

INTERNATIONAL



OLYMPIAD 2015



LEADING OTHERS

VALUES And ETHICS

ECONOMIC COMMON SENSE

CRITICAL
THINKING
And PROBLEM
SOLVING

EMPATHY

TEAMWORK

EFFECTIVE COMMUNICATION

SMART CONSUMER LITERACY

ENVIRONMENT AND SUSTAINABILITY

Test Study Guide

[Grade IV-V]

AN INITIATIVE BY



www.iskillsolympiad.org

Skillizen Learning Global Pte. Ltd.

100 Tras Street

#14-03, Amara Corporate Tower

Singapore 079027

Phone: +65-64230777

Fax: 64234561

Email: HQinfo@skillizen.com

Index

- 1) Leading Others
- 2) Values and Ethics
- 3) Economic Common Sense
- 4) Magic of Team Work
- 5) Empathy and Compassion
- 6) Influencing
- 7) Smart Consumer Literacy
- 8) Environment and Sustainability
- 9) Critical Thinking and Problem Solving

Leading Others



- *A real leader is the one who does not just care about himself but for everyone.*
- *Solutions can be simple but only a true leader looks at a problem with the desire to solve it and never gets upset with it.*
- *You all are leaders too, so view every problem as an opportunity to solve it in a creative and intelligent way.*
- ➔ *Let us read the story of a small boy 'William' who showed that sometimes a task might look impossible. However, if you break it into small parts, it becomes a cakewalk and even fun to do. Also,*

William did another thing that is a characteristic of a true leader; he motivated and encouraged his team. Therefore, you should also encourage the efforts of your team members by appreciating their efforts. So, let us see how he did it.....

Once in the North American city of Washington lived an eight-year-old boy called William. Like most of you, Jimmy loved riding around his bike in his neighborhood along with his five friends; named Rob, Tom, Kevin, Peter and Jason.

Once it was late fall and William's quiet little neighborhood was covered by a thick layer of dead leaves.

There were so many leaves everywhere that it was not even possible to walk without stepping on the thick layer; crushing the dry leaves at every footstep.

Because of the dry leaves scattered all around on the roads, it had become very difficult to ride bikes and all of Jimmy's five friends who were enjoying Soccer in the nearby park, were very upset. Everyone in the neighborhood was complaining about the leaves; wondering why the truck that came every year to suck the leaves had not come yet.

Looking at everyone's discomfort, William said to his five friends, "I think we should do something about the leaves." Rob said, "What can we do?" Kevin said, "We are just kids, what can we do?"

William replied, "I think if we all work together, we can remove the leaves and clear the roads."

All five said together in amazement, "How can we remove all of these leaves??!!!!"

William said, "Individually, indeed, none of us can but together we can."

He added further, "We can all bring plastic bags from our homes and start raking the leaves. We will stuff the leaves in the bag and drop it at a trash disposal site. "

All the kids agreed to follow William's advice. However, the next problem was brought up by Jason, "How are we going to rake leaves from the entire neighborhood. It is such a large area to work upon?"

William said, "We will make groups of two and divide small areas amongst us."

William said again, "We might not be able to finish the entire area in one day so we will the areas to cover over 4-5 days."

Rob said, "But what about the new leaves that would fall and cover the areas we would have already covered the previous day."

William said, "Yes, I know that is going to be a challenge. But I am sure the amount of leaves falling would not be very large. We can start our day by checking the area cleared the previous day and then move on to fresh area. Moreover, to divide the areas we can make a mark on the trees closest to them. "William never gets disheartened by problems and challenges. He is a leader always brainstorming to find new and creative solutions.

Next day all six kids gathered together with rakes and plastic bags. Three groups were made comprising Kevin and Jason, Rob and Peter, Tom and Williams.

William marked small areas of land by making a cross sign on the four trees in that area; making an imaginary square.

To motivate the team, William said, "If we look at any task in its entirety it might look difficult but when we divide it into small chunks, it becomes

easy and doable. I know that all of you think that this is a very difficult task but I promise that if we do it in small portions with small goals, we can achieve it!!"

All six children got to work. William had asked one team member to rake the leaves and the other to collect them in plastic bags. After half an hour, the roles were to be reversed.

This way William ensured neither team member felt burdened or bored with one particular task. He knew that adding variety to work was the way to keep team members happy.

All kids worked tirelessly with their heart and soul. And occasionally William would look up and say words of encouragement like "very good" "good job" "I am really proud of you, my friends."

Every time William did this, all team members worked with double the enthusiasm and stamina, while he himself worked with great dedication because a good leader leads by example. The work went on for several hours and all team members worked diligently. After four hours when they had covered almost a quarter of the entire area, William said, "Great work, my friends.

We have finished a fourth of the entire task and now is the time to celebrate! Let us go and celebrate our achievement with cookies and ice cream. "

Turns out William had requested his elder sister Tina to arrange cookies and ice cream for everyone. William's sister had supported him by making the arrangements.

After a happy celebration, everyone went home; looking forward to rest in his or her soft beds and gather energy for the next day's work. The next day, all six friends gathered at the designated spot but they were

flabbergasted to see how many leaves had blown into the areas they had cleared the previous day.

William saw the disappointment on his friends' faces and said, "Don't worry! We will clear these in no time. " He had a better idea today. He had brought a portable music player with him so that everyone could dance to the tunes of their favorite song, while raking the leaves.

When his five friends realized that they are getting to dance to the tunes of their favorite music while working; they got excited and the same work which was going to take them not less than two hours got finished in just an hour.

After clearing the previously covered areas, they progressed towards cleaning the new areas that were to be covered that day.

All six children worked diligently again that day and over the next two days.

Soon the entire neighborhood was neat and clean and there were hardly any dead leaves to be found anywhere.

Parents in the neighborhood were very happy with the children's efforts and had contributed towards buying gifts for all six children.

They gave the gifts to William since they all knew he was leading the other kids.

But William decided that the gifts should be kept as a surprise because he knew how much more happiness and satisfaction one gets when a gift is surprisingly received.

At the end of the last day's labor, William opened a big bag which he had secretly brought with him and said with great excitement, "Guess what, my friends, we have received prizes for our work!!"

All five children looked greedily at the wrapped boxes in William's bag and waited for him to call out their names individually.

And here it was!! There was an airplane for Rob; a doll for Jason's little sister, a goggles for Tom, a racing car for Kevin, skater for Peter and a big box of chocolates for William.

While all the other children were admiring their beautiful new toys, William decided to distribute his chocolates amongst all six of them. He felt that as a leader what was his, was also his team's. '

All the other kids were very touched by William's gesture and they decided that they would also share their toys with each other and play with them as a group.

Hence, the dry leaves problem turned out to be a great learning experience for William and his five friends!!!

So, you see how William never got disheartened by problems and challenges. He was always ready to find new and creative solutions.



[Go to Index](#)

Values & Ethics



Should you give money to beggars? If you find a 10-dollar note on the road, should you pick it and keep? Should you share your cookies with your siblings?

Should you ask examiner to allow extra time in tests? Why not to simply learn to be kind to one another so that it actually happens? Why don't you keep yourself away from verbal and physical abuse so that we actually minimize or get away with violence?

Why it takes a long time in simply dumping lying, and cheating to the dustbin of history by seriously encouraging yourself to refrain from doing so?

You may or may not have picked up that 10-dollar note. Sometimes you may have given money to a beggar and sometimes you may have ignored them. Anyways, you make your choices. Sometimes you are happy with your decision and some other times you are not. But we all want to know the right way to deal with such situations.

You can deal with such situations if you know about ethical values.

Ethics tells what is good for you and for the whole society.

Let us tell you the story of Frida, a young girl who always got angry because of one or the other reason.

Frida studied in a good school and was a good student just like you all. The only problem her was that she always got angry. One day, angry Frida came back home from school. In her lost temper, she was stomping around the house throwing everything around. This was a habit she had formed of losing her temper at very small things.

While she continued with her tantrum, her father walked in. Looking at the mess, she had made, he asked her "Frida, why are you creating a mess, please sit down." But, she was very angry and refused to sit and listen. After calming down, she went to her room and got into her bed.

Her father knew that Frida was a good girl and the only thing needed was to control her temper; he thought maybe if she could understand what her anger did to those around her, she would change herself. With these thoughts in mind, he walked up to her room.

Frida was in her bed and already regretting her tantrum. Her father sat beside her and said, "As a punishment for your behavior today, you will paint the fence in the garden with a black colour". Frida got very confused, but her father explained "Each time you mend your way, or apologize for your behavior, you can paint one plank of the fence in any colour you like". This condition confused Frida, but she was very tired and decided to sleep.

Next morning, when she woke up, it was a bright Sunday morning. The birds were chirping and the sun was shining brightly. But Frida's morning was not the pleasant one. When Frida woke up, she could not find her skates anywhere. She went around the house yelling and throwing tantrums.

She always went skating on Sundays, but that day because of her carelessness, she could not find it and also missed her class. Her father walked up to her and handed her black paint, he then led her to the fence near the garden. In anger, Frida started painting the fence black. Soon she got tired and headed back in.

The next morning Frida woke up and went to school. On her way back, a passing car splashed mud on her. She came home fuming, and started shouting at everybody and throwing things around. Again, she was led to the fence and asked to paint it black. This followed week after week, and soon the fence was two-third covered in black paint.

Then came the week of Frida's birthday, she invited all her friends to her house for her birthday party. When she went to receive her friends, she saw how the black fence was spoiling the beauty of her house and garden. This made her think what she had been doing for so long.

Next morning Frida woke up. On the breakfast table, she apologized to her father and mother for her behavior for so long. Her father got impressed at this change and let Frida paint one plank. Happily, she went and started painting one plank. When she started painting, she realized that the black paint was very difficult to paint over.

She started painting one plank red but it took her several attempts to show the paint over black. Her father walked up to her and told her, "Changing what people think about you is difficult after you hurt them once. Just like the black paint, once you hurt someone with your temper you hamper your personality forever".

Frida realized this and painted the black fence white first. After that, she applied a few coats of red paint. Frida understood that mending things were tougher than breaking them and required more hard work. Making things better required more time than spoiling them in the first place.

If this was true, then she had spoiled so many impressions of herself on other people. Her father told her how her anger made her look dull just like the fence and spoiled the beauty of the garden and the house.

Slowly and steadily, Frida learned how to control her temper. She had painted nine planks in her favorite colours when she lost her temper again; again she had to paint the fence black. It took her sometime to get rid of her anger. Slowly and steadily, she learned how to control her anger.

Very soon, the entire fence was painted in various colours of the rainbow. The newly painted fence added beauty to the house but more than that it was Frida's pride. It depicted her victory over her own anger. With the

fence gaining colour so did Frida. She had learned to control her anger and worked hard towards changing perception of those she had hurt before.

When I think about that fence, it makes me think that every small action counts. You may feel that your good behavior is at times un-noticed but no-good deed goes unaccounted for. Good action make you shine, helps you make more friends, it also leads to success. Bad behaving children are avoided by everybody. How difficult can it be to know if we are leading an ethical life?



[Go to Index](#)

Economic Common Sense



Holidays are finally here. And Catherine's family is going to Grandfather's farm.

She walked into the room and saw her father was planning the trip with mother. She was very happy.

"I need some ice-cream.", Catherine asked her mother. Mom asked, "Do you **NEED** it or do you **WANT** it?"

"They are the just the same to me", Catherine told mom.

Her mother smiled and explained her that "Needs are things that we cannot live without like water, food and air. And Wants are the things that we desire but can definitely live without."

"Aha so I don't need an Ice-Cream, I want an Ice-Cream." Catherine said in her mind.

"Mom, I want an Ice-Cream." Said Catherine. Mom laughed and got her a nice big ice-cream scoop.

Catherine's Father was watching this. He called her and said, "You are smart girl. Would you like to plan the trip with us?" Catherine got excited and joined her parents for making a plan for her coming trips.

Goods and Services

Catherine's father opened his notebook and made two columns. In one, he wrote "Goods" and in second, he wrote "Services". Puzzled, Catherine looked at her father asked about these two columns. She said, "I know about good and bad but what are 'Goods' and 'Services'." Her father said, "This is a very good question." Goods are physical things that people make and Services are the actions that somebody does for us." Catherine asked for examples. Her father explained, "Candies are goods but post is a service."

Demand and Supply

Her father continued, "So when you need or want something from the market, what do we call that?" Catherine remembered the answer from her school, she said, "When we want good or services it is called Demand, and when somebody sells that good or service, it is called Supply".

"Good Answer." said the proud father.

Scarcity

Her father again asked, "If you and your 10 friends want an orange candy and there are only 3 available in the candy shop. What would happen then?"

"We will fight over it," said Catherine. Her father started laughing and said, "You should not fight like that." He continued, "When what you demand is more and supply is limited or less then it is then this situation is called Scarcity."

Catherine listened to her father and asked "but how does this affect me?"

Her father explained.....

"Here is another puzzle for you.

Let us say you want a pink dress for a party happening tomorrow and not able to find one in the market.

You went to a designer and he promises to deliver it in 15 days.

Now scarcity of time and market gives you two options:-

1. Wear some other color.
2. Wait for 15 days for dress to arrive.

Let us say you chose to go to party in a dress of white colour.

So you see how scarcity affects you."

He continued. "Now, when you choose one option and gave up another one then what you gave up is called 'Opportunity Cost'."

"Aha! So this is not for only for grown-ups but also for me." Catherine understood that.

Mom brought in some hot coffee for herself and for Catherine father.

What is Money?

Catherine asked mother "Mom, where did you get the coffee from?"

"I got it from the market", She said. Mom continued, "I paid for it with money and brought it home."

Catherine who was getting curious about this asked "Mom, what is money?"

Mom explained, "Money is any item that is generally accepted as payment for goods and services and repayment of debts."

"I knew that," said Catherine.

Mom said, "I am sure you also know how many kinds of money are there."

"Yes I do, there is paper money and there are coins." Catherine replied.

Mom became very happy listening to her reply and told her that. "Do you know there was a time when people used animal skin to make money?"

Cathy exclaimed "Wow! Really, is Money so old?"

Yes!

Trade and its Types

Dad was silently listening.

He asked Cathy's mom, "So when you bought this coffee you did a Trade. Won't you tell Cathy what is trade?"

"Sure I will", looking at her, she said, "You have to pay something in order to get something. We also call it trading, like I paid for coffee with money. This called Direct trading. There are other kinds of trading also."

Cathy asked mom, "But that is the only way we pay what other kinds are there?"

Mom smiled again and reminded Cathy of her last doll that she exchanged for a book with her friend Maggy. Curious Cathy asked her mom, "Aha! So was that also a trade?" Mom said, "Absolutely, it is called Barter trade. Barter trade is direct exchange of goods and services that satisfies the need and want of people. It is the oldest form of trading activity in the world. It is almost as old as humans."

Demand and Supply

Cathy was getting interested, "So if I want to go to moon I would need a rocket. That rocket would be goods and when pilot is flying that rocket, that would be a service."

Mom and dad laughed and said, "Yes that is correct. But where will you get a rocket from?"

Dad continued, "So when there is a need or a want it is called a demand. When somebody makes that rocket for you to go to moon, that would be supply."

"What would happen when everybody wants to go to moon and there are not enough rockets?" Dad asked.

Cathy looked at mom for answer.

Mom explained it to her, "When many people want the same thing, that means demand is high. And when there are less goods or services that means supply is less. "

Ok, said Cathy, "So what?"

"When demand is high and supply is low, Goods and services become more expensive. Similarly when demand is low and supply is high, prices go down." explained dad.

"Aha! So that's why ice-creams are so expensive in summers." exclaimed Cathy.

Consumer Rights

"But Mom, yesterday when I ate Ice-cream with my friends at the mall, it was not tasty. My money got wasted. It was a bad Direct Trade." Cathy told her parents.

Mom again told me something absolutely new" Dear, it seems you do not know your rights as consumers."

She continued, "When you pay for good or services, you are a consumer and if you are not satisfied with the quality of items and services then, you can demand a refund of your money or replacement of items and services even if its cost is less. If shop keeper says no to it, you can always go to Consumer Court."

Inflation, Recession and their effects

"So next time when I get bad Goods or Service, I'll ask for the proper one from the shopkeeper. Can I do the same if he is charging too much money." Cathy asked dad.

"That is a very good question, Cathy. I am very happy that you asked it." said dad. He continues" Before you think about complaining, you should learn why prices are high."

Cathy said, "I know why they are high, because demand is more and supply is less."

"Correct but there are 2 more things you need to know. Inflation and Recession. Your mom will explain that to you." Dad replied.

So mom explained," Inflation is a condition in which the price of goods and services rise over a period of time. Inflation is like a monster that shrinks the value of money over a period of time. The power of money falls and you need more money to buy same amount of goods."

"But why can't prices remain the same? Why does this inflation happen?" Cathy really wanted her ice creams to remain the same price.

Mom laughed and Continued," It is the same game of demand and supply. But, Demand can rise due to many reasons like growth of population or sometimes a natural calamity like flood & droughts happen. This brings in more demand and less supply. So what happens when demand is more and supply is less?"

Cathy got excited and answered happily "Prices go up!"

Dad said, "That's inflation for you."

"But dad," Cathy asked, "can't we bring down inflation, I mean let's say that prices keep on lowering down then everybody will be happy."

Dad answered, "That is also not good. If prices keep on coming down, people who are making the goods and providing the services will not get fair money and they will be out of business. Many people will be unemployed. Nobody wants that to happen. Isn't that right Cathy?"

Cathy shook her head saying yes. Curious Cathy looked at her money and said "Now I understand how money, good, services, demand and supply are related. But I still have a problem." Dad asked her what it is.

Banks and their Roles

"People keep goods in shops and warehouses, services providers have their own place, even demand and supply happens at the market. But where do I keep my money?" innocently Cathy asked.

"That what Banks are for." Dad replied, "You can always keep your money safe in the Bank. Banks keep the money and loan money to people who need it for their needs like setting up a business. So when you keep money in bank you are also helping people in setting or growing their business."

Cathy was very happy to hear that. She said, "Dad I want to open a bank account."

Her smiling father replied, "Oh dear, I opened your account when you were born, your mother and I are depositing money for your college education."

Cathy jumped and hugged her parents. It was her first day in the world of economics.



[Go to Index](#)

The Magic of Teamwork



Isn't it fun when we play with our friends?

Be it any game, we enjoy so much.

Especially when in class, the teacher is not there, we simply start playing any game and we make so much noise that teacher comes in.

But what if we were asked to play alone?

Can we do that?

This is what happens when you play alone. Even when you go wrong, there is no one to correct you. For example, there is a guy hiking in USA; he thinks he is at the top of the Mount Everest of America. But we all know that Mount Everest is not in America.

If not in a team, we are all alone. There is no 'we' in that case. Only one decision is made by one person. The person does not even know if he is right or wrong. He is not able to get stable on his decision.

We enjoy so much when we play with our friends, but when we play alone, we are not able to play really well, nor does anyone enjoy.

Do you know why are we learning so much about teamwork? Because it is another very important skill to become a leader. When you are a leader, you have many others behind you.

Some of them are your followers too. Since you are a leader of so many people, you have to learn behaving with them. You should form a team where all other members enjoy your company and love you. If your teammates do not like you, your team cannot work properly and hence you cannot be a good leader.

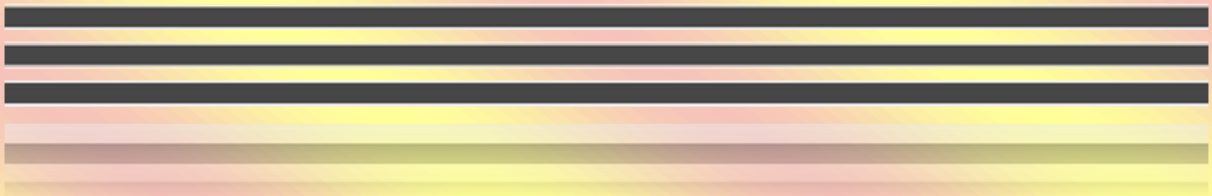
However, if you are a good leader, you seek your team's happiness. You see to it that everyone in your team is happy and you try solving everyone's problem. You share everything with your team, which makes you happier, and you see to it that no one is left out from your team. And you know what!! The best part of sharing is you get to learn so many things about your team members.

But hey, here sharing does not mean only the things you give and take from your friends but also their ideas and skills.

When we are in a team, even a small thing can make all of us very happy and powerful. A small game, a small joke anything. Who doesn't likes being with friends all the time? So if we are friends with our teammates, then we would enjoy very much. When we do any work in a team, it does not

feel like we are doing something big. Because, when we are working in a team and we get a big work, it is divided equally among everyone and the big work becomes the easy and small work.

Teamwork is more like having fun with everyone present in our team. We work with them, we play them, we laugh with them and hence we enjoy a lot. Therefore, even if you are a leader of a team and you behave more like a normal team member, your team will love you even more and all of you will enjoy even more. Teamwork in leadership is as important as playing games in our life. It is difficult to enjoy without games... right? Same way teamwork in leadership is so much fun.



[Go to Index](#)

Empathy



One day, Mother Teresa was invited by an extremely rich and successful industrialist who owned a huge biscuit factory. The owner took Mother Teresa around his factory and at the end of the tour, asked her "Tell me, mother, how I can help you?" Smiling, Mother replied, "I saw that at the end of the factory, you have a huge trash can where you throw away the rejected broken biscuits.

If you don't mind, can I have some of those broken biscuits? The children at Nirmala Shishu Bhavan (the home run by her for orphans and street children) were beggars and they are not used to getting new biscuits. They seem to enjoy broken biscuits more!"

This is a story about a great social worker, an internationally famous person, a Nobel Laureate who remembered to think not only about food for her children but also in which form they love it.

You don't have to make great efforts to "show" caring; only step out of your world for a second and try to see the world from another view. This is called empathy.

Empathy is different from sympathy.

When you sympathize, you feel pity on someone. But on the other hand, when you empathize, you actually understand what the other person is going through.

Remember.....Feeling for other people is not enough. We should always try to do something for them. Once we help them, only then everyone around us would be happy. It will also inspire them to help others.

Let us understand it with the help of a story.....

A very old housekeeping Woman was mopping the hospital corridor which was stamped by the passer byes again and again. This made her angry, she yells at people and blames them of not understanding the effort, and pain the old woman puts in to maintain cleanliness. She also calls them thankless.

Jennifer was observing everything from a far off distance. Suddenly she walks up to the old woman and hugs her tightly. She also thanks her for her job with tears in her eyes and tells her that she understands her effort at this age and also that patients thank only doctors when they recover and leave. They forget that it's the old man who is actually responsible to provide them with a clean environment which contributed towards their treatment.

Olivia, a little girl with her parents was watching it all. She looked at her parents and asked her parents about everything that happened with that old man and what Jacob did to him. They decided to go back home and promised Olivia that they will explain it once they reach home.

Olivia with her parents sat down for the dinner together in the evening. Mr. and Mrs. Nicholson also joined them who were their neighbors.

Mrs. Johnson: Olivia, I saw that you were quite curious what Jennifer was doing.

Oilvia: Yes Mom, I thought over it but now I understand it.

Mr. Johnson: What do you mean?

Oilvia: Dad, do you remember that how Jennifer was very caring and talking politely to that old woman?

Mr. Johnson: Yes I do

Oilvia: Dad, I never understood it before that Jennifer was actually empathizing with the old woman in that scenario. The way she feels her sufferings and understands her is actually empathy.

Mrs. Nicholson: Hmm... Now you know it all. And once you are empathetic you automatically develop compassion or kindness towards others.

Mr. Nicholson: Exactly. Like when you see a small girl or a boy begging at the traffic signal, you feel what he or she is going through and thus you offer them money or something to eat. Right Oilvia?

Oilvia: Right Uncle. So offering them something to eat or money is actually showing our kindness. Right?

Mr. Nicholson- Right.

Dear students, the relationship or bond between children and pets is powerful. You must have pets. Pets play a vital role in the lives of children. They provide unconditional love, opportunities for caring and

nurturing, healing and calming effects. Pets can also positively influence the way children interact with society and how they view themselves. But do you know how to behave with them. When you visit a zoo, how do you behave? Do you respect their privacy? Let us point out few things you should care about in zoo:

- **Don't Ride the Animals**
- **Don't Feed the Animals**
- **Don't Yell and Scream or Tease**
- **Don't Bang on the Glass Partition**
- **Don't Blind Animals with Flash Photography**
- **Keep off of Railings and Fences**
- **Do not Litter Animal Enclosures**



[Go to Index](#)

EFFECTIVE COMMUNICATION



It is important to communicate with others and share your ideas and suggestions.

Communication is the act of transferring information from one place to another.

It can be vocal (using voice), written, visual (using maps or graphs) or non-verbal (using body language, gestures and the tone of voice).

The main Parts of Communication are

- ❖ Listening
- ❖ Speaking
- ❖ Reading
- ❖ Writing

We are social animals and we need to communicate to survive. Think of people who cannot talk or hear. How difficult it must be for them to survive.

Verbal communication and non-verbal communication are both as important. Talking right is as important as expressing it right. When you write, the use of right words and expressions is essential.

Mom and Dad are the best people in this world. But many a times even our best people fail to understand what we want. There must be so many instances when you really wanted something and they said no. How badly you wanted that pair of skates, but mommy just said no. How much you wanted to visit your friend's house, but daddy just refused to take you there and got angry.

Now let us understand the importance of communication by reading this story.....

Sam was a 9-year-old boy, who lived with his parents. His parents wanted him to be very organized and so they gave him a routine to follow. He would come back from school and rest for a while after lunch. After which, he would do homework and then go out to play. He had to attend an evening class for music, post which he would have his dinner and sleep.

Life was good until one day his friend Bobby told him that there was a circus in his town and that it was the best circus show ever. Sam kept thinking about the circus the entire day.

He wanted to go and see what it would be like. So, he decided to go.

However, in heart of heart, Sam knew that if he told his parents that he would have to skip one of the routine tasks for circus, he would not be allowed to go. Sam thought and thought.

He, ultimately concluded, that he will bunk his music class in evening and go to the circus, without telling his parents.

Next evening, Sam took a different course. He kept his pocket money in his pocket and instead of going to the music class, went to the circus ground. Little did he know, that a man, who wanted to snatch all his pocket money from him and run away, was following him.

On a lonely road before the grounds, the man behind caught hold of Sam. Sam was timid and he got utterly frightened. He wanted to scream, but there was no one around to save him. He was so scared, that he could not even struggle to run away. The big man snatched all his pocket money and pushed Sam to the ground and left. Sam started crying. He was scared and missed his parents. Crying he fled from there and came back home.

When Sam's mother saw him crying and bleeding, she became very concerned and anxious. She took him in her arms and consoled him. Sam felt sorry for what he had done. He told his mother all that had happened and said, "Mamma, will you please forgive me this time. I would never do anything like this again." His mother had tears in her eyes when she said, "Son, had you told me once, I would have let you know that your father and I already got tickets for the circus show on Sunday." Sam felt very guilty.

That late evening, when Sam's father came back home, Sam told him the entire story and said, "Daddy, will you please forgive me this time and still take me to circus on Sunday?" Sam's father smiled and nodded.

The next Sunday was the best day of Sam's life. He enjoyed the circus show with his parents and had also realized how important it is to communicate with parents.

Communication ability is a gift to you. It is your imperative duty to make it best and keep it polished. Communication is the key to a happy and successful life. It molds your personality and plays a major role in framing the kind of person you will grow up to be.



[Go to Index](#)

SMART CONSUMER LITERACY



What Do Want and Need Mean?

Want means wishing for something extra. It is a desire, a desire which could misguide you and without which your life can actually keep going smoothly. For example, the guitar is David's desire to have a cool look.

Need means an urgent requirement, without which it is difficult to survive. Wearing clothes is our need, a glass of milk a day is a need for good health etc. You cannot ignore these needs. Tag it buddy. We can ignore our Want but not our Need.

Want also leads to an extra spending but Need leads to a real and smart spending. One should always look for need. Whenever you want something, think for a moment and ask yourself whether you really need it or not?

Our needs and wants are fulfilled immediately from our neighborhood. Often our wants are also fulfilled from our neighborhood. We buy our daily needs like vegetables, fruits, milk, and other groceries from our neighboring shops. For example, Mr. Gupta wanted to gift a gold necklace to his wife on their wedding anniversary. He bought it from the neighboring Jeweler shop located at the corner of our local market.

If you observe closely, you will see that your want could be somebody's need or vice versa. There is a very strong relationship between needs and wants of people. Let me tell you a small story.

Long time ago, in the 19th century, there lived Joseph Wilson Swan in a small town, named Sunderland in England.

He spent his childhood in the shades of oil lamps. There were no electric bulbs at that time. Life was a bit tough under those oil lamps with black smoke emerging out and smell of oil.

Joseph William was a very brilliant student in his class. Physics was his favorite subject. He wanted to see his house beyond the lights of the oil lamps. His utmost want for a better source of light that would enlighten his house, led to innovation. He started with several experiments. These experiments involved materials that were expensive like carbon filament, Grove's cell battery and other laboratory items and chemicals. He spent a lot of money for these experiments.

Finally, in 1860 he successfully constructed an electric bulb with a carbon filament. Thus, all of us now live under the glowing electric bulb once the sunlight is gone. An electric bulb has become the utmost need of our life.

So, Sir. Joseph Wilson Swan's want was everybody's need. Isn't that quite interesting? I never thought about these facts deeply ever before.

Knowing your needs and wants and how they are fulfilled will certainly simplify your life. Also the fact that our want can lead to a wonderful innovation and can become somebody's need is also very exciting. Who knows, there is an innovator reading this book.

Income

Where does money come from? Hint: It doesn't really grow on trees.

Most people get money by it, and that money is called income. When you earn, you trade your time and effort for dollars—in other words, you work. The money you earn from work allows you to do two important things: spend and save.

Right now, you are too young to earn money for yourself. But when you learn to earn...., you'll gain other.

Spending

We all make choices every day: what time to get out of bed, what to eat for breakfast, and how much time to spend doing homework are some of the choices you might.

When you make a choice to spend your time or money on one thing, you give up the opportunity to spend it on another thing. The thing that you

give up—your second-best choice—is called your opportunity cost. The idea of opportunity cost can help you make choices because you have to think about what you are giving up. Here is an example:

You love two things: soda and gum. A soda costs \$1, and a pack of gum costs 50 cents. If you have only \$1, you can buy either one soda, or two packs of gum—you give up the gum in order to buy the soda. On the flip side, the opportunity cost of buying two packs of gum is one soda.

Knowing the Budget

A budget is a plan that balances money coming in (income) with money going out (expenses). To make a budget, first add up all of your income—for example, money you earn from work, an allowance, or even birthday or holiday gifts.

That's the amount of money you have to spend or save. Then, add up all your expenses—the money you plan to spend on things you need or want.

There are lots of things you might want to buy, but you know you can't have everything you want. You have to think about the costs and benefits of each expense and decide which are most important to you.

Olivia gets an allowance of \$5 per week. She also walks her neighbor's dog every day, earning \$15 per week. On top of that, Olivia received a birthday gift of \$20. So, Olivia has three different sources of income this week.

Learning to Spend Wisely

Saving money is good, but it's okay to spend the money you earn too. The key is choosing to spend your money wisely. Would you set your money on

fire? Probably not, but that's the equivalent of what you do when you are not careful about how you spend your money.

Advertisers are always trying to get kids to spend their money. Did you know that advertisers spend \$1.6 billion a year just trying to sell food and drink products to kids? Add in clothes, toys, gadgets and other items and advertisers spend over \$208 billion dollars a year trying to get kids and teens to buy their products! In order to spend your money wisely, you need to make sure you do not give in to their tricks.

Have you ever heard the phrase "if it sounds too good to be true, it probably is?" Those e-mails promising you millions of dollars just for sending them a couple hundred, the DVD offers in the mail advertising five free DVDs and those phone calls telling you that you've won a free vacation are all scams. Scammers love to target kids because they know they are more easily influenced than their parents. However, knowing about the common frauds and scams can keep you from being their next victim.

Sometimes scams do not look like scams at first either. One of the biggest ways scammers kids is by getting them to sign up for monthly subscriptions. Whenever you see an ad for a free ringtone or a free background, pay close attention. Somewhere on the screen or flyer, usually in small print, is a line explaining that the item is free because you agree to pay \$4.99 a month, \$9.99 a month or whatever the price of the subscription may be. The price of the subscription is typically added right to your cell phone bill, no credit card needed.

Contests are another way to get money from teens. Those ads that say "win a free iPad" or advertise other usually expensive products for free

are usually too good to be true. If companies really gave away a lot of iPads, MP3 players, phones, laptops and TVs for free, they would be out of business pretty quickly. When you click on an ad offering one of those products for free, you are usually asked to fill out a bunch of surveys, sign up for some subscription services (which promise you can cancel at any time) and maybe buy another product or two. At the end of it all, you probably won't get the iPad you were hoping for, but you may rack up a big bill and start getting a lot of spam in your e-mail account.

What types of products have you seen advertised for free online? Have you ever tried to get one?

Before we buy we should be clear about what we want (e.g. size, style, colour etc.) and how much we can afford. We also need to check goods for faults, compare prices and quality, keep receipts and use goods for the purpose for which they were intended.

When can you get a refund?

Consumers have a right to a refund, replacement or repair if, at the time of purchase, the goods were faulty, not suitable for the purpose intended, or different from the samples shown in the shop. You may be offered a repair, exchange or credit note rather than a refund. You need a receipt to show proof of purchase.

What if I buy goods that are faulty?

If you believe the goods you bought are faulty you should stop using them, report the fault and return them as soon as possible. You may need to convince the trader that there is a fault and the goods were not damaged after you bought them.

A little money well spent can achieve a lot more than we had imagined, let us understand it by this story.....

Every month, Julia and her cousins would go for the big family meal at their grandparents' house. They would always wait excitedly for the moment their grandfather would give them a few coins, "so you can buy yourself something." Then all the children would run off to buy chewing gum, candies, or wine gums. The grandparents, aunts, uncles, and parents commented that, behaving like this, the children would never learn to manage their money. So they proposed a special test, in which the children would have to show, over the course of a year, just what they could manage to get with those few coins.

Some of the children thought that they would save their money, but Ruben and Nico, the two smallest kids, paid no attention, and they continued spending it all on sweets. Every time, they would show off their sweets in front of the other children, laughing and making fun of their cousins. They made Clara and Joe so angry that these two could no longer stand to keep saving their money. They joined Ruben and Nico in spending whatever they had, as soon as possible, on sweets.

Monty was a clever boy, and he decided to start managing his money by exchanging it: buying and selling things, or betting it with other children, in card games. Soon he had surprised the whole family. He had accumulated a lot of money for little effort. The way he was going, he would end up almost a rich man. However, Monty was not being very careful, and he got involved in more and more risky deals. A few months later he hadn't a single penny left, after placing a losing bet on a horse race.

Alex, on the other hand, had a will of iron. He saved and saved all the money he was given, wanting to win the competition, and at the end of the year he had collected more money than anyone had. Even better, with so much money, he managed to buy sweets at a reduced price, so that on the day of the competition he was presented with enough sweets for much more than a year. And even then, he still had enough left over for a toy. He was the clear winner, and the rest of his cousins learnt from him the advantages of knowing how to save and how to wait.

There was also Julia. Poor Julia didn't enjoy the day of the competition, because even though she had had a wonderful secret plan, she had spent her money without giving her plan enough time to work. However, she was so sure that her plan was a good one, that she decided to carry on with it, and maybe change the expressions on her relatives' faces, who had seemed to be saying "What a disaster that girl is. She couldn't manage to save anything."

When she was about to complete the second year of her plan, Julia surprised everyone by turning up at the grandparents' house with a violin and a lot of money. What was even more impressive was hearing her play. She did it really well. Everyone knew that Julia adored the violin, even though the family couldn't afford to pay for her to have lessons. So Julia had got to know a poor violinist who played in the park, and she offered him all the coins her grandfather had given her, if he would teach her how to play.

Although it wasn't much money, on seeing Julia's excitement, the violinist agreed, and he taught her happily for months. Julia showed so much desire and interest that a little after a year the violinist loaned her a violin so they could play together in the park, as a duo. They were so

successful that gradually she managed to buy her own violin, with quite a bit of money to spare.

From then on, the whole family helped her, and she became a very famous violinist. And she would always tell people how it was possible, with just a few coins well spent, to make your wildest dreams a reality.



[Go to Index](#)

ENVIRONMENT & SUSTAINABILITY



Every year on April 22 people across the globe take part in Earth Day. Our planet needs to be preserved and protected. Earth is our home and we should appreciate, love, and respect our home. We should conserve energy, recycle, and keep our neighbourhoods clean every day!

Below are five reasons why we should take care of the Earth!

- It's the only home we have.
- It grounds us.
- It provides us with food and water.
- It gives us a place to run and play.
- It is a living entity.

We should always take care of our environment. Let us see various ways by which we can take care of our environment and Mother Earth.

- Understand the importance of plants and take care of them.
- Show compassion for animals
- Keep inside of our house clean
- Protect the endangered species
- Save energy and water
- Reduce waste and recycle waste
- Take steps to prevent global warming
- Reduce pollution
- Identify the toxic substances in our daily lives and eliminate them
- Reduce Pollution

Now let us read about Timothy.....

Timothy never cares about the environment and every day hurts animals, throws trashes here and there and seems to give I-don't-give-any-damn to the health and hygiene of his surroundings.

How many children like him do the same? How many even adults do the same and do understand that Mother Nature is our ultimate and first home. We all, like good citizens, should care about trees, animals, birds and everything which relates to keeping ourselves healthy and sound. Let us find out how Timothy learns all these concepts through his experience on a particular day.

When the Mother Nature made people, animals and plants, she gave us all a few responsibilities. One of those responsibilities is to take care of the environment around us because it is a two-way road. If we keep the environment clean, then the environment will help us lead a happy and healthy life.

→ Timothy has been very destructive lately; he has been causing menace since a long time. Now the environment takes a day off to teach him the environmental ethics.

Today, Timothy is going on a street. He is eating hot dogs. After eating, he folds the plastic wrapper and throws it in the dustbin. But it falls on the road; he ignores it and starts walking.

Dustbin: "Hey buddy, I recently got tattooed and it says 'USE ME', so kindly put that wrapper in me"

Timothy: "Oh my god, a talking dustbin, I must take you home"

Dustbin: "Don't worry about me! Today your home's dustbin will also talk to you, could you please put that wrapper in".

Timothy: "Why shall I? Someone else would do it, I did my part, I threw it close enough"

Dustbin: "Do you have any idea that plastic bags harm the environment around you, they can contaminate water, spread diseases and above all can kill humans and animals"

Timothy: "Stop kidding me, how can a wrapper kill people and animals? That the most stupid thing I have ever heard in my life"

Dustbin: "A plastic bag can block pipes and contaminate water which causes a lot of diseases. Human and animals can consume that water and die. These plastic bags take a lifetime to dissolve in nature, so the best way to avoid their effects is to dispose them properly."

Timothy: "Listen gentle dustbin, if you can talk and give such a wonderful speech about saving the world, then why don't you pick it up? See you later. bye bye"

Timothy walks away. Dustbin: "A lesson needs to be taught"

Timothy has a lot of thrash in his hands; he throws it in a river,
Suddenly it comes back flying on his face....

Timothy: "Yo.....what was that?"

River: "This is a payback Timothy, You tried to contaminate my water, and I just gave you a taste of it"

Timothy close: "Why would you do that, you could have just flown it away to some other place" River: "Do you have any idea because of this thrash, all the fishes in this water could have died. Even your people consume this water as well. Do you know due to your action, many diseases could have affected you people.....is this right to just pass our thrash to someone else, you are responsible for all the thrash you spill"

Timothy: "I wonder why all of a sudden everything is talking to me. What's up with you fellas?"

River: "This is happening because the Mother Nature is crying because of people like you; she is trying to make you understand the

importance of environmental ethics, this place, this earth doesn't only belong to you, it belongs to us as well and you share our space, we all deserve to live in a clean environment."

Timothy : "Whatever, if you want a clean environment, then clean it yourself, you have water, so wash and clean everything, I am out of here, nice talking to you river, have a great day ahead"

Timothy walks out. River: "Oh lord, can't he stop pushing his luck?" Timothy starts riding his bicycle and he drives over a few small plants,

Plants in pain: "Ahhhhhhhhhhhhhhhh, Please pick me up, it hurts"

Timothy: "You are a plant, aren't you supposed to be strong, get up on your own, I am leaving, I have a game to play"

Timothy starts going.....

Plant: "Remember, now the war is on Timothy, you have been really bad to the Mother Nature. If we can get up, then we can do a lot of things too, "You will go from that same park after your game right? We will be waiting for you"

Timothy: "As if I care, joke of the day, a plant just threatened me, hahahaha"

Timothy is playing basketball with his friends Sun starts setting down. It starts getting dark. Timothy looks at his watch. He looks worried picks up his bag and grabs his bicycle.

Timothy is peddling very fast to reach the park, but the moment he is close, it starts looking scary. Timothy recalls what the plant said ("We will be waiting for you")

Timothy as he enters the park, he hears WHISPERS that sound scary, and suddenly something crosses his way very quickly.

Timothy: "Ohhhhh.....hmmmmphhh, aaahh.....how can I be scared of this park, I go through it everyday" He walks further, on his left hand side; he sees the same dustbin hanging on a tree.

Dustbin: "You need a lesson Timothy" Timothy grabs his bicycle and goes very fast. Suddenly he sees a few shining eyes in front of him, he screams and changes his course.

Suddenly the same plant is standing in front of him.

Plant: "It's a payback from Mother Nature Timothy, you pushed your limits, now face the consequences."

Slowly and slowly, some dogs start surrounding him, the plant also surrounds him from the front; he pedals his bicycle and goes as fast as he could.

Timothy ends up at the same place.

Timothy. "Please let me go, please!! I am really sorry for what I did.....please let me go."

Plant, Dustbin, dog and Timothy are now face-to-face. Even one cow joins them.

Plant: "Okay, we are letting you go, but now you will always respect the environment, tell me."

Timothy: "Yes I will respect the environment; in fact I will stop others from spoiling it as well."

Plant and the dogs give timothy the way to go home.

Plant: "Remember, the moment you forget about your environment, we will be back again and this time, it would be personal"

Timothy goes away promising himself to keep the environment clean, and be gentle to the Mother Nature.

So what do we learn from this story.....*Everyone and everything deserves a healthy environment.*



[Go to Index](#)

CRITICAL THINKING & PROBLEM SOLVING



Thinking is a process common to all human beings. We're all different kinds of thinkers. Critical thinking enables us to reason better. It helps us to base conclusions on facts.

So, what is Critical Thinking?

It's the ability to:

- Solve problems

- Be flexible, creative, and original
- Locate the best route to a goal
- Express views and feelings properly

How to use Critical Thinking for Problem Solving:

1. Try to understand the Problem: The first task is to determine exactly what the problem is?
2. Analyze the problem: Look at it from different angles. Is it solvable? Can you solve it alone or do you need help?
3. Think and come up with a several possible solutions: Problems can be solved in many ways. This way you would get the best results.
4. Decide which is the best solution.
5. Apply your solution.

Go to Index