

## A Process for Learning to Choose Wisely

- Keep asking God for help in making wise choices as you live out his gracious calling. Trust him to guide you as you think.
- Determine the relevant factors – tangible or intangible, objective or subjective – in a given decision. Ask someone who shares your values and who's made similar decisions to check your thinking, allowing for your unique combinations of calling, situation, needs and preferences.
- Assign a weight to each factor, using a scale something like: 10 = extremely important, 5 = very important, 4 = somewhat important, 3 = very significant, 2 = somewhat significant, 1 = barely significant. Mentally compare the relative importance of different factors to help assign consistent weights. In a shared decision, it takes some compromise to avoid improperly biasing the weights.
- Construct a checklist and worksheet something like the one below, listing factors with their weights and space for ratings, products and notes.
- Fill in the worksheet for each option, including the status quo if appropriate. Take notes on each option and rate every factor on a scale like: 5 = excellent, 4 = good, 3 = fair, 2 = somewhat unsatisfactory, 1 = very unsatisfactory, 0 = awful.
- Multiply each factor's rating by its weight, then sum the products for an overall score for that option.
- Compare options' sums and make a decision. If you don't choose the option with the highest score, be careful to identify what factor(s) were ignored or wrongly weighted. Consider refiguring your worksheets in light of any such changes.
- Act on your decision, and keep open to God's surprises.

### Sample Car Purchase Checklist & Worksheet

*Eglestons, Peoria, 1992*

Option # \_\_\_\_\_ Make/Model/Year \_\_\_\_\_ Dealer/Owner \_\_\_\_\_

Weight	Rating	Product	Factor
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10	x	_____ = _____	Affordability
			\$ _____ Purchase price*
			\$ _____ Trade-in allowance, if any**
			\$ _____ Sales tax*
			\$ _____ Monthly payment, if any***
			_____ Estimated miles per month x \$ _____ gas price ÷ _____ average MPG = \$ _____ ***
			\$ _____ Estimated maintenance and repairs required immediately*
			\$ _____ Estimated maintenance and repairs over the next five years*
			\$ _____ Annual insurance premium (with a \$ _____ deductible) x 5 years = \$ _____ *
			\$ _____ Remaining/budgeted savings
			_____ Other:

Subtotals: \* \_\_\_\_\_ - \*\* \_\_\_\_\_ + ( \*\*\* \_\_\_\_\_ x 12 months x 5 years ) = \$ \_\_\_\_\_ Total  
 (affordability rating for Total: 5 <\$5,000; 4 <\$5,500; 3 <\$6,000; 2 <\$6,500; 1 <\$7,000; 0 >\$7,000)

10	x	_____ = _____	Low mileage (rating: 5 <30,000; 4 <40,000; 3 <50,000; 2 <60,000 ...)
10	x	_____ = _____	Comfort and space (John's head and legs, back seat passengers)
10	x	_____ = _____	4-door
5	x	_____ = _____	Trunk space
5	x	_____ = _____	Air conditioning
5	x	_____ = _____	Undercoating and rustproofing
4	x	_____ = _____	Child back door locks
3	x	_____ = _____	Rear window defrost
3	x	_____ = _____	Cruise control for frequent road trips
3	x	_____ = _____	CD player, tape player, AM/FM radio
3	x	_____ = _____	Transmission type (rating: 5 = 5-speed standard, 4 = 4-speed standard, 3 = automatic)
3	x	_____ = _____	Color
2	x	_____ = _____	Tilt seats
1	x	_____ = _____	Sunroof, tinted windows, etc...

**Total of products:** \_\_\_\_\_ (a numerical score for this option, given these factors and weights)