anxious for nothing, but in everything by prayer and supplication with thanksgiving, take your requests to God.
C+ Confident. C+ Peace. Calm. Content. D+ Toolbox: Write options pros cons. Read Bible. CCM music. see friends. help others.

C. disappointed. C. unhappy. C. depressed. C. Red Flag! C. Covet, Jealous. C. Self-pity.
A. unmet expectations, loss of hopes/dreams. losses. trials and tribulations. difficulties. broken dreams. missed opportunities
B. Life should go my way. BB. Joseph in his trials is content, trusts and obeys. BB. Good times are just a taste of heaven.
BB. Life is difficult. trials. BB. Life is a vale of tears. Psalm 23. BB. I'm doing better than I deserve. BB. Oh well. It is what it is.
BB. Be thankful. It could be worse. Not in cold prison. Not in Antarctica. BB. Be thankful +health. +body. +mind. +food. +creation
BB. God, help me to accept what I can't change, help me to change what I can. Don't look back. Plan ahead. BB.Grieve
BB. Naked I came into the world. Naked I will leave. The Lord gives and He takes away. Blessed be the name of the Lord. Job1:21
BB. Godliness with contentment is great gain. For we brought nothing into the world and we can take nothing out. 1Timothy 6:6
BB. Oh well, it seemed like a good idea at the time. BB. REGAL. Repent Grieve Accept Learn,Laugh,Love. BB. Humor
B. I deserve a happy life with all my hopes and dreams coming true. BB. Be thankful. BB. at least it's not that situation…
BB. I deserve God's wrath. All I have is by God's grace and mercy. In His grace He gave me forgiveness, salvation, heaven.
Ba. self-pity, murmur/complain, look back, should have/could have, regret. dwell on my mistakes and sins and losses. 1Cor10
BBa. gratitude, thankful, content. Rejoice in the Lord. Humble, God's will be done. Don't look back. Plan ahead. Think good things.
BBa. Praise God. Psalm 103. He forgives all my sins. He heals all my diseases. Praise God from whom all blessings flow.
BB. Love not the world, nor the things in the world. 1John2:15. "What is the world to me." CW717. "Thou shalt not covet."
BB. God's grace is sufficient. Jesus and His love and forgiveness are all I need. Lower your expectations. Ps23. Psalm 107
BB. What is God trying to teach me? BB. be humble. IF not sure then say "I don't know". Talk to God. Write all options pros cons.
D+ Read the Psalms, hymns. D+ Lower expectations. D+ Be thankful. Think good things. Friends. Armor of God. 10 commands

TEST the MEDIA message
TV. movies. songs. books.



BEWARE of FALSE TEACHERS.
THINK on GOOD THINGS.

What is the MESSAGE?

Mark those who teach contrary to doctrine you have learned and avoid them.
Test the spirits to see if they are from God.
whatever is true, whatever is noble, whatever is right, whatever is pure, whatever is lovely, whatever is admirable—if anything is excellent or praiseworthy—think about such things. Philippians 4:8
B- a Lie. Bad message. Harmful message. Bad influence. Discourage.
BB. Truth. Good message. Helpful message. Good influence. Encourage.

🎵 Good songs and message

iTunes…

Lucky Man by Montgomery Gentry.	That's Life by Frank Sinatra.	I Gotta be Me by Steve Lawrence
Young at Heart by Frank Sinatra.	The Best is yet to Come by Michael Buble.	Make Someone Happy by Frank Sinatra
Turn the Lights Back On by Billy Joel.	Climb Every Mountain by Sound of Music.	Favorite Things by Sound of Music
You gotta accentuate the positive.	The more we get together the happier we'll be.	You've got a friend in me.
1280 WNAM Appleton WI.	Piano Man by Billy Joel.	
Gotta get up and try, try, try.	What the world needs now is love, sweet love.	Hold on for one more day.
Thank you for being a friend		

Simon and Garfunkel. James Taylor. Billy Joel.

Good CCM music with good messages

"God will make a way" Don Moen.	"He is all you need" Steve Camp.	"You are good Always" Steve Green
"God will provide a way" Mickey and Becki Moore		

iTunes:
Wayne Watson. Michael Card. Twila Paris. Petra. Michael Schroeder. Emu Music. Steve Green. KeithGetty.
Don Francisco. MLC choir. St. Olaf choir. Concordia choir.

🎬 Good movies and messages.

The Sound of Music.
BB. Follow your dreams. Love your family. The joy of music and a good message.
Reagan
BB. Do what is right.
Groundhog Day.
BB. Making better decisions
Camelot
BB. How to handle a woman? BB. "Simply Love her." said the wise old man.

📺 Good TV shows and message.

BB. "One life to live" is a good statement.
BB. "As sands in hourglass, so are days of our lives" is a good statement.
Law and Order, original
BB. Seek the truth. Do what is right
The Waltons. Home Improvement. Last Man Standing. Bonanza. Little House on the Prairie. Andy Griffith show
Leave it to Beaver.

📚 Good books about life

authors: Oke. Focus on the Family. Adventures in Odyssey.
Children's books:
Classic stories with a good message:

😹 Good Comedy about life

Jim Gaffigan
Jerry Seinfeld "Is this anything?"
Garrison Keillor

🎲 Good messages in games

game of Life. Description of life and life choices and options and consequences.
Chess. Look at all options. Long Term results. +pros. -cons. Make the best move.
Fact or Crap or Bullshit. Be discerning. Recognize statements can be Fact or Crap, Truth or a Lie.
SimCity. Civilization.
True or False.

TEST and EVALUATE MEDIA MESSAGE

Test the spirits to see if they are from God.
BEWARE of lies in the media.
Write down the media you are analyzing (song, movie, show, or game).
Identify the B. Message — the idea the media is promoting.
Write the =B. It means this — what that message implies or suggests.
Identify the B- Lie
Identify the BB. Truth — what is actually true, wise, or beneficial.

Repeated media messages → shape attitudes → shape decisions → shape life outcomes
Media shapes beliefs. Beliefs shape decisions. Decisions shape life.

Media source: _____
B. Message:_____
=B. It means this:_____
B- The Lie:_____
BB. The Truth:_____

Messages can be True or False or Mixed (some truth, some error)

TEST AND EVALUATE MEDIA MESSAGE
"Test the spirits…"
"Think on what is true…"

Media Source: _____
Type: Song / Movie / TV / Book / Game / Social Media / commercial
B. Message: (T/F)_____
=B. It means this: (T/F)_____
BB. The Truth:_____
How could this message influence decisions or attitudes? _____

Media Source: _____
Type: Song / Movie / TV / Book / Game / Social Media
B. Message: (T/F)_____
=B. It means this: (T/F)_____
BB. The Truth:_____
How could this message influence decisions or attitudes? _____

Media Source: _____
Type: Song / Movie / TV / Book / Game / Social Media
B. Message: (T/F)_____
=B. It means this: (T/F)_____
BB. The Truth:_____
How could this message influence decisions or attitudes? _____

Media Source: _____
Type: Song / Movie / TV / Book / Game / Social Media
B. Message: (T/F)_____
=B. It means this: (T/F)_____
BB. The Truth;_____
How could this message influence decisions or attitudes? _____

Media Source: _____
Type: Song / Movie / TV / Book / Game / Social Media
B. Message: (T/F)_____
=B. It means this: (T/F)_____
BB. The Truth:_____
How could this message influence decisions or attitudes? _____

TEST AND EVALUATE MEDIA MESSAGE
"Test the spirits…"
"Think on what is true…"

Media Source: _____
Type: Song / Movie / TV / Book / Game / Social Media
B. Message: (T/F)_____
=B. It means this: (T/F)_____
BB. The Truth:_____
How could this message influence decisions or attitudes? _____

Media Source: _____
Type: Song / Movie / TV / Book / Game / Social Media
B. Message: (T/F)_____
=B. It means this: (T/F)_____
BB. The Truth:_____
How could this message influence decisions or attitudes? _____

Media Source: _____
Type: Song / Movie / TV / Book / Game / Social Media
B. Message: (T/F)_____
=B. It means this: (T/F)_____
BB. The Truth:_____
How could this message influence decisions or attitudes? _____

Media Source: _____
Type: Song / Movie / TV / Book / Game / Social Media
B. Message: (T/F)_____
=B. It means this: (T/F)_____
BB. The Truth:_____
How could this message influence decisions or attitudes? _____

Media Source: _____
Type: Song / Movie / TV / Book / Game / Social Media
B. Message: (T/F)_____
=B. It means this: (T/F)_____
BB. The Truth;_____
How could this message influence decisions or attitudes? _____

DECISION MAKING 101
GAMES



😵‍💫 "You might be doing LOSER-THINK IF…. " game

(**IF** you think this or do this **THEN** you might be doing LoserThink.) because …
(or "Why did you do that?" "It seemed like a good idea at the time.")
Objective: practice spotting fallacies and false statements — and see some humor in our mistakes.
1. Someone describes a scenario of a bad decision or bad thinking. (Use premade cards or make some.)
2. People identify **Fallacy** and explain. (see page 28-29 for a list.)
3. People identify the **distorted thinking** or underlying LIE. B- a Lie
4. People write a **good thinking reframe**. (the Truth or correct Thinking) (SmartThink). BB.Truth
5. After 5 minutes pass paper to the left for comment or discuss as a group.

Use Truth and Humor to recognize that we all make mistakes. God knows we are but dust.

As a father has compassion on his children, so the Lord has compassion on those who fear him;
for he knows how we are formed, he remembers that we are dust. Psalm 103:13-14

💡 BRAINSTORM game.

Objective: practice using the Decision Making 101 worksheet with different scenarios.
1. Give everyone Decision Making 101 worksheets.
2. Give everyone the A.situation and the same or different C.Feeling
3. Everyone fills out the Decision Making 101 worksheet with that scenario and feeling.
4. When done then hand your worksheet to the right for partner to look over and comment on. Discuss.
5. Extra Credit: add probability (.8) and impact (-5 to +5) to some +pros and -cons. EG: +happy (.8)(+4)

📖 TRUTH or BULLSHIT game

Objective: practice spotting false or misleading statements including fallacies.
Prepare a list of statements — some true some BS. Fact or Crap.
Read a statement out loud.
Players decide: **Truth** ✅ or **Bullshit** ❌ and explain why.
After guesses, reveal the real answer and explain why.
Optional: give points to correct answers. Maybe include questions from Bullshit game also.

😵‍💫 "You might be doing LOSER-THINK IF…. " game (DM101 book p81) humor.

(**IF** you think this or do this **THEN** you might be doing LoserThink.) identify the LIE, Truth, Fallacy
(or "Why did you do that?" "It seemed like a good idea at the time.") (next time, test the idea first)
(or IF you want or like this bad thing, then do this. Humor) Show the cons of that decision.
(or I did this (stupid) thing because of this (stupid or silly) reason. (Is that a good reason?) (Fallacy?)
(or You should do that action because of this bad reason. -- Just Kidding. I could be wrong.(Fallacy?)
(or "I think this silly idea". But I could be wrong.

📺📖 What would you do? (Decision Review)

1. Reflect on decisions made in stories in a book, TV show, movie, history or real life.
2. What was the outcome? Was it a good outcome? Identify LoserThink and Fallacies.
3. What could they have done differently by using PS123-G and testing different options?

Reflecting on story decisions (click on link)

PSC Decision Game: Is That a Good Reason?
or “It seemed like a good idea at the time”

OBJECTIVE
Learn to identify whether reasons for a decision are truly wise or misleading, and practice using PSC to evaluate advice instead of automatically accepting it.

This game trains players to test statements, test advice, and recognize when a reason sounds good but leads to a poor decision.

The reasons fall in one of these categories:

❌ False Statement
❌ Bad Reason
⚠️ Irrelevant Reason
⚖️ Good Reason — But Bad Idea (Must test using PSC)
✅ Good Reason — Good Idea (Must test using PSC)

SETUP

Prepare cards (index cards or printed) that contain:

Scenario
Example:
“Should I go to a party tonight?”

Advice / Reason
Example:
“You should go because everyone else is going.”
“You should go because it will be fun.”
“You should go because you might meet new friends.”

Include:
• Good reasons
• Bad or misleading reasons
• Irrelevant reasons
• Funny or exaggerated reasons

HOW TO PLAY

1. Player draws a card and reads it aloud. OR someone writes an advice-reason statement.

Example format:
“You should do THIS because of THIS reason.”

2. Group asks:

Is that a good reason?

Players discuss or vote and must explain their thinking.

3. Classify the Reason

Players decide which category the reason fits:

4. Evaluate Using PSC

Players must complete the decision process:

List options (D1, D2, D3…)

Write pros and cons for each option
Identify missing factors or ignored consequences
Identify irrelevant or misleading reasons

Then decide:

Is the reason truly wise (BB. Truth)
OR
Is the reason faulty (B– Lie / Poor reasoning)?

SCORING (Optional)

+1 Spotting a bad reason that sounds good
+1 Explaining why the reason is faulty
+1 Identifying false or irrelevant reasoning
+1 Identifying a good reason but bad decision using PSC
+1 Identifying a good reason and good decision using PSC

EXAMPLE CARD

“You should buy the newest phone because all your friends have it.”

GAME DISCUSSION

Step 1 — Ask
Is this statement true?
Is this a good reason?
Is this relevant or irrelevant?

Step 2 — PSC Evaluation

Options:
D1 = Buy the phone
D2 = Wait and save money
D3 = Buy a cheaper phone

Pros / Cons may include:
• Social approval
• Enjoyment
• Financial cost
• Long-term satisfaction
• Personal goals and needs

Step 3 — Decision Evaluation

Reason: “Everyone else has it”
→ B– Bad reasoning (peer pressure / majority fallacy)

BB Truth:
“Decisions should consider goals, needs, values, and long-term consequences — not just what others are doing.”

OPTIONAL HUMOR TWIST

Include absurd or exaggerated reasons:

“I should buy it because it will make me a superhero.”

Players explain why it is false or irrelevant using PSC .

SKILLS THIS GAME BUILDS

- Testing advice instead of accepting it blindly
- Recognizing peer pressure and persuasion tactics
- Practicing PSC decision analysis
- Developing BB (Truth-based) thinking
- Strengthening critical thinking and discernment

WHY THIS GAME MATTERS

People often accept advice from:

- Friends
- Authority figures
- Advertisers
- Politicians
- Salespeople
- Social media

Advice often sounds convincing because it includes a reason.
But reasons can be:

False
Irrelevant
Incomplete
Emotionally persuasive but logically weak

PSC helps uncover hidden consequences, better options, and missing information.

Good decisions come from testing reasons — not just hearing them.

When someone says:
“You should do this because of that…”
The reasons fall in one of these categories:

❌ False Statement
• Factually wrong or based on a lie or false assumption
• Fails BB (Truth test) immediately

❌ Bad Reason
• Sounds persuasive but is weak, shallow, emotional, pressured, or incomplete
• May contain some truth but still poor justification

⚠️ Irrelevant Reason
• Might be true
• But has no meaningful connection to goals, needs, or outcomes

😐 Good Reason — But Bad Idea
• Reason is true and relevant
• BUT PS123-G reveals better options or serious downsides
👉 Must test using PS123-G

✅ Good Reason — Good Idea
• Reason is true
• Relevant to goals and needs
• PS123-G confirms best decision
👉 Must test using PS123-G
✅ PS123-G confirms the decision.

🔑 **Key Teaching Insight (This is powerful)**
Good-sounding reasons are **NOT** enough.
You only know if a decision is wise **after PS123-G.**
Most bad life decisions happen because people:
• Stop at **B. Reason**
• Never test options, pros, cons, or irrelevants
• Never discover better alternatives

"BIBLICAL ANSWERS for CHRISTIAN LIVING" TOPICS

FROM DECISIONMAKING101.com

see gotquestions.org
christianfamilysolutions.org/helpful-articles/
whataboutJesus.com
alliancefordecisioneducation.org

Biblical answers for Christian Living.
Decision Making

What does the Bible say about decision making?
https://www.gotquestions.org/Bible-decision-making.html

Biblical principles for decision making
https://www.gotquestions.org/decision-making-Bible.html

What does the Bible say about common sense?
https://www.gotquestions.org/common-sense.html

How to apply the Bible to my life.
https://www.gotquestions.org/applying-the-Bible.html

Some common Lies we believe
70 common lies and Biblical truths by Sharon Jaynes

“Telling yourself the Truth” by Backus and Chapian
replacing misbelief with Truth

Biblical answers about Life
whataboutjesus.com

What does the Bible say about motivation?
https://www.gotquestions.org/Bible-motivation.html

What are some Bible verses about attitude?
https://www.gotquestions.org/Bible-verses-about-attitude.html

What does the Bible say about thankfulness/gratitude?
https://www.gotquestions.org/Bible-thankfulness-gratitude.html

What does the Bible say about attitude
https://www.gotquestions.org/Bible-attitude.html

How to deal with regrets
https://www.gotquestions.org/dealing-with-regrets.html

What does the Bible say about habits?
https://www.gotquestions.org/Bible-habits.html

What does the Bible say about expectations
https://www.gotquestions.org/Bible-expectations.html

What does it mean to seek first the kingdom of God?
https://www.gotquestions.org/seek-first-kingdom-God.html

Questions about God

Questions about God
https://www.gotquestions.org/content_God.html

Questions about Jesus
https://www.gotquestions.org/content_Jesus-Christ.html

Questions about the Holy Spirit
https://www.gotquestions.org/content_Holy-Spirit.html

Questions about salvation
https://www.gotquestions.org/content_salvation.html

Questions about the Bible
https://www.gotquestions.org/content_Bible.html

What is the full armor of God?
https://www.gotquestions.org/full-armor-of-God.html

Important questions for new Christians
https://www.gotquestions.org/new-believer-article-index.html

Questions about humanity
https://www.gotquestions.org/content_humanity.html

Questions about worldview
https://www.gotquestions.org/content_worldview.html

Questions about spiritual life
https://www.gotquestions.org/content_spiritual-life.html

Questions about prayer
https://www.gotquestions.org/content_prayer.html

Questions about sin
https://www.gotquestions.org/content_sin.html

Questions about life
https://www.gotquestions.org/content_life.html

Topical Bible questions
https://www.gotquestions.org/content_topical.html

Relationships

Christian Family Solutions: helpful articles
https://christianfamilysolutions.org/helpful-articles/

Questions about relationships
https://www.gotquestions.org/content_relationships.html

Healthy Relationship
https://christianfamilysolutions.org/2023/03/01/how-do-i-know-if-a-relationship-is-healthy-or-unhealthy/

Friendship
https://www.gotquestions.org/content_relationships_friendship.html

What does the Bible say about friends?
https://www.gotquestions.org/Bible-friends.html

Dating
https://www.gotquestions.org/content_relationships_dating.html

Finding a good match
Compatibility test

Getting Married
https://www.gotquestions.org/content_relationships_getting-married.html

Marriage Basics
https://www.gotquestions.org/content_relationships_marriage-basics.html

Questions about family
https://www.gotquestions.org/content_family.html

Christian Behavior

Devotions for Life
from WELS.net

What does the Bible say about Christian behavior?
https://www.gotquestions.org/Christian-character.html

Living my life as a Christian
https://mountoliveappleton.com/archived-bible-studies/living-my-life-as-a-christian/

Questions about health
https://www.gotquestions.org/content_health.html

What is the key to living a victorious Christian life?
https://www.gotquestions.org/victorious-Christian-life.html

What does it mean to live for Jesus?
https://www.gotquestions.org/living-for-Jesus.html

What does the Bible say about Christian liberty?
https://www.gotquestions.org/Christian-liberty.html

How can I overcome a habitual sin?
https://www.gotquestions.org/habitual-sin.html

Help for porn addiction
www.conquerorsthroughchrist.net

What is Christian discipleship?
https://www.gotquestions.org/Christian-discipleship.html

Contentment
https://www.gotquestions.org/Bible-contentment.html

What does the Bible say about forgiving yourself?
https://www.gotquestions.org/forgiving-yourself.html

What does the Bible say about shame and regret?
https://www.gotquestions.org/shame-regret.html

False Beliefs

Questions about false beliefs
https://www.gotquestions.org/content_false-beliefs.html

Questions about cults and religions
https://www.gotquestions.org/content_cults_religions.html

Questions about Catholicism
https://www.gotquestions.org/content_Catholicism.html

Questions about Judaism
https://www.gotquestions.org/content_Judaism.html

Questions about Islam
https://www.gotquestions.org/content_Islam.html

End Times. Eschatology. Millenialism vs Amillenialism.
from WELS.net

Bible teachings and doctrine

Bible teachings and doctrine
from WELS.net

Biblical Devotions
from WELS.net

What about Jesus?
whataboutjesus.com

Good Decision Making Books

“Telling yourself the Truth” by William Backus and Marie Chapian

“The Lies We Believe” by Chris Thurman

“Healing for Damaged Emotions” by David Seamands

“Better Decisions, Fewer Regrets” by Andy Stanley

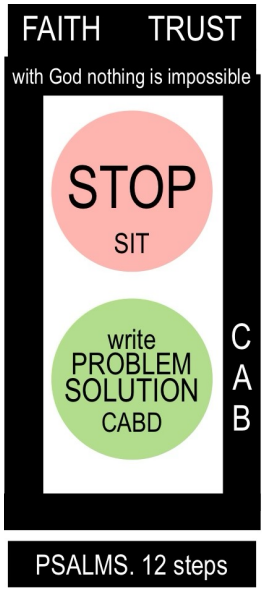
“The Five Pillars of Decision Making” by Patrik Ian Meyer

“The 10 Commandments of Dating” by Ben Young and Sam Adams

PROBLEM•SOLUTION LIBRARY



PROBLEM, SOLUTION.



👉 Unsure → Analyze (PS123-G)
👉 Sure → Apply Proven Solution.

When unsure then PS123-G
PROBLEM. Question
SOLUTIONS. write all options pros cons
CRITERIA. Goals, Needs.

When sure of tested solution PSR or PSB
PROBLEM: Name the situation/problem
SOLUTION: Name the proven solution
REASON this is a good solution: because

- Pros, Benefits
- Cons avoided. Prevents problems, mistakes, regrets.
- Meets goals, needs, criteria
- BB. God says…

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

"Temptation → Flee + PS123-G"

Use this library to see proven solutions to common problems.
If you're unsure, analyze using PS123-G.
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

STOP!
IF bad action then → −cons / −bad results
IF good action then → +pros / +good results

Scenarios
Problem → Solution → Reason

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.
P: Running late for an appointment
S: Call ahead to let them know and adjust schedule
R: 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
REASON: Avoids buyer's remorse, saves money, and meets financial goals.

5.
PROBLEM: Overcommitting to tasks
SOLUTION: Prioritize and say "no" to low-priority requests
REASON: Protects time, reduces stress, and maintains focus on important goals.

6.
PROBLEM: Poor work habits
SOLUTION: Use time-blocking and set reminders
REASON: Increases productivity, builds discipline, and meets career/learning goals.

7.
PROBLEM: Trouble remembering deadlines
SOLUTION: Use a calendar or app to track important dates
REASON: 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 PSC
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
REASON: Reduces stress, increases productivity, and meets learning goals.

13.
PROBLEM: Feeling nervous before a test
SOLUTION: Review key points and take deep breaths
REASON: Builds confidence, improves focus, and enhances performance.

14.
PROBLEM: Anxiety about public speaking
SOLUTION: Prepare notes and practice in front of a mirror
REASON: Builds confidence, reduces fear, and meets performance goals.

15.
PROBLEM: Feeling discouraged
SOLUTION: Reflect on past successes and write a gratitude list
REASON: Improves mindset, motivates action, and supports emotional health.

16.
PROBLEM: Feeling stressed about an upcoming decision
SOLUTION: Write out options with PSC 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: Tell the truth and 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 PSC
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 PSC
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

STOP!
IF bad action then -cons
IF good action then +pros

51. "Temptation → Flee + PSC123"
P: Tempted to addict to escape my feelings and reality.
S: STOP! Flee temptation. BB. Is this True? Good? Write PSC and read Psalms.
Talk to someone.
R: 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 PSC 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, PSC , 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

See DecisionMaking101.com PROBLEM•SOLUTION LIBRARY for more Problem•Solutions.

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

BASIC PRINCIPLES

BASIC PRINCIPLES. BB. True General Premises. IF X then Y (+pros, -cons)

✅ Examples of True Principles of Life

"Good decision making is about discovering and living by true principles that lead to wise, beneficial, and God-pleasing outcomes."
(Basic Principles are General Premises that are True.)
A BB. General Premise shows the connection between what we do and what happens:
IF I do X → THEN Y (+pros / –cons). This can be discovered through PSC .
When this connection is always true, it becomes a Principle of Life.
Good decision making means discovering and following these true principles.
The Bible—especially the Gospel, the Ten Commandments and Proverbs—is a foundational place to start for core principles.
Here are some more basic principles.

1. Choice builds habits.
IF I repeat an action, THEN it becomes easier next time.
2. Honesty builds trust.
IF I tell the truth, THEN people can rely on me.
3. Laziness steals opportunities.
IF I waste time, THEN I lose chances for growth.
4. Respect strengthens relationships.
IF I treat others kindly, THEN friendships grow stronger.
5. Ignoring problems makes them worse.
IF I avoid a problem, THEN it usually grows bigger.
6. Small steps lead to big results.
IF I do a little each day, THEN progress adds up.
7. Bad company corrupts character.
IF I spend time with foolish people, THEN I learn foolish ways.
8. Hard work usually pays off.
IF I stay disciplined, THEN I reap the benefits later.
9. Forgiveness brings peace.
IF I forgive, THEN I release bitterness and heal relationships.
10. Self-control brings freedom.
IF I master my impulses, THEN I gain more freedom and respect.

📝 **Your Turn: Add Principles You Discover**
11. IF I _____, THEN _____.
12. IF I _____, THEN _____.
13. IF I _____, THEN _____.
(Keep building your list as you notice true connections in life!)

14. Principle of Choice
IF I make a conscious choice, THEN I take responsibility for the outcome.
15. Principle of Action
IF I act, THEN progress occurs; IF I do nothing, THEN nothing changes.
16. Principle of Cause and Effect
IF I plant seeds, THEN I eventually reap results.
17. Principle of Integrity
IF I act honestly and consistently, THEN trust and respect grow.
18. Principle of Learning
IF I reflect on experiences, THEN understanding and wisdom increase.

19. Principle of Adaptability
IF I adjust to circumstances, THEN I survive and often thrive.
20. Principle of Effort
IF I apply consistent effort, THEN results accumulate over time.
21. Principle of Focus
IF I concentrate on what matters most, THEN effectiveness multiplies.
22. Principle of Gratitude
IF I appreciate what I have, THEN happiness grows.
23. Principle of Responsibility
IF I accept responsibility, THEN I gain control over my life.
24. Principle of Patience
IF I wait for the right timing, THEN outcomes are often better.
25. Principle of Honesty
IF I speak truthfully, THEN clarity and trust are strengthened.
26. Principle of Balance
IF I manage priorities well, THEN stress decreases and satisfaction increases.
27. Principle of Perspective
IF I see situations objectively, THEN decisions improve.
28. Principle of Persistence
IF I keep going despite obstacles, THEN success becomes possible.
29. Principle of Respect
IF I respect others, THEN relationships are healthier.
30. Principle of Self-Knowledge
IF I understand myself, THEN decisions align better with my values.
31. Principle of Communication
IF I express myself clearly, THEN misunderstanding decreases.
32. Principle of Compassion
IF I act with empathy, THEN connections and support grow.
33. Principle of Reflection
IF I review results, THEN future choices improve.

Better a slow good decision than a quick bad decision.

STOP!
BB. IF bad action then → −cons / −bad results
BB. IF good action then → +pros / +good results

🌟Extra Encouragement

This section is like a toolbox of extra wisdom and reminders to help you make good choices. Some are from the Bible, some from well-known thinkers, and some are just common-sense examples. When you feel confused or stuck, come back here—one simple truth can help you see your next step more clearly.

Seek wisdom. Proverbs 4 says: *"Wisdom is supreme. Get wisdom."*
Watch out for lies. Beware of the lies of the devil, the world and our own sinful thoughts and desires.
Test each thought or statement: *Is this true or false? Helpful or harmful? Good or bad?*
Follow Christ, not the ways of the devil, world or my sinful thoughts and desires. (Ephesians 2:1-10)
Note: The "world" includes culture, TV, books, songs, friends and people that might speak false statement.
Follow Biblical principles. 10 commandments. Read the Bible. Meditate on God's Word.
Wisdom is discernment. Learn to spot the difference:
Truth vs. Lies. Good vs. Bad. Right vs. Wrong. Wise vs. Foolish. Good for me vs Bad for me.
Helpful vs. Harmful. Healthy vs. Unhealthy. Real love (agape) vs. nice, romance, apathy.
When you feel bad, something needs attention. That might mean changing: A. your situation, or B. your thinking, or Ba. your attitude.
Listen to your inner warnings. Pay attention to your feelings, gut feelings or concerns. explore them instead of ignoring them.
If your car makes noise → go to a mechanic.
If you have pain → go to a doctor.
If you feel anxious or uneasy → talk to God, write out your feelings and thoughts. Test the thoughts.
Write options pros cons.
Stop and reset when lost. IF you are lost when driving then STOP. Look at the map. Ask *Where am I? Where am I going? How do I get there?* When you are confused then STOP. Go to the Bible, God's map.
Decisions are your steering wheel. Let the Bible be your GPS. Let Jesus be your co-pilot. Be careful of backseat drivers who try to tell you what to do and where to go. Use SmartThink. options123.
Use criteria for big decisions. Example: if you're buying a used car, write down what matters (price, mileage, reliability) and compare your options.
+MSSPEL = helps me Mentally, Spiritually, Socially, Physically, Emotionally, Life goals/habits.
Does this fill my love tank or empty my love tank? (Love Tank = my emotional health and well-being)
Failure teaches. *"Success comes from good decisions. Good decisions come from experience. Experience comes from bad decisions."* —Mark Twain. Learn from your mistakes.
Decisions shape your destiny. Where you end up tomorrow depends on the choices you make today.
Your thoughts guide your life. *"You are today where your thoughts have brought you. You will be tomorrow where your thoughts take you."* —James Allen
Habits build destiny. Sow a thought → reap an action.Sow an action → reap a habit.
Sow a habit → reap character. Sow character → reap destiny.
Think on good things. Think on what is true, noble, right, lovely, good. Philippians 4:8.
Be thankful always in all circumstances. 1 Thessalonians 5:18
A simple prayer for daily living:
"Day by day, Lord, three things I pray: To see You more clearly, To follow You more nearly, To love You more dearly, Day by day."

RECOMMENDED BOOKS



Books to recommend LIFE maps, GPS. good advice, guidance. questions/answers. problem/solutions.

Problem.	Book.
directions/guidance for Life	Bible
Depression	Psalms
	"Healing for Damaged Emotions" by David Seamands
	"How to Win Over Depression" by Tim LaHaye
	"Happiness is a Choice" by Frank Minirth and Paul Meier
Guilt	Psalms 51,32,103,130, 25. Romans 3-8.
	"Healing for Damaged Emotions" by David Seamands
Decision Making	"What Would You Do? Just This Once" by Dean Feldmeyer
	“Telling yourself the Truth” by William Backus and Marie Chapian
	"The Lies We Believe" by Chris Thurman
	“The 6 Pillars of Decision Making” by Patrick Ian Meyer
	“better decisions, fewer regrets” by Andy Stanley
	andyeklund.com/seven-steps-of-effective-business-decision-making/
	alliancefordecisioneducation.org
Better thoughts, attitudes	"Winning the War in Your Mind" by Craig Groeschel
	CW hymns. Bible.
	“Battlefield of the Mind” by Joyce Meyer
	“Telling yourself the Truth” by William Backus and Marie Chapian
Perfectionism	"Healing for Damaged Emotions" by David Seamands
Low self-esteem	"Healing for Damaged Emotions" by David Seamands
Anxiety	"Answer to Anxiety" by Herman Gockel
Answers on personal problems	"I Hate to Bother You, But …" by William Hulme.
	gotquestions.org. whataboutJesus.com
Friends	"The Friendship Factor" by Alan Loy McGinnis
Finances, Priorities	"Heart 'N' Focus" by Jeffrey Davis, David Kehl
Understanding men, women	"Men are from Mars, Women are from Venus" by John Gray
Christian Dating	“100 Things to Know When Dating” by Hendricksonrose.com
Christian Dating	"The Dating Maze" by Brent D. Earles.
Christian Dating	“You Me He” by Sammy Tippit.
Christian Dating	“Guy’s Guide to God, Girls, and the phone” by Jonathan McKee
Christian Dating	“The 10 Commandments of Dating” by Ben Young. Sam Adams.
Finding a good match	https://www.carepatron.com/files/compatibility-test.pdf
Finding a good match	criteria for a good match: same values, goals, interests.
	enjoy talk, kind. respect. open, honest. fun.
Finding a good match	Lutheransonline.com, eharmony.com.
	a helper suitable for him. Genesis 2:18. MSSPEL.
Finding a good match.	“Love Languages” by Gary Chapman, chapters 1-7.
Ready for marriage?	Before You Say "I Do" by Wright and Roberts.
Relationship advice	eharmony.com, Carolyn Hax

Married.	"Making Our Marriage Last a Lifetime" by AAL.
	“His Needs, Her Needs” by Willard Harley
Married. Engaged.	"Building the Christian Home" by John Schuetze.
Spiritual Growth	“Putting Away Childish Things” by David Seamands.
	"If Only" by David Seamands
	"I Hate to Bother You, But …" by William Hulme
	“Counterattack: Taking Back Ground Lost to Sin” by Jay Carty
	mountoliveappleton.com. sermons
	“Living My Life as a Christian” WELS Bible Study
Addictions	conquerorsthroughChrist.net
Alcoholism	
Daily Devotions	"Together with Jesus" by Richard Lauersdorf.
	"Beside Quiet Waters" by Richard Lauersdorf
Daily Devotions	Meditations by WELS
Evolution VS Creationism	"The Lie" by Ken Ham
	"What Darwin Didn't Know" by Geoffrey Simmons, M.D.
Worldviews, discernment	"What in the World is Going On" by David Thompson
Life advice	Chuck Swindoll books. Insight for Living. insight.org
Family and relationships	Focus on the Family. Dr. James Dobson. FocusOnTheFamily.com
Podcasts	Men of His Word.
audio Bible meditations	Soothing Psalms on iTunes, Powerful Psalms
	Peaceful Scriptures audio on iTunes. audio Bible verses
Recovery	Resilient Recovery Ministries. RestinJesus.org
	Resilient Recovery workbook by Jason Jonker

BACK to INDEX

⚠️⛔BEWARE of RED FLAGS 🚩 -con!

S+ IF Red Flag then → Pause. Investigate. PS123,BB. Pray. Do proper research before proceeding.
S+ IF Red Flag consequences are serious, do not proceed. Find other options.

❤️ Common Relationship Red Flags. (unhealthy relationship). IF dating and red flag then breakup.

Repeated dishonesty
Manipulation. Expectations.
Controlling behavior. Bossy. Possessive. Afraid: What will she do if I say “no”.
Consistent disrespect or belittling
Not open and honest
Not interested in the other person’s thoughts, opinions, feelings, interests, likes/dislikes
Romance fantasy. (in love)
Romance based relationship vs friendship based
Sensual/physical relationship
Feel distressed, unhappy, ignored, bored
Verbal or physical abuse. Feel belittled, ignored, bullied, disrespected, humiliated, attacked, judged
Feel demeaned, nagged, scolded, yelled at, insulted, laughed at, ridiculed, demotivated, lectured
Fear conflict, Fear his/her anger/insults/hurt/ridicule/belittling. Feel manipulated, controlled.
Refusal to take responsibility. Tries to change him/her instead of accept and enjoy Real Me.
Isolation from friends and family
Different values or goals
No interests in common. Not fun.
Addiction
Extreme jealousy. Possessive. Inquisition.
Depreciation room vs Appreciation room
Refuses to discuss concerns. Not resolve conflict well.
Lack of empathy

👥 Common Friendship Red Flags

Constant drama
One-sided friendship
Peer pressure
Gossip and betrayal
Disrespect
Using people for personal gain
Only contacts you when they need something
Constant negativity
Celebrates your failures / resents your successes

💰 Common Financial Red Flags

Get-rich-quick promises
High-pressure sales tactics

Hidden fees
Excessive debt
Gambling problems
"Too good to be true" opportunities

💼 Common Job/Career Red Flags

Vague promises
High turnover
Unethical practices or behavior
Pressure to ignore concerns
False promises
Pressure to violate values
Lack of transparency

🏥 Common Health Red Flags

Persistent unexplained symptoms
Severe pain
Rapid weight loss
Suicidal thoughts
Substance abuse
Ignoring medical advice

🧠 Common Mental Health Red Flags

Hopelessness
Extreme anxiety
Self-pity
Severe depression
Isolation
Self-destructive behavior
Loss of touch with reality

⚠️ Common Temptation Red Flags

"Just this once"
Secret behavior
Rationalizing wrongdoing
Peer pressure
Impulsive decisions
Easy pleasure / long-term harm

🌐 Common Online Red Flags

Scams
Requests for money
Fake urgency
Unknown links
Requests for personal information

🏠 Common Life Decision Red Flags

Ignoring concerns
Rushing major decisions
Refusing to ask questions
Only listening to one opinion. (Get multiple opinions and test them.)
Only considering one or two options.
Lack of evidence
Multiple unresolved concerns
Major decision without comparing options
Major decision based on one reason only
Pressure to decide immediately
Important facts are unknown
"I don't know, but I'm doing it anyway"
Decision based primarily on emotion
Decision based primarily on pressure
Ignoring multiple red flags

⛪ Common Spiritual Red Flags

Isolation from wise counsel and friends
Persistent deception
Pride ("I don't need advice")
Following feelings without testing
Twisting Scripture to justify actions
Not reading the Bible

🚗 Common Used Car Red Flags

Refuses an independent inspection.
Won't let you test drive the vehicle.
No maintenance or repair records.
Odometer inconsistency.
Dashboard warning lights on.
Strange engine, transmission, or brake noises.
Visible rust or signs of flood damage. Fresh paint hiding damage.
"Sold as is" with pressure to buy immediately.
Price far below market value ("too good to be true").
Seller avoids answering questions.
Doesn't have the title in hand.
Major repairs recommended but ignored.

If you notice serious physical or mental health red flags, don't ignore them. Talk to a trusted family member, pastor, counselor, doctor, or mental health professional. In an emergency, contact your local emergency services or crisis hotline immediately.

Gullible's Travels

The story of a man who kept letting other people decide where he would go.

Main Idea
Each chapter is a different "journey" caused by Gullible accepting a thought, suggestion, fear, pressure, or opinion without stopping to think.
The story becomes a metaphor for life decisions.

Gullible was a good-hearted traveler. Whenever someone told him where to go, he went. Whenever a crowd moved, he followed. Whenever he felt fear, he turned around. When a thought popped in his head, he acted on it. He spent years traveling without ever choosing his own direction.

Chapter 1: 🌊 River of Flow

Gullible lives beside a great river.
Whenever someone points downstream and says, "This is the way," he jumps in and lets the current carry him.

He never asks:

Where does it lead?
What are the alternatives?
Is there a better path?

Chapter 2: 🧭 Village of Experts

Everyone claims to be an expert.
One says:
"Go east."
Another says:
"Go west."
Gullible follows whichever person sounds most confident.
He eventually discovers that confidence and correctness are not the same thing.

Chapter 3: 👥 Island of Crowds

Thousands of people rush toward a shining city.
Gullible joins them.
Later he learns most people were simply following everyone else.
Nobody checked the map.

Chapter 4: 🌲 Forest of Fear

Strange sounds come from the woods.
Gullible turns around whenever he feels afraid.
Years later he learns many of the paths he avoided led to wonderful places.

Chapter 5: 🛍️ Land of Easy Answers

Merchants sell:
Instant success
Perfect relationships
Guaranteed happiness
Gullible buys many promises.
Most turn out to be illusions.

Chapter 6: 🏞️ The Valley of Regret

Looking back, Gullible notices a pattern:
Someone said something.

He believed it.

He acted.

He got a result.

Again and again.

He begins keeping a journal:

P → B → S → R

Chapter 7: 🗺️ The Mapmaker

An old traveler gives him a simple map.
The map says:

P → B/BB → S123 → Goal → S+ → R

Gullible asks:

"What's BB?"
The traveler replies:
"The truth after you've tested the thought."

Chapter 8:  Mountain of Decisions
Several paths lead up the mountain.
For the first time Gullible does not immediately follow anyone.

He writes down the options:

S1
S2
S3
He compares pros and cons.
He chooses deliberately.

Chapter 9:  Bridge of Consequences
Before crossing, he asks:
IF I do this,
THEN what happens next,
THEN what happens after that?
He discovers many bad roads look good at first.

Chapter 10:  The Wise Traveler
People now ask Gullible for advice.
Instead of telling them what to do, he says:

"I don't know. Let me think about it."
And together they compare options.
Final Moral
The greatest discovery of Gullible's travels was not a treasure, city, or mountain.
It was learning that:

You don't have to go wherever the current takes you.
You can stop, think, and choose your direction.

BACK to INDEX

DECISION TYPES

In the Moment → Practice good habits and reflexes
Significant → Use PS123
Big → Slow down and use PS123,BB plus full DM101 toolbox

In the Moment decisions
Good habits
Biblical principles
Character
IF–THEN pros cons training
Decision reflexes
Think ahead and decide what you would do in certain circumstances.
Create a personal policy (a decision rule). PRACTICE. SOP. Standard Procedure.
Example:
IF someone insults me THEN stay calm and respond respectfully.
Practice enough and it becomes automatic.

Significant decisions
PS123,BB
define the problem
list options
compare pros/cons
research if needed
choose intentionally

Big Life-Shaping decisions (Major)
Slow down
PS123,BB
more research
more time
more expert resources. (see page 41)
more prayer
more caution
Criteria
Red Flags. (see page 112-114)
==========
Decision Importance (1–5) (IF IMP=4-5, see DM101 book p39)
1 = Minor (e.g., where to eat). low-impact, short-term, reversible, worst case scenario=OK(-1)
3 = Moderate (e.g., which car to buy)
5 = Major. high-impact, long-term, non-reversible, worst case scenario=very bad(-5)
(e.g., marriage, home purchase, career change). Potential impact on me and others.
Fast or Slow Decision (click on link)

DECISION CHAINS

How beliefs and decisions create future situations.

GO WITH THE FLOW. (untested thoughts)

B=Belief, Thought, Advice, Suggestion, Opinion
P.Problem → B.Belief/Thought → S.Solution/Action → R.Result (new situation)
The thought is never tested. People simply "go with the flow."

P1 → B1 → S1 → R1. (R1 becomes P2 new situation)
P2 → B2 → S2 → R2. (R2 becomes P3 new situation)
P3 → B3 → S3 → R3.
PBSR → PBSR → PBSR → PBSR. or PBS →PBS →PBS. or BS →BS →BS.

DM101. (Test the thought)
DM101 puts a wedge between stimulus and response, B1 and S1. Wedge is BB or S123 or Research.

P1 → B1 → BB1 → S123 → S+ → R1
P2 → B2 → BB2 → S123 → S+ → R2
P3 → B3 → BB3 → S123 → S+ → R3

Problem → Thought → Solution → Result. (go with the flow)
Problem → Thought → TRUTH → Solution → Result (dm101 with wedge)
A thought is tested before acting. False beliefs can be replaced with truth (BB).
Options can be compared (PS123). Better thoughts often lead to better actions and better results.
==========

See page 20 for an example of decision chain with “What would you do?”

Each decision creates a new situation, which creates new options and another decision.

Choose your own adventure (optional advanced activity) Start with a scenario. Write a story.
P1. Problem/Situation/Question
S1.
S2.
S3.
Chose S1 or S2 or S3. Used PS123-G or a Fallacy.
R1. Result → becomes the new situation. *(What are the pros and cons?)*

P2.Problem/Situation/Question
S1.
S2.
S3.
Chose S1 or S2 or S3. Used PS123-G or a Fallacy.
R2. Result → becomes the new situation. *(What are the pros and cons?)*

Continue the story for as many decisions as you wish.

Variation: Roll a dice before choosing an option. This might mimic “go with the flow.”
Compare where the random path ends versus where thoughtful PS123-G decisions lead.
OR trace a real-life story (your own, a historical event, or a fictional story). Follow the decision chain and discuss where different choices led or might have led. See what choices got you or them to this situation.
==========

BB. Observation. EG. Examples or evidence. P. I noticed this situation.
Record facts and observations with BB.
=BB. Maybe conclusion from this observation/evidence (.8) confidence level
P → BB. Observation → BB. IF–THEN → S
BB. Observation → BB. IF–THEN → S+
BB. Observation → B. Question → S1 S2 S3

🛑 S3. OPTION: SAY NO / WAIT / RESEARCH MORE

Use this when pressure is high or uncertainty is high.

🔍 IF–THEN TEST

- IF I say YES → THEN _____ → THEN +pros._____ -cons._____
- IF I say NO → THEN _____ → THEN +pros._____ -cons._____

⚖️ Compare Outcomes (not pressure)

Ask:

- Which option has better **long-term outcome**, not just comfort or approval?
- Am I choosing this because it’s right—or because I feel pressure?

✔️ DECISION RULE

Say “No” when:

- YES has high risk or regret or potential bad consequences
- NO protects goals, values, or peace

Say “Wait” when:

- You don't have enough information to make a wise decision.
- More research is needed.
- You are not sure.

YES is a decision.
NO is a decision.
WAIT is a decision. “I don’t know. Let me think about it.”
RESEARCH MORE is a decision.
Sometimes “NO” is the best and wisest decision.
It’s OK to say NO.
Life is often about knowing when to say "yes" and when to say "no."
IF–THEN, +pros/−cons can help you make that decision.

Miscellaneous Tools

BB. Don't Assume — Investigate
Question: Why did this happen? Why this situation? Why did they do this?
B1. T/F Maybe this reason: _____
B2. T/F Maybe that reason: _____
B3. T/F Maybe another reason: _____
BB. Truth: I don't know yet. There may be several possible reasons.
S+ Good action: Don't assume. Ask, observe, investigate, or gather more information.

📋 Compare Situations

P. Current Situation:
Describe the current situation.
P. Comparison Situation:
Describe another situation for comparison.

🔍 Pause & Reflect: Compare Situations

C. Concerned
A. Current situation. -cons. -cons. -cons=unhappy. +pros. A1. Related situation. A2 Related situation.
A. Past situation for comparison. +pros. +pros. +pros. = happy
(c) a concern about current situation:
(+) a good situation: +pros. +good trait.
(−) a bad situation: −cons. −bad trait.
(o) observation.
B. Exploration: Maybe this other situation was better. Compare → What worked? Why was it better?
BB. Reality Check: True or False. Why? What can I learn? How can I apply it here?
D+ write all options +pros. -cons. Find best option.
D+ lessons learned:
D+ add (c) and (+) to criteria for that topic

Mark Strong and Weak Options
after listing pros, cons, concerns, goals, and criteria:
+ = strong/good option; many pros; fits goals and criteria.
− = weak/bad option; significant cons or concerns.
−S1. many cons
+S2. many pros
+S3. many pros. good option

Parentheses the Source
B. Thought / Statement (source)
BB. Truth / Correct Statement (source)

Routine decisions
- Mental PS123-G
- Quick criteria check

Important decisions
- Written PS123-G
- Written criteria check

PS123-G — Develop good criteria and make thoughtful decisions.
Criteria Check — Use those criteria to make routine decisions quickly.
Standard Procedure — Use tested best solution as standard procedure.
PS123-G → Good Criteria → Best Solution → Standard Procedure → Good Habit

Don't rely on just one opinion. Hear and test many opinions
to gain different perspectives, options, pros and cons.

⚠ Beware of False Assumptions

B. IF you do this then this will happen. (T/F). BB. Maybe True or Maybe False. TEST it.
Many of our daily errors come from accepting an untested conditional as true

G=Good, B=Bad, N=Neutral.

D1.Option1 •**Trait(GBN)=not sure** if it is a Good Trait, Bad Trait or Neutral Trait. I need time to figure it out.
IF Good Trait then +Trait. IF Bad Trait then -Trait. IF Neutral Trait then •Trait.
D1.Option1 •Action(GBN)=not sure if it is a Good Action, Bad Action or Neutral Action.
IF Good Action then +Action. IF Bad Action then -Action. IF Neutral Action then •Action.

The automatic path is:
B → S B. Thought → S. Automatic action
The DM101 path is:
B → BB → S+ BB. Truth → S+. Better action
BB. Truth. Correct Thinking. Reality.
(use observation, evidence, experience to check reality)
BB protects against and corrects
• Lies (false statements) falsehoods
• Fallacies (bad reasoning) distorted beliefs
• Fantasy (unrealistic expectations) distorted views of life,

Clear goals, values, and purpose provide guidance for many everyday decisions.
Don't just choose S+. Make S+ easier to do.

B. Thought / Statement (source)
BB. Truth / Correct Statement (source)
put the source in parentheses

BACK to INDEX

TEST A CONCERN. (c)concern

1. Write the concern beside the option.
S3. _____
(c) Concern: _____

2. Test the concern with BB.
BB. What is true?
What evidence or observations support it?
Could my concern be mistaken or exaggerated?
Do research, if needed.

3. Test the possible consequence.
BB. IF the concern happens, **THEN** _____
+pros: _____
−cons: _____

4. Estimate probability and impact.
Probability: (.6)
Impact: (−3)

5. Add the tested conclusion back to the option.
(c) Concern — BB: _____ **(.6)(−3)**

For example:
S3. Take the job (option #3)
(c) Concern: The hours may interfere with family time.
BB: The schedule includes three evenings each week. This is a real concern, although shifts might sometimes be exchanged.
BB. IF I work three evenings each week, **THEN** I will see my family less.
+pros: better income
−cons: less family time; harder scheduling
(.8)(−3)
S3. Take the job (option #3)
(c) The hours may interfere with family time. BB. Less family time. (.8)(-3)

This teaches the important principle:
Do not ignore a concern, and do not automatically believe it. Test it with BB.

How to Teach Any DM101 Tool

Use the following general pattern when introducing any optional DM101 decision-making tool.

1. Engage
Get students thinking about the topic.
Ask one or two open-ended questions or present a real-life situation.

2. Explain
Read through the page together.
Discuss the main idea and why the tool is useful.

3. Discuss
What does this tool mean?
Why is it useful?
When might it help?
Can you think of a real-life example?

4. Apply
Use the tool with a current scenario, movie, Bible story, historical event, or student-generated situation.
Practice using the DM101 worksheet.

5. Reflect
Discuss:

- What did you learn?
- Did this tool change your thinking?
- When might you use this tool again?

Teaching Suggestions

- Ask open-ended questions.
- Encourage student participation.
- Invite students to explain their reasoning.
- There may be more than one reasonable option—compare them respectfully.
- Encourage students to practice the tool during the week and share their experiences.

optional:
Use an activity, object lesson, game, or demonstration to help students understand the concept.

How Good Decisions Become Good Habits

Problem
↓
PS123-G
↓
Best Solution
↓
Standard Procedure (SOP)
↓
Good Habit
↓
Problem or Concern?
↓
Yes → PS123-G again
No → Continue using the procedure

How Goals and Values Shape Good Habits

Goals, Values, Purpose
↓
Criteria & Priorities
↓
PS123-G
↓
Best Solution
↓
SOP
↓
Good Habit

Problem (your project)
↓
Decision Workbench (worksheet)
↓
Use the appropriate tools
↓
Build the Best Solution (S+)

The problem = the project you're working on.
The worksheet = your workbench.
PS123-G = the basic hand tools you use on almost every project.
B/BB = your measuring square or level—it helps make sure your thinking is straight and true.
Test Advice = another tool for checking suggestions from others.
Test Concern = a tool for inspecting possible defects or risks.
Criteria Grid = a comparison gauge or checklist.
Probability & Impact = a risk assessment tool.
Research = looking up the manufacturer's instructions or getting expert advice.
S+ = the finished project or best solution.

One worksheet. One workbench.
Many optional tools. Use the tools you need.

I feel bad / something is bothering me.
P — What's bothering me? Why?
B — What am I thinking/believing about it?
BB — What's the truth?
S123 — What are my options?
G — What are my goals? What matters?

 Test the Message

What is the message?
P. Bad Feeling. Gut Feeling. Situation/Statement/Behavior (what happened)
B. He said this or did this. (statement or behavior)
=B. What is the message? (What does this mean?)
BB. Truth
- Is the message true or false?
- Is the message good or bad?

A message often influences our thoughts, beliefs, feelings, decisions, or actions.

BACK to INDEX

DECISION CRITERIA: PROBLEM. options. OBSERVE: Pros. Cons. (c)concerns → CRITERIA.

PROBLEM: _____

(want/need) _____

QUESTION:

SOLUTIONS: +pros. -cons. (c)concerns. $cost. •irrelevant

S1. option1: _____

_____

S2. _____

S3. _____

S4. _____

S5. _____

S6. _____

S7. _____

S8. _____

🎯 main Goals,Needs,Values,Purpose:

specific GOAL,NEED,WANT: _____

(You can use goals and main pros and cons as criteria)

criteria: wise, love, Godpleasing, beneficial, _____

_____

👉 S+ Solution: (best option)

Reason:

Step1: Step2: Step3:

DECISION CRITERIA: PROBLEM. options. OBSERVE: Pros. Cons. (c)concerns → CRITERIA.

PROBLEM: _____

(want/need) _____

QUESTION:

specific GOAL,NEED,WANT: _____

(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?

ABCDF or 54321, +/- criteria. options:	D1.	D2.	D3.	D4.	D5.	D6.
1						
2						
3						
4						
5						
6						
7						
8						
9						
10						
11						
12						
13						
14						
15						
16						
17						
18						
19						
20						
21						
22						
23						
24						
25						
26						
a (c)concern (-5 to 0):	word (impact)					
motive:	word (impact)					
•IRRELEVANT:	word					

Thinking Reminders

1. Beware of Faulty Advice

- Take it with a grain of salt.
- Be skeptical
- Don't believe everything you hear.
- Verify the facts.
- Check the evidence.
- Ask, "Why?"
- Get their reasons and test them.
- Test the advice.
- Get a second opinion.
- Do your own research.
- Think for yourself.

2. Beware of Assumptions

- Don't assume.
- Check your assumptions.
- Hidden assumption.
- False assumption.
- Untested assumption.
- Jumping to conclusions.
- Conclusions without evidence.

3. Beware of Bias

- Everyone has biases.
- Consider the source.
- Watch for bias.
- Confirmation bias.
- Emotional bias.
- Wishful thinking.
- Don't let emotions decide.

4. Beware of Persuasion

- Peer pressure.
- Emotional manipulation.
- High-pressure tactics.
- Appeal to authority.
- Appeal to popularity.
- Appeal to emotion.
- One-sided argument.
- Cherry-picked evidence.

5. Good Reminders

- Maybe right, maybe wrong.
- I don't know yet.
- Let's test it.

- What's the evidence?
- Is it true?
- What are the facts?
- What is the reality?
- What does God say?
- **Test the thought (BB).**

I especially like these

If I had to choose only a handful that capture the spirit of DM101, I'd pick:

- **Ask, "Why?"**
- **Don't assume.**
- **Think for yourself.**
- **Consider the source.**
- **Maybe right, maybe wrong.**
- **Test the thought (BB).**
- **Is this a good influence** on me? Helpful or harmful?

📌Concerns

(c) = a concern: Concerned. Bothered. Uneasy. a doubt. 🚧 caution, ⚠️ warning, ⛔ red flag! (c)!
(c) a concern. BB. What is the Truth about the concern. OR
(c) a concern = OK. OR
(c) a concern = impact (-4)(.8) → -con (-4)(.8)

TEST the concern.
BB. IF this concern then +pros. -cons.

A concern can turn out to be:

- **False/unfounded** → BB. concern is OK; continue.
- **Real but minor** → note it; perhaps accept the cost. (c) concern (-1)(.5)
- **Real and significant** → add it as a con/criterion and consider alternatives.
- **Serious/red flag** → 🔴 STOP or don't proceed until resolved. (c) concern (-5)(.8)
- **Unknown** → (?) research/investigate.

If having second thoughts, explore the thoughts rather than ignore them. P → S1,S2,S3 → Goal.
Second thought → (c) concern → investigate → BB. Truth → proceed / caution / choose another option.
A second thought may reveal a concern, consequence, option or opportunity you didn't notice the first time.

•still = an existing negative situation that remains.
The option did not cause the problem, but it did not solve it. I may have to live with it for now.
EG: S2 → +less stress. +more time. •still no sleep.

Change what you can. Accept what you cannot change. Know the difference.

$ COUNT THE COST

BACK to INDEX

Every option has costs. Before choosing an option, ask:

$ COST: What will this option cost in money, time, work or duties/responsibilities?
Am I willing and able to pay the cost?

A cost does not necessarily mean an option is bad. Many good things require money, time, work, sacrifice, or responsibility. The important question is whether the benefits are worth the costs—and whether you are willing and able to accept those costs.

Example: Getting a Dog

S1. Don't get a dog

+More freedom
+No added expense
−No companionship from a dog

S2. Get a dog

+Companionship
+Exercise
− Less freedom
$cost: About $1,500/year
$time: Daily walks and care
$work: Feeding, cleaning, training
$duty: Responsible for the dog every day
Getting a dog may be a good option, but the companionship comes with costs and responsibilities. Don't look only at what you will **gain**. Consider also the cost -- what you will have to **give up.**

Costs Can Include

$ **Money** — What will I have to pay?

⏱️ **Time** — How much time will this require?

🔨 **Work** — What effort will I have to put into it?

📉 **Losses / Trade-offs** — What might I lose, give up or miss? Lost opportunities?

📋 **Duties/Responsibilities** — What ongoing obligations am I accepting?

Ask:What will this option cost me?
Am I willing and able to pay the cost?
Are the benefits worth the costs?

Every option has benefits and costs. Wise decisions consider both.

INVESTMENT

Every day we make decisions about how to invest our limited resources. We cannot do everything, so every "yes" means saying "no" to something else.

Life is largely about deciding how to invest our limited resources—money, time, work/effort, and opportunities. DM101 provides practical tools to help make those decisions wisely.

We invest:

- 💵 Our money
- ⏱️ Our time
- 🔨 Our work and effort
- 🎁 Our talents and abilities
- 👥 Our relationships
- 👀 Our attention
- 🚪 Our opportunities

Every decision has a cost. Every decision is an investment. DM101 helps you evaluate your options, count the cost, and choose the investment that best fits your goals, values, and priorities.

INVEST YOUR DAY

We have only so much time each day. Decide how you want to invest it. Consider your goals and priorities and how much time you want to give to God, family, friends, work, health, service, recreation and rest.

Planning your day or week is a decision about how to invest your limited time.

TEST IT FIRST

When possible, try an option on a small scale before making a major commitment.
Experiment. Test drive many cars. Trial and error.
Examples:

- **Career:** Job shadow, volunteer, or take one class.
- **College:** Visit the campus or sit in on a class.
- **Club:** Attend one meeting before joining.
- **Volunteering:** Try one event.
- **Major purchase:** Rent, borrow, or test it first.
- **Relationship:** Spend enough time together in a variety of real-life situations before making a major commitment. Maybe test different relationships.

Don't just predict the outcome—test the option first.

STOP and GO LIGHT





DON'T DO IT.
It looks wrong or harmful.

NOT SURE.
Slow down. Be careful.
TEST IT.
Compare Options.

LOOKS GOOD.
It is right and beneficial.
JUST DO IT.

🟨 Not sure

↓

PS123-G

S1 → 🟥 No

S2 → 🟩 Go

S3 → 🟥 No

S4 → 🟥 No

Giving Advice

pastor or counselor can say:

“Here are biblical principles to consider. Here are questions to ask. Here are possible consequences to think about.” Don't just give people answers. Help them discern what is best. Philippians 1:9-11.

But the person may need to use wisdom to make the final decision before God.

In red/green situations, teaching what God says is appropriate. In yellow situations, teaching people how to think biblically is often more helpful than simply giving them the counselor’s answer.

The stoplight makes that distinction very easy to remember:

- 🔴 **Stop: God says no.**
- 🟢 **Go: God says yes.**
- 🟡 **Slow down: Seek wisdom. Compare options and outcomes.**

When someone asks for advice, first determine what kind of decision it is.

🔴 RED — Clearly wrong

If God clearly says an action is wrong, it is appropriate to explain what Scripture says and advise against it.
Stop: God says no.

🟢 GREEN — Clearly right

If God clearly says an action is right, it is appropriate to encourage the person to do what is right.
Go: God says yes.

🟨 YELLOW — Wisdom decision

If Scripture does not give a direct command that determines the choice, don't automatically substitute **your preference or opinion** for God's command.
Instead, help the person think:

“Here are biblical principles to consider.”
“Here are some questions to ask.” EG: Is this helpful or harmful? Is this beneficial? Is this agape love?
“Here are possible consequences to think about.”
“What are your options?”
“What are the likely outcomes?”
“Which option best meets your goals and criteria?”

For a wisdom decision, consider giving the person a DM101 handout to complete at home. Review it together next week. Help identify missing options, questionable thoughts/assumptions, overlooked pros/cons, relevant biblical principles, and possible consequences.
The person may need to use prayer and wisdom to make the final decision before God.

BRAINSTORM OPTIONS 💡

Don't stop with the first idea. Try to find several possible solutions.
Don't judge them too quickly—list them first, then compare them.

You can't choose an option you haven't considered.
The best option might not be written down yet.

Ways to find more options:

- **Opposite** — What is the opposite of S1?
- **Status quo** — What if I do nothing or keep things the same?
- **Improve it** — Can I modify S1 to reduce its cons?
- **Combine** — Can I combine the best parts of two options?
- **Middle option** — Is there something between the two extremes?
- **Small step / Test It First** — Can I try it on a small scale before committing?
- **Delay** — Would waiting give me more information or better options?
- **Ask someone** — What options would another person suggest?
- **Research** — What alternatives haven't I discovered yet?
- **Brainstorm** — Write down ideas without judging them at first.

EXAMPLE:

P. I don't like my job.
S1. Quit.
S2. Stay. *(opposite/status quo)*
S3. Stay while looking for another job. *(combine)*
S4. Ask for different duties. *(improve)*
S5. Reduce hours if possible. *(modify)*
S6. Job-shadow another career. *(Test It First)*
S7. Brainstorm options.

Good decision method:

P → S1,S2,S3 → Goal

People can instead shorten the process without realizing it:

P → first solution that comes to mind
P → what someone tells me to do
P → what feels easiest
P → avoid the thing I'm afraid of
P → what everybody else is doing

DM101 puts a **STOP** between the problem and the action: *write it down, compare alternatives, test important thoughts, consider goals, and then choose.*

⛔ DO NOT ENTER — Roads not to take. WRONG WAY!

Sometimes an option should be eliminated rather than merely compared with the others.

Reason 1: God says no.

If an option requires doing something God clearly says is wrong, don't choose that road.

Reason 2: Unacceptable consequence.

An option may have a serious enough con, danger, or red flag that you decide the road is unacceptable.

Reason 3: It cannot meet an essential criterion.

An option may fail something that is a *must-have*, rather than merely something you would prefer.

⛔ **Eliminate the option. Compare the remaining roads.**

⚠️ CAUTION — Investigate before proceeding. Be careful.

A concern doesn't automatically mean **Do Not Enter**.

(c) concern → investigate → BB. Truth

The concern may turn out to be **OK**, ⚠️ **Caution**, or ⛔ **Do Not Enter**.

⛔ **DO NOT ENTER —** Danger!! Do not take this road!

⛔ **Steal** — God says, “You shall not steal.” — Exodus 20:15

⛔ **Commit adultery** — God says, “You shall not commit adultery.” — Exodus 20:14

⛔ **Lie/deceive** — God says not to lie to one another. — Colossians 3:9

⛔ **Revenge** — God says not to take revenge ourselves. — Romans 12:19

⛔ **Get drunk** — God says, “Do not get drunk on wine.” — Ephesians 5:18

⛔ **Covet** — God says, “You shall not covet” — Exodus 20:17. Luke 12:15.

Reason: God says no. → Eliminate that option.

Reason: Harmful consequences to me or others.

CAUTIONS ⚠️

Beware! Be careful! Hazard ahead. Warning.

The situation itself may not be wrong, but it creates a foreseeable risk of something harmful. Therefore, don't merely say *"be careful."* Ask what could happen and find a safer option.

⚠️ CAUTION — Beware!

Some situations increase the chance of a harmful outcome. Think ahead.
P. Risky situation
S1. Continue in situation → *possible chain of consequences* → harm
S2. Safer alternative → +benefits, −cons
S3. Another safer alternative → +benefits, −cons
BB. What is true? What does God say?
S+. Choose the safer/better option.

⛔ **Do Not Enter** = *This option itself should not be taken.*

⚠️ **Caution** = *This situation or option contains a risk. Recognize the danger, think ahead, and consider safer alternatives.*

Examples:
Problem: Single alone in house with girlfriend .
S1. Single alone together in house → temptation → escalating physical intimacy → possibly going farther than intended. Lust. Passion.
S2. Meet in public place → +safe. +talk.
BB. God says Flee Lust. Sexual passion is for marriage.
Solution: meet in public.

Problem: Alone in house with internet
S1. Alone at home with internet → maybe see porn → porn trance → harmful consequences
S2. Set device to allow only approved websites → +very strong protection. +safe. +sanity.
S3. Only use public computer → +safe. +sanity.
S4. Use computer with someone
Solution: S2 and S3

Sharing personal information online
P. Someone online asks for personal or financial information.
S1. Give information → possible scam/identity theft.
S2. Don't provide it; independently verify who is asking → +safer.
S+ Verify first.

Driving when very tired
P. Need to drive home, but extremely tired.
S1. Drive anyway → slower reactions → possible accident → serious harm.
S2. Rest/sleep first → −delay. +safer.
S3. Have someone else drive → +safer.
S+ Choose a safer option.

Large purchase under pressure
P. Salesperson says the offer is only good today.
S1. Buy immediately → maybe poor decision → regret/$loss.
S2. Say, “I don't know. Let me think about it.” → +time to compare.
S3. Research alternatives/prices first → +better information.
S+ Slow down and investigate.

Sending an angry message
P. Angry about something someone said.
S1. Send message immediately → maybe say something harmful → damaged relationship.
S2. Write it but don't send it yet → +time to reconsider.
S3. Wait until calm and then talk → +better communication.
S+ Don't make the decision at the emotional peak.

Major decision when important facts are unknown
P. Considering an option but an important (?) remains unanswered.
S1. Decide now → unknown risk.
S2. Research the question → +better information.
S3. Delay the decision if possible → +time.
S+ Investigate before proceeding.

WHY? — Get the Reasons

When someone gives you advice, an opinion, or a conclusion, ask **"Why?"**

Advice: "You should do X."
→ **WHY?**
→ "Because X will cause Y."
→ **B. Statement:** IF X → THEN Y. T/F?
→ **BB. Truth:** Test the reasons/evidence.

Opinion: "X is a good idea."
→ **WHY?** What makes it good?

Your decision: "I think S2 is best."
→ **WHY?** What are the main pros? How does it meet my goals/criteria?

Your thought: "I can't do this."
→ **WHY do I think that?** What evidence supports it?

Then perhaps finish with your two conversational safeguards:

💬 **Ask: "Why?" — get the reasons.**

💬 **Say: "I don't know. Let me think about it." —**
test the reasons, thought and idea before deciding.

BE DISCERNING — TEST IT

Don't automatically believe or act. **Think about it and test it.**
Test the thought — Is my thought true?
Test the statement/opinion — Is what was said true? **Why?** What are the reasons/evidence?
Test the advice — Maybe right, maybe wrong. Compare it with other options.
Test the action — IF I do this → THEN what are the likely results, pros/cons? Helpful or Harmful?
Test the options — Compare pros, cons, concerns, goals and criteria.
Test the attitude — Is this attitude good, wise, loving, beneficial, God-pleasing?
B. Thought/statement/opinion → **BB. Truth**
S1,S2,S3 → compare → **S+ Best option**

💬 **Ask: "Why?"**

💬 **Say: "I don't know. Let me think about it."**

Beloved, do not believe every spirit, but **test the spirits**, whether they are of God; 1 John 4:1

SHARK TANK LESSONS — Problem Solving and Decision Making

Shark Tank provides many practical examples of **problem solving, testing ideas, comparing options, using criteria, making decisions and continuous improvement.**

1. PROBLEM → SOLUTION

Many products begin because someone notices a problem:
P. Problem: "People have difficulty with _____."
S. Solution: "I developed this product to solve the problem."
Good ideas often begin by asking:
What is the problem? Why is it happening? How can I solve it?

2. TEST THE IDEA / STATEMENTS

The Sharks don't simply accept what the entrepreneur says. They ask **"Why?"** and other questions.
"What are your sales?"
"What does it cost to make?"
"Why will people buy this?"
"What is your profit?"
"Who are your competitors?"
The entrepreneur makes **B. statements** about the business. The Sharks look for evidence to determine **BB. Truth**.
B. Claim → Ask WHY? → Evidence/Facts → BB. Truth
Lesson: Be discerning. Don't automatically believe a claim. Test it.

3. SHARK DECISION MAKING

Each Shark has a decision:
P. Should I invest?
S1. Invest
S2. Don't invest
S3. Make a different offer
S4. Partner with another Shark
They consider:
+pros: good product, strong sales, profit potential, good entrepreneur, large market.
−cons: high valuation, poor margins, competition, weak sales, manufacturing problems.
(c) concerns: Will sales continue? Can the business grow? Is the entrepreneur realistic?

4. USE CRITERIA

The Sharks repeatedly evaluate businesses using criteria such as:
Sales • Profit • Cost • Market • Competition • Entrepreneur • Growth potential • Valuation • Risk • Strategic fit
Different Sharks may value the criteria differently. That's why one Shark may invest while another does not.
This is similar to DM101:

S1: A A B B A
S2: C B C D B
Set criteria → compare/rate the options → choose the best option.

5. GIVE A REASON FOR YOUR DECISION

One of the best decision-making lessons on *Shark Tank* is that the Sharks usually explain **WHY** they are making their decision.
A Shark may essentially say:
"I like this and this, but I don't like that. So for that reason, I'm out."
Or:
"I like this and this. I think I can help with that. So I'll make you an offer."
This is very similar to the DM101 decision statement:

💬 **"I like this and this (but I don't like that), so for that reason I will do this."**

A good decision should have a **good reason**.
S+ Decision → WHY? → main pros, cons and criteria.
If you can't give a good reason for your decision, reconsider it.

6. CONTINUOUS IMPROVEMENT

Entrepreneurs often describe how they started with one idea, tested it,
discovered problems and improved it.
P → S1 → Results → Review → Improve → S2 → Better Results
Customer feedback may reveal:
+ What worked?
− What didn't work?
What can we improve?
This is the same principle as DM101:
PS123-G → Decision → Review Results → New PS123-G
Continuous Improvement
As the situation changes or new information becomes available, it may add new pros or cons to options.
Reassess your options and adjust your plan as needed.

SHARK TANK DECISION-MAKING LESSON

Solve a real problem.
Ask good questions.
Test claims and assumptions.
Compare options, pros and cons.
Use criteria.
Ask "Why?"
Give reasons for your decision.
Learn from the results.
Keep improving.

Decision Making process

LESSON 1B

Decision Making 101 is based on the normal process/progression used to make decisions.
The normal decision process starts with a A.Situation/Event then my B.Thinking about the situation which leads to my C.Feelings and my D.Decision/Action.

🛑 A. Situation → 💭 B. Thought → ❤️ C. Feelings → 🚴 D. Action → Results

IF you change your B.Thinking then you change your C.Feelings and D.Decision/Action.

A. Situation → B. Thought → C. Feeling. → D. Decision/Action → results
BB. Truth → C+ good Feeling. → D+ good Decision/Action → good results

The following is an example. (more examples of A.B.C.D. are in "The Lies We Believe" by Chris Thurman)

A. Problem/Situation: A. I made mistakes at work
B. my Thought (T/F): B. I'm no good because I made mistakes. I must be perfect. (False)
C. my Feelings: C. Miserable. Depressed. Stressed.
D. my Action > +pros. -cons. D. Give up. Not work hard. > -lose job, -lose friends. -lose apartment
BB. Truth. Right Thinking. BB. I'm OK. Nobody is perfect. We all make mistakes.
C+ good Feeling: C+ Content. Happy. Confident. Feel good.
D+ good Action > +pros. D+ Work hard. Feel good. Try to improve. > +do better at work.

THINKING → DECISION → RESULTS

Make sure you have the right thinking, because bad thinking can lead to bad decisions, and bad decisions can lead to bad results.

A. Situation → B. Thinking → D. Decision/Action → Result
F. Fallacy / Faulty Thinking
Then correct it:
A. Situation → BB. Better/True Thinking → D+. Better Decision/Action → Better Result
And PS123 can sit between thinking and action:
A → B/BB → Compare S1, S2, S3 → D+ → Result

The Boy Who Called Wolf — short-term thinking.

A. Situation: Bored watching the sheep.
B. Thinking error: "It would be fun to pretend there's a wolf."
D. Decision: Cry "Wolf!"
R. Result: People stop trusting him.
F. Fallacy: thinking short-term and not long-term
BB. Truth: "If I lie for fun, people may not believe me when I really need help."
OPTIONS:
S1. Cry wolf → +fun now, −lose trust, −danger later
S2. Find harmless entertainment → +less bored, +keep trust
S3. Ask for something else to do → +possible solution, +keep trust
S+. Better decision: S2 or S3.
Bad result → trace back to decision → trace back to thought → identify faulty thinking/fallacy → replace it with BB Truth/GoodThink → recognize and correct it next time.

PRACTICE DECISION ANALYSIS on ANY STORY

A. Situation:
B. Thought: (T/F)
D. Decision/Action:
R. Result:
F. Fallacy/Faulty Thinking:
BB. Truth:
OPTIONS: +pros. -cons.
S1.
S2.
S3.
S+ Better Decision:
R+ Better Result:

A. Situation:
B. Thought: (T/F)
D. Decision/Action:
R. Result:
F. Fallacy/Faulty Thinking:
BB. Truth:
OPTIONS: +pros. -cons.
S1.
S2.
S3.
S+ Better Decision:
R+ Better Result:

A. Situation:
B. Thought: (T/F)
D. Decision/Action:
R. Result:
F. Fallacy/Faulty Thinking:
BB. Truth:
OPTIONS: +pros. -cons.
S1.
S2.
S3.
S+ Better Decision:
R+ Better Result:

1. The Tortoise and the Hare — Overconfidence
A. Situation: Hare is racing the much slower tortoise.
B. Thinking error: "I'm so much faster that I can't possibly lose."
D. Decision: Stops and takes a nap.
R. Result: Tortoise passes him and wins.
F. Fallacy: Overconfidence. Assuming success is guaranteed.
BB. Truth: "I'm faster, but I still need to finish the race before I can be sure I've won."
OPTIONS:
S1. Take a nap → +rest, −risk losing
S2. Keep racing steadily → +very likely win, −some effort
S3. Slow down but keep moving → +less effort, +still make progress
S+. Better decision: S2. Keep racing until finished.

2. The Three Little Pigs — Short-term thinking
A. Situation: Each pig needs to build a house.
B. Thinking error: "I'll build the quickest, easiest house so I can have fun."
D. Decision: First two pigs build with straw and sticks.
R. Result: The wolf easily destroys their houses.
F. Fallacy: Short-term thinking / ignoring risk and long-term consequences.
BB. Truth: "A stronger house takes more work now but will protect me later."
OPTIONS:
S1. Straw → +fast, +easy, −weak
S2. Sticks → +fairly fast, −not very strong
S3. Bricks → −more work/time, +strong, +safer
S+. Better decision: S3. Build with bricks.
This one is almost a perfect **benefit/cost** example: *pay a greater cost now to avoid a much greater cost later.*

3. The Ant and the Grasshopper — Present bias
A. Situation: Food is plentiful during summer, but winter is coming.
B. Thinking error: "There's plenty of food now. Why work when I can enjoy myself?"
D. Decision: Grasshopper plays instead of preparing.
R. Result: Winter arrives and he has no stored food.
F. Fallacy: Present bias / neglecting future consequences.
BB. Truth: "I can enjoy some of today while also preparing for tomorrow."
OPTIONS:
S1. Play all summer → +fun now, −unprepared later
S2. Work all summer → +prepared, −little recreation
S3. Work enough and also make time for recreation → +prepared, +some fun
S+. Better decision: S3 may actually be better than either extreme.

4. The Emperor's New Clothes — Social proof/conformity
A. Situation: Swindlers claim only intelligent people can see the emperor's magnificent clothes.
B. Thinking error: "Everyone else says they see the clothes. I don't want people to think I'm stupid."
D. Decision: People pretend they can see clothes that aren't there.
R. Result: The deception continues until a child says the emperor is wearing nothing.
F. Fallacy: Conformity / social proof / fear of disagreeing with the group.
BB. Truth: "Other people saying something doesn't make it true. What does the evidence show?"
OPTIONS:
S1. Agree with everyone → +avoid embarrassment now, −support a lie
S2. Say what you actually observe → (c) others may criticize you, +tell truth
S3. Ask questions first → +investigate, +avoid premature conclusion
S+. Better decision: Investigate and tell the truth.

5. The Fox and the Grapes — Rationalization
A. Situation: Fox wants grapes but cannot reach them.
B. Thinking error: "Those grapes are probably sour anyway."
D. Decision: Walks away while pretending he never wanted them.
R. Result: He avoids admitting disappointment and doesn't learn from the failure.
F. Fallacy: Rationalization—changing the explanation to make failure feel better.
BB. Truth: "I wanted the grapes and couldn't reach them. That doesn't mean they were bad."
OPTIONS:
S1. Pretend the grapes are worthless → +feel better temporarily, −not truthful
S2. Try another way to reach them → +might succeed, −more effort
S3. Accept that you can't get them and move on → +honest, +no wasted effort
S+. Better decision: S2 or S3 depending on whether further effort is worthwhile.

6. King Rehoboam — Bad advice / confirmation
A. Situation: The people ask King Rehoboam to lighten the burdens imposed by Solomon.
B. Thinking error: He rejects the older men's advice and follows the younger men's harsher advice.
D. Decision: Announces that he will make the people's burden heavier.
R. Result: Much of Israel rebels against him.
F. Thinking Error: Poor evaluation of advice / possibly confirmation or preference for advice matching what he wanted to do.
BB. Truth: "I should ask why each group recommends what it does and
compare the likely consequences."
OPTIONS:
S1. Increase burdens → +show strength?, −anger people, −risk rebellion
S2. Reduce burdens → +gain goodwill, +greater loyalty
S3. Investigate further before deciding → −delay, +more information
S+. Better decision: The story itself strongly contrasts his harsh choice with the older advisers' recommendation to serve the people and answer them favorably.

Find the Faulty Thinking in TV shows and Books

EXAMPLE: Leave it to Beaver

1. "The Haircut" — fear, hiding a mistake
Beaver loses the money Ward gave him for a haircut. Because Ward had already criticized him for losing money, Beaver is afraid to admit he lost this money too. He and Wally attempt the haircut themselves and then try to hide the result.
A. Situation: Beaver loses his haircut money.
B. Thought (T/F): "Dad will be really angry. I can't tell him I lost the money again."
D. Decision: Have Wally cut his hair and then try to hide what happened.
R. Result: Terrible haircut, more lying/hiding, and a much bigger problem.
F. Fallacy: Fear-based thinking; assuming hiding the mistake is better than admitting it.
BB. Truth: "Dad may be upset, but telling the truth about losing the money is better than creating another problem."
OPTIONS: +pros. −cons. (c)concerns
S1. Hide it and have Wally cut it → +avoid Dad temporarily; −bad haircut; −deception; −bigger problem
S2. Tell Ward the truth → (c) Dad may be angry; +honest; +problem can be solved
S3. Ask the barber/parents what to do → +get help; +avoid making problem worse
S+ Better Decision: S2. Tell the truth.
R+ Better Result: Ward may be disappointed, but Beaver avoids turning one mistake into several.

2. "The School Picture" — peer pressure
Gilbert persuades Beaver to make a funny face for the class picture. Gilbert backs out at the last second, leaving Beaver as the only one making the face.
A. Situation: Gilbert wants Beaver to make a funny face in the school picture.
B. Thought (T/F): "Gilbert is doing it too, so I'll do it."
D. Decision: Make the face.
R. Result: Gilbert doesn't do it; Beaver alone ruins his appearance in the picture.
F. Fallacy: Peer pressure / following another person's decision instead of making your own.
BB. Truth: "Just because Gilbert wants to do something doesn't mean it's a good idea."
OPTIONS:
S1. Make the face → +fun moment; +please Gilbert; −ruin picture
S2. Smile normally → +good picture; −Gilbert may tease him
S3. Tell Gilbert it's a dumb idea and don't participate → +independent thinking; +good picture
S+ Better Decision: S2/S3.
R+ Better Result: Beaver gets a good school picture and doesn't depend on Gilbert's judgment.

3. “In the Soup” — dare + failure to consider consequences
Whitey and Beaver argue about whether there is really soup in the giant bowl on a billboard. Beaver accepts the challenge to find out and ends up falling into the bowl.
A. Situation: Whitey challenges Beaver to find out whether the billboard bowl contains real soup.
B. Thought (T/F): “I have to prove it/find out.”
D. Decision: Climb the billboard.
R. Result: Beaver falls into the giant soup bowl and gets stuck in a very public predicament.
F. Fallacy: Dare/peer pressure; curiosity without considering risk; failure to ask whether knowing is worth the cost.
BB. Truth: “I don't need to prove anything to Whitey. Finding out isn't worth the risk.”
OPTIONS:
S1. Climb up → +satisfy curiosity; −danger; −trouble
S2. Ignore the dare → +safe; −don't know what's in bowl
S3. Find a safe way to investigate/ask someone → +may get answer; +avoid danger
S+ Better Decision: S2 or S3.
R+ Better Result: Safe—and no soup-bowl rescue.
That's almost a perfect **Risk: probability × impact** lesson too.

4. “The Report Card” — covering up a problem
In this episode Eddie and Lumpy intercept Beaver's report card and change his D-minus to a B-plus.
A. Situation: Beaver has a D-minus on his report card.
B. Thought (general thinking behind the deception): “A bad grade is a problem that should be hidden.”
D. Decision: Allow the false B-plus to stand rather than deal honestly with the D-minus.
R. Result: A school problem becomes an honesty/deception problem.
F. Fallacy: Avoidance / short-term thinking. Removing evidence of a problem doesn't remove the problem.
BB. Truth: “The D-minus isn't good, but knowing the truth lets me find out why and improve.”
OPTIONS:
S1. Hide/change the grade → +avoid trouble now; −dishonest; −doesn't fix schoolwork
S2. Show parents the real grade → (c) unpleasant conversation; +honest; +can get help
S3. Show grade and make an improvement plan → −work; +address root cause; +possibly improve
S+ Better Decision: S3.
R+ Better Result: Instead of hiding the evidence, solve the actual problem.

5. “The Emperor—” actually, “Junior Fire Chief” — power/overconfidence
After Beaver is elected junior fire chief, he lets the position go to his head and starts issuing citations to family members and neighbors.
A. Situation: Beaver is elected junior fire chief.
B. Thought (inferred from his behavior): “I'm the fire chief, so I should exercise my authority over everybody.”
D. Decision: Start citing family and neighbors.
R. Result: His new responsibility creates conflict instead of helping people.

F. Fallacy: Power going to one's head / overconfidence / losing sight of the goal.
BB. Truth: "The purpose of the position is fire safety and helping people—not showing people I'm in charge."
OPTIONS:
S1. Cite everybody aggressively → +feel important; −annoy people; −lose sight of purpose
S2. Ignore the job → +easy; −doesn't fulfill responsibility
S3. Teach/remind people respectfully about fire safety → +help people; +fulfill responsibility
S+ Better Decision: S3.
R+ Better Result: Beaver actually accomplishes the **goal** of the position.

6. "Captain Jack" — believe the advertisement / don't investigate
Wally and Beaver secretly order an alligator advertised in a comic book, expecting something much different from the tiny alligator that actually arrives; they then have to figure out what to do with it.
A. Situation: The boys see a comic-book advertisement for a Florida alligator.
B. Thought (T/F): "The advertisement makes this look great. Let's order one."
D. Decision: Secretly order the alligator.
R. Result: A baby alligator arrives and they have the unexpected responsibility of caring for it.
F. Fallacy: Taking advertising at face value / impulsive decision / failure to investigate costs and responsibilities.
BB. Truth: "An advertisement is trying to persuade us. Before buying something, we should find out what we're actually getting and what taking care of it involves."
OPTIONS:
S1. Order immediately → +exciting; −unknown responsibility; −parents don't know
S2. Don't order it → +avoid problems; −miss the fun
S3. Research it and ask parents first → +know costs/duties; +better-informed decision
S+ Better Decision: S3.
R+ Better Result: They either make an informed purchase with permission or decide it isn't a good idea. That one fits **COUNT THE COST** concept remarkably well: **money + time + work + duties/ responsibilities.**

These six together teach something
The same worksheet uncovers six different thinking problems:
The Haircut → hiding a mistake/fear
School Picture → peer pressure
In the Soup → dare + risk
Report Card → avoidance/cover-up
Junior Fire Chief → power/overconfidence
Captain Jack → impulsiveness/advertising/failure to investigate

CHARACTER HELPS US MAKE GOOD DECISIONS

What kind of person do I want to be?

🗣️ **Honesty** — Tell the truth.

🧭 **Discernment** — Know when to say yes or no; distinguish wise from foolish. Test the thought.

😊 **Contentment** — Appreciate what I have instead of always wanting more.

🦁 **Courage** — Do what is right even when it is difficult.

🎁 **Generosity** — Give and help others.

🤝 **Kindness and Respect** — Treat others thoughtfully and respectfully. Love one another.

🤲 **Humility** — Admit mistakes and recognize that I may be wrong.

CHARACTER → DECISIONS → ACTIONS → HABITS → CHARACTER

Christian Character

Philippians 1:9-11
9 And this is my prayer: that your love may abound more and more in knowledge and depth of insight,
10 so that you may be able to discern what is best and may be pure and blameless for the day of Christ,
11 filled with the fruit of righteousness that comes through Jesus Christ—to the glory and praise of God.

HEROES, EXAMPLES and ROLE MODELS

Martin Luther, Joseph (son of Jacob), Noah, Daniel, St. Paul, Joshua

Examples of character in action:
David and Goliath — **Courage and faith**
Abraham waiting for God's promise — **Faith and patience**
Ruth staying with Naomi — **Loyalty, kindness and friendship**
The Good Samaritan — **Kindness, generosity and compassion**
Zacchaeus making restitution — **honesty/change**
Joseph forgiving his brothers — **forgiveness**
Daniel refusing to compromise — **courage/discernment**
Solomon asking for wisdom — **humility/discernment**
Esther approaching the king — **courage**
Paul and Silas in prison — **contentment/faith**
Jesus washing the disciples' feet — **humility/service**

I WILL USE PS123-G FOR:

- Dating — whether to date, continue dating, major concerns
- Dating — who is the best match? is he/she a good match?
- Marriage — whether/when to marry
- Buying a car
- Buying a house
- Choosing/changing a job or career
- Choosing college/training or another major educational commitment
- Major financial decisions/investments
- Major health or lifestyle decisions
- Moving
- Major commitments of time or responsibility
- Any decision that is **hard to reverse**
- Any decision where I have a **significant concern**
- Any decision where different people are strongly telling me what I should do

The last three may be even more important than the specific categories. You can't predict every important decision you'll face.

You could make yourself a simple rule:
If the decision is important, costly, difficult to reverse, or I have serious concerns →
STOP and use PS123-G.
Use "because" to understand WHY the problem exists.
Use "so that" to understand WHY you want or need something.

PROBLEM → because… → cause
WANT/NEED → so that… → purpose/goal. because → reason, motive

Life continually presents situations; our decisions are how we respond to them, and those decisions help shape what comes next — the next situation. Our thoughts, attitude, goals, character and decision-making method can influence our decisions.
What thoughts will I believe?
What attitude will I have?
What goals will I pursue?
What kind of character will I develop?
What decision-making method will I use?

What is influencing this decision? What is my main decision method? What should it be?

- **Method:** PS123-G? Gut or Intuition? Hasty decision? People pleasing? Authority Bias? Going with the flow? A fallacy or bias? Listen to Advice? Avoidance? Based on emotion or Fear?
- **Goal:** What outcome am I actually trying to achieve?
- **Motive:** Why do I want this? What is driving me?
- **Thoughts/Beliefs:** What am I believing? Is it true?
- **Attitude/character:** Fear? Pride? Love? Honesty? Courage? Contentment? Discernment?

🌠 What is my default decision method? Check all that apply.

☐ **Authority**: "What did that person tell me to do?" "I should listen to his advice or suggestion."
☐ **Majority**: "What is everyone else doing, saying or thinking?"
☐ **Fear of disapproval:** "What will people think?" "I must avoid criticism, rejection, or looking bad."
☐ **People-pleasing**: "I must please him/her." "I must avoid upsetting her." "I must be nice, not assertive."
☐ **Avoidance**: "How can I avoid discomfort?"
☐ **Fear**: "What am I afraid will happen?" "I will decide based on my fear."
☐ **Hasty decision**: "I must decide quickly so I don't look stupid."
☐ **Emotion or desire**: "What feels good right now?"
☐ **False assumptions**: "I don't need to check the facts."
☐ **False dilemma**: "Which of these 2 choices should I take?" *(assuming these are the only options)*
☐ **Go with the flow**: "What is easiest?"
☐ **Short-term thinking**: "What will make me feel better right now?"
☐ **Other**: _____

What results have these methods produced?

Which method causes me the most difficulty?

What is a better Decision Method?

🙂 A Good Decision Method: PS123-G, B/BB

Test thoughts. Identify goals and needs. Compare options and outcomes.
Choose the best option.

EXAMPLES:
Situation → Decision-making method → Decision

- **PS123-G:** What are my options? What is my goal? Compare outcomes → choose S+ best option
- **People pleasing:** What will make this person happy? → choose that
- **Authority:** What did this person tell me to do? → do it
- **Hasty decision:** What's the first/easiest answer? → do it
- **Fallacy/bias:** distorted reasoning → decision influenced by the distortion
- **Going with the flow:** don't deliberately decide → drift into an action

A wrong decision method asks the wrong question.
The wrong question can produce the wrong decision.

I cannot control how other people decide. I can deliberately choose how I will decide.
My decision method: PS123-G, BB (GoodThink).
GoodThink is good thoughts, good attitude, good action, good decision method (compare options)

F. BEWARE OF FALLACIES / FALSE BELIEFS / FAULTY THINKING

B. T/F Thought/Statement
F. Fallacy/Faulty Thinking/False Belief/Falsehood/a Lie
BB. Truth

F. Perfectionism: I have to do everything perfectly.
F. Approval: Everyone has to approve of me.
F. People-pleasing: I have to keep other people happy.
F. Easy life: Life should be easy. Life should go my way.
F. Authority: If an authority recommends it, it must be the right decision.
F. Majority: If most people believe it, it must be true.
F. Avoidance: Avoiding the problem is better than facing it. Avoid discomfort, pain, risk.
F. Fear of disapproval: "I must avoid criticism, rejection, or looking bad."
F. Social Conformity: "IF they think or say I should do this, then I should do it." "Do what they expect."
F. Fear: "I will decide based on my fear." Fear of risk, mistakes, failure.
F. Hasty decision: "I must decide quickly so I don't look stupid."
F. Jump to Conclusions without having all the facts.
F. Emotion or desire: "IF it feels good, do it."
F. False assumptions: "I don't need to check the facts."
F. False dilemma: "There are only 2 choices."
F. Go with the flow: "Just go with the flow." Keep the status quo. Resist change.
F. Short-term thinking: "Think short-term, not long-term."
F. Repetition becomes truth: IF we hear the lie enough times then it starts to feel like the truth.

THE LIES WE BELIEVE

F. Fallacies, Faulty Thinking, False Beliefs.
BB. Truth. Correct Thinking.

F. I must be perfect
BB.God loves me just as I am.
BB.While we were sinners, Christ died for the ungodly. Romans 5:8.
F. I must have everyone's approval to be happy, worthwhile.
BB.You can't please everyone. BB.Be a Godpleaser, not a man pleaser. Colossians 3:23-24.. Galatians1:10.
F. It is easier to avoid problems than to face them.
BB.Problems usually get worse when avoided. Philippians 3:13-14. Forget what is behind. Strive for the goal to win the prize.
F. Things have to go my way for me to be happy.
BB.Happiness is a choice.
F. You are only as good as what you do.
BB.God loves real me, just as I am. We are saved by grace through faith, a gift of God, not by works. Ephesians 2.
F. Life should be easy. F. Life should go my way.
BB.Life is difficult. BB.God's will be done.
F. Life should be fair.
BB.Life is sometimes fair and sometimes not fair. Ecclesiastes 8:14. BB. I'm doing better than I deserve.
F. My spouse should meet all my needs.
BB.God says honor and love and husband your wife.
F. God's love must be earned.
BB.God's love, forgiveness, salvation is a gift of His grace, undeserved love. Ephesians 2
from "The Lies We Believe" by Chris Thurman.

F. IF he said it then it must be true. F. IF he said it then it must be false.
BB.Test each statement or thought. Everyone is human and can be right or wrong.

EMOTIONAL LIES
F. look back, regret, self-pity. should have, could have, IF only.
BB.I can't change the past; I can only learn from it. BB.Looking back will not make it better; it will make it worse.
BB.God grant me serenity to accept what I can't change, grant me courage to change what I can.
F. I am not loved and accepted as I am. I must be someone else to be accepted. I must be Super Me.
BB.God loves and accepts Real Me, just as I am.
F. I have a right to be angry and bitter at that person. They wronged me.
BB.God says forgive one another, as He has forgiven us. Grace.
some of these thoughts are from "Healing for Damaged Emotions, chapter 9" by David Seamands

RELIGIOUS LIES
F. If I fall or sin then it is hopeless. I'm no good.
BB.Christ died for sinners and forgives all our sins. God loves me dearly, grants me salvation. God loves me dearly, loves even me.
F. perfectionism: I am never good enough. I ought to have done better. Should have.Could have.Would have.IF only.peoplepleasing
F. perfectionism: unrealistic expectations, conditional love, a subtle theology of works.
F. perfectionism: "you will be loved IF…" "we will accept and approve of you WHEN…" "you will be loved IF YOU… or BECAUSE…"
BB.God loves and accepts me just as I am, not when I shape up. God's grace, unconditional undeserved love, a free gift.
BB."God was in Christ, reconciling me to Himself, not counting my trespasses against me." 2 Corinthians 5:19
F. Low Self-esteem: we love you when… IF… but…
BB.Good self-esteem: I am God's child. God loves me just as I am. God loves me dearly, loves even me. John 3:16.

BB. OBSERVATION

BB. Observation: What did I actually observe?
=B. Interpretation: What might this mean? T/F?
EG. Evidence/examples: What supports or contradicts it?
BB. Conclusion: What does this mean? What is the best-supported conclusion?
BB. IF this conclusion then +pros. -cons. therefore do this.

BB. Observation: The car makes a grinding noise when I brake.
=B. Interpretation: Something may be wrong with the brakes. T/F?
EG. Evidence: The noise has happened repeatedly when braking.
BB. Conclusion: There may be a brake problem.
BB. IF there is a brake problem **THEN** continuing to drive may cause more damage or become unsafe.
S+: Have the car inspected and repaired.

Record important facts and observations with P. Problem/Situation.

P. I noticed this situation...
BB. Observation: _____
=BB. Conclusion: _____. What does this mean? *(confidence level if useful)*
EG. Examples/Evidence: _____

These chains show what you can **do with an observation**:

P → BB Observation → B Interpretation → BB Conclusion → S+
BB Observation → =BB Conclusion → BB IF–THEN → S+
BB Observation → =BB Conclusion → B Question → S1, S2, S3

Don't jump to conclusions—but don't ignore your observations. They may mean something.

That's the heart of this tool. It avoids both errors:

Ignore observation: “That means nothing.”
Jump to conclusion: “I know exactly what that means.”
GoodThink: “I noticed something. What might it mean? What evidence supports that conclusion?”

Find possible causes

Check possible causes of problem or feeling or situation.

P. Problem
Q. What is the cause of this problem?
C1.T/F possible cause
C2.T/F possible cause
C3.T/F possible cause
EG: evidence.

Evidence: What supports or contradicts it?
Check: What observation, question, or safe test would help establish it?
Do Research or Test, if needed.
Response: If supported, what solutions could address it?

Example:
P. Printer won't print.
C1. Out of paper. Check tray → F.
EG: Paper is in the tray.
C2. Connection lost. Check connection → T.
EG: Cable was loose.
S1. Reconnect printer, then test printing.

Circle T or F when supported by evidence; otherwise leave uncircled.

FORMULA: FACTORS needed for RESULT

Factor1 + Factor2 + Factor3 = Bad Result.
Take away one factor and you can prevent bad result
Factor1 + Factor2 + Factor3 = Good Result.
Take away one factor (criterion) and you don't get the good result.
Example:
Heat + Fuel + Oxygen → Fire.
Fire = Heat + Fuel + Oxygen.

Manipulation can pressure you toward someone's preferred choice.

It often uses guilt, fear, deception, or withheld information to interfere with a free, informed decision.

Common methods people use to control your decision:

Guilt	"You're bad if you do (or don't) do this."
Conditional approval	"IF you loved me, you would do this."
Threats or intimidation	"You'll regret saying no." "Do this or else I'll get mad or feel hurt."
False urgency	"Decide now. Don't think about it."
Authority	"I know best." "Do what I say."
Group pressure	"Everybody thinks you should do this."
Withholding or distorting facts	Showing benefits while hiding important risks.
Belittling your judgment	"You're stupid to think that or worry about that or disagree ."
Persistent pressure	Repeatedly asking after you clearly declined.
Punishing disagreement	Withdrawing affection or using silence to make you comply.
Misrepresenting your choices	"Either do this or you don't care about me."
Flattery	"You should do this because you'd be great at this."
Minimizing concerns	"That doesn't matter. You're making a big deal about nothing."
Expectations	"People expect you to do this; so you must do this."

What does this mean?

P. **Problem**
Q. What does this mean? Why am I doing this? Why is he/she doing this?
=B1. (T/F/?) Possible Meaning/Reason 1. BB1. Truth/Evidence:
BB1. Is that a good reason?
B2. (T/F/?) Possible Meaning/Reason 2. BB2. Truth/Evidence:
BB2. Is that a good reason?
B3. (T/F/?) Possible Meaning/Reason 3. BB3. Truth/Evidence:
BB3. Is that a good reason?
S+ Is that a good idea? PS123-G
S+ How do I respond? PS123-G

R1,R2,R3 compare results

R1, R2, R3 can compare results from several situations at different times.
Label each so it's clear what you're reviewing:

R1. [Situation/date] → +What worked? −What didn't work?
R2. [Situation/date] → +pros / −cons
R3. [Situation/date] → +pros / −cons
BB. I learned …

Then ask: **What patterns do I notice, and what should I keep or change? What can I learn?**

Freeroll

Freeroll is a situation with potential benefits and little or nothing to lose.
ASK: What do you have to lose? What's the worst that could happen?

Base Rate

Base rate is how likely something is to happen in situations similar to the one you are considering.

TRY stuff that's low impact. Think Fast. Trial and error. Learn.

The smaller the penalty/impact, the faster you can go.
The bigger the penalty/impact, the more time you should take on the decision.
The more you know your preferences, the better your decision making will be.
One of the best ways to figure out your likes and dislikes is to try stuff. Can try things in parallel.
That means more opportunities to experiment and learn.
Ask if the outcome of your decision, good or bad, will have a significant effect on your happiness or welfare in a year or 6 months. If no then you can speed up your decision.
Repeating options are options that come up over and over. Think faster because only short-term results.
If both options meet my needs with similarly acceptable outcomes then think fast.
from "How to Decide" by Annie Duke.

Opportunity Cost

When you pick an option, you lose the potential gains associated with the options you didn't pick.
Sometimes quitting a situation is the best option and allows better opportunities.
You gotta know when to hold 'em, know when to fold 'em.

Setting Criteria

good _____ IF this and this and this.
good _____ = criterion1 and criterion2 and criterion3.
bad _____ IF this or this or this. OR IF not criterion1 or not criterion2 or not criterion3

More examples: IFF means "If and only if". necessary and sufficient. must-have. criteria.

- IF good price and dependable and comfortable and good gas mileage then a good car.
- Good car IF good price and dependable and comfortable and good gas mileage.
- Good car = good price and dependable and comfortable and good gas mileage.
- Good job IF good pay and qualified and enjoy the work and helps people.
- Good job = good pay and qualified and enjoy the work and helps people.
- Good marriage IF good match and both mature and both want to and want babies and beneficial.
- Good marriage = good match and both mature and both want to and want babies and beneficial.
- Buy the house IF a good price, good house, nice neighborhood, nice location.
- House criteria = a good price, good house, nice neighborhood, nice location.

What does God say about these behaviors? Go to the Bible.

B. Thought. Question.
BB. God says…

Biblical commands and Biblical principles
ASK: Is this good, wise, beneficial, Godpleasing, agape love?
Check gotquestions.org. and search the topic or question.

B. Is ballroom dancing OK?
BB. God says Be careful. Flee Lust. Does this incite lust in me? Is this too sensual for me?
BB. 2Timothy 2:22. Got-Questions
B. Is French kissing, petting and making out OK for singles?
BB. God says Flee Lust.
BB. 2Timothy 2:22. Got-Questions. Romans 13:13. 1Thessalonians 4:3.
B. How to choose good friends.
BB. God says choose good friends who are Christian, godly, honest, unconditional love, encouraging
BB. Proverbs 13:20. 1Corinthians 15:33. 2Corinthians 6:14. Got-Questions1. Got-Questions2.
B. How to choose a good mate.
BB. God says choose a match who is Christian, godly, honest, open talk, fun talk, kind, encouraging
BB. Proverbs 13:20. 1Corinthians 15:33. Got-Questions. Healthy Relationship. Healthy Relationship
B. What are acceptable forms of entertainment?
BB. God says think on things that are true and good. Is this helpful or harmful?
BB. Philippians 4:8.
B. Is drinking alcohol OK?
BB. God says don't get drunk. Drinking in moderation is OK.
BB. Ephesians 5:18. Proverbs 20:1. 1Timothy 5:23. Got-Questions. Romans 13:13.
B. Is smoking OK?
BB. God says take care of the body God gave you.
BB. 1Corinthians 6:12, 19-20. Got-Questions
B. What should I do if I sin or mess up?
BB. God says we should confess are sins and know His forgiveness.
BB. Got-Questions. Isaiah 43:25. Isaiah 1:18. Psalm 32:1-2.

see Decision Making by Bobby Schrimsher

Priorities

What are your priorities?

But seek first his kingdom and his righteousness, and all these things will be given to you as well.
Matthew 6:33

Matthew 22:36 Teacher, which is the greatest commandment in the Law?”
37 Jesus replied: “‘Love the Lord your God with all your heart and with all your soul and with all your mind.’
38 This is the first and greatest commandment.
39 And the second is like it: ‘Love your neighbor as yourself.’

Philippians 1:9 And this is my prayer: that your love may abound more and more in knowledge and depth of insight, 10 so that you may be able to discern what is best and may be pure and blameless for the day of Christ,11 filled with the fruit of righteousness that comes through Jesus Christ—to the glory and praise of God.

Colossians 3:1 Since, then, you have been raised with Christ, set your hearts on things above, where Christ is, seated at the right hand of God. 2 Set your minds on things above, not on earthly things.

Joshua 24:15 But as for me and my household, we will serve the Lord.”

1 Timothy 5:8 Anyone who does not provide for their relatives, and especially for their own household, has denied the faith and is worse than an unbeliever.

Ephesians 5:15-16 Be very careful, then, how you live—not as unwise but as wise,
16 making the most of every opportunity.

1Peter 4:10 Each of you should use whatever gift you have received to serve others, as faithful stewards of God’s grace in its various forms.

Matthew 6:19 “Do not store up for yourselves treasures on earth, where moths and vermin destroy, and where thieves break in and steal. 20 But store up for yourselves treasures in heaven, where moths and vermin do not destroy, and where thieves do not break in and steal. 21 For where your treasure is, there your heart will be also.

Philippians 3: **7** But whatever were gains to me I now consider loss for the sake of Christ.**8** What is more, I consider everything a loss because of the surpassing worth of knowing Christ Jesus my Lord, for whose sake I have lost all things. I consider them garbage, that I may gain Christ **9** and be found in him,
not having a righteousness of my own that comes from the law, but that which is through faith in Christ—the righteousness that comes from God on the basis of faith.

Changing Situation or New Information → compare options, pros cons again

You may be leaning toward one option. Then you learn something new. You may discover another pro, con, concern, or option. A concern may turn out to be a real con, or the situation itself may have changed. Ask, “What changed?” Then review the **problem, options, pros/cons and goals**. Does the option you were leaning toward still give you the best outcome and meet your goals or needs?

Seek the Truth.
Mark and avoid Lies.

John 8:44 The devil is a liar and the father of lies.
John 1:17 For the law was given through Moses; grace and **truth** came through Jesus Christ.

Ephesians 4:15 Speak the truth in love.
1John 4:1 Dear friends, do not believe every spirit, but test the spirits to see whether they are from God, because many false prophets have gone out into the world.
Romans 16:17 Now I beseech you, brethren, mark them which cause divisions and offences contrary to the doctrine which ye have learned; and avoid them. (KJV)
Matthew 7:15 Beware of false prophets, which come to you in sheep's clothing, but inwardly they are ravening wolves.
Philippians 4:8 Finally, brothers and sisters, whatever is true, whatever is noble, whatever is right, whatever is pure, whatever is lovely, whatever is admirable—if anything is excellent or praiseworthy—think about such things.
Roman 12:1-2 Do not conform to the pattern of this world, but be transformed by the renewing of your mind. Then you will be able to test and approve what God’s will is—his good, pleasing and perfect will.
Proverbs 22:21 teaching you to be honest and to speak the truth,
Proverbs 12:17 An honest witness tells the truth, but a false witness tells lies
John 8:31-32 If you hold to my teaching, you are really my disciples.Then you will know the truth, and the truth will set you free.”
Psalm 25:5 Guide me in your truth and teach me, for you are God my Savior, and my hope is in you all day long.
John 17:17 Sanctify them by the truth; your word is truth.
1Corinth 13:6 Love does not delight in evil but rejoices with the truth.
Ephesians 4:25 Therefore each of you must put off falsehood and speak truthfully to your neighbor, for we are all members of one body.
Ephesians 6:14 Stand firm then, with the belt of truth buckled around your waist, with the breastplate of righteousness in place,
1Corinthians 10:23 “I have the right to do anything,” you say—but not everything is **beneficial**. “I have the right to do anything”—but not everything is constructive.

More Feelings

P. Feeling because Situation and Thought. B. Thought. BB. Truth.
FEELINGS: concerned, bothered, unsure,IDK, angry, worried, anxious, afraid, sad, guilty, shame, disappointed, confused, bored, interested

⚠ WARNING SIGNS/SIGNALS. feel bad, feel good, (c) concern, regret, upset, discern, notice, observe, note, insight, lonely, happy, unhappy, sorrow, love, interesting, nervous, pride, annoyed, attracted, hopeless, hopeful, lust, sensual, in-love, infatuated, sexually excited, horny, loss, grief, resentment, covet, envy, frustrated, disturbed, curious, noticed, excited, joy, motivated, doubt, uneasy, romance, sympathy, surprise, fear, scared, fascinated, amazed, criticized, satisfaction, confidence, irritated, different, disgusted, encouraged, peace, discouraged, impatient, patient, timid, shy, stubborn, embarrassed, fear of embarrassment, cautious, envious, covetous, jealous, content, thankful, calm, passion, uncomfortable, skeptical, questioning, passionate, loved, accepted, comforted, understood, grief, hurt, nervous, lonely, depressed, beware, stuck, ignored, rushed humiliated, criticized, accused, demeaned, disliked, rejected, belittled, intimidated, looked down on. respected, accepted. Fulfilled, not fulfilled, empty, good gut feeling, bad gut feeling. Gullible. Tempted to sin. +want=good want. -want=bad desire:lust,greed,covet. distracted, feel inferior, comfortable
C.Concerned, Bothered, disappointed, annoyed, disturbed, bored, bad gut = D1.(c) concern or -con. D+. Add -con to criteria and individual2 traits.

⚠ FEELINGS: hopeless, hopeful, arrogant, overwhelmed, shame, jealous, courage, miserable, gloomy, stressed, bitter, insulted, vengeful, offended, tired, distress, aroused, horny, turned on, excited, greedy, apathy, assertive, calm, caring, comfortable, contempt, content, courage, cowardly, curious, dejected, delighted, despair, like, irritated, dislike, timid, frightened, coerced, nagged, red flag! manipulated, disillusioned, fulfilled, indifferent, uninterested, good desire, bad desire, consider, pay attention, careful, want, wish for, long for, impulsive, nice, assertive, relaxed, calm, satisfied, fulfilled, surprised, shocked, manipulated, I don't know. C- bad desires of lust,greed,self-pity. Mood. irritated, peace, blank,

⚠ CAUTION LIGHTS. flashing lights. Bossed. Humiliated. Disrespected. Intimidated. Attacked. Lectured. Judged. Belittled. Scolded. Yelled at. Bullied. (or fear of this). not treated with compassion/understanding/sympathy/kindness/acceptance. not understood. Interrogated. Controlled, made ashamed, fear conflict, fear his/her anger/insults/hurt/ridicule. laughed at, demanded, demotivated, distrusted, condemned, under suspicion, C.Afraid of being belittled, bossed, hurt, scorned, lectured, attacked, scolded, bullied, judged, intimidated, ridiculed, rejected, shamed, despised
=B.T/F I'm no good. BB.I'm OK. God loves Real Me. BB.They have a problem. Try to understand him/her and the problem, why they are angry.
C! Red flag!, a concern. Controlling,controlled,possessive, codependent. inquisition. Fear he/she get defensive.Harassed.manipulated.manipulate.

⚠ WARNING LIGHTS. car idiot lights. C.Caution! C.Danger! disturbed, doubt, empathy, apathy, enthusiasm, excitement, friendly, hate, helpless, humility, hurt, gloomy, impatient, caution, indifferent, insightful, isolated, kind, lazy, lonely, longing, love, lust, lustful, mad, negative, positive, odd, nervous, obstinate, stubborn, passion, patient, perplexed, pity, pride, puzzled, relaxed, rejected, satisfaction, scorn, self-conscious, self-critical, silly, self-loathing, surprise, sympathy, thrilled, tired, troubled, acceptance, alarmed, intrigued, contempt, disrespect, disrespected, dissed, appreciation, relief, nightmares (why), mental torment (why), tempted to addict, uncomfortable, passionate, feel bad, gut feeling, romantic, giddy, down-hearted,

avoid pain/discomfort, desire something, dark, comfortable, feel odd, uneasy, awkward, agitated, distressed, object of suspicion, silly, doubtful, hesitant, cautious, skeptical, testing, trusting, gullible. inadequate, incompetent, questioning, desires, discerning, dispirited, despondent self-critical,dejected, insightful, inquisitive, when calls the heart (feel a calling/cause), feel disgust/disdain for Real Me. pleasant, unpleasant. foolish

values

Choose your five most important values:

- [ ] Faith
- [ ] Family
- [ ] Honesty
- [ ] Love
- [ ] Health
- [ ] Education
- [ ] Responsibility
- [ ] Friendship
- [ ] Financial stability
- [ ] Service
- [ ] Freedom
- [ ] Integrity
- [ ] Personal growth

ALPHABETICAL INDEX

Advice Giving. p133,134
Advice Testing. p13
Armor of God. p66
Ask Good Questions. p10
Ask the right questions. p57
BACK to TOP INDEX. p2
Basic life principles. p105
BB. Observation. p120
B. Thought. Statement. Opinion. Question. Self-talk. Belief.
BB. Truth. Reality. Facts. Observations. Correct Thinking. Objective Thinking.
BB. What does God say about these choices. p159
Biased advice. p42
Biblical Answers for Christian Living.
Biblical principles, attitudes, Feelings. p31
Book summaries
Books to recommend. p109
Brainstorm ideas, options, solutions
Brainstorm options. p135
Cause. p156
Cautions. p138
Chain, Decision. p119
Character and Decisions. p150
(c)concern. p130,123.
Compare Situations. p121
Conditionals: Descriptive, Predictive, Prescriptive. p49
Conditional Options. p46
Confidence Level. p47
Continuous Improvement. p142
Count the Cost. p131
$cost: 💵 Money. ⏱️ Time. 🔨 Work.
Criteria. p54
Criteria Checklist.
Criteria Grid. p61-62, 56, 127
Dangers. p137
Decision Chain. p119
Decision Checklist Library
Decision Criteria. p60-63
Decision importance. (1-5). p39,58
Decision Making 101 games. p80

Decision Making 101 worksheet — go through worksheet to solve problems. p3
Decision Making 101 QuickStart — read this to understand the worksheet. p5
Decision Making Steps by Andy Ecklund
Decision Making Steps by Alliance for Decision Education
Decision Process. p9
Decision Types. p118
Default Decision Method — self-assessment. p152
Define the Problem
descriptive, predictive, prescriptive conditional p49
Discernment. p140. TEST thought, statement, action, options, attitude
Do Not Enter. p137
E.G. Evidence Given. Truth Tests. p41
Examples of Decision Making 101. p15
Explanations Tested. p46,48
Explore your Intuition or Gut Feeling
F. Fallacies or Faulty Thinking. B → F → BB. p153
Fallacies or Cognitive Biases. p27
Fast and Slow Decisions
Feelings. p162
Formula Factors. p156
Games. p80
Giving advice. p134
Good vs Bad Decision Making. p10,136
Goals. p34
Growth summary — Book summaries with many helpful, practical ideas to explore. p145
Gullible's Travels (going with the flow). p115
How Good Decisions Become Good Habits. p125
How to Teach Any DM101 Tool. p124
Impact and probability. p47
Inspirational decision quotes
Inspirational quotes from GrowthSummary
Investments. p132
Just say "No". p120
Learn from Decisions. p143
Library: Problem/Solution, Checklist, Life SOPs
LIES we believe
Life SOP Library
Manipulation. p157
Miscellaneous Tools p121
Motive: _____ p29,p16
MSSPEL TEST. p41,69 helps Mental, Spiritual, Social, Physical, Emotional, Life goals/habits

Opportunity. p46
Possible cause. p156
Priorities. p160
Probability. p48
Problem defined
Problem/Solution library website
Questions. p57
PS123-G uses. p151
Red Flags. p112
R1.Result1 or R2.Result2. p45
Review Results. p157
Risk Taking. p45
Root Cause page. p64
Root problem: *What is the root problem?*
Root cause: *Why is this happening?*
Root need: *What do I/they really need?*
Routine Decisions and Habits. p122
Seek the Truth. Avoid Lies. p161
Setting criteria. p158
Shark Tank lessons — Problem Solving, Decision Making. p141
Stop and Go light. p133
Test a (c)concern.BB.Truth. p123
Test advice. p13, 41-45
Test it First on small scale
Test the explanations. p48
Test the media message. p75
Test the message. p126
Test the Thought, Statement, Advice. p40
TV show Fallacies/Faulty Thinking. p147
Thinking Reminders. p129
Trait (GBN). p122
Truth Tests. EG: Evidence Given. p41
Values. p164
When to use PS123-G. p151
"What does this mean?" p46, p126, p157
"What if …" tool. p47
"Why did this happen?" Don't assume. p121
"Why?" — a very important word in decision making and life. p140

More Resources with Helpful Insights

The Purpose Driven Life

Telling Yourself the Truth by William Backus and Marie Chapian

Decision Making by Andy Eklund
Biblical Answers for Christian Living
gotquestions.org

The Courage to be Disliked

Christian Living from Insight for Living

Insight for Living Topics

Christian Character from Focus on the Family

Focus on the Family

As a Man Thinketh — Growth Summary | Sloww

Being Assertive

Atomic Habits

The Power of Habit

Fast and Slow Thinking

The Mountain is You

How to Win Friends

The Seven Habits of Highly Effective People

Discourses of Epictetus

Crucial Conversations

Benjamin Franklin biography

5 Love Languages

Getting Things Done

The Total Money Makeover by David Ramsey

Essentialism — Growth Summary | Sloww

The One Thing

Non-violent communication

Excellent Advice for Living

Inspirational Quotes

The Art of Thinking Clearly

Thinking Fast and Slow

Strategic and Creative Thinking

Wants vs Needs

Being Strategic vs Being Creative

Brainstorm Ideas and Options

Goal, Objective, Strategy, Tactics

How to Make an Idea

Problem Solving