To Communicate Effectively, Be In Tune!

Communication is a multi-layered activity. It consists of involvement of several of the senses, and it is a two-way street. It is more than just talking to another person about some particular thing. It is a process of conveying not only words, but also the deeper thoughts and understanding on a subject. Communication involves speaking, listening, and non-verbal behavior. To communicate effectively, it is necessary to be in tune with all of these elements, so the intended message is conveyed and received. To become a better communicator and an active listener, these tools can help:

**Try to control reactive behavior which can lead to “out of control” emotion.** If at all possible, wait to discuss problem situations until you have had a chance to reflect on the problem. Knee-jerk reactions can create an environment where you may intensify, rather than solve, the problem at hand.

**Once you have diffused the emotions within you, address the problem calmly and focus on the issue.** If you state the problem and avoid blame or finger pointing, you are more likely going to be able to focus. By establishing a neutral and safe atmosphere for discussion, the situation will more likely be resolved in a manner conducive to both parties.

**Be aware of your body language.** Your body language and message have to be the same. If you are concerned, show the concern by employing a “searching” face and look directly at the person(s) with whom you are talking. Such consistency helps create an atmosphere of honesty and an understanding of the situation.

**Be sure to be an active listener.** Avoid interrupting. Acknowledge with good eye contact and gently nod your head in an understanding and respectful manner to show that you are grasping the other person’s position. Once the other person has spoken, acknowledge what was said in your reply – “Therefore, you consider the situation . . .” and then add your own comments appropriately.

**If possible, come to a conclusion and/or determine a time and date for future discussion on the problem.** Once the discussion is over, there are likely to be some remaining things to be addressed. It is often a good idea to schedule further discussion for a later time and/or different place. Together, set the appointment, and include some specifics that the two of you will be able to discuss and review in the next meeting.

These general approaches will be helpful in various situations, such as in the family, in social settings, and in the workplace. The more you develop your communication skills, the better they will become, and you will be more comfortable.

**Let us never negotiate out of fear, but let us never fear to negotiate.**

John F. Kennedy
“My account isn’t overdrawn, and I still have room on all of my credit cards, so I must be keeping my spending under control.” How many times have you entertained such thoughts? Such thinking is likely to set you up for a big crash. You might consider getting your spending under control now. This can be a goal for the coming year. Once you get into the habit of spending wisely, you will be surprised how much easier it becomes. A big bonus you are likely to earn is an increase in your savings that you never dreamed you could attain. Some hints for healthy and wise spending include:

- **Develop a System of Budgeting.** Don’t become overwhelmed at the word. It begins with “bud,” so perhaps you could make it your “buddy.” This is merely a plan. It is a means of guaranteeing that you have adequate money to cover your expenses, plan for emergencies, and allow for savings (even if it is a small amount at first). It will help you learn what is **really** disposable income.

- **Utilize Shopping Lists.** Get into the habit of clipping coupons for products you use. Place them in an envelope with a shopping list. Make this list as you run out of things. Try to develop a single list, so you do not end up duplicating things. Make an effort to shop only once a week, or even less if possible. Just before you go shopping, retrieve your list and categorize it on a single sheet of paper. Identify the coupons you can use. Consider putting apps on your phone for your favorite stores—they often have specials and “coupons” only available to the app user.

- **Monitor Spending and Credit Card use.** Keep a ledger, on your phone, in an old checkbook register, or in a financial software program, of just how much disposable money you have. List each and every cent you spend. Do the same to monitor how much you charge on your credit card(s). EACH item should be accounted for in the same way you balance your checkbook. If your credit card has a current balance, try to increase your minimum payment each month. Avoid charging anything you do not have to charge. This can help you reduce and eventually eliminate credit card balances. If you need to use your card for an emergency, determine if it is a real emergency. For example, if your car breaks down, and you have to have it repaired, charge it. If you see a new electronic trinket that you just have to have, stop and ask yourself if it is a “need” or a “want.” It is likely a “want,” and it is a good idea to put the purchase on hold until you have enough disposable cash to pay for it. It may take some time to determine “wants” from “needs,” but you can do it, and you will gain from it.

Once these habits are established, you will be more confident with your spending and saving.