

# Problem-solving

Life throws many difficult situations our way, and it is often the anticipation of a challenge ahead that can trigger a stress response in us and cause anxiety. One of the most useful skills you can learn is how to tackle your worries through a problem-solving approach.

We all try to problem solve, but not many of us know how to do it well. Structured problem solving is a six-step approach that can help you tackle a variety of challenging situations – in work, at an important event, or even in your home life. This guide looks at how to do it.

## Step 1: Identifying the problem

This is an essential starting point, because you might have what looks like one problem, but is actually several problems. It's important to break your problem down so that you can tackle each part one at a time.

#### Example

Maria was anxious about her job contract finishing over summer. She was worried about the prospect of running out of money before her next contract began in September, and knew that she couldn't work during that time due to a series of planned hospital visits. She was also worrying about what would happen next year – and whether she would ever be able to save up money on her current wage and contract.

Maria decided to separate out these problems and focus on the most immediately pressing problem – how to manage until her next pay packet at the end of September.

If you have multiple problems you want to tackle, it's time to choose which one to tackle first. Some people like to go for the hardest problem first, whereas others like to get an easy problem out of the way – it's up to you.

# Step 2: Brainstorm solutions

A solution can be anything at all you might do to tackle the problem. To carry out this step, it's important to write down anything that comes to mind – good or bad.

Think about not just what you can do, but also who can help you. You might find a lot more things become possible when you look around at the support you can get.

Even if "solutions" like avoiding the situation altogether or turning to alcohol come to mind, write them down. You'll be narrowing down your solutions list later in the process, and it can help to

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have some bad solutions to compare with the good ones. Another benefit to simply writing solutions down without thinking is that this is essentially a creative exercise – so it's best not to stop yourself while you're in the flow of ideas by trying to critically assess the solutions you've already put down.

### Example

Maria identified the following potential solutions to staying financially afloat during July, August and September:

- Create a budget to control spending during those months
- Put off some costs, such as getting a hair cut or buying new shoes, until September
- Use her current account reserve (£200) for the costs mentioned above then save it up again in the winter
- Wait until August to pay for travel costs to the hospital
- Ask to borrow money from her boyfriend and pay it back after September

# Step 3: Go through each solution and list the pros and cons

This is the first chance to critically assess the solutions you've put down. Make a table with each solution and write down the advantages and disadvantages of each solution.

Once you've done this, you can safely eliminate the solutions that offer no advantage – such as avoiding the situation altogether. You can also start to get an idea of which solutions are the best, and offer lots of advantages without any downsides. The best solutions are also those which are easy to do and don't require you to depend on too many other people.

At the end of this step you should have a shortlist of the solutions you are considering. You might want to separate these solutions into the "best" solutions and solutions you would only consider as a last resort.

#### Example

Maria looked at each of her solutions:

Creating a budget – The advantage of this solution was that it would give Maria peace of mind and make her feel less guilty when she spent money, knowing it was part of the budget. The main downside was time.



Putting off some costs – The main advantage was that this would avoid dipping into any money saved, but the disadvantage was forgoing relatively essential purchases that were going to be made anyway.

Using the £200 reserve – Maria could see clear benefits from spending the money, but worried about not having it in case of unexpected costs.

Waiting to pay for travel costs – There were no advantages to this solution because the payment had to be made before Maria next got paid, and would be more expensive if left until later on. Maria rejected this solution.

**Borrowing money** – This would give Maria an extra financial cushion, but the main disadvantage was feeling dependent on her boyfriend. Maria decided this would be a "back-up" option if there were unexpected costs.

## Step 4: Choose the best solution(s)

Once you've assessed your solutions, it's time to choose the best in the list. If you think several solutions would work well in combination, that's ok!

Prioritise the solution(s) that are the most doable. It's better than going for a solution that could deliver the best outcome, but which is difficult to realise in practice.

Once you've picked the solution, you need to make an action plan. This has to be as specific as possible, so ask yourself:

- What exactly do I need to do?
- When will I do it?
- Where will I do it?
- Who else is involved?
- What is the first step?

Finally, as well as choosing your best solution(s), always have a back-up plan. It can help relieve pressure on your main solution and therefore help you feel more relaxed when carrying it out.

### Example

Maria eventually decided to draw up a budget to give her peace of mind aboout the months ahead. She then used the £200 reserve to pay for the essential costs, as well as booking visits to the hospital early on. She decided that if something unexpected





happened that she needed to pay for, she could borrow from her boyfriend for now then pay him back after September.

## Step 5: Put your plan into action & review

If you've got to this step, you're as ready as you can be to put your solution into practice. So now is the time to do it!

Once you've carried out the solution, it's time to reflect on how things went.

- Sometimes, the plan will work as intended and you can come away from the experience confident you've found a solution you can use in the future.
- Sometimes unexpected things get in the way, and setbacks happen that stop you from solving the problem fully. If this happens, try to get a sense of why it didn't work, so that you can learn from the experience. You also have other strategies on your list that you can try next time.

Problem-solving doesn't always lead to the perfect outcome. But over time you'll develop strategies that work for you and help you tackle situations you might have avoided in the past. Regardless of outcome, problem-solving is a good way to manage your worries about a difficult situation and maintain control over how you respond. It's a useful tool in a wide range of situations, and can even make you better at helping someone else with their problems.

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