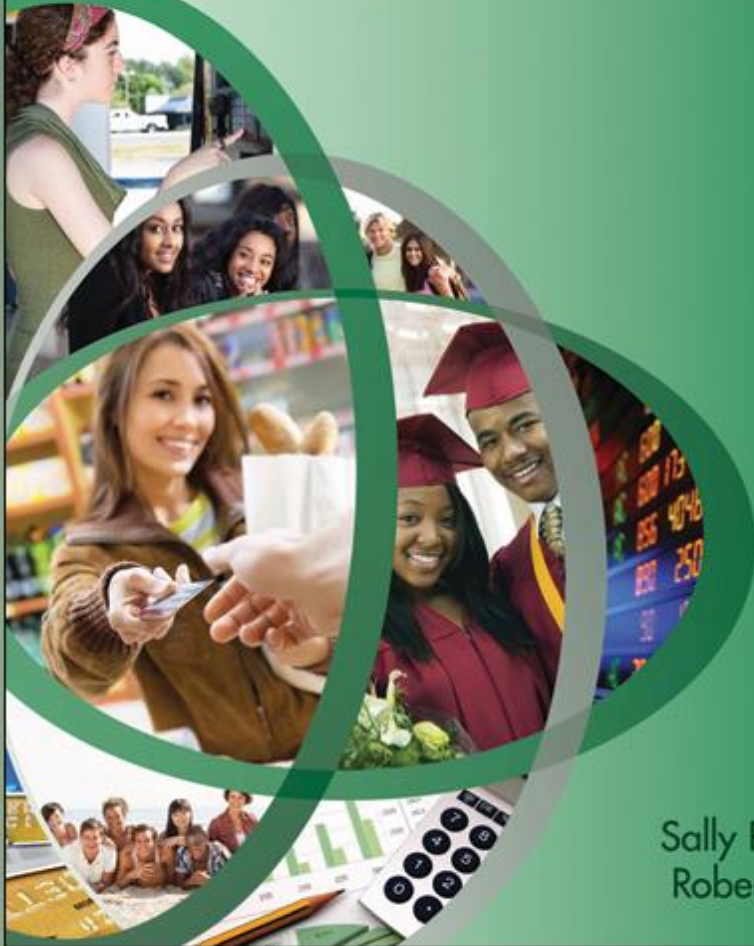


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Foundations of Personal Finance

Ninth Edition



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PowerPoint Presentations for

Foundations of Personal Finance

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Chapter 11

Health and Wellness

Section 11.1

STAYING HEALTHY

Objectives

- Describe ways to always be at your best.
- State your consumer rights as a patient.
- Select qualified health-care professionals and evaluate the quality of care provided in health-care facilities.
- Explain correct ways to purchase drugs and medicines that you need for your health.

Terms

- primary care physician
- specialist
- walk-in clinic
- prescription drug
- over-the-counter drug
- generic drug
- dietary supplement

At Your Best

Keys to Looking and Feeling Your Best at Every Stage of Life

- Adequate sleep, rest, and relaxation
- Regular exercise and physical activity
- A well-balanced, nutritious diet
- Maintaining a healthy weight
- Competent medical and dental care
- Attention to known safety precautions
- Attention to posture and grooming
- Challenge, achievement, involvement
- Positive mental attitude
- Family, friendship, and support
- Effective control of stress
- Avoidance of tobacco and drugs

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Health-Care Providers

- **Primary care physician** is trained to diagnose and treat a variety of illnesses
 - Oversees general treatment for most patients
 - May refer you to a specialist for some health problems
- A **specialist** is a physician with additional education and training in a specific branch of medicine

Walk-in Clinic

- A **walk-in clinic** provides routine medical care (minor injuries, minor infections, and minor illnesses) with short waiting times, sometimes open evenings and weekends

Drugs and Medicines

- A **prescription drug** is a medication that requires a doctor's order
- An **over-the-counter drug** is a nonprescription medication such as painkillers, vitamins, and cough medicine
- A **generic drug** is sold by its common name and usually costs considerably less than the brand-name drug with the same active ingredients
- A **dietary supplement** is intended to enhance your diet with vitamins, minerals, herbs, and other substances

Did You Know?

Dietary supplements are not tested or approved by the FDA. They can be helpful, harmless, risky, or dangerous depending on what substances they contain, their potential interaction with prescription medicines, or other supplements you may use.

Buying Drugs, Medicines, and Supplements Online

- Refuse to buy from sites that:
 - Sell prescription drugs without a legal prescription
 - Do not identify themselves or provide a US address and phone number
 - Do not provide access to a registered pharmacist who is qualified to answer questions
 - Advertise new and quick cures for all types of illnesses and ailments
 - Make unsubstantiated and unbelievable claims

Tobacco Products

- Smoking is linked to:
 - Heart disease
 - Cancer
 - Lung disease
 - Digestive problems
 - Infertility
 - Premature aging
 - Yellow teeth
 - Bad breath
- Secondhand smoke raises your health risks
- Chewing tobacco is linked to cancer of the throat, lips, and gums

In Your Opinion

Do you think it is fair for health insurance and life insurance companies to charge smokers a higher premium than nonsmokers?

Review 11.1

- Are dietary supplements tested and approved by the FDA?
 - No
- What type of clinic typically treats minor infections, minor injuries and other minor illnesses without an appointment?
 - Walk-in clinic



Section 11.2

FITNESS AND LEISURE

Objectives

- List factors to consider when evaluating a fitness and weight-loss program.
- Compare and evaluate personal grooming products and services.
- Manage the money and time you spend pursuing fun and leisure activities.

Terms

- physical fitness
- body composition
- hypoallergenic

Fitness and Weight-Loss Programs

- **Physical fitness** is when all body systems function efficiently for heart health, muscle strength, power, endurance, flexibility, and body composition
- **Body composition** is proportions of muscle, bone, and fat that make up body weight

Fitness and Weight-Loss Programs (Continued)

Rewards of a Sound Physical Fitness Routine

Health	Performance	Appearance and Well-Being
<ul style="list-style-type: none"> ● Improved heart and lung efficiency ● Lowered cholesterol levels ● Improved muscle strength ● Lower blood pressure ● Weight management ● Stronger immune system ● Stronger bones and bone density ● Fewer injuries ● Better resistance to minor and serious illnesses 	<ul style="list-style-type: none"> ● Mental alertness and agility ● Stress management ● Higher productivity ● Better balance ● More energy ● Better sleep ● Improved memory ● Better focus and concentration ● Quicker thinking and reactions 	<ul style="list-style-type: none"> ● Weight control ● Improved muscle tone ● Better posture ● Improved self-image ● Lower anxiety levels ● Improved emotional stability ● An alert, healthy look ● Opportunity to meet new people and share activities ● Positive mental outlook

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Guarding Against False Claims

- Be wary of fitness and weight-loss programs that claim:
 - Quick and easy weight loss
 - Quirky diets and nutrition supplements that supposedly cure serious diseases
 - Effective secret cures your doctor does not know
 - Cure-alls to treat a wide range of unrelated diseases
 - Untried or unproven remedies

Personal Care Products

- When buying cosmetics or grooming aids, consider:
 - Is it safe to use?
 - Will it work?
 - Is it a good buy?
 - Do I need it?

Cosmetics, Safety, and the Law

- The FDA requires manufacturers who do not test a product for safety to place a warning on the label “the safety of this product has not been determined”
- Labels must have directions for safe use of products that may be hazardous if misused
- **Hypoallergenic** means that a product does not contain ingredients likely to cause allergic reactions

Selecting Grooming Appliances

- When buying grooming appliances:
 - Make sure you really need it and will use it
 - Do not pay extra for features you will not use
 - Make sure the appliance is made by a reputable company and sold by a reliable retailer
 - Look for the Underwriters Laboratory (UL) symbol to make sure the product meets industry safety standards

Selecting Sports and Hobby Equipment

- Anticipate costs and consider less costly activities
- Find out what equipment is recommended and how much you are likely to pay
- Learn to judge quality and performance; buy (or rent) equipment that suits your ability, interests, and budget
- Check end-of-season sales, equipment exchanges, classified ads, etc.

Discussion

Have you and your family found ways to save money on sporting goods?

Travel and Vacation Planning

- How will you travel?
- Where will you stay?
- What are the special things to see and do?
- How much will it all cost?

In Your Opinion

What are ways you can save money when traveling?

Review 11.2

- What is the term that means that a product does not contain ingredients likely to cause allergic reactions?
 - Hypoallergenic
- What should you look for on a product to make sure it meets industry safety standards?
 - The Underwriters Laboratory (UL) symbol