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## How to Cope with Difficult Personalities

There is no way to completely avoid crossing paths with irritating or frustrating people. Your best strategy is to learn how to deal with them without losing your cool. Follow the tips below so you can gain the necessary skills to handle difficult personality types.

### Difficult Personality Types

Be aware of some of the common difficult personalities:

**The Bully:** Bullies are typically hostile to others, sometimes badgering people to get their way. They may put people down in order to bring themselves up and throw tantrums or belittle others to get what they want.

**The Griper:** Grippers will whine and complain about situations they do not like but do not try to change the situation.

**The Silent Type:** Silent types won't have much to contribute, no matter how much you try to bring them out of their shell. They seem to have little or no opinion on various topics.

**The Very Nice Type:** Very nice types agree to situations to make people feel good. However, they usually don't follow through when they say they will and may not stay true to their word.

**The "Just Say No" Type:** "Just say no" types respond negatively to suggestions and usually don't suggest any better alternatives. Instead of helping the situation and making constructive comments, they make comments like, "That won't work," and then offer no further help.

**The "I Know Better" Type:** "I know better" types act like they know everything and downplay others suggestions. They lead by monopolizing conversations, meetings, and projects and putting through their ideas first.

**The Staller:** Stallers put things off until someone else does the work.

### How to Cope

Now that you are aware of the common difficult personalities, the next step is learning how to handle them. You won't be able to control the difficult person, but you will be able to control yourself and help the situation by following these techniques:

For bullies, be assertive. Don't try to fight them but make your point firm and clear. Use phrases like "I believe" or "I feel" and don't be scared to state your point.

For grippers, let them know that you have heard and understood their concerns and ask them what can be done about it. Try to suggest ways that they could cope or even improve the situation.

For silent types, ask questions that require a more thorough answer than "yes" or "no." Ask them about something you know that they are interested in to help get them going and lead the conversation into what really needs to be discussed.

Very nice people want to be liked. Compliment them and then ask them how they really feel about certain topics. They may be more likely to open up once they know you like them.

Arguing with a "just say no" type won't help. When they respond negatively, respond constructively. Lead by example.

When meeting with an "I know better" person, have all your facts and research done ahead of time. Before you meet with them, take notes about potential problems. Try to encourage the "I know better" person to work with you as a team, instead of on his or her own.

Find out why a staller stalls. There may be a deeper problem and it might be resolved if the person is doing something he or she likes to do.



## Debt, the Double-Edged Sword

The debt amount a person or entity owes to a creditor for funds borrowed is a four letter word capable of conjuring cold sweats in many Americans. Taking on certain kinds of debt may actually be a shrewd, financially sound move, according to experts at the Financial Planning Association® (FPA®), the largest membership organization for personal financial planners in the U.S.

“It is important for consumers to know the difference between good and bad kinds of debt, so they can take advantage of the good while avoiding the bad,” said FPA member Diane Maloney, CFP®, and president of Beacon Financial Planning Services, Ltd., in Plainfield, Ill.

“**GOOD**” debt, said Maloney, is debt “that ultimately functions as a means to increase your net worth, that is used to yield an item with long-term appreciating value,” such as real estate. It is also debt that is within one’s means to repay.

Some forms of GOOD debt:

- Tax-deductible debt. Mortgage interest is tax-deductible. Essentially you are using the bank’s money to finance the purchase of a long-term investment, a home, and getting a tax subsidy in the process.
- Debt used to finance education. Funds used to cover education costs are tax-favored in certain situations.
- Debt used to finance home improvements (new kitchen appliances, basement renovation, etc.) that increase the value of a home, as long as that increase in value is at least commensurate to the cost of carrying the extra debt. “With something like a home equity loan, you have to be reasonably confident you are not being overextended and can meet the terms to pay it off,” Maloney cautions.
- Debt used to fund a business or enterprise. Taking on debt to grow a business becomes a worthwhile endeavor if it leads to greater profitability.
- Debt used to finance a vehicle. Many people rely upon a car to get to work and earn a living.

“**BAD**” debt, on the other hand, is debt “that is unlikely to yield anything of appreciating value and that you are unlikely to be able to repay in a reasonable amount of time,” said Maloney, burdening the debtor with more interest/finance charges.

Some forms of BAD debt:

- Buying consumable goods including groceries, clothes, luxury items, etc. entirely on credit. While your credit card tab increases, the value of the goods you bought decreases or disappears altogether. It is better to use a debit card or cash for these kinds of purchases, said Maloney.
- Charges made on a high-interest credit card that cannot be paid off in full in the next billing cycle.
- Funding a real estate/home acquisition entirely, or almost entirely, with debt. Generally speaking, the less equity involved in such a purchase, the greater the risk to the debtor.
- Using debt to fund gambling/wagering activities is a losing proposition.
- Taking equity out of your home and investing that money in the stock market. The risks of doing so far outweigh the potential rewards, warned Maloney.

Need advice on how to make debt work for you, not against you? Consult a financial expert. Tap into FPA’s online network at [www.FPAnet.org/PlannerSearch/PlannerSearch.aspx](http://www.FPAnet.org/PlannerSearch/PlannerSearch.aspx) to locate one in your area.

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## Assess Your Goals Year-Round

If you set professional goals for yourself at the beginning of the year, don't forget to take a look at what you have and haven't accomplished as the year progresses.

"Most people who intend to have a great year at work make a game plan for success in January. But six months later, when things aren't going as well as they expected, they're often not sure where to turn," says Marc Corsini, president of the Corsini Consulting Group in Birmingham, AL. "Their best bet is to take time at this halfway point to polish their skills, examine their plans and focus on a productive future."

### Eight timely tips

Mr. Corsini offers the following suggestions on how to coach yourself to a strong finish in the months ahead.

- It's halftime; make sure you're still in the game. What matters is what you do for your customers this week, this month, and this year. Now's the time to make the necessary adjustments in order to reach the goals you have set for a successful and profitable future. "Concentrate on today's 'I can, I shall and I will' — not on yesterday's 'I could have, I would have or I should have,'" says Mr. Corsini.
- Remember that pace is more important than speed. "You have about 200 working days each year, so don't worry about establishing a frantic pace," says Mr. Corsini. "Establish a steady, even pace for productivity and success — not a fast pace that could result in burnout or a snail's pace that could atrophy your skills and talents."
- Develop a simple playbook for success. Most people establish too many goals for themselves. This diverts their attention from the one or two things they really need to accomplish.
- Reduce your distractions. Don't fill your life with activities, projects, meetings and groups you don't enjoy. "Reducing your distractions can help you get back to your true interests and your family," says Mr. Corsini.
- Develop the skills you need. Determine the next skill you need to succeed and master it. "If your company will pay for your training, great; if not, pay for it yourself," says Mr. Corsini. "You can't afford not to invest in yourself."
- Determine what drains your personal battery. The tasks people enjoy or are good at normally are the activities that energize them. The tasks they find distasteful or boring drain them of energy and create stress. "Identify those tasks that are draining your energy, then either delegate them or find creative ways to accomplish them that will make these jobs less of a burden," says Mr. Corsini.
- Identify and rehabilitate your Achilles' heel. "We all have some areas of our lives that are out of whack," says Mr. Corsini. "At work, it may be organizational, technological or people skills; at home it may be your temper, spiritual life, or your relationship with your spouse, family, or friends." Identify one area you'd like to work on and commit to a personal-improvement plan. Hold yourself accountable to a mentor, coach, religious leader, or support group.
- Position yourself to win your own personal Super Bowl. "Most people do a pretty good job planning what they want to accomplish in a year, but they spend almost no time on a weekly, monthly, or quarterly basis reflecting, evaluating and focusing on where they are in relation to their game plans," says Mr. Corsini. "This is a crucial element in success and in finishing the year in top form."

Once you accomplish your goals, reward yourself. "Celebrate your success at winning your personal Super Bowl — be it a night on the town, a trip to the beach or some new clothes," says Mr. Corsini.

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