

## **Ten Steps to Wise Choices**

## ***You Can Make Good Choices***

 **GETWISDOM**  
PUBLISHING  
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LIFE PLANNING SERIES  
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# **YOU CAN MAKE WISE DECISIONS**

## ***Consequences Shape Our Lives***

*Timeless Wisdom. Practical Tools. Lasting Impact.*

### **INTRODUCTION: Why Decision-Making Matters**

Every day we make decisions—some routine, others life-altering. The challenge isn't whether we'll make decisions, but whether we'll make **wise ones**. In today's fast-moving, high-pressure world, decision fatigue, distractions, and emotional noise cloud our thinking. That's why a clear, values-based approach to decision-making is no longer optional—it's **essential**.

***"It is not hard to make decisions when  
you know what your values are."***

Roy E. Disney

Whether you're facing a career shift, a relationship crisis, a spiritual crossroad, or a personal dilemma—this guide can help. It's your no-fluff guide to making better choices.

### **SECTION 1: THE NATURE OF POOR DECISIONS**

Poor decisions don't just cost money. They can cost:

- **Time** you can't get back
- **Energy** spent fixing preventable problems
- **Opportunities** missed due to fear or inaction
- **Confidence** lost in yourself
- **Friends** because you did not guard your tongue

***"You are one decision away from  
a completely different life."***

Andy Andrews

#### **Reflection Exercise:**

Think of one or two past decisions you regret. What did it cost you emotionally, relationally, or professionally? What lessons can you extract?

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## CONSEQUENCES

Consequences are a vital concept in our understanding of making good choices and setting goals to have a successful life. You have complete freedom to choose what you want to do, but you cannot choose the consequences. We bear the consequences of our words and actions. It's a law of nature.

Life is a series of decisions and choices. We are constantly making choices about both significant and insignificant things. Choices shape the course of our lives. Some people learn a great deal from the consequences of their actions and others seem oblivious.

Consider the manager who prioritizes titles and recognition over trust and service. Leadership isn't about position—it's about influence rooted in trust and purpose. A team can fall apart under a self-serving leader who ignores feedback and seeks to cast blame. When leaders lead by serving, they don't just get better results, they build people who can multiply those results.

Consequences may occur immediately or they may take a while, even years. This is often one of the reasons that we make poor choices – the consequence does not occur immediately. Because of this delay we tend to think there will never be consequences. The degree or size of the consequence will also vary. We should not be fooled into thinking small transgressions have no consequences.

## COUNT THE COST

Someone has said that we will all dine on our own consequences. Regardless of the particular situation, it will always be easier to arrive at a positive outcome if you have thought ahead and evaluated the possible circumstances. It's wise to determine in advance how you will respond to the important challenges that will always arise in your life. What will you do or say in challenging circumstances? Your actions have a lasting impact on your life. Emblazon the following truth in your mind and on your heart:

***Consequences shape lives. Choices produce consequences  
which direct the course of life. Therefore, count the cost!***

## LEGACY

Our words and actions can have an impact for a long time. The ongoing impact of poor behavior is a concept that escapes many people. Poor decisions affect a family for many generations. Your legacy extends into future generations. Be sure that it is a positive one! Most people have no concept of how their behavior can impact the future. This is dramatically demonstrated by comparing the lives of Jonathan Edwards (a Puritan preacher) and Max Jukes (a prisoner in the New York Prison system).

Jonathan Edwards' descendants demonstrate the powerful influence of wise choices and a godly life. At the turn of the 20<sup>th</sup> century, A. E. Winship traced the descendants of Jonathan Edwards and compared them to a man known as Max Jukes. Jukes was an atheist who lived a

godless life. He married an ungodly woman and from the descendants of this union 310 died as paupers, 150 were criminals, 7 were murderers, and more than half of the women were prostitutes. In contrast, the record of Jonathan Edwards' progeny tells a much different story. An investigation of 1,394 known descendants included 13 college presidents, 3 US Senators, 30 judges, 100 lawyers, 60 physicians, 60 authors, 80 public officials, 295 college graduates, etc. [Source: A large number of Internet sites. Search for "Jonathan Edwards," "Max Jukes," or "A. E. Winship."]

Today, instead of the blessings like those that came to Jonathan Edwards' descendants, we are seeing a growing multitude like the progeny of Max Jukes!

## **WE REAP WHAT WE SOW**

In a number of his proverbs, King Solomon argued that it is better to be on the side of the righteous. The reasoning is the same as the man who chooses to build his house, business, or life on rock versus sand. If we build on sand (questionable ways) then our hopes and plans will never stand up against the storms of life. If we build on rock (high character) our plans should hold firm.

We do reap what we sow and if we sow badly because we have rejected what is right, the wise counsel of friends, or ethical core values, we will reap the negative consequences. Those who think they know everything frequently reject wisdom and follow their own plans and schemes. It has been said that those who insist on following their own poorly chosen ways will often end up choking on them.

Lysa Terkeurst in her book, *The Best Yes*, says this about making decisions: "The decision you make determines the schedule you keep. The schedule you keep determines the life you live. And how you live your life determines how you spend your soul." Think about that . . .

## **IT'S NOT FAIR**

Unfortunately, life is not fair. It will be of little value to worry, argue, or fight about fairness. "Being fair" generally means that everyone is treated equally. But life is not fair! If you believe that life is intended to be fair, then it's not fair to others less fortunate that you were born in America and are therefore privileged. It is not fair that you have avoided poverty, wars, terrorism, natural disasters, tyrants, dying in an accident, abuse . . .

## **WHO TO BLAME**

Blame is a big concern for many people today. When something bad happens, the first reaction by many is to find someone to blame. Many people no longer accept the concept of an "accident." It's become the cultural norm to assign blame and "make someone pay." Taking responsibility for mistakes, misunderstandings, or accidents is becoming a lost art. Many children have been raised to believe they do not have to suffer consequences.

## **MISTAKES!**

What happens when we make a mistake? A mistake is not the end of the world – it's a mistake, not a death sentence! If we make a wrong choice, we rethink the issue and select another path.

We all make mistakes. The real challenge in life is how we handle those mistakes. Expect some failures in life and don't be overwhelmed if what you choose does not work out as you expect. If the choice was bad, wrong, or ill-advised, fix it!

***Admitting mistakes and taking responsibility is a characteristic of those who are living their best life.***

## **SECTION 2: ESSENTIAL QUESTIONS – Make Better Decisions**

The right choices change everything. Have you ever looked back and thought, *“If only I had stopped and thought that through...”*? This guide can help you avoid that regret. First, let's examine some basic questions that can **shape and change your outcomes!**

**1. Am I worried, anxious, or afraid—or am I confident?** Fear whispers worst-case scenarios. Wisdom seeks out and listens for both short and long-term truth.

*Ask: “What would I do if I wasn't anxious or afraid?”*

**2. Is this aligned with my values?** Good decisions match what matters most to you.

*Ask: “Will this choice reflect the person I am or want to be?”*

**3. What's influencing me right now?** Am I under pressure or stress? Am I exhausted?

*Ask: “Am I deciding based on truth or stress/emotion?”*

**4. What are the risks and rewards?** Every decision has a cost. Know both the good and bad.

*Ask: “Is this worth the trade-off?”*

**5. Am I reacting—or responding?** Reactions are quick. Thoughtful responses are wise.

*Ask: “Have I taken time to think this through?”*

**6. Is this based on facts—or assumptions?** Don't trust the first story. What are the facts?

*Ask: “What do I actually know?”*

**7. Have I asked for advice or help?** Don't decide in a vacuum.

*Ask: “Who can help me see this clearly?”  
“Who do I know that has experienced this before?”*

**8. Will I be proud of this decision later?** Consider both the short and the long term.

*Ask: “Five years from now, will I thank myself for this?”*

These are the kind of questions that should be rattling around in your mind before you actually sit down and seriously evaluate the issues. You might even ask yourself, "What would my mother say?" 😊

## SECTION 3: DECISION-MAKING TRAPS TO AVOID

Before you make a decision, beware of these common traps:

1. **Fear** – leads to paralysis or overreaction
2. **Emotions** – can cloud clarity and hijack logic
3. **Peer pressure** – choices are based on others approval, not alignment with your values
4. **Assumptions** – replace facts with guesswork
5. **Insecurity** – creates doubt in your own voice
6. **Procrastination** – delays growth and increases stress
7. **Overthinking** – stalls momentum and feeds anxiety

**Exercise:** Self-Assessment

- Which of these traps most often affect your decisions?
- What specific trigger causes it?
- What can you do next time to avoid it?

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## SECTION 4: SHORT and SWEET DECISIONS

For those of you who want to jump right in and want a process that is short and sweet, the following seven questions may be adequate for you to make a good decision.

1. Do I want to do it or not do it?
2. Would it violate either a law or my core values?
3. Would it violate the sensibilities of other people?
4. Would it damage my reputation, if known?
5. Would it negatively impact others or be hurtful to anyone in any way?
6. What will I gain and what must I risk?
7. What are the pros and cons?

There is really nothing wrong with the “short and sweet” method. The key is identifying all the important pros and cons. If you are not sure you have thought of everything, then consider a more detailed or exhaustive approach. But, if you don't want to do something, or if it violates the law or your core values, don't consider the issue any further. The answer should be NO!

## **SECTION 5: THE WISE DECISION FRAMEWORK**

### **10 STEPS TO WISE CHOICES**

#### **1. Slow Down**

Wisdom begins with reflection, not reaction. Many poor decisions are made too quickly, often out of pressure, emotion, or urgency. They are sometimes made without the skill or knowledge necessary to make such a decision. Make sure you are comfortable making this decision and if not, get help from friends, family, or advisors. Ask: "Am I rushing into this out of fear or pressure? What don't I know or understand?"

**Practice:** Just pause! Even a 15-minute break before deciding can yield better results.

#### **2. Define the Real Decision**

Clarity precedes success. Often, people make a decision about the wrong thing. Have you obtained all the necessary information to make a reasonable decision? Clarify the issue by writing down on paper the question or problem in a simple, understandable, and clear sentence or two. Ask yourself: "What's really at stake here?"

**For Example:** You're not choosing between quitting your job or not—you're choosing between current security and potential growth.

#### **3. Identify Your Core Values**

Your values are your compass. They keep you anchored and help eliminate choices that lead to internal conflict. Does this decision involve any legal issues, ethical standards, or moral boundaries that conflict with your core values? Ask: "Will this align with who I want to be?"

**Exercise:** List your top 5 values. How does each one support or challenge your current life and the decisions you are making?

#### **4. Clarify the Options**

Avoid binary thinking. Everything is not black and white. Usually more than two options exist. Have you thought about all the possible solutions – including doing nothing? Take adequate time to THINK! Make sure you know all the reasonable solutions. Ask yourself: "Have I explored all the reasonable alternatives?"

**Tool:** Use a brainstorming process. Write down at least 5 options, no matter how unlikely they seem at first. Then, think about them.

## 5. Evaluate Risks and Rewards

Decisions come with trade-offs. Clarity here builds courage. What are the probable risk and rewards? What can I gain or lose? Are the risks reasonable? Ask: "What's the worst—and best—that could happen?" (Be reasonable.)

**Tool:** Use a 2-column pros/cons chart and weigh each item by importance (1–10 scale).

## 6. Seek Wise Counsel

Sometimes you can't see clearly from the inside. That's why outside voices help. Seek advisors you trust to provide intelligent and honest advice. Don't talk to people who always support your decisions no matter what. You want critical and honest feed-back. Talk to people who have the expertise to help you analyze your situation. Find the people who can help you see what you're missing.

**Tip:** Ask people with different strengths—one logical, one emotional, one spiritual. Does anyone you know have expertise or experience with the issue?

## 7. Check Your Emotions and Feelings

Strong feelings often point to deeper values or wounds. Is this something you have a passion about? Are your motives right? Are you being influenced by outside forces? Is peer pressure involved? Are you fearful of making a wrong decision? Are you overly anxious? Make sure you are *thinking* your way through the confusion.

**Tool:** Write down your feelings/emotions. Then write the facts. Compare the two.

## 8. Consider the Long-Term Impact

Zoom out. Decisions that feel right now can sometimes lead to regret later. Can you live with the consequences of the decision? How will other people be impacted? How will others react to the decision? Ask: "Will I be glad I made this choice 5 years from now?"

**Tool:** Write a journal entry from 5 years ahead. How did this decision shape your life?

## 9. Consider, Reflect, and THINK!

Inner clarity often comes in the quiet and stillness of consideration. Have the facts been verified or confirmed? Is further research or study warranted? Do the solutions make sense – are they logical? Is there an obvious answer? Am I comfortable? Ask yourself: "Have I created space to think and listen—not just decide?"

**Tip:** Spend 15 minutes in quiet reflection. Pray for wisdom if appropriate.

## 10. Act with Confidence

Decide. Adjust if needed—but move forward. Doing nothing is a decision. Don't overthink it! If the result is not doing what you expected or ends up being wrong, then accept the mistake, correct it, and move on.

**Practice:** What is a small step you could take today? Take one action that shows commitment. Action will often build clarity.

**Tip:** If the following process in Section 4 below is not adequate for your needs you may want to review other Get Wisdom resources.

## SECTION 6: TWENTY WAYS TO BE A WISE DECISION-MAKER

1. **Don't be overconfident.** Be confident but never assume every idea will work.
2. **Importance.** Know the importance of the decision in the overall scheme of things.
3. **Situation analysis.** Look at your situation from different viewpoints. Fully consider the issues.
4. **Prioritize.** Measure every decision against your core values, beliefs, and priorities.
5. **The right problem.** Have you correctly identified the problem?
6. **Evaluate the risk.** Make sure you know the real underlying risks.
7. **Extremes.** Be reasonable in projecting into the future. Beware of the extremes.
8. **Core values.** Never violate your core values!
9. **Information.** You need information and data in order to make good decisions.
10. **Instincts.** Sometime instincts are valid but most of the time they are questionable.
11. **Fear.** Don't freeze up worrying about all the possible consequences.
12. **Reasonable alternatives.** Limit the options to those with a reasonable chance of success.
13. **Emotions.** Don't allow emotions or feelings to make your decisions.
14. **Cost.** What will this decision will cost in dollars, relationships, or missed opportunities.
15. **Impact.** What is going to happen? What other events will be set into motion?
16. **Slow speed ahead.** Implement your solutions slowly enough that you know what is working.
17. **Change direction if necessary.** There is some risk in every alternative. Be prepared to pivot.
18. **Stay the course.** Don't change your mind because of cold feet or a bout of anxiety.
19. **Timing.** Poor timing can make some decisions very difficult to implement or achieve.
20. **Focus.** Stay focused on the problem, keep your eye on the ball, and avoid distractions.

### **SPECIAL FREE RESOURCE**

#### ***Life Improvement Principles: You Can Live Your Best Life!***

This 60+ page book is intended to provide you adequate information about our books, concepts, strategies, and wisdom to improve your life. It will not answer all of your questions but it will give you a solid foundation for understanding the nature and requirements for living your best life. The PDF is FREE!

**PDF (Free) - Kindle Ebook (\$0.99) - Paperback (\$4.99)**

# Decision-Making Checklist

Your Quick-Reference Guide for Making Better Choices (print and use)

## 1. Pause and Breathe:

Am I rushing into this decision out of pressure, fear, or urgency?

## 2. Clarify the Real Decision:

Have I clearly defined what I must decide?

What's *really* at stake here?

## 3. Check Core Values:

Does this align with who I am and what matters most to me?

Will I be proud of this decision in 5 years?

## 4. Evaluate Options:

Have I considered at least 3–5 alternatives?

Is “do nothing for now” one of them?

## 5. Count the Cost:

What are the potential risks and rewards?

What is the emotional, relational, or financial cost?

How will this affect me (and others) over time?

## 6. Seek Wise Counsel:

Who can give me objective, honest feedback?

Have I asked someone who has experience with this issue?

## 7. Check the Facts:

What do I *know* vs. what am I *assuming*?

Is any information missing?

## 8. Examine Emotions:

Am I being driven by fear, anger, or approval-seeking?

Have I really thought about this?

## 9. Decide and Act:

Can I move forward with peace and purpose?

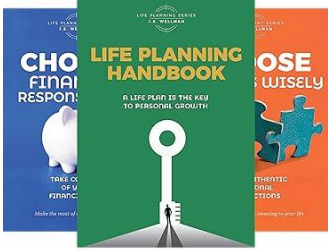
*Timeless Wisdom. Practical Steps. Lasting Change.*

# ***THE NEXT STEP!***

***Make better decisions and live with clarity and purpose.***

***Choose the following path that fits you best: Faith Based or Personal Growth.***

## **Personal Growth (J. S. Wellman)**

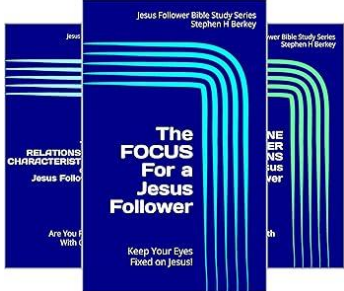
	<p>Explore <a href="#">The Life Planning Series</a> for life planning tools to improve your life.</p> <p>Use <a href="#">The Life Planning Handbook</a> to create your own Personal Life Plan.</p>
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*If this was helpful for you, forward to a friend.*