# Manuals for Real Life

A Teen's Guide to Personal
Development and Financial Education

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# Contents


**My Story** ..... **6**

**Part One - Basic Principles of Personal Development** ..... **8**

S.M.A.R.T. Goals How to Turn I Wish into I Can Start Here ..... 10

Dreamboard A Board for Your Dreams ..... 18

Personal Values ..... 22

I Have No Time How Much Room Do You Make for Important Things ..... 30

Exploring Your Vocation with the Ikigai Model ..... 36

Successful People Look for Solutions while Others Look for Excuses ..... 44

Your Attitude Rather than Your Aptitude Determines Your Altitude ..... 51

Do Not Let the Limits of Others Become Your Own ..... 57

Obstacles Are There to Be Overcome Rather than to Stop You ..... 63

A Journal of Goals and Achievements ..... 69

How to Stop Worrying and Start Living ..... 75

The Habits of Successful People ..... 81

Productivity Habits That Help and Distractions That Get in the Way ..... 88

The Pareto Principle Some Efforts Produce Greater Results than Others ..... 92

We Are the Average of Our Five Closest Friends ..... 95

Do Good for Others without Harming Yourself and Care for Yourself without Harming Others ..... 100

Depression Can Be Treated and You Can Feel Well Again ..... 105

Critical Thinking Not Everything You Hear or Read Is True ..... 108

How to Make Decisions When You Cannot Have Everything ..... 112

How to Learn ..... 116

A Mistake Does Not Define Your Worth ..... 120

What Does a Successful Life Mean to You ..... 123

**Part Two Basic Principles of Financial Education** ..... **126**

Assets and Liabilities Income and Expenses Understanding Your Financial Situation ..... 128

How and Why to Track Income and Expenses ..... 135

How to Build a Budget ..... 142

Financial Jars Give Every Amount a Purpose ..... 148

Save before Spending Start with an Emergency Fund ..... 153

Learn before You Invest ..... 158

Limiting and Helpful Beliefs about Money ..... 164

Active and Passive Income ..... 169

Sources of Income ..... 175

For a Higher Income Work Smarter Rather than More ..... 181

The Difference between an Employee and an Entrepreneur ..... 184

The Business Plan What to Check before Setting Up a Company ..... 189
Wants and Needs How to Choose What You Buy ..... 193
Earn the Money before Spending It ..... 198
Wait Twenty Four Hours before an Important Purchase ..... 202
When You Buy to Impress ..... 206
Loans ..... 210
Paying Off Debt The Debt Snowball Method ..... 216
Financial Stability and Financial Independence ..... 221
Money in a Relationship Together or Separately ..... 226
Habits That Build Financial Wellbeing and Habits That Weaken the Budget ..... 232
Think Big and Begin with Steps That Fit Your Possibilities ..... 237
Notice Opportunities and Assess Obstacles ..... 238
Use Some of Your Money to Build Wealth ..... 239
Net Worth Tracking How Your Financial Situation Changes ..... 240
Economic Seasons Preparing for Good Times and Crises ..... 245
During a Crisis Some People Cry and Others Sell Handkerchiefs ..... 251
Patience and Delayed Gratification ..... 252
Digital Money Is Still Money ..... 254
Your Bank Account and Card What You Need to Understand ..... 256
Recognising Fraud and Promises of Getting Rich Quickly ..... 258
Inflation Why the Same Amount Buys Less ..... 260
Compound Interest When Interest Begins to Earn Interest ..... 262
Your First Salary Gross Pay Net Pay and the Amount in Your Account ..... 264
Before You Sign Contracts and Financial Obligations ..... 266
Insurance Which Risks You Transfer and What You Pay ..... 268
First Steps towards an Independent Financial Life ..... 270
Closing Thoughts The Life You Are Building ..... 272
**Bibliography ..... 274**
Acknowledgements ..... 276

# My Story

I was born in Romania in 1974. At twelve, I began learning French, which became a great passion of mine. On 14 July 1988, I visited France for the first time, on its national holiday.

At secondary school, I took part in French language competitions and visited France several more times. The country fascinated me from the start. Romania is also a very beautiful country, with warm, welcoming people, but I felt a special attraction to France. Over time, I wanted more and more to live there.

I studied medicine, but realised that I did not want to work in the field. After graduating, I chose to change direction, although I still did not know what else I could do.

It was the first time I had “jumped into the unknown without a parachute”, as I like to put it.

People would ask me:

“Isn't it a shame to give up six years of study?”

And I would reply:

“But isn't it a shame to spend all the years ahead doing something I don't enjoy?”

I then took courses in computing and accounting and discovered that both fields fascinated me. I worked as a software tester for two French IT companies, where I learned to work with databases and program in Gupta Team Developer. During that time, I travelled extensively in France again, and my wish to live there stayed with me.

Another passion of mine is dogs, especially cockers and setters: breeding them, selecting breeding stock and taking part in dog shows. I began breeding pedigree cockers at seventeen and still do so today.

While I was at university, the then president of the French spaniel club invited me to take part in dog shows in France. He introduced me to breeders, and I made friends among them. My thanks to everyone who welcomed me into their home!

In 2004, after leaving the second French company I had worked for, I founded my own company, Safir Informatica. I began developing accounting, business management and payroll software. Later, I brought these programs together in SafirERP, an IT system that helps companies manage their operations efficiently.

In 2013, I began developing an online version, rewriting the program in PHP. That was how SafirERP Online came into being.

In 2014, I received the most beautiful gift of my life: my son, Ștefan.

Over the years, I have read a great deal about psychology, personal development, romantic relationships, financial education, raising children and spirituality. These are subjects I am passionate about, and I have tried to learn things from them that I could use in my own life.

Gradually, I wanted to share with teenagers the ideas that had helped me and that I would have liked to know earlier. That was how the idea of writing Manuals for Real Life began.

Change was not easy for me in every area, however. I was in a relationship for seventeen years. Although I had realised that it was not heading in the direction I wanted, I found it very difficult to leave.

In 2025, I fulfilled my dream of moving to France with my son. There, I set up a new software company, Logiciels Saphyr, and began translating the two ERP programs and adapting them for the French market.

In 2026, the time also came to turn into reality the dream of writing and publishing the manuals for teenagers that I had been thinking about for many years.

Through these books, I hope to encourage young people to live courageously, pursue their dreams and hold on to their freedom to discover what they can achieve.

I want them to know that they can change direction when they realise their chosen path no longer suits them, and that other people's discouraging opinions should not decide for them.

Looking back, I see a journey with several changes of direction, difficult moments and the joy of dreams fulfilled. I share my story with you in the hope that you will find in it the courage to follow your own path, even if you do not yet have all the answers. I would like you to remember that you can discover new possibilities at any age, and that the years ahead deserve to be lived in a way that makes sense to you.

# Part One - Basic Principles of Personal Development

During your teenage years, the world starts asking you to make more and more choices. What do you enjoy? What are you good at? What would you like to study? How do you imagine your future?

Perhaps you already have a few answers. Perhaps you are still exploring. You do not need to know your whole path before you begin discovering who you are.

Personal development means learning about yourself and building your ability to choose, act and adapt. It can include understanding your values, discovering your interests, practising skills and changing habits that get in your way.

**Your starting point is yourself as you are now, with your resources, questions and difficulties.**

In this part, we will explore how to set goals, use your time and attention, and respond to obstacles, mistakes or discouragement. We will also reflect on the influence of the people around you and on how you define a successful life.

The ideas and exercises invite you to explore. Some will be useful straight away; others will make more sense later. You can try them and adapt them to your circumstances.

Progress does not happen at the same pace for everyone. There are times when you move forward quickly and times when you need rest, clarity or support. Ask for help when you need it: from a parent, a teacher, a trusted friend or a professional.

As you read, ask yourself:

“What am I discovering about myself?”

“What would I like to try?”

“What kind of life do I want to build?”

The aim of this part is to offer guidance for your own journey and the courage to explore it. You can begin with a small choice, then learn from your experiences.

# S.M.A.R.T. Goals How to Turn I Wish into I Can Start Here

Perhaps you have said to yourself at some point: “I want better grades”, “I want to save money”, “I want to learn a foreign language” or “I want to be more organised”.

These are natural wishes. But what do you do after saying them?

Sometimes you start enthusiastically, then no longer know how to continue. At other times, you put off starting until Monday, the holidays or the day when you will have more time. And the wish stays somewhere in your mind without turning into a change.

That does not mean you are lazy or incapable. Perhaps you need to clarify what you want and what the first step is.

A well-defined goal gives you a direction. It helps you choose what to do today and see whether what you are doing brings you closer to your desired result.

One method you can use is the S.M.A.R.T. method.

### What does S.M.A.R.T. mean?

In this method, each letter in the word “smart” stands for a characteristic of a goal:

| Letter | Characteristic | A helpful question |
|---|---|---|
| S | Specific | What exactly do I want to achieve? |
| M | Measurable | How will I see progress and the result? |
| A | Achievable | Can I do this with the time and resources available? |
| R | Relevant | Why does it matter to me? |
| T | Time-bound | By when do I want to get there? |

There are several versions of these terms. We will use these to build clear goals that fit your life.

Let's look at them one by one.

### S — Specific: say exactly what you want

“I want to do better at school” is an intention. But it is so broad that it does not tell you where to start.

In which subject? What exactly are you finding difficult? Do you want to understand the lessons, finish your homework on time or prepare for an exam?

A more specific goal could be:

“I want to learn to solve fraction problems correctly.”

Now you know where to focus your attention.

Similarly, “I want to save money” can become:

“I want to save up for a bicycle.”

And “I want to learn French” can become:

“I want to be able to have a simple conversation in French about myself, school and my favourite activities.”

The more clearly you describe your goal, the easier it will be to choose the right steps.

Ask yourself: If someone else read my goal, would they understand what I want to achieve?

**M — Measurable: make progress visible**

When you work towards something, you need to be able to see whether you are making progress.

If your goal is "I want to read more", what does "more" mean? One extra page? One book a year? Two books a month?

A measurable version could be:

"I want to read two books of my choice in the next eight weeks."

For savings, you can set an amount:

"I want to save 300 euros."

For fractions, you can use a way of checking your achievement:

"I want to solve at least eight out of ten problems correctly, without help."

Measurable does not mean that everything that matters has to be reduced to a number. Sometimes the evidence is something you manage to do: prepare a meal by yourself, write a CV or give a presentation from start to finish.

The measure should show your progress without becoming a reason to punish yourself.

If you have read one of the two books you planned to read, you have achieved something. You can look at what prevented you from continuing and how to adjust your plan.

Ask yourself: What concrete evidence will show me that I have taken a step forward?

**A — Achievable: choose a challenge you can sustain**

A goal can be ambitious and achievable at the same time.

If you have not run for a long time, aiming to run ten kilometres every morning may be too much at first. A more suitable step could be alternating walking with gentle running a few times a week, taking into account your health and age-appropriate recommendations.

Similarly, if you have school, homework and other responsibilities, a plan involving four extra hours of study every day may not fit into your life.

Before setting your goal, look at your resources:

How much time do you realistically have?

What do you already know, and what do you still need to learn?

Do you need money, materials or help?

What responsibilities do you need to take into account?

Suppose you want to save 300 euros in three months, but can only put aside 50 euros a month. You could extend the deadline to six months or choose a smaller goal to begin with.

This adjustment shows that you are building your plan on reality.

A good goal requires effort, but also leaves room for rest, school, friends and unexpected situations.

Ask yourself: Can I keep this plan going during an ordinary week, when I am not particularly motivated?

**R — Relevant: find out why it matters to you**

You can have a clear, measurable, achievable goal that means very little to you.

Perhaps you want to learn an instrument because your friend plays it. Perhaps you are considering a particular profession because your parents value it. Perhaps you want an expensive phone because almost all your classmates have one.

Other people's influence is natural. Still, it is worth asking yourself what you want.

“I want to learn English so I can understand the programming resources that interest me.”

“I want to save up for a bicycle because I enjoy riding with my friends and want to contribute towards buying it.”

“I want to organise my homework so I don't spend every Sunday evening trying to catch up on everything.”

When you know your reason, you can return to it on days when the effort feels difficult.

Some goals are linked to obligations. Perhaps you do not enjoy a subject, but need to understand it to pass an exam. That can also be a relevant reason.

Not every goal has to be spectacular. Getting your things ready for the next day or learning to cook something simple can make your life easier.

Ask yourself: What will this goal bring me, and why is it worth giving it time?

**T — Time-bound: set a deadline**

“Someday” leaves plenty of room for putting things off.

A deadline helps you organise your steps:

“By the end of the month, I will finish the first draft of my presentation.”

“Over the next six months, I will save 300 euros.”

For larger goals, you can also set milestones. If you have six months to save, you can check how much you have put aside at the end of each month.

The deadline needs to take the required effort into account. If you have chosen too short a period, you can change it after an honest assessment.

Ask yourself: What is my final deadline, and when will I check my progress?

**A complete example: from wish to goal**

We start with:

“I want to save money.”

By applying the five criteria, we can arrive at:

“Over the next six months, I will save 300 euros towards a bicycle, putting aside 50 euros a month from my pocket money. I will record each amount saved and check the total at the end of the month.”

This goal is:

Specific: you are saving for a bicycle.

Measurable: you are working towards 300 euros.

Achievable: the 50 euros a month fits your budget, after taking necessary expenses into account.

Relevant: the bicycle is something you want and will use.

Time-bound: you have a six-month deadline.

If the bicycle costs more, the 300 euros can be your contribution. It is a good idea to clarify at the start whether your family will cover the rest or whether you will keep saving.

**A goal needs a plan**

Once you have written down what you want to achieve, decide what you will do.

For a savings goal, the plan can be simple:

I choose where to keep the money.

I put aside the agreed amount when I receive my pocket money.

I record how much I have saved.

I check each month whether the plan still fits my budget.

For a learning goal, the plan can specify the days, the length of the sessions and the resources you will use.

It helps to link the action to a clear moment:

“On Mondays, Wednesdays and Fridays, after my snack, I will spend twenty minutes working on fraction problems.”

That way, you do not have to decide every day when to start.

**Choose actions that depend on you**

Some results also depend on other people or circumstances.

You can aim to prepare for a competition, but cannot guarantee that you will win. You can work towards a better grade, but you do not control every question in the test.

That is why it is useful to have both a desired result and an action goal.

Desired result: “I want to score at least 8 out of 10 on the next test.”

My actions: “Over the next three weeks, I will work for twenty minutes four times a week and ask for explanations of the problems I do not understand.”

The result gives you direction. The actions show you what to do.

In relationships with other people, this difference is even more important. “I want a particular person to like me” is not a result you can control. You can, however, start a conversation respectfully, express your interest and accept the answer you receive.

**When the plan does not work**

There will be days when you do not do what you intended.

Perhaps you are tired, something urgent comes up or you discover that the task is harder than you thought. One missed day does not cancel the steps you have already taken.

Instead of concluding “I can't do this”, try to find out what happened:

Have I chosen a goal that is too big?

Have I underestimated the time needed?

Do I need explanations or support?

Does the time I chose to work suit me?

Does this goal still matter to me?

Sometimes you need consistency. At other times, you need to change the plan.

If you wanted to read for thirty minutes a day but consistently manage only ten, you can start there. If you do not understand the problems, spending more time looking at them on your own may not be enough; you may need to ask for help.

Reviewing your goal is part of learning.

**Exercise: build your first S.M.A.R.T. goal**

Choose one wish that you want to begin turning into action.

**My wish is:**

……

**S — What exactly do I want to achieve?**

.....

**M — How will I see progress and success?**

.....

**A — What time, resources and help do I have available?**

.....

**R — Why does it matter to me?**

.....

**T — By when do I want to achieve it?**

.....

Now write your goal in one sentence:

"By ....., I will ....., and I will track my progress by ....."

Then complete:

**The first step I will take is:**

.....

**I will take this step on:**

.....

**One possible obstacle is:**

.....

**If it arises, I will:**

.....

**I will check my progress on:**

.....

**Goals help you grow, but do not determine your worth**

You can learn from the way you pursue your goals: what you enjoy, what tires you, when you need help and which habits work for you.

However, your worth does not depend on a grade, an amount saved or the number of things ticked off in a planner. You also need time for rest, play, friendships and discoveries without a predetermined outcome.

The S.M.A.R.T. method is a tool you can use when you want to give shape to an intention. You do not have to organise every moment of your life through it.

To begin, choose something that matters to you. Define it clearly, make room for it in your schedule and start with a step you can take.

**You do not need to know the whole path today. You need to know the next step.**