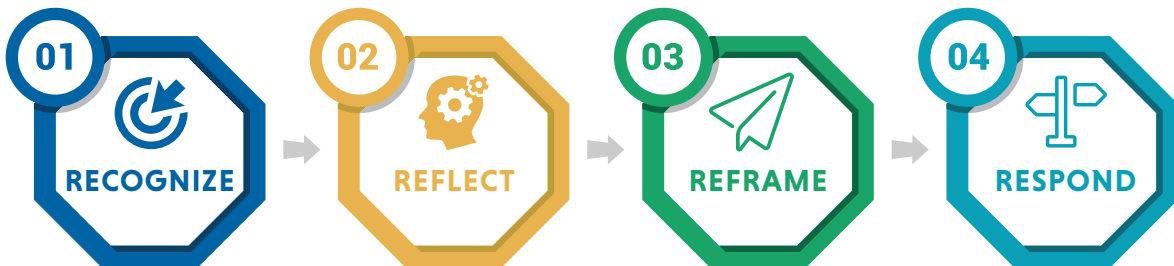




THE BEHAVIORAL FINANCIAL DECISION PROCESS

A four-step process to help you make better financial decisions.



RECOGNIZE

KEY QUESTIONS

- How do I feel about what I just saw or heard?
- What are my thoughts about possible actions?
- How does this affect others?
- How will my response affect others?

KEY OUTCOME

Notice how emotions are impacting the situation.



REFLECT

KEY QUESTIONS

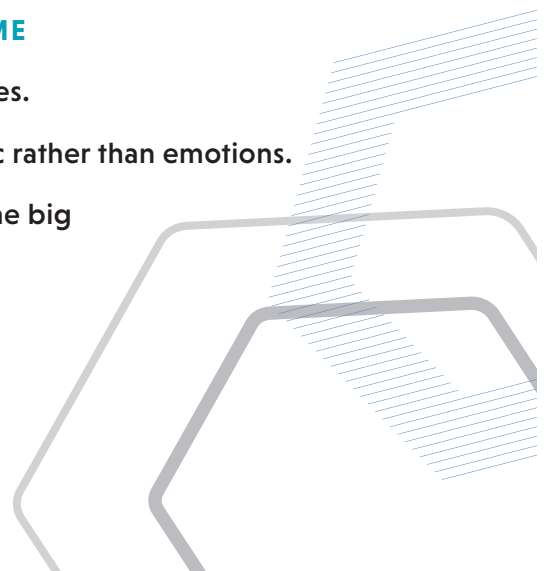
- Why do I feel this way?
- What's really happening?
- What are potential consequences of this situation?
- How could it impact my values?
- Who else is affected?
- Am I reacting emotionally because of mental biases?
- What am I not considering?

KEY OUTCOME

Focus on values.

Focus on logic rather than emotions.

Understand the big picture.





REFRAME

KEY QUESTIONS

- How can I look at this from a different angle?
- What are my options?
- What are the advantages and disadvantages if I act?

KEY OUTCOME

Think through all aspects of the situation.



RESPOND

KEY QUESTIONS

- Whose guidance should I consider?
- What are logical choices?
- What is the best choice, based on my values and logic?
- How will I respond – rather than react?

KEY OUTCOME

Respond in a way that is consistent with your values, beliefs, principles and goals.


Decide.




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