



# Mentoring Programme for People 50+ in the form of Blended-Learning

Strengthening Capacities to Support Active Ageing in the Conditions of the 21st Century - Peer Mentoring Programme for People 50+

**PEER-TRAIN**



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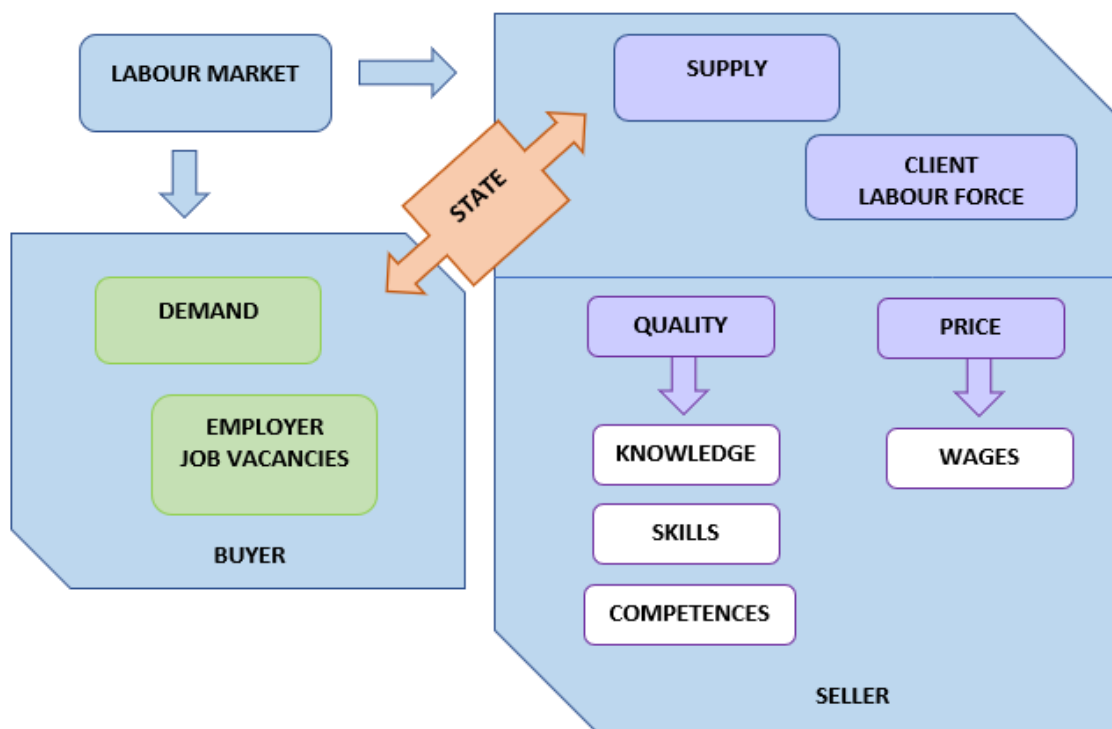
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# 1. PREPARATION FOR THE LABOUR MARKET IN THE 21<sup>ST</sup> CENTURY

## 1.1. Introduction

The labour market is representing, on the one hand, the **supply of jobs**, i.e. the market of job opportunities, and on the other hand, the **supply of labour forces**. One and the other have their parameters and characteristics. In the ideal case, there will be accordance between the supply of jobs and the supply of labour forces. In real life, such an ideal interaction does not exist. Much more probable is the situation when, on the one hand, there are a certain number of relatively clearly defined job opportunities, jobs which need to be filled, and on the other hand, there are a certain number of workers looking for the work, employment, application.

For all job seekers and also for people over 50 years of age, it is true that on the labour market



we sell our knowledge, skills, abilities, i.e. our **competences**.

## 1.2. What trends in the field of work are waiting for us in the 21<sup>st</sup> century?

The current labour market is affected by three main trends: population aging, digital changes, environmental changes.

In overpassed years, as a result of demographic changes, there has been recorded a high labour forces shortage, which has resulted in a significant increase in wages, vacancies and a decrease in unemployment.

The fourth industrial revolution is currently in progress and follows on from the third, the objective of which was to achieve that certain production processes could take place without active human intervention. Currently, production systems with computer technologies are extended by network connection. This allows communication with other devices. The objective is almost complete automation of production where production systems, components and people communicate within one network.

Due to the influence of Industry 4.0, there is a significant change in the professional structure, respectively in the composition of occupations in the economy. Automation, robotics, artificial intelligence, the Internet and its platforms are changing the face of the economy and the labour market and will continue to significantly influence the nature of work in all sectors of industry and services. Over the past three decades, up to 88% of jobs have been automated, and a similar trend is expected to continue into the distant future.

It is expected that only artificial intelligence and robotics will create in the next five years almost 60 million new jobs worldwide, and at the same time many work activities will change significantly, respectively will disappear completely. The demand for labour force is changing, there is growing the pressure on educational institutions to prepare a labour force applicable in practice, especially with the necessary skills. For mentioned reason, the issue of lifelong learning of adults, including the elderly, is becoming more and more actual today. According to the OECD, a 3.8% increase in the workforce in the age group of 64 and over is expected by 2030.

Monotonous tasks will increasingly be performed by robots instead of people, respectively by digital tools of artificial intelligence. The automation trend mainly threatens routine works such as receptionist, call centre operator, goods supporter, credit specialist, cashier, archivist, taxi driver, cook in fast food, but also some positions in agriculture, especially in animal production. Today, technologies can already describe X-ray images, establish a diagnosis, select appropriate medicines or perform the necessary surgical intervention.

On the contrary, automation threatens the least job positions, such as employees in healthcare and social work, medicine doctors, dieticians, occupational psychologists, priests and pharmacists (Osborne, Frey, 2013). But even with these occupations, the job content may change. An increase in such job positions is expected, in which it will be necessary to apply empathy, social interactions, the art of communication and, of course, there will continue to be a demand for technical specialists. Least are threatened job positions that require creative thinking, creativity, development and management of people, for example chef-cook, marketing specialist, sanitarian, teacher, HR manager (Dodgson, 2017). Some experts estimate that after 2030 there will be up to 65% of new professions that we do not know on the labour market.

However, the changes also bring with them new challenges, such as constant connectivity, a greater volume of online and mobile work, human-machine interfaces, detailed monitoring of workers, their recruitment and management through algorithms, etc. New technological procedures ensure the improvement of the population's standard of living, but at the same time they are arising new forms of threat to the physical and mental health of the working population.

Of all the problems that have affected the global economy up to now, none has had such potential as environmental changes. Achieving environmental sustainability already has a major impact in contemporary on jobs and businesses, the labour market and communities. The challenge for the future is to recognize and act on the links between the economic, social and environmental spheres. In the future, the objective is to support local small and medium-sized enterprises in the greening construction sector, or the using of renewable energy sources through training and supporting business intentions and the creation of new jobs which have the lowest possible unsustainable footprint on the environment.

In a dynamically changing labour market, it is important for all people to have their essentials secured competences which will be a good basis for their ability to adapt to new technological as well as demographic and environmental challenges of the expected future.

### 1.3. Key competences

The desire to know and constantly learn something is inborn to human being. When we finish school, our education does not conclude. It is no longer valid the case that the knowledge we obtained at school will be enough for the rest of our lives. Those who do not want to learn, willingly self-educate, will probably lose contact with the development of the profession or field. And it also is effective for people over 50 years of age. There has never been a time filled with so many changes and challenges as it is right now. Never has time demanded as much continuous education as it is today.

The new requirements placed on workers today are **abilities** such as: flexibility, ability to work in a team, thinking in contexts and systems, willingness to take responsibility for material real values, people and the environment, quality awareness, willingness to learn and others. All these requirements of the labour market, called today as **key competences**, will determine our working life much more than in the past.

Obtaining key competencies is a lifelong individual process which leads to personality development.



Are universal (There are such abilities, which can be taken into the consideration not only in the narrow field or only for one activity, but they can be used as well as in other fields and other activities.)

Are permanent/constant. (There are such abilities, which are resistant to changes and can be used also in changed circumstances.)

Are not inborn, but they are arisen and developed on the basis of inborn talents. They can develop only during realisation of practical activity, training /behaviour approach/.There are abilities, which express individual features of personality and which give an assumption for successful execution of some activity.



### 1.3.1. Key competencies of the 21st century

Among the 21st century key competencies, often referred to as the 4 “C” competencies, include:

**Critical thinking** - Thanks to critical thinking, we are able to know the given information evaluate and consequently to decide whether we will consider it trustworthy or not.

**Creativity** - Under creativity is understandable the ability of a person to create any new and original ideas. It is an ability which can be developed. Creativity consists in the fact that you put a piece of yourself into a new work, idea, invention, so your feelings, reflections or ideas.

**Cooperation and Communication** - The ability to communicate and cooperate with other people is one of the most important competencies. Person is a social being whose work results, income and sense of happiness in a large measure depend on communication with others.

### 1.3.2. Key competences for the labour market

When evaluating the requirements of employers and professional literature, the following key competencies were identified:

- communication and cooperation skills
- independence and performance
- ability to solve problems and creativity
- ability to take responsibility
- ability to evaluate and reason
- ability to think and learn

**Skills for the development of communication abilities** - knowing needs, expressing oneself clearly, actively listening, repeating and summarizing, noticing non-verbal signals, giving feedback

**Skills for the development of the ability to cooperate** - monitor common objectives, bring your own ideas, take responsibility, respect the ideas and opinions of others, and know how to resolve conflicts, be helpful to others

**Skills for the development of independence and performance** - knowing the limits of performance, motivation to perform, taking responsibility, using opportunities, being able to determine priorities / order of importance, adequate resolution of conflicts

**Skills for the development of problem-solving abilities and creativity** - create associations, set objectives, know structures e.g. problem solving pyramid, SWOT, being able to analyse, free oneself, be spontaneous

**Skills for the development of the ability to take responsibility** - estimate consequences, know how to choose, keep the agreements, demonstrate will, and act consciously, creative action

**Skills for development the ability to evaluate and justify** - to recognize connections, to be able to distance oneself, to be able to argue, the art of observation, to be able to distinguish, to clarify values

**Skills for the development of the abilities to think and learn** - create "images", think in connections, obtain emotional stimuli, follow the surviving of success, active application, use all senses

At first sight, it seems that these abilities are self-evident and natural. They are available to the manager of a large company as well as a housewife. However, each of them is equipped with these characteristics to a different measure.

Those who did not obtain, or could not obtain, these increasingly preferred qualifications may have problems applying to the labour market. It is important for an employer to know not only the professional qualifications, but also the work motivation and social adaptability of their employees. For example, to what extent is the employee active and engaged, how much initiative is he showing, is he open, is he empathetic, can he communicate, is he reliable, responsible, is he having a sense of teamwork. These, the so-called soft skills will have more and more importance in the labour market in the coming decades.

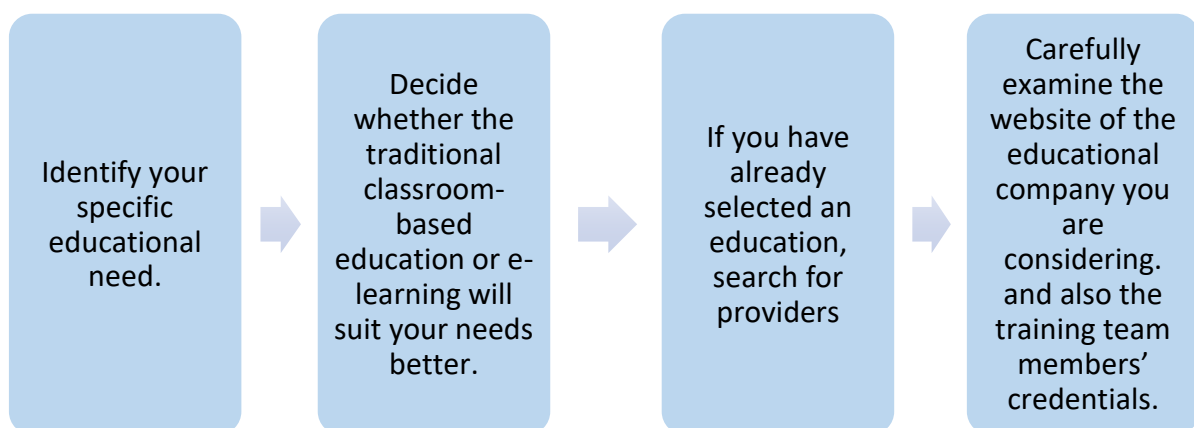
## 1.4. Education and preparation for the labour market

The constantly changing labour market requires people to learn to face and adapt to changes, develop competencies in accordance with the requirements of the labour market. This process

requires lifelong learning. Further education of older people is becoming more and more relevant topic in these days. Its objective is, besides well – spend, meaningful leisure time, also job preparation and professional improvement. The selection of the right training course primarily depends on your needs and motivation.

If you are employed, your needs will, in most cases, be in line with the needs of your employer. The current labour market situation often requires 50+ employees to change their profession. Many older job seekers lack enough knowledge needed to get a new job, mostly when it comes to computers and foreign language skills. Nowadays, there is a broad offer of education programmes, courses, trainings, workshops and seminars on different topics.

The following advice will help you choose a suitable education that meets your needs from a wide range of offers:

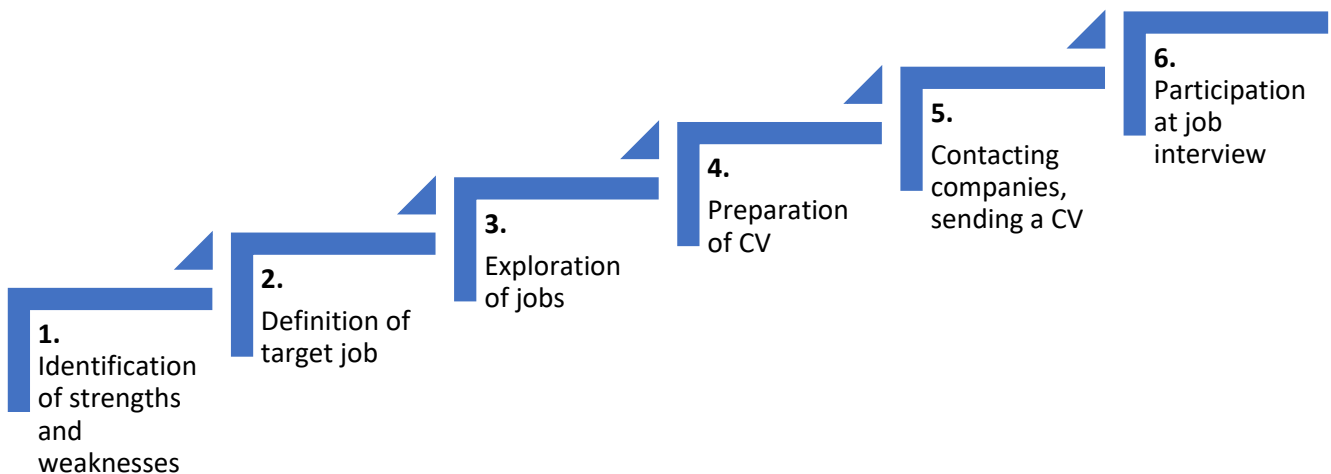


Price for the education shouldn't be the only criterion by which you are deciding whether to sign up to an education or not. You will spend a lot of your valuable time and you want to improve your skills, so make it worth and choose a good educational organization.

## 1.5. Planning a job search strategy

Find a job is not a matter of chance. It is the result of hard work that takes time, energy, and commitment and endurance. This is a full-time activity, a job itself. A job search strategy is a plan or series of steps that help to identify the elements of the job search and facilitate the process; with the objective of finding the desired job and obviously being recruited.

In order to develop a good job-search strategy, it is necessary to analyse the following steps:



The job search strategy should be realistic and consistent with the labour market but also to personal and professional choice. Perhaps, finding this balance is the most difficult aspect but an essential element of the job search strategy. One important thing that people 50+ must understand is that the job search is a process that requires a great deal of work and motivation. All the tools introduced in this module are an investment for saving much energy and time. All the effort and work in preparation during these steps will be returned.

### 1.5.1. Identification of strengths and weaknesses

The following table will help you to identify your strengths and weaknesses



### 1.5.2. Definition of target job

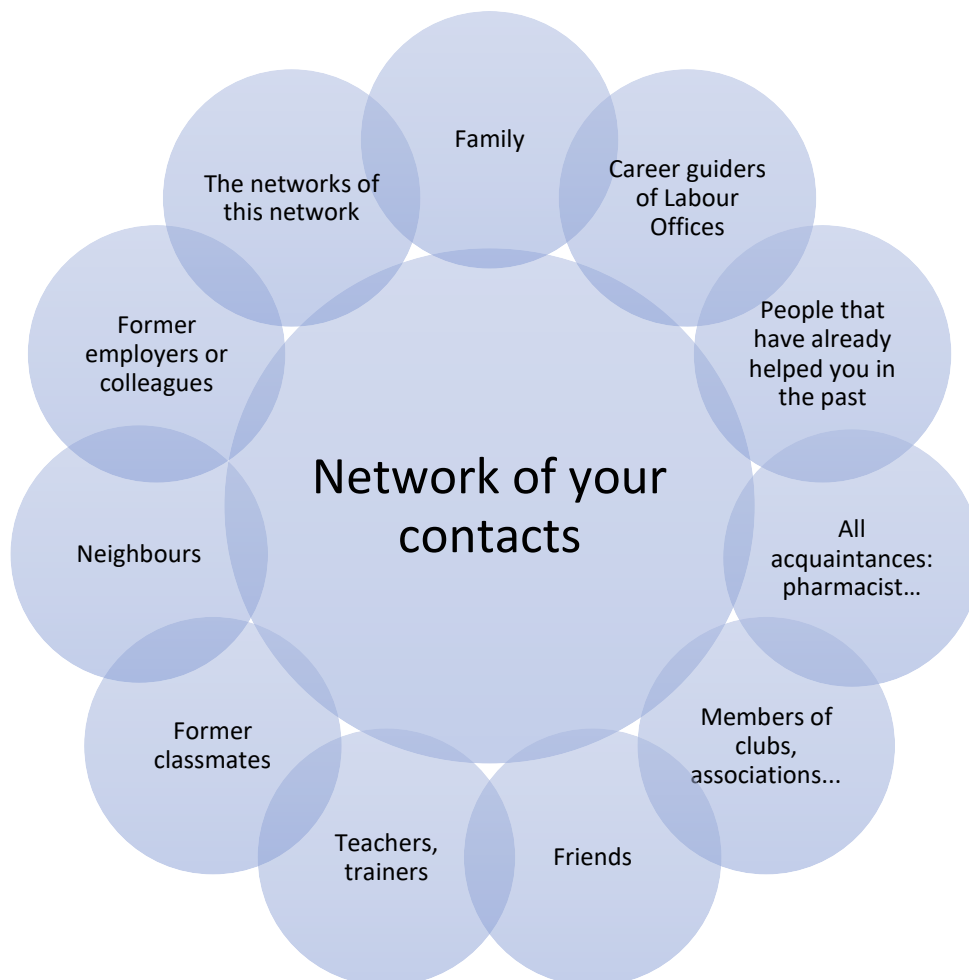
During job seeking, one of the most important steps that precedes all is to define the target job. You have to decide what kind of job, what kind of task you would like to fulfil in the future.

The following targeted questions can help you to make a decision:

- Can I imagine myself in this field, or some other subdivision, discipline? How important is this for me?
- Have I found the professional challenge? Do I have questions, ideas for the field? How important is this for me?

- Would I like to reach at least a „minimally appropriate” financial level, or a higher one? How important is this for me?
- Would I like to work near to where I am living, in the countryside or in the capital? Or maybe in abroad? Is there a need for my work? How important is this for me?
- Is the atmosphere at work, the personality of my superior definitive for me? Why is it important for me? Can I get rid of its importance?
- Does my employment in this field influence on my state of health? Is this acceptable for me?

Also mapping of the personal contacts of the client is important, because some of the jobs are not announced anywhere (hidden jobs).



The definition of the target job can establish the success of the job seeking process.

### 1.5.3. Exploration of jobs

After determining the target job, the next task is to search for jobs on all available forums.

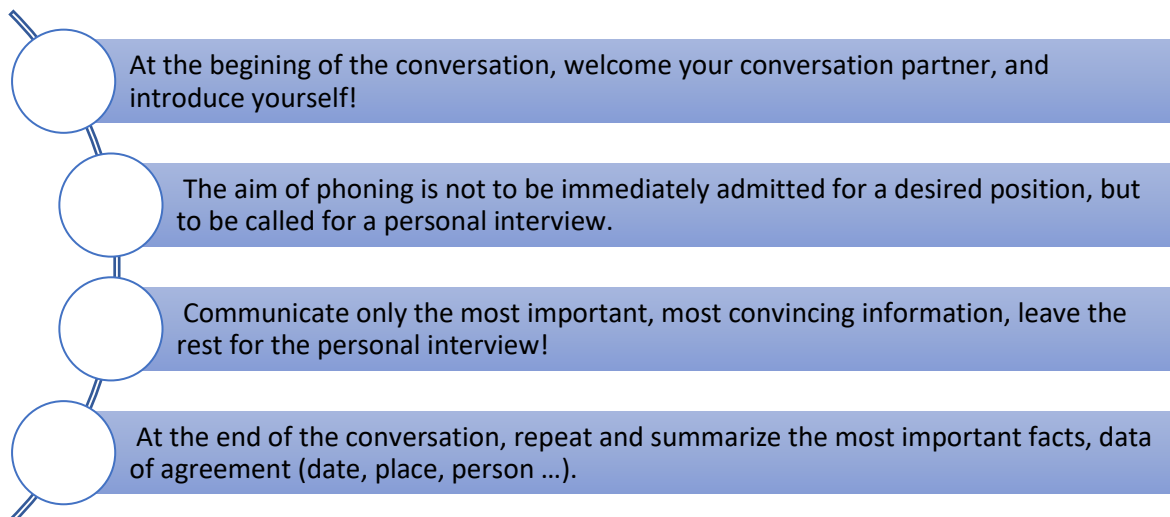
Sources of information about jobs are:

- Information from the labour organisation.
- Contact network: family, friends, relatives, acquaintances, neighbours.
- Previous employers; former teachers, pedagogists, vocational instructors.
- Job advertisements in the newspaper.
- Business columns of newspapers. Articles of journals.
- Business directory.
- Directory of classified companies.
- Advertisement of shopping centres
- Professional organisations (chambers, foundations).
- Advertisement boards.
- Job fairs.
- Internet (various online portals, e.g.: [www.europass.eu](http://www.europass.eu) ).

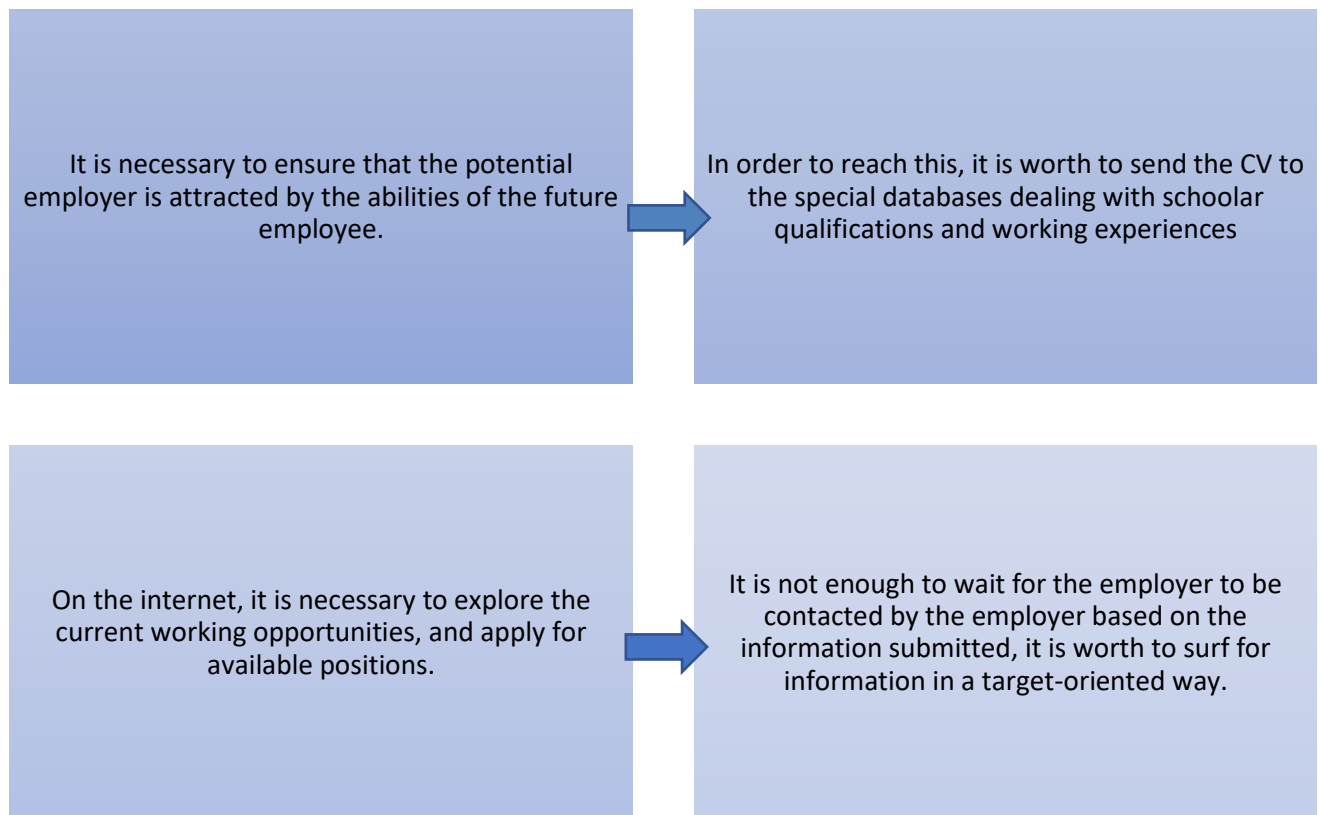
### 1.5.4. Getting in touch with the employer

Getting in touch with the employer can take place on the phone and through the internet. Its aim is that a personal appointment is agreed between the employer and the job seeker.

Practical advice when making phone calls



Elements of the strategy of job seeking on the internet:



### 1.5.5. Preparation of CV

A well-designed curriculum vitae can be an entrance ticket to your desired job even after 50 years of age. Remember that a CV is your personal marketing tool and anything that can catch an eye of a recruiter can only be a positive! Adapt your CV for each application!

The most widely used in the EU is the EuroPass CV ([www.europass.eu](http://www.europass.eu)). Its main point is to „upload“ it with our data, according to a pre-structured pattern.

The European CV format includes the acquired experiences, qualifications and knowledge acquired by the applicant-job seeker in a comprehensive-standardized overview. If you apply for the application of a European multinational company, it is worth choosing this format.

The descriptive type of CV format has virtually been crowded out of the labour market, and it might only be necessary related to some art, or near-to-art position. However, there are „modern“ CV presentation forms, which are getting more and more widespread: video CV,



employee portfolio (e.g. if a jobseeker makes an illustrated portfolio about the bunches, flower combinations prepared by him), creative CV, Prezi, profile registered on social platforms.

Structure of CV:



### Personal information

Name and surname  
Address  
E-mail, phone contact  
Other personal data (age, nationality ...) – optional



### Professional experience

From the latest to the oldest  
Job title, company, duration and job description (roles and responsibilities)  
Achievements



### Education/Hard skills

Hard skills acquired in the process of formal education  
Highest education attained  
Indicate lower education if it is related to the job  
If you have more qualifications, list those that are modern and related to the job



### Trainings

Skills acquired through non-formal and informal learning (e.g. language skills, driving license, ICT skills)  
Date, course name, company, obtained certificate



### Soft skills and new skills

Soft skills (communicativeness, teamwork)  
New skills for the labour market in the 21st century



### Free time activities

Interests (sport, volunteering, etc ...)

### 1.5.6. Cover letter

It is the tool that accompanies and completes the CV. Writing a cover letter allows the recruiter to have more details.

It must be perfect in a point of view of syntax and spelling.

The cover letter will help job seekers to organize arguments for a potential job interview.

The following steps help to write a cover letter:



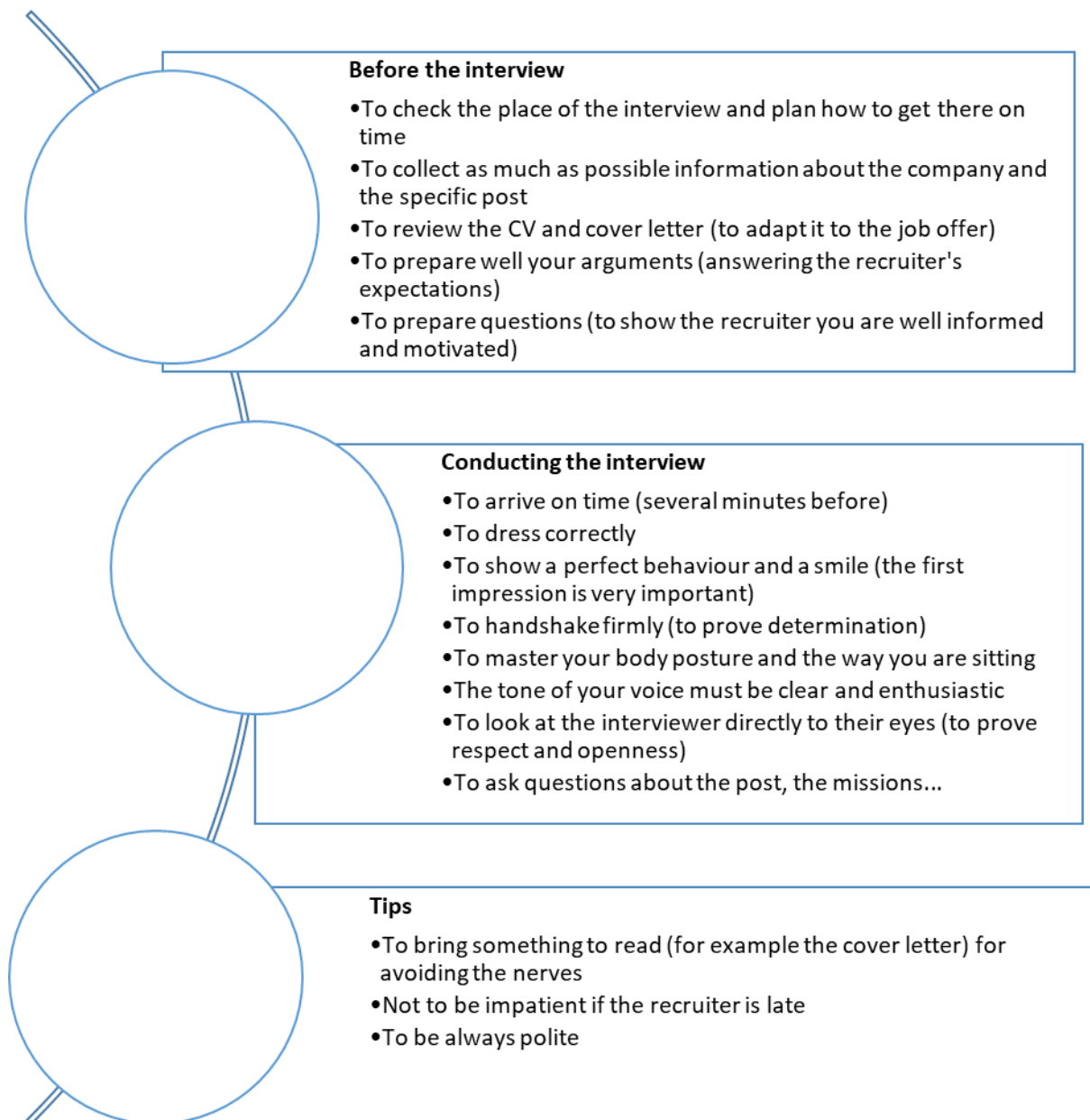
### 1.5.7. The job interview

Job interview is a very important part of the job strategy process. Job interview is the first formal meeting of the potential employee and the future employer, on an organisational level, aimed at the fact that the meeting contributes to the justification of the aptitude of the candidate.

The preparation to it is as much important as the interview itself.

The preparation to it is as much important as the interview itself. In case of a successful getting in touch, the job interview, the personal meeting with the employer can take place. In order to get the client, make a good impression on the examiner, it is necessary to prepare for the interview in advance, it is necessary to collect information about the company, and you have to attend the interview with proper body language and clothes.

We will try to advise you on how to be one of the more successful applicants.



## Most common interview questions

Can you tell me a little about yourself?

How did you hear about the position?

What do you know about the company?

Why do you want this job?

What are your greatest professional strengths?

What do you consider to be your weaknesses?

What is your greatest professional achievement?

Tell me about a challenge or conflict you've faced at work, and how you dealt with it.

Why are you leaving your current job?

What are you looking for in a new position?

What type of work environment do you prefer?

What are your salary requirements?

Do you have any questions for us?

## 1.6. Questions

### 1.6.1. Quiz

#### 1. Is the statement true or false?

For all job seekers and also for people over 50 years of age, it is true that on the labour market we sell our knowledge, skills, abilities, i.e., our competences.

- a) true
- b) false

#### 2. Which answers are correct?

Among the 21<sup>st</sup> century key competencies, often referred to as the 4 “C” competencies, include:

- a) Critical thinking, creativity, cooperation, creation
- b) Critical thinking, creativity, cooperation, communication
- c) Creation, cooperation, connecting, critical thinking,

#### 3. Key competences for the labour market according to the requirements of employers and professional literature are:

- a) communication and cooperation skills, independence and performance, ability to solve problems and creativity
- b) ability to take responsibility, ability to evaluate and reason, ability to think and learn
- c) communication and cooperation skills, independence and performance, ability to solve problems and creativity, ability to take responsibility, ability to evaluate and reason, ability to think and learn

**4. Is the statement true or false?**

The job search strategy should be realistic and consistent with the labour market but also to personal and professional choice.

- a) true
- b) false

**5. Is the statement true or false?**

Also mapping of the personal contacts of the client is important, because some of the jobs are not announced anywhere (hidden jobs).

- a) true
- b) false

**6. Is the statement true or false?**

At the end of the phone conversation, it is not necessary to repeat and summarize the most important facts, data of agreement (date, place, person ...).

- a) true
- b) false

**7. Is the statement true or false?**

It is enough to wait for the employer to be contacted by the employer based on the information submitted, it is not worth to surf for information in a target-oriented way.

- a) true
- b) false

**8. Is the statement true or false?**

Job interview is the first formal meeting of the potential employee and the future employer, on an organisational level, aimed at the fact that the meeting contributes to the justification of the aptitude of the candidate.

- a) true
- b) false

**9. Is the statement true or false?**

In order to get the client, make a good impression on the examiner, it is necessary to prepare for the interview in advance, it is not necessary to collect information about the company, and you have to attend the interview with proper body language and clothes.

- a) true
- b) false

**10. Is the statement true or false?**

It is necessary to adapt your CV for each application!

- a) true
- b) false

### 1.6.2. Preparation for group session

1. What are your strengths and weaknesses?

2. What kind of job are you interested in? Determine your target job!

3. Thinking about your network of contacts. Who can help you in your job search?

4. After determining the target job, search for suitable jobs on all available forums!

5. What method will you use in contacting the employer?



Question	Right answer
1.	a
2.	b
3.	c
4.	a
5.	a
6.	b
7.	b
8.	a
9.	b
10.	a

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## 2. ENTREPRENEURSHIP TO PROLONG WORKING LIFE

### 2.1. Entrepreneurship

Entrepreneurship or Entrepreneur is an object of study that has been studied for many years. However, there is not much consensus about the definition of entrepreneurship among authors, as stated by Fernando Martinson Ruiz (2019), who in his book shares this chart.

**1934, Schumpeter**

The entrepreneur brings something new to society and should be remunerated with the profit of his or her entrepreneurship.

**1973, McClelland**

The entrepreneur is someone dynamic, who takes moderate risks and wants to achieve something.

**1998, Mori et al.**

The entrepreneur is persistent, innovative, creates opportunities and works individually and collectively.

**1999, GEM**

Creation of Global Entrepreneurship (GEM), which aims to study the levels of entrepreneurship among countries.

**2009, Hisrich and Peters**

Entrepreneurship is a process of value creation, with innovation and financial, psychological and social risks.

**2010, Bruyat and Julien**

Entrepreneurship is a complex phenomenon involving political, economic, family and social issues.

*“Entrepreneurs or entrepreneurial firms are defined as small firms, young firms, entrants or self-employed. Their counterparts are defined as bigger firms, older firms, incumbent firms, or wage employees, respectively” (Van Praag & Versloot, 2007).*

Dorin & Alexandru (2014) affirm that along the years, entrepreneurship has been generating various studies, from various points of view like from management, from psychology and economics. This happens because entrepreneurship is a general term that brings a lot of material to the evolution of various fields. Van Praag e Versloot (2007), states that entrepreneurship has positive consequences to the economy, like employment generation, and in an innovative way, in contrast with their counterparts.

One other term that is important to this topic is entrepreneurial alertness. This concept has various ways of interpretation in the literature. Kirzner (1979, cited in Gaglio & Katz, 2001) states that entrepreneurial alertness is a distinctive set of perceptual and cognitive processing skills that direct the opportunity identification process. Although it’s important to state that not all of the people that display entrepreneurial alertness will be successful entrepreneurs. This alertness may be enhanced by the improvement of identified core components (e.g., creativity, social networking skills, experiential learning) (Sharma, 2018).

Both individual alertness and entrepreneur alertness must (Gaglio & Katz, 2001):

- perceive the market environment correctly (veridical perception);
- identify the true driving forces and critical factors;
- infer the real relational dynamics among these elements (veridical interpretation).

Entrepreneurs use veridical perception and interpretation to understand significant market or social changes that may influence the existing working way of production/distribution of services or products.

### 2.1.1. Opportunities in Entrepreneurship

Talking now about types of opportunities in entrepreneurship, they manifest themselves in several ways. Eckhart & Shane (2003), believe that the literature offers three different ways of categorising them:

- By the locus of the changes that generate the opportunity

Entrepreneurial changes occur as a result of changes in a variety of parts of the value chain, in complement to the research which says, entrepreneurship involves change in products or services.

- By the source of the opportunities themselves

We have four different ways of categorising the source of opportunities: for differences between opportunities that result from asymmetries in existing information between market participants and opportunities that result from exogenous shocks of new information; between supply and demand side opportunities; differentiation between productivity-enhancing and rent-seeking opportunities; identification the catalysts of change that generate the opportunities.

- By the initiator of the change

The type of initiator is likely to influence the process of discovery as well as the value and duration of the opportunities. (e.g. non-commercial entities, existing commercial entities, new commercial entities).

## 2.2. Ageing and older adult entrepreneurship

### 2.2.1. Ageing

Biological and/or physiological arguments are not enough to justify age classifications. Thus, ageing emerges as a social construct, in which people are often assigned to a certain group according to theoretical concepts, practical interests, and empirical considerations. Indeed, contemporary views and beliefs regarding ageing persons, the legal pension age in a certain country, the life expectancy, and other factors, play vital roles in establishing who is an older adult (Bohlinger and van Loo, 2010). In addition to the psychological process of ageing, the definition also gets muddled due to other aspects such as cultural contexts, gendered ideas, generational differences, careers, and human resource management contexts (Aaltio et al. 2017).

In fact, Luger and Mulder (2010) refer that different researchers identified three particularly salient forms of perceiving age: Biological age, Sociocultural age, and Chronological age. **Biological age** concerns itself with body functionality, including psychological aspects such as intelligence and memory. **Sociocultural age** concerns itself with society's expectations regarding older people. And, finally, **Chronological age** – the most widespread – is just concerned with people's date of birth and how many years they have been alive; this also makes it the least informative indicator of age as it lacks support for variability between individuals of the same age.

Thus, whilst it is undoubtedly pertinent to try to identify differences between groups of individuals based on their age bracket, it is also hard to do and to define as all the aforementioned age classifications provide no information regarding individuals' learning abilities and experience. **Nevertheless, as per Hearn and Parkin (2021) and according to the Peer-Train project rationale, we will define an older adult as someone aged 50 or older.**

### 2.2.2. Older adult entrepreneurship

Considering the rise in life expectancy and countries' retirement ages, entrepreneurship among older adults is starting to gain traction and relevance. **Senior entrepreneurship thus appears to be increasing its impact upon countries' economic performance but remains, at the same time, as an under researched topic** (Isele & Rogoff, 2014; Schøtt et al., 2017). Additionally, there appears to be a lack of uniformity on how to refer to these adult entrepreneurs, some of the terms used are, beyond older adult entrepreneurs, "grey entrepreneurs", "senior entrepreneurs", "third age entrepreneurs", "elder entrepreneurs", and "second career entrepreneurs" (Seymour, 2002). Some authors however highlight that using terms such as senior and/or grey can be potentially offensive and to **use older adults or older old adults when referring to entrepreneurs with ages between 50-64 or 65-80 respectively** (Hearn & Parkin, 2021).

Furthermore, whilst the popular image of an entrepreneur is often a young tech-savvy innovator, research has found that a **similar number of businesses have been started by entrepreneurs aged 18-29 and entrepreneurs over 60**, with the highest rate of business start-up activity being found in the age bracket of 55-64 (Isele & Rogoff, 2014).

In fact, older adult entrepreneurs are likely to have advantages over their younger counterparts. Some of the reasons for this is that older adults are more likely to have more developed networks, have more financial resources, are more able to mobilise resources, create legitimacy, and have social capital acquired throughout their previous employment experience/s (Schøtt et al., 2017). This might partially explain why older people appear to be more capable of starting and running their businesses (Lechner and Dowling, 2003; Kibler et al. 2012; Singh and DeNoble, 2003; Weber and Schaper, 2003; Kautonen, 2013), and why their companies tending to be more successful with 70% of their start-ups lasting 3 years or more, compared with 28% for younger entrepreneurs (Khan, 2013).

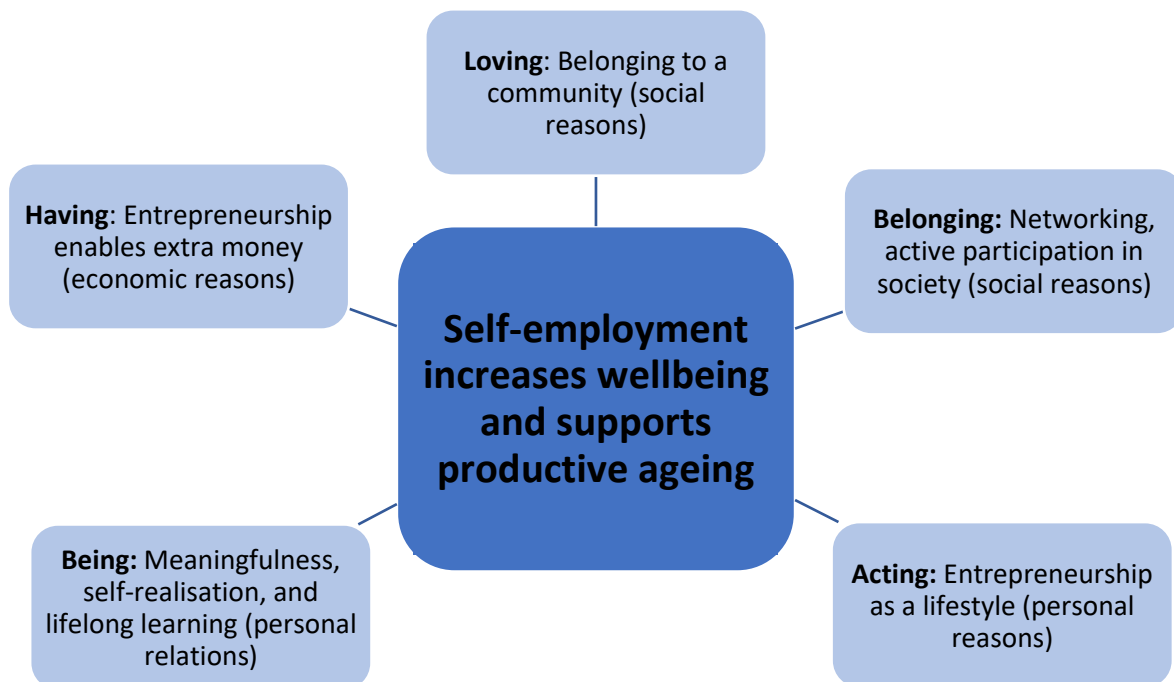
Recent data regarding the European Union, does show that older adults are, currently, the largest group of self-employed people. In 2018, 48% of all self-employed people (14.5 million) were over the age of 50. In fact, the rate of self-employment appears to rise according to age with over half of those between the ages of 70 to 74 being self-employed (50.5%). Additionally, **roughly a third of these older entrepreneurs employ others** (31%; OECD, 2021). This is, obviously, a positive economic impact as they are creating jobs. Moreover, evidence shows that **older people who are active tend to stay healthier** (Geriatric Mental Health Foundation, 2014), which results in fewer needs/demands for social service programs, and, as they continue to work, they, in fact, continue to contribute with their taxes. **However, whilst it is true that older adult entrepreneurs tend to be more successful than their younger counterparts and that roughly a third of these older adult entrepreneurs are creating jobs, they also face strong barriers, such as ageism, when creating their businesses as well as a lack of support or initiatives specific to them** (Kautonen, 2013; OECD,2021).

Furthermore, according to the Commission of the European Communities (2005), **entrepreneurship is a key competency of lifelong learning needed for one's personal fulfilment and development, active citizenship, social inclusion, and employment.**

### 2.3. Reasons for becoming an older adult entrepreneur

Older adult entrepreneurship can start from hobbies, former business experience, and personal competencies. Moreover, older adult entrepreneurs can be broadly classified into three groups: (1) employees at a company/organisation that became entrepreneurs after retirement, (2) employees who retire but only later decide to start their own business and become entrepreneurs, and (3) those who have been entrepreneurs, retired and then decided to continue their entrepreneurship (Heimonen, 2012). Additionally, researchers have sometimes split recent retirees who decided to become entrepreneurs into three types: rational, constrained, and reluctant (Singh & DeNoble, 2003). **Rational entrepreneurs** are those that after sufficient consideration decided to become entrepreneurs. **Constrained entrepreneurs** are those who have always had some entrepreneurial tendencies but were previously unable to become entrepreneurs due to real or perceived constraints. **Reluctant entrepreneurs** are those who, unlike the previous two, didn't want to become entrepreneurs and would have preferred to keep their previous employment situation (Singh & DeNoble, 2003; Yaniv & Brock, 2012).

Factors that influence people to become and/or continue to be entrepreneurs at an older age are summarised by Römer-Paakkanen and Takanen-Körperich (2022):





In conclusion, the reasons one becomes an older adult entrepreneur are varied and include social, economic, and personal reasons. This does not, however, mean that there are no similarities. Commitment to work and meaningful career extension tend to be shared characteristics among older adult entrepreneurs (Römer-Paakkanen & Takanen-Körperich, 2022).

### 2.3.1. Needs of older adult entrepreneurs

Needs of older adult entrepreneurs tend to be related to three main areas: **lack of awareness of entrepreneurship as an option, lack of technical and social support, and need for changes to government policies** (Isele & Rogoff, 2014).

**When it comes to the lack of awareness regarding entrepreneurship being an option to remain active at an older age, previously existing and well-known organisations that work with older adults emerge as relevant players to solve this issue.** Some of these organisations that can raise awareness regarding older adult entrepreneurship are outplacement organisations that work with older adults, social service agencies, and some governmental organisations such as social services agencies. This will ensure widespread reach of the information. Furthermore, educational institutions addressing older adults, such as third age universities, should also raise awareness and even develop entrepreneurship courses for older adults. **Media can also be used towards promoting older adult entrepreneurship**, and this doesn't have to be restricted to traditional media, social networks can also be used (Isele & Rogoff, 2014).

**Technical support needs are often related to older adult entrepreneurs' specificities.** One of the usual differences between older and younger entrepreneurs is regarding the former often having lower technical skills, being more conservative regarding financials, and often having shorter time schedules to get their businesses started (Isele & Rogoff, 2014). One potential solution is to simply have older entrepreneurs working together and starting a business together (Bion, 2000; Hackman & Wagerman, 2005). This allows them to pool their resources and take advantage of each other's specific skillset. Furthermore, there is no requirement that older entrepreneurs only work with older entrepreneurs, there can be intergenerational exchange with younger entrepreneurs offering, for instance, technological skills, and with

older entrepreneurs offering more business knowledge as they had longer careers. Entrepreneurship service organisations and networks can potentially help create these partnerships by referring people to one another or allowing people to contact others directly in a forum or private message.

**Social support is related to the uncertainty regarding changing one's career at a later age.**

As many older entrepreneurs tend to be retirees, and as this can sometimes not be by choice, they might be feeling insecure and dealing with low self-esteem. Thus, support groups, counselling offers, learning others' successful coping strategies, and even just general social support from those close to them can mitigate this stressor. Organisations that wish to promote entrepreneurship to this target group should, therefore, offer these services (Isele & Rogoff, 2014).

**When it comes to changes to government policies, this is the hardest need to address as it is at the policy level.** Governments need to change their perception of older adults and recognise how older adults contribute to the economy. As previously mentioned, older adults that remain active and self-employed, contribute to society through their taxes and are less likely to need social services, and as being active is related to better health, they also need less medical services (Geriatric Mental Health Foundation, 2014). Nearly a third of older entrepreneurs are also job creators so they are also adding to their respective country's economy in this way (OECD, 2021). Nevertheless, due to the perception of the entrepreneur as the young tech-savvy innovator, and due to age bias, there remains a lack of entrepreneurship programs and offers specific to older adults, this despite the fact that older entrepreneurs' businesses tend to be more successful (Kautonen, 2013; Isele & Rogoff, 2014; OECD, 2021). Furthermore, intersectionality should also be considered and beyond simply creating offers for older adult entrepreneurship, other factors such as gender, ethnicity, and others should also be taken into account.

## 2.4. Entrepreneurial Learning for older entrepreneurs

Entrepreneurs learn in the process of identifying, organising, and managing ventures. Indeed, **entrepreneurial learning is defined as a socio-behavioural process where learning is not only at the individual level but also through interacting with others** (Rae, 2007). This means, the entrepreneur's social networks serve as important learning and knowledge sources. Furthermore, **entrepreneurial learning is contextual**, that is, learning occurs from real life situations; **is an experiential process of learning by doing, reflecting, experimenting, and collaborating; and is dynamic** with entrepreneurs acting and making decisions to respond and adapt to situations that arise. Thus, **entrepreneurial learning occurs in an uncertain environment**, and entrepreneurs sometimes fail. This does not mean, however, that failure is negative, rather, **entrepreneurs often tend to consider making mistakes and failing as an important part of learning** (Gibb, 2005; Pittaway & Cope, 2007; Rae, 2010). **Reflection therefore appears as a form of acquiring knowledge about their ventures but also about themselves which, in turn, leads to personal development.**

Additionally, entrepreneurship training programs' objectives are designed to support business creation, develop the knowledge and skills required to start a new business, and boost intentions of starting new businesses (Jamieson, 1984). Nevertheless, whilst programs addressing core skills and competencies for entrepreneurs such as finance and marketing are commonplace, others such as creativity, being innovative, self-confidence, and persistence are difficult to teach and thus are rarely addressed (Rae & Carswell, 2001).

Furthermore, learning needs of older adults should be taken into consideration when creating entrepreneurship programs for older adults. **Older adults have their own specificities and literature has shown that learners' different contexts result in different learning needs.** Older adults have their whole life experience and their preparedness to become entrepreneurs varies depending on what this was. Whilst some only had experience as employees at a company, others already had previous entrepreneurship experience. Moreover, previous negative experiences regarding classroom learning and being unused to lifelong learning, they might be put off from education and training experiences (Hincks Centre, 2022). Nevertheless, it is true that people who wish to stay active at an older age require upskilling in order to remain competitive. One such opportunity for learning and

upskilling is the ENTRUST project which supports older adults to become entrepreneurs in the sustainable tourism sector<sup>1</sup>.

Thus, **a learning environment for entrepreneurial learning should use a learner-centred format rather than a teacher-centred format. Additionally, peer-mentoring is also a good format to promote entrepreneurship as mentor and learner are in a more balanced hierarchical place** (for more information on the pertinence of learner-centred mentoring models for older adults see chapter 1 of module 3 of the previous result titled “What is an Effective Mentor-Mentee relationship?”). The learning methods used should include individual, experiential, and collaborative learning and should be able to be adapted to the specific learner and with the learner taking an active role in the planning of their learning path (Hessel, 2008). It is also worth noting that older learners can benefit from working in groups as this allows them to share experiences, develop social skills, increase self-esteem, confidence and motivation.

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<sup>1</sup> See <http://entrustproject.eu/> for more information

## 2.5. Questions

### 2.5.1. Quiz

- 1. Biological and/or physiological arguments are enough to justify age classifications.**
  1. True
  2. False
  
- 2. Which of the following is not one of the three salient forms of perceiving age?**
  1. Environmental age
  2. Biological age
  3. Chronological age
  4. Sociocultural age
  
- 3. A similar number of businesses have been started by entrepreneurs aged 18-29 and entrepreneurs over 60.**
  1. True
  2. False
  
- 4. 70% of start-ups created by older entrepreneurs last at least 3 years.**
  1. True
  2. False
  
- 5. Which of the following are common advantages of older adult entrepreneurs (select all that apply)?**
  1. More willing to take risks
  2. Better developed networks
  3. More financial resources
  4. More social capital
  
- 6. A majority of older adult entrepreneurs create jobs.**
  1. True
  2. False

**7. Which of the following is NOT one of the three groups older adult entrepreneurs tend to be split into?**

1. Entrepreneurs who retired and then decided to be entrepreneurs again
2. Employees who retire but only later decide to start their own business and become entrepreneurs
3. Those who have always been entrepreneurs
4. Employees at a company/organisation that became entrepreneurs after retirement

**8. Which of the following are reasons one becomes an entrepreneur at an older age (select all that apply)?**

1. Social reasons
2. Cultural reasons
3. Personal reasons
4. Economic reasons

**9. Being older adults that remain active and self-employed, is related to have a better health?**

- a. True
- b. False

**10. Which of the following is NOT a good method to a learning environment for entrepreneurial learning?**

- a. Individual, experiential, and collaborative learning
- b. Teacher-centred format
- c. Adaptacion to the specific learner
- d. Active-role of the learner

## 2.5.2. Preparation for group session

1. How do you explain the opportunities in entrepreneurship?

2. Where would you start if you wanted to become an adult entrepreneur?

3. What is the best method to a learning environment for entrepreneurial learning, for you?

4. Where do the needs of adult entrepreneurs come from?

5. What are the main difficulties of an entrepreneur with ageing?

## Attachment No. 2: Quiz answers

Question	Right answer
1.	False
2.	A
3.	True
4.	True
5.	B, C, D
6.	False
7.	C
8.	A, C, D
9.	True
10.	B



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## 3. PROMOTING INTERGENERATIONAL SOLIDARITY

### 3.1. Introduction

Since COVID-19 started raging the world, intergenerational solidarity has been put to the ultimate test. The COVID-19 pandemic has had a devastating impact on older persons. Intergenerational solidarity must be a touchstone in our efforts to recover it.

The policy brief of UN on older persons and COVID-19, released in May 2020 (<https://unsdg.un.org/sites/default/files/2020-05/Policy-Brief-The-Impact-of-COVID-19-on-Older-Persons.pdf>) highlights the need to recognize the multiple roles that older persons have in society – as caregivers, volunteers and community leaders – and underscores the importance of listening to the voices of people of all ages, valuing their contributions and ensuring their meaningful participation in decision-making.

To achieve the Sustainable Development Goals (SDGs) 2030, the world needs to leverage the full potential of all generations. Solidarity across generations is key for sustainable development. We must collaborate to foster successful and equitable intergenerational relations and partnerships to ensure “no one is left behind.” While intergenerational solidarity and concern for future generations is being called for in tackling global issues many challenges remain.

Ageism continues to present a significant – yet, not sufficiently discussed – challenge to fostering collaboration and solidarity across age groups. The World Health Organization defines ageism as “the stereotypes (how we think), prejudice (how we feel) and discrimination (how we act) directed towards others or oneself, based on age” (<https://www.who.int>). Ageism is an insidious and often an unaddressed issue in health, human rights and development, and has bearings on both older and younger populations around the world. In addition, ageism regularly intersects with other forms of bias (such as racism and sexism) and impacts people in ways that prevent them to reach their full potential and comprehensively contribute to their community.

The Global Report on Ageism launched by the United Nations in March 2021 (<https://www.un.org/development/desa/dspd/2021/03/global-report-on-ageism/>) highlights the many data gaps that exist with regards to ageism and generations. On an

individual level, these age-related obstacles can deeply impact wellbeing and livelihoods not only during the youth years, but also in adulthood. On a societal level, ageism prevents us from thinking and designing policies and social services that adopt a life-course approach and are fair for all ages.

### 3.2. Generational differences

There are currently six living generations.

- **The Greatest Generation** (born 1901-1927): this generation experienced the Great Depression and World War II in their adult lives. They have a strong belief in teamwork and progress. Childhood was without many modern conveniences we are used to today like TVs, radio, airplanes, air conditioning, or refrigerators.
- **Silent Generation** (born 1928-1945): this generation is also known as the Maturists or Builders. Families often consisted of a mother staying home while the father worked for one institution throughout the life of his career. Children were expected to be "seen but not heard" and to work hard in school. As children, they were living through World War II with some losing relatives, and as adults, they were known to keep their heads down and work hard. They grew up with the likes of Frank Sinatra's musical styling.
- **Baby Boomers** (born 1946-1964): this generation was born after World War II ended, and in turn, many grew up to protest or avoid war. These individuals grew up with Elvis Presley, the Beatles, and Barbie. They also were the first generation to commonly have a two-income household where both partners worked outside of the home.
- **Millennials** (born 1981-1996): this generation is also referred to as "Generation Y." They have had mobile phones and been exposed to the internet since adolescence or childhood. Therefore, they are comfortable with advances in technology and not easily impressed by new innovations. Often this generation is characterized as not wanting to move into adulthood with behaviors such as living at home with their parents longer than generations that came before them. Millennials tend to have strong views and opinions due to the availability of information at their fingertips.
- **Generation Z** (born 1997-2012): this generation has never known a world without current technology. It is second nature for them to utilize technology to create and

execute tasks. As they move into adolescence, their cell phone becomes the hub for all sources of information, relationships, and school work. Generation Z is known to be globally focused and philanthropic-minded in large part due to the availability of current and constant information. They will create and use advancements in technology seamlessly as they age.

- **Gen Alfa (2013-2025):** the children of Generation Y, and often the younger siblings of Generation Z. More than 2.5 million are born globally every week. This newest generation are part of an unintentional global experiment where screens are placed in front of them from the youngest age as pacifiers, entertainers and educational aids. This great screen age in which we are all living has bigger impacts on the generation exposed to such screen saturation during their formative years.

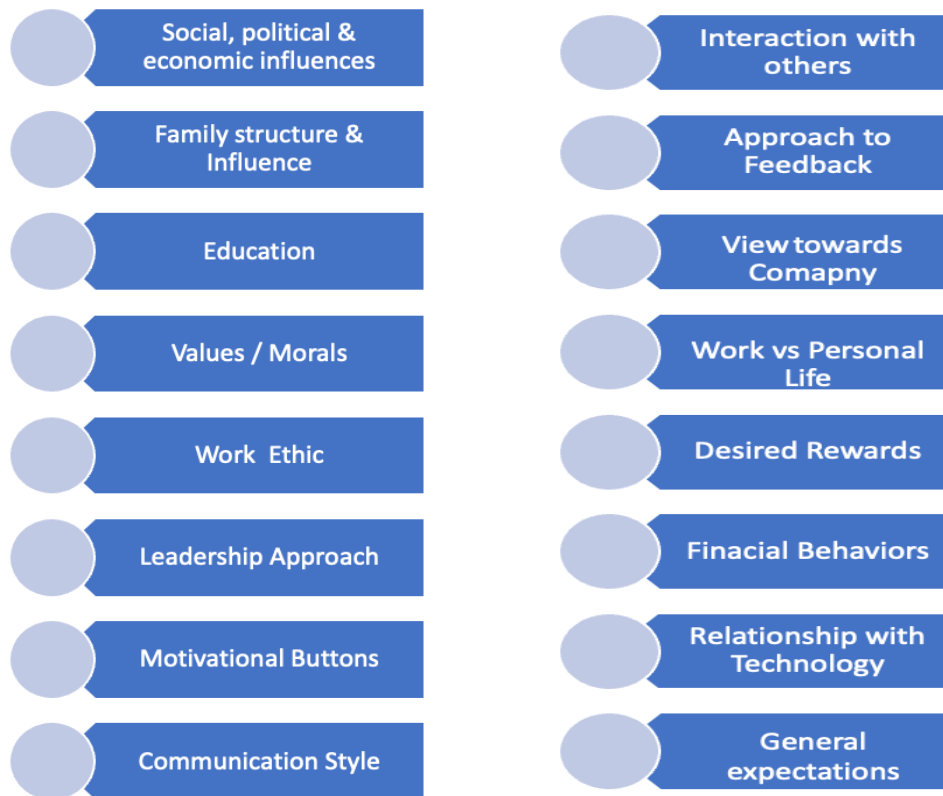
Individuals who share a particular generation and generational personality frequently have similar views on many issues such as religion, politics, family, work-life balance and work ethic.

**Generational differences** occur when more than one generation interacts with another. In the workplace, generational differences can show up in the way people think, behave, and act.

A generation gap is commonly perceived to refer to differences between generations that cause conflict and complicate communication, creating a "gap." W. Safire (2008) provides this more positive definition: "Generation gap can be a frustrating lack of communication between young and old or a useful stretch of time that separates cultures within a society, allowing them to develop their own character". Some of the most important differences between generations are education, technology, lifestyle, and communication between people. Other areas of difference are listed the following:

- Attitudes toward different races and groups
- Moral values
- Religious beliefs
- Political views
- Work ethic





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### 3.3. Jumping the generation gap: communication between generations

Older people are a large and growing section of the European Union's population. However, the context of demographic ageing often gives rise to a negative narrative about older people being a growing burden to society. The notion of a demographic time-bomb is regularly heard and it is common for commentary on ageing to focus negatively on the challenges this poses to the age structure of the labour force, to old age dependency ratios and to the high costs of pensions and health care provision. Such negative perceptions fail to acknowledge the enormous cultural, social and professional resource represented by older people. Their ongoing contribution to society, often in an unpaid capacity, is too often overlooked, and their potential for wider involvement and contributions left untapped.

Solidarity between the young, the active and the elderly cannot be approached solely from a financial perspective. It must encompass the promotion of mutual cooperation and exchange between the generations. It must also encourage a better mutual understanding of the needs and expectations of other age groups and explore new forms of coexistence.

The way in which our society is organised must be reviewed in order to rebuild the social fabric and the links between and within the different generations so that all can find the place that suits them where they can flourish and make their contribution to the general well-being as best they can.

The Eurobarometer survey (01.2023) carried out by the European Commission to mark the first European Day of Solidarity between Generations (29 of April) shows a solid basis of confidence and understanding between the young and the old, and the contribution of older people to society. However, there is also a widespread feeling that governments do not do enough to foster better relations between generations and help older people remain active and autonomous, and that frail older people and carers are often let down by the system.

Across the EU as a whole, at least two-thirds of people reject the statement that older people are a burden on society.

Intergenerational solidarity is essential for maintaining social cohesion and ensuring that people of different ages can work together to address common challenges.

Here are some ways to promote intergenerational solidarity:



**Effective communication** between generations can be challenging, as each generation may have different values, beliefs, and communication styles, especially at work place. However, it is crucial to maintain positive relationships and avoid misunderstandings between generations. Here are **some strategies** to enhance the efficiency, clarity and quality of communication between generations:

1. **Gain generational awareness:** A general awareness of how each generation approaches communication is key to closing the communication gap. Generational traits are clues, but they can help to connect and influence each other. For example:

**Communication preferences. Four generations:**

	Let's have a conversation		Call me on my cell anytime
<b>Traditionalists</b>	Face to face	<b>Boomers</b>	In person
	Formal		semi-formal
	Memo		
	Send me an email		Text me or IM me
<b>Gen X</b>	Irreverent	<b>Millennials</b>	Twitter
	Call me only at work		Fun, informal, slang
	Direct and immediate		Email or Voicemail
	<a href="http://www.CTRConsultingServices.com">www.CTRConsultingServices.com</a>		

2. **Listen actively:** It is essential to listen actively to the other person and show empathy towards their feelings and opinions. Avoid interrupting or dismissing their ideas, as it can lead to misunderstandings and hurt feelings.

This communication technique is composed of five stages: receiving a message, understanding it, evaluating it, remembering it and responding to it.

A great way to practice this is to make listening into a game: one can tell a story, and the other must see how much detail they can remember. By working to develop listening abilities, it could be find out that people find elderly people more trustworthy and loyal.

**Active Listening Skills:**

<i>Ask open-ended questions</i>	<i>Be attentive</i>
<i>Give Feedback</i>	<i>Summarize</i>
	<i>Reflect feelings</i>

**3. Bridge the technology gap:** the younger generation is often more comfortable with technology, while the older generation may struggle with it. It is essential to bridge this technology gap by offering assistance and support when needed.

For example, older adults, the most vulnerable group in the COVID-19 epidemic, had to quickly adapt to smartphones, computers, video calls, and social networks if they wanted to not only be close to their loved ones but to provide themselves with food and medicine. They may or may not love the idea of using technology, but they're keenly aware of how it strengthens relationships and avoids isolation.

Understanding what each generation expects from their leaders is key to helping teams avoid frustration and fear. It is also important to connect with the "what's in it for me?". This purpose-oriented approach will help people think about technology in a more friendly way.

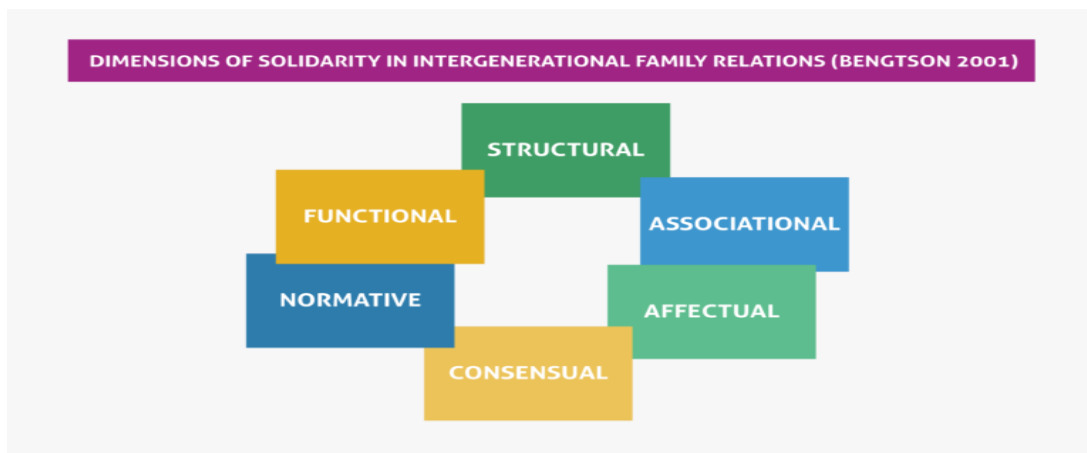
### 3.4. Promoting Intergenerational Solidarity in the context of Family Policies

The reliance on families to be the "natural expression of intergenerational solidarity" is challenged by today's changes in family structures, composition and diversity of family forms. Coupled with increased mobility this makes it more difficult for different generations who can no longer care for each other as used to be the case in the past. Families have long been held responsible for the care of children, grandchildren, disabled, dependent and/or elderly relatives.

By promoting older people in families, we can help them stay active and engaged, and create a more inclusive and supportive environment for all family members.

The objectives of equality between women and men and increased female labour market together with changes in family structures and demographic challenges, mean that this vision needs to be challenged and responsibilities for dependent persons need to be better shared with the rest of the community through public funded schemes. Families can no longer be left alone with the duty to care for their dependent relatives and special attention needs to be paid to families who face additional challenges such as lone parents and large families who are at a higher risk of poverty.

Most families wish to take on their responsibilities, but they cannot fulfil that role alone. They need support from public solidarity through integrated, holistic and sustainable family policies based on the three main elements that all families need - resources, time, and services. Family policies ought to support all generations: children, youth, parents and elderly people, taking due account of the gender dimension and specific role that women play within families. They should also specifically support families of persons with disabilities.



- **Structural solidarity:** This means how factors like geographical distance can constrain or enhance interaction between family members. It is easier to give and receive help, care and support if family members live near one another, but new technologies, such as Skype, can aid communication between family members who live far from one another.
- **Associational solidarity:** This dimension refers to the frequency of social contact and shared activities between family members. Some adults visit their parents very frequently, others less often.
- **Affectual solidarity:** Solidarity can manifest itself in feelings of emotional closeness, affirmation, and intimacy between family members, also known as affectual solidarity. Some ageing parents and their adult children declare that they are very close to each other; others feel more distant.
- **Consensual solidarity:** Family members have different levels of actual or perceived agreement in opinions, values, and lifestyles. For instance, the family members might

all vote for the same party or believe in a similar ideology. In other cases, parents and their children might have very different opinions on issues, for instance, same-sex marriage.

- **Functional solidarity:** Exchanges of practical and financial assistance and support between family members are examples of functional solidarity. Examples of functional solidarity are gifts of money but also very practical things such as buying groceries, preparing meals, allowing family members to move in with you, or looking after their care needs. Older family members can be both beneficiaries and sources of functional solidarity. For instance, some look after their grandchildren; others receive visits from their children to help with household tasks.
- **Normative solidarity:** Normative solidarity refers to the strength of obligation felt towards other family members. In some families, there is a strong belief in the need for and importance of family cohesion and assistance between family members; in others, family members consider that it is quite acceptable for them to feel and to be very independent of each other.

Promoting older people in families involves recognizing their value and contributions, providing support, and creating an inclusive environment:

1. **Recognize their value:** older people bring a wealth of knowledge, experience, and wisdom to families. Recognize and appreciate their contributions, and encourage other family members to do the same.
2. **Provide support:** as people age, they may face physical and emotional challenges that can make it difficult to stay active and engaged. Provide support by offering to help with tasks or providing transportation to appointments.
3. **Include them in decision-making:** including older people in family decision-making shows that their opinions and perspectives are valued. Ask for their input on important family decisions, and take their suggestions seriously.
4. **Celebrate milestones:** celebrate older family members' milestones, such as birthdays, anniversaries, or other special occasions. This can help create a sense of belonging and connectedness.

5. **Encourage intergenerational activities:** encouraging intergenerational activities can help promote positive relationships between older and younger family members. Activities could include family dinners, game nights, or outings.

**Best Ways to honour our seniors:**

**Spend some quality time**

**Never criticize their advice**

**Always respect them**

**Plan to eat together Help them to age in the digital era**

**Encourage bonding with kids**

**Choose caregiving services when needed**



### 3.5. Promoting Intergenerational Solidarity in the context of social activities

#### 3.5.1. Mentoring

Intergenerational mentoring and activity programs establish a relationship between an older adult (aged 50 and over) and a child or adolescent, often at-risk youth. Such intergenerational programs can also involve youth or college students who interact with older adults and help them learn computer-based skills or practice exercise. Intergenerational programs may have a variety of activities, including math and reading practice, art and music activities, health education, and cultural heritage activities. Intergenerational programs can be based in schools, community centers, faith-based organizations, or residential facilities such as nursing home (Martins:2019)

Mentoring can play a significant role in promoting intergenerational solidarity by providing opportunities for individuals from different generations to connect, learn from one another, and work together towards common goals. Here are a few ways how can mentoring support intergenerational solidarity:

1. **Knowledge transfer:** Mentoring allows for the transfer of knowledge and skills from one generation to the next. By sharing experiences and expertise, older generations

can pass on valuable insights and advice to younger generations, helping to bridge the gap between generations and create a sense of shared history and culture.

2. **Mutual learning:** Mentoring is a two-way street, with both the mentor and mentee having the opportunity to learn from one another. Through this mutual learning, individuals from different generations can gain a deeper understanding and appreciation for one another's perspectives, experiences, and values.
3. **Social connection:** Mentoring relationships can provide a sense of social connection and belonging, particularly for older individuals who may be at risk of social isolation. By forming meaningful relationships with younger generations, older individuals can feel more connected to their communities and have a greater sense of purpose and fulfillment.
4. **Community building:** Mentoring can also help to build stronger communities by bringing together individuals from different generations and fostering a sense of shared responsibility and accountability. By working together towards common goals, individuals can develop a sense of collective identity and a shared vision for the future.

Regarding research (Martins 2019, Keller 2020) intergenerational mentoring and activities improve physical and mental health, cognitive function and well-being, and reduce social isolation among older adults. Such programs also increase positive intergenerational attitudes for both participating older adults and youth.

**Potential Beneficial Outcomes :**

- Improved health outcomes.
- Improved cognitive function
- Improved well-being
- Reduced isolation
- Improved intergenerational attitudes
- Increased self-esteem
- Increased academic achievement
- Improved social emotional skills
- Reduced delinquent behavior



### 3.5.2. Volunteering

**Volunteering** can be a great way to promote intergenerational solidarity by bringing people of different ages together for a common cause. Volunteering can help promote intergenerational solidarity:

1. **Sharing skills and knowledge:** Volunteering allows individuals from different generations to share their skills and knowledge with one another. Older volunteers can share their life experiences and expertise, while younger volunteers can bring their knowledge of technology and other current trends. This exchange of skills and knowledge can help to bridge the gap between generations and create a sense of mutual respect and appreciation.
2. **Building relationships:** Volunteering can help individuals of different ages to form meaningful relationships with one another. Through volunteering, people can get to know each other on a personal level and develop a sense of connection and camaraderie that can extend beyond the volunteer project.
3. **Promoting empathy:** Volunteering can help individuals to develop empathy for people of different ages and backgrounds. By working alongside people from different generations, volunteers can gain a deeper understanding and appreciation for the challenges and experiences of others.
4. **Promoting a sense of purpose:** Volunteering can help individuals of all ages to feel a sense of purpose and fulfillment. For older adults, volunteering can provide a sense of continued usefulness and a way to give back to the community. For younger adults, volunteering can be a way to gain new skills and experiences and make a difference in the world.
5. **Building stronger communities:** Volunteering can help to build stronger communities by bringing people of different ages and backgrounds together to work towards a common goal. By working together, individuals can develop a sense of collective responsibility and create positive change in their communities.

There's a variety of meaningful volunteer opportunities for older adults to try: from teaching virtual classes to assembling houses, there's a volunteer opportunity out there that suits everyone:

**Senior Corps:** Opportunities range from visiting older adults at home for companionship to mentoring students in a classroom setting.

**Local or National Charities:** Red Cross; Save the Children; Rainbow charity

**Local, State and National Parks:** Opportunities can be one-off volunteering to long-term commitments and can include tasks like invasive plant removal and serving as a tour guide or campground host.

**Animal Shelters:** Providing direct care or companionship to animals; being a policy leader for your local organization; Offering phone support to help people cast their votes for pro-animal legislation.



*From the picture:* What are the benefits of Intergenerational activity: reduces loneliness and social isolation/builds friendship & social connections/increases understanding & sharing of experience between generations/reduces ageism/creates opportunities for all generations to feel valued and part of their community/boosts mental wellbeing & self confidence? enhances learning & skill sharing across all age groups.

By promoting intergenerational solidarity, we can build a more cohesive and inclusive society, where people of different ages can work together to create positive change.

## 3.6. Questions

### 3.6.1. Quiz

#### 1. Is the statement true or false?

There are any generational differences:

- a) true
- b) false

#### 2. Which answers are correct? Generational differences include:

- a) Critical thinking, work ethic, religious beliefs, creativity
- b) Moral values, creativity, cooperation, political views
- c) Moral values, work ethic, political views, education

#### 3. Which answers are correct? What are the ways to promote intergenerational solidarity:

- d) develop communication and cooperation skills, social activity, develop ability to solve problems and creativity
- e) encourage intergenerational social activities, support intergenerational learning, encourage intergenerational activities in family
- f) encourage intergenerational activities in family, develop independence and performance, develop ability to take responsibility.

#### 4. Is the statement true or false?

Effective communication between generations can be challenging, as each generation may have different values, beliefs, and communication styles, especially at work place.

- a) true
- b) false

#### 5. Which answers are correct? What are dimensions of solidarity in intergenerational family relations

- a) creative, normative, functional, structural, normative, affectual,
- b) structural, normative, sportive, associational, affectual, consensual
- c) structural, normative, functional, associational, affectual, consensual

**6. Is the statement true or false?**

Intergenerational mentoring and activity programs establish a relationship between an older adult (aged 50 and over) and a child or adolescent, often at-risk youth.

- a) true
- b) false

**7. Which answers are correct? How can support mentoring intergenerational solidarity:**

- a) knowledge transfer, social connection, creativity, sport
- b) mutual learning, community building, cooperation, creativity
- c) knowledge transfer, mutual learning, social connection, community building

**8. Is the statement true or false?**

Regarding research (intergenerational mentoring and activities can't improve physical and mental health, cognitive function and well-being, and can't reduce social isolation among older adults.

- a) true
- b) false

**9. Is the statement true or false?**

**Volunteering** can be a great way to promote intergenerational solidarity by bringing people of different ages together for a common cause.

- a) true
- b) false

**10. Which answers are correct? What are the benefits of intergenerational activity?**

- a) builds friendships and social connections; reduce social isolation; increase critical thinking; reduce friendship
- b) reduce loneliness, reduce social isolation, increase creativity, encourage to be more at home

- c) reduce ageism; reduce loneliness and social isolation; creates opportunities for all generations to feel valued and part of their community

### 3.6.2. Preparation for group session

1. What are generational differences?

2. How to bridge communication gaps between generations?

3. How can intergenerational solidarity be fostered in families?

4. How can mentoring intergenerational solidarity?

5. What kind of volunteering is suitable and interesting for you?

### Attachment No. 3: Quiz answers

Question	Right answer
1.	a
2.	c
3.	b
4.	a
5.	c
6.	a
7.	c
8.	b
9.	a
10.	c

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## 4. HEALTHY LIFESTYLE AND MEANINGFUL LIFE STRATEGIES

### 4.1. Introduction

A healthy lifestyle is a journey, not an end goal that is what is important to understand.

Many people think that a healthy lifestyle means constant restrictions and discomfort. There are many ways to be healthy without making drastic changes to your life. Even if you follow them only partially, you will feel and feel much better. Your lifestyle affects your health.

Many health problems require a certain lifestyle. Gastroenterologist patients understand why they should not eat fast food and people with bronchial problems are more likely to quit smoking once they are diagnosed. Many of our habits can exacerbate existing illnesses. And while everyone knows about the dangers of fatty foods, alcohol, or tobacco, lack of sleep, constant stress or sedentary lifestyles often seem like minor problems (LI, 2018).

Unbalanced food affects not only the gastrointestinal tract but also the whole organism: the lack of even one of the vitamins can lead to serious illnesses. The harm of ethyl alcohol and nicotine on the human body has long been proven: they have a negative effect on the digestive, respiratory, circulatory, and nervous systems. Lack of rest reduces the immune system, contributes to memory and attention deficit, and exacerbates existing diseases. People with a confirmed diagnosis often need only a change of lifestyle, and their diseases will become much less severe. Often all that is needed to be healthy is to eat a balanced diet, get a little exercise in the fresh air, drink more fluids, get 7-8 hours of sleep and avoid stress.

#### 4.1.1. Myths about a healthy lifestyle

**Healthy living is boring.** Meals are monotonous, you have to devote time to an activity, you have to go to bed on time. You often hear: "We live once!" Yes, we do live once, but every day. The decisions we make at any given moment determine what the next day will be like. Our body has very powerful compensatory mechanisms, but with a daily destructive attitude, even a stable system will sooner or later fail. It will cause a lot of trouble. Some of them can be repaired, and some, alas, will never be amenable to correction. You should always choose something that will help keep your body in balance. Answer the questions honestly: "Am I comfortable enough psychologically?", "Do I have other sources of emotion besides food?" No soap opera in the world is more important than a full recovery during a night's sleep.



Excessive fatigue and a constant desire to lead a passive lifestyle are worrying symptoms, the roots of which should be sought by a specialist.

**Healthy lifestyle is expensive.** The second myth is that healthy eating is expensive. People have been pleasantly surprised that with a conscious approach it is possible to save money on food. When you start to plan your meals, you avoid making spontaneous purchases. And that's a big part of the budget. Delivering food from a restaurant is considerably more expensive than creating a delicious meal from whole foods at home. If you read and understand the contents of food, you will often find that the screaming labels "healthy" and "diet" are just a marketing ploy. There are times when the cost of a product is small, but it goes up because of a marketing strategy. It's an attempt to sell a simple expensive but conveniently packaged product with promises of emphasis on superfoods. Following the principles of a healthy lifestyle, plan your purchases. Compare it to your usual dietary expenditures. You will be pleasantly surprised.

**Healthy lifestyle means a lot of sport.** The next myth is that 'more of it, the better'. Sports and physical activity should not be confused. If we're talking about a healthy lifestyle, then yes, it's impossible without movement. But we are not talking about exhausting daily workouts. Any excessive strain is stressful and needs to be recovered. On the contrary, daily light cardio exercise can help keep you active. For example, getting in the habit of going for a moderate-intensity outdoor walk, taking a contrast shower in the morning and doing some joint exercises to keep you alert. At least 10,000 steps a day maintain basic physical activity.

**Healthy lifestyle is for the young.** The most naive myth is that a healthy lifestyle has to be started at a young age. Of course, the sooner you start taking care of yourself, the better your chances of staying healthy for years to come. But it is never too late to start. You can follow the principles of a healthy lifestyle at any age in order to maintain or improve your condition. There are no contraindications to a healthy lifestyle. All you really need to do is have an annual check-up with your GP / general practitioner. The very idea of check-ups falls within the realm of 'health of the healthy' (**sanus sanorum**), i.e. assuming you have no complaints at the time of testing.

### 4.1.2. 4P medicine

"4Ps" refers to the four pillars of the new medical model: **premedication** - a system of life outcome modelling that predicts the occurrence of certain events, **prevention** - an emphasis on prevention, **participatory** - actively involving people in shaping their health and motivating them to do so, but most importantly - **personalization**. This means that you and your doctor develop a personalized health and longevity plan that suits you.

## 4.2. Healthy eating

### 4.2.1. A balanced diet

The micronutrients and macronutrients in food have a direct influence on health and mood. Doctors nowadays agree that diets other than those prescribed by specialists for individual problems often do harm. It is important to avoid starvation and overeating, monitor nutrient diversity and drinking patterns, and adapt diets to individual preferences and lifestyles. It is important to reduce the consumption of sugar and refined foods and to include healthy fats, seasonal vegetables, and fruit. Pick up tools and principles that help to prepare healthy meals with pleasure, and work on the habit of reducing stress or guilt. Have a normal body mass index or aim for the right values. Even if you are overweight, striving to normalize your weight is already a good indicator of health, as diet and regular exercise improve your prognosis (Tsai, 2006).

A. Drink more water. An adult needs about 8 glasses of liquid a day. This includes all drinks and liquid foods. But it is better to replace strong tea and coffee with pure water. Try to make a habit of drinking a glass of water immediately after waking up: this allows you to wake up quicker and 'wake up' your gastrointestinal tract.

B. Don't skip breakfast. A hearty and balanced meal in the morning will give you energy and vigour until lunchtime. Coffee and a cake will not do: a combination of cheese or eggs, porridge, and fruit is the best option.

C. Reconsider your eating habits. Dieticians advise composing every meal in this way: half of the plate - fresh vegetables, a quarter of-side dish (porridge or starchy vegetables), and another quarter – of protein (meat, cheese, eggs, or fish). If possible, you should get rid of sugar and sauces to get used to the natural taste of food. Try to do without sweets, fast food,

and snacks: it will be hard at first, but after a week or a week and a half the craving for unhealthy food will decrease.

D. Eat on time. Try to go to bed without eating for at least two hours. People who are 100 years old say that they eat at the latest at 3 p.m. and go to bed early. Distribute your meals during the day so that there is no break for more than 3-4 hours. But when you first feel hungry, be sure to have a small snack: this will reduce the risk of overeating during a full lunch or dinner.

#### 4.2.2. Herbal supplements, alcohol and smoking

A 2018 study (Macmillan, 2018) found that common herbal supplements can interact negatively with prescription medicines. If you consult your doctor, be sure to report all supplements used, including adaptogens. Follow the instructions for the correct dosage.

Taking adaptogens is contraindicated in the following conditions: hypertension; acute infections and fever; myocardial infarction; hyperexcitability of the nerves; bronchial asthma; hyperthyroidism; acute and chronic nephritis; epilepsy; angina pectoris and atherosclerosis.

**Unhealthy habits.** It's nothing new: alcohol and smoking (including vaping and e-cigarettes) are the cause of many health problems, including premature aging, malfunctions of various body systems, lack of blood supply, and diseases of internal organs. A healthy lifestyle means giving up bad habits, but some people try to find the right balance, allowing themselves a glass of wine or champagne on holidays. However, doctors are convinced that even small portions of alcohol have a negative impact on health.

#### 4.3. Sleep and rest

Without adequate sleep and rest patterns, it is difficult to talk about other factors of a healthy lifestyle (Prather, 2013). Sleep and nutrition are the foundations of health. Determine your norm (it can be either 6-7 or 9-10 hours) and try to stick to the schedule regardless of the day of the week, the amount of work, and the business of your life. Experts confirm that sleep is not only important for physical and psychological recovery but also has other positive effects on the body - for example, it is good for relationships (Simon, 2018). Be able to break away from important tasks in time, take a break, and plan a long-awaited holiday. Sleep well. If you think you are having trouble sleeping, tell your GP at your annual check-up. If there are no problems, ask your GP to confirm this with a questionnaire or other methodology.

A. Organize your sleeping space. The bed should be comfortable and the mattress and pillows should be firm enough to support your back as you sleep. Ventilate the bedroom in the evening. If light and sounds from the street disturb you, use a night mask and earplugs.

B. An adult needs at least 7-8 hours of sleep a night to be healthy. We can work ourselves to death for a while and stay awake for 20 hours, but in the end, it will lead to problems.

C. Change activities. The best rest is a change of activity. If your job involves physical work, don't immediately rush to do repairs or clean up when you get home. Take a warm bath put on some music and read a book. And if you've been sitting at the computer for eight hours, you should take your mind off the screen in the evening: go for a walk, do some exercise or prepare dinner.

D. Avoid stress whenever possible. These may include dealing with unpleasant people, uncomfortable jobs, problems in your personal life, failures in your creative work, or favourite pastimes. If you cannot get rid of the sources of stress, it is better to consult a specialist in order to learn how to react properly. Immerse yourself in a healthy lifestyle by regulating sleep (going to bed not later than 11 p.m.), a proper regimen that will include a mandatory time for a regular, rational diet, selected on the basis of tasks, somatic status, and physical activity. Allocate your work time and time for rest, leisure, physical activity, age-appropriate and physiological exercise, and hardening. In this way, you will form your own personal daily routine to follow.

#### 4.4. Keeping fit

Exercise helps to improve cognitive abilities, reaction speed, and mood, relieve stress, and speed up metabolism (Dougherty, 2017). Even by sticking to household activities, it is possible to significantly improve health indicators. You don't have to buy a gym membership or sign up for a yoga class, although a trainer's consultation, a body type test, and a personalised exercise programme are definitely not out of the question. A walk, morning exercise, a favourite outdoor activity or dancing could also help to keep you moving. You can buy a pair of fitness equipment to equip your home gym, do stretches and do simple exercises without getting out of bed (Gonzalez, 2013). Some people are more suitable for sports dancing, others for Nordic walking or CrossFit (Рудевич, 2022). The normal frequency of exercise is three times a week. Choose an activity that you like and enjoy the process.

Make physical activity a part of your daily routine. Strenuous exercise is not necessary: walking at a brisk pace for half an hour is enough to be healthy. Gradually, you can start giving up lifts and getting off two or three stops earlier. Being active in the morning will cheer you up, and a leisurely walk in the evening will improve your well-being and sleep. You can add a little exercise to your day plan to strengthen the muscles of the back. Keep your weight within limits. If you are obviously underweight or overweight, try to correct it. Both negatively affect the health of your supporting and cardiovascular systems.

#### 4.4.1. Healthy habits

A. Establish a daily routine. This will help you organise your time, work and rest. If you have a daily routine, you won't stay up all night, you won't skip meals or sports and you won't forget to rest as much as you should.

B. Do a warm-up routine. The more often you get up, the better for your legs, back and heart. It's best to take a short walk and stretch once every 20 minutes. But being active even once an hour will save you from fatigue and get you back on track.

C. Get rid of bad habits. This is hard, and you may have to seek professional help. But the improvement in your well-being and health after giving up alcohol, tobacco and other harmful substances is worth all the effort.

D. Avoid unnecessary risks and follow safety procedures. Wearing a helmet when cycling or buckling up in a car isn't difficult, but it will help avoid serious injury.

E. Take care of your hygiene. Wash your hands thoroughly before eating, after using the toilet or outside. You should shower daily and brush your teeth at least twice a day. These simple actions will save you from many infectious diseases. Personal hygiene is an important part of a healthy lifestyle. How often you bathe, shower and wash your hair depends on your health and skin conditions. As for sanitizers, the need for their constant use is questionable, they disrupt the skin's microflora.

F. Take your time. There's no point trying to pick up all these habits at once. It's better to start gradually so that they don't become a stressful part of your life.

G. It's a good idea to supplement your self-care with special treatments from time to time. These can be massages and wraps, bathing in a sauna, a weekend at a spa or a relaxing evening

in your home bathtub. The most important thing is that you feel the benefits of the treatments, relax and enjoy yourself.

H. You have to accept the fact that you will not become a fitness and healthy lifestyle enthusiast overnight, to change your life 'from Monday'. Start with small steps.

#### 4.4.2. Medicine and body check-up

A. Get regular medical check-ups. In this way, you can spot diseases in time when they are easiest to treat. It is best to do this at least once a year. If you do not have enough time to visit several doctors and take tests, you can have a full examination in one visit to the clinic. A Total Body Scan takes just three hours.

B. Don't ignore discomfort. If you feel unwell - go to the doctor, do not wait. A non-specialist will hardly be able to identify the reason and self-treatment may even aggravate the problem.

C. Follow your doctor's orders. Do not skip medicines, or physiotherapy, and follow the prescribed rules of activity and diet. If you have doubts about the correctness of the prescribed treatment, contact another doctor from the same field.

D. Consult a specialist before making any drastic changes in your lifestyle. Maybe a sport is contraindicated for you, or a "healthy" food is contraindicated because of allergies or stomach disease. If you're not sure about your body, you should talk to your doctor.

**The emotional state of mind.** Chronic stress can cause serious physical and psychological problems. In order to get rid of it, the root cause has to be addressed. Short-term, acute stress related to specific events can be managed with simple techniques such as breathing, light exercise, music, and colour therapy (Ma, 2017), (Bernardi, 2007). It may be necessary to work with a psychologist and psychotherapist, rethink relationships, the workplace, and many other familiar things to get rid of anxiety and to accept oneself. A healthy lifestyle is incomplete without psychological and emotional stability.

It is worth dealing with addictions, be they nicotine, alcohol, drugs, or overeating. To do this, you need to see a specialist (psychologist, nutritionist). Personal, psychological, and informational hygiene and the ability to correctly identify one's own emotions and live through them should be a must. Know how to cope with stress. Anxiety and depression

screening at a preventive check-up does not detect mental health problems. Be sure to ask your doctor whether such a screening is carried out.

## 4.5. Meaningful life strategies

A wise man was asked - what is the meaning of life?

Life itself has no meaning. Life is an opportunity to create meaning.

An important component of living a meaningful life is sharing it with others.

### 4.5.1. What did the philosophers say?

A life strategy is (Абульханова-Славская, 1991): taking into account the available opportunities; the developmental strategy implies an individual's aspiration to form the missing personal qualities; the avoidance strategy implies avoidance of difficult conditions, difficult situations for the individual. Any of the above can be used by an individual at different times in his/her life to achieve intermediate goals.

Another approach is (Резник, 2002): The strategy of life success, the basis of which is 'acquisitive' activity; The strategy of well-being, whose prerequisite is an activity aimed at achieving social recognition; Strategy of self-realisation, which is characterised by creative activity aimed at creating new forms of life without regard to their external recognition (non-recognition).

Two types of life strategies based on the notion of the meaning of human life are (Леонтьев, 1999): The path of adaptation - bringing the meaning of life in line with the reality of life; the path of self-actualization - bringing life in accordance with one's own meaning.

The concept of lifestyle (Адлер, 1997), is a creative act understood as "a unity formed in the process of overcoming difficulties experienced in childhood and based on the pursuit of a goal.

The individual is capable of taking responsibility for creatively planning his/her future destiny (Ролло, 2009). Some look (Kasser, 2001) at life strategies from the perspective of motivational aspirations. They distinguish strategies based on external aspirations (looks, popularity, wealth). These types of strategies are determined by evaluations of other people; Strategies based on internal aspirations, based on the values of personal development, love and service to people.

T. Kasser and R. Ryan have identified a relationship between mental health and the type of life values, according to it individuals with an external value orientation have lower rates of mental health. Fromm (Фромм, 2014) identifies two types of life strategies depending on the type of values that prevail: The strategy of "having", which is associated with external aspirations may lead to the impossibility of realizing his/her own individuality and personal potential. The strategy of "Being" is associated with inner strivings - being and passivity exclude each other. Differences in individual and collective characters depend on the presence and intensity of one or the other form.

#### 4.5.2. Choose your activities

**Figure out what activities leave you energized** (Griffin, 2021). There are other types of activities that make us feel alive. These are activities that we look forward to, that we focus on completely, and finish having more energy than when we started. These are also the activities that we give our best energy to and that we try to make the highest quality: they are often our hobbies, like working on machines, collecting items, writing, gardening, and cooking. The important thing to remember about them is that they require movement on our part.

**Determine what activities leave you feeling neutral.** Some activities we engage in because they don't require us to do anything, like sitting and watching TV. These activities don't drain us, but they don't energize us either. If your life is predominantly full of draining activities, you look forward to these neutral activities so that you don't have to do anything else: surfing the internet, playing games on your smartphone, and other watching screens. These activities don't require brainpower, but they don't leave you feeling refreshed.

**Decide what activities drain you.** In order for life to have meaning, it needs to have purpose. Take a look at the activities that you engage in on a daily basis and evaluate how many of those activities make you feel worn out after you finish them: if you hate your job, each shift can be considered a draining activity.

**Create a plan to balance your energizing, neutral, and draining activities.** Make a chart that displays them. Look at the chart and examine how balanced it is. Start by taking small steps toward achieving a better balance. Write out a plan with a larger amount of time blocked off for energizing activities. Over time, you will stop looking forward to the neutral activities and instead see them as a waste of time. This is because you are slowly developing a new habit



and your mind, will, and emotions are being encouraged to grow. You will start to look forward to the energizing activities instead of the neutral ones.

**Decide if your career lines up with this plan.** You are probably already thinking about your job and whether or not you should keep it if it is a draining activity. You have to take stock of things, like how much your family suffers because of your attitude toward work, and if you would be able to find another source of income if you quit. For example, if you have a family who is tired of watching you come home every day without any energy, you may want to think about getting a different, less draining job; finding a new source of income altogether, like starting your own business selling the product you make (or the service you perform) with your energizing activity.

You can also consider going to training while you still have your old job if you feel that a different career would make your life more purposeful and meaningful.

**Be willing to explore new pursuits.** Being open-minded about trying new things is also important when considering how much of your life is purposeful and meaningful. Trying something that you have never tried before is the perfect way to discover energizing activities: try new activities that are easy to learn about on your own through the internet, like blogging, cooking, and gardening; find an expert in your area who is willing to teach you how to do something new, such as taking pilot lessons or signing up for a community art class.

**Take stock of who is in your life.** Studies show that loneliness increases stress hormones and affects immune and heart functions. Lonely people drink more alcohol and exercise less than people who aren't lonely. And the truth is that you can be lonely even when you surround yourself with people. The key is to have real connections with others. You can take advantage of the relationships already in your life by taking more of an interest in them.

**Repair damaged family relationships.** Everyone is stressed by a discord in their family circles, whether they acknowledge this or not. Part of having a meaningful life is freeing yourself from long-term family drama, whether family members are living or not. Your father might have treated you badly and you are still angry at him, even though he died 5 years ago. Forgiving him is important for you, not for him. Take advantage of family members who are still living and repair any broken bonds. This might mean apologizing or extending forgiveness. You might be able to break the ice in a longtime strained relationship with a gesture like doing something for them that you know they need, or giving them a gift you know they love.

**Make an effort to deepen friendships.** Also, take advantage of the friendships in your life. If you have settled into a routine of taking your close friends or spouse for granted, get out of that rut by taking an interest in their lives. Ask them questions about what they do or what they think about things. Such questions develop connections with people, which is what you need to reduce loneliness. If you don't have any friendships in your life, it may be time to go find some friends. Join a group at your church, attend classes or groups at your community center or gym, or find a group of people who share an interest in your most energizing activities. Don't just surround yourself with people; make connections with them.

**Be a listening ear.** Being able to listen well also connects you to other people. You can't make strong connections to others if you are talking the whole time; that is what therapists are for. Listening helps you build trust with another person because it shows that you support them.

**Join groups or classes.** Find people in groups or classes in your community where you can make real connections. Many community centers have weekly classes open to the public where you can connect with others on topics anywhere from sewing to cooking. And local gyms have a smorgasbord of classes—things like dancing, yoga, and water aerobics. You may be able to find a group interested in the same things that you are at the community center, but if you don't, you can start one yourself.

**Donate your time.** Volunteering is another way to add meaning to your life. It not only is a good place to meet like-minded people to increase your social connections, but it is also actually good for your body and mind. Volunteering is known to boost self-confidence, fight depression, give you a sense of purpose, and even keep you in physical health. Most cities have volunteering websites. You can also go to places that look like they take volunteers, such as soup kitchens, church feeding events, and so on.

**Find people who accept you for who you are.** Pay attention to the relationships in your life. Even though you forgive an estranged family member or friend, if they constantly criticize you, maybe it's better that you peaceably go your separate ways, at least in daily life. If you are codependent with a family member or friend, that relationship is probably toxic and needs to be cut off or at least adjusted. You can identify co-dependent relationships by things like a fixation on rescuing them, constantly giving and rarely receiving, fear of being abandoned, and the capacity to do anything to hold onto the relationship. Such behavior is not healthy in a

relationship, and will certainly drain purpose and meaning from your life. People who encourage you in your interests and whom you feel energized after leaving—and greatly look forward to seeing, just like the energizing activities—are people you want in your life. They will give your life meaning.

**Be willing to be true to yourself.** You also need freedom to express yourself if your life is going to be full of meaning and purpose. This means discovering your passions, your preferences, and then doing them without being afraid of rejection. Even if you don't gravitate toward writing or drawing, it is useful to explore it so that you can create a visual of your thoughts on paper or canvas (or digitally, if you find that the computer comes more easily).

**Work on overcoming fears.** To express yourself, you have to resist giving in to a fear of rejection or judgment. You'll need to face these fears so that you can live a meaningful life that is free from the dictates of others. One thing you could do is play the internet card game Rejection Therapy, an amateur version of exposure therapy that trains you to ask strangers for things you know they will say no to. The purpose is to desensitize your mind to rejection so that you aren't afraid of it anymore. Or you can just dive right in to your most energizing activities and refuse to obey the negative voices of your friends and family.

**Choose a way to express yourself.** Once you know what you want to do and are choosing not to be afraid of expressing it, you need to find a way to express yourself. This can be through art, writing, and producing a product, even though wearing different clothes. The important thing is to be who you know you are, not what others suggest.

**Express yourself more often.** Now that you know how you want to express yourself, do so more frequently, until you are comfortable expressing yourself all the time. It might take weeks or months, but eventually, you will stop being afraid of being yourself, no matter who you are with.

Just be sure that you aren't causing harm to others as you express yourself. For example, your parents or your kids might be embarrassed of you, but that is ok; ignoring the needs of your family or friends to pursue your interests is selfish and mean.

**Some universal advice:**

**Warnings.** There will be days as you develop new habits and learn a new life balance when things don't go according to plan. This will happen—even more than you'd like—but don't let

this discourage you from achieving a meaningful life. It is possible to become selfish in this process, so be careful not to go too far with your new interests.

Everyone has been given the opportunity to make choices in their lives. Take yourself in hand, examine your rights and wrongs from the ground up and make sure that nothing distracts you from the real meaning of your life. It's obvious that what you're looking for is outside your comfort zone. Your intuition is your heart's way of guiding you. Don't let go of your passion.

It is necessary to pay attention to spiritual well-being: the ability to set really meaningful, constructive life goals, to strive for them, and to achieve them. Set priorities. Be positive.

## 4.6. Questions

### 4.6.1. Quiz

**1. Healthy eating is expensive.**

- a) true
- b) false

**2. Healthy lifestyle means a lot of sport.**

- a) true
- b) false

**3. Healthy lifestyle is for the young.**

- a) true
- b) false

**4. Don't skip breakfast**

- a) true
- b) false

**5. In healthy eating it is allowed a glass of wine or champagne on holidays.**

- a) true
- b) false

**6. Adult needs to sleep:**

- a) 6-7 hours
- b) 9-10 hours

c) individually

**7. The best way to rest is:**

a) To sit

b) to change activities

**8. Short-term, acute stress related to specific events can be managed with simple techniques such as:**

a) breathing

b) light exercise

c) music

d) colour therapy

e) all of above

**9. If you are alone and don't find a group in the community of people in line with your interests:**

a) wait

b) create a new group

**10. There is a relationship between mental health and the type of life values, according to it:**

a) individuals with an external value orientation have lower rates of mental health

b) individuals with an internal value orientation have lower rates of mental health

#### 4.6.2. Preparation for group session

1. What is 4P medicine?

2. Are herbal supplements harmless for everybody?

3. If you think you are having trouble sleeping, what would you do?

4. Before you buy a gym membership what do you have to do?

5. How would you try to repair damaged family relationships?

#### Attachment No. 4: Quiz answers

Question	Right answer
1.	false
2.	false
3.	false
4.	true
5.	true
6.	c
7.	b
8.	e
9.	b
10.	a

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## 5. STRENGTHENING FINANCIAL LITERACY IN MODERN ERA

### 5.1. Introduction

The complex economic correlations are - let's face it - of interest to few but professionals. The coronavirus outbreak in 2020 and the outbreak of the Russian-Ukrainian war in 2022, the energy crisis, have highlighted not only the increasingly stressful effects of economic and social inequalities, but also the financial vulnerability of a significant proportion of households. In a crisis, we cannot afford to bury our heads in the sand and wait for help from outside or above. That's not going to happen. Financial self-care is just as important as our mental and physical well-being, and each of them is our responsibility.

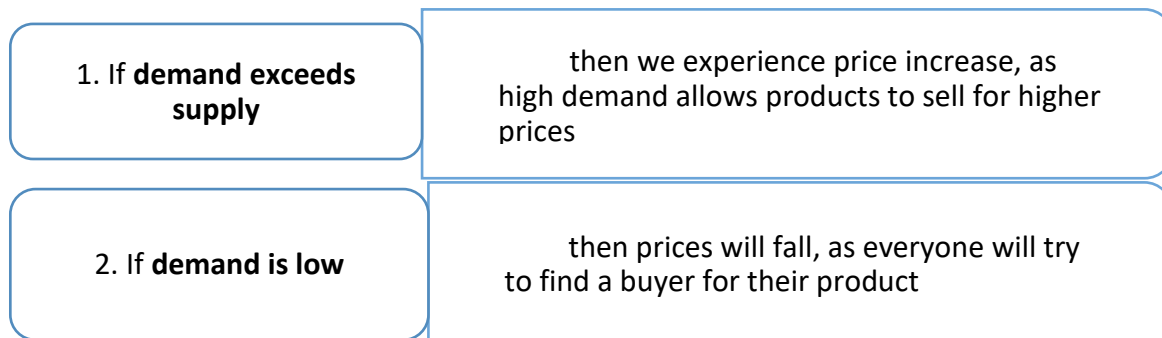
The crisis highlights to the fact that the most serious damages are suffered by those who are already marginalised – from a labour market and social point of view – and whose financial awareness is less (partly resulting from this). They themselves continue to take a simplistic, one-sided, and in many cases, conservative approach to financial issues. In addition, the digitalization of banking has accelerated, which does not necessarily only bring about benefits for those belonging to the vulnerable group. In this module, we will not only give you specific tips and advice, but we would also like to convey an attitude about how to think and act as a financially aware, positive person.

The slogan might be: Crisis is not a disaster, but an opportunity!

### 5.2. The basics of economy

#### 5.2.1. Recession, depression

An economic crisis, also known as a **recession**, is an inevitable event that results in a **decline in economic activity**, possibly leading to a fall in the value of a country's GDP (gross domestic product). History has repeatedly seen recessions that have had an impact on the whole world economy, even for many years. Economy is based on the fact that **everything is based on demand and supply**. These two factors are enough to radically change the course of the economy:



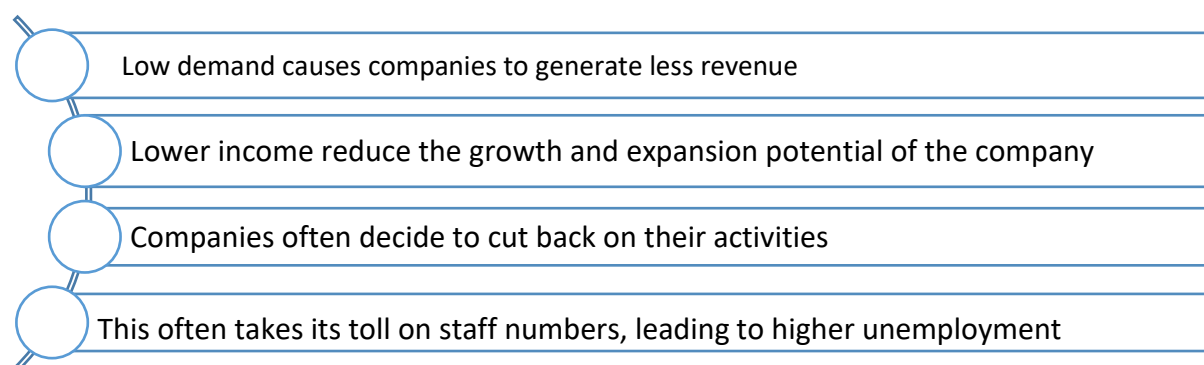
The extreme form of high supply and low demand is called **a crisis or a global crisis**, depending on the size of the area of the world affected.

### What is recession?

If a country has less demand than supply, we say that the given country is in recession. Recession can affect many parts of the economy. A recession usually affects only one country or a group of countries. If it does not reach extreme proportions, it is not a good or bad process in itself, but rather a natural consequence of economic movements.

A recession usually lasts **from 1 month to 5 years**. People remain the same consumers, but they consume less.

In the vast majority of cases, a fall in demand triggers the following chain reaction:



This process is already well under way in some European countries and has probably not come to an end yet. In Hungary, for example, layoffs will first take place in the tourism and catering sector. There are two reasons for this: the increase in energy prices will make it very difficult

to supply energy to large hotels and restaurants. Also, in preparation for the crisis, people are first cutting back on non-essential spending, such as holidays and eating out.

The most extreme form of economic crisis is depression.

**What is depression?** A depression is a recession characterised by:

- significant social problems
- heavily reducing production
- low prices
- low wages
- large-scale unemployment

In case of a depression, the country's GDP has already fallen significantly, and we are talking about a prolonged recession that causes long-term changes in the economy. The depression often leads to the failure and closure of commercial banks due to reduced consumption.

### **What to do with existing debts?**

If you have a loan, try to pay it back as soon as possible. **Repaying your loan should be your top priority**, if you do not want to repay your loan in a recession. The economic downturn will cause **interest rates to rise**, and rising unemployment will have the effect of reducing incomes. It may be worth taking out a debt settlement loan if you are repaying an old loan with a low interest rate. If you have **several** loans taken up **at the same time**, it may also be advantageous to replace them with a more favourable debt settlement loan.

### **5.2.2. The money**

Society, business, the school system - we could go on and on about the elements of our lives that shape our everyday life, that surround us, that shape our future, that are formulated from many different motivations, that represent different levels and different contents. It is an old truth that in all areas, money plays a definitive role and has its "issues", but we do not necessarily handle these financial matters with the proper awareness and competence. We could also say that a finance-related culture has not yet developed, or has not developed sufficiently yet, in Europe and in other parts of the world. The impacts of this deficit are

constantly felt, and we are forced to suffer the consequences of its manifestations - whether the global events of the past decade or the smaller-bigger financial mistakes of our own lives.

### 5.2.3. The nature of the crisis

The types of crises

1. Production crisis	It is of industrial or agricultural type Its main cause is overproduction, i.e. the emergence of too much supply
2. Credit crisis	It results from a lack of trust between the debtor and the credit institution It is caused by unmet credit needs, and
3. Money crisis	Fluctuations in the value of money, it can be caused by an overabundance or eventual shortage of money
4. Commercial crisis	Businesses overestimate the purchasing power of consumers and therefore accumulate too much stock

### The impact of the crisis on investment

It is important to note that investments also perform differently in a crisis. While some investments prove to be **particularly good choices** in case of a crisis, others should be avoided as much as possible. In case of a recession, the stock market often crashes, **so it's definitely not worth to sell our previous investments**. At the same time, low prices offer a great opportunity for those who want to take advantage of low prices of investments.

## 5.3. What do you essentially have to know?

### 5.3.1. Savings

In case of a crisis, it is of key importance to have proper savings. Many financial analysts recommend to have savings for a minimum of 6 months, as this is usually enough time to make a calm and considered decision and not a hasty rush to re-plan your strategy. We should also choose a form of saving that allows us to withdraw and use the money at any time without incurring any particular financial loss.

Everyone tries to have enough money saved in case of unexpected financial expenses. Saving is **important even if you do not have a specific goal for savings**, but if you set yourself a plan, it can help you to get committed to it.

There are both advantageous and disadvantageous methods for saving, which have a great influence on the **what value** your save will worth later on. By saving, you can quickly and safely get **the value of your money to increase** and avoid the opposite happening.

Why is it important to have regular savings?

How good your **financial situation** is particularly depends on how you manage your money. It is not just how much you earn that matters, but also how much you can save at the end of the month. Saving money every month will give you a more secure future. Everyone needs a reserve, because you cannot predict what the future will hold.

Saving is better when the financial environment is safe, but it is not impossible even at time of a crisis! Active action is better than passive tolerance of the situation!

The amount saved provides a kind of security, as you will have something to fall back on in the event of an unexpected expense. Most bank loans are taken out to cover such expenses. If we prepare in advance, we can also prevent going into debt for several years. **Saving is only in our own interest.**

### 1. Short-term savings

The aim of short-term savings is to provide security in temporary situations that require money. This could be an illness, an unexpected major expense or even losing of your job.

Example of short-term savings: savings account, bank deposit

### 2. Long-term savings

Long-term savings can last for more than 10 years. These are usually solutions that do not allow access to the money before maturity.

Example for long-term savings: sovereign debt, unit-linked life insurance, voluntary pension fund

How to start saving? Before choosing the right savings method, you should answer the following questions:

Question:	Answer:
How much you would like to save and when?	
Would you always like to have access to money?	
Do you have a goal for savings?	

These questions will help you find the best savings solution for you.

### The importance of inflation

Inflation **has an impact on our money** and this should also be taken into account when saving: if inflation is **2%** in a year, but the bank deposit only pays **1%** interest, then the value of the money will actually decrease by **1%**. If the amount saved is held in cash or on a credit card, then **it will be even more affected by inflation**. When choosing the right savings method, **do not forget the inflation rate, either**. It makes sense to keep your money in as profitable a place as possible, and investing can be one of the best ways to do this.

Saving means the reduction of our costs. How can costs be reduced? Every household has different conditions, but there are some but there are some general tips. Saving in small steps will be a much easier task. We **might only feel the financial change until after a certain period of time**, so patience and persistence (persistence, stubbornness) will count for a lot.

The following tips will help you to start saving money even today:

1. Make a budget!
2. Compare the prices!
3. Avoid impulsive shopping!
4. Set a goal for yourself!
5. Pay attention for your energy use!
6. Pay attention for the inflation of your living standards!
7. Save money by paying off your debt!

1. A budget shows **what you are spending too much money on, and also** which costs you could cut back. If you set out in advance how much you want to spend in a month, it will be easier to stick to your limit.
2. Before you choose a product, make sure **there are no cheaper alternatives!** Do not always buy from the same shop, look for other options as well! Comparing prices is not only important upon buying, but also when saving! Pension funds and bank deposits all have **different returns and costs**, so it makes a difference which financial institution you choose.
3. Buy only the products you really need. With a **shopping list you can easily avoid buying something extra**. Try organising your purchases for a month: the results may surprise you.
4. You need to know exactly why you want to save money. **If you have a clear goal, you can achieve it much easier. The time limit also works well:** if you want to go on holiday next summer, calculate your costs and work out how much you would have to save each month to make it happen.
5. Energy prices have risen dramatically in all countries. Household appliances are real money gobblers if we do not pay enough attention for them! **Small tips:** If you decide to buy a new one, make sure it's energy-efficient, at least A+ or A++, or even A+++. It is important that the size of the machine is adapted to the size of the family. For a two-person household, a dishwasher with 6 place settings is more than enough. Fridges are real energy-guzzlers! A refrigerator that is defrosted regularly and kept clean at all times consumes much less electricity. It is also advisable to dust the back of the freezer regularly and never let the freezer get icy. If possible, choose a place where there is no heat source nearby (radiator, stove). Use a lid for cooking and if you can, buy an induction hob. You



can turn the oven off first, and the food will cook in the remaining heat. If you use your kettle regularly, you should descale it every week. Scale built-up on the heating filament significantly reduces the efficiency of the machine. Dishwashers usually use less water than washing dirty dishes in running water. However, you should always read the instructions, as the basic settings will also affect the washing efficiency of your machine. The description will tell you how much energy each programme uses. The temperature in the apartment is comfortable even at 18°C if we are well dressed up! Travel by public transport or by carpool! Modernise, insulate your home/house, use green energy! Read as many articles as possible on the smart use of energy!

6. It's a common trap that if our salary goes up, we spend more, because as our income goes up, **so do our needs and our standards of living**. But if we want to save money, we should only spend as much more as we absolutely have to. A good tip is to **set aside** part of the extra income, for example 50%, **automatically** in your savings from the start.
7. It's important to pay all your loans on time, otherwise you will be charged interest. Paying off your loans is also very important because until you get rid of them, you can't really think about saving much.

The savings are for the long term, and the sooner you start, the more impressive its outcomes it will have. There are many ways to save money and often you do not even have to give up things you need. By saving, you can develop habits that will benefit you in the future.

Another positive benefit of saving is that what's good for your wallet is good for the environment!

### 5.3.2. Investments

#### Things to know before we invest

- ✓ **We need to have enough savings!** If we want to invest during a recession, we need to make sure we have enough money saved.
- ✓ We **need to invest** for the long term. A crisis can last up to 5 years, and we need to be patient if we want to make a profit from our investments. Many experienced investors recommend investing for at least 7 years in such cases.

- ✓ **It is not recommended to check our portfolio frequently.** In a crisis, prices are very volatile, so the value of our portfolio can fall a lot even in a single day. It's better to ignore this, as a fall in prices can make us feel insecure and panic. If we have invested for the long term, then we should stick to that.
- ✓ **Market cannot be scheduled.** We can never tell **when a market is at its deepest point**, so it's not worth waiting for the perfect moment that will give us the highest profit. The best solution for investment is to divide the amount into several parts and invest these on **different days, at fixed intervals**: this is called **dollar-cost averaging**.

There is a wide range of products to choose from, but it makes a difference **which company we invest through**. If we want to invest in the stock market, there are two popular options:

	<b>Bank intermediaries</b>	<b>Online brokers</b>
<b>Arrangements</b>	One has to open a securities account	Registration takes a few minutes
<b>Opportunities</b>	Limited number of investments	Huge variety
<b>Help</b>	The bank helps you to invest	We've been abandoned.
<b>Costs</b>	Fees are higher	Fees are lower

When investing, it's important to diversify (spread the risk), i.e., do not invest your money into a single product! **„Don't put all your eggs in one basket!“** You can greatly reduce the risk by choosing several investments from different markets. The price loss of a product will therefore affect you to a lesser extent, as you will have more investments that can profit regardless. But diversification is better compared to **running a marathon** rather than a **sprint**. It is usually **part of a long-term investment strategy**, as it follows a much more balanced approach to wealth building, rather than relying on quick, high-risk returns.

**Some ideas for diversifying your investments:**

- ✓ different currencies
- ✓ real estates
- ✓ land
- ✓ gold
- ✓ stock
- ✓ bond
- ✓ start-up company

- ✓ cryptocurrencies
- ✓ investment into ourselves

But before you jump into these alternatives, it's worth looking at where each option stands and what it offers. Currently (01 October 2022) the US dollar, Swiss franc and Norwegian krone are strong and rising currencies. In the real estate market, one should catch the downward trend when buying and the upward trend when selling. The same applies to shares. **Gold** is adequate **as a long-term safety reserve**. It is value-certain, but harder to activate if you need its value overnight. Promising start-up companies are also worth investing in for the long term. A tip: innovations dealing with **artificial intelligence** and **biotechnology development** are heading up.

**Shares** represent ownership in a given company. In the long term, they promise relatively high returns, but the rate of price movement is more significant. **Bonds** (or fixed incomes) represent a debt security right. Practically, it makes you a creditor of a company or government. These instruments are of lower risk (and in the case of government bonds, they are almost risk-free), but as a result of this, they also have lower yields.

Stock, bond correlation: Different investments tend to **flow differently** in response to different economic events. E.g., stocks and bonds **are in a negative correlation with each other**, which briefly means that if stocks fall, then bonds usually increase (or vice versa). As a general rule, when stock prices rise, bonds fall. This is because the stock and bond markets are constantly **in competition with each other**. The higher return offered by equities is much more tempting for investors when the economy is booming, so they sell their bonds (which leads to a fall in price) and use the capital they get to buy equities (which has a price-lifting effect). The same is true in reverse. **In times of crisis**, for example, the price of shares tends to fall sharply as investors sell their shares, while the price of bonds tends to rise as investors tend to flee to the bond market. This is because government bonds **provide a safe haven** due to their low risk.

When it comes to **cryptocurrencies**, there is hardly a day when we do not read that a bubble (a shortage of collateral that can cause significant losses) has emerged in the bitcoin market and that we are being warned of an imminent collapse. Currently, there is little information, poor risk disclosure and weak transparency in this field. We leave it to everyone's discretion whether to invest in it.

In a well-diversified portfolio, although not all investments are negatively correlated with each other, the aim is always to buy assets that do not follow each other's movements.

With the rapid development of globalisation, there is an increasing case for geographical diversification, just think of the rapid catching-up of developing countries. We can reduce the risk in the event of a recession, a war, or even a natural disaster that affects only a certain country or region.

Our important advice is that you should only invest in times of crisis if you have experience and a thorough knowledge of the financial market. Or hire a professional, but check their references carefully! There are good opportunities to be found in times of crisis, because the crisis will end and our investment can yield better than expected results, but do not be blinded by the extra return!

### **Investment into ourselves**

Investing in yourself is the only investment that always pays off! No matter how old we are, lifelong learning always gets us out of trouble! In a crisis, it is time to think about our own portfolio and expand it. The more knowledge we have, the more we can benefit from it.

Time and effort should also be devoted to mapping labour market forecasts. Time and effort should also be devoted to mapping labour market forecasts. We need to be aware of which occupations are in short supply, what is worth studying and what is not.

The best way to save money on self-development is to look out for free courses, workshops and useful training materials that you can download for free. There are also completely free apps for language learning.

### **5.3.3. Risks**

What risks can be diversified? There are two main types of risk that all small investors should understand when considering diversification: systematic risk and idiosyncratic risk. Let's have a look at the difference between the two.

#### **1. Systematic risk**

**Systematic risk** is a broad risk factor affecting the financial market as a whole. It affects all sectors and participants, so it is not really possible to defend against it. In other words, it is impossible to diversify against systematic risk. Just think about the events of the 2008 global financial crisis! There was no point in your diversifying between stocks or industries, as the entire market collapsed. Therefore, we can see that no matter how perfectly diversified our portfolio is, **it is not possible to protect** against a market crash of this magnitude (even with diversification!).

## 2. Idiosyncratic risk

As opposed to this, **idiosyncratic risk** is already a different story. It includes all other risk factors that are usually **company, - or industry-specific**. It is important to stress that while we cannot protect against systematic risk, **diversification protects against idiosyncratic risk**. Here we need to think about risk factors that we know could happen, but usually we do not know

Our advice to minimise risks is eternal: **If you do not know what you are doing, do not do it!**

## 5.4. Further useful tips for our financial awareness

### 1. Always check whose advice we take!

You can find many blogs on the internet, so it can be difficult at first to choose the ones that are **really worth reading** and contain valuable information. Apply source criticism, read the recommendations and check the author's identity!

The best financial blogs of Hungary in alphabetic order are the following:

1. A KPMG Magyarország blogja	7. FinTechZone	13. IFL Group	19. OVB Hírblog
2. Az én pénzem	8. Forbes	14. Index	20. Papszt Kriszta blogja
3. Buksza	9. FudgElliott	15. KBC Equitas	21. Pénzügyi Mentorok Blog
4. Economania	10. Grantis Blog	16. KonyhaKontrolling	22. Pénzügyi Suli Blog
5. Egyről a kettőre	11. Helloroar Blog	17. K&H Cikkek	23. Pénzügyi Tudakozó
6. Erste Market	12. Holdblog	18. Maradok a pénzemenél	24. Szendrei Ádám Blogja

2. You can always learn new things!

Even if we think there is nothing new to learn about saving money, and we've really done everything we can, it's still worth getting informed! Due to our age of 50+, we have already experienced a lot, but not everything! It's also worth listening to young people - they might show us new energy-saving technologies or help us navigate the online financial space!

3. A recession does not necessarily have to be bad!

We can even make use of such a process, because if we invest at the right time, we can make a lot of money in the long run.

4. And finally, some good news: all good things come to an end! Even a crisis!

The world has learned a lot from the crises of the past, and all financial institutions focus on maintaining economic balance.

## 5.5. Questions

### 5.5.1. Quiz

1. **Is the statement true or false?**

The basis of economy is that everything is based on demand and supply.

- a) true
- b) false

2. **Which answers are correct?**

Under depression we mean a recession that is characterized by the following:

- a. significant social problems
- b. heavily reducing production
- c. low prices
- d. low wages
- e. decreasing unemployment

**3. Is the statement true or false?**

Some investments are particularly good choices in a crisis, while others should be avoided as much as possible. In a recession, the stock market often crashes, so it is not a good idea to sell our previous investments.

- a) true
- b) false

**4. Is the statement true or false?**

The aim of long-term savings:

- is to provide security in temporary situations that require liquidity. This could be an illness, an unexpected major expense or even the loss of your job.

- Example: savings account, bank deposit

- a) true
- b) false

**5. Is the statement true or false?**

The inflation of standard of living means that if your salary increases, you spend more, because as your income goes up, so do your needs and your standard of living.

- a) true
- b) false

**6. Is the statement true or false?**

When investing, it is important to diversify, i.e., to invest your money in a well-defined product that offers a high return.

- a) true
- b) false

**7. Is the statement true or false?**

Stock, bond correlation: Different investments tend to move differently in response to different economic events. For example, stocks and bonds are negatively correlated, which in short means that when stocks fall, bonds tend to rise.

- a) true
- b) false

**8. Which statements are true for crypto currencies?**

- a) information is not too strong in this field
- b) the exploration of risks is weak
- c) transparency is strong
- d) transparency is weak

**9. Is the statement true or false?**

Systematic risk is a broad risk factor affecting the financial market as a whole. It affects all sectors and participants, so it is not really possible to defend against it.

- a) true
- b) false

**10. Is the statement true or false?**

Applying source criticism also improves our financial awareness.

- a) true
- b) false



5.5.2. Preparation for group session

1. What would you do if the value of your investments fell by 25-30%?

2. How would you compensate for the loss of income if your employment were to cease?

3. What impact would an unexpected illness in your family have on your finances?

4. Could you repay your loan if the interest rate increased by one and a half times?

5. Who do you take financial advice from?

--

### Attachment No. 5: Quiz answers

Question	Right answer
1.	true
2.	a,b,c,d
3.	true
4.	false
5.	true
6.	false
7.	true
8.	a,b,d
9.	true
10.	true

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## 6. SAFE USE OF DIGITAL TECHNOLOGIES

### 6.1. Introduction



The Safe Use of Digital Technologies refers to the responsible and secure use of electronic devices, applications, and online services. As technology has become increasingly ubiquitous in our daily lives, it is important to use digital technologies safely and effectively, particularly for elderly users who may be more vulnerable to digital threats.

Statistics indicate that the use of the internet by elderly users has been steadily increasing in recent years. According to the Pew Research Center, as of 2021, 73% of adults aged 65 and older use the internet. However, many elderly users may not be aware of the risks associated with using digital technologies, such as phishing scams, identity theft, and cyberbullying.

To help ensure the safe use of digital technologies, it is important to take steps to protect personal information and devices. This may include using strong passwords, avoiding clicking on suspicious links or emails, regularly updating software and security settings, and being cautious when sharing personal information online.

Additionally, it can be helpful for elderly users to receive education and training on safe technology use, particularly if they are not familiar with the latest security measures and best practices. This may involve seeking guidance from family members or friends, or attending workshops or classes designed specifically for seniors.

Overall, the safe use of digital technologies is essential for elderly users to fully participate in today's digital world while protecting themselves from potential threats.

Here are 10 important issues to consider for the safe use of digital technologies by elderly users:

**Online scams and frauds:** Elderly users can be targeted by online scams and frauds, such as phishing emails, fake websites, and identity theft. They should be cautious when sharing personal and financial information online.

**Cyberbullying:** Elderly users can be vulnerable to cyberbullying and online harassment, especially on social media platforms. They should be aware of the risks and take appropriate measures to protect themselves.

**Online privacy:** Elderly users should be aware of their online privacy and take steps to protect their personal information. This includes using strong passwords, avoiding public Wi-Fi networks, and being cautious about sharing personal information online.

**Technology literacy:** Elderly users may lack the necessary skills and knowledge to use digital technologies safely and effectively. They should receive training and support to improve their technology literacy.

**Physical safety:** Elderly users should be aware of the risks of using technology, such as eye strain, back pain, and falls, and take steps to prevent these risks.

**Social isolation:** Elderly users may experience social isolation due to the use of digital technologies, such as social media platforms. They should be encouraged to use technology as a means of staying connected with family and friends.

**Accessibility:** Elderly users may have physical and cognitive impairments that affect their ability to use digital technologies. They should have access to assistive technologies and accommodations to support their use.

Cybersecurity: Elderly users may be more vulnerable to cyber attacks due to their lack of familiarity with digital technologies. They should use antivirus software and be cautious about downloading attachments and clicking on links.

Scam calls: Elderly users can receive scam calls that try to extract money or information from them. They should be aware of such calls and take necessary precautions.

Ageism: Elderly users may be subjected to ageism in the digital world, such as being excluded from online communities or services. They should be empowered to challenge such practices and advocate for their rights.

## 6.2. Light on Artificial Intelligence



Artificial Intelligence (AI) refers to the development of computer systems that can perform tasks that typically require human intelligence, such as visual perception, speech recognition, decision-making, and language translation. AI has become increasingly important in many industries, including healthcare, finance, and transportation, due to its ability to analyse large amounts of data and make predictions based on that data.

One of the best examples of AI application is in the field of healthcare. AI can be used to analyse patient data, identify patterns, and make predictions about potential health risks. For

instance, AI algorithms can analyse medical images such as X-rays or MRIs to identify abnormalities that might be difficult for human doctors to spot. AI can also be used to personalize treatment plans based on individual patient data, which can improve patient outcomes and reduce healthcare costs.

Another example of AI application is in the field of finance. AI can be used to analyse large amounts of financial data, such as stock prices and economic indicators, and make predictions about future market trends. This can help financial institutions make more informed investment decisions and reduce the risks associated with market volatility.

In transportation, AI is being used to develop self-driving cars and improve traffic management systems. Self-driving cars rely on AI algorithms to interpret real-time traffic data, navigate roads, and make decisions about speed and direction. AI can also be used to optimize traffic flow by analysing data from sensors and cameras on roads and highways.

Overall, AI has the potential to transform many industries and improve our daily lives in countless ways. However, it is important to consider the ethical implications of AI development and ensure that it is being used responsibly and for the benefit of society as a whole.

### 6.3. Benefits and Threats of Digital Technologies



Digital technologies have revolutionized the way we live and work, providing many benefits such as increased efficiency, convenience, and connectivity. However, along with these benefits, there are also threats associated with the use of digital technologies that we must be aware of.

One of the main benefits of digital technologies is increased efficiency. Tasks that once took hours or even days to complete can now be done in a matter of minutes, thanks to digital tools and automation. This increased efficiency can help individuals and organizations save time and money, and also allow them to focus on more creative or strategic tasks.

Another benefit of digital technologies is convenience. Online shopping, mobile banking, and video conferencing are just a few examples of how digital technologies have made our lives more convenient. We can now access information and services from anywhere at any time, making our lives more flexible and adaptable.

Digital technologies have also increased connectivity, allowing us to communicate with people all over the world in real-time. Social media, messaging apps, and online communities have



made it easier to connect with like-minded individuals and build relationships, regardless of geographic location. This increased connectivity can help foster collaboration and innovation, leading to new ideas and solutions.

However, with these benefits come threats that we must be aware of. Cybersecurity threats such as hacking, phishing, and identity theft are becoming more common and sophisticated, putting individuals and organizations at risk. Digital technologies can also lead to privacy concerns, as our personal data is often stored and shared online without our consent or knowledge. Furthermore, the overreliance on digital technologies can lead to a lack of social interaction and a decrease in physical activity, which can have negative effects on our mental and physical health.

In conclusion, digital technologies have many benefits that have transformed the way we live and work. However, we must also be aware of the threats associated with their use and take steps to mitigate these risks. This includes being vigilant about cybersecurity, protecting our personal data, and finding a balance between digital connectivity and real-world interactions. By doing so, we can continue to reap the benefits of digital technologies while also staying safe and secure in an increasingly digital world.

## 6.4. Summary and Frequently Asked Questions



The resources below can be helpful for individuals, parents, educators, and businesses who want to learn more about safe use of digital technologies and how to protect themselves and their personal information online:

- [StaySafeOnline.org](https://www.staysafeonline.org/) - This website is run by the National Cyber Security Alliance and provides resources and tips for staying safe online, including information on how to protect your devices and personal information.
- [Cybersecurity & Infrastructure Security Agency \(CISA\)](https://www.cisa.gov/) - CISA is a government agency that provides resources and guidance on cybersecurity best practices, including tips for individuals and businesses to protect against cyber threats.
- [Common Sense Media](https://www.commonsensemedia.org/) - This website provides resources and advice for parents, educators, and kids about safe and responsible use of digital technologies, including information on privacy, cyberbullying, and screen time.

- NetSmartz - NetSmartz is an interactive website that provides resources and activities for kids and teens to learn about internet safety and cyberbullying.
- Federal Trade Commission (FTC) - The FTC provides information on consumer protection, including resources on online security, identity theft, and scams.
- Online Safety Foundation - This non-profit organization provides resources and tools for safe online behaviour, including tips for parents, educators, and seniors on how to stay safe online.
- Privacy Rights Clearinghouse - This organization provides resources and advice on protecting personal information and privacy, including information on data breaches, identity theft, and online tracking.

Here are example Frequently Asked Questions:

Q: What are some common cybersecurity threats I should be aware of?

A: Common cybersecurity threats include phishing scams, malware, identity theft, and hacking. It is important to be vigilant about suspicious emails, links, and downloads, and to use strong passwords and security software to protect your devices.

Q: How can I protect my personal data online?

A: To protect your personal data online, use strong and unique passwords for all of your accounts, avoid sharing personal information on social media or other online platforms, and be cautious when sharing information with unknown parties. You should also regularly update your privacy settings on social media and other online platforms to ensure that your information is not being shared without your consent.

Q: How can I ensure that my devices are secure?

A: To ensure that your devices are secure, regularly update your software and security settings, use antivirus and anti-malware software, and avoid downloading or installing software from unknown sources. You should also use two-factor authentication whenever possible, which requires a password and a secondary method of verification such as a fingerprint or text message.

Q: How can I avoid becoming a victim of cyberbullying?

A: To avoid becoming a victim of cyberbullying, be cautious about what you share online, and avoid engaging with individuals who are behaving aggressively or inappropriately online. You should also be aware of the resources available for reporting cyberbullying and seeking support, such as your school, workplace, or local law enforcement.

Q: How can I ensure that my children are safe online?

A: To ensure that your children are safe online, monitor their online activity and use parental controls and filtering software to limit access to inappropriate content. You should also teach your children about safe online behaviour, such as avoiding sharing personal information online and being cautious about meeting strangers in person.

Q: What should I do if I suspect that my personal information has been compromised?

A: If you suspect that your personal information has been compromised, contact your financial institution, credit card company, or other relevant organizations immediately to report the issue and take steps to protect your accounts. You should also consider placing a fraud alert or security freeze on your credit report to prevent further unauthorized activity.

Q: What is AI?

A: AI, or artificial intelligence, refers to the ability of machines or computers to perform tasks that would typically require human intelligence, such as recognizing patterns, learning, and problem-solving.

Q: How does AI work?

A: AI works by using algorithms and data to learn and make predictions or decisions. It uses machine learning, natural language processing, and other technologies to simulate human intelligence.

Q: What are some examples of AI applications?

A: AI is used in a wide range of applications, including virtual assistants, image recognition, predictive analytics, autonomous vehicles, and smart homes.

Q: Is AI replacing jobs?

A: AI has the potential to automate certain tasks and jobs, but it can also create new jobs and opportunities. While some jobs may be replaced by AI, others will require human skills such as creativity, problem-solving, and emotional intelligence.

Q: How is AI being regulated?

A: AI is a rapidly evolving field, and regulations are still being developed to address its ethical, legal, and societal implications. Some countries have established AI policies and guidelines, and international organizations such as the OECD and EU are working on developing AI principles.

Q: What are some ethical concerns surrounding AI?

A: Ethical concerns around AI include issues of bias, transparency, privacy, accountability, and the potential misuse of AI technologies for surveillance or harm.

Q: Can AI be biased?

A: AI can be biased if it is trained on biased data or algorithms. This can lead to discriminatory outcomes in areas such as hiring, lending, and criminal justice.

Q: Is AI dangerous?

A: AI can be dangerous if it is not developed and used responsibly. There are concerns about the potential misuse of AI technologies, such as autonomous weapons or surveillance systems.

Q: How can I learn more about AI?

A: There are many resources available to learn more about AI, including online courses, books, and conferences. Some popular resources include Coursera, Udemy, and MIT OpenCourseWare.

Take the poster!

# 5 Internet Safety Tips



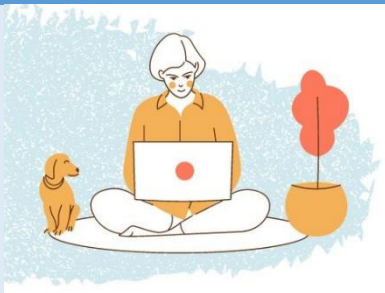
## **Don't Give Out Personal Information**

Keep your personal information private and use it on safe sites only.



## **Create complex passwords**

Create passwords with combination of letters, numbers and symbols



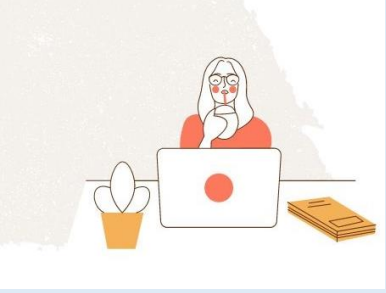
## **Keep your computer updated**

Keep your device software up to date so it is not vulnerable to malware.



## **Avoid suspicious Online Links**

Some websites may steal your personal information by asking you to take a quiz. Be careful!

	<h2 style="text-align: center;">Check website reliability</h2> <p style="text-align: center;">Before purchasing anything on a website ensure that it's safe.</p>
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## 6.5. Questions

### 6.5.1. Quiz

**1. Is the statement true or false?**

It is safe to click on any link or download any attachment that comes through an email, regardless of the sender. (False)

- a) True
- b) False

**2. Is the statement true or false?**

Using strong passwords, changing them frequently, and not sharing them with others is important for online security. (True)

- a) True
- b) False

**3. Is the statement true or false?**

It is safe to give out personal information such as your full name, address, and social security number online. (False)

- a) True
- b) False

**4. Is the statement true or false?**

Public Wi-Fi networks, such as those found at cafes and airports, are typically secure and safe to use. (False)

- a) True
- b) False

**5. Is the statement true or false?**

Pop-up ads that claim you have won a prize or need to update your computer software are usually legitimate. (False)

- a) True
- b) False

**6. Is the statement true or false?**

Installing and regularly updating antivirus software on your computer is an effective way to protect against malware and other online threats. (True)

- a) True
- b) False

**7. Is the statement true or false?**

It is safe to trust every online review and testimonial when making a purchase. (False)

- a) True
- b) False

**8. Is the statement true or false?**

Social media platforms are a safe place to share personal information and pictures with friends and family. (False)

- a) True
- b) False

**9. Is the statement true or false?**

Phishing scams, where someone poses as a legitimate entity to trick you into giving them sensitive information, are not very common. (False)

- a) True
- b) False

**10. Is the statement true or false?**

Online scams and frauds only happen to people who are not tech-savvy. (False)

- a) True
- b) False



## 6.5.2. Preparation for group session

**Online Scavenger Hunt:** Create a list of internet safety tips and AI-related terms or concepts, and ask seniors to find and learn more about them online. For example, they can search for "how to create a strong password," "what is two-factor authentication," "what is machine learning," or "what are chatbots."

**Using Two-Factor Authentication:** Explain the concept of two-factor authentication and how it can help protect online accounts. Have seniors practise setting up two-factor authentication on their email or social media accounts, and explain how this extra layer of security can help prevent hacking attempts.

**Spotting Fake News:** Share a few articles with seniors and ask them to identify which ones are fake news. Explain how to identify trustworthy sources, how to fact-check information, and how to recognize clickbait headlines. This exercise will help seniors become more critical consumers of online content.

**Identify Phishing Emails:** Provide seniors with sample emails and ask them to identify which ones are phishing emails. Explain what clues they should look for, such as suspicious links, grammatical errors, or requests for personal information. This exercise will help seniors become more aware of common phishing tactics and avoid falling victim to them.

**Spot the Scam:** Show seniors examples of online scams and ask them to identify the red flags that suggest they're not legitimate. For example, you can show them a phishing email, a pop-up ad that claims they've won a prize, or a message that asks for their personal information.

**AI Applications Brainstorm:** Ask seniors to brainstorm practical applications of AI that they'd find helpful or interesting in their daily lives. For example, they can come up with ideas for an AI-powered personal assistant, an app that uses AI to help with grocery shopping or medication management, or a device that uses AI to monitor their health.

**Understanding AI Bias:** Explain how artificial intelligence can sometimes perpetuate biases and stereotypes, and provide examples of this phenomenon. Ask seniors to think critically about the ways that AI is used in their everyday lives, and how they can identify and address instances of bias.

**Practise Strong Passwords:** Instruct seniors to create strong passwords using a combination of uppercase and lowercase letters, numbers, and symbols. Have them practise creating and memorising several passwords, and explain why this is important for online security.

**Password Management:** Provide seniors with examples of weak passwords and ask them to create strong ones that follow best practices. You can also show them how to use a password manager to store and manage their passwords securely.

**Building Internet Safety Quiz:** Create a quiz on internet safety and AI-related topics and ask seniors to prepare questions. Suggest preparing questions about safe browsing habits, phishing scams, social media privacy settings, and AI ethics. Review the answers together and discuss any areas where they might need more guidance.

## Attachment No. 6: Quiz answers

Question	Right answer
1.	False
2.	True
3.	False
4.	False
5.	False
6.	True
7.	False
8.	False
9.	False
10.	False

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