Soft Skills . . .
The Ability to Listen

Listening well isn’t just about hearing information. Listening well builds relationships. Remember this crucial role of communication and you may be motivated to do away with some of these common annoyances that sabotage relationships: 1) Distracting yourself—texting, picking up, straightening things—when someone is speaking. 2) Interrupting because you are suddenly reminded of something “more important” to say. 3) Showing impatience by responding to the speaker before information has been completely conveyed. 4) Listening only enough to grasp the nature of a problem and ignoring the speaker’s need to tell the story. 5) Asking the speaker to hurry up and finish. 6) Ceasing to listen when you hear something with which you disagree, and instead starting to think of how to respond.

Keep New Year’s resolutions with these proven steps: 1) Break your goal into many very achievable steps. 2) Create accountability by telling those you admire and look up to what you will accomplish. 3) Remind yourself daily of the benefits of achieving the goal. Use a reminder system so you don’t forget. 4) Give yourself a small reward for every step achieved. 5) Track daily progress in a visual form—spreadsheet, refrigerator calendar, etc.—another reminder so you do not forget to do it. 6) Expect setbacks along the way. Don’t get angry about them—get even!

Do You Need a Digital Detox?

Smartphones, tablets, laptops, and computers dominate our lives. Could you use a “digital detox”? A digital detox is when you switch it all off—eliminate texting, posting, chatting, and snapping for an uninterrupted break. Sound good? If so, try it for a few hours at first. Work your way up to a day or two. Begin by sharing your plan with others. Pick a realistic time like a weekend, and prepare to feel anxious, fearful, guilty, or a little selfish. It’s part of the experience—and it might make you more determined to try it.

Find More Energy When You Come Home

If you’re flopping on the couch at the end of the day instead of tackling your to-do list, try these energizing tips: 1) Revive with 20 minutes of exercise. 2) Take a 25-minute nap. (Studies show a short snooze is perfect for improving alertness.) 3) Stave off afternoon blahs with snacks of whole grains, fruits and vegetables, and protein. Avoid candy and chips. 4) Become a better night sleeper by easing into bed. Read, take a hot bath, and avoid computer screens before bedtime. Try these four strategies over the next seven days, and see if you get more stuff done.

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There’s no pill for a holiday debt hangover, but you can make it disappear faster. Here are the key steps in every approach:

1) Stop borrowing.
2) Begin immediately to spend less than you earn.
3) Use the balance to pay off the debt.
4) Track your spending, and create a budget.
5) Begin saving immediately, and create a fund for emergencies.
6) Pay off your highest credit card first—in most cases this is best.

Discover different strategies at the national Consumer Credit Counseling Services web site www.Credit.org/cccs. Counselors can speak with you by phone, but be sure to check out the CCCS blog, too, where tons of topic-specific articles exist. Idea: Next year try low- or no-cost gifts for friends and family. Google “list of low or no-cost gift ideas” and you will discover hundreds of thoughtful ideas that are caring and just plain awesome.

Difficult customers are easier to manage if you use simple typologies to understand them. Consider these five types of customers: Aggressive, Uncommunicative, Entitled, Know-it-all, and Complainer. Manage aggressive customers by remaining calm and politely offering solutions. This extinguishes their volatility. Uncommunicative customers expect you to read their minds. Know your product, and ask questions to determine their needs. Entitled customers want you to see them as special. Respond to them as an attentive agent and you’ll earn their admiration. Know-it-all customers enjoy thinking they are smarter than you. Don’t fight them. Instead, ask permission to show them what they may not know. They stay in control this way, and they’ll praise you as a professional. Complaining customers have a simpler model. Win them over by apologizing first, then fixing the problem, and lastly explaining what happened. Your role in handling these five typologies is the key to successful outcomes with each of them. Responding effectively takes practice, but it will allow you to work under stress, feel more in control, and enjoy your job more.