



Framework For Young Adults

"Youths are the leaders of tomorrow". This is not far from the truth, as most of the world's population comprises young people. But what happens when these young people lack the right tools and knowledge to deal with their challenges? The future becomes bleak, and we as a society suffer.

This is why it's important to offer resources and education on topics that can help young adults navigate these difficult years. By providing engaging activities on financial literacy, social media, self-image and confidence, substance abuse, depression, sexual activity, self-esteem, and bullying, we can help teenagers learn more about these issues and how to cope with them.

The Purpose Of This Framework

This framework is designed for educators, parents, and anyone who works with young adults. It includes information on each topic and practical activities that teenagers can do to learn more about the issue and how to cope with it.

Knowledge is power, but only when it is used correctly. With this framework, we can help equip the youths of today with the tools they need to build a better tomorrow. Young adults need our help to become confident, responsible adults, and this framework is one small step in that direction. By the end of this framework, young adults should be able to

- Understand more about financial literacy, social media, self-image and confidence, substance abuse, depression, sexual activity, self-esteem, and bullying
- Identify resources they can use if they or someone they know is struggling with one of these issues
- Feel more confident in their ability to cope with the challenges of teenage years
- Become more aware of the warning signs of mental health issues
- Understand how to create and maintain healthy relationships and much more

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MODULE 1: SPICAL MEDIA

1.1 SOCIAL MEDIA

- Social media is a computer-based technology gateway used to share thoughts, information, and ideas with the help of virtual networks and communities.
- Social media works with the help of the internet.
- It involves the electronic communication of information, videos, photos, and documents from one person to another or a wider audience.
- You can access social media through a smartphone, a tablet, and a computer.
- Indonesia and other Asian countries lead social media usage.
- As of October 2022, over 4.5 billion people are using social media.
- The most prominent social media platforms are; Facebook, Instagram, Twitter, YouTube, and TikTok.
- The forecast is that the number of people using social media in the United States will hit 257 million in 2023.

1.2 UNDERSTANDING SOCIAL MEDIA

- The desire to connect people by making them interact with friends and family birthed social media.
- Various business organizations later adopted the desire to use it as a new communication approach to reach their customers.
- Social media's most significant advantage is its ability to connect people anywhere.
- The social media world is constantly changing, with new apps getting introduced almost every year.
- Pew Research Center says about 90% of people aged 18-29 are on at least one social media platform.
- Governments and politicians use social media to reach the people and to canvass for votes.
- Social media uses technology to enable activities like photo sharing, blogging, social networks, video sharing, virtual reality, and others.
- No matter what you use social media for, either for business or interaction, you are a part of the virtual world.



1.3 SOCIAL MEDIA AND BUSINESS

- Social media benefits businesses by creating a culture for the company online.
- Some businesses use social media to reach younger audiences online.
- Social media is indispensable for companies nowadays.
- It engages with customers, drives sales, advertises, and understands customer demands.
- Social media has made it possible for e-commerce to get to new heights.
- Social media is essential in ensuring that products get to customers on time.
- Social media companies can reach their loyal customers through loyalty programs organized on social media.

1.4 BENEFITS OF SOCIAL MEDIA

- It has changed the way we interact with each other.
- Social media makes us discover what is going on around the world.
- Social media allows us to connect with our far and near friends.
- Through social media, we have access to lots of information at our hands.
- Social media has made the world small by helping people find friends and common ground online.
- It helps people establish relationships online, especially in developing countries.

1.5 DISADVANTAGES OF SOCIAL MEDIA

- Social media has positive sides, and up to this moment, I have discussed the many positive sides of social media.
- It has the following disadvantages:
- Social media tends towards overuse and addiction.
- Social media can make users inattentive and make them jealous, and stressed.
- According to the National Center for Biotechnology Information research, social media use can lead to depression.

It is a significant source of misinformation and fake news.



1.6 EXAMPLES OF SOCIAL MEDIA

These are the top 10 social media platforms and the number of their followers.

- Facebook (2.74 billion users)
- YouTube (2.29 billion users)
- WhatsApp (2 billion users)
- Facebook Messenger (1.3 billion users)
- Instagram (1.22 billion users)
- WeChat (1.21 billion users)
- TikTok (689 million users)
- QQ (617 million users)
- Douyin (600 million users)
- Sino Weibo (511 million users)

1.7 THE SIX TYPES OF SOCIAL MEDIA

The different types of social media platforms can to perform the following functions:

1. Social networking: They are platforms where people can stay in touch with friends and family such as Facebook, Instagram, and Twitter.
2. Bookmarking: Reddit, Pinterest, Digg, and Pocket.
3. Social news: Facebook, Instagram, YouTube, LinkedIn, and Twitter.
4. Media sharing: Pinterest, Instagram, YouTube, and Tumblr.
5. Microblogging: Twitter, Instagram, Pinterest, and LinkedIn.
6. Online forum sites: Quora, MyBB, Yahoo Groups, and phpBB.

1.8 THE MOST POPULAR SOCIAL MEDIA PLATFORM

Facebook is the most popular social media platform in the world.



1.9 SOCIAL MEDIA MARKETING

- It involves marketing a company's products on social media platforms through ads like YouTube, Facebook, and Twitter.
- It is to give the company a presence Online and to connect with its customers and potential customers.
- Social media marketing is essential because over 80% of users say that social media advertisements by influences help them in buying products.
- Through social media, marketers have discovered that they can reach critical audiences faster and more effectively than traditional marketing.

1.10 THE IMPORTANCE OF SOCIAL MEDIA MARKETING

Social media marketing has unparalleled power in the core area of marketing. These are:

1. Connection: social media helps business organizations to connect with their customers in a better way than before. It can reach the target audience directly through Facebook, YouTube, and Twitter.
2. Interaction: social media has both direct and indirect exchange.
3. Customer Data: social media marketing through customer data can develop new strategies and make practical market analyses.



1.11 HOW SOCIAL MEDIA MARKETING (SMM) WORKS

- The emergence of social media changed the way we communicate and interact with one another.
 - The change brought about a change in businesses.
 - Social media marketing works in these ways:
1. **SMM Action Plan:** Effective social media marketing (SMM) must target a particular audience.
 - The leading software provider, Hootsuite, recommends the following;
 - Align SMM goals to clear business objectives.
 - Understand your target audience.
 - Have a competitive analysis(success and failure) of your competition.
 - Review your current SMM (success and failure).
 - Have a calendar for SMM content delivery.
 - Come up with the best-in-class content.
 - Track the performance of the SMM and adjust its strategy if necessary.
 2. **Customer Relationship Marketing (CRM)**
 - Social media marketing has the advantage of interaction that enables customer relationship management of customer-to-customer and firm-to-customer.
 - Traditional marketing can only do this if it tracks customer values by analyzing activities.
 - SMM can track both direct purchases and indirect purchases (referrals).
 3. **Shareable content:**
 - The interconnectedness of SMM creates engaging content that will engage customers at first glance and make them buy and share the content with others.
 4. **Earned Media:** SMM plays a vital role in enabling a company to benefit from exposure which is different from a paid advertisement from the review and recommendation of customers.
 5. **Viral Marketing:** This SMM strategy thrives on generating word-of-mouth product information that goes beyond the original target audience.
 6. **Customer Segmentation:** Organisations can reach the exact target audience through social media marketing.
 7. **Tracking Metrics:** It is easy to track social media marketing metrics focused on customer behavior. These metrics are; engagement (comments, clicks, likes, and shares), impressions, virality, and referrals.



1.12 ADVANTAGES AND DISADVANTAGES OF SOCIAL MEDIA MARKETING.

- The main advantage of social media marketing is that it gives companies a broad reach to their target quickly.
- The major disadvantage of social media marketing is that it leaves the company open to attack.
- These attacks can be in the form of falsehoods spread about the product of a company and the company itself.
- Falsehood would harm the company.
- All in all, social media has become an essential tool in our everyday lives.
- It helps them interact and communicate with one another.
- Also, business organizations have tapped into the potential of social media to promote their products and services.
- It is essential as young adults to know the benefits of social media and its disadvantages.
- The knowledge of social media will help you use it to your advantage.

1.13 SUMMARY /ACTIVITIES

At the end of this lesson, students should be able to define social media and enumerate the benefits of social media and its disadvantages. Also, students should be able to explain social media marketing, its benefits, and its advantages and disadvantages.

ENGAGING ACTIVITIES:

1. Have students list the pros and cons of social media marketing.
2. Have students create social media marketing for a hypothetical company.
3. Assign students to groups and have each group create a viral social media campaign for a product or service.
4. Have students create a social media policy for a hypothetical company.
5. Assign students to groups and have each group devise a list of do's and don'ts for social media marketing.
6. Have students find examples of successful and unsuccessful social media marketing campaigns and present their findings to the class



MODULE 2: SELF-IMAGE AND CONFIDENCE

2.1 SELF-IMAGE

- On the surface, self-image is what you see in a mirror.
- However, self-image, as we have it here, is how you perceive yourself.
- It is the self-impression that has existed over time.
- If it is positive, such a person believes s/he can do anything, and if it is negative, s/he doubts their capabilities.
- Self-image is similar to self-concept, but they are distinct ideas.
- Self-concept deals with how someone sees himself on an abstract level.
- Having a negative self-image can lead to mental health disorders.
- Self-image is the result of what you have learned from an early age.

2.2 THE IMPORTANCE OF SELF-IMAGE

- A person with a positive self-image has better spiritual, mental, physical, and emotional well-being.
- On the other hand, a negative self-image can reduce your ability to function in some areas.
If you have a positive self-image, people will react to you in that light, and people will respond negatively to you if you have a negative self-image.
- A positive self-image is important in every area of your life.
- People with a negative self-image tend to be more critical of themselves.
- They are also more likely to have low self-esteem, depression, and anxiety.
- Having a positive self-image can help you succeed in life and reach your goals.
- It can also help you deal with failure and setbacks.



2.3 EXAMPLES OF POSITIVE AND NEGATIVE SELF-IMAGE

Positive

- You see yourself as an attractive person.
- You believe you are intelligent and thoughtful.
- You believe you are the ideal version of yourself.
- You see yourself as a happy and healthy person.

Negative

- You believe that you are not attractive.
- You believe that you are not intelligent and that you are stupid.
- You see an unhappy, unhealthy person when you look at yourself.
- You believe that people see you as all that is listed.

2.4 LOW SELF-IMAGE AND DEPRESSION

- Having a low self-image can lead to depression. Low self-esteem is a learned behaviour that can lead to depression among young adult because they have a feeling of incapability and worthlessness.
- When we lose our self-image, we tend to feel bad for ourselves. It is human nature, we feel bad when our self-image is lost, and it can lead to depression.

2.5 STATISTICS AND FACTS ABOUT SELF-IMAGE

- According to research, 3 out of 4 women says they are overweight.
- 7 out of 10 women felt depressed after viewing the image of models.
- Teenagers who have poor self-image engage in unprotected sex and get pregnant in the process.
- The ideal body of women in an advertisement is only about 5% of American women.



2.6 OBSESSION WITH SELF-IMAGE

Getting obsessed with one's self-image can wreak havoc on your life. These are the risks of obsession with your physical image:

- You develop a clinical eating disorder.
- Depression
- Anxiety
- Always getting ashamed of yourself.
- You get distressed in occupational, social, and other vital areas of functioning.

2.7 HOW TO DEAL WITH CHANGE AND SELF-IMAGE ISSUES.

- Ask yourself who you are and go on a journey with the discovery.
- List ten things you love about yourself.
- List the skills you possess.
- List 5 achievements that makes you proud.
- List 3 occasions where you overcame adversity.
- List 5 people who have helped you.
- List the things you appreciate about your life.

Building a positive self-image in children

- Let the child have a sense of belonging in the family.
- Build your family on values.
- Set expectations based on the values you have built.
- Encourage your children to partake in activities that will help them build a positive self-image.
Please encourage them to voice out their observations about things.
- Teach them based on the observations they make to you.
- Always praise them.
- Use all available tools to teach them and boost their self-image.



2.8 SELF-CONFIDENCE

- Self-confidence involves your trust in your capacity, ability, and judgment.
- It involves valuing yourself irrespective of what people may say about you.
- Self-confidence and self-esteem often used interchangeably, are different.
- Self-esteem is the belief that we can cope with any situation we are going through.

2.9 CONFIDENCE AND BEHAVIOUR

Some behaviors are associated with confidence; I will mention some;

- Taking risks and going the extra mile to achieve your goals.
- Do what you believe is correct, even if people mock or doubt you.
- Admit your mistakes and learn from them.
- Accepting compliments with grace.

2.10 THE IMPORTANCE OF SELF-CONFIDENCE

- Without self-confidence, you will not achieve success.
- Without self-confidence, you cannot inspire confidence in other people.

2.11 HOW TO APPEAR MORE CONFIDENT

- Pick someone you know is self-confident and analyze their behavior. Pick the things you believe are responsible for their confidence and practice them.
- Work on your body language by sitting upright in events whenever you feel anxious.
- Engage people in a face-to-face communication by making eye contact in the conversation.
- Invest in knowledge; you will look knowledgeable when you know what you are talking about, thus boosting your confidence.



2.12 THE THREE WAYS TO BUILD SELF-CONFIDENCE

- Ensure you build confident habits: Avoid bad habits and embrace certain practices. These habits are maintaining a healthy diet and exercise.
- Always remind yourself of your achievements: Your self-confidence level goes up when you tell yourself that you can do something and back it up with what you have done in the past.
- Set goals that will boost your confidence: When you set goals for yourself, and you see how far you have come will boost your confidence.

2.13 SUMMARY/ACTIVIES

At the end of this lesson, students should be able to explain self-confidence and self-image. They should be able to explain the importance of self-image and self-confidence.

ENGAGING ACTIVITIES:

Write a letter to yourself, listing everything you love about yourself.

1. Make a list of your skills and accomplishments.
2. Create a vision board of all the things you want to achieve.
3. Write down 5 reasons why you are confident in your abilities.
4. Practice positive self-talk – give yourself daily affirmations.
5. Dress in clothes that make you feel good about yourself.
6. Stand up straight and make eye contact when talking to people.



MODULE 3: SUBSTANCE ABUSE

3.1 SUBSTANCE ABUSE

- Substance abuse is the use of alcohol, prescribed medication, and legal and illegal substance in the wrong way or excess.
- Substance abuse is different from addiction.
- The difference is that people who abuse substances can stop, but those addicted cannot stop even if it causes them harm.

3.2 COMMONLY ABUSED DRUGS

- Alcohol: Drinking alcohol in excess will increase your chances of getting injured. Heavy intake of alcohol can cause serious health challenges like liver failure.
- Marijuana: Marijuana will make you feel stupid and experience things like laughter without reason. Using marijuana can make people not think about what they are supposed to believe.
- Cigarettes and tobacco products: Cigarette has nicotine that gives a rush of energy and pleasure. You can get addicted to this chemical.
- Over-the-counter medicine and prescription: Abused prescription drugs are opioid pain relievers, sleep and anxiety medications, and therapy used to treat hyperactive disorder. You can get addicted to these drugs like other illegal drugs.
- Cocaine: Cocaine use makes you think, feel, move, and talk fast, but the feeling may shift to anger. Continual use of the drug will lead to cravings for more.
- Heroin is highly addictive as it has opioid narcotics that give a rush of good feelings at first. After its effects wear off, the user feels slow and cannot think straight, needing more dose to get going.
- Caffeine is the most commonly used mood-altering drug in the world. Too much caffeine can harm your health and lead to sleep and anxiety disorders...



3.3 THE SIGNS OF SUBSTANCE USE PROBLEM

- Lack of interest in the things you do.
- Changing friends regularly.
- Spending more time alone than before.
- Sleeping at odd hours.
- Switching quickly from a good mood to a bad one.
- Eating more or less than usual..

3.4 HOW TO TREAT ADDICTION TO DRUGS

- **Detoxification:** Medical detoxification of the body can remove addictive substances away from the body. It does not fix the behavioral causes of the addiction.
- **Cognitive Behaviour Therapy** helps treat food, alcohol, and drug addiction. It enables you to identify unhealthy behavioral patterns, identify the triggers, and develop coping skills.
- **Contingency Management:** Contingency management treats addictions like alcohol, tobacco, and narcotics. It rewards you for your positive behavior, like sobriety. It has a track record of success in combating relapse in recovery.
- **12-step facilitation:** It is a form of group therapy that believes addiction has negative consequences, which can be emotional, spiritual, physical, and social. The process starts by acknowledging your problem and surrendering to a higher power for help. It is to treat alcohol addicts and other forms of addiction.
- **Treatment with medication:** Medication and behavioral therapies are helpful in recovery. Some drugs improve moods, reduce cravings and decrease addictive behaviors.



3.5 SUMMARY/ACTIVIES

At the end of this lesson, students should be able to define what substance abuse is, what people abuse, and how to treat substance abuse..

ENGAGING ACTIVITIES:

- Have students list commonly abused substances and the effects they have on the user
- Have students research treatments for substance abuse and share with the class
- Create a skit or role-play showing someone going through withdrawal from a substance they are addicted to
- Have students keep a journal documenting their thoughts and feelings about substance abuse and addiction
- Lead a class discussion on the topics of peer pressure and saying no to drugs/alcohol
- Have students create posters about the dangers of substance abuse



MODULE 4: DEPRESSION

4.1 DEPRESSION

- It is a medical condition that affects one's ability to function and mood.
- The symptoms of depression are hopelessness and sadness.
- Depression can cause difficulty in thinking, memory, sleeping, and eating.
- Depression can get worse and last for a long time without treatment.
- Severe depression can lead to self-harm or death.
- There is an effective treatment for depression.
- Depression is common; about 7% of American adults suffer depression every year.

4.2 TYPES OF DEPRESSION

- **Bipolar Depression:** People with bipolar depression alternate between low mood and extreme high-energy periods. They have low energy during their quiet period.
- **Major Depression Disorder (MDD):** This is also called clinical depression. Its symptoms are intense, and it lasts longer than two weeks. The symptoms of MDD interfere with everyday life.
- **Perinatal and Postpartum Depression:** This is the depression that occurs during pregnancy and could go up to a year after having a baby. The symptoms are stress, worry, and sadness.
- **Psychotic Depression:** The symptoms of psychotic depression, hallucinations, or delusion.
- **Seasonal Affective Disorder (SAD):** It is a disorder that starts in the late fall or early winter and goes away during spring and summer.
- **Premenstrual Dysphoric Disorder (PMDD):** This form of depression affects women days or weeks before their menstrual period.



4.3 SYMPTOMS OF DEPRESSION

- Feeling worried and sad.
- Getting frustrated easily.
- Eating too much or too little.
- Sleeping too much or too little.
- Difficulty in remembering or concentrating on things.
- Having sexual dysfunction, stomachache, and headache.
Not having satisfaction in the things that give you joy.

4.4 THE CAUSES OF DEPRESSION

- Life events such as stress, trauma, lack of support, isolation, and the death of a loved one can lead to depression.
- Medical condition: illness and pain can cause depression. Diseases like diabetes, cancer, and Parkinson's disease can cause depression.
- Personality: people who get overwhelmed easily can get depressed quickly.
- Brain chemistry: if there are abnormalities in the chemical level of the brain, this can lead to depression.

4.5 DEPRESSION SYNDROME DIAGNOSIS

- A healthcare provider will diagnose if someone has clinical depression or not.
- They will decide based on the questionnaire the person fills out and his family history
- and diagnosis through tests conducted in the lab and what exams show.



4.6 TREATMENT OF DEPRESSION SYNDROME

- **Self-help:** Depression can be treated through regular exercise, spending enough time with friends and family, and getting enough sleep.
- **Alternative medicine:** Mild depression gets treated by incorporating therapy like acupuncture, hypnosis, and biofeedback.
- **Counseling:** talking with a mental health professional helps address the problem and develop coping skills.
- **Medication:** antidepressants work in treating depression, although it can take weeks to notice the effects. Antidepressants sometimes have side effects that vanish with time.
- **Brain stimulation therapy:** it helps people with severe depression or depression with psychosis. Electroconvulsive Therapy (ECT), Transcranial Magnetic Stimulation (TMS), and Vagus Nerve Stimulation (VNS) are types of brain stimulation.

4.7 AM I AT RISK OF DEPRESSION?

Anybody can be depressed. About 16 million Americans experience depression every year.

4.8 CAN DEPRESSION BE PREVENTED?

- Depression can be prevented by getting enough sleep, maintaining a healthy diet, and self-care activities like yoga, medication, and exercise.



4.9 SUMMARY/ACTIVIES

By the end of this lesson, you should be able to define depression, list the types of depression, and how to treat depression

ENGAGING ACTIVITIES:

1. Have students research different types of depression and create a presentation on their findings.
2. Have students role-play different scenarios in which someone is coping with depression.
3. Have students list what they can do to help prevent depression in themselves or others.
4. Have students write a letter to their future selves about how they coped with depression.
5. Have students research different medications used to treat depression and create a pros and cons list for each one.
6. Have students share their personal experiences with depression with the class (if they feel comfortable doing so).
7. Have students create a list of warning signs for depression and share them with a trusted adult.
8. Have students create a support system for themselves or someone they know who is struggling with depression.



MODULE 5: SEXUAL ACTIVITY

5.1 SEXUAL ACTIVITY

- Sexual activity by humans is an activity that happens between two people in a group or solitary that brings about sexual arousal and orgasm.
- The purpose of sexual activity is for reproduction or pleasure

5.2 TYPES OF SEXUAL ACTIVITIES

- Erogenous touching: erogenous kissing, touching, and cuddling can make people orgasm. This type of sex deals with exploratory touching and non-penetrative sex.
- Oral sex is the use of the mouth to stimulate the genitals. Some people enjoy it, while some do not. Some people enjoy giving it while they do not want it themselves.
- Anal sex: Anyone can enjoy anal sex. To have anal sex, you need a lubricant because the anus does not produce lubrication. However, people cannot get pregnant through anal sex unless semen gets to the vaginal through the anal.
- Masturbation: solo sex is a form of sex. It is a healthy sexual practice and gets practiced with one's partner to understand them as part of a shared sexual life.
- Vaginal sex is the sexual type most people think about when people talk about sex. When practicing this type of sex, a condom is needed to prevent sexually transmitted diseases (STD) transmission. This type of sex requires birth control to avoid getting pregnant. In vaginal sex, only 18% of female orgasms come from vaginal sex; the clitoris is the pleasure center for women.
- Sex toys: sex toys provide stimulation that brings sexual pleasure. Sex toys include; dildos, wands, rings, and sleeves. Sex toys should be clean to prevent infection. The use of lubrication with sex toys makes it more enjoyable.
- Phone sex: phone sex is for people in long-distance relationships. It involves sexting, virile video call, and breathy aural foreplay. It helps build trust among lovers and to explore sexual fantasies.



5.3 SAFE SEX

Research carried out among high school students in 2022 discovered the following;

- 30% of the students have had sexual intercourse in the past.
- 20% have tested for sexually transmitted diseases among these students.
- 26% of the students who tested for STD are girls while 14% are boys.

5.4 STDS, TEENAGERS, AND PREGNANCY

- As of 2020, 61% of chlamydia cases were among young adults aged 13-24.
- Teenage girls between 15-19 birth rate declined by 6% years in 2021.
- 53% of new STD cases reported in 2020 were among young adults aged between 15 and 24.

5.5 HOW TO HELP

Schools and youth organizations can help in the following ways:

- | | |
|---|---|
| <ul style="list-style-type: none">• Provide primary health information to teenagers.• Attend to the need of sexually inactive and sexually active teenagers. | <ul style="list-style-type: none">• Give teenagers sexual education to protect themselves from HIV infections, other STDs, and pregnancy.• They should be consistent and determined to promote community values and relevant policies.• Encourage the active involvement and cooperation of parents and students. |
|---|---|



5.6 SUMMARY/ACTIVIES

At the end of this lesson, students should be able to define sexual activities, the types of sex, the types of sexual activities, and how to practice safe sex.

ENGAGING ACTIVITIES:

- Have student share their thoughts or experiences about different aspects of sex.
- Have students create a PowerPoint presentation about sex, and how it relates to them.
- Encourage students to write a research paper on a topic related to the lesson.
- Encourage students to share any resources they find when researching sex.
- Encourage students to create a poster that summarizes the lesson.
- Have students make art to illustrate what they learned.
- Model how to practice safe sex at school, home or other locations.



MODULE 6: SELF-ESTEEM AND BULLYING

6.1 SELF-ESTEEM

- Self-esteem is the state of having a good feeling about yourself.
- People who have self-esteem feel like people like them, are proud of themselves and believe in themselves.
- On the other hand, people with low self-esteem feel bad about themselves, are hard on themselves, and think they are not good enough.

6.2 SOURCES OF SELF-ESTEEM

- Self-esteem comes from your parents, teachers, and other people like your loved ones. They give you self-esteem when they focus on the good about you and through their patience with you.
- The voice in your head refers to what you say to yourself. It builds self-esteem if you call yourself a winner and tell yourself that you can do whatever you want.
- Learning to do things: learning to draw, read, write, ride a bike, set the table, wash the car, play music, play a sport, and help a friend, among others, helps to increase one's self-esteem



6.4 HOW TO BOOST MY SELF-ESTEEM

If you have low self-esteem, here are ways to fix it.

- Always be with people who treat you well: Do not stay with people who tear you down with their actions. Ensure that you stay with people who lift you up, people with whom you can be yourself around them.
- Say helpful things to yourself: what are you saying to yourself? If they are too critical, change what you say to yourself.
- Give and help: giving builds self-esteem; when you teach people something, or you help someone wash the dishes, or you help out your neighbor, you are improving your self-esteem.
- Focus on the positive: if you are always talking about the negative aspect of things, it is time to change and focus on the positive part.
- Accept what is not perfect: always do your best and accept your best as good enough. Ask for help to get perfection.
- Set goals and work towards them: to feel good about yourself and engage in activities that are good for you. Make a goal, plan towards it, and be proud of what you have achieved.

6.4 WHAT IS BULLYING?

1. It is when another person or a group picks on someone. Bullies may make fun of people who do not fit into a group.
2. Bullies make fun of people's appearances, behavior, social status, sexual identity, race, and religion.

6.5 TYPES OF BULLYING

- Physical bullying: this involves hurting, hitting, tripping, and punching their targets.
- Verbal bullying: it involves teasing and taunting one's target.
- Cyberbullying involves saying things they might not say in person to someone on the internet.
- Psychological bullying involves gossiping about people to make them feel bad about themselves.



6.6 THE EFFECTS OF BULLYING

Bullies, through their actions, make young adults go through the following:

- Feeling stressed, depressed, and afraid.
- Contemplate suicide.
- Have trouble at school.
- Have sleep problems, low energy, and loss of appetite.

6.7 SUMMARY/ACTIVIES

At the end of this lesson, you should be able to define bullying, self-esteem, and what to do when bullied. Also, you should be able to itemize how to boost your self-esteem.

ENGAGING ACTIVITIES:

- Have student share their thoughts or experiences about different aspects of sex.
- Have students create a PowerPoint presentation about sex, and how it relates to them.
- Encourage students to write a research paper on a topic related to the lesson.
- Encourage students to share any resources they find when researching sex.
- Encourage students to create a poster that summarizes the lesson.
- Have students make art to illustrate what they learned.
- Model how to practice safe sex at school, home or other locations.



MODULE 7: RECOGNIZE, REEDUCATE, RESHAPE, AND REHEARSE.

The 4 steps to helping young adults engage in positive self-image and confidence!

7.1 CONFIDENCE

What is confidence?

Confidence is the state of being certain about your abilities and/or trusting in people, plan, or the future. It is the belief that you can have faith in something or someone.

<p>7.2: Recognize</p> <p>Recognize when your thoughts, emotions, or behaviors are negative or self-defeating.</p> <p>How to:</p> <ul style="list-style-type: none"> (i) Acknowledge and label the negative thoughts, emotions, or behaviors. (ii) Question the thoughts, emotions, or behaviors. (iii) Determine the evidence for and against the thoughts, emotions, or behaviors. (iv) Choose to view the situation more positively or constructively. 	<p>Engaging activities for recognizing:</p> <ul style="list-style-type: none"> -Have students brainstorm a list of things that make them unique. -Encourage students to think about things they are proud of that have nothing to do with their appearance. -Have students share what they came up with in small groups or with the whole class
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<p>7.3: Reeducate</p> <p>Reeducate your thoughts, emotions, and behaviors to be more positive and constructive.</p> <p>How to:</p> <ul style="list-style-type: none"> (i) Acknowledge your strengths, accomplishments, and qualities. (ii) Be accepting and forgiving of yourself. (iii) Set realistic goals for yourself. (iv) Be persistent in pursuing your goals. (v) Reward yourself for making progress towards your goals. 	<p>Engaging activities for re-educating:</p> <ul style="list-style-type: none"> -Make a list of things you like about yourself. Include physical, personality, and character traits. -Write down your accomplishments, no matter how big or small. -Think of 3 goals you would like to achieve in the near future. Write them down and post them somewhere you will see them often. -Create a plan for how you will achieve your goals. Include the steps you will take and when you will take them. - Celebrate your progress towards your goals by doing something you enjoy
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<p>7.4: Reshape</p> <p>Reshape your thoughts, emotions, and behaviors to be more positive and constructive.</p> <p>How to:</p> <ul style="list-style-type: none"> (i) Practice thinking, feeling, and behaving in more positive and constructive ways. (ii) Reframe your thoughts to be more positive. (iii) Respond to your emotions in more positive ways. (iv) Choose behaviors that are more likely to lead to positive outcomes. 	<p>Engaging activities for reshaping:</p> <ul style="list-style-type: none"> - Every time you have a negative thought about yourself, counter it with a positive thought. - Identify your emotions and practice expressing them in more positive ways. - Choose behaviors that are more likely to lead to the outcomes you want.
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<p>7.5: Rehearse</p> <p>Rehearse your positive self-image and confidence regularly.</p> <p>How to:</p> <ul style="list-style-type: none"> (i) Never stop learning and growing. (ii) Practice, practice, practice. (iii) Surround yourself with people who support your positive self-image and confidence. 	<p>Engaging activities for rehearsing:</p> <ul style="list-style-type: none"> -Make a commitment to never stop learning and growing. -Practice thinking, feeling, and behaving in more positive and constructive ways. -Find a supportive community or group of people who will help you maintain your positive self-image and confidence. -Get rid of anything in your life that is negative or does not support your positive self-image and confidence.
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7.6: GOAL

At the end of recognizing, re-educating, reshaping, and rehearsing, students should have a positive outlook of themselves! They should also be able to see their qualities, strengths, and accomplishments. They should be engaged in activities that help maintain their positive self-image and confidence.



MODULE 8: FINANCIAL LITERACY

8.1 WHAT IS FINANCIAL LITERACY

- Financial literacy requires understanding and the ability to use every financial skill.
- These skills are budgeting, investing, and financial management.
- Financial literacy involves your relationship with money built over a long period.
- You are young enough to learn financial literacy. The earlier you start, the better.
- You can have financial literacy through reading and talking to professionals.
- You need the requisite educational knowledge to have success in your finances.
- Financial literacy makes you less vulnerable to fraudulent activities.
- Strong financial literacy will help you achieve your life's goals, like running a successful business, planning retirement, and saving toward education.
- Financial literacy helps you have a good credit score, enabling you to get reasonable interest rates on loans and credit cards.
- It helps you manage your debt. Financial literacy teaches you to repay loans with the highest interest rates before repaying loans with lower interest rates.
- Invest in your future by saving towards your retirement by opening an individual retirement account (IRA)
- You can also invest in your future by investing in stocks, commodities, and fixed income.
- In investing for your future, it is wise you seek advice from financial experts to understand the amount of money you need to retire comfortably.
- Get a credit report of your finances every year. Three credit platforms provide credit reports; TransUnion, Equifax, and Crosscheck.
- Have a financial target and save towards it by keeping a particular amount in the account monthly.
- Always pay your monthly bills the moment they arrive. You can use automatic debts by signing up for offers like that and make use of reminders like emails, phones, and text messages.
- Most importantly, have a budget.
- Ensure you know how much you make each month and how much you spend every month on paper or through an app.
- It helps you in planning your finances effectively for each month.



8.2 BENEFITS OF FINANCIAL LITERACY

- With financial literacy, you can avoid making financial mistakes.
- It helps you prevent innocent financial mistakes with long-term implications like the traditional IRA contributions that get withdrawn after retirement.
- Also, it helps you avoid floating loans that get different interest rates every month.
- helps you reach your goals.
- It When you understand how to save money and draw up a budget, you can plan, have an expectation through the plan and work towards achieving the goal set through the program.
- Financial literacy helps you prepare for financial emergencies. Investing in savings enables you to prepare for any uncertainty, like losing a job or an unexpected expense. The impacts of events like these become softened by readiness for such emergencies through savings.
- Financial literacy gives you confidence. When you know finances, you can make meaningful life choices confidently because of the wealth of knowledge available. In cases like this, you are less prone to negative impacts that may arise in the future because your decision was well calculated, unlike the judgment of someone who did not seek financial advice.

8.3 WHY YOU NEED FINANCIAL LITERACY AS A YOUNG ADULT.

- You may think that as young adults, you don't need financial literacy.
- The simple answer is that even though you will need it in the future, you need to understand it right now.
- It would help if you did not wait until you are older before you understand basic concepts about financial literacy, like interest rates, budget, debt management, education, insurance, investment, tax planning, and retirement savings.
- Understanding these, especially interest rates, debt management, budgeting, and debt management, will help you manage your student loan, which you may rely on when you get to college.
- It will help you plan and avoid amassing debts as a student.
- Also, your understanding of income, taxes and retirement planning will be helpful in the future in any field you find yourself.



8.4 HOW TO BECOME FINANCIALLY LITERATE.

- You become financially literate by learning and practicing different financial skills in budgeting, managing and paying off debts, personal finances, and understanding credit.
- You can become financially literate by timely paying bills, saving money, checking your credit report regularly, investing for the future, knowing your expenses, and having a budget to guide your spending

8.5 PERSONAL BUDGET RULES

- There are two standard personal budgeting methods.
- They involve dividing your after-tax income into needs, savings, and wants.
- The first method is 50% (needs), 30%(savings), and 20%(wants).
- The second method is 70% (needs), 20% (savings), and 10%(wants).
- It would be best if you adopted anyone of your choice.

8.6 THE PRINCIPLE OF FINANCIAL LITERACY

- The principles of financial literacy center on how you; earn, spend, save, borrow, and protect your money.



8.7 EXAMPLE OF FINANCIAL LITERACY.

- When you move from high school to college, the school you attend is decided based on their fees.
- To finance your education, you will need to have an after-school job, which will have an impact on the student loan that you get.
- Understanding budgeting, interest rates, and debt management will be crucial in repaying student loans.
- Through financial literacy, you can make an informed decision.
- All in all, financial literacy teaches you how to make intelligent decisions about your finances.
- It also teaches you how to prepare a budget, save, plan for your future, and decide on favorable loan terms.

8.8 OTHER ASPECTS OF FINANCIAL LITERACY.

- One of the main aspects of financial literacy is using the oddest, like household budgeting, management, and paying off debts effectively.
- Another aspect is the proper and efficient use of student loans, mortgages, self-directed investment accounts, and health insurance.
- It is essential to understand the impact that financial decisions you make today will impact your tax liabilities in the future.



8.9 SUMMARY/ACTIVIES

At the end of this lesson, students should be able to define financial literacy and the meaning of financial illiteracy. You must be able to give examples of financial literacy, the principles of financial literacy, and how to be financially literate.

ENGAGING ACTIVITIES:

1. Have students create a budget for a month. This can be done by tracking actual spending for a month or by estimating expenses for different categories (housing, food, entertainment, etc.).
2. Have students research the interest rates on different types of loans (student loans, car loans, credit cards, etc.).
3. Students should then create a “debt repayment plan” for themselves, estimating how long it would take to pay off loans under different scenarios (making the minimum payment, making a larger payment each month, etc.).
4. Have students research different retirement savings plans (401k, IRA, etc.), and compare the benefits of each. They should then create a retirement savings plan for themselves, estimating how much they would need to save each month/year to reach their goal.
5. Have students create a “financial literacy quiz” for their classmates. The quiz should cover topics such as budgeting, interest rates, types of loans, and retirement savings plans.
5. Have students research different scams and frauds (phone scams, email scams, investment scams, etc.). They should then create a “scam prevention plan” for themselves, detailing how to avoid being scammed.