

## How to Cope with Difficult Personalities

There is no way to completely avoid crossing paths with irritating or frustrating people. Your best strategy is to learn how to deal with them without losing your cool. Follow the tips below so you can gain the necessary skills to handle difficult personality types.

### Difficult Personality Types

Be aware of some of the common difficult personalities:

**The Bully:** Bullies are typically hostile to others, sometimes badgering people to get their way. They may put people down in order to bring themselves up and throw tantrums or belittle others to get what they want.

**The Griper:** Grippers will whine and complain about situations they do not like but do not try to change the situation.

**The Silent Type:** Silent types won't have much to contribute, no matter how much you try to bring them out of their shell. They seem to have little or no opinion on various topics.

**The Very Nice Type:** Very nice types agree to situations to make people feel good. However, they usually don't follow through when they say they will and may not stay true to their word.

**The "Just Say No" Type:** "Just say no" types respond negatively to suggestions and usually don't suggest any better alternatives. Instead of helping the situation and making constructive comments, they make comments like, "That won't work," and then offer no further help.

**The "I Know Better" Type:** "I know better" types act like they know everything and downplay others suggestions. They lead by monopolizing conversations, meetings, and projects and putting through their ideas first.

**The Staller:** Stallers put things off until someone else does the work.

### How to Cope

Now that you are aware of the common difficult personalities, the next step is learning how to handle them. You won't be able to control the difficult person, but you will be able to control yourself and help the situation by following these techniques:

For bullies, be assertive. Don't try to fight them but make your point firm and clear. Use phrases like "I believe" or "I feel" and don't be scared to state your point.

For grippers, let them know that you have heard and understood their concerns and ask them what can be done about it. Try to suggest ways that they could cope or even improve the situation.

For silent types, ask questions that require a more thorough answer than "yes" or "no." Ask them about something you know that they are interested in to help get them going and lead the conversation into what really needs to be discussed.

Very nice people want to be liked. Compliment them and then ask them how they really feel about certain topics. They may be more likely to open up once they know you like them.

Arguing with a "just say no" type won't help. When they respond negatively, respond constructively. Lead by example.

When meeting with an "I know better" person, have all your facts and research done ahead of time. Before you meet with them, take notes about potential problems. Try to encourage the "I know better" person to work with you as a team, instead of on his or her own.

Find out why a staller stalls. There may be a deeper problem and it might be resolved if the person is doing something he or she likes to do.



## Debt, the Double-Edged Sword



The debt amount a person or entity owes to a creditor for funds borrowed is a four letter word capable of conjuring cold sweats in many Americans. Taking on certain kinds of debt may actually be a shrewd, financially sound move, according to experts.

Familiarize yourself with the difference between good and bad kinds of debt.

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## Assess Your Goals Year-Round



If you set professional goals for yourself at the beginning of the year, don't forget to take a look at what you have and haven't accomplished as the year progresses.

Take advantage of the following suggestions on how to coach yourself to a strong finish in the months ahead.

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