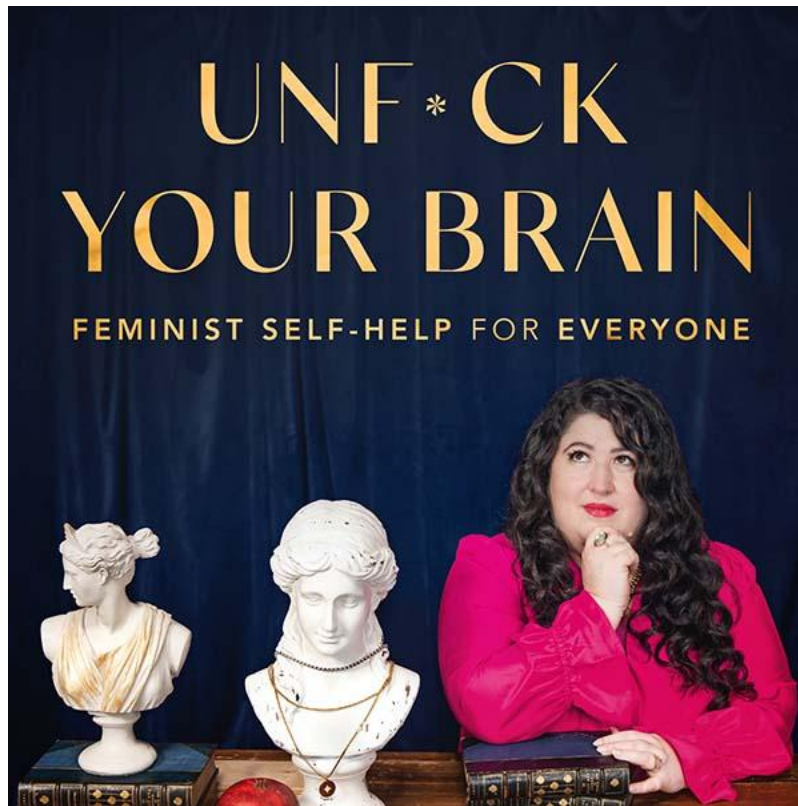# UFYB 452: How to Be Decisive (Greatest Hits)

Full Episode Transcript

With Your Host

Kara Loewentheil

UnF*ck Your Brain with Kara Loewentheil

UFYB 452: How to Be Decisive (Greatest Hits)

Hello, my friends. It may seem funny to share an episode about making decisions during one of the weeks of the year that most people are attempting to not make any decision more weighty than what kind of leftover pie to have for breakfast. But you know me, I like to plan ahead, and I think this week is the perfect time to start thinking about 2026 and who you want to be in 2026.

And so I wanted to revisit one of what I think is honestly my most low-key, most profound, most helpful episodes. It kind of flies under the radar. It doesn't have the fame of Perfectionist Fantasy episode, for instance, but it truly is a life-changing concept. And this episode is all about how to be decisive. And specifically, I talk about choosing an acceptable error rate for yourself, which on its face is incompatible with perfectionism. The minute I talk about deciding how many errors you're willing to make, how many mistakes you're willing to make, perfectionist brain immediately is like a hard no.

So even just opening up your mind to this concept is powerful, but if you really take it all the way and you really adopt the way that I talk about decisions and decision-making in this episode, it's going to change everything about 2026 for you. It is going to let you move forward in your life and actually make decisions, take actions, make moves, and change things, even in areas where you may have been stuck for months, for years, even decades. It's truly a reorientation towards how we make decisions and how we think about ourselves as decision-makers that changes how you approach any decision in your life.

So I actually think it is perfect for this week. I don't like to just phone it in right before the holidays and release some kind of feel-good nonsense. I really want you all to consider adopting this way of making decisions, even just for a year, and see what happens to your life.

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And if you want to really commit to making 2026 the year that you make progress on some of your biggest goals, then I want you to consider making the decision, see what I did there, to come join us in A Confident Life. This is my new year-long coaching program that teaches you the four cognitive and emotional skills that create confidence because you need that confidence in order to go after any goal that you have.

One of the reasons we don't make a decision to start or try something new, or really the only reason, is that we don't have confidence that we can do it, or we don't have confidence that we can do it without having to sacrifice something else. We don't have confidence we'll succeed. We don't have confidence in how we will talk to ourselves if we don't succeed. It's a lack of confidence all around that keeps us from making decisions and making big moves.

So in A Confident Life, we teach you how to actually build your confidence as a skill. How to build your self-knowledge, your self-compassion, your self-belief, and your self-actualization, which are the four elements of true confidence.

You can learn more by going to unfuckyourbrain.com/life or texting your email to +1-347-997-1784 and use the code word life. That's unfuckyourbrain.com/life or text your email to +1-347-997-1784. If you're hearing this on December 25th, that means there are still a few spots available. If you are hearing this afterwards, there's no guarantees, but go check it out and see, you might be able to snag one of the last ones. I'll see you there.

Welcome to *UnF*ck Your Brain*. I'm your host, Kara Loewentheil, Master Certified Coach and Founder of the *School of New Feminist Thought*. I'm here to help you turn down your anxiety, turn up your confidence and create a life on your own terms, one that you're truly excited to live. Let's go.

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Okay, so let's talk about how most women think about decisions first, because I want you to really listen and see where this resonates with you. Women are socialized to be very wary about making decisions or taking risks. First, we're socialized to believe that our job is to be a good girl, which means following instructions, behaving nicely, doing what we are told. We are conditioned to seek and rely on external authority and approval to know that we're doing it right or that we're safe.

And historically this was literally the case, a woman who didn't follow what the male authorities in her family or in her community said, could be subjected to violence, exclusion, public humiliation or even death. So, for millennia we have learned that we are not the ones who make decisions. We are the ones who execute decisions that other people, i.e. men, have made. Men have been the authorities and the leaders and women, the followers.

So, to start with, we often are uncomfortable being our own authorities and we want someone who we have decided is more knowledgeable or responsible or wise or something, more something than us to validate our choice. And the social messaging is that women are frivolous, that we're emotional, especially with money, that we're bad with money, that we don't understand economics, that we don't think strategically. We're relational and not strategic or principled and that we don't have good long term thinking.

And then on top of that, women are socialized to fear risk because we are taught that our value comes from pleasing everyone and doing what we're expected to do and that safety comes from following the rules. And when you think about taking a risk, it usually involves not following the rules and maybe even breaking the rules. And it involves doing something that's not the norm and not what everyone expects you to do. And it means doing something that could go wrong.

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So, a risk feels dangerous to us already and then you layer on that possibility of it going wrong. Because one way that society keeps women following the rules is to blame them for anything that goes wrong in their lives, or even in the lives of anyone they're connected to. In a patriarchy, men are given all the power but they're never held to be responsible for bad outcomes. Whereas women are given no power, but are held responsible for everything.

Think about what we say if a woman gets assaulted, especially sexually assaulted, what did she do to cause it? What was she wearing? Did she lead him on? Why was she in a relationship with him then? What happens with intimate partner violence? Something terrible happens to a woman and then the culture asks, "What did she do to cause it?" Or, "Well, why didn't she leave then? She could have left." She's responsible.

Think about what we say if there's something wrong with a kid, "What did their mom do? Did she work too much? Did she not work enough? Did she feed them the wrong things? What did she do during her pregnancy?" Think about what happens if an older person has an accident or declines. We're more likely to blame a daughter who wasn't around and caring for them than a son. We would expect the son to be off having his own life but a daughter should always be available to take care of her family, even if she's already taking care of her own other family.

There's even a phenomenon in the corporate world called the glass cliff, which is where big businesses get their first female leader only at the moment that they're going through a crisis that's going to be almost impossible to fix. So, a woman is brought in at that moment when things are going off the rails and then that woman is held responsible for what happens, even though the thing was already going off the rails when she came on board.

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So, all of this creates a situation where women are socially incentivized to play it safe and not take risks or make big decisions. And women are socialized to believe that any desires they have that conflict with the normative life pattern for women are confused or misguided, or unrealistic or irresponsible. So, we end up thinking maybe we don't really know what we want.

And that's why so many women spend years and years in jobs they don't like, in relationships that aren't working, in cities they don't want to live in. Because on top of the normal human resistance to change, they have been socialized out of believing that they know what they want or what's best for them. This is a problem I used to have a lot, so I am not casting shade, I have had this brain. I would be unhappy with various aspects of my life, but I did not change them because I did not trust myself to make decisions.

And I assumed deep down subconsciously that my unhappiness was mostly because of things that were wrong with me anyway. So, I was also subconsciously afraid to change anything because what if I was still unhappy, then that would prove the problem was me. Now, at this point in my life post coaching, I mean, I'm not post coaching in the sense that I still coach myself, but post having learned to coach myself, I fucking love when the problem is me, because that means it's my thoughts that are the problem and I can change them.

But back then, I thought if the problem was me, it meant that the problem was inherent and essential to me, there was something wrong with me, and that's what I meant by being the problem. So, I was terrified to have that fear confirmed. So, I was able to keep living this way when I was working as a lawyer and a legal academic because there was a clear path laid out. Law is a very risk averse profession, so my brain fit right in. But then I decided to become an entrepreneur and that made it impossible to avoid making decisions and taking risks if you want to succeed.

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The human brain's delusional powers are strong, but even I could not quit my job as a legal academic to become a life coach on the internet and convince myself that this was a no risk decision. And at the time I had a perfectionist brain. I was always trying to make the right decision. But as an entrepreneur, there's no right decision because it's all made up and you're making it up as you go along and there are a million ways to fail and there's a million ways to succeed.

So, I had to come up with a different way of thinking about decisions in order to actually get my business off the ground. Because the perfectionist paralysis of trying to make the right decision when there was no one to tell me it was right and nothing could validate that it was right or wrong, was blocking my growth. So, I'm going to share what that was with you right after the break using the big decision my husband and I recently made as an example.

So, the decision that my husband and I made that I talked about in the beginning of the show was actually not something super non-normative. Which just goes to show you that women can suffer from this kind of decision paralysis or have anxiety around making decisions, people can, even when the decision is pretty socially validated. So, in this case, we were looking to buy a house upstate, technically in upstate Pennsylvania and we started looking about a month ago.

And I once owned a very small house in New Orleans many years ago, which was not a huge financial investment. My husband owned an apartment with his ex. So, it's not that we'd never done this before, but I had never really bought a house, house before. We've always rented. We're New Yorkers. Most New Yorkers rent. So, this was the first time I was going to make a kind of significant house purchase.

And we saw four houses and we seriously considered two of them and we made an offer on one of them. And I think from the first time we went to see

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a house to when we negotiated and accepted an offer on a house, it was less than a month. So completely understandable that my husband said, "Doesn't this feel like it's happening too fast?" But here's why it did not feel that way to me and more importantly, why I felt completely grounded and confident in the decision.

So how do I think about decisions that may be different from how most people think about decisions? The biggest difference is that I do not think about each decision on its own as a decision I have to get right or wrong. And I don't really consider the stakes of each decision completely on their own in a silo. I think about how I want to make decisions in my life in general. I think about the approach and the philosophy that I want to bring to decision making.

Decisions are incredibly powerful because they move us forward in one way or another. They are the engine of creating change, growth, evolution and experiences in our life. So many of us only want to make a decision if it's the right decision. We think the point of a decision is to obtain the right outcome. So, we're treating the decision as kind of instrumental, it's the decision or the decision making process itself is not valuable or worthwhile to us when we're thinking this way. It's an empty container, its value or worth is determined by whether the decision turns out to be right in the future.

So, we treat it kind of like it's a vehicle to convey us to a place and the vehicle itself, or the journey to the place has no value if we don't end up liking the place we are at, that we get to, if we don't like the destination, if it turns out to have been the wrong address. When we're thinking about a decision this way, what we don't realize is that what we really mean unconsciously is that we believe the value or worth of a decision is determined by what our unmanaged mind is going to think about it in the future.

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When we are believing this decision is a decision in a silo, this decision is only about this decision. What will determine the value or the correctness of my decision is if I get it right. And the way I know that I got it right is if in the future my unmanaged mind has positive thoughts about it by luck. It feels like Russian roulette because we're not even telling ourselves, I'm going to choose what to think about this in the future.

We're saying, "I have to know when I make this decision, I need to feel sure that in the future, my unmanaged, unconscious mind will have positive thoughts about this." And of course, you can't be sure of that so you end up paralyzed. So, the initial level of self-coaching you can do with this is to understand that you're the one who decides later if a decision was right or not. You're the one who decides what to believe about it. I can always choose to look for what I lost or what I gained. I get to decide which of those perspectives to use.

And that's how I coached myself a lot on decisions originally. I have coached some of you on decisions that way. It's a really valuable first practice to become more decisive is to take control of what you're going to think about a decision before you make the decision. But now I think I'm actually operating at a different level with decisions. I've come to a different place about them, which is the next step, because now I really think about being decisive as a character trait that I effortlessly embody, at least the vast majority of the time.

So now at this point, it's less about coaching myself on each decision and it's more about having a philosophy of decisiveness. So, this is my philosophy of decisiveness. The more decisions you make, the more chances you have to change your life, grow your capacity and experience the things you want. This philosophy does not require that all the decisions be correct, or even that most of them be correct. Because the alternative philosophy that you should only make a decision if you can make the right

decision, I think it masquerades as safety and responsibility, but it's actually just producing stagnation and inertia.

It always feels safer and more responsible to just not take a risk, just stay where you are and keep doing what you're doing. But one of my core life values is growth and evolution. When I make a decision, I give myself an opportunity to experience something new outside of myself or within myself or both. And over the course of my life, those are opportunities that I want to prioritize and maybe even maximize.

So, I would rather make 100 decisions and have 25 of them turn out to be 'wrong' than make three decisions and have them all be 'right'. I'm using quotes because again I get to decide if they're right or wrong. But I'm talking about being committed to a level of decisiveness where I'm not even necessarily going to stop and coach myself about whether or not I think the decision is right or wrong, because that's no longer really my question.

I think this is the core of being a successful entrepreneur as well. You have to be willing to try so many things and you always end up investing money in people or ideas that don't work out. And you have to be willing to have most things fail for a few to succeed. And people who I see get kind of stuck in entrepreneurship, stuck in building a business or in a creative career, anything that's not just a laid out path to follow, are people who think, okay, yeah, you can fail a little bit, but you're supposed to succeed most of the time. Incorrect, in my belief. You are going to fail the vast majority of the time. You are betting on a few things succeeding.

But I think sometimes centering failure really sets our brain off with fear sometimes. So, I like to think of it as an acceptable error rate. My acceptable error rate on decisions is just really, really high. I would probably even flip it and say I'm willing to make 100 decisions and have 75 of them be 'wrong' and 25 be 'right' rather than make three and only three right decisions. Because I see how resilient I will get, how much I will learn

and grow and everything that I'll get to experience with the 25 decisions over the three.

How much can I grow my business if I try 100 things and only 25 of them work versus how much can I grow my business if I do only three things, even if they all work? How much can I grow and expand the intimacy in my relationship if I try 100 things to create closeness with my partner and 25 of them work versus how much will I grow that intimacy if I only try three things? How much can I expand my experience of life if I try 100 different cities and 100 different hobbies, 100 different experiences versus if I only try three ways of living my whole life?

And again, I know in my bones that right/wrong is just a thought so, these concepts work together. Because even if in the future I decide, okay, knowing what I know, I'm not sure I would do the same thing again. That doesn't mean I have to tell myself that the decision was bad and wrong and beat myself up about it. Again, that's why for me, I actually love the phrase, error rate because yeah, there's always going to be an error rate. You're always going to do some things that then later you're like, "Maybe I would have done that differently."

But I'm not telling myself that was bad and wrong and I'm bad and wrong, and I can't be trusted to make decisions because I decided ahead of time that some flops were fine. So, to continue the real estate example, when my husband and I and my step-kids moved in together we chose an apartment that I kind of knew deep down didn't make sense as a forever New York City place or even a decade long New York City place. It just was not really the kind of place that we could stay for that long.

But we spent money and time decorating it, we put a garden in, all that kind of stuff. And now that we've put in an offer on a place upstate, we are going to be moving. Don't panic, those of you who think of me as a New Yorker, we will always be in New York part-time. My step-kids are here. We have

them every week, but we're going to be moving to a different place in the city, and then we'll have a place upstate.

So, I could tell myself that this was a dumb decision, that if I had known that we were going to move again in two years, we could have stayed in our old places, we could have gotten a cheaper place. We could have saved the money that we invested in a rental that we're leaving. I could tell myself it was a waste. I could tell myself it was irresponsible, especially because I kind of deep down knew that it was really only going to be a couple of years. But I don't have any of those thoughts. I don't even consider this decision an error.

I've enjoyed this house. I've enjoyed the upgrades we made. I have no emotional impact from thinking about this decision. It doesn't mean the decision was bad. It doesn't mean I'm bad. It doesn't mean I have to be careful not to make the same mistake again and be hyper vigilant and not trust myself. But even if I chose to think it was a mistake and a wrong decision that I don't want to repeat, I would still consider it an acceptable cost of doing business, an acceptable error rate for my philosophy that I want to be, and I am a decisive person.

And I'm willing to have a high error rate in order to make so many decisions that I grow and evolve and experience life in a different way. Making decisions that in retrospect, I might view differently, is the cost of doing business. If the business I want to be in is having a rich and dynamic life where I experiment and try things out and expose myself to new experiences. And my examples here have had to do with money, but this applies to everything.

I got married knowing that while I certainly hope we're together a long time and I plan to think intentional thoughts to help create my side of that, there are no guarantees and I certainly can't control my husband's brain. But I will not regret having gotten married or consider it a failure if we get

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divorced. It's entirely possible that we're buying this house upstate and then in four years, I'm going to decide that, I don't know, I want to move to Europe and I'm going to commute to see the kids or I want to buy a llama farm in Texas.

I don't know what the future is going to bring, but I trust myself to figure out the way forward, no matter what choices I've made in the past. Because I have given myself permission and really a mandate to be decisive, to make decisions and move ahead. I trust myself to figure it out. And I would much rather try a lot of things, even if most of them don't work, than not try at all just in case it doesn't. So, I encourage you to think about what your unconscious acceptable error rate is. Yes, absolutely, you can coach yourself on every decision and when you're first starting out in thought work, I recommend you do.

It's important to retrain your brain to realize that the payoff of a decision just lies in how you think about it and what you decide, what you decide to think about it, if you decide it was worth it, but that's the power you have. But if you've been doing that and you feel like you've got an okay handle on that. I think the next level is deciding that you want to just be a decisive person, that you have a philosophy of decisiveness in your life. And you don't even have to coach yourself on every single decision because you are just willing to accept an error rate, you're willing to accept a fail and just move on.

It's not that one of these techniques is better or worse. And I do think that it's usually a good idea to at least learn to coach yourself on, you get to decide how to think about your decisions after they've happened. I think that's kind of required in order to get to this next level of a kind of what's my acceptable error rate, let's just go. But I think it's worth thinking about, even if you're still in that first stage of I'm going to coach myself on each decision.

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Just start to let your mind play with, what would it mean to be a decisive person? How would a decisive person think about each of these decisions? How would a decisive person think about all decisions? What kind of error rate am I willing to accept? Because for a lot of you, your unconscious acceptable error rate right now is zero. You think zero errors is the acceptable rate. You might never say that, you might pay lip service to it being okay to make mistakes, but how do you actually talk to yourself when you do make mistakes?

The proof is in the pudding, my friends. So often, I will coach someone and they will say, "Of course, I know a person can't be perfect. I know it's okay to make mistakes." But just this specific mistake that I'm making and every other individual mistake I can think of that I've ever made were bad and wrong and not okay. How do you actually talk to yourself when you make mistakes? Have you ever told yourself it was okay? And I'm talking about something a little bit bigger than, I forgot to pack my lunch?

Have you ever told yourself it was okay or does it coincidentally magically turn out that every significant mistake you make is one of the not okay ones? So, I want you to decide on purpose, what is your acceptable error rate? How many 'mistakes' are you willing to make in order to live a decisive life and take decisive action? I really believe that there's value just in being decisive as a way of being in the world even if a decision is 'wrong' or doesn't turn out the way you want, when you don't manage your mind about it.

Because in the aggregate, over the course of your life, you get so much momentum and so many opportunities and so much growth from making decisions and there's so much stagnation and inertia when you don't. So, my friends, I challenge you to decide something, anything today. And I challenge you to start thinking of yourself as a decisive person. Think about what your acceptable error rate is and see how that changes your decision making process. I'll see you next week.

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