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JUDGMENT: GOOD AND BAD

At the bottom line, judgment is a risk assessment. **Good judgment** means you did your homework, which is essential for success, and **bad judgment** means you dashed ahead without considering the risks.

Good judgment means first, you have to take a TIME OUT and think. Even then it is harder to do than it looks. Rank choices from the best for you [most constructive] to the worst [most destructive.] Remember, sometimes, good judgment can mean you do nothing.

Here's a check list to help you make good judgements:

1. **Anticipate** the consequences of the act, (or inaction) both the ones you want and the ones you do not want.
e.g., You want to skip a meeting because you are tired. What are all the things that could happen [good and bad] if you don't go?
2. **Evaluate the risks, benefits and costs** of the action (or inaction) e.g. What is each of these possible outcomes going to cost you? And what will you get for skipping the meeting? Is this a good deal for you?
3. How likely are the costs [negative consequences] compared to the gains [positive consequences]?
4. **Consider other actions** you might do that increase the chances of your getting the gains, and decrease the chances of the worst costs.
5. **Decide** whether or not to go ahead with your action.
6. If action is necessary, make the **best choice**, long and short term.

Bad Judgment is usually ignoring the costs of destructive choices. Read this list and see if you can avoid doing these things:

1. Acting impulsively on strong feelings without first thinking about the cost, "Ohooo, I wanted those shoes! But now I don't have enough money to"
2. Acting without thinking at all, e.g. someone asked you to do it..
3. Acting after looking at only the positive consequences. "I was having such a good time, I didn't realize..."
4. Acting without looking at all the possible negative consequences.
5. Acting despite "knowing better," i.e. that the negative consequences outweigh the positive. "I saw a parking controller, and I knew my parking meter was running out, but I..."
6. Hoping for the best without planning for the worst. "I thought it wouldn't rain!"
7. Not acting when action is necessary to protect your *best* interests in the long and short term. "I didn't know the IRS would garnish my check when I didn't file..."

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