



STEPS TO PROBLEM-SOLVING

You will find yourself continually solving problems in your day-to-day life. These could be anything from issues with school studies, dealing with a work scenario or even approaching a friend about a sensitive situation.

A problem can be broken down into simple steps to make it easier to evaluate, find a solution and take action.

Identify a problem or issue that you are currently dealing with or that you could possibly have. Follow the Problem Solving Steps steps below to solve the issue you have identified. It is not unusual for more problems to arise in the process, or for a solution not to appear at first. Don't worry, just return to an earlier stage and work it through.

STEP	ACTION
<p>STEP 1: Evaluate the problem – what is it?</p> <p>Example: I don't have a car to get to my job.</p>	
<p>STEP 2: Break the problem into smaller parts. The problem may give rise to other issues.</p> <p>Example: I need to buy a car. I don't have the money to buy a car. I don't have any saving plan to raise the money.</p>	
<p>STEP 3: Identify the solution/s.</p> <p>Example:</p> <ul style="list-style-type: none">• Open a bank account and plan a budget to save for a car.• Apply for a bank loan or car loan and budget for repayments.• Ask parents for a loan.• Win Lotto !• Forget about it and catch public transport	
<p>STEP 4: Select the best solution and plan your steps towards action.</p> <p>Example: Open a bank account and plan a budget to save for a deposit for a car.</p>	
<p>STEP 5: Take action.</p> <p>Example: Opened a bank account and saving for the deposit</p>	
<p>STEP 6: Look at the consequences. Is the problem solved or on its way to being resolved?</p> <p>Example: I've opened a bank account and am following a budget for savings, and it's helping to set up good financial habits for the future. My bank account is growing weekly and I'll eventually have enough for a deposit on a car. Until I have my car I'm catching the bus. It's not ideal but I'm getting fit walking to the bus stop every day!</p>	