

# IN MY OWN WAY

## brochures



Iceland   
Liechtenstein   
Norway  grants

 **Fretex**

**The brochure is a part of the "In My Own Way" project, funded by the EEA Grants programme, through which Iceland, Liechtenstein and Norway contribute to reducing economic and social disparities in the European Economic Area and strengthening cooperation with 15 European countries.**

**Project number: EHP-CZ-ICP-4-017**

**Programme: Education**

**Project type: Institutional Cooperation**

**Programme Operator: Czech National Agency for Int. Education and Research**

**Period of implementation: 1 August 2022 - 31 January 2024**

**Partner institution: Fretex Pluss AS, Norway**

**The project is based on the cooperation between Olga Havel Business Academy and the Norwegian social enterprise Fretex Pluss AS. The aim of the cooperation is to help young people with intellectual disabilities to successfully integrate into society by strengthening their personal and civic skills. The project is intended to promote awareness of personal rights and opportunities among these young people, to help them become self-sufficient and self-confident. The intention is to create pedagogical resources (courses and manuals with guides) and visual products that could be used in both Czech and Norwegian environments and that could be adapted according to the needs of the target group.**

**Graphic design by Soňa Holubcová**

**This brochure has been created by the staff of Olga Havel Business Academy**

**Published by Olga Havel Business Academy, Vocational School and Practical School, Janské Lázně ([www.oajl.cz](http://www.oajl.cz)). First edition. Janské Lázně 2023**

**This handbook is published under a Creative Commons License (CC BY-NC 2.0)**

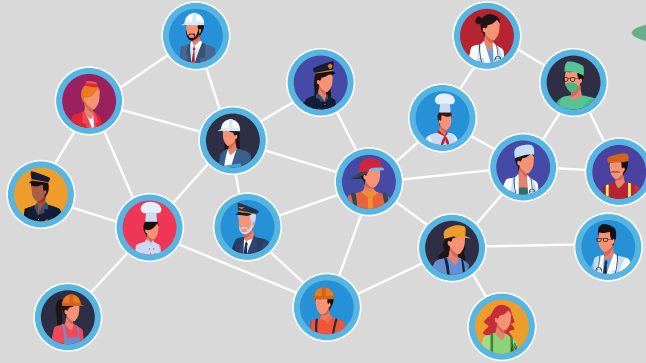
# CONTENTS

---

## 1. DIGITAL SKILLS



## 2. WORKING LIFE



## 3. HEALTH AND QUALITY OF LIFE



## 4. CITIZENSHIP



## 5. CONOMY AND HOUSING



# DIGITAL SKILLS

## DIGITAL WORLD

**We live in a digital world.**

**We keep in touch with friends and acquaintances, pay bills and read the news.**



**Contact with the bank, GP, NAV and the municipality you live in often takes place online. These are important services that the vast majority of people will depend on during their lifetime. It can be difficult to make contact, or get services performed, without using the internet.**

**Online security is important!**

**Websites can access private information about us, which can be misused if it gets into the wrong hands.**

**We need secret passwords that can verify who we are. For public services, we also need the bank ID that our bank creates for us. Bank-ID has an app. This app can be used in all areas that require us to identify ourselves.**

**In a digital world, our digital skills also become important for us to be able to participate fully in society.**

**Remember that the law also applies on the internet! When you use the internet, you are responsible for following the laws and regulations that apply in Norway.**



# DIGITAL SKILLS

## EXERCISE



**What do you use the internet for in your everyday life?**

**Reflection Do you use any sites that ask for or share personal information?**



**What can happen if this information gets into the wrong hands?**

# DIGITAL SKILLS

## 7 ONLINE RULES (from Save the Children)

- 1. Show respect for each other online. Online bullying is at least as serious as other bullying.**
- 2. Think twice before sharing personal photos and information about yourself and others on public websites.**
- 3. Create a password that is hard to guess - your password is private.**
- 4. Remember that it's easy to lie online, don't believe everything that other people write.**
- 5. If you're going to meet someone you've met online, bring someone you trust with you and meet them in a public place.**
- 6. End the contact if you get scared or experience something unpleasant. Block the contact and report it to those responsible for the website.**
- 7. Tell another adult or someone you trust if you experience something uncomfortable. It is not your fault if someone else does something unpleasant to you online.**



# DIGITAL SKILLS

## EXERCISE



**What is the difference between communication through the Internet and face to face?**

**Practice with another:**

**First you give a message verbally, then you write it in a message.**

**Reflection How do you feel the difference between giving a message face to face than writing a message?**

**Why do we need online etiquette?**



**How could everyday life online look like, if we had not had internet rules?**

# DIGITAL SKILLS

## PASSWORD



### How to create a good password

Creating a good password is easy - but can be difficult to remember. It is important to have different passwords on the different websites you use.

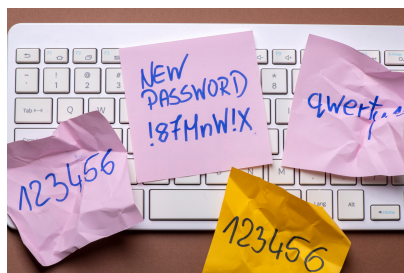
If you use the same password in several places and it goes astray, whoever has your password will be able to log in to all your user accounts where you use this password.

It is more important to have long, different passwords than to change passwords frequently.

To make it easier to remember, you can use a phrase or a whole sentence as a password. A sentence is easier to remember than random letters, numbers and words.

### The password should:

- be as long as possible, at least 5 words or 16 characters. Remember that you often have to have letters and characters.
- characters are numbers, symbols and spaces. For example: !"234 )( /!@
- be different for each website
- contain both numbers, symbols, spaces and upper/lowercase letters
- preferably not include words or numbers that can be linked to you or the service the password applies to
- For example, don't use the password "streaming service" for Netflix.
- Tip! You can replace letters with numbers.
  - 1 = i
  - 2 = L
  - 3 = E
  - 5 = S
  - 8 = B
  - 9 = g
  - 0 = O
- Examples:
  - Rudolf the Snowman is 5 years old.
  - 8 sunflowers are the BEST!
  - H32t T3xa5
  - I love to 2353 80K





# DIGITAL SKILLS

## EXERCISE - CREATE YOUR OWN PASSWORD



**Create a password that matches the website you use, then you will remember the password better.**

**Use the examples above and create your own passwords for the following websites:**

**Facebook:** .....

**Instagram:** .....

**Youtube:** .....

**User profile for bookstore:** .....

**User profile for gaming site:** .....

**User profile for online shopping:** .....



# DIGITAL SKILLS

## SOCIAL MEDIA

### Funny or possible problem

**Social media are services on the Internet that enable people to share information and keep in touch with each other.**

**Many people use these services so much that it has become a natural part of our lives.**

**These services are, for example, Facebook, YouTube, Instagram and TikTok.**

**Social media can be both useful and fun, but it can also create problems.**



### Limit profile visibility

**When you create a new profile on social media, it is common for your profile to be public. This means that everyone you know and everyone on the internet can see what you write and the photos you share. If you don't want your profile to be completely open to everyone on the internet, you can edit your settings and choose who can see what you share. For example, only friends, or "friends of friends".**

**Help with profile visibility on Facebook:**

**Tap your profile picture Tap on "Settings and Privacy" Press "Privacy check" and follow the instructions further.**

#### Personvernsjekk

Vi veileder deg gjennom noen innstillinger, slik at du kan ta de rette valgene for kontoen din.  
Hvilket emne vil du begynne med?



Hvem kan se det du deler?



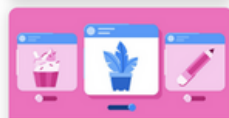
Slik sikrer du kontoen din



Slik kan folk finne deg på Facebook



Datainnstillingene dine på Facebook

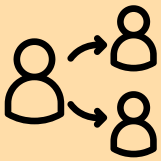


Annonsepreferansene dine på Facebook

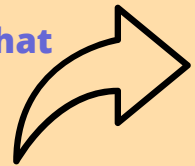
# DIGITAL SKILLS

## Four good reasons to limit profile visibility:

1. You make it difficult for strangers to see your private life.
2. You make it difficult for other websites to retrieve and store your personal content.
3. You reduce the possibility of being exposed to ID theft.
4. You get much greater control over your own content.
5. Limited visibility does not mean you are protected from abuse.
6. Any content you publish or share with others can be copied, stored and published by others.
7. A good piece of advice can be to think that what you share on the internet can be read by everyone. Even if you just share it with friends.



**Reflection** Have you shared something online that you do not want to be saved or published by others?



## Be careful what you share

When you create a profile and become friends with others on, for example, Facebook, a social network is formed. A lot of information is collected here.

Many people spread personal information without thinking about what might happen to it in the future.

Social networks are useful and fun, but be careful what you post and who you trust!

### Reflection

Do you know everyone you are friends with on social media?  
Can you trust them?



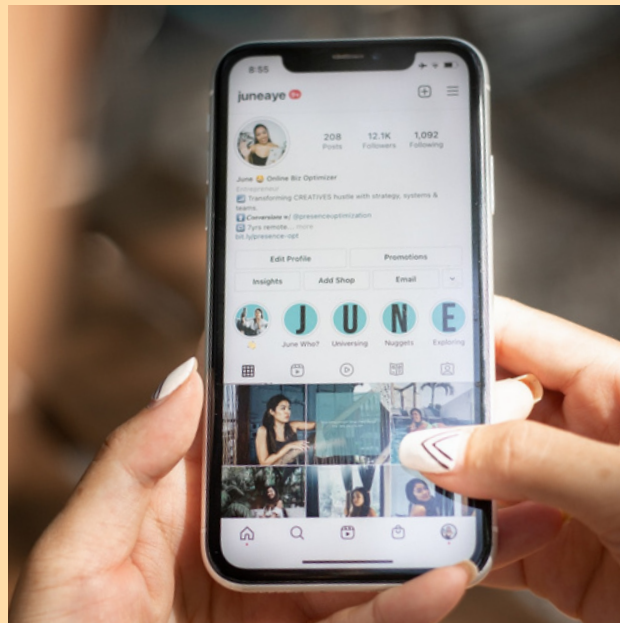
# DIGITAL SKILLS

## PRIVATE MESSAGES

### Privacy

**Your private messages are not as private as you might think. Everything you share with others in private messages can be copied, saved and forwarded by the recipient, regardless of the website you use. This can be used against you and you must therefore be careful what you share and who you share it with.**

**Think far ahead When you publish something online such as pictures, text or video, it can stay on the internet forever.**



## REFLECTION EXERCISE

**Before publishing anything online, ask yourself:**

**What will I think about what I publish now, in five years?**

**Who can see what I publish?**

**Can I delete it later?**

**What options do I have if I were to lose access to my account/profile?**

**This could be, for example, that hackers have taken over your profile.**

# DIGITAL SKILLS

## ONLINE FRAUD

### Scams and scammers

With social media, it has become much easier to reach many people in a short time. Many fraudsters and criminals want to exploit this.

They can send fraud through e-mail, or direct messages on, for example, Facebook Messenger. The fraudsters can send messages from their own profiles, or fake profiles where they pretend to be someone else.

They can also hack into profiles belonging to others, and attempt to defraud the friends of the profile's real owner.

The fraudsters are often looking for money, or other things that can be used for extortion. For example, usernames and passwords for other accounts, so that they can also be taken over and misused.

Talking to others online can be challenging. We don't always know who we are actually talking to. You must therefore be careful with whom you share information.

In the example below, we see an attempt to trick someone into providing login details:

Here we see that a fraudster, who has taken over the person's user account, tries to trick a friend of the account owner into visiting a fraud website.



In the example above, there is no video and the login page is not real. It is a copy of the Facebook login that is placed on the scammer's website.

If the victim enters their username and password there, they will be sent to the scammer. The fraudster then has access to the victim's user account, and all other websites/services where the victim uses the same username and password.

The fraudster can then send the same messages to the victim's friends to steal even more usernames and passwords.

# DIGITAL SKILLS

## FAKE NEWS

### What to believe

Used for news that is completely or partially untrue. The cases may be based on lies, or they may have omitted information to influence our opinions. Fake news often looks like real news, and can therefore be difficult to distinguish from real news.



## EXERCISE

Go to [eavisa.com](http://eavisa.com) and look at this website.

1. What kind of website is it?
2. Can you trust what is written there?
3. Do you find any information about what kind of news they post?

Go to [klartale.no](http://klartale.no) and look at this website.

1. What kind of website is it?
2. Can you trust what is written there?
3. Do you find any information about what kind of news they post?

**Reflection** How can we know if a website is true or not?  
What can I do to avoid being scammed?



# DIGITAL SKILLS

## HOW TO DETECT FAKE NEWS?

- 1. Be skeptical of headlines! If the headline is too unbelievable to be true, then it probably isn't.**
- 2. Is the case a joke?**
- 3. Look carefully at the URL.**  
**A web address is, for example, [www.vg.no](http://www.vg.no)**  
**A fake or copied URL can be fake news.**  
**Many websites that create fake news look similar to real online newspapers by making small changes to the address.**
- 4. Check the dates**
- 5. Rate the pictures**
- 6. Look at other news: If no one else is writing about it, then it is most likely fake.**

## EXERCISE



**Take the Quiz if you can spot fake news:**  
**<https://quiz.medietilsynet.no>**

The screenshot shows a web browser window with the address bar displaying <https://quiz.medietilsynet.no>. The main content area features a large graphic with the text "STOPP. TENK. SJEKK." in white on a blue and yellow background. Below the graphic, the text reads: "Velkommen til Medietilsynets quiz om falske nyheter!" and "Medietilsynet lagrer ingen persondata om deg, men bruker anonymiserte svar på quizen for statistisk analyse." At the bottom of the page, there is a blue "Start" button with the text "trykk Enter" next to it. The browser's taskbar at the bottom shows various application icons and the system tray with the date "24.05.2023" and time "22:29".

# WORKING LIFE

**The UN Convention on the Rights of Persons with Disabilities, (CRPD for short) says:**

**"All people with disabilities have the right to work on an equal basis with everyone else."**



**Having a job can contribute to a better life in various ways.**

- **We can experience mastery.**
- **Get a bigger social network.**
- **Better finances.**
- **Experience being useful to others.**
- **Learn new things.**
- **Reflection What do you think is important to you in a job?**



**How can you find a job?**

**There are several ways you can find a job that might suit you.**

**Searching the internet Here are some examples of internet sites that show vacancies:**

**[www.finn.no](http://www.finn.no)**

**[www.nav.no](http://www.nav.no)**

**Your network Another way to find work can be through friends, acquaintances or family.**

**This way you can get tips about jobs that you can't find anywhere else.**



# WORKING LIFE

## ARE NOT

**NAV's task is to facilitate people to get to work.**

- Can contribute with courses that increase your chances of getting a job.
- Has Norway's largest collection of available jobs.
- Help you with the application process.
- Can help get you an internship, wage subsidy, a job in organized work, as well as much more.

**The municipality:**

- Can offer job training.
- Can offer career guidance and courses.

## EXERCISE



**1. Use the internet to find 3 vacancies like you seems interesting.**

.....

.....

.....

.....

**2. Go to [www.nav.no](http://www.nav.no)**

**Can you find information about jobs there?**

**Can you find information about who to contact to get a job?**

**3. Go to your municipality's website.**

**Can you find information about jobs there?**

**Can you find information about who to contact to get a job?**

# WORKING LIFE

**The UN Convention on the Rights of Persons with Disabilities, (CRPD for short) says:**

**"Education must ensure inclusive, fair and good education and promote opportunity for lifelong learning for all."**



## Education

**People with disabilities/learning disabilities have the same rights as everyone else to free primary and secondary education.**

**You also have the right to the same opportunities as others to study at university or college.**

**Some jobs require us to have education.**

**Education can be a course, school or studies where you gain more knowledge about things that are important in the job.**

**An education can increase the possibility of getting a job.**



# WORKING LIFE

## WORK

### What type of job should I choose?

**It can be useful to talk to people who have work experience and who know you.**

**Some jobs require specific skills and often a specific education. Some jobs also require experience.**

**It can be useful to research such things before applying.**

**It is important to find a job that you can enjoy.**

**A job that suits your interests, where you get to use your skills.**

#### **Reflection**

**Do you have interests or hobbies that can be used in work?**

### EXERCISE - The sun of interest

**Write your interests on each ray of sunshine.**



# WORKING LIFE

## EXERCISE - My strengths and qualities



**This is an exercise to analyze the strengths and qualities you have.  
This is what you can tell employers about why you are good!**

<p><b>Things I'm good at:</b></p> <ol style="list-style-type: none"> <li>1.</li> <li>2.</li> <li>3.</li> </ol>	<p><b>Compliments I have received:</b></p> <ol style="list-style-type: none"> <li>1.</li> <li>2.</li> <li>3.</li> </ol>
<p><b>What I like about myself:</b></p> <ol style="list-style-type: none"> <li>1.</li> <li>2.</li> <li>3.</li> </ol>	<p><b>Challenges I have completed:</b></p> <ol style="list-style-type: none"> <li>1.</li> <li>2.</li> <li>3.</li> </ol>
<p><b>Things I have helped others by doing:</b></p> <ol style="list-style-type: none"> <li>1.</li> <li>2.</li> <li>3.</li> </ol>	<p><b>Situations where I made others happy:</b></p> <ol style="list-style-type: none"> <li>1.</li> <li>2.</li> <li>3.</li> </ol>
<p><b>What I like to do:</b></p> <ol style="list-style-type: none"> <li>1.</li> <li>2.</li> <li>3.</li> </ol>	<p><b>Things that make me unique:</b></p> <ol style="list-style-type: none"> <li>1.</li> <li>2.</li> <li>3.</li> </ol>

# WORKING LIFE

## HOW DO I APPLY FOR A JOB?

**USUALLY THE EMPLOYER WANTS YOU TO SEND A CV AND A JOB APPLICATION.  
YOU CAN THEN BE CALLED IN FOR A JOB INTERVIEW.**



### CV

**A CV is a document that summarizes your education and experiences from work and hobbies you have had.**

**A CV must be clear and simple.**

**EXERCISE** Find a CV template on the internet and create your own CV.

**TIP!** If you have Microsoft Word on your PC, you can find many nice CV templates.



### Job application

**When you want a job, it is common to write an application.**

**In the application you state:**

**Why you want that particular job.**

**What qualities do you have that make the job suitable for you?**

**The application is sent together with a CV.**

**Example of a job application:**

**I hereby apply for a position as a shop worker.**

**I work hard, am never late, am always cheerful and like to help other people.**

**I have helped in the shop before, when we had work training at school.**

**Then I placed items and helped customers find what they were looking for.**

**The manager of the store said that I provided good customer service and that I was super quick to restock empty shelves.**

# WORKING LIFE

## Job interview

**A job interview is a conversation with an employer where you have applied for a job.**

**We have an interview so that the employer can be more certain that you are the right person for the job.**

**During the interview, you can find out more about whether the job is right for you.**

**Often several people are interviewed for the same job.**

**It is not certain that you will get the job, even if you have been to a job interview.**



## EXERCISES FOR JOB INTERVIEWS

**At a job interview, you may be asked to tell about yourself:**

**what you are good at**

**what you need to practice more,**

**how to solve problems,**

**How you can contribute to a good working environment.**

**Examples of questions you may be asked at an interview:**

**Tell about yourself.**

**How do you solve problems?**

**What is your experience?**

**How are you as a colleague?**

**What are your interests?**

**What is important for you to have good days at work?**

**This can be difficult to answer, especially if you have not worked before. It may therefore be a good idea to practice answering these questions with someone.**



# WORKING LIFE

## DUTIES AND RIGHTS IN WORKING LIFE

**BOTH EMPLOYER AND EMPLOYEE HAVE RIGHTS AND OBLIGATIONS. THESE DUTIES ARE DESCRIBED IN THE WORKING ENVIRONMENT ACT.**

### Employment contract

**Everyone who has a job must have an employment contract or employment agreement.**

**The employment contract is an agreement between you and the employer.**

**An employment contract must state:  
where you will work,  
how many hours you will work per week,  
what you will work on,  
how much you should have in salary,  
if you have a trial period, how long it lasts.**



**Both you and the employer sign the contract.**

**Before you sign, it is important that you agree with what is written in the contract.**

**It is therefore advisable to have someone look over the contract with you before you sign.**

**Leave from work:**

**You can apply for leave if you need time off work.**

**You may be entitled to time off from work for various reasons, with or without pay.**

### If you get sick



**Notify your manager immediately!**

**This applies both if you fall ill before you go to work, or while you are at work.**

**Please tell your manager how long you think you will be sick.**

# WORKING LIFE

## If you have an appointment / appointment during working hours

**If you have an appointment with, for example, a dentist or doctor, you must let your manager know.**

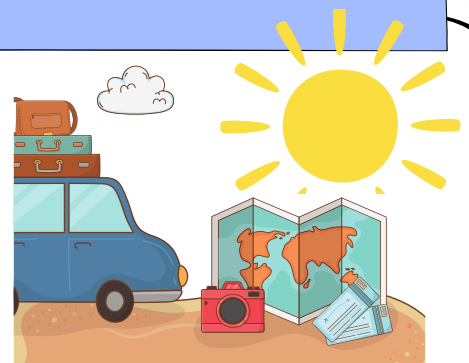
**If there will be many hours ahead, you should agree this with the manager so that you can find a good solution that fits.**

**If there is something else that makes you need time off, you should agree this with your manager.**

## Holiday

**Everyone who works is entitled to holiday.**

**Some are entitled to 4 weeks and one day, while others are entitled to 5 weeks holiday. Ask your manager about what applies in your workplace.**



## Union

**Many choose to be a member of a trade union when they have a job. A small sum is deducted from the salary of the members every month. Which trade union may be relevant for you to be a member of depends on where you work.**

**As a member of a trade union, you can get: cheaper insurances, offer of various courses, shop steward who can help you if you have problems or questions about working life.**

**You can choose which trade union you want to be a member of, but it's a good idea to check with your employer which trade union your workplace has an agreement with.**



# WORKING LIFE

## Job and disability benefits

**You can keep your disability benefit while you have a job.**

**There are rules for how much you can earn before your disability benefit is reduced.**

**You can contact NAV for more information about disability benefits and wages.**

**The main rule in Norway is that it always pays to work, even when you receive disability benefits.**



## FIND YOUR OWN WAY

**WHATEVER YOU CHOOSE TO DO, YOU ARE ALLOWED TO CHANGE YOUR MIND!**

**PERHAPS YOU WANT TO APPLY FOR ANOTHER JOB, OR APPLY FOR STUDY LEAVE FROM YOUR JOB?**

# HEALTH AND QUALITY OF LIFE

**FFN's Universal Declaration of Human Rights, Article 25 states:**

**"1. Everyone has the right to a standard of living adequate for his and his family's health and well-being, which includes food, clothing, housing and health care and necessary social benefits, and the right to security in the event of unemployment, illness, incapacity for work, widowhood, old age or other lack of opportunities for existence due to conditions over which he is not the master.**

**2. Mothers and children have the right to special care and help. All children must have the same social protection whether they are born in or out of wedlock."**



# HEALTH AND QUALITY OF LIFE

## CITIZEN'S RIGHTS AND DUTIES

**As citizens, we have both rights and duties in relation to our own health.**

### **Rights:**

**To have access to healthcare services that are adapted to our needs and that provide us with the necessary healthcare.**

**To have access to information about our own health, diagnosis and treatment options.**

**To have the right to decide about our own health and choose medical treatment.**

**To have the right to confidentiality and privacy in relation to our own health information.**

### **Duties:**

**Taking responsibility for our own health by making healthy choices.**

**To follow instructions from healthcare personnel.**

**Be considerate of others and avoid spreading infectious diseases.**

**To help maintain a healthy society.**

## What is meant by health?

**Sometimes people think that health is about exercising and staying fit. Other times we talk about health as not being sick.**

**At other times, health is spoken of as the experience of feeling good about oneself.**

**Health is used in different ways in our language, which can cause confusion about what is being talked about.**



# HEALTH AND QUALITY OF LIFE

**It can therefore be useful to distinguish between;**

- 1. Physical health, i.e. what has to do with the body.**
- 2. Mental Health. Which is about how we feel psychologically (thoughts and feelings).**
- 3. Research also shows that physical and mental health are connected and influence each other.**
- 4. To understand how physical and mental health affect each other, you can try to think back to a time when you were physically ill and often had pain. Maybe it wasn't so easy to be happy then? Maybe you also become anxious that you won't be good again? If you feel these feelings over time, you can perhaps also understand that it can affect your mental health, perhaps even after you have become physically healthy again?**
- 5. Conversely, you can think of examples where you have been sad or scared over a period of time; Then it is not unusual that you can also get pain in your body. Perhaps you have experienced it yourself? Some people often get pain in their shoulders and neck if they have been stressed or anxious over time.**

## **What is quality of life?**

**Research has shown that good physical and mental health is of great importance to whether we experience a good life. We call the assessment of how well we feel in our lives quality of life.**

**The Norwegian Institute of Public Health (FHI) describes that quality of life is, among other things, about experiences such as satisfaction, joy, mastery and meaning, as well as the absence of psychological problems and negative emotions.**

### **Reflection**

**Based on what we have discussed here;**

**Can you say that the result of good health is a good quality of life?**

**What is important in your life to feel good?**

# HEALTH AND QUALITY OF LIFE

## THE HEALTH SERVICE

### Health Service

The health service is a system that should help when we get sick, but also help us maintain good health.

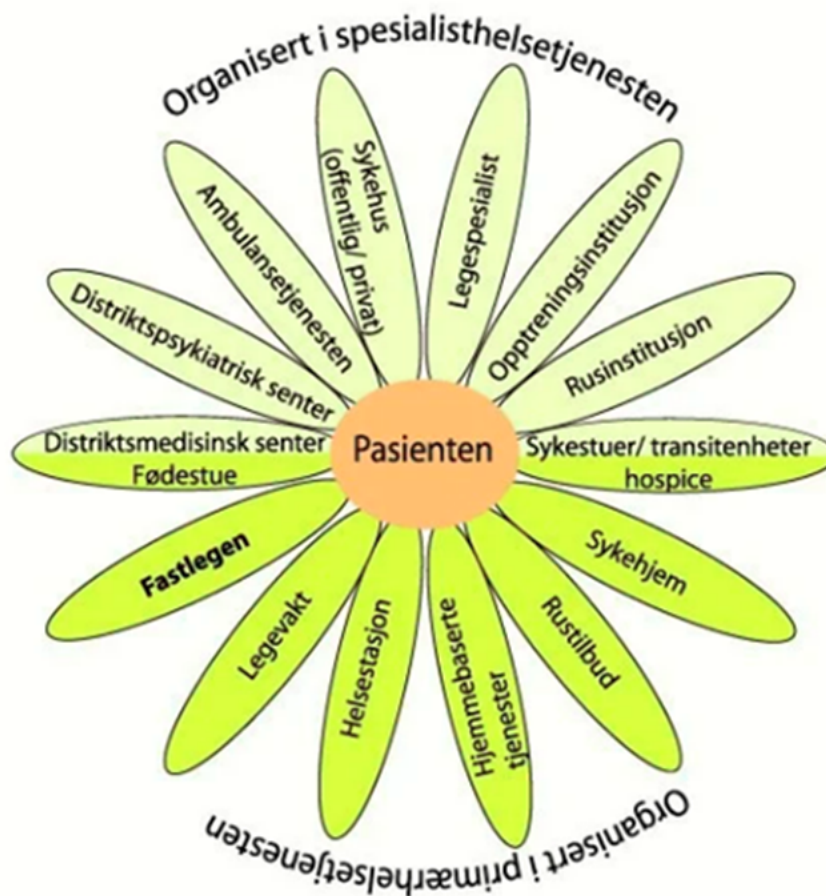
Some people use the word "Healthcare" instead of "The Health Service", but it is the same.

The health service is large and consists of hospitals, GPs, dentists, specialist health services and much more.

About 350,000 people work in the Norwegian healthcare system.

All the inhabitants of the country are in contact with the healthcare system to varying degrees from birth to death.

Here you see a picture of everything that belongs to the health service:



# HEALTH AND QUALITY OF LIFE

## HOW DO YOU GET IN TOUCH WITH THE HEALTH SERVICE?

### Fastlegen

**The GP is usually our first and most important contact with the health services.**

**Everyone has the right to a GP.**

**If you need specialist health care, it is usually the GP who refers us.**

**To get in touch with the GP, you can either call the doctor's office, or go to the "Health Norway" page to book an appointment.**



### Healthcare

**Helsenorge (www.helsenorge.no) is a website that gives you information about all your contact with the health service. It shows appointments, test answers, referrals and much more. To read this information, we need to identify ourselves with a bank ID.**

HELSE  
norge



#### Innboks

Meldinger og brev fra helsetjenesten.



#### Timeavtaler

Timer og avtaler med helsetjenesten.



#### Henvisninger

Henvisninger til sykehus eller spesialist.



#### Legemidler

Resepter på medisiner og utstyr.



#### Prøvesvar

Svar på koronatest, prøver og undersøkelser.



#### Helsekontakter

Behandlere og kontaktpersoner.



#### Pasientjournal

Journaldokumenter fra sykehus.



#### Vaksiner

Oversikt over registrerte vaksiner.

# HEALTH AND QUALITY OF LIFE

## What is important for a good quality of life?

This is a big question and some things will probably be a little different for each one of us. But to try to find the things that are common to all of us, it can be useful to see what the psychologist Abraham Maslow has tried to describe about the needs we humans have and how getting them met affects our quality of life.

Maslow created this theory 80 years ago and although we have gained more understanding about our different needs since then, his pyramid is still used to explain human needs.

## THE PYRAMID OF NEEDS



Source: Psykmagasinet.no

At the bottom of the pyramid we find the most basic needs. When these needs are met, we can move on to the next need.

## Need

### **1. Physiological needs**

**In order to live, all people need food and drink. In order to function over time, you also need sleep.**

**Until these needs are adequately met, one cannot move up the pyramid. The need for physical activity does not fully appear in Maslow's overview, but it would be natural to include it here.**

### **2. The need for security**

**The next step we humans seek to cover is the need to feel safe and be protected from harm. War can be an example of us not being able to meet these needs. Many people say that they feel unsafe in their everyday lives;**

**If we experience sufficient security, we can move further up the pyramid...**

**3. The need for belonging and love We humans are herd animals and we need people who take care of us and who are fond of us. This is also about the need to belong. When this need is sufficiently covered, we can move further up the pyramid.**

**4. The need to be accepted, respected and valued Being respected and valued for who we are is important to us.**

**It requires that we can also manage to value ourselves. If we manage to fulfill this need sufficiently, we can move further up the pyramid.**

### **5. The need for self-realization**

**Self-realization means that we get the opportunity to develop our abilities and interests. It could be, for example, being able to study what you want, or being able to work with what interests us, to have the opportunity to learn more and develop ourselves. This point assumes that we have the freedom to pursue our dreams, and that we have the independence to make our own choices.**



# HEALTH AND QUALITY OF LIFE

Human rights have been developed so that these needs we have just talked about will be met. Nevertheless, we know that not all people experience having enough food. We know that many people experience insecurity and war. We know that many people are lonely, lack family and friends, and do not feel they belong. We also know that not all people are free to follow their own dreams, or make their own choices. This means that many people in the world today do not have the opportunity to participate fully as active citizens in their society.

## Reflection

1. Are you able to see that these needs are met in your own life? Please write down examples.

.....

.....

2. Could it be that some of these needs are not always met in your life?

.....

3. Are there any things that are important for a good life that do not show up so well in this pyramid?

.....

4. What makes you happy?

.....

5. What do you think is a good life?

.....

6. What are your values, dreams and goals?

.....

# HEALTH AND QUALITY OF LIFE

## Health factors

**Activity** The authorities advise us to be active based on the form and the conditions we have. Some are very fit and run far and fast every day. Others have more than enough to go to the store.

All physical activity helps and is important.

Research shows that activity is of great importance for physical health, but also for mental health.



**Diet** The authorities come up with dietary advice to help us choose food that can give us better health. The research says that a healthy diet gives us better physical health, but that it can also make a positive contribution to mental health.

**Sleep** The experts say 8 hours of sleep every day.

Can we make it?

What can we do to sleep better and longer?



**Security** Feeling safe is important for rest and gives us good mental health. Everyone has the right to feel safe, and to know that if you are the victim of an offense or abuse, you can contact the authorities who will take you seriously. Many municipalities in Norway are TryggEst municipalities, where vulnerable adults can call and get help if someone has used violence against you.

### Social contact

The need for social contact varies from person to person, but research shows that social contact is important for both mental health, and has a positive effect on physical health as well.

# HEALTH AND QUALITY OF LIFE

## Health factors

**Independence** Deciding on oneself as an adult and of legal age. Knowing that one can master challenges. Knowing that you can decide for yourself what you want help with.

### **Experience of meaningfulness**

Knowing that what you do at work or in your free time helps to make the world better, helps someone or contributes to society is important for our mental health, joy and motivation.



# CITIZENSHIP

## UN and Human Rights

To ensure fundamental values such as freedom, equality and solidarity, the international community has created the United Nations, which is short for the United Nations. This happened in 1948, just 3 years after World War II. Then the world had experienced how much suffering people can be exposed to when human values are set aside. The international community therefore came together to create the United Nations. The goal was to prevent war and suffering for the future.



The work of the UN has, among other things, resulted in the Convention on Human Rights, or human rights as we often call it. Human rights are universal. This means that they apply to all people regardless of where you live and who you are.

The convention must ensure that all states must treat all people who are on their territory in line with human rights.

Human rights impose an obligation on states to follow human rights. International law can judge states if they violate human rights.

Human rights are designed specifically to protect people who are vulnerable in the society in which they live.

The first point that the UN agreed upon when creating human rights was:

**"We are all born equal and free."**

This is a right. The right says that everyone has equal value and the same right to participate and influence the society they live in. It is a right that tells us that we are all citizens, i.e. that we are people who have the right and opportunity to participate in society on equal to everyone else.

# CITIZENSHIP

## WHAT RIGHTS AND DUTIES DO WE HAVE AS CITIZENS?

### What rights do we have as citizens?

**As a citizen of a democracy like Norway, we have several rights to secure our citizenship.**

**The rights must ensure that all citizens of the country are given the same value, regardless of who you are, what you believe in, or where you come from.**

**Examples of rights are:**

**We have the right to express our opinions.**

**We have the right to participate in society on an equal basis with everyone else.**

**We have the right to be respected for who we are.**

**We have the right to vote in elections.**

**We have the right to use welfare benefits.**



### What duties do we have as citizens?

**As a citizen of Norway, we also have a responsibility to secure our rights and our governance.**

**This is often described as the duties of a citizen.**

**Here are some of the duties we have as citizens:**

**Vote in elections**

**Expressing our views**

**Actively participate in society**

**Show understanding and respect for other citizens**

**Help others**

# CITIZENSHIP

## Reflection

1. Can you come up with other rights and duties that we as citizens have?

.....

2. How do you influence your community?

.....

3. How are you influenced by your community?

.....



## EXERCISE

Here you see the examples given of rights and duties.

Are you able to draw a line between the right and the duty?

<b>We have the right to express our opinions</b>	<b>Vote in elections</b>
<b>We have the right to participate in society on an equal basis with everyone else</b>	<b>Expressing our views</b>
<b>We have the right to be respected for who we are</b>	<b>Actively participate in society</b>
<b>We have the right to vote in elections</b>	<b>Help others</b>
<b>We have the right to make use of the welfare benefits that society offers</b>	<b>Show understanding and respect for other citizens</b>

# CITIZENSHIP

## How can you be an active citizen?

**As we have seen, the fact that we talk and do things together with others is central to the understanding of citizenship. This leads to us talking together and sharing our experiences from the society in which we live.**

**An active citizen can be many things, here are some examples;  
Join teams and associations.**

**Go to work.**

**Votes when there are elections.**

**Express what you mean to others.**

**Be a member of political parties or organisations.**

**It is important that we as citizens dare to express our opinions, and that we make an effort to ensure that our opinions are heard. In that way, we influence each other**

**It is a shared responsibility to think that everyone is included and given the opportunity to contribute with their whole being.**

## Reflection

### How can you be an active citizen?

.....

.....

.....

.....

.....

.....

.....



# CITIZENSHIP

**Does everyone have equal opportunities to be an active citizen?**

**It is one thing to have equal rights for everyone, but does that mean that everyone has the same opportunity to make use of these rights? Not all countries that have a democratic system of government are equally good at making arrangements for all citizens to have equal opportunities.**

**Here is a typical example:**

**Everyone has the right to use the library in the place where you live. The library is located on the 4th floor in a building that does not have a lift. Everyone has the same right to use the library, but does everyone have the same opportunities? What about older people? What about wheelchair users?**

**Norway is considered to be among the most democratic countries in the world. They have come a long way compared to many other countries in terms of providing equal rights and equal opportunities for their citizens.**

**An example of this is what we call the welfare state, which should help ensure that people get the necessary help when they need it.**

**Here is an imaginary example that explains the difference between equal rights and equal opportunities.**

## **Reflection**

**What do you think? Do all people in Norway have equal opportunities to be active citizens?**



# CITIZENSHIP

## CRPD

**CRPD is an abbreviation for the UN Convention on the Rights of Persons with Disabilities. It can be said that the CRPD is a clarification of the original human rights.**

**The main objective of the CRPD is to ensure that disabled people have equal opportunities to realize their human rights, and to remove barriers that make this difficult.**

**Norway "ratified" the CRPD in 2013. This means that Norway has undertaken to follow what is stated in the convention through an agreement.**

**The Norwegian government has asked some experts to find out how the CRPD can become part of Norwegian law. By the time 2023 is over, the assessment must be completed.**

**If you believe that your human rights have been violated, you can get guidance and advice on this page:**

**<https://www.nhri.no/veiledning-og-rad/>**

## Notification to the Storting

**People with developmental disabilities must be able to decide on their own lives and have the same rights and opportunities as everyone else. It is also particularly emphasized that knowledge about human rights and the legal situation of the developmentally disabled must increase. People with developmental disabilities have themselves been involved in the work on the report to the Storting. According to the CRPD, it is a fundamental and democratic principle that people with disabilities must be consulted and involved in matters that concern them.**

### Reflection

**What is important to you in your life? (Finances? Work? Family? Friends? Leisure? Activities? Environment? Housing? Other things?)**

**Are there any of the things you care about that you wish were different?**

# CITIZENSHIP

## Citizenship and democracy

On [www.fn.no](http://www.fn.no) it says:

Democracy has four dimensions:

- 1) a form of government with popular government
- 2) human rights and an independent court
- 3) citizens' active participation
- 4) democracy as a common value base for the population



**FN-SAMBANDET**  
UNITED NATIONS ASSOCIATION OF NORWAY

In Norway we live in a democracy. Democracy means that we have a system of government that wants the opinions of the people to lay the foundation for how the country is to be governed.

It is especially in democratic countries that the word citizen is used because this word indicates that all the citizens of the country are equal and have equal rights in society.

Not all systems of government want such citizenship.;

There, perhaps only one person, or a small group of people, has secured all the power and rules over all the inhabitants of the country.

Such systems of government are often described as a dictatorship.

It is us as citizens who, with our views, i.e. political opinions, maintain democracy. To ensure this, it is therefore important that we take our duties as citizens seriously.

## EXERCISE

Search the word, "human rights" on the internet, and select 5 rights that mean a lot to you.

Do you feel that the human rights you have found apply to all people in the world today?



# CITIZENSHIP

## Politics and citizenship



As we have already talked about, politics and citizenship are connected, especially in a country that has a democratic form of government like Norway.

The fact that we express our opinions and discuss this with others forms the basis of politics. The clearest way we have influence is by using our right to vote when there are elections.

To be able to vote in elections in Norway, you must be 18 years of age and you must be a Norwegian citizen (Norwegian citizen means that you have a Norwegian passport) in order to vote in parliamentary elections. In municipal council and county council elections, you must only be a resident of the municipality to have the right to vote.

A challenge for a democracy is to capture the opinions of citizens in a fair and good way.

The most important way to do this in a democracy is through elections. It is a citizen's duty to understand what the various parties think and give our vote to those with whom you agree the most.

*If you want to read more about politics, elections and the systems, you can read in the text boxes below. You can also use the internet to find more information.*

## What types of elections do we have in Norway?

### Parliamentary elections

Every 4 years.

Votes for those who will pass laws to lead the country in the next 4-year period.

### County council elections

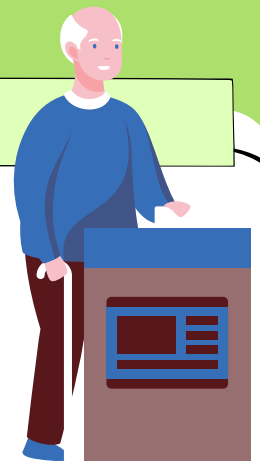
Every 4 years (in the middle of the parliamentary election period)

Votes for those who will make decisions and lead what concerns the individual counties in our country.

### Municipal elections

Every 4 years, at the same time as county council elections.

Vote for those who will make decisions in the municipality in which you live.



# CITIZENSHIP

## The political system in Norway

**THE STORTING** It consists of 169 representatives from all over the country. Represents the views of everyone who voted in the general election.

The Storting's task is to adopt decisions and make laws based on the opinion of the people.

**GOVERNMENT** A government must lead the country and implement the decisions made by the Storting. The government usually consists of the majority, i.e. most people have voted for it in a parliamentary election, this is called a majority government.

Sometimes it is not so; Then it is called a minority government. When several parties join together in a government, as for example the Center Party and the Labor Party or the Conservative Party, the Liberal Party, the Christian People's Party and the Progressive Party have done in Norway, this is called a coalition government.

**THE COURTS** The courts are set to enforce the laws of our country. They make decisions when there is disagreement and can impose punishment when someone has broken the law.

The courts consist of the District Court, the Court of Appeal and the Supreme Court.

## The principle of separation of powers

The principle of separation of powers distinguishes between those who decide the laws (the Storting), those who lead on the basis of the laws (the government), and those who judge on the basis of the laws (the courts).

No person is allowed to work on more than one of these tasks at the same time, to ensure that no one abuses the power they have been given by the people.

**Citizenship** The word citizenship refers to the country to which one belongs by law. Citizenship means that you have special rights to the country you belong to, such as the right to vote and a passport.

# CITIZENSHIP

## Choice

**Direct elections** In direct elections, citizens have the opportunity to vote directly on individual issues. The point of view that gets the most wins. It is common to vote either for (yes) or against (no) in such elections.

Direct elections are not common in Norway, but it has been used, among other things, when we had to decide whether we should join the EU or not.

**Indirect election/ Representative election** This is the way we usually conduct elections in Norway. As there are so many cases to be decided, it will be difficult to organize direct elections for each case. Therefore, instead of in Norway, we vote for a person and a party who share our views, and who can make decisions on our behalf.

In Norway, we have what we call a multi-party system. This means that we have many parties to choose from so that it becomes easier to find someone you agree with on several things. In the US they have a two-party system, where in practice you only have two options. Then it can be easier to choose, but it also means that you can disagree with a great deal of what the party you voted for believes.

We have several different political parties, each of which has a different party programme. In the party program we find what the party thinks about important political issues. It also states which values they believe are important for governing the country.

## The principle of separation of powers

The principle of separation of powers distinguishes between those who decide the laws (the Storting), those who lead on the basis of the laws (the government), and those who judge on the basis of the laws (the courts).



No person is allowed to work on more than one of these tasks at the same time, to ensure that no one abuses the power they have been given by the people.

# CITIZENSHIP

## What about those who do not have the right to vote?

**Not all residents of a country have the right to vote, only those who are over 18 (or turn 18 in the election year) have the right to vote in municipal council and county council elections, and you need citizenship to vote in parliamentary elections.**

**The right to vote is only part of the democratic influence that citizens have;**

**EVERYONE who lives in our country, regardless of age, has the right to express themselves and participate in society.**

**It is important for a good democracy that the views of everyone in society are listened to, regardless of whether you have the right to vote or not.**

**Even if you do not have the right to vote, you can be an active citizen and influence politics;**

**You can join a voluntary organisation.**

**You can write, or talk to politicians directly.**

**You can campaign and demonstrate.**

**You can use the media to express what you think.**

## Finishing work

**How can you be an active citizen?**

**How can one as a citizen influence politics?**

**Can you see a connection between human rights, citizenship and democracy?**

**Did you learn anything new after working with this booklet? If so, what do you think is the most important thing you've learned?**

.....

.....

.....



# ECONOMY AND HOUSING

**The UN Convention on Human Rights says:**

**"Everyone has the right to a standard of living adequate for the health and well-being of himself and his family, including food, clothing, housing and medical care and necessary social services."**

**The UN Convention on the Rights of Persons with Disabilities, (CRPD for short) says:**

**...that people with disabilities have the right to benefit from reasonable adaptations to housing, buildings and other social facilities, as well as to have access to public places and transport.**

**We see here that the member states have committed themselves to ensuring that all people have rights related to economic security, and to a place to live.**

**Here you see some examples of rights that the UN Convention addresses that can be linked to economic rights:**

- 1. Ensure health care and make it available to everyone. (In Norway, much health care is almost free because many of these expenses are covered by our tax payments).**
- 2. Education for all: Everyone has the right to primary and secondary school. Everyone has the right to apply for higher education.**
- 3. The right to work: Fair pay, working conditions and other working life regulations.**
- 4. Financial support if you cannot support yourself.**
- 5. Equality and equal treatment based on gender, religion, ethnicity, orientation and functional level.**

# ECONOMY AND HOUSING

## Reflection

**Why are health care and education factors linked to the economy?**

**We have the right to education, but do we have equal opportunities to make use of them?**

**We have important economic rights, but do we have equal opportunities to use them?**

**Google: Can you find other rights in the UN conventions that deal with finances and housing.**

**The fact that we have rights does not mean that we ourselves are not responsible for ensuring that we follow laws and regulations and ensure that we do not use our money sensibly.**

## Our most important duties are;

- 1. Pay taxes and fees**
- 2. Make sure we manage on our own income**
- 3. Ensure that companies and organizations take social responsibility and contribute to the community (take responsibility for creating jobs for everyone and ensure that they give back to the local community).**
- 4. In order to understand how much money we can afford to spend, it might be a good idea to do the same thing that companies do, namely to make a budget! A budget is an overview of all the money we earn in a period, as well as what we will spend for a period.**





# ECONOMY AND HOUSING

## BUDGET

### Budget

A budget starts with money entering your account. This is money, also called income, that you earn or receive. This could be, for example, salary, gift of money, allowances or disability benefits.

Everyone has to spend money to live. We have to buy food, clothes, pay off loans and pay our bills. These are necessary expenses.

Once the income has entered your account and the expenses have been paid, you can plan what you can spend on other things. It is wise not to use up all the money at once.

Maybe you manage to spend even a little less money than what is in the budget? Then it may be a good idea to save these in a separate account.

***Here is an example of a personal budget:***

***Income:***

***Salary: NOK 20,000***

***Extra job: NOK 5,000***

***Total income is therefore NOK 25,000***

***Expenditure:***

***Mortgage: NOK 10,000***

***Electricity: NOK 1,500***

***Telephone bill: NOK 500***

***Cable TV and internet: NOK 1,000***

***Food: NOK 5,000***

***Transport (bus, train tickets, fuel): NOK 2,000***

***Leisure activities (Training, cinema/theatre, concerts): NOK 2,000***

***Clothes and shoes: NOK 1,000***

***Total expenses are therefore NOK 23,000***

***If we subtract the expenses from the income, we see:***

***NOK 25,000 - NOK 23,000 = NOK 2,000.***

***This means that we have saved NOK 2,000 in one month.***

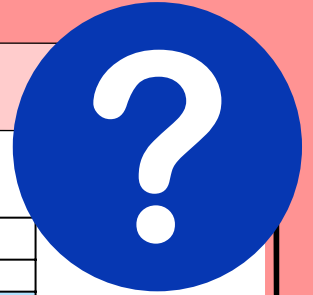


# ECONOMY AND HOUSING

In this example, the person spends all the money earned each month, but still saves a portion of the income for the future. It may be a good idea to adjust the budget slightly from month to month, depending on whether there are any additional costs (for example, a birthday present or a trip to the south). It is also important to remember that consumption should not exceed earnings, as financial problems may arise.

## EXERCISE

Here you can fill in and create your own budget for a month:



BUDGET for .....		
	BUDGET	ACTUALLY USED
<b>INCOME</b>		
Payment		
Pension		
Other		
<b>REGULAR EXPENSES</b>		
Residence		
Current		
TV/Internet etc		
Telephone		
Along with		
Travel/car/bus etc		
Other		
<b>NOT FIXED EXPENSES</b>		
Clothes		
Eat outside		
Training and leisure		
Other		
<b>MONEY LEFT</b>		
Sparing		

# ECONOMY AND HOUSING

## BankID

### BankID

**BankID is an electronic way of identifying ourselves online. This means that with BankID we can prove that we are who we say we are. To use BankID, we therefore have to use a code and use a password that only we ourselves know. Once we have done that we can access our bank. Here we can see how much money we have in the account, and get an overview of our finances. We can also pay bills, apply for loans, etc.**

**We can use BankID for other things too.**

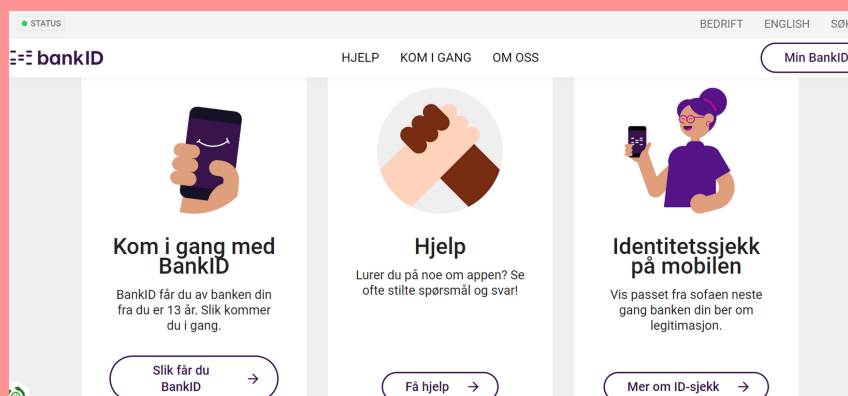
**We can use BankID for many things online where we need to show who we are. Important pages that require a BankID are Helsenorge where we can get an overview of all our contact with the health services. We can also receive and send messages.**

**The Swedish Tax Agency and Nav are also important pages where we can use BankID to access the pages and take the necessary actions.**

**When you have to manage your own finances, it will be very useful today to create a BankID so that you don't have to show up at the bank, or at public offices such as NAV, the doctor etc.**

**There are different ways to create electronic identification online, but the most common way in Norway is BankID. Contact your bank for help and training in using BankID.**

**Here you can read and learn more about bank id...  
<https://www.bankid.no/privat/>**



# ECONOMY AND HOUSING

## RESIDENCE

**In Norway, everyone has the right to choose where they want to live and who they will live with.**

**The CRPD (UN Convention on the Rights of Persons with Disabilities) states that the right to adequate housing is a fundamental human right. The convention requires the countries to ensure equal access to housing and housing environments, and to take measures to prevent discrimination due to disability in connection with housing. The CRPD also emphasizes that housing must be accessible, safe, healthy, sustainable, inclusive and affordable for people with disabilities.**

**According to Statistics Norway, almost 80% own their own home in Norway. Owning your own home has proven to be economically beneficial in Norway for a long time. Nevertheless, there are big differences in owning a home when you look at different groups. Among single people in Norway, the share of ownership is 60%. For people with a diagnosis of mental retardation, only 16% own a home (source: municipal surveys).**

**The municipal surveys also show that between 20 and 25% of people with a diagnosis of mental retardation live in independent housing. It shows that there are almost twice as many people who wish to live independently.**

### Reflection

**The CRPD shows that we have rights to access housing, but does everyone have the same opportunity to live as they wish in Norway?**



# ECONOMY AND HOUSING

## Home, own or rent?

There is no doubt that owning your own home has been very beneficial financially. The costs of owning in the form of interest, installments, municipal taxes are often lower than what a monthly rent would be for the same type of home. In addition, it turns out that the value of the home increases over time, which means that you can make good money from owning your own home. The challenges of owning are that you need income and equity to get a loan from the bank. Another challenge is that you have a responsibility to keep the home in order, both out of consideration for neighbors and to prevent the home losing value. It is also important to remember that you cannot be completely sure that the value of the home will only increase in the future. The world has experienced sudden economic downturns which have meant that many have problems paying interest on their loans and where house values have plummeted.

### Reflection

Where and how would you live if you could choose freely, and money was no obstacle?

Where and how would you like to live if you have to deal with a "normal" income?

## EXERCISE

Use the internet to find information about housing/finance online that may be useful for you.

Resource:

<https://www.husbanken.no/person/veileder-utviklingshemmede/>



# ECONOMY AND HOUSING

## Loan

**If you want to buy a home, most people need to contact their bank to ask for a loan. We call this a mortgage.**

**There are different types of loans such as car loans, consumer loans, credit loans.**

**Not all loans are equally favorable. The most decisive thing for whether you have a reasonable loan will be to look at the interest rate. It is important to compare the interest rate your bank gives you with what other banks offer.**

**Sometimes the municipality and state can also help by providing loans. These loans will usually be even better than the ones the banks give, but you have to meet special requirements to get such loans.**

## Savings advice and financial tips:

- 1. Set a budget: Create an overview of income and expenses, and set a realistic monthly budget.**
- 2. Avoid unnecessary purchases: Think twice before buying something and ask yourself if you really need it**
- 3. Change your shopping habits: Choose affordable options and buy products that are on sale.**
- 4. Have an emergency fund: Set up an account that is used only in case of unforeseen events, such as a car repair or an illness. This is often called a buffer.**
- 5. Search for good deals: Use the internet to find good deals and discounts on things you need.**
- 6. Pay your bills on time: Avoid extra fees for late payments.**
- 7. Save regularly: Set up automatic savings from the salary account to the savings account.**
- 8. Avoid credit card debt: Always pay your credit card bill in full each month and avoid interest.**
- 9. Invest in yourself: further your education or learn something new that can increase your income in the long term.**
- 10. Monitor your finances: Regularly review your financial situation and adjust your budget as needed.**

**2023**

**Obchodní akademie Olgy Havlové, Janské Lázně**