

Getting Through Tough Financial Times

Communicating Under Pressure

How we talk and how we listen are always important, but when the pressure is on, this becomes 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, and 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 a magnitude that is 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 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.

Respond Accurately

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 understanding. 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

Remain honest by saying, "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.

