Learning Objectives

• Relate how decision-making impacts life
• Distinguish between decision-making and problem solving
• Distinguish among effective and ineffective decision-making strategies
• Identify the features and benefits of the decision-making processes
• Define key words: criteria filter, idleness, intuition, routinization
Lesson 1

Making the Right Choices

What You Will Learn to Do

● Apply effective decision-making processes to personal situations

Linked Core Abilities

● Build your capacity for life-long learning
● Take responsibility for your actions and choices

Skills and Knowledge You Will Gain along the Way

● Relate how decision-making impacts life
● Distinguish between decision-making and problem solving
● Distinguish among effective and ineffective decision-making strategies
● Identify the features and benefits of the decision-making processes
● Define key words contained in this lesson

Key Terms

criteria filter
idleness
intuition
routinization
Introduction

Making the right or wrong decisions can shape your life. Whether you make these decisions consciously or unconsciously, they represent how you respond to the opportunities, challenges, and uncertainties of life. You will have many decisions to make as you go through your life—decisions such as:

- Will I go to college?
- What college will I select?
- What will I study?
- Where will I live?
- When will I get married?
- Who will I marry?
- When will I change jobs?
- How will I invest my money?
- When should I retire?

Asking and answering these questions establishes your future. You will fulfill many roles in your life, from student to career person, from homeowner to parent. The decisions you make in those roles define your successes and failures.

Use a Decision-Making Process

Even more important than what you decide is how you decide. The way to increase your odds of making a good decision is to learn to use a good decision-making process—one that helps you get to a solution with a minimum loss of time, money, energy, or comfort.

An effective decision-making process will:

- Help you focus on what is important
- Be logical and make sense for you
- Allow you to think of both the factual and the emotional consequences of your actions
- Not require an unreasonable amount of research
- Allow you to have an informed opinion
- Be easy to use and flexible
An effective decision-making process will be valuable to you both for major decisions as well as the minor, more common decisions. The more you use a process to make decisions, the more it will become a natural part of your problem solving, and the more efficient you will become. As you grow more skilled in decision-making, it will become second nature to you. Others may even start asking you for help with their decisions.

**The F-I-N-D-S Decision Process**

Faced with a decision you have to make, you may do a lot of worrying. Worrying about making a decision generally does not accomplish anything.

You need to separate the issues, examine the facts, and work toward reaching a decision. The important thing is to follow a process. One such decision-making process is a simple five-step plan called the F-I-N-D-S plan.

The F-I-N-D-S Decision-Making Model consists of:

- **Figuring out the problem**
- **Identifying possible solutions**
- **Naming the pros and cons of each choice**
- **Deciding which is the best choice and then act on it**
- **Scrutinizing the decision**

**Figure Out the Problem**

You cannot solve a problem until you have clearly defined the problem. Try to identify the problem in clear and precise terms.

For example, suppose you decide that you are unable to go to a concert. Simply stating the problem in vague terms, “I am not able to go to the concert Saturday night,” won’t get you there. Did you make another commitment for the same night? Are you unable to borrow the car for the evening? Are you grounded for the week of the concert? Or maybe you just don’t have the funds for the ticket.

If the money for the ticket is what is keeping you from the concert, state the problem as, “I need to come up with $45.00 for the cost of the ticket.” This is a much clearer statement of the problem.

**Identify Possible Solutions**

You can brainstorm by yourself, or involve others to create a list of possible solutions. The more people you can question about your problem, the more likely it is that you will hit upon the best solution.

Every idea that comes up should be considered. Sometimes the best answers are developed from an idea that does not seem feasible when you first hear it. Make an initial list of possible solutions. Look at your list. See if any other ideas come to you, evolving from something on the initial list.
When you are satisfied that you have a good number of possible solutions, you are ready to narrow down the possibilities.

**Name the Pros and Cons of Each Solution**

After you have come up with a list, take each possible solution and think about what it would take to accomplish that solution. Think of the consequences of each idea.

In the concert ticket example, you may be able to earn the money, borrow the money, steal the money, or use your savings. Obviously, stealing the money is eliminated when you think of the consequences and the morality issue. You may decide to borrow the money from your parents or a friend and then pay it back over the next month from the money you earn at your part-time job. Perhaps the concert is important enough for you to use money from your savings. Maybe your job will pay enough between now and the concert for you to purchase the ticket.

While you are considering your choices, ask yourself some questions:

- Will I feel good about this choice?
- How will my family feel about this choice?
- Will certain risks be involved?
- Am I willing to take such risks?
- Will this choice be satisfying to me?
- How will I feel about this choice when I look back at it in the future?

After you have considered the possibilities and the consequences, you are ready to make a decision.

**Decide Which Is the Best Choice and Then Act on It**

The list of possibilities and consequences should clearly indicate one or more “best choices.” Don’t worry if there are several good answers. There will be situations in which more than one decision will get you to your goal. About that concert ticket—taking out a loan or using your savings may both be equally good decisions. Don’t be afraid to make a decision and stick with it.

There are techniques you can use to simplify the choices. Depending on the type of choice you are making, one of the following techniques may help you narrow down your choices:

- **Criteria Filter**—There may be some fixed set of criteria that the alternatives must meet. For example, if you were choosing a car, there may be a maximum amount that you can spend.
- **Idleness**—You may decide to do nothing, let others decide for you, or just wait and see what happens. You will have identified the consequences of this choice, and will have to deal with those consequences. Sometimes, however, not making a decision is actually making a decision. For example, if you decide not to go on a trip to France, you are actually deciding to stay home.
Lesson Review

1. What roles do you think you will play in your life? How can a decision you make about one role affect how you respond to another role?

2. What are the decision-making components of the F-I-N-D-S model?

3. Why is it important to include others in your decision-making process?

4. After you make a decision, what would be the consequences if you change your mind?
Learning Objectives

- Define goals
- Identify criteria for well-defined goals
- Differentiate between short-, mid-, and long-term goals
- Analyze goals to determine what makes goals meaningful
- Define key words: goal, goal setting, long-term goal, mid-term goal, short-term goal
Lesson 2

Goals and Goal Setting

Key Terms

goal
goal setting
long-term goal
mid-term goal
short-term goal

What You Will Learn to Do

- Develop a personal goals action plan

Linked Core Abilities

- Build your capacity for life-long learning
- Take responsibility for your actions and choices

Skills and Knowledge You Will Gain along the Way

- Define goals
- Differentiate between short, medium, and long-term goals
- Analyze goals to determine what makes them meaningful
- Identify criteria for well-defined goals
- Define key words contained in this lesson
Introduction

Have you ever gotten into the car and started driving with no destination in mind? How would you know which route to take if you didn’t know where you wanted to go? How would you know when you had arrived?

Think of a goal as your destination. The most efficient way to get from one place to another is to identify the final destination and follow a map that will guide you in your journey. Goals give you direction and keep you focused on a purpose. If you go through life without goals, you will probably waste a lot of time and energy. Time wasted can never be recaptured.

Setting and achieving goals is one way to achieve a more fulfilling life. This lesson not only introduces you to types of goals and to the concept of goal setting, it also explains why goals are important and how to set them.

What Is a Goal?

A goal is an end to which an effort is directed. In other words, you establish a target and then take careful aim and shoot for it. A goal should also be something that is important to you and consistent with your values. Some goals are more difficult and time-consuming than others, and sometimes you may initially fail to achieve your goal. When this happens, you can modify the goal somewhat, and try to hit it again. You cannot succeed if you do not keep trying.

Writing Goals

It is important to write your goals down. A written goal can be read over and over again until it becomes imprinted on your brain. If a goal exists only in your head, it is just a dream and may be forgotten; but a written goal statement is a declaration of the outcome one plans to achieve. For a goal to be effective, however, it must be Specific, Positive, Achievable, and Measurable. You can use the acronym S-P-A-M to evaluate the goals you set against the following criteria.

- **Specific.** It must be explicit, clearly defined and have a specific plan of action. For example, “I will be a better student” is too vague to be a useful goal; however, “I will get an A on my next history exam” is more specific and, therefore, a much better goal.
- **Positive.** You are telling yourself that you will do something, not that you might, or you think you can. For example, “I want to do 60 sit-ups in a minute” is only a desire; however, “I will do 60 sit-ups in a minute” is a positive goal. A positive goal statement is very powerful.
Achievable. The goal has to be within your power to make it happen through your own actions. It must be something you have a reasonable chance of achieving.

Measurable. The goal must be defined in terms of results that are measurable, or actions that can be observed. If your goal is not measurable, you will not know if you have attained it.

Why Goals Are Important

If you allow only outside forces to rule your life and set goals for you, you might feel bored, overwhelmed, or unsure of the decisions you face. By setting and achieving your own goals; however, you have the means to establish a framework that will build confidence, reduce stress, and ease decision-making.

Some goals may seem overwhelming; however, by setting interim goals you can break down a goal into tasks that are more manageable, reducing your level of stress and anxiety. This process also enables you to explore and plan out all the steps necessary to reach the goal. When you have a map, the journey does not seem as daunting.

As you accomplish the goals you set for yourself, it gives you a good feeling, and builds self-confidence. You can feel proud of a job well done. This is another benefit of setting goals. By setting goals, you can avoid wasting your time, energy, and effort. Goal setting makes the difference between mediocrity and excellence.

Types of Goals

Goals are divided into three categories: short-term, mid-term, and long-term. You can accomplish short-term goals in an hour, a day, or a week. They may often be the beginning steps to mid-term or long-term goals. Short-term goals do not require much planning, as you can usually accomplish them in very little time. An example of a short-term goal would be, “I will complete my homework assignment for algebra class and turn it in on time.”

Mid-term goals are of intermediate length that often require more time and planning than short-term goals, especially if they lead to another goal. A mid-term goal may also be a step that leads to achieving a long-term goal. An example of a mid-term goal would be, “I will get an A in algebra this semester.”

Long-term goals require a lot of time and planning to accomplish. They are usually your life goals. Setting a goal to become a doctor is a long-term goal. The planning for these goals may begin early in your life, even if you do not realize it. These goals may even begin as things you wish for instead of things to do. An example of a long-term goal would be, “I will get accepted to a top-rated engineering school.” As you can see, this goal would take years of planning and work to fulfill.

Key Note Term

<table>
<thead>
<tr>
<th>Term</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>short-term goal</td>
<td>A goal that can be accomplished in a short period of time; often without much planning or effort.</td>
</tr>
<tr>
<td>mid-term goal</td>
<td>An intermediate goal; sometimes a step to a long-term goal.</td>
</tr>
<tr>
<td>long-term goal</td>
<td>A life goal; a goal that requires lots of time and planning to accomplish.</td>
</tr>
</tbody>
</table>
Learning to Set Goals

Think about what your life would be like if you had everything you wanted. If that was ever the case, you would not have any goals to accomplish . . . and without goals, life would not have any direction or commitment. By setting goals, you are able to direct your life and commit to that direction. The kind of life that you have in the future is closely related to the goals you set today. Therefore, you must constantly strive to set meaningful and realistic goals for yourself, and to do your best to achieve them.

Developing a goal plan begins with deciding which goals are important to you. After you have clearly defined a goal (consistent with S-P-A-M criteria), you need to begin planning how to achieve it. If a goal is too big, plan various smaller, interim steps that will enable you to reach the long-term goal. Never put yourself in a position where your goals are overwhelming; you may fail simply because the steps involve too much effort at one time. Keep your goals challenging, but realistic. The feeling of accomplishment that comes with completing each small step can inspire you to reach your larger, long-term (or life) goals. Figure 10.2.1 shows one way to write out a plan for achieving your goals.

Goal setting is an ongoing process. Because goals get you through every day of your life, you must continually re-evaluate your goals. Some mid- or long-term goals require sacrifices now so that you can achieve them later. You must discipline yourself to reach those long-term goals, resulting in greater happiness and self-fulfillment.

Figure 10.2.1: Writing out and mapping your goals can help you succeed.
Conclusion

Goals are very important to your life’s development—without them, you would have no direction or commitment. Goals fill the need for disciplined work, play, study, and growth. They provide a framework that will help you organize and prioritize the events in your life. When you set and achieve a goal, you feel a sense of personal satisfaction and pride.

Lesson Review

1. Why is it important to write down and list your goals?
2. Compare and contrast short, mid, and long-term goals.
3. List three personal goals—one short, one mid, and one long-term goal.
4. Why are the three goals you just listed important to you?
Exercise 1: Goals Action Plan

Directions: Evaluate the goal below using the SPAM criteria. Create a plan for achieving this particular goal. As this is a long-term goal, be sure to include at least one short-term and one mid-term goal in the plan. Create a graphic organizer such as a sequence chart or a ranking ladder to indicate your path for achieving the goal.

Long-term goal: I will be accepted into the University of my choice by May of 2021.

1. Evaluate goal:
   - Specific:
   - Positive:
   - Achievable:
   - Measurable:

2. Plan for achieving this long-term goal:
   - Short-term goal(s):
   - Mid-term goal(s):

3. Graphic Organizer:
Learning Objectives

• Distinguish between time efficiencies and wasters
• Relate time management to your personal goals
• Develop daily, weekly, and quarterly time management plans
• Define key words: agenda, procrastination, time management, time wasters
Lesson 3

Time Management

What You Will Learn to Do

- Develop a personal time management plan

Linked Core Abilities

- Take responsibility for your actions and choices
- Apply critical thinking techniques

Skills and Knowledge You Will Gain along the Way

- Distinguish between time efficiencies and time wasters
- Relate time management to your personal goals
- Develop daily, weekly, and quarterly time management plans
- Define key words contained in this lesson

Key Terms

- agenda
- procrastination
- time management
- time wasters
**Introduction**

Think back to this morning. How was it for you? Did you get up on time? Did you have breakfast? Did you have time to do what you expected to do—or what your parents expected you to do? Now, think back to last evening. Did you finish your homework? Did you take care of your share of the household chores? Did you watch your favorite television program?

Frustration creeps in when you do not manage time well. On a scale of one to ten (one being poor use of time and ten being great use of time), how well did you manage your time yesterday? If you can honestly answer nine or ten, give yourself an “A.” If you answered seven or below, you need to organize your day better in order to gain control of your time and your life.

Every day you are given a precious gift—the gift of time. You get twenty-four hours, but how you choose to use this time makes all the difference. When you take responsibility for your time—by planning your day and building a schedule to achieve your goals—you are practicing **time management**.

This lesson teaches you how to plan your day, and how to execute your plan. Planning your day will help you target academic and personal goals, manage the increasing demands on your time, reduce stress, increase successes, and achieve greater satisfaction and enjoyment of life.

**The Perfect Day**

You can divide the day into five blocks of time: before school, during school, after school, before bed, and bedtime.

**Before School**

Consider the morning as that part of the day from the time you wake up until the time you leave for school. What is a perfect morning?

- What time would you get up?
- How long would you need to take care of your personal hygiene, grooming, and dressing?
- How much time would you need to take care of your other responsibilities, like helping to get your younger sister or brother ready, feeding the pets, or taking out the trash?
- What other activities must you complete before school and how long do they take?
Before Bed

Back up for a moment. To have a perfect morning, you must definitely get some things accomplished in the evening, after dinner, and before you go to bed on the preceding day.

- How much time should you spend doing homework and chores?
- How much time is left for talking on the phone or watching television?
- What is your nighttime ritual before going to bed? Do you choose your clothes for the next day, pack your book bag, or prepare your lunch? How long does all that take?
- What time do you need to go to bed to get your “forty winks” of sleep? For most of us, eight hours of sleep is almost essential.
- What else do you need to do after dinner and before bed? Planning a perfect evening sets the stage for a perfect tomorrow.

After School

Take a moment and back up some more. Consider what goes on after school. Do you participate in a club, in a sport, or in the band? Do you work after school?

Is there time before, during, or after practice or work to accomplish something meaningful? If you do not practice or work everyday, what would be the best use of your time after school and before dinner? This period can amount to between two to four hours, and it should include meaningful activities as well as leisure time and time to rest.

The time in your life that is within your control is the time before school, after school, and before bed if you take the school day and your sleeping time out of the equation.

Creating a Daily Activity Matrix

Before you can begin to manage your time effectively, you need to know how you currently spend your time. Completing a daily activity matrix, shown in Figure 10.3.1, can help you in this endeavor.

Examine the matrix. If you take the total time spent on these activities and subtract that from 1,440 (the number of minutes in a day), you end up with the number of minutes you spend in unscheduled activities. Is some of this time wasted? Remember that time wasted can never be regained. There are many ways that people waste time each day. Some of the most common time wasters are:

**Key Note Term**

**time wasters** – activities that do not promote the effective use of time.
Procrastination. This is putting something off that needs to be done. For example, you procrastinate writing the essays for your college application because it is burdensome.

Poor Organization. If you spend every morning looking for your backpack before you catch the bus to school, you are poorly organized, and you are wasting time.

Crisis Management. Do you spend a lot of time solving large and immediate problems? For example, you forgot you had a math quiz today, so now you have to drop everything else and cram for your quiz. This is a time waster because if you had planned better, you would not have had a crisis in the first place.

Could your time be better spent elsewhere?

Now that you have thought about it, you are ready to organize your day on paper. You should always write down your plans, keeping in mind that if you fail to plan, you plan to fail.

Daily Planning and Goals

Think about what you want to accomplish in school this year, and what part of it is achievable within the next six weeks. Do you want to:

<table>
<thead>
<tr>
<th>Activity</th>
<th>Minutes a Day</th>
<th>Days a Week</th>
</tr>
</thead>
<tbody>
<tr>
<td>School</td>
<td></td>
<td></td>
</tr>
<tr>
<td>School related extracurricular activities</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Playing sports (not school related)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Homework and studying</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Watching TV</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Playing videogames</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Reading for pleasure</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Shopping</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Work</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Chores and family responsibilities</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Spending time with friends</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Spending time with family</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Church and all related activities</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Eating</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Sleeping</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
● Make the honor roll?
● Work toward earning an academic, military, or athletic scholarship?
● Write an article for the school newspaper?

A daily plan should be aligned with your short-term and mid-term goals, which will, in turn, enable you to achieve your long-term goals. When you know that your daily activities are helping you achieve your goals, you will see that there is an increased meaning in the tasks you do every day and you will feel a sense of accomplishment at the end of the day, knowing that you are working toward the achievement of your goals. When you take responsibility for planning your daily activities, you are in control of your own destiny.

The first step toward creating a daily plan, as seen in Figure 10.3.2, is to prioritize your daily tasks, assigning a higher priority to those that are most important to you, and keeping in mind those short-term goals that will enable you to achieve your long-term goals. Prioritizing your daily tasks is very important because you can concentrate on scheduling those activities that are of the highest priority first. Items of a lesser priority can be scheduled around the high priority tasks as they fit into the day. You may find that you do not have time to schedule all of your tasks, but you can be assured that you are going to accomplish the highest priority ones.

After you have prioritized all of your daily tasks, you are ready to create a schedule or agenda for the day. Remember to record the task with the highest priority first, and so on. Use this type of written schedule to serve as a reminder of specific events, due dates, responsibilities, and deadlines.
The Big Picture

Planning one day at a time is like admiring a beautiful forest, one tree at a time. If the forest is your life, you may need to get an overview to see where the paths through the forest are leading. In the same way, you should plan in larger time frames to ensure your days are leading you toward your goals. The daily plan takes you through 24 hours of life and keeps you active in the here and now. The weekly plan shows you how to balance your life. You will discover that 168 hours is enough time to work, practice, study, attend meetings, spend time with your family, and have fun with your friends, too.

The quarter or semester plans show you the big picture far in advance. You can plan your days and weeks better if you have developed a quarter or semester schedule. They display week by week when all of your tests, projects, mentoring activities, papers, science or math fairs, key social events, athletic or JROTC events, field trips, national test dates, family vacations, and so on are due or will occur. You will be able to determine which weeks are heavily scheduled. You can use the light weeks to start studying and preparing for the heavier weeks.

Plan Your Work, Work Your Plan

The following tips will help you to more effectively know how to plan your work for a day, week, or longer (quarter or semester) and enable you to do better at working your planning process.

- Make time every evening to review your day and plan your tomorrow.
- Re-evaluate your goals every week, and write short-term goals on your planning sheets. Stay committed to your goals.
- Prioritize your “To Do” list.
- Make a list of things you can accomplish in 15- and 30-minute blocks of time. For example, dusting or emptying the trash, reviewing class notes, learning new Spanish vocabulary (already written on index cards), reviewing mentoring activities, or learning how to work one new math problem. Be ready to fill the in-between times with something useful.
- Use a timer to move you along during tight periods, such as mornings before school.
- Schedule something fun every day. Do your work first and reward yourself with something fun.
- Record your favorite television programs and watch them during planned leisure times.
- Be flexible; shift things around when necessary. Do not get discouraged if you are thrown off schedule by unavoidable circumstances.
• As you finish a task, cross it off your “things to do” list. Plus, add anything you did that was not on the list, then cross it off. Adding and crossing tasks off your list is not only a way of keeping track of what you have accomplished but also a way of acknowledging your accomplishment.

• Enjoy the sense of satisfaction that comes from accomplishing something, no matter how small, and taking definite steps toward your goals.

Conclusion

Few people ever plan to fail, but many people fail to plan. Time is the great equalizer; everyone gets the same amount every day. Whether it is used or abused often determines who rises to greatness and who falls to failure. Daily, weekly, and long-term (quarter or semester) planning puts you in charge of your life. Setting specific goals will give you a track to run on and a course to follow. You will know what it is you want, and you will go for it!

The cadet who routinely plans, reviews the plan, and adjusts it to the ups and downs of life will find this planning process very rewarding. Planning can help you to manage life’s increasing demands while targeting academic and personal goals. Daily triumphs, no matter how small, will translate into goal achievements, generating greater satisfaction and enjoyment of life.

Lesson Review

1. What is your favorite time of the day? Why?
2. How can planning your day give you more free time?
3. List three items you’d put in your daily planner.
4. Define the term “procrastination.”
Exercise 2: Goal Management

Directions: Fill in the blanks below to help manage your goals.

1. List three personal goals in the space provided below:

________________________________________________________________________________
________________________________________________________________________________
________________________________________________________________________________
________________________________________________________________________________

OR

2. List a goal you have for yourself…

________________________________________________________________________________
________________________________________________________________________________

AND

3. List a goal you have for your family…

________________________________________________________________________________
________________________________________________________________________________

AND

4. List a goal you have for your community…

________________________________________________________________________________
________________________________________________________________________________
________________________________________________________________________________

5. Identify what activities work toward achieving your goals.

________________________________________________________________________________
________________________________________________________________________________
________________________________________________________________________________
________________________________________________________________________________

6. How much time are you spending on activities that help you reach your goals?

________________________________________________________________________________
________________________________________________________________________________

7. Identify other goals based on the amount of time you spend on activities that do not help you reach your stated goals.

________________________________________________________________________________
________________________________________________________________________________
8. Prioritize your goals from questions 1-4 and 7.

________________________________________________________________________________
________________________________________________________________________________
________________________________________________________________________________
________________________________________________________________________________

9. Consider how you spend your time as reflected by your activity matrix. What changes should you make to your schedule to reflect your goals as they are prioritized in the last question?

________________________________________________________________________________
________________________________________________________________________________
________________________________________________________________________________
________________________________________________________________________________
1.
A) Decide which is the best choice and then act on it.
B) Scrutinize her decision.
C) Name the pros and cons of each.
D) Start setting short-term goals.

2. (U3C10L1:Q3) A friend that has known you for a long time asked you what you are going to do next summer. You took out a pencil and a piece of paper and started using the FINDS process. Then your friend said, "Why do you always do that?"

Which of the following reasons would you NOT say?

A) The more you use it, the more it becomes routine.
B) It's a logical way to make life decisions.
C) It can be used for major and minor decisions.
D) It helps to define goals.

3. (U3C10L1:Q4) While making a decision about what to do next summer, you identified possible solutions and also identified the pros and cons of each. Last year, you went with your feelings and decided to wait and see what came up, and it turned out to be a bad decision.

If you want to compare the pros and cons to really make a good decision, which technique should you use to help you decide?

A) routinization
B) intuition
C) idleness
D) criteria filter

4. (U3C10L1:G1) Explain the FINDS Decision-Making Model.

A) Fast; Independent; Natural; Determined; Study the decision.
B) Figure out the problem; Investigate; Name a leader; Decide on a solution; Study the results.
C) Figure out the problem; Identify solutions; Name pros and cons of each choice; Decide which is the best solution and then act on it; Scrutinize the decision.
D) Find a project; Identify the benefits; Name the disadvantages; Decide if it's a worthy project; Scrutinize the decision-making process.

5. (U3C10L1:F1) Passing time without working or while avoiding work is known as ______?

A) intuition
B) idleness
C) criteria filter
D) routinization

6. (U3C10L2:Q1) Study the table and select the option (A-D) that indicates the correct type of goal.

Types of Goals:

X. I will work for the most powerful law firm in the city.

Y. I will get no grade lower than a "B" for the rest of the year.

Z. I will finish this essay assignment before I go out with my friends.

A) X = short-term goal; Y = mid-term goal; Z = long-term goal
B) X = mid-term goal; Y = long-term goal; Z = short-term goal
C) X = long-term goal; Y = short-term goal; Z = mid-term goal
D) X = long-term goal; Y = mid-term goal; Z = short-term goal
7. (U3C10L2:Q2) If goal setting is compared to travel planning, what would the goal be?

A) The destination  
B) Payment for the trip  
C) The travel plan  
D) The map  

8. (U3C10L2:G1) The acronym SPAM can be used to evaluate goals. What does SPAM stand for?

A) Stated, Process, Achievable, Measurable  
B) Specific, Positive, Achievable, Measurable  
C) Specific, Positive, Attainable, Micromanageable  
D) Standard, Practice, Accountable, Maintainable  

9. (U3C10L2:F1) A _____ is an aim or purpose, or an end to which effort is directed.

A) resume  
B) destination  
C) idea  
D) goal  

10. (U3C10L2:F2) You are a high school freshman and have the desire to get accepted to a top-rated university. What type of goal is this?

A) short-term goal  
B) mid-term goal  
C) long-term goal  

11. (U3C10L3:Q1) Read carefully the following paragraph and select the most correct option (A-D).

Time management is the process of effectively using organization to gain control of events, conditions, and actions. You practice time management by taking responsibility for how you use your time. Planning your day and building a schedule is how time management helps you reach your goals.
A) Replace "organization" with "time"
B) Replace "Planning your day" with "Removing time wasters"
C) Replace "use your time" with "waste your time"
D) Replace "reach your goals" with "be an adult"

12. (U3C10L3:Q2) You use a planner to organize your time. You just finished prioritizing your tasks for the day. What should you do next?

A) Start to execute your plan.
B) Create an agenda for the day.
C) Cross off the tasks you have already accomplished.
D) Make a list of things to accomplish.

13. (U3C10L3:Q3) Study the table and select the option (A-D) that best indicates the described time wasters.

<table>
<thead>
<tr>
<th>Time Wasters:</th>
</tr>
</thead>
<tbody>
<tr>
<td>X. You wait until the last minute to write an essay because you usually felt like doing something else.</td>
</tr>
<tr>
<td>Y. You frequently miss the bus because you can't find your keys, backpack, lunch, or something else that you need for school.</td>
</tr>
<tr>
<td>Z. You regularly forget about assignments. This time, you forgot that you had a biology test tomorrow, and you can't go to a concert with your friends because you have to study.</td>
</tr>
</tbody>
</table>

A) X = Poor Organization; Y = Crisis Management; Z = Procrastination
B) X = Crisis Management; Y = Procrastination; Z = Poor Organization
C) X = Procrastination; Y = Poor Organization;
4. (U3C10L3:Q4) A classmate said, "It seems like you do a lot of extra work filling out your planner. Why?"

What should you say to make her understand the purpose of time management?

A) Because it helps me accomplish more by being organized and motivated to reach my goals.
B) Because it helps me keep track of things I still need to do.
C) Because if I don't use a planner, then I won't reach my goals.
D)  

15. (U3C10L3:G1) What is time management?

A) The ability to resist procrastination.
B) The process of effectively using time to gain control of events, conditions, or actions.
C) The procedure of starting meetings on time.
D) A management technique of staggering shift workers so a plant can remain productive 24 hours a day.

16. (U3C10L3:G2) What are three common time wasters?

A) Cleaning, procrastination, and crisis management
B) Multi-tasking, poor organization, and crisis management
C) Contingency planning, poor organization, procrastination
D) Procrastination, poor organization, and crisis management

17. (U3C10L3:G3) What is procrastination?

A) To have children.
B) The act of putting off something that needs to be done.
C) The act of anticipating what might need to be done and doing it.
D) The act of planning for an unknowable or uncertain future.

18. (U3C10L3:G4) The process of effectively using time to gain control of events, conditions, or actions is ______________.
A) Leadership

B) Effective organization
C) Time management
D) Followership

19. (U3C10L3:G6) What is an agenda?

A) A list or program of things to be done or considered
B) A formal calendar
C) A time line for a public performance
D) A detailed outline of a broad subject