





Big decisions, no regrets:

10 steps to making a thoughtful God-quided decision with confidence.

Introduction

<u>Decisions</u>, especially big decisions, form the framework of our lives. Choices of career path, education, spouse, intimate friendships, place of living, have major impact on each of us. It is important to make these decisions deliberately and prayerfully.

Below are some proven steps that can give you confidence in making big decisions.

Big Decisions, No Regrets:

- 1. Take time. Don't hurry, don't worry.
- **2. Assess** your current situation.
- 3. Step back and line up. Check motives, align with priorities
- 4. Seek wise counsel.
- 5. Gather information.
- 6. Analyze. Pros and cons.
- **7. Focused prayer.** Listen. Wait.
- 8. Make a choice and follow peace.
- 9. Move forward and give thanks.
- 10. Learn from your experience.

<u>Pray at each step</u> as you proceed through the process. Always remember that God knows you completely and loves you immensely. God not only wants to give good gifts to you, His precious child, but He also wants to protect you from choosing paths that will only lead to heartache and stress. **The richest blessings in life are found in following God.**

Every good and perfect gift is from above, coming down from the Father of the heavenly lights, who does not change like shifting shadows.

James 1:17 NIV

So if you sinful people know how to give good gifts to your children, how much more will your heavenly Father give good gifts to those who ask Him.

Matthew 7:11 NLT

10 steps to making a thoughtful God-guided decision with confidence:

1. Take your time.

- Don't worry, don't hurry.
 - Hurry comes from worry, and worry comes from fear, and <u>fear is not from God</u>. God says
 "fear not" many times in the Bible. Believe Him. There is no need to be afraid. He is going to
 take care of you, His precious child, and guide you in the best way to go.
 - Onn't let fear push you into a decision prematurely. We have all succumbed to the "this is the last day of the sale" message. If you act impulsively when you are buying socks (which you can usually take back, BTW) the impact is small, but when you are purchasing a house or changing jobs a poorly thought out decision can have much greater ramifications.
 - Be patient. In our fast-paced culture we are used to having everything right now.
 A good decision is worth the work and worth the wait.
- Set a reasonable time frame for making a decision. For example, you may have decided to look into buying a house, or making a job change. You might give yourself 1-6 months to work through the steps below, and even set a tentative deadline for each phase of the process.
- The bigger the decision, the more time is needed. For example, buying a house will take more time than buying a sofa, which will take more than buying a dress (at least for most of us ©).

Remember: You are God's precious child, and He loves you. Like any good parent, He loves to give good gifts to His children, and he deeply desires to protect them from harm. He has promised to—and He will—take care of your needs. If it is best for you to buy that house, or car, or marry that person or take that job, He will make sure that option will still be there when you are ready to make a decision. If it is not, you can be confident He is providing for you and protecting you, and He will have another—and better—way in mind to meet your needs. You can relax, trust Him and follow His lead.

'Do not fear, for I am with you; do not anxiously look about you, for I am your God. I will strengthen you, surely I will help you, surely I will uphold you with My righteous right hand.'
Isaiah 41:10 NAS

There is no fear in love; but perfect love casts out fear, because fear involves punishment, and the one who fears is not perfected in love.

1 John 4:18 NASB

God is love. 1 John 4:8b NASB

2. Assess your current situation:

Needs:

- List your current and anticipated future needs. If you are praying about a spouse, what
 attributes are you looking for? If you are trying to find a house, how many bedrooms do you
 need? Do you need a larger space for entertaining, or a special workspace or play area?
- Number your needs according to which of these are most important. Which of these needs are most pressing? Which are most likely to be important in the future?

For example, if you are looking for a home, your needs may vary according to your family (now and anticipated), disabilities, gas prices, access to transit, etc. Is it more important to have a basement, only one floor, a big yard, central air-conditioning, or be in a certain school district, or to be on the metro line?

- Resources: such as
 - o Money. Savings and debts (assets and liabilities) and also current income.
 - Time. Spare time, given other obligations.
 - Abilities. Talents, skills, education, know-how.
 - Energy. Physical, mental or emotional energy.
 - Support. Friends, family, coworkers.

For example, if you have more time than money, you may want to buy a fixer-upper house. But if you have more money than time, or you aren't good at such things, or your health limits your ability to do physical labor, you might consider something that needs less attention and maintenance.

Timing

- Availability: What is available now, and/or might be available in the future?
 For example, there might be a certain time of year when there are more houses on the market, or the price tends to go down on a big ticket item (end of season sales, mortgage rates).
- Schedule: There might be a better time of year that it makes more sense for the family to move. For example, it may be more advantageous and less disruptive for a child to move at winter break or in the summer. And in places like Wisconsin, it is much easier to move when there is no snow on the ground.

3. Step back and Line up:

Step back. Assess your situation and check your motives. Why are you considering this decision?

Common motives to guard against:

- **Impatience:** Are you sensing God's leading toward making a change, but are unwilling to wait for His timing? Are you feeling like God has been leading you to this because of past experience, or similar leading?
- **Control**: Are you trying to take matters into your own hands instead of waiting for God's way and timing to meet a certain need?
- **Envy**: Do you suddenly feel the need for something because you see someone else enjoying it? Is this a need or a want?
- **Impulse**: Is the path you are considering "out of the blue," or something you have been thinking and praying about for some time? If the latter, why do you believe that now is time to move forward?
- Fear: Are you afraid that God will not provide for your needs?

<u>Line up:</u> Make sure the decision you are considering lines up with

- **Truth** you already know and that is reflected in God's word.
- Priorities and goals that you have already prayerfully established.
- **Decisions** you have already prayerfully made.

Then Samuel took a stone and set it between Mizpah and Shen, and named it Ebenezer, saying, "Thus far the LORD has helped us."

1 Samuel 7:12 NIV

Your word is a lamp to my feet and a light to my path.

Psalm 119:105 ESV

But do not forget this one thing, dear friends: With the Lord a day is like a thousand years, and a thousand years are like a day. The Lord is not slow in keeping his promise, as some understand slowness. Instead he is patient with you, not wanting anyone to perish, but everyone to come to repentance.

2 Peter 3:8-9 NIV

4. Seek wise counsel.

A wise person's perspective and experience can help you avoid pitfalls, offer fresh insight, and give clarity and focus to your process.

Attributes of a wise counselor:

Look for someone who is...

- Intimate with God. He/she has been walking with God for at least a few years, and their life shows evidence of the Fruit of the Spirit, particularly love and joy. He/she should have experience seeking and following God's will in their life on a regular basis.
- Trustworthy. You know them to be reliable and able to keep a confidence.
- Accessible. It would be helpful to be able to spend time with this person periodically in the
 decision making process. If he/she is unwilling or unable to do this, another person might be
 better to work with.
- **Familiar**. It is helpful if your wise counselor knows you and your situation, at least to some extent.
- Proven. They have had a good track record. Their life reflects their values, and their faith.
- Honest. They are willing to speak the truth as they see it, even if it is hard to hear.
- **Humble and transparent**. A wise person will be the first to remind you that God is your wisest counsel, and won't be afraid to share with you some of the mistakes they have made and learned from along the way. They know that every person's perspective--even if it is thoughtful and wise--is limited, because we all see through a glass darkly. Only God can truly see the big picture, and will understand the future impact your decision will have in your life, as well as in the lives of those around you.
- **Respectful.** They have good boundaries and respect your right--and your responsibility--to make your own decisions. They understand their role as advisor and sounding board, and won't try to (won't want to) hijack the process and make the decision for you.

Warnings about advice:

• **Deciding by poll**. "Multiple counselors" doesn't mean polling everyone you know about your decision choices and going with the highest vote.

- Assuming someone is wise because of their age or position or role in your life. Not everyone is wise, and certainly not everyone is well-informed about the facts of your situation, or practiced in how to make such a decision.
- Accepting "expertise." "Experts say..." "I know a guy who knows a guy who says...." "this blog on the internet says..." As I practice medicine, my patients often ask me about "expert advice" they have encountered that is just plain foolishness, if not downright dangerous. (Don't get me started!) Don't be fooled into allowing someone's seeming-expertise to lure you into a quick decision, subverting the steps that will assure the best outcome. Do the work, including researching your sources for reliability.
- Unsolicited advice. There will always be people who will give you advice whether you ask for it or not. It is worth about what you pay for it. "Free advice and a nickel (well, maybe \$2.50 at Starbucks) will buy you a cup of coffee."
- Leaving your work for someone else. The steps listed below are for you to do. The more time
 and effort you put into it, the better your decision will be. No one can make a better decision
 than you because no one IS you but you. You have a unique perspective and understanding of
 your life that no one else can fully comprehend. Your advisors are just that—advisors.

By wisdom a house is built, and by understanding it is established;
And by knowledge the rooms are filled with all precious and pleasant riches.
A wise man is strong, and a man of knowledge increases power.
For by wise guidance you will wage war, and in abundance of counselors there is victory.
Proverbs 24:3-6 NASB

I have been young and now I am old, Yet I have not seen the righteous forsaken or his descendants begging bread. Proverbs 37:25 NASB

5. Gather information

- **Know how you think.** Keep in mind how you best process information, because this will influence how you gather, store and analyze your data. Are you a visual person? Do you like charts, or notebooks? Do you prefer talking to experts, searching the internet, reading books? Do you process information externally or internally?
- **Educate yourself.** Make a plan to **educate yourself.** For example, if you are remodeling your kitchen, what do you need to know about working with a contractor, making good decisions about appliances, materials, etc.?
- **Key details**. Identify **key details** that will help in the decision process. For example, you might find an apartment with a low rental rate, but very high utility bills so one key detail in deciding on a rental property would be the predicted overall monthly expenses—housing, utilities, lawn and snow removal, maintenance responsibilities, etc.
- Information resources. Figure out available resources (newspaper, internet, word of mouth, books, etc.) including experts you can talk to (builder, career advisor, etc.). It might be worthwhile to hire someone to review key aspects of a decision. When we were renovating our last home, I hired a decorating expert and paid him by the hour to help me make key decisions about fabric, paint, and floor choices. I researched everything, came up with a few choices I liked, and would periodically sit down with him to review the choices and make a final decision. It was relatively inexpensive, and money well spent.

- Other people: If your decision involves being in a relationship someone else (employer, landlord, business partner, etc.) learn what you can about their track record with prior contracts/agreements. How trustworthy are they? What possible ways are there to verify their integrity/reputation? (e.g. Carfax, Better Business Bureau, references). As the saying goes, "The best predictor of future behavior is past performance."
- Conditions/contracts/agreements. What kind of written agreement needs to be in place, and what details should be included in that agreement? By the way, ANY time you sign a contract of ANY kind, be sure and read it first, review it with a lawyer if necessary, and ALWAYS keep a copy for your records.

6. Analyze: (pros and cons)

- **Compare** your different options side by side. Consider using a spreadsheet or some kind of column system to compare specific factors and relative importance of each.
- Review (again) these options alongside your already established priorities and goals.
- Narrow down your choices to two or three,
- Gather more detailed information, and
- Re-analyze if necessary.

For example, if you were looking at college choices, you might list the schools at the top of your sheet by column, and have rows for things like size of school, reputation, cost, scholarship/aide potential, facilities, curriculum, location, extra-curriculars, foreign study opportunity, graduation rate, employment rate after graduation, dorms, overall impression. As you review your comparison chart, two or three schools will hopefully stand out. You might want to call back or revisit those schools to clarify questions or gather more detailed information before making a final decision.

7. Focused Prayer.

The step of focused prayer can be hard after all the busy-ness in the prior steps, but it is quite essential to the process. You must **shift from an action mode** to a more contemplative one. It takes focused effort to change gears like this. **Pull back, refocus, and remind yourself:**

Following God is more important than any particular course of action.

- **Be OK with whatever happens.** Come to the place with this decision where you are as comfortable with "no", or "not yet" as you are with "yes" or "now."
- Talk to God. While prayer has been an ongoing process in each of the prior steps, at this point you need to be more focused in your prayer. Stop researching, and simply look at the facts in front of you, and pray, and ask your wise counselor to pray with you. Tell God your thoughts, and ask Him to show you anything you might not be aware of, including any hidden motives or weaknesses that might be keeping you from making a good decision. Ask Him to show you His perspective on the facts you have collected. (Fasting in some way can be very helpful as you are praying.)
- Then listen--quietly and patiently--for God's response. He speaks to us in many ways: His word, nature, circumstances, other people, situations, and--most frequent and ongoing--His still small voice in our mind/heart. He might prompt you to think of a different possibility you hadn't

considered, or give you added information through an unexpected source. God is speaking to us all the time. The question is, are we listening? Do your best to listen. He will fill in the rest.

Search me O God, and know my heart; try me and know my anxious thoughts; And see if there be any hurtful way in me, and lead me in the everlasting way. Psalm 139:23-24 NASB

For I know the plans I have for you," says the LORD. "They are plans for good and not for disaster, to give you a future and a hope.

Jeremiah 29:11 NLT

8. Make a choice, and follow peace.

A time will come when a decision must be made.

- Stick to your timeframe. Try to stick to the timeframe you have selected. Don't rush it, but don't draw it out either. (Recovering perfectionists like me have a hard time "pulling the trigger" and can find very legitimate sounding reasons to put something off.)
- **Try your decision on.** You might want to "try your decision on" for a day or two—not announce anything formal or permanent-- and keep praying.
- **Follow peace.** God usually gives us a supernatural sense of peace as we follow Him, and an unsettledness when we are not. Trust your gut and follow peace.
- Waiting: the other choice. There are times when you must make a choice. You have arrived at the fork in the road, and you must move forward in one direction or the other. But there are other times when it is not crucial to make a decision right away, and in these instances you would be wise to consider the choice of waiting--putting off your decision for a period of time. If you can delay your choice, it would make sense to do so in the following circumstances:

If...

- There doesn't seem to be any good choice, wait.
- You and your spouse can't agree, wait.
- You don't have peace moving forward, wait.

The LORD is good to those who wait for Him, To the person who seeks Him. Lamentations 3:25 NASB

Peace I leave with you; My peace I give to you; not as the world gives do I give to you. Do not let your heart be troubled, nor let it be fearful.

John 14:27 NASB

You will keep in perfect peace all who trust in you, all whose thoughts are fixed on you! Isaiah 26:3 NLT

Though youths grow weary and tired, And vigorous young men stumble badly, Yet those who wait for the LORD Will gain new strength; They will mount up with wings like eagles, they will run and not get tired, They will walk and not become weary.

Isaiah 40:38-39 NASB

9. Give thanks as you move forward.

- Thank God that
 - He wants you to know and do His will, and will help you to do so.
 - He is taking care of you, and will protect you.
 - He knows your heart.
 - He will guide you in any needed midcourse corrections. Now, even with all of this effort, if
 this decision you just made is somehow NOT the direction God wants you to go in your life
 at this time, you can trust that He will make that clear to you, and guide you another way.
 - He has and will teach you and mature you in this decision-making process.
 - o He is perfect. You are not perfect. He knows this, and He loves you as you are right now.
 - He will accomplish what concerns you.

In everything give thanks; for this is God's will for you in Christ Jesus. 1 Thess. 5:18 NAS

For I know the plans that I have for you,' declares the Lord, 'plans for welfare and not for calamity to give you a future and a hope. Then you will call upon Me and come and pray to Me, and I will listen to you. You will seek Me and find Me when you search for Me with all your heart. I will be found by you,' declares the Lord.

Jer. 29:11-14a NASB

10. Learn from your experience.

Each time you go through the experience of making a big decision deliberately and prayerfully, you will learn new things. At first this process will be unfamiliar, but over time these steps will become almost second nature to you. You are not going to do any step of this process "perfectly." There is always more data to collect, more expertise to tap, more prayer to pray. Perfection is not the point. Our heart is. Samuel said:

The LORD doesn't see things the way you see them. People judge by outward appearance, but the LORD looks at the heart.

1 Samuel 16:7b NLT

Each time we do our best to follow God, in big and small decisions, our relationship with God deepens.

When reflecting on the many decisions Andrew and I have made over the years using the principles explained above, what stands out the most is **how faithful and loving God is** and has been. I can truly say along with David,

Once I was young, and now I am old[er \odot] Yet I have never seen the godly abandoned or their children begging for bread.

Psalm 37:25 NLT

I can count many times in my life when I was confused and hurt by God's "no" or "wait" when I thought the answer should clearly be a "yes". It wasn't until years later that I learned how disastrous my preference would have been. Unfortunately, I can also recall several instances where I plunged ahead

with my own agenda, with different results. Yet He has always been faithful to gently pick me up and put me back on the right path.

Many are the plans in the mind of a man, but it is the purpose of the LORD that will stand. Prov. 19:21 ESV

But the plans of the LORD stand firm forever, the purposes of his heart through all generations. Ps 33:11 NIV

The mind of man plans his way, But the LORD directs his steps. Prov. 16:9 NASB

Conclusion:

Following Godly principles when making big decisions is logical, responsible, and the way God expects us to live.

Jesus said:

Suppose one of you wants to build a tower. Won't you first sit down and estimate the cost to see if you have enough money to complete it? For if you lay the foundation and are not able to finish it, everyone who sees it will ridicule you, saying, 'this person began to build and wasn't able to finish.'

Luke 14:28-30 NIV

Making big decision without regret will happen when you take deliberate steps to assess your situation, align your choices with your priorities, gather information, get Godly counsel, analyze the facts, pray, and follow peace as you move forward. There is nothing to fear, because God--your Guide—is always with you. Even if you were to veer down the wrong path—all of us do at times, no matter how diligent our efforts--God will redirect you and teach you great things in the process. No experience is wasted.

And we know that God causes all things to work together for good to those who love God, to those who are called according to His purpose.

Romans 8:28 NASB

"I will lead the blind by a way they do not know, in paths they do not know I will guide them. I will make darkness into light before them and rugged places into plains. These are the things I will do, and I will not leave them undone."

Isaiah 42:16 NASB

Rejoice in the Lord always. I will say it again: Rejoice! Let your gentleness be evident to all. The Lord is near. Do not be anxious about anything, but in every situation, by prayer and petition, with thanksgiving, present your requests to God. And the peace of God, which transcends all understanding, will guard your hearts and your minds in Christ Jesus.

Philippians 4:4-7 NIV

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