

**Got a problem?** Who doesn't? It might help to know there are five ways, and only five ways, to solve it. Isn't that reassuring? Aren't you glad you're reading this? **Run through these five alternatives and you can take care of any problem that comes your way.**

1. **Solve the problem.** Sometimes it's as easy as that. Let's say you have a "to-do" list that's way too long. You can fret. You can resent it. You can wish it were different. Or you could just start taking care of things one by one until they're all done. Problem solved. Or let's say you and your partner are always fighting about money. It's become such a big issue, neither one of you wants to touch it with a 10-foot pole. Well, you could just sit down like the two adults you are and hash out your differences. I didn't say it would be easy. But two creative, smart people who love each other can usually come up with a compromise once they bite the bullet and start to have a reasonable conversation instead of a fight. If, however, you and your partner never resolve your fights about money, you could be headed for divorce. Getting rid of the partner gets rid of the problem, but it might not be your first choice.
2. **Avoid the problem.** There just may be some things on that to-do list that will go away if you wait long enough. Let's say repairing a kid's shirt is on your list. Wait long enough and the kid will outgrow the shirt. Problem solved. Or maybe you want to paint your house this summer. Wait long enough and it will be October, when it will be too cold or wet for the paint to dry. Problem gone!
3. **Cut the problem down to size.** Sometimes the best way to manage a problem is to figure out a way to do it in stages. That to-do list wouldn't feel so daunting if you set out to do three things a day. The fight about money wouldn't seem so insurmountable if you and your sweetie came up with a way a compromise so neither feels cheated. Perhaps funneling a certain amount of money into one account for savings and another account for expenses would ease the anxious partner's mind. A certain amount of play money could then be put into each person's wallet. It often doesn't have to be much. Spenders just like to feel they have control over some money to spend as they please.
4. **Address an underlying issue.** Maybe the problem isn't that your to-do list is too long. Maybe you really are taking too much responsibility for too many things. In that case, it's not the list that's the problem. The problem is your inability to say no. Maybe working on the list is a way for you to avoid tackling something you are anxious about doing. Maybe the longer the list, the more important you feel. In all these cases, it would be more helpful to go after the underlying issue than to fret about the list. Every person has problems: even the wealthiest individual on the globe has challenges in life. There are times when problems feel overwhelming and like you might not be able to get past them. But by taking responsibility for your problems and setting a path to correct them in a constructive way, you can deal with any problems that come your way.