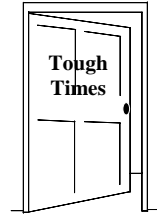


# Getting Through Tough Times



## Communicating Under Pressure

GTTT-10

How we talk and how we listen are always important, but when the pressure is on they become even more important. During stressful times it is easy to experience misunderstandings that sometimes result in adding more stress to the situation. At times like this, it is helpful to reexamine how we communicate.

Whether we are communicating with lenders, creditors or family members, the three principles for effective communication are speaking carefully, listening effectively and responding accurately. Here are specific ways to minimize misunderstanding:

### Speak Carefully

#### *Be specific.*

Listeners are not mind readers. Specifically define the problem or name the feeling. It is unlikely that others will know what we are wanting or feeling if we leave them guessing.

#### *Stay focused.*

Discuss only the issue at hand. Getting off the track and bringing up old issues is confusing and irritating. Don't say things you don't mean and threaten things you won't carry out.

#### *Say less.*

Silence is helpful when emotions are strong, when we feel stressed or tired. Often, during those times, we say things we do not mean. We tend to exaggerate or escalate the situation to magnitudes that are not real.

#### *Say it with tact.*

Ban blaming. Keep comments descriptive rather than critical, blaming or all-knowing. Avoid criticism and sarcasm. "I" statements are less threatening to the listener.

### Listen Attentively

#### *Listen with empathy.*

Put yourself in their shoes. Try to understand their perspective. It is not necessary to agree with the other point of view to understand or empathize with it.

#### *Listen without interrupting.*

Sometimes it is necessary to stop talking to hear all of the words. Concentrate on the words and pay careful attention to the nonverbal gestures. Eliminate both mental and physical distractions.

#### *Receive criticism successfully.*

Put your shields up. Act like a coffee filter. Strain out the emotional grounds — like fear or anger — from the facts.

#### *Accept what is said without giving advice.*

There are times when we believe the speaker is wrong, and we want to tell them. It would feel so good to tell them what to do. However, even when the advice is eventually followed, the timing is important. It is best to listen, to support and to let the feelings be heard before offering any advice.

## Speak Carefully

### *Get all the facts.*

Listen carefully until you understand what is being said. Ask the speaker to clarify anything that you don't understand. But don't ask too many questions, as that can be distracting.

### *Check your interpretations.*

The goal of communication is to understand. Listeners interpret what is being said. It is important to check with the speaker to be sure that what you heard is what the speaker meant. Ask the speaker if your perspective is accurate. For example: "Do I understand you to mean...?" "Did you say...?"

### *Be honest.*

Stay honest as you say, "I understand why you feel that way." Acknowledging and accepting the speaker's feelings does not mean that you agree with them.

### *Listen to yourself.*

Make a conscious effort to hear how you speak. Do you have a positive or negative attitude? What is your tone of voice? A steady stream of snappy responses puts others on the defensive.

Although we may not always get what we want, it is important to clearly make our wishes known so we don't build up resentment. Listening to understand others' needs and wants with sensitivity demonstrates a caring attitude. When everyone involved in the communication process speaks and listens carefully, it is easier to share perceptions and feelings while moving toward understanding one another.

## Helpful Internet Resources

### Resource Management for Daily Life

Highlights University of Minnesota Extension programs which provide trustworthy financial education for informed financial decisions.

(<http://www.extension.umn.edu/MoneyEveryDay/>)

### Rural Minnesota Life

Provides information for Minnesotan rural families, including the other 16 Getting Through Tough Times fact sheets.

([www.ruralmn.umn.edu](http://www.ruralmn.umn.edu))

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## *Getting Through Tough Times: Communicating Under Pressure (GTTT-10)*

*Getting Through Tough Times* is a 17-part series for individuals and families experiencing personal and/or financial crisis. Visit [www.extension.umn.edu/moneyeveryday](http://www.extension.umn.edu/moneyeveryday) for more information on this and other personal resource management materials and trainings.

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Adapted with permission from *Getting Through Tough Times*, University of Illinois Extension and *Managing Between Jobs*, University of Wisconsin Extension by Sharon M. Danes, Professor and Family Economist, and Amy N. Van Guilder Dik, Administrative Fellow, Family Social Science Department, University of Minnesota. Information from *Managing Between Jobs: Deciding Which Bills to Pay First*, by Linda Boelter, Professor, Family Development Department, University of Wisconsin Extension, Oneida County, and adapted for Illinois by Charlotte Crawford and Lois E. Smith, Consumer and Family Economics Educators, University of Illinois Extension, 1999.



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