Declarer's Thought Process

1. Count how many tricks are required for the contract
2. Count the number of certain winners
3. Determine how many more tricks you need, and develop a plan to make these tricks
    a. When declarer develops a plan, he must consider many different possible lines of play, inferences, etc. This can often be very overwhelming. In general, the simplest way to find the best line is to simply "try something", and then see if it's possible to improve that line.

Example:
http://tinyurl.com/y7ra7mae

Declarer can follow the thought process like so:

1. 10 tricks are required for the 4♠ contract
2. There are 9 certain winners (5♠, 2♥, and 2♣)
3. One more trick is needed.
    a. Declarer may notice that he must always lose 2♦ tricks. The ♣ and ♥ suits must offer another trick.
    b. Declarer may start by deciding who has the ♥ Q and finessing accordingly (after drawing trumps). This is a 50% chance of success (the finesse is either onside or not).
    c. Declarer may improve just finessing immediately by cashing the ♣AK first. Then, a 9th trick will appear if East has ♣Qx (the Q falls).
    d. Declarer might notice that, on the lead, there are two finesses available (♥s and ♣s). This gives him a 75% chance of success.
    e. Finally, declarer may consider that if the opponents lead the ♥ suit, he will always win 3 tricks. So, if declarer draws trumps, cashes two top clubs, and exits a ♣ or ♦, the defense will be forced to give declarer his 10th ♥ trick. This technique is called an ENDPLAY, and it gives declarer a 100% chance of making this contract.