**Step 1: Identify and define the problem**

* State the problem as clearly as possible. For example: “I don’t have enough money to pay the bills.”
* Be specific about the behaviour, situation, timing, and circumstances that make it a problem. For example: “I need to pay the phone and gas bills, and I don’t have enough money to cover both this month.”

**Step 2: Generate possible solutions**

* List all the possible solutions; don’t worry about the quality of the solutions at this stage.
* Try to list at least 15 solutions, be creative and forget about the quality of the solution.
* If you allow yourself to be creative you may come up with some solutions that you would not otherwise have thought about.

**Step 3: Evaluate the Solutions**

* The next step is to go through and eliminate less desirable or unreasonable solutions.
* Order the remaining solutions in order of preference.
* Evaluate the remaining solutions in terms of their advantages and disadvantages.

**Step 4: Decide on a solution**

* Specify who will take action.
* Specify how the solution will be implemented.
* Specify when the solution will be implemented. For example: tomorrow morning, phone the gas company and negotiate to pay the gas bill next month.

**Step 5: Implement the solution**

* Implement the solution as planned.

**Step 6: Evaluate the outcome**

* Evaluate how effective the solution 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 solution or revise the existing solution, and repeat the remaining steps.

Problem solving is something we do every day.

Some problems are small or easily solved - others are more complicated and can seem overwhelming.

One way of tackling problems is to use a specific and systematic problem solving procedure. If you’ve tried to solve certain problems without much success, try these steps out and see if they help.

Learning to solve problems effectively will help you to minimise the level of stress in your life and improve your overall sense of well-being.