

Problem Solving Worksheet

Define the problem:	Too many bills...not enough money	
Achievable goal:	Have more spending money every month,	
Generate solutions		
Idea	Pros	Cons
Get a second job	Would bring in cash Might help with making friends	Would take time away from family
Borrow money till I get the promotion I'm hoping for	Family would help me,	Would feel guilty for borrowing money
Cut spending for things I can do without	Would have more cash available right away-without borrowing	Have to give up going out to dinner as often, give up movies out in town
Use debt consolidation service	Might reduce bills without having to borrow money or get a job	Not sure if this would reduce bills
Select one solution	Get a second job...	
Subtasks needed?	1. <u>Look online for part time work</u> 2. <u>Pick up applications at 10-15 places</u> 3. <u>Complete the applications and drop them off</u> 4. <u>Go in for interviews</u> 5. _____ 6. _____ 7. _____	
Implement:	Start new job once I get offer	
Evaluate the outcome:	Check to see if having extra money coming in is enough...	