

<p>1. Identify the problem clearly and specifically: The electricity bill is much higher than expected and I don't have enough money to pay my share – it's the last straw, because I'm really struggling to make ends meet.</p>	<p>2. Make a list of all possible solutions, including those you don't like:</p> <ul style="list-style-type: none"> <input type="checkbox"/> go and see the bank to arrange an overdraft extension, <input type="checkbox"/> ask my parents/housemates for a loan, <input type="checkbox"/> do some extra shifts at work to make up the difference, <input type="checkbox"/> take on an extra shift each week, <input type="checkbox"/> see Student Finance for advice and a possible hardship loan, <input type="checkbox"/> look at where else I can save money e.g. don't go out for a few weeks, <input type="checkbox"/> pick a fight with my housemates because they're the ones who keep leaving the lights on etc <p>3. Cross out the ones that are unreasonable or undesirable</p> <ul style="list-style-type: none"> <input type="checkbox"/> pick a fight with my housemates because they're the ones who keep leaving the lights on etc (will just make things worse) <input type="checkbox"/> take on an extra shift each week (I'm already squeezed for time to get my uni work done)
<p>4. Put the remaining ones in order of preference and evaluate the top 3 or 4 for their pros and cons:</p> <p>1. Ask my parents (not my housemates) for a loan Cons: I know they're also struggling financially Pros: They've said they'll try and help if necessary</p> <p>2. Do some extra shifts at work to make up the difference Cons: I might have to miss out on the night out my mates and I had planned (but that'll also save me some money!)</p> <p>Pros: A couple of extra shifts this week and next week should cover it</p> <p>3. See Student Finance for advice and a hardship loan Cons: I feel embarrassed. I'm scared they'll just see me as another skint student who hasn't managed their finances properly Pros: They're there to give advice and there's no harm in asking for a loan. I could probably do with some advice about how to manage things better.</p> <p>4. Look where else I can save money eg not going out for a few weeks Cons: I need to have some 'down time' too and I don't want to miss out socially Pros: I could probably do with easing up on the drinking anyway. Maybe I could compromise and join them for a few drinks, but not go on to the club?</p>	<p>5. Decide on a plan and implement it. Evaluate and return to previous steps if it hasn't helped. I'm going to do all four things – I'll ask my parents for a loan, but then pay them back by doing extra shifts for a couple of weeks and saving up by pulling back a little on nights out. I'll also go and get some advice from the Student Finance office and see what I can do to budget better in future. One month later: That's sorted it and I'm managing things better now.</p>

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