



# What? Me Worry!?!

## Module 9

### **Problem-Solving**

Introduction	2
Worrying Versus Problem-Solving	2
Preparing For Problem-Solving	2
How To Solve Problems	4
Worksheet: Problem-Solving	6
Module Summary	8

## Introduction

You may have once thought that worrying and problem-solving are one and the same. This module will show you that, in fact, worrying and problem-solving are two very different things. The aim of this module is to teach you some valuable strategies for being able to effectively solve problems that you encounter in your day-to-day life, and hence reduce your need to worry about these problems.

## Worrying Versus Problem-Solving

As we've mentioned many times, worrying is a negative thought process. When we worry, thoughts involving worst case scenarios and all the possible problems that might happen in the future go round and round in our heads like a broken record. We may often ask ourselves what we would do if this terrible thing ever happened, but often we are so anxious that we can't think clearly, and so can't find any real solutions. Instead, we just dwell on our worst fear. In this way, worrying makes us anticipate and fear something that is typically unlikely to happen in the future, yet leaves us unprepared and without a plan to deal with this unlikely occurrence even if it did happen.



Problem-solving is different. It is a constructive thought process focused on how we can flexibly and effectively deal with a problem at hand. It involves identifying what the problem is and thinking of possible ways of dealing with the problem. We then choose which of these suggestions seem the best solutions and examine the pros and cons for each. Based on our evaluation of the solutions, we can then develop a plan of how best to deal with the situation by using one or more of the strategies we have thought of. The next step is to put this plan into place. At the end of this process, we step back and evaluate how well we have done in dealing with the problem.



Can you see how worrying can be an unhelpful and futile process, which focuses on things that haven't happened and yet doesn't produce any real solutions if they did happen? In contrast, problem-solving is a practical and helpful process, which focuses on problems at hand that need to be dealt with, by devising a clear plan to tackle them. Since worrying doesn't seem to be useful for us, it might be more helpful to learn a skill like problem-solving.

## Preparing For Problem-Solving

Before you start trying to solve a problem, there are a couple of things you need to consider.

### The Right Set Up

When you decide to adopt the problem-solving strategy recommended here to deal with problems in your life, you need to give yourself the best chance of doing it well. Consider setting up the activity of problem-solving by doing the following:

- **Set aside time.** Problem-solving takes energy and concentration, and isn't something that can be done on the run. You will need to give it the time and attention it deserves to gain the most benefit.
- **One by one.** Make sure you deal with one problem at a time. Don't try to find solutions to everything all at once, as the quality of your solutions will suffer.
- **Use paper.** Finally, make sure you tackle a problem on paper, that is, write it down. Don't try and solve problems in your head. You will find that things get too cluttered when you try to hold a number of things in your head at one time. Many things will become clearer when putting pen to paper.

## Is There A Problem?

This is something you need to ask yourself before launching into problem-solving. Is there actually a problem that requires solving? Whatever it is you are worrying about ask yourself:

- Is it a real and likely problem I am concerned about?
- Is the problem something happening now?
- Is the problem something I have some control over?



If the problem you are worried about is an unrealistic and unlikely prediction of the future, of which you have little control over, then although it might appear that the problem is “real”, it is not an actual problem that requires a solution. In these cases, it will be the challenging and letting go strategies that will be most useful in dealing with your worry. However, if it is a real problem in the here-and-now that you can do something about, then using problem-solving strategies may be a useful way to deal with the problem.

Below are some examples of things you may worry about that are real problems to be solved, compared to those that cannot be solved.

Solvable Worries	Unsolvable Worries
<ul style="list-style-type: none"> <li>• <i>The phone and gas bills are due, and I don't have enough money to cover both</i></li> <li>• <i>I have too many tasks to finish at work/uni/home by the end of the week</i></li> <li>• <i>I had a fight with my spouse/partner</i></li> <li>• <i>My child disobeys me a lot</i></li> </ul>	<ul style="list-style-type: none"> <li>• <i>My spouse/partner might have an accident</i></li> <li>• <i>My child might join the 'wrong crowd' and start doing drugs</i></li> <li>• <i>There could be a terrorist attack</i></li> <li>• <i>Interest rates might go up</i></li> <li>• <i>I might be retrenched</i></li> <li>• <i>I might become seriously ill</i></li> </ul>

Can you see from these examples how some of your worries are not real problems requiring a solution, while others are?

Now, try writing down which of your worries are solvable problems and which are not. Use the criteria of whether they are realistic, likely, in the here-and-now, and within your control to figure out which are real problems you can try to solve.

Solvable Worries	Unsolvable Worries

## How To Solve Problems

There are 6 steps to effective problem-solving. Let's go through each of these steps now, using an example.

Let's use the example that you are worried because the gas and phone bills are due at the same time, you don't have enough money to cover both, and you don't know what to do. This is a real problem that is occurring in the here-and-now, which you can do something about. Therefore, it is a problem we can use to try out this 6-step problem-solving process.

### Step 1: Identify/Define Problem

Try to state the problem as clearly as possible. Be objective and specific about the behaviour, situation, timing, and circumstances that make it a problem. Describe the problem in terms of what you can observe rather than subjective feelings.

#### Problem Definition

*The gas and phone bills are due at the same time. I don't have enough money to cover both this month.*

### Step 2: Generate Possible Solutions/Options

List all the possible solutions. Be creative and forget about the quality of the solutions. If you allow yourself to be creative, you may come up with some options that you would not otherwise have thought of.

#### List All Possible Solutions

- *Ring both companies - see if I can negotiate to pay it off gradually*
- *Prioritise - I can live without the phone for a while, but not the gas, so I will pay the gas bill first*
- *Borrow money from family or friends to pay both bills*
- *Pay bills on my credit card - then pay that off later*
- *See a financial counsellor - they may be able to help me sort it out*
- *Get a second job*
- *Sell some of my possessions to pay the bills*
- *Don't pay the bills and move in with a friend instead*

Now eliminate the less desirable or unreasonable alternatives only after as many possible solutions have been listed. Then, list the remaining options in order of preference.

#### Preferred Solutions/Options

1. *Ring both companies - see if I can negotiate to pay it off gradually.*
2. *See a financial counsellor - they may be able to help me sort it out.*
3. *Prioritise - I can live without the phone for a while, but not the gas, so I will pay the gas bill first.*
4. *Get a second job.*

## Step 3: Evaluate Alternatives

Evaluate the top 3 or 4 plans in terms of their advantages and disadvantages

	<b>Advantages</b>	<b>Disadvantages</b>
Potential Solution #1	<i>I may be able to keep both the phone and gas on. I will feel I have done something.</i>	<i>I will feel embarrassed having to ring the companies. I may not get what I want. I will still have to pay eventually.</i>
Potential Solution #2	<i>They are experienced and will know what to do. I'll have support. Someone to help me. Companies may listen to them.</i>	<i>I will need to do some research to find a free service - this will take some effort.</i>
Potential Solution #3	<i>The gas will stay on. I can still use the pay phone. I will survive. Problem will be reduced.</i>	<i>I won't have a phone on hand if I need it. I may have difficulties getting the phone reconnected in future.</i>
Potential Solution #4	<i>More money.</i>	<i>I will be too busy - no time for myself. This won't solve the immediate problem.</i>

## Step 4: Decide On A Plan

Decide on one, two or more of the plans. Specify who will take action, when the plan will be implemented and how the plan will be implemented.

<b>Action Steps</b>	<b>Who</b>	<b>When</b>
<i>Contact gas and phone companies to negotiate options for paying the bills (pay off gradually or extend payment).</i>	<i>Me</i>	<i>Monday morning</i>
<i>If that doesn't resolve the problem, contact Centrelink to ask about free financial counsellors.</i>	<i>Me</i>	<i>Monday afternoon</i>
<i>Visit financial counsellor for advice.</i>	<i>Me</i>	<i>Tuesday</i>
<i>If that doesn't resolve the problem, pay gas bill and use pay phone temporarily.</i>	<i>Me</i>	<i>Wednesday</i>

## Step 5: Implement Plan

Implement your plan as specified above.

## Step 6: Evaluate the Outcome

Evaluate how effective the plan was. Decide whether the existing plan needs to be revised, or whether a new plan is needed to better address the problem. If you are not pleased with the outcome, return to Step 2 to select a new option or revise the existing plan, and repeat the remaining steps.

Remember, this problem-solving strategy needs some practice, but it can help you deal with difficult situations. So next time you find yourself worrying about a real problem that is in the here-and-now and you have some control over, instead of worrying about it, why not sit down with a piece of paper and try problem-solving? It is more productive than worrying, it will reduce your anxiety, and by the end of it you will have a better plan of action. On the next page is a problem-solving worksheet for you to work through the 6 steps. Try it out and see how you go.





## Module Summary

- Worrying and problem-solving are not the same
- Worrying is an unhelpful and useless process, which focuses on future things that haven't happened and does not produce any real solutions
- Problem-solving is a practical and helpful process, which focuses on problems in the here-and-now, and generates a clear plan of action
- When preparing to solve a problem, make sure:
  - You have the right set up – time, focus on only one problem, and put pen to paper
  - There is a problem to be solved – a real problem in the here-and-now that you can do something about
- The 6 steps to effective problem-solving are:
  1. Identify and define the problem
  2. Generate all possible solutions or options and choose a few
  3. Evaluate the advantages and disadvantages of your preferred solutions
  4. Decide on a specific plan of action, using one or a selection of the best solutions
  5. Put the plan into action
  6. Evaluate the outcome of your plan
- Remember, having a good action plan to deal with real problems in your life will minimise your need to worry and reduce your general anxiety.



### Coming up next ...

In the next module you will learn some relaxation techniques that are useful for addressing the physiological aspects of your generalised anxiety...



## About The Modules

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### Some of the materials in the modules of this information package were taken from:

Nathan, P., Smith, L., Rees, C., Correia, H., Juniper, U., Kingsep, P., & Lim, L. (2004). *Mood Management Course: A Cognitive Behavioural Group Treatment Programme for Anxiety Disorders and Depression* (2<sup>nd</sup> ed.). Perth, Western Australia: Centre for Clinical Interventions.

### BACKGROUND

The concepts and strategies in the modules have been developed from evidence based psychological practice, primarily Cognitive-Behaviour Therapy (CBT). CBT for generalised anxiety is a type of psychotherapy that is based on the theory that generalised anxiety and worry is a result of problematic cognitions (thoughts) and behaviours. There is strong scientific evidence to support that cognitions and behaviours can play an important role in generalised anxiety, and that targeting cognitions and behaviours in therapy can help many people to overcome generalised anxiety. Examples of this evidence are reported in:

Barlow, D.H., Raffa, S.D., Cohen, E.M. (2002) Psychosocial treatments for panic disorders, phobias, and generalized anxiety disorder. In P.E. Nathan & J.M. Gorman (Eds.), *A Guide to Treatments that Work* (2<sup>nd</sup> ed., pp. 301-335). New York: Oxford University Press.

Gould, R.A., Safren, S.A., O'Neill Washington, D., & Otto, M.W. (2004). A meta-analytic review of cognitive-behavioural treatments. In R.G. Heimberg, C.L. Turk & D.S. Mennin (Eds.), *Generalized Anxiety Disorder: Advances in Research and Practice* (pp. 248-264). New York: Guilford Press.

### REFERENCES

These are some of the professional references used to create the modules in this information package.

Barlow, D.H. (2002). *Anxiety and Its Disorders: The Nature and Treatment of Anxiety and Panic* (2<sup>nd</sup> ed.). London: Guilford Press.

Heimberg, R.G., Turk, C.L., & Mennin, D.S. (2004). *Generalized Anxiety Disorder: Advances in Research and Practice*. New York: Guilford Press.

Wells, A. (1997). *Cognitive Therapy of Anxiety Disorders: A Practice Manual and Conceptual Guide*. Chichester, UK: John Wiley & Sons Ltd.

Wells, A. (2008). *Metacognitive Therapy for Anxiety and Depression*. New York: Guilford Press.

### “WHAT? ME WORRY!?!”

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