

ASSET/DEFICIT WORKSHEET OVERVIEW

When you have a decision that only needs a Yes or No answer, sometimes it helps to write down the **assets** – the reasons *Yes* would be good – and the **deficits** – the reasons *No* would be good. Then decide what would be the smartest decision to make.

See the example below:

■ **Decision:** Should Rachael watch a TV program or study more for a test?

Assets: reasons to study more	Deficits: reasons not to study more
Studying more never hurts.	Rachael likes the TV program.
She could improve her grade.	Everyone at school will be talking about the TV program.
Rachael will feel good about herself.	

■ **Conclusion:** Rachael should study more for her test. It will help her to do better.

The test is more important than a TV program.