

1. The ABCs of the XYZ

OBJECTIVE: Provide a tool for family members to voice their concerns about money in a direct, respectful and productive way.

TIME: 45 minutes

MATERIALS:

Practicing XYZ Handout and Forming XYZ Handout

NOTE TO TRAINER: Take the time to really understand the XYZ statement. Also, it would be helpful to have flipchart pages prepared on the parts of an XYZ statement. You are encouraged to simplify language in the examples to better suit your specific audience. For example, many populations might not understand Insults, but be more comfortable with Name Calling or Disrespecting. In some cases, we have provided alternatives, however, please feel free to create your own examples.

TALKING POINTS: There are times when other people will do things we don't like. If the "other person" is someone who is regularly involved in our lives, then likely we will need to talk to that person about it. Sometimes we have to voice our concerns. However, there are effective ways to talk about concerns, and there are ineffective ways.

Two common but *ineffective* ways to talk about concerns:

1. **Insults.** When you call someone a nasty name or say something to put them down, that is an insult. For example:
 - a. "You're lazy. You're not even trying to find a job."
 - b. "You never think about anyone but yourself."

The problem with name calling is that it hurts other people, pushing them away instead of bringing them closer. Insulting people tends to cause them to want to defend themselves rather than listen to your concern with a desire to change.

2. **Kitchen Sinking.** When you lump together a whole bunch of complaints, griping about everything but the kitchen sink, that's Kitchen Sinking. For example:
 - a. I'm fed up with trying to make ends meet, we never do anything fun, and you're always griping at me.
 - b. Well, you're so impatient, you just want, want, want and never do anything to help.

The problem with lumping is that instead of feeling motivated to try to make things better, it creates a sense of hopelessness. People tend to become overwhelmed when hit with many problems at once.

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Since no one really likes to hear a gripe or criticism (and most don't enjoy griping or criticizing either!), it can help to have a way to say what we need to say in a direct but respectful way. One constructive technique is called the XYZ statement which explains your concern by breaking down the issue into three different parts. It works like this.

1. The first part is to state exactly what the person did. For example instead of saying, "You're so irresponsible," say, "When you spent that \$20 ..."

You'll tend to get better results if you choose to focus on one specific item rather than many. And, when you focus on a specific action or behavior, then you have a much better shot at being heard. The other person doesn't tend to feel like "who they are" is being attacked (and it's very difficult to change who we *are*) but rather something they did (and it's easier to change what we *do*).

2. The second part is to say exactly in what situation this specific negative action happened. The more specific you can be about what you didn't like, the better your chances of getting change in that situation in the future.

So you'd continue your sentence with something like, "When you spent that \$20 yesterday even though we had agreed we would pay for Paul's shoes ..."

3. The third part is to say how you felt when this specific action happened. It's important to remember that other people don't make us feel anything in particular—you are in charge of how you feel. This part shows that you are taking responsibility for your own feelings, and it provides important clues as to what should be done differently next time. For example, if you're feeling scared, then you need to feel safe; but if you're feeling uncared for, then you need to feel that the other cares.

So, you'd finish your sentence, "When you spent that \$20 yesterday even though we had agreed we would pay for Paul's shoes, I felt discouraged that we'd never reach our goals if we don't stick to our plan."

When you put it all together, it looks like this:

When you do "X" (specific behavior) in situation "Y," I feel "Z."

ACTIVITY

Ask the class participants to complete the two handouts.