





Problem-solving

Example: I owe my friend £150, and I can't afford to pay it back

Brainstorm potential solutions 	Solution advantages 	Solution disadvantages 	Solution rating 0-10 	Solution action plan <ul style="list-style-type: none"> • What • Where • When • How • Resources
Do nothing and ignore it	No stress in the short-term	My friend might be upset with me	1/10	
Borrow some money from my parents	I think they would help me	I would still have to pay them back	3/10	
Sell some items on E-bay	I do have some things that I don't need	I haven't sold anything on e-bay before	8/10	Ask my partner to help me sell the table and chairs that we don't use. I will do this on Wednesday, I'll need my phone and to make sure my partner is free to help me.
Pick up 2 extra shifts	I could make the money back doing this	This would make me more stressed	5/10	
Ask my friend for more time	It would take some pressure off me	I still don't have a solution	4/10	
Use a payday loan	I would get the money quick	Very expensive	3/10	

