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ESSENTIAL LIFE SKILLS GUIDEBOOK

for students, teachers and parents



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CHAPTER 1: HEALTHY NUTRITION

ADOLESCENTS VERSUS NUTRITION

WHAT IS NUTRITION?

As a definition of Nutrition, literally, it can be mentioned that it is the science that studies the nutrients in relation to their effect on the human organism, that is, it studies:

- nutrients,
- the human organism's quantitative needs in these,
- the effects of inadequacy or excessive intake of nutrients,
- the digestion and absorption of end products of nutrients and their role in the body,
- ways of storing any excess of them, and
- overall changes and effects of those changes in the various kinds of foods and how they affect the body.



Nutrition has been one of the three key areas that have evolved in the evolution of Food Chemistry. These three sectors (which followed different directions) are:

- Food Analysis,
- Food Technology and
- the Nutrition.

The further development of the Food Analysis sector now falls, on the one hand, in the subject of Analytical Chemistry and, on the other hand, it is a specialization in automated methods applied in the Food Industry. Food Technology, ie industrial processing, storage, packing, distribution and marketing of food has nowadays, with advancing technological progress, been tremendously expanded, but is now the subject of specialized Technology Sciences.

WHAT IS A HEALTHY DIET?

Diet is the most important environmental factor for health and body shape. Health according to the World Health Organization (WHO) is defined as “complete physical, mental, and social health” and not just the absence of disease or disability. Good health is achieved with proper nutrition. By saying proper nutrition we mean a balanced healthy diet with a proper

meal distribution, minimizing snacks (rich in sugar-fats) and rich breakfast.

WHAT IS ADOLESCENCE?

Adolescence (from Latin *adolescere*, meaning 'to grow up'), is a period of speeding physical, mental and emotional development. Teenagers are ideologists, believe in justice and honesty. They first seek friendship and then their significant other. They have sexual anxieties and questions. But they are also rebels at the same time. Adolescents go through many difficult times, seeking understanding from the family, the social environment, and from school. They feel insecure. They are often inflexible; sometimes cowards and sometimes aggressors. They have anxiety. There are many ways to deal with these different almost contradictory characteristics. Others find a way out through sport, which gives them the satisfaction of creation, justification and fulfillment. Some, however, find a way out through alcohol, smoking, drugs, and excessive or minimal food.



Adolescence in both sexes is the only post-natal period where growth rates increase excessively. The teenage age is considered to begin at the age of 13 years. However, maturation during this period varies so much that chronological age as a development reference point stops being useful. On the contrary, the normal age, ie the age at which the maximum increase occurs, is more important for assessing the dietary requirements of boys and girls separately. Changes that take place in the body during the teenage period are the result of hormones that regulate the development of sexual characteristics. The pace at which these changes occur varies greatly, especially between the two sexes. During adolescence the height increases on average by 26 centimeters for boys and 23 centimeters for girls respectively, while the weight gain range spans from 26 kilos for boys and 21 kilos for girls. Girls have seen an increase in subcutaneous fat deposition, mainly in the lower abdomen area. The area around the hips increases in size and the bones of the pelvis are stretched, preparing them for reproduction. On the contrary, the boys mainly grow muscle tissue and their skeleton gets stronger and heavier. The latter grow at a slower pace than girls, but soon outweigh girls in weight and height.

• Natural Characteristics of Adolescence -

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NUTRITION DURING TEENAGE YEARS

Adolescence is a time of intense changes, physical and mental, behavior and perceptions, goals and orientations, and it is therefore expected that eating habits at that age will be altered, and rel-

evant nutrition advice might often be ignored or often rejected. The acceleration of body growth, the change in the ratio of pure body mass and fat, the intense physical activity and the beginning of menstruation in girls, characterize teenage age. These changes are related and influenced by diet. Regardless of the change in body weight, net body mass increases in boys by 35 kg and in girls by 19 kg between 10-18 years old. The increase in the weight of girls is largely attributable to the greater fat deposition (25% of the total body weight), compared to the boys' (14%). The significant increase in pure body mass in boys, coupled with higher blood volume increase, compared to girls, justify the more frequent development of iron deficiency anemia in them during teenage years. During the teenage age there are also increased needs besides iron and for the other minerals of calcium, zinc, manganese as well as proteins. The energy required daily during this period amounts to 50kcal / kg body weight or 16kcal / cm body length for boys and 40 or 14kcal respectively for girls. The amount of calories taken must cover the needs for basic metabolism, requirements for physical activity and development. Since energy and nutrients are used primarily for basic metabolism and exercise, any unsatisfactory diet can negatively affect growth.

THE NUTRITIONAL AND ENERGY DEMANDS OF TEENAGERS

Adolescence is an intensely anabolic period and, of course, there is a strong need for complete and qualitative nutrition to avoid inadequate intake of energy and other macronutrients and micronutrients. By particular needs in children and adolescents we mean, in addition to the overall demanding energy consumption, adequate nutrient intake due to increased daily protein, calcium and iron needs, while paying significant attention to over-consumption of foods high in fat and simple carbohydrates. However, inadequate nutrition results in weight loss, growth rate disruption, metabolic loss, fatigue, lack of concentration, symptoms of depression, reduced resistance to infections and amenorrhea in adolescents. In addition, many nutrition-related health problems such as obesity, acne, various psychosocial problems, anorexia nervosa, bulimia, caries, etc. should not be underestimated. Family information and education, as well as school education, can greatly help confronting dietary disorders, towards achieving proper nutrition at the stage of childhood and adolescence.

Energy Requirements:

- The energy needs of teenagers vary, depending on the rate of growth, weight, height and physical activity.
- The boys' energy needs are higher than those of the girls', because they grow faster and, as observed, they have more developed muscle tissue.

THE EATING HABITS OF TEENAGERS

During the adolescence, great changes occur, both physical and psychological, as

well as rapid physical, emotional and intellectual development. These changes also have an impact on the teen's eating habits. There is a strong desire for independence and differentiation from family habits or routines. Teenagers often feel uncomfortable with the constant changes in their appearance and have a difficulty in accepting them, as they tend to compare themselves to international body standards presented worldwide. This process makes them very vulnerable and their dietary habits too often are affected. Efforts to acquire muscle fat in boys and attempts to lose body fat in girls often lead to the use of substances that are harmful to health. In a survey conducted in 1990 in 11,500 children in America, 34% of girls and 15% of boys think they have excess fat. 77% of girls want to lose weight. The most interesting fact, is that girls who think they have a normal weight, 25% of them still want to lose weight whatsoever! On the other hand, 16% of the boys and 7% of the girls consider themselves to be very weak and 26% of boys want to add weight or extra muscle tissue. In another study it became clear that adolescents go on a diet, even when they have normal weight. Adolescents are characterised by an increased tendency towards independence, a busy schedule, an intense need for social life, and they spend a lot of time outside their homes. This creates disruptions in their daily eating program, favoring the omission of breakfast and other meals replacing them with snacks as teenagers are away from home. These quick meals might satisfy their appetite, on the other hand they are lacking in nutrients. Research has found that that 25% of the daily energy intake is made up of sweet and soft sugars which are empty calories. Teenagers are particularly prone to promotional messages. Television, magazines and of course the powerful social media are shaping opinions and role models on physical appearance and body shape. Unfortunately, the most popular foods are those of empty calories, that is, those that include foods high in fat and simple carbohydrates. Finally, teenagers are beginning to consume alcohol at an early age. Statistics show that young people start drinking alcohol for the first time around the age of 13, so they quickly get used to alcohol, making it an important part of total calorie intake, thus affecting their dietary requirements.



UNSATISFACTORY DIET OF TEENAGERS

Studies on young people's nutrition have found that from all age groups of children evaluated dietarily, adolescents have poor nutrition at an alarming percentage. These observations particularly refer to the intake of calcium, iron and vitamins A and D. This



is more evident in girls, as most often they are subjected to strict dieting for aesthetic reasons. Inadequate food intake is also attributed to the consumption of soft drinks, coffee, tea, alcoholic beverages and the worrying exclusion of milk and fruit juices from their diet. Adolescents also have the largest discrepancies even at their meals, basically skipping breakfast and replacing lunch or dinner with fast food. Several studies have shown that teenagers on average have two to three meals of this type per week. The problem

naturally becomes greater when these foods are consumed systematically by even younger children. It has been calculated that a meal made up of a hamburger, fried potatoes and a cola type drink, covers 36% of the recommended daily energy intake. 50% of these calories come from fats which are highly saturated, even when vegetable oils are used in the preparation of these foods. The high temperature developed during frying, increases the saturation of fatty acids. It is noted that this type of diet with junk food leads to a negative balance of calcium during adolescence, a time when a high calcium intake is required to meet the needs of rapid skeleton development.

• Characteristics of unsatisfactory nutrition of adolescents:

- They do not get breakfast. This results in the consumption of various snacks during the day, such as chips, croissants, chocolates and others containing too much fat and sugar. They have messy meals. They show a special preference for junk food, fried potatoes, pizzas, pasta and sweets and usually avoid fruits and vegetables.
- Overwrap alcoholic beverages.
- They often resort to hunger diets. They alternate with periods of overeating.

This unhealthy diet with scarce food or overconsumption of food, results in an increase in the number of obese adolescents and is the cause of various diseases in the long term, such as arteriosclerosis, hypertension, allergies, migraines, dermatoses, cholesterol, constipation, caries, fatigue, aggressive behavior. Teens spend a lot of time away due to a lot of responsibilities as well as eat away from home and wherever they wish, with their peers. They also skip meals and eat when they have time. Inevitably, they have an unstable diet because of their workload (social activities, school, work). The snacks cover $\frac{1}{4}$ of the daily energy intake of a teenager. Snacks usually do not provide the required amounts of calcium, iron, vitamin A and folic acid. This requires the intake of a wide variety of foods to meet the nutritional needs in these nutrients of adolescents.

CONSUMPTION AND USE OF SUGAR, ALCOHOL, NICOTINE

Sugar and hyperactivity in teenagers

A hyperactive child is defined as a child who is chronically disproportionate to their age in terms of mobility, with difficulty in attention and concentration, and impulsive behavior or such “explosions” that cause problems in school and at home. The syndrome is usually seen in boys aged 1 to 16 years. Its frequency varies from 1 to 5% of children of this age in different countries. Initially, the aetiology of the syndrome was attributed to the consumption of foods containing various additives, dyes or salicylic acid (aspirin) found naturally in some foods. Recent views suggest that this syndrome is due to the consumption of sugar. This hypothesis is based on two theories:

- Hyperactivity is due to a child's allergic reaction to processed sugar.
- The syndrome is due to a reactive type of hypoglycemia due to hyperinsulinemia caused by the consumption of increased amounts of rapidly absorbed carbohydrates. This theory is also reinforced by the fact that high-protein diet improves the manifestations of the syndrome.

Syndrome therapy is dietary, pharmaceutical, psychiatric or a combination of the above. Dietary therapy was previously based on excluding chemical additives and dyes from the child's diet. Although this therapeutic approach is not scientifically fully acceptable, it is good to apply for at least one month and to see if there will be any improvement. Stopping carbohydrates with a high glycemic index sometimes improves the symptoms of the syndrome and, of course, has no effect on the adolescent's health.

- Alcohol-smoking –

A survey of high school and senior high school children in the United States found that the most used drugs were inhalants, alcohol, nicotine, amphetamines and then all other drugs. According to the same survey that lasted 10 years, 9 out of 10 students used alcohol, 50% of them used marijuana, one in six had used cocaine and one in 8 LSD. From 1986 to 1987, cocaine use fell to 16.9% from 15.2% and was the first time after 12 years when this percentage declined. Smoking is one of the most serious problems in this age with significant effects on health, nutrition and absorption of nutrients (smokers weigh less and easily put weight when giving up smoking, etc.). Efforts to deal with smoking should also be made with the help and co-operation of the family without overlooking the problem of passive smoking. Teenagers can get involved with alcohol and drugs in a variety of ways. Unfortunately, teenagers do not understand the relationship between what they are doing today and the con-





sequences that may arise in the future. At this age experimentation with alcohol and other drugs is quite common. Teenagers tend to feel that nothing can happen to them and that the problems affecting others will not happen to them. The use of alcohol and smoking starting at an early age increases the chances of using other drugs at an older age. Some teenagers will experience, experiment and stop. But others will continue to use them occasionally. Some others will develop an addiction to find other more dangerous drugs that will cause significant damage to their own body and possibly others. Adolescence is a critical period when children want to experience new things. Teenagers use alcohol and drugs for many reasons, such as curiosity or because they make them feel great, more confident, more appealing to their peers and the opposite sex or think they give them a sense of belonging to the world of grown-ups. They may also think that it reduces stress either because it makes them feel good, or because others do it and adolescents need to fit in with others. It is very difficult to predict which teenagers will just try and stop and who will continue developing addiction and serious problems. Adolescents have a high risk of developing serious alcohol problems and drug addiction. More at risk are those who have a family history of drug use or depression. Also those who have a low sense of self-esteem or feel that they do not fit into the community and feel unimportant are high risk groups. Unfortunately, the use of illegal substances by young people is increasing, especially among younger teenagers. The average age of first-time use of marijuana is around 14 years, while alcohol is around 12.



The use of alcohol and marijuana by schoolchildren has become a frequent and worrying phenomenon. Drug use by adolescents leads to a number of negative effects. The risk of later drug use in life, school failures, reduced skills, the risk of accidents, violence and crime, unprotected dangerous sexual behavior and suicide are among the problems threatening the present and future phases of the adolescent's life.

THE IMPORTANCE OF BREAKFAST

Breakfast is considered to be the most important meal of the day and there is now scientific evidence that supports this view.

The benefits of a regular breakfast:

- Regular consumption of a defatted cereal, such as oatmeal or fiber-fortified breakfast, increases the chances of adolescents and adults achieving the recommended intake of 20g of dietary fiber per day.
- Compared to people who do not consume breakfast, those who eat breakfast regularly have a higher intake of micro-elements, the deficiency of which is not replenished in the next meals.
- Most studies on the nutritional importance of breakfast indicate that the daily amount of energy from fat is lower in people who eat breakfast
- People taking breakfast tend to have lower cholesterol levels, compared to those who start their day without breakfast.
- A well-balanced breakfast especially helps children and adolescents respond to the cognitive (understanding and memory) and learning requirements of education.
- In addition, a proper breakfast reduces the feeling of hunger throughout the day. This avoids eating ready-made meals or more snacks.
- We should not forget that in the morning the working off ability of our body is increased and the calories we take do not turn into extra weight.
- Breakfast can positively affect memory and cognitive ability, possibly with the increase in blood glucose levels.
- Children and teenagers who take a high energy breakfast (at least 20% of energy needs) show significantly increased creativity and ability to volunteer at school.

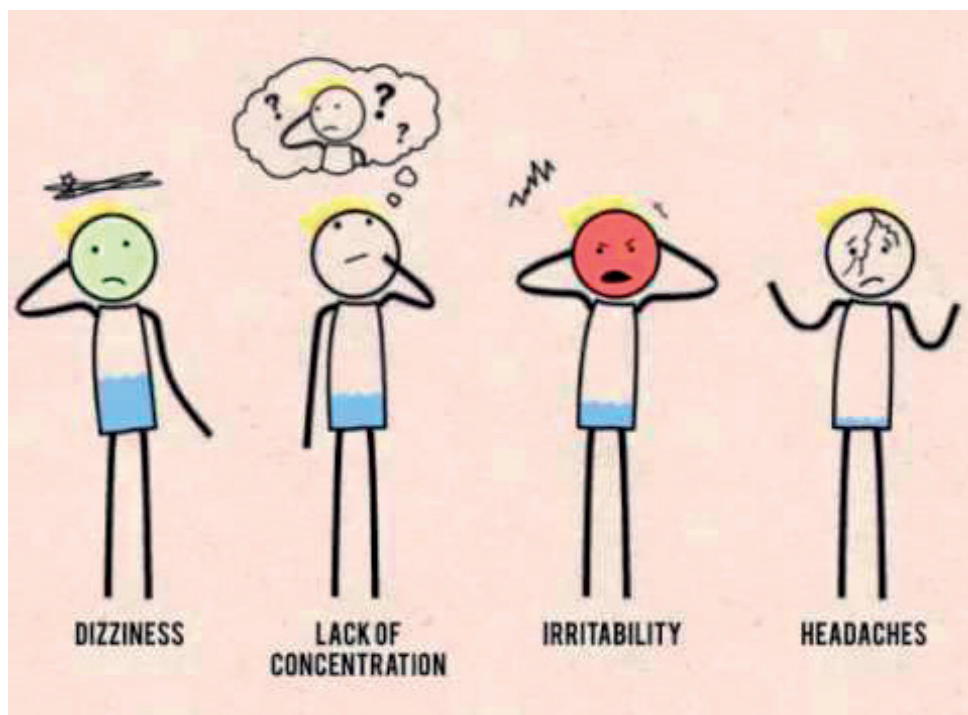
What is Breakfast ?

- Breakfast is the first meal of the day that people usually take. The word "Breakfast" means breaking the fast after one has not eaten since the night before.



THE IMPORTANCE OF WATER

You see constantly people around you carry a bottle of water and you are stressed with them when you see them almost forcibly emptying it sip by sip. That's because they were told that this is good for the health and they have to do it. Or that it weakens or dissolves fat and the like. There are abundant "tips of advice", "magic rules", "wonder advice" about how water can make all one's problems disappear. But let's look at some basics about water. At first, the importance of water for life is decisive, as humans can live without food for months, without water, however, only a few days. But why is water so important for our survival? At first, 40-60% of human weight, consists of water. Approximately 2/4 of this percentage is found intracellularly, ie in our cells; and the rest extracellularly. Under normal conditions, humans take up and dispose of about 2-2.5 liters per day. Of this disposal, 1.4 liters are drinkable liquids, 0.7 liters come from our food and about 0.2 liters of water comes from the burning of these foods. The primary disposal channel is urine and, to a lesser extent, faeces and sweat. Naturally, the facts change in warmer environments where sweat plays a more important role in water excretion as it is of primary importance to the process of thermoregulation, that is to maintain a certain range of body temperature constant, because without this process we would not live. Let us see, however, how much water we need today and what has changed from what we previously believed. Until and very recently we had the recommen-



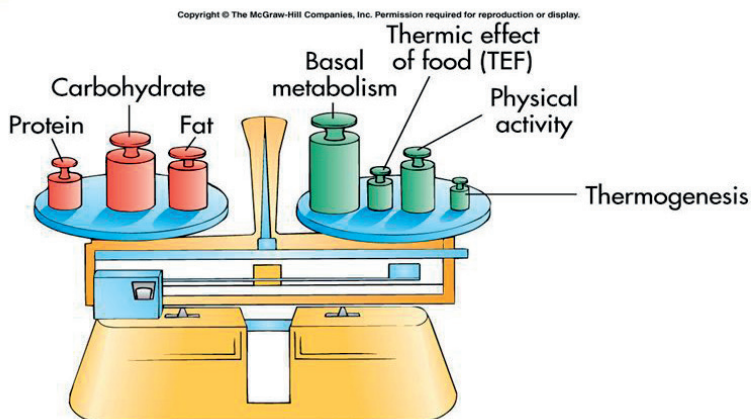
dation for water consumption of at least 8 glasses per day. Today this is not the case. According to the official statement of the Institute of Medicine of the National Academies of Sciences conducted in 2004, 80% of our needs are covered by drinking water, soft drinks, juices, coffee, tea, and so on. The remaining 20% comes from our food. Also, according to Harvard Medical School Health Publishing, September 2016, "There's no one-size-fits-all answer". Dr. Seifter says: "Water intake must be individualized, and you should check with your doctor to be sure you're getting the right amount". It's not just water that keeps you hydrated. All beverages containing water contribute toward your daily needs. And it's a myth that caffeinated beverages or those containing alcohol are dehydrating because they make you urinate. They do, but over the course of the day, the water from these beverages still leads to a net positive contribution to total fluid consumption, according to an article in the 2015 Harvard Men's Health Watch. We should therefore keep in mind that coffee, tea, soft drinks, juices and milk are sources of intake of the necessary fluids even if they do not contain pure water as such. But beware, for, there are many reasons why water is still the better choice. Remember, sugary drinks can lead to weight gain and inflammation, which can increase your risk for developing diseases such as diabetes. Too much caffeine can give you the jitters or keep you from sleeping. And, alcohol intake should be forbidden for adolescents. Additionally, because some of the above can be combined with large quantities of sugar, subsequently the feeling of thirst is not satisfied. Then, we are entangled in a vicious circle, consuming more and more of those sugary beverages in the hope of quenching our thirst. Overconsumption can make it difficult to control weight. At the same time, food contributes large amounts of water to the body, especially fruits and vegetables, with their water content approaching 90% of their composition. The tomato for example, which is a solid food, offers our body more water than milk that is considered a liquid food. Taking coffee, tea or soft drinks with caffeine contributes to a positive balance of fluid for our body. Let us not become maniacs trying to reach the top of 8 or more glasses of water per day that several articles suggest. Inadequate intake of water may result in : weakness, headaches, irritability, bad breath, dizziness, muscle cramps, disruptions in mood and cognitive functioning, alertness and focus impairment, failed weight loss efforts etc.

BALANCE-BMI

WHAT IS ENERGY BALANCE?

The Energy Balance should be considered like a scales on which, on the one disc, we place the energy (calories) we take (Energy Intake) from the food and liquids we consume, and on the other disc we place the calories we burn (Energy Consumption). If the energy expended by the body for its operation is equal to the energy of the food consumed, the mass of the human does not change, but when the body receives more than it spends, it stores the excess calories as fat in the fatty tissue. So a positive energy balance simply means weight

ENERGY BALANCE



gain and a negative energy balance means weight loss. Energy intake needs not in depth explanation. Each food or drink has a specific number of calories, the sum of which is the total energy intake. Energy consumption is divided into three distinct parts: **Basic Metabolism** (The energy our body needs to perform its basic functions such as blood circulation, brain function, lung function, etc.). **The energy we consume because of physical activity**. (work, walking, gymnastics, etc.). **Thermogenic Feed** (The energy we consume for digesting and absorbing food forms a small part of total energy consumption).

Requirements for calories (in kcal) for each gender and age in three levels of physical activity

Gender	Age	Activity		
		Sedetary lifestyle	Moderately active lifestyle	Active lifestyle
FEMALE	9-13	1600	1600-2000	1800-2000
FEMALE	14-18	1800	2000	2400
MALE	9-13	1800	1800-2000	2000-2600
MALE	14-18	2200	2400-2800	2800-3200

(HHS / USDA Dietary Guidelines for Americans: 2005)

Sedetary life means only light physical activity associated with everyday life. Moderately active lifestyle includes physical activity equivalent to walking about 1.5 to 3 miles a day at 3 to 4 miles per hour, along with physical activity associated with everyday life. Active lifestyle includes physical activity equivalent to walking more than 3 miles per day in 3 to 4 miles per hour, along with physical activity associated with everyday life.

WHAT IS BMI?

The **BMI = Body Mass Index** is nothing more than the number that results when we divide one's weight into kilos with their height measured in meters and raised in the square. In other words, BMI (or Body Mass Index) is the quotient resulting from the fraction:

$$\text{Body Mass Index} = \frac{\text{Weight (in kg)}}{\text{Height}^2 \text{ (in kg)}}$$

In general, the more the BMI increases, the more obese the human is. Increasing fat tissue increases the likelihood of serious illnesses and metabolic complications that adversely affect patients' life expectancy.

HOW DO THEY RELATE TO THE ADOLESCENT METABOLISM?

In Biology, the term metabolism characterizes the sum total of biochemical processes that occur in cells of an animal or plant organism in which either energy is stored (anabolic process) or energy is released by biomolecule energy (catabolism). Therefore, metabolism involves all those biochemical processes involved in the production and release of energy, as well as in growth. Thus, from the above assumption, these procedures may be either anabolic (composition of substances) or catabolic (break down of substances). In this case, all metabolic reactions take place at various stages of time where chemical compounds are gradually formed or broken down. Each such stage of the "metabolic pathway" is catalyzed by a different enzyme, each time the structure of which, is to be encoded by a particular gene. The final product of any such process is called a metabolite. It is noted that all metabolic processes also involve a specific "carrier of energy" molecule called ATP.

Generally:

All the energy contained in the burnt nutrients is manifested either as heat, or as work done in the environment, as an increase or as a loss. Every person has to take with their daily diet a quantity that keeps the metabolic rate at ease and the basic metabolic rate stable. The first is quantitative and nutritionally related, while the second is a clinical term for metabolism measured under defined conditions. The nutritional status of the body affects the efficiency of metabolic processes. Numerous vitamins, minerals and other co-factors, along with water, contribute to the environment so that cell metabolism works efficiently and productively.

Anabolism (energy storage) -

The human body can store almost all of the energy contained in the foods as glycogen or triglycerides. Because the energy gain from the body is intermittent, while the energy expenditure is continuous, the body must store and then share the energy. Energy storage is not cost-effective, although it is relatively inexpensive from an overall energy perspective. Lipids are the most concentrated stock of energy stores. The available energy stored in fat far exceeds that stored in carbohydrates and proteins.

Catabolism (release of energy) -

When energy use exceeds the availability of energy from the diet, the body uses its stored energy to meet its needs. The first step in energy catabolism is the breakdown of glycogen or triglycerides into simpler compounds. This occurs in skeletal muscles, liver and adipocytes. The second stage of catabolism of carbohydrates is glycolysis, whereas triglycerides are β oxidation of fatty acids. The final, common stage is the cycle of citric acid and oxidative phosphorylation.

RESULTS - IMPACTS

NUTRITIONAL AND PSYCHOLOGICAL DISORDERS DURING ADOLESCENCE

Generally:

Obesity, psychogenic or neurogenic bulimia and anorexia nervosa are the most important eating disorders observed in teenage years. So, because of their concerns about their silhouette, teenagers follow slimming diets leading to neurogenic anorexia. On

the contrary, many children with psychological problems resort to over-eating as a way out and as a sort of redemption from the difficult family or social environment in which they find difficult to adapt. Finally, it is important to follow the necessary measures and appropriate nutritional management to protect the health of teeth (caries) at this age.



Obesity: Obesity is defined as the condition in which total body fat has increased dispro-

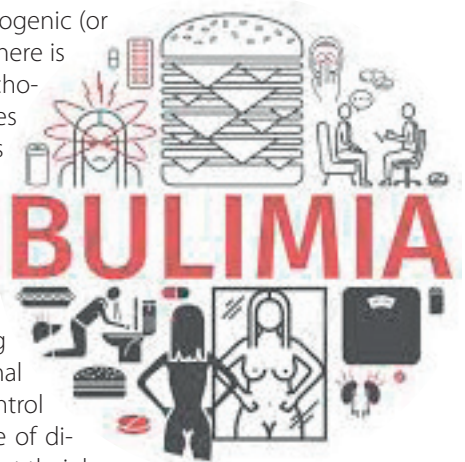
portionately compared to other tissues and at least 20% more than normal. Obesity in adolescents is a complex disorder, which has general causes, causes that are associated with the child's behavior and causes originating from the child's environment. Teen obesity has increased by 50% since 1976, but studies show that in less than 20% of cases the disorder is recognized as serious enough to start treatment. The official definition of obesity is: "Obesity in adolescents is considered to be the situation when the height-to-weight ratio is in a 90% position in the development curves of the National Center of Health Statistics". Also poor nutrition during adolescence combined with the difficult psychological conditions of this age can create various health problems such as peptic ulcers, dyspepsia, neurosis, gastritis, acne, hypertension, cellulitis, which, in turn, can lead to:

- Psychosocial abnormalities
- Cardiovascular abnormalities.
- Delay in appropriate growth.
- Final height, less than what could be achieved.
- Psychological problems. Because unnecessary weight often prevents teenagers from playing, running, doing sports, they have low self-esteem, feel unhappy and slowly begin to withdraw themselves from social active lifestyle.

Teenage obesity puts the child at risk for serious pathological conditions, even before becoming an adult. These conditions are hyperlipidemia, increased heart rate and heart failure, early puberty, type 2 diabetes mellitus and polycystic ovary syndrome. Rare complications of obesity at this age are hypertension and the brain's pseudo-brain. Another important complication of adolescent obesity is melancholy and social isolation.

• Bulimia Psychogenic:

The other Frequent disturbance during puberty is psychogenic (or neurogenic) bulimia. In bulimia psychogenic, although there is weight loss, it is not to the same extent that occurs in psychogenic anorexia. Its main characteristic is repeated episodes of overeating, with rapid consumption of large quantities of easy food of high calorie value. Episodes of bulimia are often related to stressful stimuli. During these episodes, the individual can not control themselves and does not stop eating. A bulimic person usually eats secretly and stops only when the stomach hurts, when the bulimic sleeps, is interrupted or causes vomiting. Severe vomiting is inflicted to relieve the individual, alleviate the abdominal pain, reduce guilt, and control weight. Other ways to control weight are diet, fasting, exhaustive exercise and the use of diuretics or laxatives. The bulimic people generally know that their behavior is abnormal. So, they often feel depressed and blame themselves. Often, being too

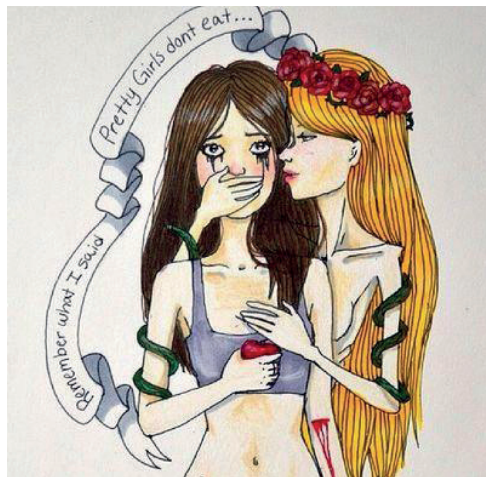


concerned with weight or repeated episodes of overeating and vomiting create social or professional problems. The aetiology of bulimia is not yet clear, but it is likely to be associated with a combination of genetic factors, familial conditions and high levels of stress. The treatment of bulimia, though not always successful, is based in reversing the mental disorders of the individual. The main consequences on a bulimic person's health are the swelling of salivary glands, erosion of teeth enamel, eye microvasculature, upper gastrointestinal irritation, hypokalaemia, hypomagnesaemia, etc. Dietary intervention in neurogenic bulimia has as its main objective the reduction of the overeating-food cycles aiming to eliminate them altogether, and the establishment of a normal diet. To achieve this, patients should be trained on the basic principles of proper food selection and meal sharing in order to achieve a healthy body weight. The diet plan should be flexible and provide normal intake of proteins, carbohydrates, fats, vitamins, and minerals and should meet daily calorie needs. Encouraging the patient to record the weight and the foods they consume daily give them the sense of safety and control of his body weight.

• Psychotic anorexia/ Anorexia Nervosa:

It is displayed during teenage age, especially in teenagers. It is a serious psychosomatic self-inflicted starvation syndrome in which the individual at will decreases food intake to precarious levels. This unwavering pursuit is weight loss due to an unjustified "fear of fattening" that ultimately leads to excessive slimming. Its main features are significant weight loss, intense fear of imminent obesity, physical image disorder, emotional deficiency, lack of self-confidence, inadequate personality integration, inability to recognize bodily sensations and amenorrhea in girls. Loss of weight is usually achieved by reducing the total amount of food, with a disproportionate reduction in carbohydrate

and fat-rich foods, with vomiting, using laxatives or diuretics and exhaustive exercise. A frequent result, is also the disruption of the electrolyte balance of the body, as well as the deficiencies in zinc, copper and others. In terms of behavioral characteristics, patients suffering from "anorexia nervosa", although they exhibit many classical, physiological and laboratory symptoms of starvation, they remain very active, deny the feeling of hunger and complain that they feel fat even when they are visibly starved and sick. The causes of this disorder are not fully understood. It seems, however, that social factors (superfluous goods, aesthetic standards) and the family (overprotective or demanding families) play a crucial role. For the treatment of anorexia nervosa, which remains difficult, particularly in the long run, the main areas of treatment include medical management, psychotherapeutic interventions and



pharmaceutical therapies. The clinical effects of anorexia nervosa are hypotension, bradycardia, hypokalaemia, decreased resistance to cold, loss of fat, loss of bone mass, constipation, dry skin, even death. The main objective of the dietary intervention is:

- achieving a healthy body weight
- modification of dietary behavior

• Depression-Melancholy

Depression in puberty is a very common situation. It is usually transient and is part of the changing emotional state of puberty. If depression - melancholy is the predominant mood of the adolescent, then it is considered as a clinical disorder. The reactions of normal depression are unexplained and strange. Thus, there are cases of teenagers who are constantly overwhelmed, socialise with the wrong people, become dangerously bold, reckless, they behave sexually liberated, subject themselves to food and water deprivation, or they may become members of social groups with harsh discipline. It can still be driven to more extreme situations such as drugs, crime, suicide, etc.

PSYCHOLOGICAL SUPPORT

In adolescence, when the young person experiences so intense feelings, and is concerned almost obsessively with his external appearance, the distortion of the teenager's self-image from obesity or starvation has psychological effects that are difficult to estimate to their full extent. Depression is a common symptom. Not being accepted by their social environment, gradually leads to the adolescent's isolation, to an even greater restriction of physical exercise, to frequent eating especially the sweets and junk food, which remain as the only shelter and sole source of pleasure. At some point, the adolescent makes the decision to follow a healthy diet, but they set such a short time to reach this target that it cannot be achieved. This results in frustration, anxiety and annoyance leading to a deteriorating state instead of a promising one. The best results of dealing with adolescent obesity or starvation are when dietary treatment and psychological treatment and exercise are combined with proper guidance to the adolescents family. The goal of this psychological treatment is to alter eating behavior and increase exercise to reduce body weight.

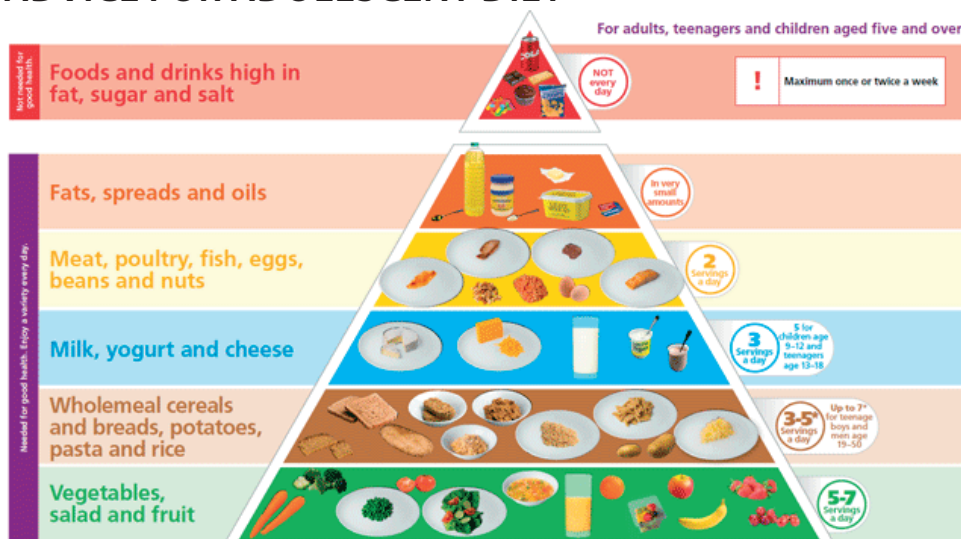


• Behavioral modification and social support

Long-term changes in dietary behavior are required to maintain weight stability. Former over-

weight people should learn ways to increase their energy consumption while reducing their intake of food on a permanent basis. Although there are official programs to modify behavior, most patients can learn some basic strategies from the specialist monitoring their progress. The most useful way to modify dietary behavior is programming, recording and receiving support and positive feedback. Patients can be taught how to plan their meals in advance, as well as their physical and athletic activities. They are then instructed to record their behavior regarding these two activities. While recording significantly helps change behaviors, careful consideration of data by the specialist can help to realistically assess data and to search for more specific solutions to overcome problems. In all cases, emotional support and reward of targets when they are achieved is very effective. Social support is an essential component of success for lifelong weight loss. Most successful programs include support for each member from their surrounding environment, whether it be family, relatives, friends, workplace, school. This will help the individual gain confidence, acceptance, and be able to change their mentality to a positive one.

ADVICE FOR ADOLESCENT DIET



Diet in teens should be balanced. That is, it must provide all the necessary nutrients to develop and ensure the good functioning of the body. Adopting a proper diet during teenage years is sure to benefit the health of the person in later life. Low-fat diets and a high carbohydrate and micro-nutrient diet help both in teenage development and on the other hand protect these people's lives in this tender age from chronic dietary-related illnesses. Adolescents should be encouraged to consume foods from all food categories. This ensures satisfactory admission of nutrients to the human body. The human body needs over forty nutritional elements (vitamins, amino acids, fatty acids, trace minerals) and good sources of energy (calories from carbohydrates, proteins and lipids). There are foods poor and rich in various nutrients, but none contains them all.

The greater the variety of foods, the greater the chances of satisfactory intake of one ingredients, while avoiding the risk of unwanted ingredients being accumulated in the body. Parents should not “force” adolescents to follow a particular diet; in most cases teenagers who feel pressured by the family environment react and follow the sheer opposite diet. Parents should therefore make every effort to ensure that their children have freedom of choice in their diet and provide them with a natural environment that benefits their health as much as this can be possible in urban centres. They should also encourage them to adopt proper dietary choices. The snacks to be offered at home should consist of low-cost foods and of high nutritional value (low in sugar and fat). Some guidelines for proper nutrition during teenage years are:

- Focus on the consumption of complex carbohydrates such as bread, cereals, fruits, vegetables, potatoes, rice, macaroni, dried beans etc.
- Avoid high intake of saturated fatty acids; lean beef, chicken and fish are preferred
- Consume dairy products at your meals. During adolescence calcium deficiencies are observed. Foods rich in calcium include milk, yoghurt, cheese and more.
- Eat foods rich in iron such as red meat, chicken, fish, eggs. Dried fruits etc, should also be included, especially due to the fact that many teens are following vegetarian diets or overeating dairy products there is a lack of iron. Also drink fresh citrus juices, which are rich in vitamin C and help in the absorption of iron. Choose fresh fruit, raisins, low fat cheese crackers, lots of vegetables, yoghurt or fruit cheese in the middle meals.
- Eat a full breakfast of cereals or bread, milk, juice, etc. Thus, satisfactory calcium, riboflavin and folic acid intake is achieved. Also avoid snacks that are high in sugar and fat.
- Go for cereals, bread, wholemeal crackers. By doing so you get enough of your daily fiber.
- Prefer vegetable fats such as olive oil.
- Limit salt and sugar to your foods.
- Avoid industrialized foods rich in additives.
- Limit non-nutritious foods such as chocolates, biscuits, ice creams, etc.
- Incorporate physical activity in your life. Ride your bicycle, go on brisk walks when you feel stressed, listen to your favourite music while walking, use the stairs instead of the elevator. Go outside and enjoy nature. Get away from the video screens and out of the couch!!!!



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ΓΝΑ Ελληνικός Ερυθρός Σταυρός, Τμήμα Ενδοκρινολογίας, Διατροφή και άσκηση στην εφηβεία.

CHAPTER 2: CAREER GUIDANCE.

“A goal without a plan is just a wish.”
— *Antoine de Saint-Exupéry*

Why do everybody needs to plan a career? You are unlikely to fall into your dream job simply by wishing for it. You will need to plan the career and life that you want. Understanding what you really want to achieve and identifying what you need to do to achieve this will bring you closer to your goals.

Outside events can and will derail your best laid plans. These can include the economic environment, circumstances in your firm, and changes in your family life or illness. You have no control over these and how they impact your career. **You can however significantly increase your chances of success if you plan and actively manage your career.** This is an ongoing process and one that needs commitment, but it isn't as arduous or as time consuming as you might imagine.

PREPARATORY PHASE



How to start job hunting procedure?

Start from writing really good CV and such things as a resume and a cover letter in addition to a job application. When you submit a resume with your job application, it is important that your resume is well organized and polished. You also want to be sure that your resume is a match for the job you are applying for. Here is some tips how to write really good CV.

NOTA BENNE: all these advices also are useful for writing resume.

HOW TO WRITE THE RESUME?

How a good students resume should look like?

- **Contact information:** professional email address, phone number, country/ city (if you apply in other cities or countries specify in the cover letter if you are willing to relocate), professional social network profile.
- **Professional Summary:** a summary for a resume needs to combine your most important achievements together with your skills and match the profile of the person the employee is looking for as described in the job ad.
- **Professional Title:** a professional title for a resume will need to match the position/title that is advertised in the job ad.
- **Education:** include your thesis or the most important courses that you took which are relevant to the job you are applying for. Include your grades only if they are above average.
- **Work or Relevant Experience** (if you have any work experience during your study years, it will help you a lot to differentiate your application.
- **Volunteer Experience**
- **Personal Projects**
- **Skills/Expertise**
- **Conferences and Courses**
- **Organizations (such as the student organization, AIESEC, etc.)**
- **Certificates**
- **Publications**
- **Awards**

• Skills to Put In a Student Resume

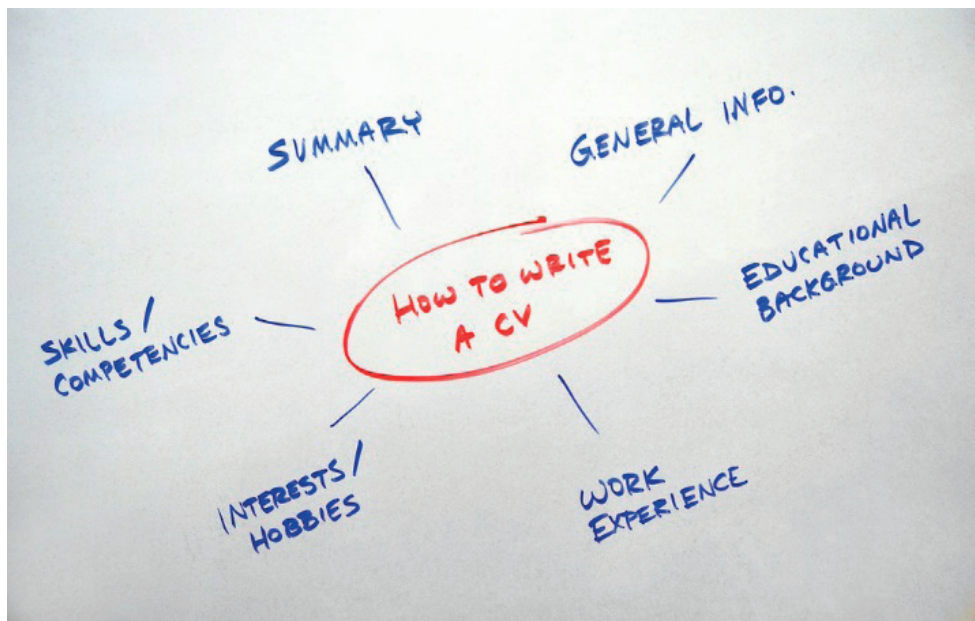
Depending on what you have studied, your skills will differ drastically. However, there are some skills that are demanded no matter what industry you will work on, since the majority of jobs require working with other persons.



• Skills Examples for Students/Graduates

- Communication
- Teamwork
- Adaptability
- Punctuality
- Organization
- Flexibility
- Problem Solving Abilities
- Motivation
- Patience
- Persuasion

HOW TO WRITE A GOOD CV?



1. Chose a CV form (you can fill in Europass CV on the internet).
2. You can create your form according your wishes.
3. Write clearly and concisely. You have to pay attention to job advertisement and what is important to employer.
4. A CV or resume should be short - 1 or 2 pages are enough. Show your best skills. Write everything what will attract employer - give information not only about your experience, education, but also about your skills and qualities which will be useful in your future job.

5. Your CV should be formal. Don't write too much about your personal qualities or hobbies. It is better to show your skills and competence. Check your spelling and punctuation.
6. Send your CV without mistakes.

• CV structure.

1. Personal information. Write your name, surname, address, telephone number and e-mail address. You do not need to write your age, nationality .
2. Education. Write what qualification have you and what educational institutions have you graduated from. Do not write the institutions, if you have just basic or secondary education. Do not forget what courses and seminars have you attended.
3. Job experience. Write about companies you have worked at and what skills you have gained.
4. Competences. Write about your skills and competences: foreign languages, social skills and competences (communication, ability to work in teams), technical skills and competences (computer literacy, driving licence) organization skills (ability to lead and organize).
5. Other information. Write about your personal qualities and hobbies.

Write a CV which shows your best skills and qualities.

HOW TO WRITE A COVER LETTER

A cover letter is a written document submitted with a job application explaining the applicant's credentials and interest in the open position.

Therefore, your resume or CV should all the time be sent together with a cover letter that supports and elaborates more on your previous achievements and skills that make you the perfect candidate for this particular job opening.

• What to include in a cover letter ?

1. Your name and contact details
2. The name of the company you are applying to and its address
3. Date when the cover letter was created
4. Dear Mr./Ms. First name + Last Name (or the department you are applying to, more details will follow)
5. Content (this will be explained in more details)
6. Sincerely, (or similar)
7. Your Name/Signature

Keep in mind that your cover letter should complement and add value to your resume (CV), therefore do not just copy + paste the achievements from your resume in your Cover letter .

• Addressing a cover letter

Firstly, include a formal full name salutation including the hiring manager's first and last name, including as well "Mr." or "Ms." (for example: Mr. John Doe or Ms. Jane Doe).

In the case, you can only find the founders or the executives of the company listed on their website, try to address it to the person that is responsible for the department you are applying for since it will show that you took the effort to find someone responsible for the position.

• **How to start a cover letter - introduction**

It is critical to already mention in the introduction the most valuable skills that you possess that are also present in the job ad to highlight that you are the ideal candidate they are looking for. Briefly covering this in the introduction will offer a preview to what will come next. However, try to make an original introduction based on your personality, using the same language as the company to showcase that you already know their culture.

• **The Body of the cover letter**

In one or two longer paragraphs (you can include here also bullet points) try to explain your sincere interest for this position, and how your previous achievements will meet the expectations listed in the job ad.

• **The Conclusion of a cover letter**

It is decisive to end your Cover letter strong with a call for action because this will be the last part the recruiter or employer will read.

By writing a persuasive, convincing and exciting closing, you will leave the reader with the impression that you are the perfect match to be called for an interview.

• **How to end a cover letter ?**

Remember that the cover letter is a formal document; therefore there are some specific conclusion/closing paragraphs as mentioned before.

You can see in the following comparison the best examples of closing expression that can be used before your full name/signature and the ones that would be unprofessional:

• **Cover letter closing examples**

- Sincerely
- Sincerely yours
- With best regards
- Best regards
- Kind regards
- Respectfully yours

• **NOT IDEAL**

- Warmly
- Cheers
- Best wishes
- Affectionately
- Take care
- Have a nice day

• **How long should a cover letter be?**

- Most of the recruiters and employers agree that a Cover letter should not be longer than one page.

It should all the time be written and personalized for one company and position at a time,

including your most significant achievements that should correlate with the information available in the job ad.

• **DOs before sending your cover letter**

- Include your name, professional title and full contact information.
- A consistent look between your résumé and cover letter .
- Include your key skills/achievements.
- Include all the necessary sections: a salutation, opening paragraph, main body and a closing paragraph + call to action.
- A balance of the white space used. Not too much, nor too little.
- Length of about half a page (excluding your contact information and that of the recipient).
- No spelling, punctuation or grammar errors.
- Uniqueness. The Cover letter should be personalized for one position only.
- Explaining why you are the perfect match for the job opening.

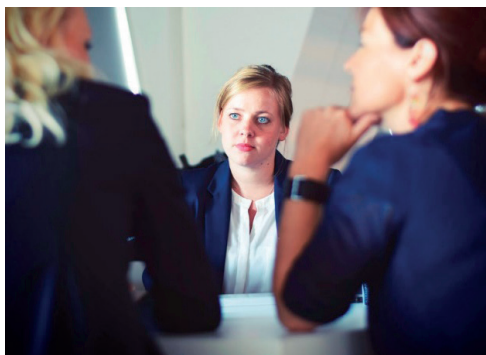
• **DON'Ts**

- Reuse the same Cover letter for multiple applications. It is ok to follow these guidelines, but personalize the letter each time.
- Be vague or include cliches such as: "To whom it may concern...","My name is...","I am writing to express my interest..." etc.
- Simply repeat the information that is available in your résumé. Instead, explain how does your skills and previous achievements match with the requirements from the job ad.
- Use an unprofessional email address. Choose a format consisting of "First Name - Last Name" or professional variations of it.
- Go over one page. Employers and recruiters will value if you can write a concise and to the point Cover letter .
- Include graphics, images, tables, etc.

Now that you have all the knowledge necessary to create a Cover letter , you can simply select one cover letter sample and start personalizing it for your dream job.

JOB INTERVIEW

Students must learn to present their best and strongest qualities while looking for a job and prepare for a conversation. It is very important to prepare for a conversation with an employer and show that you are the best for this job.



- **You can use these advices:**

1. Find out more information about the company which you are interested in;
2. Think about the questions which you will ask the employer;
3. Think about the answers to the employer's questions;
4. Have your useful information (letter of motivation, CV, diplomas and certificates);
5. Relax and be positive;
6. From your standpoint of you and the employer depends if your communication will be successful.
7. While reading your CV, the employer 80 per cent pays attention to objective things (education, experience, skills) and 20 per cent to subjective things (personal qualities, photo).
8. To make a positive impression to the employer, you have to use psychological contact which consists of greeting, keeping eye contact, right body position.
9. Don't be late!
10. While first meeting it is not recommended to discuss about wage and holidays too long.

- **How to make a perfect video interview**

Video interviews are widely used today as a substitute to, or prior to, an in-person interview. If the position you are applying for is based in another city or the hiring manager is located somewhere else, a video interview can be critical to the interview process.

- **Top video interview questions**

1. Tell me about yourself
2. Describe your ideal work environment
3. Why should we hire you?
4. Where do you see yourself in 5 years?
5. Why do you want to work for our company?

Since this is becoming a common practice in the interview process, you will need to be prepared to face a video interview for any job, and ensure you have the resources and technology available to ace the interview successfully.

Video interviews are very similar to in-person, so you need to be just as prepared and ready as you would be for an in-person interview. Here are some tips to keep in mind as you are getting ready for your video interview.

1) Check your surroundings

The most important thing to remember about a video interviewer is that the hiring manager can see you, and they can also see what's around you. You need to be careful when choosing a location to conduct your video interview.

The background should be a plain color, with no busy patterns that be visually displeasing or distracting for the interviewer. The location needs to be a quiet place, free from background

noise and any potential distractions. Remove your pet or your children from the room and never choose a public place like a coffee shop as that will produce a substantial amount of background noise.

Make sure to check the lighting ahead of time and stay away from windows that might create harsh shadows. You want to showcase yourself in the best way possible, and that includes making sure that you appear visible on the camera and that your body is framed correctly, with your shoulders in the frame.

You don't want to look like a close-up face, so sit far enough away so that your upper body is visible. You can keep your resume and notes in front of you if you absolutely need them, but don't make it a habit of looking down or reviewing your notes constantly.

The key to the video interview is developing a personal connection with the person on the other side and showing how you are the best person for the job, which all starts with the right location.

2) Prepare your equipment

Perhaps the most important thing about a video interview is making sure that your equipment is working correctly. There's nothing worse than getting disconnected or having a spotty internet connection that doesn't allow the hiring manager to see or hear you correctly.

Test your video and microphone before the interview, so you know everything is working. If possible, ask a friend to video chat with you using the platform you will be using for the interview.

There are so many options today, from Google Hangouts to Skype, that offer video capabilities, so you want to ensure you have the proper account access and the software works before the interview.

Generally, you will want to use an ethernet cord to guarantee that you will have a reliable internet connection throughout the interview. If you are using wi-fi, make sure other people in your residence are not using the internet for activities like streaming television or doing other activities that require a high internet connection.

Close all open web browsers that might be using the wi-fi, so they don't cause distractions or affect your connection. If the lighting is terrible in the location you choose, you will want to position a few lamps beside your computer so that the hiring manager can clearly see your face.

Make sure to position your webcam at eye level or a bit higher, so you are looking right at the hiring manager and not down at them. Ensuring your equipment is working is a critical step in acing your video interview.

3) Conduct yourself like you're in-person

Even though it's a video interview, you need to treat it like an in-person interview. You'll want to dress appropriately for the position you are seeking. If the office you will be working in values professional attire, you should wear a suit for the video interview.

You might be tempted to wear something comfortable like sweatpants on your bottom

half since the interviewer will never see that part of you. You want to avoid this and dress completely. When you have a full outfit on, you will act more professional than you might if you're wearing casual clothing.

Watch the interviewer for any visual cues they are sending you. Feed off their energy and express your enthusiasm for the position as if you were speaking to them in-person.

Try to establish a connection with the person who is interviewing you. Now is the time, when you can see them, to showcase how articulate and professional you are to demonstrate that you are the best candidate for the position.

4) Conquer your body language

During a video interview, the way you appear on the screen is very important. Be sure to sit up straight with both feet on the floor, so you look alert and professional. You might fidget when you're nervous, but it's important to refrain from these activities as it will be distracting to the interviewer.

Keep your hands on your lap or on your desk and don't shake or sway from side to side. One of the most significant things you can do during a video interview is to maintain eye contact. You'll probably want to stare at the screen or even glance at your appearance on the screen, but when you are talking to the interviewer, you should be looking directly at them. It might feel odd at first, but you need to look directly at the camera while you are speaking to your interviewer, so they see that you're looking directly at them.

If this makes you feel uncomfortable, practice talking to the camera in advance of your interview, so you are more at ease. It's equally as important to smile and remain personable throughout the meeting. Don't scare them off by smiling constantly, but act like you would in person and express your passion for the position you are seeking.

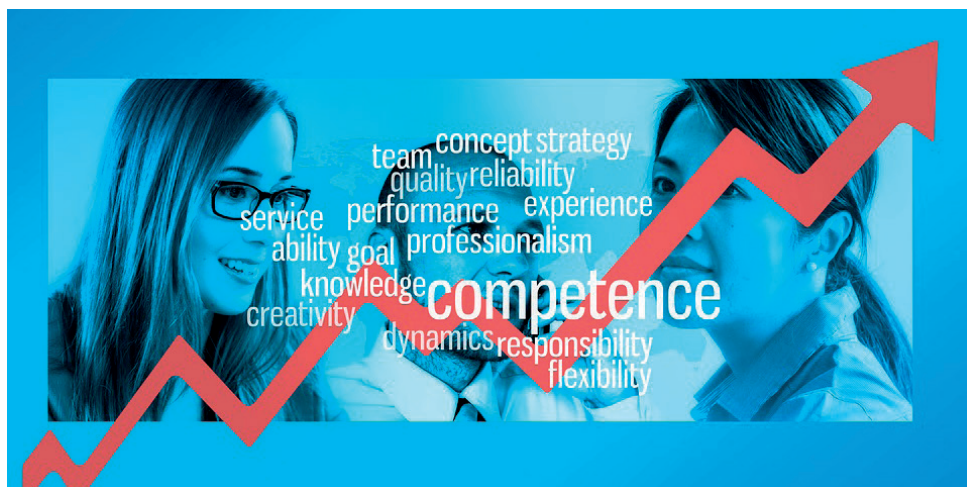
5) End strong

The way you end the video interview will set the stage for the next steps, so make sure you end on a high note. If you don't have the interviewer's email address, ask for it now so you can send a thank you note.

Then follow up after the interview, not immediately but a few hours later, to thank them again for their time, recap any high points of the discussion and restate your enthusiasm about taking the interview process to the next step.

Video interviews can be overwhelming at first, but with these tips, you'll be armed with the tools you need to ace the interview and get one step closer to securing the position of your dreams.

PERSONAL DEVELOPMENT



Career management is a must if you expect to gain maximum success and happiness from the hours you invest in work. You are likely going to work 40 hours a week for your entire adult life, and by managing your career effectively, you can make the best of those 40 hours.

• Opportunities

Many employees have not thought past their current job or the next promotion they'd like to receive. They need to broaden their short-term thinking. As employees are promoted up the organization chart, fewer jobs become available, yet continuing to grow skills and experience should still be a priority for people obtaining value from and adding value to their career.

There are multiple ways to experience career growth by investing in your career development and progress:

- Job shadow other employees in your company to learn about different jobs. This can broaden your skills and increase your value.
- Explore lateral moves to broaden and deepen your experience. It's easy to get stuck in a rut. Being able to handle multiple jobs can add variety to what you do and broaden your skills.
- Attend classes and training sessions to increase your knowledge. New strategies and technologies relevant to just about every career are being introduced constantly. Stay up to date on your job and industry.
- Hold book clubs at work to develop knowledge, and share terminology, concepts, and team building with coworkers.
- Seek a mentor from a different department that you'd like to explore. Learning on someone else's experience is a great way to gain knowledge and introduce yourself to other

opportunities.

• 5 Tips for career growth and development

Dr. Tracey Wilen-Daugenti, vice president and managing director of Apollo Research Institute and visiting scholar in Stanford University's Media X program, recommends five additional career management strategies.

1. **Set goals and create a plan to achieve them.** Could your career development and management use help to gain momentum? People who are the most successful and satisfied in their careers have proactively determined what they want from work.
2. **Develop a timeline, including milestones.** Bringing your boss and his or her sponsorship and mentoring into the picture will ensure that you have an internal mentor who will help you manage your career.
3. **Utilize company programs.** Some companies have formal programs to help employees develop their careers. In others, you will need to informally pursue your career development. Companies with programs generally focus energy on helping employees develop and follow a career path.
4. **Own your career path.** A career path can be discussed at several bi-annual meetings with your boss. Some companies demonstrate a deep commitment to their employees by assisting where possible with resources of time and dollars. However, remember that it is your career path.
5. **Write it down.** Career paths are recommended for the same reason that goals are recommended. They are the written plan that can help each employee take charge of what is most important to his or her fulfillment and success. Without a plan, you can feel rudderless and you have no benchmark against which you can measure your progress.

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CHAPTER 3: HOME ECONOMICS

DOMESTIC ECONOMICS

Economy – a science that studies the most efficient ways how to transform the factors of production (labour, land, capital) into goods and services and to optimally distribute them on the market, where the three main economic units – the households, the companies and the state perform. The economic units affect each other and ultimately by doing so they contribute to economic well-being of their country. The goal of this work is to teach the student as a part of any household to think how a financially healthy and literate household thinks and acts in a real life.

Financial literacy is currently seen as a topic of great concern, though many young people think they are already educated in this area. The studies of OECD indicate that only a handful of them can actually check the correctness of their salary calculation, understand the principle of simple or compound interest rate, or the importance of risk diversification.

The ability to secure personal income, make spending decisions, understand the consequences of a personal decision on current and future income, and focus on the labour market are the basis of Krechovska's financial literacy (2015).

The individual ability to understand the products offered on the financial market and to analyse the financial situation of the household are of interest to the submitted work.

Some people mistakenly believe that their country's macroeconomic development has no effect on their lives, but the opposite is true. In order to provide a comprehensive picture of the ordinary household financial management, it is necessary to start in a wider context. How a member of the household thrives is directly dependent on how the economy of the country thrives. Therefore, the following two aspects will be overlapped in this work:

1. Analysis of the financial situation of the household and compilation of a financial plan.
2. Analysis of the state economy, its macroeconomic indicators and financial market products.

The aim of the household economy is to satisfy the needs of its members by the goods and services offered on the market. To do so, it needs to generate income by selling the production factors it owns.

Factors of production in the form of land, natural resources and capital may be inherited from previous generations of household members. Those households that do not own such factors of production have to generate income by offering the labour for which they are paid.

What if the household has more needs that it needs to satisfy and its income cannot cover them? What are the options for the household members who have not been fortunate enough to rely on the heritage from previous generations? What are their options?

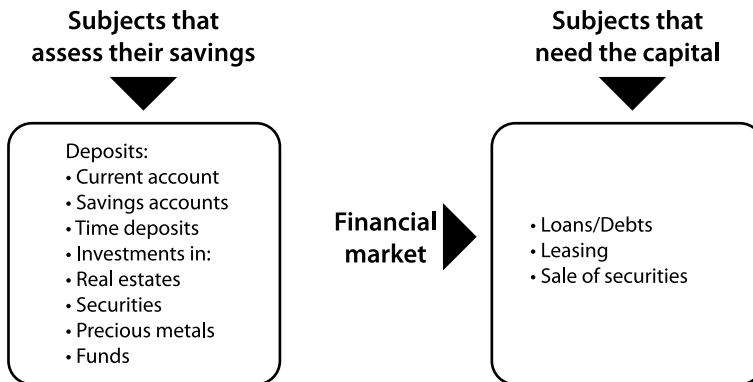
- Should they change their job?
- Should they get more education to reach a better paid position?

- Should they start their own business?

All the possibilities described above require an initial capital and more of the household members' efforts whose fruits will only be seen with time. And what if your household wants to meet its growing demands with goods now and you don't have the savings to finance these needs? The financial market offers the answer.

The financial market is a place where economic units (households, businesses, state) meet and have money in the form of savings – surplus. They come here to valorise their savings, while other market entities who are lacking the finance come here to borrow. Financial institutions, especially banks, perform the function of intermediary on the financial market. There are many tools to ensure the flow of money from entities that have a surplus to those who are lacking. The basic ones are presented in scheme 1.

Scheme 1: Bank products of financial market



Source: the authors

FINANCIAL INSTRUMENTS FOR THE SUBJECTS THAT VALORISE THEIR SAVING

Creating **reserves** is an essential element of financial planning. According to the Partners' team of financial advisors, this is meant by saving money for plans that the household wants to accomplish in the future. They are based on the premise that short-term reserves must be available quickly. This money is used for **unexpected expenses** such as repairing a car, buying home equipment, or covering a loss of income in case of an accident or illness. The medium and long-term reserves are intended for **planned expenses** that the household will have in the period of 2 – 5 years.

Households keep their short-term reserves on current personal accounts, also known as

on-demand deposits because they can be disposed of by the bank's client on a daily basis. As these funds are not a stable source of funding for banks and there are high costs associated with their management, this money is low-interest. And therefore the households that plan to save money for a longer period, use rather savings and term deposits.

Savings deposits are the money of the bank client deposited for a longer period of time for the purpose of saving. They are a more stable outside source for the bank, so they are willing to provide the client with a higher interest rate than on demand deposits. The following products belong here:

- passbooks,
- property and building savings accounts,
- insurance savings accounts (a combination of savings and life insurance).

Term deposits are deposits where the client voluntarily undertakes not to dispose of deposited money for a certain period of time. The Bank accepts it for a specified period of time, depending on the time period and the amount of the deposits.

Many of the people involved in the valorisation of finance are primarily interested in what revenue the banking products offered on the market will bring them. However, managing personal finances is not about miraculously getting rich. It is a way to achieve goals with a fairly safe and secure path. It's not easy to become rich without work. People blinded by profits often forget the **dangers** they face. They tend to reach for the promised 20 – 30 % profit rather than for the 5 – 10 % time-tested, offered by the market. Therefore, many of them end up in the hands of fraudsters or simply lose their money.

The three types of deposits mentioned above (on-demand deposits, savings deposits and term deposits) are arranged in ascending order of valorisation and are designed for conservative households due to low risk. If a household is willing to take a higher risk of losing its reserves, it may consider using more risky financial market instruments such as direct investments in securities, precious metals, real estate, and other commodities. However, these require a high initial capital, information on the financial market and the experience that common households do not have. The solution is thus collective investment through mutual funds.

Collective investment means collecting funds from the public based on a public offer with the goal to invest in different assets while limiting and spreading risk. Funds in the form of household and corporate reserves are pooled by a management company that creates and manages mutual funds. The mutual fund is created by putting more small investors in one place – in the fund and entrusting them to the management company. Small amounts thus create a large amount that the money manager invests according to the pre-agreed investment strategy.

FINANCIAL INSTRUMENTS FOR SUBJECTS THAT ARE IN NEED OF CAPITAL

If you are one of those subjects that do not have sufficient reserves and you need to acquire assets to meet the needs of your household, you are now reaching for financial instruments such as loans and leasing.

Loans and debts are common products for households and businesses that reach for them not only when they have a lack of own resources but also in situations when they have higher value for these resources than the costs associated with the loan. Basic types of household loans include short-term overdrafts, consumer loans and long-term mortgage loans.

In addition to loans and debts, leasing is also a key tool for obtaining the necessary assets for households. Leasing is the rent of durable goods under contract for a specified period of time and for an agreed fee. The lessee uses the subject on the basis of the leasing contract. They are obliged to pay the lessor a lease payment according to the agreed repayment schedule. The most common subject of leasing in the case of a household is a car. Table 1 gives a comparison of credit and leasing from a perspective of a household.

Table 1: Leasing versus credit

Leasing	Credit
<ul style="list-style-type: none"> • The property is owned by the leasing company for the duration of the leasing contract. • It cannot be repaid earlier. • It is cheaper than credit. • Usually arranged at the seller of the lease = time saved. • The leasing company has a better position than the bank when recovering the debt. 	<ul style="list-style-type: none"> • Household becomes the owner of the car. • Possible to be paid in advance, but for a fee. • More expensive than leasing. • The approval of the application takes longer than with leasing (the bank checks the client's credit rating). • The credit contract is arranged in the bank. • The bank does not have as strong position as the leasing company when recovering the debt.

Source: the authors

Households are divided on the financial market by their net financial assets, which means by the difference between financial assets and financial liabilities, into **poor households, middle class households and wealthy households**. Financial liabilities include not only loan and interest payments, but also finance lease debt. In many developed countries, most of the households are poor. The proportion of the middle class also decreases. The fall of households is mainly due to their debts. It is a trend typical for the last decade in all developed countries. Rich households and businesses become richer and the poor become even poorer. Scissors are increasingly spreading between the world of luxury and poverty. The society is polarized in all market-oriented states of the world.

The reason for the deepening gap between the poor and the rich households is, according to economists, the lack of financial literacy. The orientation in the above-mentioned banking products and the understanding the principle of the financial market operation is the basis of financial literacy as well as the need to create a healthy financial plan for the household.

HOUSEHOLD BUDGET MANAGEMENT

Family finance, household economy, household budget, and household financial plan are all related terms that describe the same concept in different ways. **Family finances** represent an overall view on the household economy. The household budget is a relatively specific term that aligns family income and expenses in terms of amount and timing. **The financial plan** is a long-term household management project that contains basic strategic decisions as to why and with what purpose the steps are taken, how long they will be implemented and what the family's effort is.

Household economy includes:

- household income analysis,
- household spending analysis,
- household budget creation, considering a healthy revenue to expenditures ratio,
- household strategic goals determination.

All of these points are contained in the household's financial plan, which is subject of the task number 3. Before we get to the financial plan itself, it is necessary to carefully analyse household income and expenses. Consequently, based on this analysis, the household will clarify the priorities and determine the strategic objectives for the next period of time.

INCOMES OF THE HOUSEHOLD BUDGET

The basis for creating a financial plan is knowing your monthly incomes and expenses. The bolder the financial goals of a household, the higher the income their members need to meet their needs.

Incomes and expenses are mutual counterparts. They complement each other, one cannot exist without the other. Ideally, they are in balance with each other, which is essential when planning family finances. Any violation of the balance can cause some problems. Mostly, financial complications are mentioned when there is not enough money in the wallet. But even their surplus can cause complications. For example, ask yourself where to go with money in order to be multiplied and not lost. Mistakenly deposited finances and their loss can have as bad effect as their deficiency.

Household income can be divided into several areas. We are interested in what kind of activity is involved, what taxes and levies are related to them and whether they can be classified as stable items in the family budget. From this perspective, we distinguish:

- income from dependent activity (employment, part time job), from which we have

- wages or salaries,
- income from business, other self-employed activities and rental,
- other income, e. g. from the sale of private property, surplus production, transfer a part of the company and so on.

As a part of social welfare, the state also remembers helping citizens who have reduced income in some circumstances or have a complete loss of income. And so to the family budget income belong also travel allowances for family members, travel and employee benefits, or social benefits such as maternity, unemployment benefits, retirement and disability pensions, widow's, widower's, orphan's pensions. The calculation of the exact amount of benefits is based on the amount of subsistence minimum, i. e. from a minimum socially recognized frontier of monetary income to ensure nutrition and other basic personal needs.

As mentioned above, household income can take different forms. In particular, regular incomes are essential for households. For the vast majority of households is wage the basic source of income. The following problem outlines the way it is calculated in the partner countries of our project. As the starting gross wage is fixed, the results of the study will make it possible to compare the tax and levy burden in each country and thus identify the state where the living situation is most favourable to the members of the common household.

Task 1:

Mr. Novák works as an accountant. His family consists of 4 members. His monthly gross income is € 1,200. In January 2018 he worked full 22 working days. The child tax bonus applies on him.

A. Calculate the net income of Mr. Novák in your country.

Required information:

		Slovakia
tax bonus	..... €/child/month,	21.56 €
tax-free part of the tax base	..... €/month,	319.17 €
Social security tax:	..... % (rate),	9.4 %
Old-age insurance	..... % (rate),	4.0 %
Disability insurance	..... % (rate),	3.0 %
Sickness insurance	..... % (rate),	1.4 %
Unemployment insurance	..... % (rate),	1.0 %
Health insurance	..... % (rate),	4.0 %
Tax on income from dependent activity	..... % (rate),	19 %

Solution (Slovakia):

Gross income	€ 1,200.00
Social security levies (9,4 %)	€ 112.80
Old-age insurance	€ 48.00

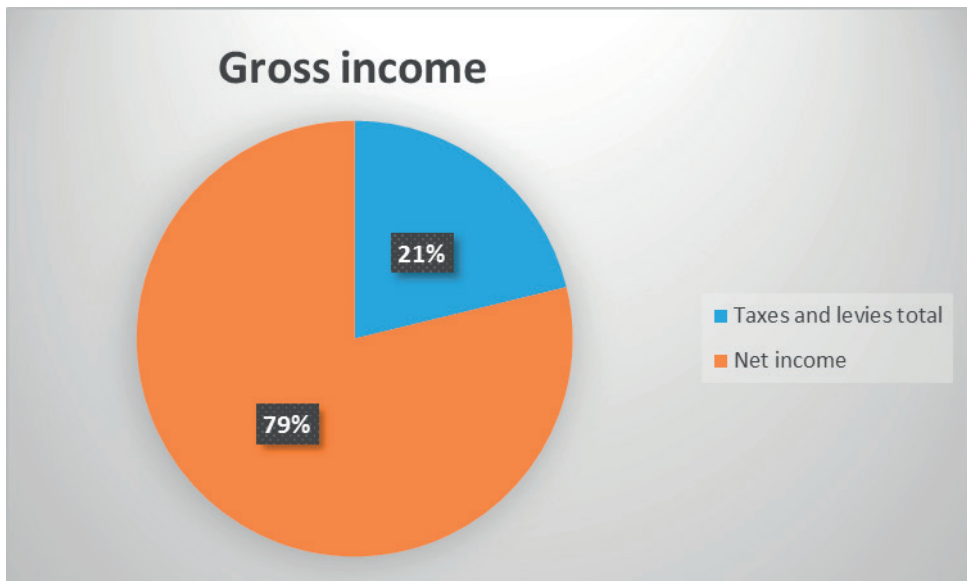
Disability insurance	€ 36.00
Sickness insurance	€ 16.80
Unemployment insurance	€ 12.00
Health insurance levies (4 %)	€ 48.00

The base of tax on income from dependent activity =
 = Gross income – Levies – Tax-free part of the tax base =
 = 1,200 – 160.8 – 319.17 = € 720.03

Tax on income from dependent activity = $720.03 \times 0.19 = € 136.8057 \approx € 136,80$
 Net income = Gross income – Levies – Tax on income + Tax bonus =
 = 1,200 – 160.80 – 136.80 + (2 * 21.56) = **€ 945.52**

B. Make a pie chart that takes into account the percentage ratio between gross income, levies and taxation (total), and net income.

Solution (Slovakia):



Graph 1: Gross income versus Net income

C. Discuss in your group and try to compare the levies and tax burden in the partner countries (use the charts with the data from other countries).

Discussion:

1. Complete your calculation into the summary chart.
2. In which country Mr. Novák has left the highest/the lowest amount of money? Compare and give reasons for your answers.

Solution:

Table 2: Comparison of net income between partner countries

	Poland	Italy	Lithuania	Greece	Slovakia
Net in payroll (€):	894.65	935.58	1,045.20	952.73	945.52

The results of the study suggested that Lithuania has the lowest levy and tax burden from the monitored countries. It means that a Lithuanian citizen will get more money from the same gross wage than a citizen of any other state under consideration. However, if we associate this figure with macroeconomic information, according to which Lithuania has the lowest minimum and average wage from all these countries, we find that gross income of € 1,200 is unreachable and unrealistic for most citizens of that state.

THE IMPACT OF THE NATIONAL ECONOMY PERFORMANCE ON HOUSEHOLD BUDGET

The subsistence minimum, minimum wage and average wage, the amount of the levy and tax burden, which have a direct impact on the amount of income and expense of each household, depend on the performance of country's economy. The state's macroeconomic development strongly affects the lives of ordinary people. Key macroeconomic indicators determining the performance of the state's economy and its market subjects include:

- Gross Domestic Product (GDP),
- Unemployment rate,
- Inflation,
- Trade balance and balance of payments.

GDP is a macroeconomic indicator reflecting the market value of all final goods and services produced in a particular economy over a period of time. This indicator may fluctuate over time, depending on whether the economy is in recession or is expanding.

Unemployment rate in economic theory is considered to be the most important indicator describing the national labour market. It represents the ratio of unemployed people to economically active people in the state.

Inflation represents an increase in the average price level and a related decline in the purchasing power of market subjects. However, it should be pointed out that the negative impacts can affect different economic subjects in different intensity. Some are affected more, the other less. This is related to the fact that the prices of some goods and services may grow more slowly than others, or they may even fall. Therefore, the household consumer basket is

based on average household expenses.

A precondition for preventing and solving macroeconomic problems, such as unemployment, is the individual responsibility of household members who are at immediate risk of unemployment and debt. Everyone has to be guided to individual responsibility for their own decisions and behaviour, which involves finding the right job and choosing the appropriate form of debt. They have to have sufficient knowledge and years of experience for that. Continuing lifelong learning in financial literacy is thus essential for a successful life and work of household members.

Trade balance captures the value of exports and imports from a territorial and commodity point of view. It is related to international trade between the state and outland.

The balance of payments captures the transactions coming from and to foreign countries and is directly linked to the labour market by employing non-EU citizens in our country, as well as allowing our citizens to work abroad. Thus, household income may be also result from work or ownership of property in other countries.

HOUSEHOLD BUDGET EXPENSES

Expenses are the money spent by the household on the purchase of assets and liabilities. This division is very important for understanding the importance of individual family budget items and the impact on their stability. **An asset** is everything that the household will benefit from in the future, e. g. property that will be rented or sold in the future. Expenses are also the money, deposits on accounts and so on. Households have income (interest) from the ownership of such assets; passive income. The household considers everything that “pulls” its money from the family budget to be **liabilities**. These are expenses intended to run households, loans, debts, etc.

In the household budget, there are such expenses that are necessary to ensure its operation and the basic needs of its members (**so-called fixed expenses**). These are mainly expenses related to housing (rent, energy, gas, heating, water charges), food, drugstore products, clothing, footwear and other items of daily consumption, transport to and from work, alimony, etc. These expenses cannot be reduced or eliminated in the short term and are liabilities for the household. However, the household also decides on the expenses that the members can give up in order to achieve higher goals (**so-called variable expenses**), in favour of assets. In the future, these assets will bring revenue from two areas:

1. Savings (building savings, current and savings accounts) and
2. Investments (mutual funds, investments in securities, art and other commodities).

In other words, what a household “saves” on variable expenses, it can “spend” on saving or investing (it will now reduce variable expenses in favour of savings or investments in the future).

The proportion of household income into expenses and savings for future, is very individual. In the following problematic tasks, we will assume that the income of the household of Mr. Novák enumerated in the previous problem task consists only of his income from de-

pendent activity performed in the home state territory. From this income, he fully finances the expenses to meet the current needs of his household members. Thus, no savings, no reserves. He dreams of buying a new car, so he has to review his financial plan. What options he has is outlined in problem tasks 2 and 3.

Task 2:

Mr. Novák uses his net income on monthly expenses that satisfy the family basic needs and are fixed:

Expenses on grocery	€ 280
Expenses on clothes, shoes	€ 80
Expenses on energy	€ 250
Expenses on transport	€ 160
Other necessary (regular) expenses	€ 30

After having paid for all the fixed expenses, Mr. Novák has a part of his net income left. He uses the money to pay for other – variable expenses, e. g. purchase of new furniture and house equipment, relax, social events, education etc.

The father of the family has always been dreaming about buying a new car that costs € 15,000. He has no savings, so he decides to lower his variable expenses and to start saving from 1st March 2019 in his bank that offers a savings account with 0.3 % p. a. interest rate. He is going to send the payments at the end of the month.

- Decide what maximum amount is affordable for Mr. Novák to save, in other words, how much money is he able to put into the savings account each month. Give reasons for your choice.
- Suggest the optimal amount of money Mr. Novák should regularly save. Give reasons for your choice.
- Using the application¹ on tablet you have, calculate how long (in months/in years) will it take to Mr. Novák to save the target amount to buy a new car by putting the optimal amount of money onto the savings account.

Cieľová suma (EUR) = Target amount

Suma peňazí, ktorú potrebujem nasporiť.

The amount of money we need to save.

Pravidelná splátka (EUR) = Regular payment

Suma peňazí, ktoré môžem pravidelne ukladať na sporenie.

The amount of money we can regularly put onto savings account.

Úroková miera (%) = Interest rate

¹ <https://ekonomika.sme.sk/kalkulacky/sporenie-doba.php>

Úroková miera, ktorou sa úročí vklad na termínovanom/sporiacom účte.
The interest rate on the deposit of the savings account.

Interval (výber možnosti) = Interval (choice)

Počet splátok v roku. Počet úrokovacích období v roku. Mesačný interval – 12; štvrťročný interval – 4.

The number of payments per year. Month interval – 12; quarter interval – 4.

Čiastka vložená (výber možnosti) = Deposit amount (choice)

Ak sa čiastka vkladá na začiatku intervalu, bude v tomto intervale úročená. Inak nie.

If the amount of money is deposited at the beginning of the interval, it will have an interest during this interval, but not in the opposite case.

Vypočítaj dobu sporenia = Calculate the savings period

Doba sporenia (mesiace) = Savings period (months)

Doba, ako dlho bude trvať sporenie.

The period how long the savings lasts.

Solution (Slovakia):

Net income of Mr. Novák's family:	€ 945.52
Supposed fixed and variable expenses:	€ 845.52
Optimal amount of savings set by pupils in a group:	€ 100
Savings period:	148 months = 12.33 years

- d.** Mr. Novák finds the savings period too long, he wants to own the car as soon as possible. Advice Mr. Novák about the options he has to shorten the savings period – give him at least 2 alternative options.

Possible solutions set by pupils in a group:

1st option:

Target amount	Regular payment	Interest rate	Savings period
15,000.00	100.00	0.5	146 months

2nd option:

Target amount	Regular payment	Interest rate	Savings period
15,000.00	130.00	0.3	114 months

- e. Considering the situation, Mr. Novák intends to visit his bank to apply for a consumer loan to buy the car. The bank offers him the loan with the interest rate 6.5 % p. a. (yearly), with the payment period of 7 years. Decide whether Mr. Novák can afford to pay the monthly payments including the interest for the loan. Find out how much money he would pay more for the car if he chose to finance the purchase from the consumer loan. Use the tablet with an online loan calculator² for your calculation.

Solution:

Regular payment:	€ 222,74
Paid in total:	€ 18,710.29
Paid interest:	€ 3,710.29

- f. Within the group compare the advantages and disadvantages of savings account and consumer loan.

Problem Tasks 1 and 2 indicated that the creation of reserves is the base-stone of financial planning. If the creation of reserves and their valorisation on the domestic financial market is too slow and the household needs to meet its strategic goals immediately, it replaces the savings with financial instruments such as credit or leasing.

FINANCIAL PLAN

Household management is a summary of the various practices that lead to family finances showing a surplus to create reserves. As a result, households have the means to realize investments. The very purpose of household management and the creation of a financial plan is to secure the family against extraordinary events, respectively or to ensure the required standard of living for all family members.

The principle of household management is to create a financial plan, i. e. high-quality processing of household income and expenses. Thanks to the financial plan, households can continuously focus on how their income and expenses evolve over time. Its compilation will allow the household to correctly plan future expenditures and, if necessary, to reduce expenditures, or to increase revenue so that the two sides of the budget are in the right ratio. Setting up a financial plan is no science. Just take a calculator, paper, pen, and write down the necessary data into a report that problem 3 illustrates.

² <https://ekonomika.sme.sk/kalkulacky/uverova-kalkulacka.php>

Task 3:

Make your own personal financial plan for the next month.

My monthly incomes:

My monthly expenses:

I am able to save monthly:

In the future (in 5-years period of time) I am planning to buy:

(complete)

which costs:

€

(complete)

I can choose from these ways of financing (suggest at least 2 alternative solutions):

Present the suggested solutions to the other group members and to the financial manager.

SUMMARY

Every household is different: somewhere, a man rules with a firm hand, somewhere it is the other way around. Sometimes there are two equal partners in the household who are looking for a consensus and then follow it.

Family finance is an area in which agreement should be as broad as possible. As we know, men and women often differ in opinions, including loans and debts. Mostly, women are more conservative about funding. Other research says that women manage money worse than men, and more often get into a situation where they spend all their money before they get more. Ultimately, however, the agreement must always be within the family. If it does not, sooner or later, the original money disputes will begin to blend into other areas of family life.

It is important to choose the right strategy for success in personal finance. We have to know what we need money for. At the same time, we have to consider the risks that may put our financial situation at risk. Subsequently, we will get into a situation when we need to select the appropriate financial products.

The presented work provides a brief overview of financial planning issues. With those the household should start managing their personal finances. Without a good plan, we can do a lot of things wrong. The financial plan reflects the relationship between income and expenditure of the household and provides an overview of the proportion of the two components of the budget, including the assets and liabilities. Every household should have a financial plan and should update it at least once a year.

The work also offers a brief overview of basic banking products that a household can use to valorise its savings, or vice versa, to obtain the resources needed to meet the needs when it does not have its own savings. Emphasis should be placed on the risks associated with the use of individual banking products. Underestimation of the risks can lead to a financial disaster for the family.

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CHAPTER 4: SELF – DEVELOPMENT

“If the problem can be solved why worry? If the problem cannot be solved worrying will do you no good.”

Shantideva

STRESS

Many recent studies show that so called *Millennials* (young people aged between 18 and 29) are particularly subjected to stress. It starts at a quite young age as there are many factors that can trigger stress. Associated Press/MTV survey indicates that school was the most often listed source of stress for 13 to 17-year-olds.

STRESS-INDUCING FACTORS.

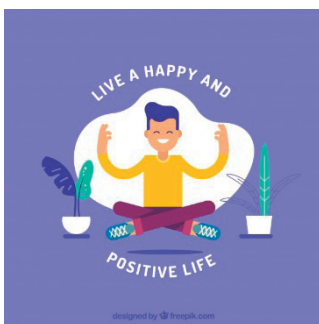


There are many factors which make adolescence particularly stressful period of life. Most frequently mentioned are:

- academic pressure
- exam and test results
- University admission anxiety
- peer pressure
- teachers' and parents' expectations and their criticism for even slightly worse test scores.

Constant stress and pressure can get the best of young people if they don't know how to deal with it properly and knowing the reasons of their stress can help a lot to eliminate them.

HOW TO DEAL WITH STRESS.



Dealing with stress is vital to avoid health problems and have a positive life. It will be easier for young people to cope with stressful situations they face in school if they follow a few tips introduced by Susan Stiffelman, a psychotherapist who works with teenagers:

- Take time for self-care.

It is important to make baby steps and start with the basics of everyday life. According to Stiffelman:

“You have to give your organism the means to cope with stress, and that includes healthy food, non-harmful substances, sleep (dramatically more than most kids think they need), down time... Building into your day right-brain activity that lets you digest what you’ve been going through and process it. Those are some basic and almost biological needs we have.”

It is helpful to take a break sometimes and spend time doing something creative. Manual activities often takes one’s mind off things or situations that are the source of their stress.

- Learn to change your thinking.

“You cannot get stressed out unless you believe your thoughts,” says Stiffelman. *“All stress is precipitated by stressful thinking.”*

When one starts stressing out about deadlines, thoughts about what is going to happen in case of failure come to their mind. They are often bad and scary thoughts, they can paralyze a person. So instead of worrying it is better to try to think about what one can do to finish the project on time, how one can make more time to do the task. It is important to make oneself aware why negative thinking is deconstructive and demotivating.

- Take assignments one baby step at a time

Stiffelman advises teenagers to use their time wisely. Having a lot of schoolwork to do can be very stressful, especially with other responsibilities young people have. Good time man-

agement may be crucial to feel less stressed. It is advisable to start one's homework early enough to get eight to ten hours of sleep. It is good to use a planner or calendar to mark e.g. important tests or projects.

"List what you have going on, and list how much time each thing is going to take," Stiffelman suggests. *"Chunking things down makes them feel more manageable and less anxiety-inducing."*

- Lower your goals.

According to Stiffelman, following the truism *"Lower your goals, you'll achieve more,"* can help to relieve stress and boost academic success.

Teenagers should aim at being satisfied with their academic performance and happy about their school and social life rather than setting themselves a goal to be the best student in class and the most popular person at school.



- Stay balanced during exam periods.

Exam periods are very stressful so it is vital for students to find time to relax. Breaks, even short ones, during which one goes for a short walk, does something he/she likes or simply just closes one's eyes for a while, will recharge their brains and make them go back to studying refreshed. Trying and pushing oneself too hard will not bring positive effects.

"Do something that, even for 15 minutes, brings you back to yourself," says Stiffelman. *"I'll often say, 'What did you love to do when you were six years old?' Do a little bit of that when you're in prep mode to counterbalance the stress — no brain can work for 24 hours."*

It is also important to build good relationships with those who surround young people every day: teachers, one's family, and peers. Young people need all the support they can get. That is why they should always talk about stress adults are causing. It happens very often that parents or teachers are not aware of the pressure they put on teenagers or the fact that their expectations are simply too high. Standing up to this pressure by honest talk will definitely help.

Teenagers also need balance in their life. Adolescence is much more than learning and academic performance. Young people need to socialise, spend time with their peers outside of school. They need to hang out with friends, it will also help release the pressure and relax.



TASKS FOR STUDENTS, TEACHERS, PARENTS.

Task 1. **Stress Puzzle.**

Put the cards containing the symptoms of stress (App 3.) in such a way that they form three groups: physiological symptoms, behavioural symptoms and psychological symptoms of stress. After the task is done, everyone finishes sentence «When I am stressed I generally» with the name of the symptom.

Appendix 3.

Physiological symptoms	Behavioural symptoms	Psychological symptoms
Tense muscles	Scratching	Anxiousness
Fast breathing	Legs wagging	Anger
Headache	Problems with staying still/in one place	Impatience
Stomach ache	Hands rubbing	Difficulties in memorizing
Sweaty palms	Clenching hands or fingers	Difficulties with concentration
Legs «like cotton wool» or «rubber»	Make hands busy, e.g. playing with a pen	Blank mind
Facial flushing	Eating more than usual	Many thoughts at the same time
Dry mouth	Eating less than usual	Sadness
Shaking hands	We cannot, e.g. keep something in our hands	Frequent confusion or mistakes

Task 2. **How we deal with stress** – the task can be done in groups or individually. Students try to identify constructive and destructive ways of dealing with stress and exchange their experience about their ways of dealing with stress.

Constructive ways of dealing with stress	Destructive ways of dealing with stress

„ We all live at the mercy of our emotions. Our emotions influence and shape our desires, thoughts and behaviours and above all our destiny.“

Dr T.P. Chia

EMOTIONS

Emotions and feelings constitute a vital part of what we think or how we behave. They are our motivators – make us take actions and help us make decisions about our lives. Emotions can occur just for a brief moment, e.g. when one feels angry with a friend. They can also last for a long time, such as sadness over the loss of a loved one. But why do people feel at all? Where do emotions come from?



WHAT ARE EMOTIONS CAUSED BY?

Scientists have confirmed that our emotions are often caused by what we think and they often derive from our past experiences. For example, two people see a stray dog. One of them might think “What a cute animal” and feel happy and smile. This person probably grew up surrounded by pets and for that reason he/she feels safe and content. Another person might think “It could bite me” and feel scared. This person might have bad experience with dogs or may have no experience at all.

Scientists have found that certain kinds of emotions are caused by our thoughts, e.g. when one finds oneself in a forest during a storm he or she might think “I am in danger” and this thought will make them feel fear, stress. Or when someone is promoted and thinks “I made it”, the thought will make them feel happy.

WHAT PURPOSES DO EMOTIONS SERVE?



They can be our motivators.

People very often take actions because they like to FEEL happy, proud or fulfilled. That is why students study before important exams or chat somebody up when the person seems interesting.

They help us avoid danger.

In situations of threat our emotions make people defend themselves or run.

They are vital factors of our decision-making process.

Even when one believes that the decisions one makes are logical and sensible, people tend to go where their emotions take them. It happens e.g. while hiring employees or when one decides about their career path, etc.

They help us understand other people.

Other people's emotions show them how they feel while interacting with them. Due to this one knows how to behave towards others in different situations.

IDENTIFYING EMOTIONS – TASKS FOR STUDENTS/TEACHERS/PARENTS.

Task 1. Emotional quiz

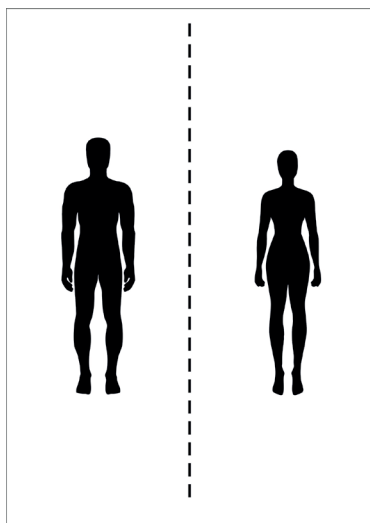
You can do it divided into two smaller groups. Each group has a set of cards with the names of emotions and feelings. The cards are upside down so that no one can see what is written on them. Each person in the group draws a card and has to express/mimic the emotion/

feeling without using words. The group has to guess presented emotion or state. When each group finishes guessing, they discuss which emotions were easy to recognise, which were difficult and why.

Joy/Happiness	Anger	Sadness	Fear	Disgust
Surprise	Excitement	Tense	Glad	Nervousness
Irritation	Love	Compassion	Gratefulness	Hatred

Task 2. **Emotions and states of our body.**

The task can be done with participants divided into several groups. Their task is to show on a graphic depicting two people where the symptoms of different emotions or states appear in the body and to name those emotions (each subgroup is assigned with one positive emotion/state and one negative e.g. happiness vs. loneliness; love vs. stress; excitement vs. sadness). The place of emotions and states should be marked with an arrow and written with capital letters. Each group works independently. When participants find that they have exhausted their ideas about the place where emotions and states occur, the representatives of each group present their ideas. Then, they discuss which symptoms, of those indicated in the figure, they experience most often.



ASSERTIVENESS.

"The duty we owe ourselves is greater than that we owe others."

~ Louisa May Alcott

DIFFERENCE BETWEEN ASSERTIVENESS AND AGGRESSIVENESS.

Assertiveness is a skill, a kind of behaviour and the way of thinking when one states strongly one's needs and wants while respecting others' feelings at the same time.

For many assertiveness can be often confused with aggressiveness. The line between the two is fine and easy to cross. Being aggressive often means being selfish, thinking only about what one wants, imposing his/her will and opinion on others, being pushy and bullying others. Being assertive means healthy self-confidence, respecting oneself and others.



HOW TO BECOME ASSERTIVE?

To become assertive one needs to:

- understand what being assertive means and what the difference between assertiveness and aggressiveness is;
- learn expressing oneself without being either passive or aggressive; voicing one's needs confidently;
- learn the right style of communication: being respectful, speaking up about what one needs or bothers him/her in behaviour of others, not expecting them to guess one's feelings;
- listen to others - even if their opinion is different, it doesn't mean it is wrong;
- practise the power of "I" – using "I" statements such as: "I think"; "I feel" instead of "You never"; "You always".
- try to stay calm in order not to trigger aggression of the person one speaks with;
- learn to say "No" - set boundaries: it is you who decides what others can or cannot do to you.

TASKS FOR STUDENTS, TEACHERS, PARENTS.

Task 1. **You -> Me/I – practising power of "I".**

The task is done individually: everyone creates "ME" messages for the described situations, "You" type messages are not allowed.

1. A colleague does not return a thing he/she has borrowed from you.

.....
.....

2. A friend is late for your meeting.

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.....

3. Your sibling has made a mess in your room.

.....
.....

4. Your sibling has borrowed your clothes/computer without asking.

.....
.....

5. A friend reveals your secrets.

.....

After the messages are written everyone reads them aloud, group discussion about the best assertive messages/aggressive messages takes place.

Task. 2 Practising control, fighting submissive behaviour.

A leader of the group reads messages aloud, one by one. Other members of the group have to come up with the assertive reaction.

1. You look really fat in that dress.
2. Your place is such a mess.
3. You are really hopeless.
4. What do you have on your face? You should finally learn to put on your makeup properly.
5. I don't care what you think. We are doing the project my way!

"A man's manners are a mirror in which he shows his portrait."

~ Johann Wolfgang von Goethe

"Good manners reflect something from inside – an innate sense of consideration for others and respect for self."

~ Emily Post

GOOD MANNERS

If we asked someone what it means to have good manners, they would probably say that it means behaving in a certain "proper" way. But what does it exactly mean? The idea of what is or is not "proper" is different not only across various cultures, but also changing with time. Let's consider, for example, the historically appropriate rules of conduct in the European culture described in the so-called "novels of manner", that present the ideal standards of behaviour at that time, particularly of people considered the "upper classes" of society. The popular even today novels of Jane Austen are a goldmine of information about the etiquette in the 18th century England, governing all aspects of life, from the proper way to dress on any given occasion (e.g. the morning or afternoon walk), to how to politely refuse a marriage offer. However, for the people nowadays those rules would seem mostly ridiculous, as the concept of the "correct" way to behave in various situations has evolved considerably.

GOOD MANNERS NOWADAYS.

The idea of "good manners" is still alive and well, but what does it mean today? Parents would quite probably give different answers than their adolescent children, so for our purposes let's turn to sourcing the public opinion: The popular internet forum reddit.com hosted a

number of discussions regarding polite behaviour. The top 5 most agreed upon (“upvoted”) examples of modern everyday good manners were:

- Say “please” and “thank you”.
- Hold the door for people /Don’t block the doorway/Let people off the bus/elevator first.
- Cover your mouth when you cough or sneeze.
- Take out earbuds from your ears when you are talking to someone.
- Don’t phub others (the word “phubbing” is a combination of the words “phone” and “snubbing”, and means ignoring someone by using your mobile phone).



Here we can see a few examples of impolite behaviour – the boy is ignoring the girl and focusing on his phone (“phubbing”), he is also keeping his earbuds in his ears and holding his hand in his pocket.

All those rules sound obvious enough – but according to most of the people, they are often absent in our everyday behaviour. It would be smart to remember about those simple niceties and use them in, as they make our lives easier and much more pleasant. In the words of Judge Clarence Thomas, “Good manners will open doors that the best education cannot”.

POLITE BEHAVIOUR – QUIZ WITH ANSWER KEY FOR STUDENTS/TEACHERS/PARENTS.

Do you know how to properly behave in certain common life situations? Take the following short quiz and check whether your behaviour would be considered polite:

Situation 1.

If a boy and a girl are coming down the stairs together, how should they walk?

- A) The girl goes first;
- B) The boy goes first;
- C) They go together, arm in arm.

Correct answer: B. The boy should be coming down first, to protect the girl in case she stumbles and falls.



Situation 2.

And what about the situation when a boy and a girl are going up the stairs together? Who should go first then?

A) The girl;

B) The boy;

C) They should go together, arm in arm.

Correct answer: A. The girl should go up the stairs first, the boy following behind her, again in case to protect her from a fall if she stumbles.



Situation 3.

When a boy and a girl are becoming acquainted, who should initiate the handshake?

- A) The girl;**
- B) The boy;**
- C) Neither of them, handshakes are old-fashioned.**

Correct answer: A. The girl should be the first to offer her hand – the only exception is when the other person is much older.



Situation 4.

When a boy and a girl are walking on the sidewalk together, how should they go?

- A) The girl goes first, the boy walks behind her;**
- B) The boy goes first, the girl walks behind him;**
- C) They walk arm in arm, the girl closer to the street;**
- D) They walk arm in arm, the boy closer to the street.**

Correct answer: D. They should walk together, with the boy closer to the street (to protect the girl from the traffic).



Situation 5.

In a situation when one boy is coming in, and the other one is going out of the door, who should go through the door first?

A) The boy coming in;

B) The boy going out.

Correct answer: B. The boy going out of the room/building should go first.



Situation 6.

What about a situation when a boy and a girl are going in and out of the door? Who should go through the door first then?

A) The boy;

B) The girl.

Correct answer: B. The boy should give way to the girl.



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**ESSENTIAL
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