

## GETTING STARTED GUIDE

### ➔ Read chapter 1



Get a head start by reading chapter 1 from *Better Decisions, Fewer Regrets*.

How have your past decisions affected the story you want to tell?

What emotions tend to drive your decisions?



### ➔ Reflect on your past decisions



Begin to think about your process for making decisions.

As you wait for your book, you may want to prepare yourself by reflecting on important decisions from your past with an eye toward decisions that lie ahead.

Consider:

- What prompted you to read this book?
- If you could change one thing about how you make decisions, what would it be?
- Is there a specific area of your life where you could use a "decision-making filter?" Maybe finances, relationships, parenting, career, or school?
- To whom do you turn for advice or wisdom?
- What regrets do you have?
- What decisions led to those regrets?
- What major decisions have led you to where you are now?

# THINK ABOUT YOUR STORY

Someday, you would like to be able to sit down or lie down with your kids or grandkids and tell 'em your story. Your entire story. And as they get older, you would like to be able to add layers and details rather than hoping they don't ask.

If you're single, you want to someday sit across the table from someone you hope to spend the rest of your life with and tell your story. All of it. You'd like to be the hero in your own story. We all want that. And going forward, you can have that. But it will require you to stop mid-decision and ask: "What story do I want to tell? When this crisis, this opportunity, this temptation is in the rearview mirror . . . when it's reduced to a story I tell . . . what story do I want to tell?" Which of the available options do you want as part of your story? . . .

Every decision you make becomes part of the story of your life. Every relational, financial, and professional decision and the outcomes of those decisions become permanent parts of your story. We've all lived long enough to have a few chapters we wish we could erase. No doubt you have a few stories you wish you could rewrite. We all do. We call it regret. But chances are, the decisions that led to your greatest regrets could have been avoided if you had paused to ask yourself, "What story do I want to tell?"

From here on out, write a story worth telling. Write a story you're proud to tell. If you're in the middle of making a decision right now, stop and ask yourself: Of the available options, which one do I want as a permanent part of the story of my life?

better  
decisions,  
fewer  
regrets

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QUESTIONS  
TO HELP DETERMINE  
YOUR NEXT MOVE

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*Better Decisions, Fewer Regrets*

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ISBN 978-0-310-53708-3 (hardcover)

ISBN 978-0-310-53713-7 (audio)

ISBN 978-0-310-53710-6 (ebook)

Library of Congress Cataloging-in-Publication Data

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*Cover Design: Brand Navigation*

*Cover Image: © Luhuangfeng / iStockphoto*

*Interior Design: Kait Lamphere*

*Printed in the United States of America*

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# More Than a Decision

Life is all about decision-making. Every day. Multiple times a day. Sometimes we're sure. Sometime we're unsure. Some of us are quick to decide. Others of us (me included) can't ever get enough information before we decide. But in the end, we are where we are because of decisions we've made. Our futures will be determined by our decisions as well.

Your decisions . . . along with your responses to other people's decisions, which are also your decisions . . . are about the only thing you can control in life, which means your decisions are *how* you control your life. Decisions are your steering wheel. Your joystick. Your keypad. Which means . . . and this is big: Your decisions determine your story.

The story of your life.

Every decision becomes a permanent part of our stories. That being the case, we should stop at every decision-making juncture and consider *the story we want to tell*. Perhaps more compelling, we should consider what story we want told about us. The good news is that you get to

decide. But you decide one decision at a time because you write the story of your life . . . one decision at a time.

Our decisions determine the direction and quality of our lives. Your decisions have shaped the direction and quality of your life so far—for good and for . . . well, maybe not so good. You are where you are for the most part because of decisions *you've* made.

So yeah, it's your fault.

I thought we should get that out of the way up front.

But it's not all bad news.

Regret and disappointment aren't the only things spilling out of your decision pipeline. Your greatest joys and accomplishments are as well. Moral of the story: regardless of how things are going or have gone, *you* are responsible for *you*. You get to write the story.

If you're like most people, you would like to go back and unmake a few decisions—the decisions that led to the chapters of your life you wish you could go back and unlive. Or relive. Perhaps you emerged from that not-so-glorious season of life committed to making better decisions in the future. Perhaps you have. Oddly enough, most people don't.

Most people don't learn from bad decisions because they're convinced their bad decisions were somebody else's fault. So, as long as they stay away from "somebody else," no real change is required on their end. You've seen that. It's easy to see when it's somebody else. It's practically impossible to see it in the mirror.

More on that later as well.

If you think back to the last decision you'd like to unmake, you won't have to think back too far. The breakfast you skipped. The lunch you ate. The CrossFit class you didn't attend. Again. The bed you left unmade . . . that leaves someone else feeling like your maid. Low-impact decisions for sure, but decisions you participated in. In fact, you were there for all your bad decisions . . . and the good ones as well. But you're not reading a book about decision-making because you've conquered the beast. So . . . back to your latest not-so-great decision.

Just stop.

Stop making bad decisions. *Bad* decisions don't result in a *good* life. Bad relationship decisions don't result in good relationships. Bad financial decisions don't result in . . . you know this.

So stop. And return this book before you're tempted to underline something.

If only it were that easy, right? If it were that easy, there wouldn't be such a long line at Jeni's. You've had Jeni's ice cream, right? If not . . . well . . . I'm sorry I brought it up.

Some of our bad decisions simply embarrass us. Others set us back. Some scar us. Others cripple us. Making four payments of \$29.95 for something that's only worth \$29.95 is embarrassing. But \$25,000 in consumer debt can be crippling. Picking a stock that was supposed to double in value . . . but didn't . . . is eventually nothing more than an embarrassing story you tell. Picking a marriage partner in spite of multiple red flags and dozens of phone calls from your momma . . . something else entirely.

## IT'S COMPLICATED

One reason we don't learn from experience, in spite of our intelligence, is that decision-making is heavily influenced by something more than past experiences or even the past experiences of others. Our decisions are heavily influenced by our emotions and our appetites. Research suggests we aren't able to make decisions *apart* from our emotions. Experience confirms our appetites often overrule our intelligence. Otherwise nobody would have to remind us to exercise and eat right.

Decisions are never made in an emotionally neutral environment. When it comes to decisions pertaining to you, there are no emotionally neutral environments. This is why it's often easier for you to know what your neighbor, spouse, or partner at work should do than what you should do. This is why we say things like, "Easy for me to say." Or when talking to our kids, "Do as I say, not as I do." Which never works.

Both statements are admissions that we *know* better than we *do*, which flies in the face of both intelligence and experience. But again, our decisions are governed by forces stronger than either. Knowing the intelligent thing to do in no way ensures we do what's intelligent. Knowing the right thing to do doesn't guarantee anything.

So what should we do?

We should put ourselves in time-out.

We should pause and ask *five questions*.

But enough about us for a moment. Let's shift the spotlight to those "other people."

## POOR PLANNING

When we see other people make what we know to be bad decisions, it's as if they are strategically and intentionally undermining their own happiness. It takes a lot of planning to marry someone you are incompatible with. It takes time and energy to launch a business built on faulty assumptions and poor market analysis. Think about all the paperwork couples have to wade through to purchase a house they can't afford or apply for a loan they will struggle to repay. In most cases, these weren't spur-of-the-moment decisions. It took planning.

They planned a regret.

Ever planned a regret?

That's regrettable.

Sorry.

Nobody decides to blow up a marriage. But every divorce is on the tail end of a string of decisions, including the decision to get married in the first place. Nobody decides to raise irresponsible, codependent children. But like you, I've watched parents make decisions that aimed their children in that direction. Nobody decides to be addicted. But every addiction is connected to decisions. Nobody plans to bury themselves under a mountain of credit card debt. But the people who find themselves buried there buried themselves one purchasing decision at a time.

Nobody *plans* to complicate their life with a bad decision. The problem is . . . what moved me to write this book is . . . too many people *don't plan not to*. They don't *plan*



not to complicate their lives with unnecessary, completely avoidable bad decisions. They don't put simple safeguards in place to ensure a more-happily-ever-after ending.

These five questions are a safeguard.

## SELLING IT

You may not be good at selling anything to anybody else, but when it comes to selling yourself on a bad idea, you are master class. Right? Me too. Our greatest regrets are associated with things, "opportunities," and people we sold ourselves on.

Think back to your last bad relationship decision. Seemed right at the time. You were in love. Or lust. Or something. Whatever it was, you were in it. And whereas it may not have been rational, it was certainly emotional. Of course it was. Relationships are emotional. Your momma tried to warn you. Your best friend tried to warn you. But you assured them you knew what you were doing, and at the time you *were* sure you knew what you were doing. But looking back, you wonder, *What was I doing? I should have known better. I should have listened. I should have seen that freight train coming.*

How 'bout this . . .

Your most recent bad purchasing decision.

Perhaps this book.

Hope not.

We've all made bad purchasing decisions. But once you had your heart set on *it*, whatever *it* was, it was over. It was

like something took over, and the next thing you knew you were handing your credit card to someone you didn't know to buy something you didn't need and perhaps couldn't or shouldn't afford.

So much for intellect and experience. Something else took over.

That something else was—you. You took over. You started selling yourself. As it turns out, you are a sucker for you! We will explore this odd dynamic in more depth later, but in case later never comes, I'll go ahead and tease you with a tip: As soon as *you* start selling *you* on anything, *you* should hit pause. Here's why. We rarely have to sell ourselves on a good idea.

Again.

We rarely have to sell ourselves on a *good* idea.

We just know, don't we?

Later I'll tell you how to stop selling and start listening.

## **SURPRISE!**

The most difficult decision-making environments are the ones we didn't anticipate, the ones that take us by surprise. Purchasing decisions, choosing a school, selecting a vacation destination, or navigating a menu at a new restaurant, we see those decisions coming. But along the way, we are all forced to make decisions we never imagined we'd have to make. Surprise decisions.

A job offer comes along and you have one week to decide.

Surprise.

You're already in a relationship and then someone you never expected to show interest in you starts showing interest.

Surprise.

Or maybe you're in a relationship . . . and you thought things were going well, and then you discover disturbing information about Mr. or Ms. Right. Now, you have to decide whether to rock the boat or look the other way.

Surprise.

Surprise decisions. Don't you hate 'em? If you're a parent, surprise decisions are a way of life. At some point along the way, you might have even said, "I wish I didn't have to decide," or "I wish somebody would decide for me."

The challenging thing about surprise decisions is the time frame. It's usually short. Because the time frame is compressed, we rarely have time to get the information we need to make a good decision. But the decision must be made!

If you've ever found yourself in a toxic relationship, you know what I'm talking about. By toxic, I mean the relationship wasn't good for you. The other person wasn't necessarily bad. But they were bad for you. You were bad together. Things started out fine, but over time, well, it got unhealthy. Toxic. Like most folks in toxic relationships, you downplayed the bad and focused on the good. After all, you liked him. But you were becoming more like him. And you didn't necessarily like what you were becoming.

Then somebody pointed it out.

You had a decision to make.

A decision you never thought you'd have to make. A decision you didn't want to make. A decision you were trying to avoid. Either way you decided, you would lose something. You would lose a friend or you would continue to lose you. You couldn't have it both ways. You may be in a situation like that right now. It may be why somebody gave you this book. It's a terrible place to be.

Good luck.

Actually, keep reading.

And then there's this—the perspective most folks consider *last* when, in fact, they should consider it *first*.

## YOUR FINGERPRINTS ON THE FUTURE

Legacy is a term that doesn't get much play in our culture. That's unfortunate.

Your legacy, your mark, your fingerprints on the future are determined by the decisions you make. As we will discover with question #2, thinking in terms of legacy brings extraordinary clarity and context to the decision-making process.

Truth is, we don't know what hangs in the balance of our decisions. We can't accurately predict outcomes. But . . . and this is a big but . . . we know with certainty there are outcomes associated with each of our decisions. Even the small ones. A five-minute pause to consider generational outcomes could make all the difference.

Because we never know what hangs in the balance of

the decisions we make, we owe it to ourselves . . . and others . . . especially others . . . to consider the outcomes, the long-term outcomes. It takes a lifetime for the outcomes of some decisions to play out. In some cases, generations. For example, (and granted, this is a bit extreme): What if George Washington had decided to allow Congress to make him king? Think about the implications of that one decision. The national benefits of his decision to refuse the crown have taken generations to play out.

What if Dr. Martin Luther King Jr. had decided to stay up north and remain silent about what he knew was taking place in the South? The results of his decision to step out of his comfort zone continue to play out to this day.

I know. You aren't George Washington or Dr. King. But generations of people may very well be impacted by your decisions. In fact, if you plan on bringing children into this world, or if you've already brought children into this world, you know with certainty your personal decisions have generational implications.

Not convinced?

Let's turn it around.

Think about how different your life would be if your parents or grandparents had decided differently about a few key things. Your grandparents or parents made what seemed to them to be some small insignificant decisions, but those decisions determined the trajectory of your life, didn't they? In some cases, they determined whether or not you would even have a life. They weren't thinking about you at the time. You weren't around to be thought of.

But you have been impacted by their decisions, for better or for worse.

Perhaps your life would be very different if your dad hadn't chosen to keep picking up that bottle. You know someone whose life would be different if their momma hadn't run off and left the family.

The opposite is true as well.

Maybe your father is the one who conquered that habit and kept the family together. Maybe your mother chose to stay when another woman would have walked. The point is this: We never know what or who hangs in the balance of the decisions we make. But what we do know is this: Private decisions have public outcomes. Your private decisions probably won't stay private. Your personal decisions will impact some other persons.

I know you want to get this right. You want to write a story worth telling. I'm convinced you can.

These five questions, when asked consistently, will ensure your fingerprints on the future will be worth celebrating.

So, let's get started.