

A pros-and-cons list that works

Easy · 30 to 60 min for a big decision · Free

YOU'LL NEED

- ☐ Paper or a notes app
- ☐ One person you trust to talk it through with
- ☐ A quiet half hour

WHAT TO KNOW

- 1 **Name the decision in one sentence.** UMass Dartmouth's decision guide says this first step is very important: define clearly what you have to decide.
- 2 **Gather information from inside and outside.** Some of it comes from asking yourself what you want and value; some comes from websites, books and other people.
- 3 **List every option, not just two.** As you collect information, more paths usually show up, and you can invent new ones or combine them.
- 4 **Pick the three to five things that matter most to you (pay, time, people, cost, stress) and give each a weight from 1 to 3.** This scoring method is our rule of thumb, not a study; the point is to make your priorities visible.
- 5 **Play each option forward.** Picture actually living with each choice all the way through, and ask whether it solves the problem you named in step 1.
- 6 **Run a pre-mortem on your top choice.** Imagine it's later and the choice has failed, then write down every plausible reason why.
- 7 **Fix what the pre-mortem found.** If the reason it fails is "the commute wore me down," check the bus route or test the drive at rush hour before you commit.
- 8 **Choose, and act.** Your choice will often be the option at the top of your ranked list, and it can be a combination of options.
- 9 **Review it later.** Check whether the decision solved the need you started with.

Watch out Pressure to decide on the spot is a red flag. Scammers want you to act before you have time to think, and the FTC says honest businesses will give you time to make a decision. Before you do anything, stop and talk to someone you trust.

DAD NOTE *Write it down. Decisions you only make in your head have a way of changing every time you think about them.*

Full lesson: aptkeys.com/mind/making-decisions/a-pros-and-cons-list-that-works/

Checked October 3, 2026. Sources: University of Massachusetts Dartmouth; Harvard Business Review; Johns Hopkins Medicine, Armstrong Institute; Federal Trade Commission.