

Theme 2

Positive steps in everyday life

- 1 Feel good in everyday life
- 2 Money and savings
- 3 Citizens' advice services



Feel good in everyday life



Daily and family life

Daily and family life may affect your ability to cope at work and with training. We all have our own obligations and responsibilities. A sensible home routine will help you cope with pressures at work or education.

Think about your daily routine. How good are you at daily and family life skills?

Mark the most appropriate alternative with an 'X'.

	Very good	Satisfactory	Not very good	N/A
Home Maintenance				
Housekeeping				
Food preparation				
Personal hygiene				
Managing finances				
Dealing with authorities				
Relationship				
Child care				
Child education				
Sensible drinking				
Good diet				

Think about the challenges facing your daily and family life. In what way and with whose help could you do better in these areas?

Where do I want to improve?	In what way would I like to improve?	Who could help, where could I get help?

2 Daily journal

The purpose of the daily journal is to improve your daily routines. Perhaps you will highlight some good routines as well as bad routines. If you feel in a hurry all the time or have difficulties getting asleep, it may help you to change your routines if you write them down every day for one week.

ENTER YOUR DAILY ROUTINE FOR THE WEEK BY NOTING THE TIME AND YOUR ACTIONS:

MORNING: For example, what time do/ did I wake up, what I do/ did

DAYTIME: For example, what I'm doing/ did during the day

EVENING: For example, how do/ did I spend my time

NIGHT: how long do/ did I sleep and do/did I wake up often,
what time do/did I go to bed

Monday

Morning

Daytime

Evening

Night

Thoughts for the day

Tuesday

Morning

Daytime

Evening

Night

Thoughts for the day

Wednesday

Morning

Daytime

Evening

Night

Thoughts for the day

Thursday

Morning

Daytime

Evening

Night

Thoughts for the day

Friday

Morning

Daytime

Evening

Night

Thoughts for the day

Saturday

Morning

Daytime

Evening

Night

Thoughts for the day

Sunday

Morning

Daytime

Evening

Night

Thoughts for the day

How do you feel your week was?

Is there something you would like to change during your week (for example getting up too late, being too busy to eat lunch, getting enough sleep etc.). Why?

Is there something you are extremely happy about?

3 Social network map

The purpose of the network map is to provide an outline of the people with whom you network (you get or/and give support). Write inside the circles the names you network most with. Some people also have rely on many authorities who help them in different ways. Write the contact persons in the boxes, that are important to you.

MY FAMILY AND RELATIVES

KEY AUTHORITIES

ME

MY FRIENDS AND SUPPORTERS

OTHER IMPORTANT PEOPLE

Health care facilities Contact person
Social office Contact person
Employment office Contact person
The Social Insurance Institution Contact person
My school Contact person
Mental health office Contact person
Other Contact person

How do you keep in contact with your network?

Where do you receive help and support?

To whom do you give help and support?

Is there any relationships you want to improve?

4 How active you are?

Our everyday life can be divided into job-, family – and personal life. People fill their personal life with different activities: hobbies, helping others, taking part in community life and so on.

In following list please mark the activities, in which you have taken part or somebody you know has taken part or you would like to take part.

	I have taken part as an adult	I know someone who has taken part	I would like to take part
Voting at local or public election			
Participating in public meetings (party meetings, demonstrations etc.)			
Participating in voluntary campaigns (donation of money, clothes, items etc.)			
Participation in tidying up the neighbourhood (all over the state actions “Clean Estonia”, maintaining the park, children’s play area etc.)			
Working with voluntary organisations (taking care of children, elderly, disabled people, taking care of homeless pets etc.)			
Taking care of people in your neighbourhood/municipality (carrying home food, firewood, medicine for elderly, helping to look after small children, offering transportation, helping with transport etc.)			
Fundraising (sales, collection of money etc.)			
Helping family and friends at their place of work			
Attendance at residents’ meetings			

Participating in different clubs of interests (handicraft, music, acting etc.)			
Participating in religious organisations (helping the members of group, fundraising, Sunday schools etc.)			
Joining an educational course			
Acting as a support person for another			
Volunteer emergency worker			
Taking part in forums through internet, telephoning to TV, radio studios and expressing own opinion directly			
Reading newspapers, following the news from radio, TV			
Participation in conservation and local history groups			

What do you think about your activity level?
 (1 - very passive, lazy 10 - very active, energetic)

Are you active or more passive person? What have you done already to be active?

What would you like to do?

Write here these activities in which you want to take part in the future	Where can you find the information and how can you take part?)
1.	
2.	
3.	
4.	
5.	

Now choose 3 activities from the above list

activity 1:	
How does this benefit you?(membership, self-satisfaction, new contacts, useful information etc.)	How does this benefit others?
Are there any negatives?	

activity 2:

How does this benefit you?(membership, self-satisfaction, new contacts, useful information etc.)

How does this benefit others?

Are there any negatives?

activity 3:

How does this benefit you?(membership, self-satisfaction, new contacts, useful information etc.)

How does this benefit others?

Are there any negatives?

5 Avoiding addictions

Sometimes human life is dangerous. There are useful and harmful habits amongst human life. Do you have some habits, which constitute risks?

Assess your risks again (1 – there is no risks, 10 the risk is very high) The next areas are connected with a good life style.

- Your health
- Your purse (economical life)
- Your relationships

Did any column gave over 5 points?

Yes, _____

Assess once again your risk (1 – no danger, 10 – very high risk):

Risks that are involved with your behaviour or habits:

To your health

To your purse (economical life)

To your relationships

Think, what you could change and how by YOURSELF. Write down 3 first steps what you can do to make your life more risk free.

1.

2.

3.

NATIONAL LINKS

<http://www.alcoholics-anonymous.org.uk/>

<http://www.nhsdirect.nhs.uk/>

<http://www.gamblersanonymous.org.uk/>

<http://www.b-eat.co.uk/Home>

<http://www.beatingaddictions.co.uk/>

Diet and exercise journal

Diet journal

Make entries in the diet and/or exercise journal for one week.

Enter all the meals, snacks and drinks you consume.

Enter all the exercise you get in the exercise journal, including routine and fitness exercise. End with a description about how you felt that day. If you have any kind of healthy problems, be in contact with your doctor before changing your diet or increasing exercise.

Monday

BREAKFAST

LUNCH

SNACK

DINNER

SNACK

DRINKS

DAILY DIET RATING

Tuesday

BREAKFAST

LUNCH

SNACK

DINNER

SNACK

DRINKS

DAILY DIET RATING

Wednesday

BREAKFAST

LUNCH

SNACK

DINNER

SNACK

DRINKS

DAILY DIET RATING

Thursday

BREAKFAST

LUNCH

SNACK

DINNER

SNACK

DRINKS

DAILY DIET RATING

Friday

BREAKFAST

LUNCH

SNACK

DINNER

SNACK

DRINKS

DAILY DIET RATING

Saturday

BREAKFAST

LUNCH

SNACK

DINNER

SNACK

DRINKS

DAILY DIET RATING

Sunday

BREAKFAST

LUNCH

SNACK

DINNER

SNACK

DRINKS

DAILY DIET RATING

Do you think you eat healthy enough?

Would you like to change something in your daily diet that would make it healthier?

Think about how you could make changes happen.

Take a look at some recommendations on a healthy diet.

Fill half of your plate with vegetables.

Fill a quarter of your plate with potatoes, rice or pasta.

Fill a quarter of your plate with fish, meat or egg dishes.

Drink milk, buttermilk or water with your meal.

In addition eat fruit daily and wholemeal bread

Exercise journal

Exercise promotes physical health and also keeps the mind sharp. Use your exercise journal to think about your own exercise habits.

If you are not used to doing exercise, remember that 15 minutes per day is good beginning! Gyms, tennis or golf also need a lot of money. But there are many ways to keep fit for free.

If you have any kind of healthy problems, get in contact with your doctor before starting or increasing exercise.

Monday

DAILY ROUTINES (stairs, shopping etc.)

FITNESS EXERCISE

DAILY EXERCISE RATING

Tuesday

DAILY ROUTINES (stairs, shopping etc.)

FITNESS EXERCISE

DAILY EXERCISE RATING

Wednesday

DAILY ROUTINES (stairs, shopping etc.)

FITNESS EXERCISE

DAILY EXERCISE RATING

Thursday

DAILY ROUTINES (stairs, shopping etc.)

FITNESS EXERCISE

DAILY EXERCISE RATING

Friday

DAILY ROUTINES (stairs, shopping etc.)

FITNESS EXERCISE

DAILY EXERCISE RATING

Saturday

DAILY ROUTINES (stairs, shopping etc.)

FITNESS EXERCISE

DAILY EXERCISE RATING

Sunday

DAILY ROUTINES (stairs, shopping etc.)

FITNESS EXERCISE

DAILY EXERCISE RATING

Do you think you have enough exercise to keep fit?

Could you exercise every day?

What kind of variety do you have in exercises?

Do you also have daily routines to keep you fit (for example do you always use stairs instead of a lift)?

What aspect of your health do you want to improve? Set 2-3 key goals for yourself and write them here:

National links

http://www.bbc.co.uk/health/healthy_living/

<http://www.nhsdirect.nhs.uk/>

Money and saving

Here you can check your financial situation and you can develop short term solutions as well as long term prospects.

I Clarifying the situation

Which of the following statements best describes your current financial situation?

- Good
I have enough money to comfortably meet all my needs, with some left over for savings or unexpected expenses.
- Fair I have enough money to reasonably cover my expenses, with some occasionally left over for spending or saving.
- Adequate
If I keep an eye on my finances, I survive. However, by the end of the month my money is usually gone.
- Weak
My financial situation is tight and I need to use credit cards often.
- Poor
My financial situation is difficult and I am forced to rely on standard or short-term loans.

Do you have any concerns about your financial situation? What are they

Income - Spendings

Take a look on your income and your running costs



You can find digital calculators in the internet under the heading of “budget”

Monthly Survey					
Income				Running costs	
	Euro	Cent		Euro	Cent
Salary			Housing / rent		
Pension			Energy Heating, electricity, gas, water		
Child Benefit			Education courses, school fees, ...		
Unemployment benefit			Travelling cost		
Alimony			Radio license fees / pay-TV fees		
Interest			Journals / newspaper subscriptions		
Bonuses for Christmas etc			Investments, pension plans		
Other			Insurances		
			Account maintenance charge /credit card fee		
			Pocket money/club memberships		
			Child care		
			Telephone/internet/mobile		
			Reserve funds		
			Specifics anniversaries, ...		
			Instalments of loan/ credit cards		
			Other		
Surplus from the month before			Deficit from the month before		
Total income			Total running costs		
Total income					
Total running costs					
Variable costs					
Ready money of the month					

2 Finding short term solutions

Cutting costs

Please, reflect on your possibilities to cut your costs!

The following questions could help you

- Could you do without certain things?
- Could you find a cheaper alternative?
- Could you solve problems / fulfil your wishes in another way?
going on bus instead of driving a car, jogging instead of fitness studios, ...

To cut your cost!?	
	What can you do?
Housing / rent	
Rates and local taxes	
Energy Heating, electricity, gas, water	
Education courses, school fees, ...	
Travelling cost	
Radio license fees / pay-TV fees	
Journals / newspaper subscriptions	

Investments, pension plans	
Insurances	
Banking charges to instalment of loans and credit cards	
Pocket money/club memberships	
Child care	
Telephone/internet/mobile	
Reserve funds Reparations / purchases	
Food purchase	
Drink and tobacco	
Body care/cosmetics	
Health Doctor's fees / medicines	

Entertainment – Eating out	
Clothing	
Household Flowers, linen, decorations	
Car	
Public transport	
Taxis	
Mobile phone	
Pets	
Hobbies	
Other	

Increasing incomes

There are possibilities to increase your income and different kinds of payments you can receive if you are:

- studying,
- unemployed,
- disabled or ill
- a pensioner
- a parent.

What benefits do you get?

Find out, if there are possibilities to get more financial support!

Here is a list of useful internet addresses:

- Information about benefits if you STUDY
- Information about benefits if you are UNEMPLOYED
- Information about benefits if you get SICK /or DISABLED
- Information about benefits if you ARE A PARENT

www.direct.gov.uk

What can you do to increase your income by a second job?

Find out if your incomes and assets will be taken into account and will affect your benefits!

Discuss your ideas for savings and income with other people and add to your list!

Making a decision:

Which savings could you make?

How could you increase your income?

If you need advice and counselling in different situations, you can find addresses for information and help here:

Education/ training:	
Name of the office	
address	
Telephone	
possible contact person	
Useful Internet sites	

Job opportunities:	
Name of the office	
address	
Telephone	
possible contact person	
Useful Internet sites	

Legal advice:

Name of the office

address

Telephone

possible contact person

Useful Internet sites

Health advice:

Name of the office

address

Telephone

possible contact person

Useful Internet sites

Education/ training:<http://www.direct.gov.uk><http://www.learndirect.co.uk/>**Job opportunities:**<http://www.jobcentreplus.gov.uk/>**Legal advice:**<http://www.citizensadvice.org.uk/>**Health advice:**<http://www.nhsdirect.nhs.uk/>

Using loans

To buy expensive things sometimes you need a loan. Think about whether loans are worth it and how much they cost to pay back.

Hire purchase

Name three things that you would like to buy!

(iPod, TV, furniture, ...)

1.	
2.	
3.	

Compare the cost of paying for these things by partial payment or by paying the whole price at once!

Where can you buy it?	Advance payment	Monthly instalment	Final price for the instalment	Price by paying at once
1.				
2.				
3.				

Loans by bank

If you need money for expensive things like furniture or a car, you should note some aspects:

Conditions to get the loan	
Bank credit	
Interest rate	
Monthly payment	
Total amount of the loan	
What happens if you are not able to pay the monthly payment for a temporary reason	



You can find calculators in the internet under the heading “credit calculator”

Consider if debts are worth it! What is your profit?



If you would like help to get out of dept, you can get advice at the advisory service for debtors

3 Developing long term prospects

Saving money

Think about why you want to save money?

Do you want to have the money at a specific point of time?

What type of person are you? Do you need safety or do you assume a risk?



For a decision you should consult an independent institution or consultant! Keep in mind banks are selling their products by informing you!

Ensuring the future

How high are your future pension entitlements?

If the pension is not high enough: Think about possibilities of provision for one's old age and government support!

You can indemnify by insurances against cases of damage. Consider whom or what you want to insure?

	reason	€uro/per month
Health		
Life		
Inability to practise one's profession		
Household		
Damages against others Liability		
Litigation		

Discuss with other people about possibilities of pension plans and insurance!



You can get information from consumers' assistance!

NATIONAL LINKS

<http://www.citizensadvice.org.uk>

Citizens' advice services

The objective of these workbook pages is to investigate State Benefits and advice & counselling available in different situations

I State Benefits

There are many different kinds of payments you can receive if you are:

- studying,
- unemployed,
- disabled or ill
- a pensioner
- a parent.

Do you receive any of these payments at the moment?

YES

NO

If yes, what

and how much in month _____ €

Gather information about the different kinds of benefits either on your own or with your group:

Make a list of useful internet addresses:

Information about benefits if you STUDY

Information about benefits if you are UNEMPLOYED

Information about benefits if you get SICK /or DISABLED

Information about benefits if you ARE A PARENT



Visit one of the sites according to your interest or needs and have a go at filling in one of the benefits forms! You may be able to complete this online or download it from their website.

What types of benefit did you complete applications for?

How long did it take for you to fill in the application form (i.e. answering all questions required)?

How easy was it to complete the application form?

What areas of the application form did you find difficult to complete?

Where can you get advice and help in completing the application form?

2 Advice and counselling available in different situations (i.e. qualifications, further education, debt, health issues etc)

Find addresses and information where you can get help and advice on different situations that you may face. Also find out about useful internet sites.

Education/ training	
Name of the office	
Address	
Telephone	
Possible contact person	
Useful Internet sites	

Job opportunities	
Name of the office	
Address	
Telephone	
Possible contact person	
Useful Internet sites	

Legal advice	
Name of the office	
Address	
Telephone	
Possible contact person	
Useful Internet sites	

Health advice	
Name of the office	
Address	
Telephone	
Possible contact person	
Useful Internet sites	

Share your information and compare your findings with your peers – people living in a similar kind of situation

3 Beliefs regarding getting benefits.

Some people believe that it is far too easy to claim and get benefits. Therefore people get passive and feel that they do need not to be active in searching for work as they get benefits.

Other people say that benefits are a “safety net” for difficult life situations or for people with very low income. They are necessary in order to guarantee social justice and equality in our society.

Another belief by some people is that society is responsible for giving a basic minimum level of income to all its citizens. And it is perfectly ok to claim benefits in this way. An individual’s contribution in society can be through other ways such as voluntary work.

The reality is probably somewhere in the middle of these opinions. There are always people who are passive. However without a decent guaranteed income our society would be very unfair for some people.

You may argue why some people pay taxes and some people are living “on tax payers’ income”. However very often it is very difficult (or even impossible) to find a job and there is a lot of discrimination in our society.

Make a list of opinions

for the benefits	against the benefits

NATIONAL LINKS

www.citizenadvice.org.uk

Instructions for filling out the POSITIVE STEPS IN EVERYDAY LIFE -umbrella:

The "umbrella model" below will help you make a SUMMARY about your life situation for further evaluation.

The grading scale for the "spokes" is 0-10. The question number is at the end of each spoke.

Zero is in the middle of the umbrella.

1. Answer the questions by drawing an 'X' on the spoke in question at a point you feel is appropriate.
2. After you have marked X to all 10 spokes, then connect the Xs with a common line.
3. Color the area inside the line.

The greater the surface area of the umbrella is, that more you think that your every day life is good enough.

Life isn't perfect, so don't be concerned if your umbrella isn't fully coloured. The purpose of the umbrella is to show you which areas you still have to work on to reach your goals.

The filled umbrella is also a way to have counseling for your problems. Think about how you could fix tattered areas or areas with which you are not fully satisfied. Address one of these areas at a time and think about how you could do things differently or why that area is in disrepair. Set an easier goal to repair that section. Do this with your tutor or teacher if possible.

FEEL GOOD

1. My daily routines help me to cope in life?
2. I can get help in my life through my social network?
3. I take part in social activities to benefit my own and other
4. I can evaluate the risks which I need to take in my life?
5. I keep myself in good condition by eating a healthy diet and enough exercise?
6. My bank account is in balance?
7. I am aware of the social benefits I have right to?
8. I control my own life, not others??
9. I plan my life to get it in balance in future?
10. Name one question yourself about positive steps in your life?

