

# How to Be Prudent

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Prudence is a cardinal virtue that can direct how you use other virtues like justice, fortitude, and temperance.[1] Being prudent means making wise decisions based on principal and managing your practical affairs in a shrewd and discreet manner.[2] Studies have shown that people who lead a more prudent, conscientious life can also end up having a longer, healthier life.[3] You can make more of an effort to practice this cardinal virtue by being prudent at home, at work, or at school.

Part  
1

## Part 1 of 4: Practicing Prudence at Home



**1 Use problem solving and critical thinking to settle disputes between family members.** Practicing prudence means practicing counsel, judgement, and decisiveness. You can be prudent at home by offering counsel to family members who are arguing and using good judgement to try to settle any disputes. Use [problem solving methods](#) like active listening, rational analysis, and talking through issues to help your family members reach a compromise.[4]

- For example, maybe your siblings are having a disagreement about you should wash the dishes after dinner. Exercise prudence by suggesting that it would only be fair for the person who washed the dishes the night before to be given the night off and given the option of not doing the dishes that night.
- You can also use prudence to prevent more serious disputes, like a conflict involving money between family members. You may advise your family members to save all their receipts and keep a clear, up to date record on how money is being spent by each family member in the household. This can help to prevent arguments about money and spending down the road.



**2 Organize your household finances.** To be prudent with your finances, make sure you keep the household finances organized and up to date by **creating a budget**. Keep a spreadsheet of all the household spending and costs every month, including items like rent or mortgage payments, groceries, utility bills, and cleaning expenses. You should also note any recreational spending done in relation to your home, such as decorating costs or maintenance costs.

- Being prudent with your finances will help you to prevent overspending every month and ensure you are aware of where your money is going every month. This will then allow you to make solid judgement calls about how to best use your income to cover your household expenses and manage your money.



**3 Pay bills on time and settle any debts.** Make sure you are paying all your bills on time every month, from your utility bills to your credit card payments. Exercising prudence in terms of bills will ensure your finances are in order and you do not fall behind on your monthly expenses.

- To help you be prudent with credit card payments, you may consider consolidating your debts so they are all on one card or with one credit card company, rather than spread out among several cards with different interest rates. Consolidate your debt under the card with the lowest interest rates and the lowest transfer fees so you have lower monthly payments and can pay off the debt faster.
- You should also try to settle any outstanding debts you may have, such as money owed to family and friends or to other financiers. Rather than try to write off your debts through a write off company, which is often not successful, you should set up a monthly payment system to help pay off your debts over a set period of time. Arrange realistic monthly payments based on your income and take into account any added interest on your payments.



**4 Put money aside every month in a savings account.** Plan for the future in a prudent manner by setting aside a set amount of money in your savings account every month. This will ensure you are forward thinking and making decisions based on long term goals, rather than short term goals.<sup>[5]</sup>

- You should factor in the amount of savings money you will be placing in your savings account based on your monthly income and your monthly expenses. Try to save about 10% of your annual income, especially if you make a decent salary and do not have high monthly expenses.



**1** Look at ways to **reduce waste** and **unnecessary spending in the office**. A big part of being prudent in the workplace is focusing on ways to reduce waste and unnecessary spending through good judgement and planning. You can do this in small ways by always recycling your used paper and printing all documents on both sides of the paper to reduce spending on office supplies such as paper and ink.

- You can also do this in larger ways by encouraging your co-workers to follow waste reduction practices and to use office supplies in an efficient way. Send out an email reminding everyone to always recycle their scrap paper and only print in color when necessary to conserve ink. You should also suggest cutting down on the use of paper plates and napkins at company events and make sure there are recycling bins throughout the office.



**2** **Talk to your superiors about conserving energy in the office.** Another way to be active and prudent in the office is to suggest ways to conserve energy in the office on a daily basis. Set up a meeting with your superiors and outline small adjustments to everyday tasks that can save the office money on energy bills and ensure the office is environmentally friendly.

- This could be unplugging all office computers at the end of the day, as well as making sure all electronics are set to energy saving mode during work hours. Or, you could suggest swapping out paper plates in the office break room for reusable plates and utensils. Focus on making daily tasks in the office more energy saving so it becomes a habit for everyone in the office.





- 3 Start an energy conservation committee with co-workers.** Get your co-workers involved in your prudent efforts by starting a committee that focuses on energy conservation and reducing waste in the office. Create action items and goals with the committee and try to achieve them within a set time frame.
- For example, you may develop action items such as switching the office to green energy by the next fiscal year, or instituting a recycling policy in the office in the next two months. Be specific about the goals of the committee and try to include co-workers from every department or area in the company so the needs of each department are well represented.



**4 Think of prudent ways to settle disagreements with co-workers.** Another aspect of being prudent in the office is being prudent in your interactions with the individuals you work with. This may mean acting in a prudent way to settle arguments or disagreements with your co-workers or preventing disputes using good judgement and decision making.

- For example, you may get into an argument with another coworker about how to best respond to a client email. You may then consider how you can actively listen to your coworker to reach a compromise and avoid a serious conflict. This will allow you to respond to a potential conflict with prudence and efficiency.





**1 Get involved in student politics and student action groups.** Participate in student life in a prudent and active way by getting involved in student politics and student action groups on campus. You could run for a position on the student political board or join a student action group that focuses on an issue you are passionate about, such as social justice or the environment. A big part of being prudent is engaging with others in a decisive way and using your good judgement to help others, including your peers at school.

- You may decide to start your own action group if your school or university does not have an action group on a topic you are passionate about or interested in. Talk to your school counselor or the leader of student life at your university to find out how to start your own action group.



**2 Balance your academic commitments and your social life with prudence.** It can be difficult to balance your academic commitments and maintain an active social life, whether you are in middle school, high school, or university. Use good judgement and focus on completing your academic requirements first before you go out for the night or head off on a vacation. Make academic-related decisions that are based on principle, which often means prioritizing your most important deadlines first and completing your assignments on time.

- You can also create a daily schedule or to-do list of your academic commitments and your social plans to ensure you have set aside enough time for each task. Complete your homework and assignments before you socialize with friends so you can enjoy yourself without stressing out about a deadline. This will show you can act with prudence and good judgement.



**3 Discuss energy saving methods in the classroom with your teacher.** Start a conversation around energy saving in the classroom by talking to other students, teachers, and administrators about energy saving methods. Start an energy saving committee with other students where you actively pursue ways to reduce waste on campus.

- Because energy saving on a campus wide or school wide level can be overwhelming, you may want to focus on small adjustments to daily tasks first and then tackle larger energy issues in the future. For example, you may suggest that all computer labs set the computers to energy saving mode and unplug all computers once the school is closed for the day. You may also encourage recycling bins next to every garbage can on campus and the use of compostable items on field trips or for large events.



**4 Try to settle arguments with friends using prudence and good judgement.** Being a good counselor between friends is a big part of being prudent and demonstrating good judgement. Actively listen to friends who are fighting and try to help them reach a compromise or talk through their issues. Suggest an intervention with other friends if one friend is having difficulties at home or at school and needs extra support.

- You should also act prudently when you are trying to settle a dispute between you and a friend or a peer at school. Rather than try to place blame or ignore the opinions of others, listen to the person's thoughts in a respectful way and try to have a respectful conversation about the issue.

## Part 4 of 4: Developing Decision-Making Skills



**1 Learn to make prudent decisions.** When it comes down to it, the skills required to be prudent are decision-making skills. There are many components to making good decisions — such as learning to calm your emotions, calculating risks and options, considering the welfare of others, and on and on. Taking the time to learn good decision-making skills will help you become a more prudent person.



**2 Relax and calm your emotions.** [6] Though your emotions play an important part in the decision-making process, it's hard to make a sound, prudent decision if you are feeling overwhelmed by anger, sadness, etc.

- Try taking a **deep breath**. Inhale through your nose, counting to five. Hold your breath for six seconds, then exhale through your mouth as you count to seven. Repeat this exercise ten times, or until you feel calm and relaxed.[7]
- If you are feeling stressed, you are more likely to make mental errors while trying to make a decision.[8]
- Maybe your friend is really angry with you. You might feel sad, confused, and defensive, and these emotions might make you say something you will regret or react in a negative way. Calming yourself will help you interact with your friend in a prudent manner.





**3 Identify the problem.** Ask yourself, "What is the problem?" Identifying the problem is essential to developing a good plan and making prudent decisions. To do this, you'll want to consider different points of view and look at problems from all angles.<sup>[9]</sup>



**4 Gather information and weigh your options.** Find out as much information as you can about the problem and possible solutions. Make sure the information is sound and accurate and from a good source.<sup>[10]</sup> Consider the pros and cons of different solutions. Understand the trade-offs with each choice.<sup>[11]</sup>

- If you have time, try listing the positive and negatives associated with each of your possible choices.
- You may not always have time to go on fact-finding missions before making a decision; sometimes you need to decide in the moment. Still, it's important to take the information you *do* have and try to make the best decision you can based on that.





**5 Make a decision.** Based on the information you have gathered and the possible outcomes, make your decision. Other things you can consider when making your decision: How does this affect you? How does it affect other people? What sort of impact will this decision have? What is most important to you? What does your intuition say (this is where emotions or "gut feelings" can be helpful)?<sup>[12]</sup> <sup>[13]</sup>

- Try to choose a course of action that feels right, is in line with your values and character, is logical and likely to succeed.<sup>[14]</sup>
- Implement your decision. Once you've made your decision, you need to take action. Make a plan that includes who does what, where, when, why, and how. Be flexible if things don't go exactly according to plan. As you put your plan into practice, make sure you take note of whether or not things are working — if things aren't going well, try to figure out why, and make the necessary changes.<sup>[15]</sup>



## Community Q&A

### Question

**Why is there a need to exercise prudence in facing new risks?**



**Tom De Backer**  
Top Answerer

Simply because the risk is new. It pays to go slow and get a complete overview of the situation. If a risk has say ten aspects, but at first glance you see only six and base your actions and decisions on those, the remaining four may radically alter your decision and cause regrets. It's never fun to have to repeal an earlier decision, especially if you could have made a better one had you taken more time.

Helpful 8 Not Helpful 3

### Question

Can you provide some examples of actions that show prudence?



**Fizzy Hacks**  
Community Answer

Sure! Try saving money for a rainy day or emergency situation, such as not having a job for a few months; only buy what you actually need; look at the reviews of a book or movie before shelling out money for it; look both ways before crossing the road; learn conflict management instead of allowing your fear to escalate arguments... The list could go on forever, so it's a great idea to start making your own list of prudent acts that work for you!

Helpful **5** Not Helpful **2**

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## About This Article



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85 votes - 82%

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