



# Employee NEWSLETTER

## Ask, Talk, Listen, Repeat: The Basics of Good Communication

Contributed by Jaime Carter-Seibert, MA, LMHC

In the 1970s, there was a perfume commercial that said, “If you want to capture someone’s attention, whisper.”

While that may work on TV, it probably isn’t a great strategy for problem-solving with a co-worker, or for talking to your partner about an annoying habit. So how do you get someone’s attention in a meaningful way? And once you’ve gotten it, how can you communicate most effectively?

There are several key components that can help you get your point across and make others likely to listen: **getting their attention, knowing your audience, actively listening, and considering mutual interests**. It’s also good to be clear about your goal for the conversation ahead of time. Are you asking for something specific? Looking for clarification? Do you hope to resolve a conflict? If you can start practicing communicating effectively about little things, you’ll have developed some skills that can help you get through more difficult conversations. Here’s a strategy to get you started:

- 1. Respectfully ask for the person’s attention**—“Could I have about 15 minutes of your time to talk? When would it be good for you?” Asking if someone is available shows that you realize their time has value. If someone is busy, stressed, or over-committed, he/she will be challenged to pay attention and the conversation will be doomed before it starts. Think of this first step as an invitation, since you want to be sure the person is free to join you.
- 2. Know your audience**—This is an often unrecognized component in effective communication. Is your listener a “big picture” person who prefers an overview and gets impatient with details? Or, is she a detail-oriented person who wants all the information possible to feel like she fully understands before she responds? Does your listener talk to think? Does he brainstorm out loud to figure out what he thinks or feels? Or, is your listener someone who thinks to talk, someone who may need time to process information before answering? It’s helpful to know your listener’s style, if possible, so you can reach him or her most successfully.
- 3. Be a generous listener**—Listen as intently as you speak. Use eye contact, facial expressions, nodding, and non-verbal responses. Include paraphrasing as you listen. When you summarize what you’ve heard—which may be someone’s response to what you’ve said—you’re showing respect, it gives the other person a chance to clarify and present their concerns and ideas, and it sets the stage for problem-solving through conveying openness.
- 4. Consider mutual interests**—Your words will have more weight if you’ve taken the time to consider the other person’s perspective—what might they need in this situation? What might their position be? How could both of your interests be served?

Whether it’s asking your boss for a raise, broaching a touchy subject with your partner, or enlisting your co-worker’s help with a project, try the steps outlined above for a more satisfying conversation and hopefully, a successful outcome.



## Tips to Get out of Debt Contributed by Jaime Carter-Seibert, MA, LMHC

According to data from the Federal Reserve, in August of 2016 Americans were about \$4,000 in credit card debt, on average. And by the time the holiday spending frenzy has rolled past in January, this number could become even higher. In order to avoid a post-holiday debt hangover, consider using some of the following tips for getting ahead of your debt, rather than behind it:



### LOOK YOUR DEBT STRAIGHT IN THE EYE

Like starting a diet, you can't monitor your progress if you don't know your starting point. Look at your debt and organize it by highest interest rates and annual fees, and pay these credit cards off first.



### BE ON TIME

Note any cards with late fees and commit to pay on time. This will help you develop a stronger credit score, which may also enable you to request a lower interest rate from your credit card company. Consider using auto-pay via online banking to help you keep on track regarding deadlines. It can also pay off to research credit card companies who offer low interest rates, as well as some that charge zero interest the first year when you transfer your balance to their card. Sleuth out the best rate and company.



### WRITE IT DOWN

This is the first step in the dreaded "b" word—budget. Document every bill by total amount owed, monthly payment, and due date.



### ACCOUNT FOR EXPENDITURES

Next, write down all your monthly expenses like rent/mortgage, utilities, food, car-related, health and personal costs, entertainment, etc. Are there expenses you can cut out, even temporarily? Can you cook at home for the next three months, limit your shopping trips, and maybe even let go of cable TV for a while? It won't sting as much if you commit to a short-term cut-back. And who knows—you may even discover you can live without some of the "must-haves" you let go of.



### DO THE MATH

Look at all of your expenses, then subtract them from your net monthly salary—this is the surplus that you have to work with. Next, identify any extra money you may have created by letting go of some of your regular spending habits.



### ESTABLISH A FINANCIAL GOAL

Determine how much of your surplus you can devote to paying off the highest credit card and create a timeline for doing it.

While clearing up debt isn't often easy, it can be very satisfying. Give yourself a moment to enjoy the first few days of the new year. Then, if you find that debt really is giving you a headache, give the ideas above a try. You can also find some really helpful tools, such as budgeting templates, credit card, and debt management calculators on your EAP website: [www.firstchoiceeap.com](http://www.firstchoiceeap.com). And above all else, don't be discouraged. Start taking small steps now and soon you may be watching your debt shrink.

Sources:

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### IF YOU NEED EXTRA HELP

Call the First Choice Health Employee Assistance Program  
 (800) 777-4114