



Practical problem solving is a logical step-bystep process. By working through the 7 steps below you can learn an approach that enables you to tackle your own problems.

Example: Paul is off work sick and has a problem; "I don't have enough money". Although this is a correct statement, it is not a very clear target for change. A more specific way to identify the problem would be for Paul to think "Exactly what aspect of not having enough money is causing me a problem at the moment?" By answering this, Paul is able to define more clearly the problem he wants to tackle first: "I can't pay my credit card bill this month".

- Step 1: Identify and clearly define the problem as precisely as possible Example: "I don't have any money – so I am not able to pay my credit card bill this month"
- Step 2: Think up as many solutions as possible to achieve your initial goal

*Example:* Ignore the problem; rob a bank; arrange a bank loan; pay off the minimum amount asked for; switch to a lower rate credit card; speak to a debt counsellor; speak to the credit card company to try and agree different re-payment terms.

Step 3: Look at the advantages and disadvantages of each possible solution Example: Ignore the problem: Advantages - Easier in the short-term Disadvantages - Problems will worsen

Step 4: Choose one of the solutions Example: The solution should be an option that fulfils the following two criteria: Is it helpful? Is it achievable?

Step 5: Plan the steps needed to carry out the solution

Example: Decide to phone the bank in the afternoon when I am feeling better. Find the phone number on bank statement. Explain problem that I am off work sick. Ask for an afternoon appointment as I often feel ill in the morning.

Apply the questions for effective change. Is the planned activity one that:

- Will be useful for understanding or 1 changing how I am?
- Is a specific task so that I will know when 2 I have done it?
- 3 Is realistic, practical and achievable?
- 4 Makes clear what I am going to do and when I am going to do it?
- 5 Is an activity that won't be easily blocked or prevented by practical problems?
- 6 Will help me to learn useful things even if it doesn't work out perfectly?

## Step 6: Carry out the plan

Example: If you do not succeed with your plan first time around (e.g. the phone is engaged), do not be put off. Try again later. Don't be put off by your own negative or selfcritical thoughts or feelings. Remember that the best way to challenge fears is to act against them.

## Step 7: Review the outcome

Example: Was the selected solution successful? Did it help pay off credit card bill? Were there any disadvantages? What have you learned from the situation? Even if the plan wasn't completely successful, there will be things you can learn. How can you put what you have learned into practice?

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