Before You Decide

By now, you've read about decisions I made and decisions other people made. Many of us believed we were being careful. We asked questions, checked information, and relied on our experience. Yet some of those decisions had consequences we never anticipated.

I spent a long time trying to understand why. I came to believe that knowing ourselves better was important, but it wasn't always enough. We also needed a way to approach important decisions without depending on our ability to recognize, at the time, whether something was affecting our judgment.

That's why I developed Before You Decide. It's a process you can use when a decision has important consequences, even when you believe you're thinking clearly. It won't tell you what to decide. It can help you know when to slow down, check information independently, or ask someone you trust to help you think through a decision before committing.

1. Should I Use the Process?

Use it if any one of these is present. You do not have to decide whether your judgment is affected.

- The consequences are substantial, or the decision is difficult to undo.
- It depends heavily on someone else's claims or expertise.
- There is pressure to decide quickly.
- It involves something especially important to you.

2. Ask the Meaning Question

The Meaning Question has two parts. Consider each one carefully and write down your answers in your own words.

What am I hoping this decision will do for me?

What am I afraid of losing?

The first answer may come quickly. The second may take more time. If you're having difficulty, you'll find additional prompts on the Before You Decide website.

You don't have to know whether your answers reveal something that is affecting your judgment. Use them to help decide what needs the most careful verification. When you get an outside perspective, tell that person what the decision means to you and what you're afraid of losing.

3. Use the Safeguards

- **Verify.** Decide what must be true before you proceed. Verify the key facts and examine your assumptions. When checking someone's claims, use a source you find independently, not one provided by the person asking you to act.
- **Get an outside perspective.** When possible, choose someone with relevant knowledge who has no stake in the outcome. Present the facts without arguing for the answer you want.
- **Allow time.** If possible, avoid deciding and acting at the same moment. If you can't wait, use whatever time you have to check what you can before acting.

No process guarantees a good decision. The goal is to give your judgment more protection when the consequences matter.

Additional prompts and resources are available at robert-chernow.kit.com/before-you-decide.

Other Kinds of Decisions

Before You Decide grew out of my effort to understand the decisions I made during the fraud, but the process is not about fraud. The two parts of the Meaning Question can be useful in other kinds of important decisions.

Answer both parts of the Meaning Question in your own words before reading these examples.

A Knee Replacement

A man in his late sixties has been having increasing pain in his knee. His doctor recommends knee replacement surgery and tells him he is a good candidate. The surgeon is highly experienced, and the man trusts him.

What is he hoping the surgery will do for him? The answer seems obvious. He wants the pain to stop.

What is he afraid of losing? Every morning, he walks his dog for nearly an hour. It is one of his favorite parts of the day, and he worries about how long he may have to give it up while he recovers.

Before deciding, he asks what recovery will actually be like. How long before he can walk comfortably again? What will he be able to do during the first few weeks? He also decides to get another opinion, not because he distrusts his surgeon, but because he wants to hear what another doctor says about the surgery and its timing.

An Aging Parent

A woman has become increasingly concerned about her father, who lives alone. He has always been independent, but recently he left the stove on twice and has forgotten to take some of his medications. She is beginning to wonder whether it is still safe for him to live by himself.

What is she hoping this decision will do for her? She wants the reassurance of knowing that her father is safe.

What is she afraid of losing? She has always had a close relationship with him. She worries that if she pushes him to leave his home, he may feel she is taking over his life and no longer see her as someone on his side.

She talks with her father about what he wants. With his permission, she asks his doctor how concerned they should be about the changes she has noticed. Are they likely to get worse? If so, how quickly? She also talks with someone who knows him well but has no stake in the decision.

Helping an Adult Child

A couple's son asks them to lend him $50,000 to help start a business. They can afford to lend him the money, although it is enough that they would feel the loss if the business failed.

What are they hoping this decision will do for them? They want to help their son succeed and give him the opportunity to build something of his own.

What are they afraid of losing? Their first thought is the $50,000. But as they talk about it, they realize they are also worried about what saying no might do to their relationship with their son. Would he think they didn't believe in him? Would he be less likely to come to them in the future?

They begin by asking more about the business itself. What will the money be used for? What happens if the business struggles during the first year? They also ask someone outside the family who understands small businesses to look at the numbers with them.

A Job Offer

A woman in her fifties is offered a senior position at a larger company. The job would mean more money, more responsibility, and a title she has wanted for years.

What is she hoping this decision will do for her? She thinks about the salary, the title, and the feeling that she is still moving forward in her career.

What is she afraid of losing? She thinks first about the freedom she has now. Then she thinks about how long it took her to build a life in which work no longer took up nearly all of her time. She isn't sure she wants to give that up.

She talks with someone familiar with the company about what the job would actually require. How much of her time would it take? How often would she be expected to travel? She also talks with someone who knows her well and understands how much her life outside work matters to her.