Personal Development

Revision and Support Notes

Maximising and Sustaining Health and Well-being

Health

- Health is not just the absence of disease, or infirmity it is a state of complete physical, mental and social well-being
- Many physical, social, emotional affects on an individuals health
Physical Health – Diet and Nutrition

- A balanced diet means eating the right foods in the right proportions
- It’s important that energy intake from foods is equal to energy used by the body
- If intake is greater than output then this is stored as fat
- If intake is less than output then you do not produce enough energy and will feel weak and tired

Physical Health – Diet and Nutrition

- No single food contains all the nutrients required for a balanced diet
- We need variety in our diet
- Poor food choices can lead to ill health and nutrition disorders
Physical Health – Diet and Nutrition

- If you lead a lifestyle where you smoke, drink a lot, do not eat healthily and do little exercise then you run the risk of one or more of these conditions

Junk / Fast / Convenience Food

- Junk Food - A high-calorie food that is low in nutritional value – Crisps and chocolate
- Fast Food - Inexpensive food prepared and served quickly - hamburgers and fried chicken
- Convenience Food - A pre-packaged food that can be prepared quickly and easily – Chopped vegetables

Arguments for and against banning junk food

**For**
- High calories
- Little nutritional value
- Risk of heart disease
- Risk of obesity
- Not good for brain power
- You will lack energy

**Against**
- Should be given a choice
- Can be encouraged to only eat it once in a while
- It will make young people want it more
Obesity – Definition and Health Risks

- Obesity is an abnormal accumulation of body fat, usually 20% or more over an individual's ideal body weight.
- Obesity is associated with increased risk of illness, disability, and death.

Tackling Obesity

- Promote Healthy Living
- Get involved in Healthy Activities
- Improved Diet
- Exercise
- Education

Difficulties Maintaining a Healthy Balanced Diet

- Lack of cooking skills
- Lack of knowledge
- Busy lifestyles
- Been brought up that way
- Poverty

Advantages of a Balanced Diet

- Physically Healthy
- Mentally Healthy

Fitness
- Can prevent some cancers
- Low Risk Of Disease

Advantages

Physical Health – Exercise and the body

- Prevent boredom
- Reduce stress
- Sleep better
- Stimulating and fun

Short-Term Benefits
- Stronger bones
- Greater flexibility
- Muscles strengthen
- Look and feel better
- Won't tire easily
- Better body posture
- Less body fat

Long-Term Benefits
Physical Health – Benefits of Exercise

- Improve concentration
- Increase self-esteem
- Reduce tiredness
- Mental benefit
- Learn life skills
- Feeling of belonging
- New people and friends

Physical Health – Factors Affecting Fitness

- Age
- Taking drugs
- Diet
- Environment
- Illness
- Stress
- Exercise
- Physical disabilities

Mental Health

**What is good mental health?**

- Having good mental health means feeling positive about yourself, being able to cope with everyday pressures and being able to form and maintain relationships.
- We accept the importance of looking after our physical health. But it’s just as important to look after our mental health. In fact, poor mental health can lead to poor physical health.
Mental Health

Who is affected?

- Anyone can suffer from poor mental health. It affects more people than you’d think - at least one in five of the population.

- When we think of poor mental health we often think of certain conditions such as schizophrenia or depression. But mental health problems also include common conditions that can affect us all, such as stress, anxiety and ‘feeling down’.

When stress becomes distress

- A little bit of stress can be a good thing, but too much is bad for both your physical and mental health.

- If you:
  - feel anxious, worried or overwhelmed by problems;
  - notice changes in your sleeping or eating patterns;
  - are angry for no reason;
  - are finding it hard to concentrate or make decisions;
  - you’ve moved from stress to distress.

- You can help yourself by taking some of the positive steps outlined opposite.

Mental Health - Coping

- **Keep active** - regular exercise can help you feel more positive.

- **Get involved** - join a club, meet up with friends, do a course, learn something new.

- **Accept yourself** – we are all different and nobody is perfect.

- **Relax** - if life is busy and is getting you down, make time to relax and unwind. It’s also important to get a good night’s sleep.
Mental Health - Coping

- Drink in moderation - overdoing it can make things worse.
- Eat healthily - it will help you feel better and give you more energy.
- Recognise the signs - being mentally healthy means being able to deal with daily pressures; if you feel you can’t cope, or are turning to alcohol or drugs to get by, you may have a problem you need help with.
- Ask for help - if you were feeling physically sick you’d see a doctor; don’t be embarrassed about seeking help for a mental health problem.

Drugs

- A drug is a chemical substance that affects the processes of the mind or body
- Legal Drugs – are prescribed by Medical Professionals to tackle physical and mental illness
- Illegal Drugs – these substances are used to alter the perceptions / feelings of the user

Types of Drugs

- Opiates – Heroin
- Hallucinogens – L S D
- Depressants – Alcohol
- Stimulants – caffeine
- Drugs
Legal Substances – Effects and Risks of Alcohol

- Violence
- Aggression
- Hangover – Headache / Stomach ache
- Slurred Speech
- Depressant
- Death from Overdose

Legal Substances – Effects and Risks of Nicotine

- Smell of smoke
- Circulation Problems
- Causes Cancer
- Heart Disease
- Addictive
- Feel sick / dizzy

Legal Substances – Effects and Risks of Solvents

- Liver, heart, kidney and brain disease
- Reckless acts lead to accidents
- Death – 50% of first time users
- Sickness
- Sleepiness
- Headache
- Hallucinations
- Dizzy
Legal Substances – Effects and Risks of Poppers

- Headache
- Sickness
- Faintness
- Decrease in Blood Pressure
- Dilation of Blood Vessels
- Death
- Acne

Legal Substances – Effects and Risks of Magic Mushrooms

- Bad Trips
- Stomach Ache
- Damage to Short-term Memory
- Alters Senses
- Hallucinations
- Risk of Injuries

Why do some people use drugs?

- Lifestyle
- Stress
- Peer Pressure
- Experiment
- Curiosity
Self Concept

- **Self-Esteem** means that you have a good opinion of yourself, knowing your strengths and valuing who you are.
- **Self-Confidence** is that you believe in yourself and your abilities. With self-confidence you will be able to cope with success and failure.
- **Self-Worth** is valuing yourself and knowing that you are as important as everyone else.

Factors Affecting Self-Esteem, Self-Confidence and Self-Worth

- Language
- Skills
- Sport
- School
- Success
- Parents
- Peer Group
- Sexual Orientation
- Religion
- Race
- Financial Status
- Physical Appearance

Targets and Goals

- **A Target** is something that you aim to achieve. 
  *e.g.* a target could be attending school everyday
- **A Goal** is a culmination of a series of targets.
  *e.g.* your goal could be achieving high grades which will require attending school everyday.
Media Pressure - Positives and Negatives

- Positives media pressure includes showing positive role models e.g. celebrities, sports people, business people or political leaders

- Negative media pressure can take the form of stereotypes, promotion of people with low standards / morals or showing negative role models

How can this influence you?

- You might be influenced by images in the media and want to behave like the people who are perceived as being positive role models – e.g. sports personalities or media or business successes

- On the other hand, you might be influenced by negative role models – e.g drug users or tyrannical leaders

Other influences – Positives

- Family will teach you a moral code; manners; how to treat others; how to behave and values
- School will influence how you behave; how you treat others; manners and values
- Peer Group will influence your beliefs; values; things that are important to you
- Church / Religion will influence your morals; beliefs; values and how you treat others
- Sporting Activity will influence your team playing ability; how you treat others; behaviour
Internal and External Pressures

**Internal Pressures**
- This is pressure from within yourself
- Desire to succeed
- Desire to ‘fit in’
- Competitive nature
- A result of our environment

**External Pressures**
- This is pressure put on us from others
  - Parents
  - Peers
  - Teachers
  - The Media
  - Church
  - Community

Impact of Stress and Pressure

**Positives**
- Can motivate you to get something done
- Can motivate you to make a change
- Can increase your work rate
- Adds excitement to life

**Negatives**
- Can lead to physical illness e.g. headache, chest pains etc
- Over-reaction to small things
- Can cause disrupted sleep
- Can lead to increased use of alcohol or drugs

Strategies to Cope with Pressure

- Set Realistic Goals
- Play Sport
- Talk to a family member
- Talk to a doctor
- Talk to a friend
- Coping Strategies
### Internet, Chat Rooms, Social Networking – Positives and Negatives

**Positives**
- Make new friends
- Keep in contact with current and old friends
- Builds your confidence
- Improving your socialising skills

**Negatives**
- Talking to Strangers
- Open to abuse
- Being talked into doing something you wouldn’t usually do
- People lying to you online
- Dangerous situations

### Dieting – Positives and Negatives

**Positives**
- Be more healthy
- Look better
- Feel physically better
- Feel mentally better
- Have more energy
- Be more fit

**Negatives**
- Obsessed with food
- May not include all food groups
- Lack of energy if you don’t eat right foods
- Eating disorders – anorexia / bulimia

### Limiting Danger – Internet

- Do not give out your personal details to anyone
- Do not speak to people you don’t know
- Report any abuse / bullying immediately to social networking service provider
- Ensure the computer is in a communal area in the home
- Only purchase goods on secure websites
Limiting Danger – Bullying

- Do not keep it to yourself
- Tell someone you trust
- Report any incident of bullying to teacher / parent / employer immediately
- Protect yourself
- Do not draw attention to yourself and show them they are annoying you
- Do not fight back – physically
- Do not react to the bully

Limiting Danger – Exam Pressure

- Be prepared for exams
- Get organised
- Do not panic
- Study sensibly – take breaks and have a social life, even if it is limited
- Eat healthily
- Exercise – this will help relieve the stress

Limiting Danger – Dieting

- Eat healthily
- Plan your meals
- Include all 5 food groups
- Eat 5 portions of fruit and vegetables each day
- Drink plenty of water
- Do not starve yourself
- Avoid following eating patterns that can lead to eating disorders like anorexia / bulimia
Building and Maintaining Healthy Relationships

Aspects of Healthy Relationships

Recognising, Assessing and Managing Risk
Risks and Benefits to a Young Person - Media

Positive Role Models

- Promoting Positive Behaviour
- Promoting Values and Morals

Negative Role Models

- Lack of Morals and Values
- Promotes Negative behaviour

Why do young people take risks?

- Influence Of Drugs
- Part of Growing Up
- Adrenalin Rush
- Financial Gain
- Status
- Attention Seeking
- Impress Friends
- Boredom
- Curiosity
- Peer Pressure

Reasons For Risks

Risk Taking Behaviour

- Anti-social Behaviour
- Joyriding
- Taking drugs
- Unprotected sex
- Drinking and driving
- Pier jumping
- Shop lifting
- Self-harm
- Severe or excessive dieting
- Sunbathing
- Fighting
- Lifts with strangers
- Drug driving
How can young people avoid risk taking behaviour?

- Parental support
- Self-evaluation of risk
- Pick friends carefully
- Channel energies into safer activities
- Find alternative adrenalin rush activities like sports, outdoor pursuits that are more safe

Benefits and Costs of Risk Taking

Benefits
- Sense of achievement
- Confidence
- Adrenalin rush

Costs
- Death
- Injury to others
- Personal injury

Understanding the Roles and Responsibilities of Parenting
Roles and Responsibilities - Parent

- Provide a loving and safe environment
- Financial provision
- Schooling
- Feeding and Clothing
- Developing morals and values
- Providing opportunities for social development
- Encouraging
- Fostering interests and skills
- Tending to your child’s health
- Religious beliefs

Problems faced by a young parent

- Impact on schooling – you may have to leave school or struggle to find time to complete school work
- Interference with career prospects – you may not be able to follow your chosen career path
- Interference with social life – your first priority is your child and not your social life
- Social stigma – this is a real issue for some people who have a child outside marriage
- Health risks – the health risks of having a child when you are young can be very real

Problems faced by a young parent

- Financial burden – not working or not able to command a good salary
- Impact on mental health – some young parents struggle mentally because of the level of responsibility of raising a child
- Perhaps absence of the father – this is very common and the young mother has to cope alone
- Pressure on other relationships – some people wouldn’t get involved with someone who has a child with another person
Teenage Magazines

Girls’ Magazines
- Celebrities
- Fashion
- Make-up
- Boys
- Problems
- Horoscopes
- Perfect models
- Diets

Boys’ Magazines
- Cars
- Girls
- Computer games
- Fitness and exercise
- Science Fiction
- Sport
- Health

Developing Competence as Discerning Consumers

Credit Cards

- When you apply for a Credit Card the company will check your Credit Score and give you a set amount on the card to spend
- You will have to pay this back with interest over a period of time
- The quicker you pay off the debt the less money you will have to pay the Credit Card Company
### Credit Cards – Positives and Negatives

<table>
<thead>
<tr>
<th>Positives</th>
<th>Negatives</th>
</tr>
</thead>
</table>
| • Buy now pay later  
• You will have cash for other items  
• You can have what you want when you want it  
• No need to save  
• Don’t need to carry cash  
• Can pay for goods and services online / over the phone | • You will be in debt  
• Interests rates are very high  
• If you miss a payment it will affect your credit rating  
• Stress and worry  
• Chance of someone stealing your identity / cloning your card |

### Debit Card

- When you have a a bank account you will be issued a card for withdrawing money from the ATM (Bank Machine)
- This card may also be used as a Debit Card if it has one of these symbols

### Debit Card

- When you use your Debit Card to purchase goods or pay for services the money will come out of you Bank Account that day or on the next banking day
- You are not borrowing the money to pay for goods and services
- You have to be careful though as some Debit Cards will allow you to overdraw on your account
Debit Cards – Positives and Negatives

<table>
<thead>
<tr>
<th>Positives</th>
<th>Negatives</th>
</tr>
</thead>
<tbody>
<tr>
<td>You don't have to carry cash</td>
<td>You have to have the money in your account</td>
</tr>
<tr>
<td>You can pay for goods and services online / over the phone</td>
<td>You could accidentally overdraw</td>
</tr>
<tr>
<td>Convenient</td>
<td>Chance of someone stealing your identity / cloning your card</td>
</tr>
<tr>
<td>You're not getting into debt to pay for goods and services</td>
<td></td>
</tr>
</tbody>
</table>

APR – Annual Percentage Rate

- When you borrow money to pay for goods and services you will have to pay interest
- The rate of the interest is the APR
- Basically this is the percentage of the loan you will pay back each year to the credit provider
- For example, the APR on a Credit Card may be 16.9% which means you will pay an extra £16.90 for every £100 you spend on the card

Debt

- Debt is money that you owe to someone else
- You may be in debt to:
  - the bank if you have a bank loan or overdraft
  - a car finance company
  - a mortgage provider
  - a credit union
  - a loan shark
  - or any person from whom you borrow money
Loan Shark

- A loan shark is a person or body that offers unsecured loans at high interest rates to individuals, often backed by blackmail or threats of violence.

- People who borrow money from loan sharks often have accumulated a lot of debt and have been refused loans by banks, credit unions or other reputable loan providers.

Loan Sharks – Benefits and Risks

**Benefits**
- You do not need a credit check
- They will lend you a lot of money
- The borrowing of the money is usually hassle free

**Risks**
- Interests rates can be very high
- They may use pressure tactics to get the money back from you
- You could lose your home, car and other possessions
- They are not bound by the strict financial controls of legitimate loan providers
- Very dangerous and risky

Sources of Income

- Employment
- Parents
- Student Loans
- Government Benefits
  - Family Allowance
  - Disability Living Allowance (DLA)
  - Income Support
  - Job Seeker’s Allowance
  - Family Tax Credits
Budget – Personal

- A personal budget is a plan for how you will spend your money on goods and services; repay debt and save money
- You will have to think about how you have spent your money in the past and what you are planning for the future

Benefits of a Personal Budget

- You will carefully plan your spending
- You will avoid debt
- You will be able to save for things you want
- You will be able to buy things you need
- You will avoid worrying about your finances

Budget - Household

- A Household Budget is a plan for how you will pay for essential household bills
- This will include electricity, heating, mortgage or rent, rates, food, TV License etc
Benefits of a Household Budget
- You will carefully plan your spending
- You will avoid debt
- You will be able to save for things you want to change in your home
- You will be able to buy things you need for the home
- You will avoid worrying about your finances

Consequences of not budgeting
- You could end up in debt
- You could end up bankrupt
- You may suffer worry and stress about money
- You might not be able to afford things you need
- You could lose your home or other possessions

Wants and Needs

<table>
<thead>
<tr>
<th>Wants</th>
<th>Needs</th>
</tr>
</thead>
<tbody>
<tr>
<td>These are luxury items that you do not need for survival</td>
<td>Essential items for your survival</td>
</tr>
<tr>
<td>Car</td>
<td>Heating</td>
</tr>
<tr>
<td>Internet</td>
<td>Electricity</td>
</tr>
<tr>
<td>Chocolate cake</td>
<td>Clothing</td>
</tr>
<tr>
<td>X BOX</td>
<td>Home</td>
</tr>
<tr>
<td>Mobile Phone</td>
<td>Food</td>
</tr>
<tr>
<td></td>
<td>Furniture</td>
</tr>
</tbody>
</table>
Buying a Property

**Advantages**
- You will eventually own the property
- Investment for your future
- You can make changes to the property to add value
- Profit when you sell
- Move when you wish

**Disadvantages**
- Tie up capital in the property
- You could end up with negative equity
- Renovations cost time and money
- You have full responsibility for maintenance of the property
- You will need a deposit

Renting a Property

**Advantages**
- The landlord has responsibility for maintenance
- Short term contracts
- Less money needed up front

**Disadvantages**
- You have to ask permission to make changes
- It will never belong to you
- You may not like the furniture / interior
- You won’t make any money when you leave
- The landlord can ask you to leave

Buying New

**Advantages**
- No-one else has owned it first
- Less repairs
- Higher insurance e.g. car
- Guarantee / Warranty
- More reliable
- Excellent condition

**Disadvantages**
- Will cost more than second-hand
- Depreciation e.g. new car
Buying Second-Hand

<table>
<thead>
<tr>
<th>Advantages</th>
<th>Disadvantages</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cheaper than new</td>
<td>Lack of Guarantee / Warranty</td>
</tr>
<tr>
<td>Lower insurance</td>
<td>May need repairs</td>
</tr>
<tr>
<td>Will not depreciate as</td>
<td>In the case of a car it will</td>
</tr>
<tr>
<td>dramatically as a new car</td>
<td>need MOT</td>
</tr>
<tr>
<td></td>
<td>Condition may not be good</td>
</tr>
<tr>
<td></td>
<td>Less reliable</td>
</tr>
<tr>
<td></td>
<td>Will not be the latest model</td>
</tr>
</tbody>
</table>

Reasons for Debt

- Poor Budgeting – without a good budget there is more chance of overspending
- Unexpected Spending – if you do not save money for a 'rainy day' then unexpected costs will put you in debt
- Increase in the size of family – e.g. a new baby / an elderly relative moving in will lead to increased spending / debt

- Loss of Job – being fired or made redundant can lead to increased debt
- Poor Health – if you can not work because of your health you may have increased debt
- Gambling Addiction – using essential funds for gambling is a risk that can lead to serious debt problems
- Drug / Alcohol Addiction – using essential money to fund a drug / alcohol addiction can lead to serious debt problems
Consequences of Debt

- Legal – you could be taken to court for non-payment
- Loss of Property – you could lose your home, car or other possessions
- Stress – you could suffer from stress / depression because of the debt

Consequences of Debt

- Further Debt – you may borrow money to pay off debt or just to live and it could spiral out of control
- Crime – some people turn to crime to pay debts / loan sharks
- Loan Sharks – some people fall into the trap of dealing with loan sharks because of debt

Dealing with Debt – What can I do?

- Reduce outgoings
- Plan a Budget and stick to it
- Talk to your lender e.g. Bank / Credit Union / Car Finance Company
- Use savings to reduce debt
- Are you entitled to benefits?
- Shift debt to cheaper credit cards / loan
Dealing with Debt – Where can I go?

- Citizen’s Advice Bureau
- National Debtiine
- Debt Management Agency
- Consumer Council
- Financial Advisor
- Bank Manager
- Debt Counselling