

CHAPTER 3

Meeting Life Challenges

CBSE Class 12 · Psychology · Chapter 3

CBSE · Psychology · Class 12

WHAT THIS CHAPTER DOES

A Define stress + distinguish eustress from distress.

B Master Selye's GAS (alarm → resistance → exhaustion) in order.

Boards prep that builds confidence, not anxiety.

TODAY'S MISSION

Today's mission

1

Define stress + distinguish eustress from distress.

2

Master Selye's GAS (alarm → resistance → exhaustion) in order.

3

Distinguish problem-focused / emotion-focused coping + Endler & Parker's 3 styles.

4

Score 6/7 marks on this chapter's slice.

WHY THIS MATTERS

Why this chapter matters

1

5-7 marks every CBSE board paper.

2

GAS + coping are the two highest-frequency questions in the whole paper.

3

Practical: real tools for managing exam stress and building resilience.

TOPIC

A

The nature + types of stress

THEOREM · LOAD-BEARING RESULT

What is stress?

” **STRESS** is the pattern of cognitive, emotional, and physiological responses to events (stressors) that are **APPRAISED** as taxing or exceeding one's coping resources (Lazarus). A **STRESSOR** is the event/demand; **STRESS** is the response; **STRAIN** is the wear-and-tear that results.

STATEMENT

Stress is not always harmful. EUSTRESS is positive, motivating stress that energises performance; DISTRESS is harmful, overwhelming stress that impairs functioning (both

WHY THIS MATTERS

- Defining stress as an **APPRAISED** relationship between person and environment (not the event alone) explains why the same event stresses one person and energises another — it is the interpretation, not the event, that matters.

WATCH OUT FOR

NOTE Don't say 'all stress is bad'. Eustress is positive. The aim is to **MANAGE** stress, not abolish it.

TOPIC

Types + sources of stress

PHYSICAL & ENVIRONMENTAL STRESS

Physical and environmental stress arises from demands placed on the body and from features of the surroundings — extremes of temperature, noise, pollution, crowding, natural disasters, and bodily strain such as illness, injury, or lack of sleep. These stressors

PSYCHOLOGICAL STRESS — FRUSTRATION, CONFLICT, PRESSURE

Psychological stress is internal, arising from the mind's interpretation of events. NCERT names four sub-types: **FRUSTRATION** (a blocked goal — e.g. failing to get a desired college seat); **CONFLICT** (two incompatible needs or goals — approach-avoidance-

SOCIAL STRESS

Social stress is induced by interaction with other people and by social events — the death of a loved one, divorce or relationship breakdown, loss of a job, social isolation, peer rejection, family disputes, and the pressures of social roles and hierarchies. Because humans are deeply social, disruption of important

SOURCES: LIFE EVENTS, HASSLES, TRAUMATIC EVENTS

NCERT classifies the **SOURCES** of stress into three: **LIFE EVENTS** — major changes that disrupt routine and demand adjustment (marriage, moving, a death, a new job; measured by Holmes & Rahe's Social Readjustment Rating Scale); **HASSLES** — the

TOPIC

B

Selye's General Adaptation Syndrome

WORKED EXAMPLE

Selye's 3 stages (in order)

- 1** STAGE 1 — ALARM REACTION: the body perceives the threat; sympathetic nervous system + adrenal glands trigger 'fight-or-flight'; adrenaline + cortisol surge; heart rate, blood pressure, and energy mobilisation rise. Resistance to the stressor is briefly LOWERED.
- 2** STAGE 2 — RESISTANCE: if the stressor continues, the body ADAPTS and copes; arousal stays high but stabilises; bodily resources are used to resist. The person may appear to be managing, but resources are draining.
- 3** STAGE 3 — EXHAUSTION: if the stressor persists too long, adaptive resources DEplete; immune function collapses; vulnerability to the 'diseases of adaptation' (ulcers, hypertension, heart disease) rises; burnout or breakdown follows.
- 4** KEY: the order is FIXED — alarm always first. GAS shows that CHRONIC stress (long time in resistance leading to exhaustion), not acute stress, is most damaging to health.

TOPIC

C

Lazarus's cognitive appraisal

THEOREM · LOAD-BEARING RESULT

Cognitive appraisal (Lazarus)



Richard Lazarus argued that whether an event causes stress depends on how the person **APPRAISES** (evaluates) it. Appraisal happens in two interacting forms — **PRIMARY** and **SECONDARY** — which together determine the experienced level of stress.

STATEMENT

PRIMARY APPRAISAL asks 'Is this event a **THREAT** to me?' — it can be judged **IRRELEVANT, POSITIVE, or STRESSFUL**; if stressful, it is further appraised as **HARM-LOSS** (damage already done),

WHY THIS MATTERS

- Because the **SAME** event can be appraised as harmless, threatening, or challenging by different people, appraisal explains individual differences in stress reactivity better than the event itself.

WATCH OUT FOR

NOTE 'Primary' and 'secondary' refer to **TYPE/importance** of evaluation, **NOT** a strict time sequence — the two appraisals interact continuously.

TOPIC

D

Effects of stress + the stress- illness link

TOPIC

How stress affects mind + body

FOUR KINDS OF EFFECT

Stress produces effects across four domains. **EMOTIONAL** effects include anxiety, depression, irritability, mood swings, and feeling overwhelmed. **PHYSIOLOGICAL** effects include the release of adrenaline and cortisol, raised blood pressure, headaches, muscle tension, and disturbed

STRESS AND THE IMMUNE SYSTEM (PNI)

PSYCHONEUROIMMUNOLOGY (PNI) studies how psychological states influence the immune system through the nervous and endocrine systems. Under chronic stress the adrenal glands keep secreting **CORTISOL**, which **SUPPRESSES** immune activity — reducing the number and effectiveness of natural killer (NK) cells and T-lymphocytes,

TYPE A / B / C / D PERSONALITY

Personality moderates the stress-illness link. **TYPE A** people are competitive, hostile, impatient, and time-urgent — at higher risk of **CORONARY HEART DISEASE** (Friedman & Rosenman). **TYPE B** people are relaxed, easy-going, and patient — relatively

BURNOUT + LIFESTYLE

BURNOUT is a state of physical, emotional, and attitudinal **EXHAUSTION** resulting from prolonged, unrelieved stress — marked by chronic fatigue, cynicism/detachment, and a sense of reduced accomplishment, common in caregiving and high-demand jobs

TOPIC

E

Coping with stress

TOPIC

Two taxonomies of coping

**LAZARUS & FOLKMAN —
PROBLEM-FOCUSED**

PROBLEM-FOCUSED coping acts directly on the **STRESSOR** to change the stressful situation — gathering information, defining the problem, generating and weighing alternatives, making a plan, and taking concrete action. It is the appropriate strategy when the stressor is

**LAZARUS & FOLKMAN —
EMOTION-FOCUSED**

EMOTION-FOCUSED coping manages the **EMOTIONAL DISTRESS** the stressor causes rather than the stressor itself — through reappraisal (re-framing the situation), acceptance, seeking emotional support, relaxation, distraction, or sometimes denial. It is

**ENDLER & PARKER — 3
STYLES**

Endler & Parker proposed **THREE** coping styles. **TASK-ORIENTED** coping seeks information about the problem and acts to solve it (parallel to problem-focused). **EMOTION-ORIENTED** coping involves venting feelings, self-preoccupation, fantasising, and blaming

**MATCHING COPING TO THE
SITUATION**

No single style is universally best — effective coping **FLEXIBLY** matches the strategy to the appraisal of the stressor. Problem-focused / task-oriented coping suits **CONTROLLABLE** stressors that can be acted upon; emotion-focused coping suits

TOPIC

F

Stress management techniques

TOPIC

Six techniques to manage stress

RELAXATION + MEDITATION

RELAXATION TECHNIQUES — most notably progressive muscle relaxation, in which muscle groups are tensed and released in sequence — lower physiological arousal, reducing heart rate, blood pressure, and muscle tension. MEDITATION, including

BIOFEEDBACK

BIOFEEDBACK uses electronic instruments to MONITOR involuntary physiological processes — heart rate, muscle tension (EMG), skin temperature, brain waves — and feed the readings back to the person in real time (a tone or display). By watching the signal, the person learns to bring these normally

CREATIVE VISUALISATION + CBT

CREATIVE VISUALISATION uses deliberate mental IMAGERY of calm, safe, or successful scenarios to reduce anxiety and prepare for stressful events. COGNITIVE BEHAVIOURAL TECHNIQUES restructure the stress-producing thoughts themselves; the

EXERCISE

Regular EXERCISE — swimming, running, cycling, brisk walking — is a powerful stress-management tool. It releases ENDORPHINS that improve mood, lowers resting heart rate and blood pressure, improves cardiovascular fitness and sleep, discharges the physical tension that stress builds

TOPIC

G

Promoting positive health + well-being

TOPIC

Building resistance + resilience

STRESS RESISTANCE + HARDINESS

Some people stay healthy under high stress because of **STRESS RESISTANCE**, of which **HARDINESS** is the core. Kobasa described hardiness as the 'three C's': **COMMITMENT** (a sense of purpose and involvement in life rather than alienation), **CONTROL** (the belief that

LIFE SKILLS

LIFE SKILLS are adaptive abilities that enable a person to deal effectively with the demands and challenges of everyday life — and they can be **LEARNED** and improved. NCERT highlights **ASSERTIVENESS** (expressing one's needs honestly without aggression), **TIME MANAGEMENT**

RESILIENCE + POSITIVE ATTITUDE

RESILIENCE is the capacity to **ADAPT** to and recover from adversity, trauma, or significant stress — to 'bounce back'. It is not a fixed inborn trait but is **BUILT** through positive relationships, realistic optimism, problem-solving skills, emotional regulation, and a sense

SOCIAL SUPPORT + HEALTHY LIFESTYLE

SOCIAL SUPPORT — the comfort, care, esteem, and help available from family, friends, and community — is one of the strongest **BUFFERS** against stress. It works both directly (improving well-being) and as a buffer (cushioning the impact of stressors), providing emotional

TOPIC

All stress is harmful

TRAP → TRUTH

× **MISTAKE** Stress is always bad and should be eliminated entirely.

✓ **CORRECT** Not all stress is harmful. EUSTRESS is the positive, motivating stress that energises performance (a manageable deadline, an exciting challenge); DISTRESS is the harmful, overwhelming stress that impairs functioning. Hans Selye coined both terms. A moderate level of arousal (Yerkes-Dodson) actually OPTIMISES performance — the goal is to manage stress, not abolish it.

TOPIC

GAS stage order

TRAP → TRUTH

× **MISTAKE** The General Adaptation Syndrome stages are: resistance, alarm, exhaustion.

✓ **CORRECT** Selye's GAS has THREE stages in a FIXED order: (1) ALARM REACTION — the body's 'fight-or-flight' first response; adrenaline + cortisol surge. (2) RESISTANCE — the body adapts and copes; arousal stays high but stable. (3) EXHAUSTION — if the stressor persists, bodily resources deplete, immunity collapses, and illness/burnout follows. Alarm always comes FIRST. Reversing the order is the single most common board error.

TOPIC

Coping = removing the problem

TRAP → TRUTH

- × **MISTAKE** Coping always means solving or removing the source of stress.
- ✓ **CORRECT** Coping is BROADER than problem-solving. Lazarus & Folkman distinguish PROBLEM-FOCUSED coping (acting on the stressor itself — making a plan, seeking information) from EMOTION-FOCUSED coping (managing the emotional distress — reappraisal, acceptance, seeking comfort). When a stressor CANNOT be changed (e.g. bereavement), emotion-focused coping is the appropriate and healthy strategy — not a failure.

TOPIC

Primary vs secondary appraisal

TRAP → TRUTH

- × **MISTAKE** Primary appraisal happens first in time and secondary appraisal happens later.
- ✓ **CORRECT** Lazarus's PRIMARY appraisal asks 'Is this event a THREAT to me?' (irrelevant / positive / stressful — where stressful = harm-loss, threat, or challenge). SECONDARY appraisal asks 'Do I have the RESOURCES to COPE?'. 'Primary' and 'secondary' denote IMPORTANCE/type of evaluation, NOT strict time order — the two appraisals interact continuously, not in a rigid sequence.

TOPIC

Type A only

TRAP → TRUTH

× **MISTAKE** Only Type A personality is linked to stress-related illness.

✓ **CORRECT** There are FOUR personality-health types. TYPE A (competitive, time-urgent, hostile) → coronary heart disease. TYPE B (relaxed, easy-going) → protective. TYPE C (suppresses emotions, especially anger; compliant) → linked to cancer progression. TYPE D ('distressed' — chronic negative emotions + social inhibition) → linked to worse cardiac outcomes. Reducing the picture to 'Type A causes heart attacks' loses marks.

TOPIC

Immune system and stress

TRAP → TRUTH

- × **MISTAKE** Stress has no real effect on physical illness — it's 'all in the mind'.
- ✓ **CORRECT** PSYCHONEUROIMMUNOLOGY (PNI) studies how psychological states affect the immune system via the nervous and endocrine systems. Chronic stress raises cortisol, which **SUPPRESSES** immune function — fewer natural killer cells, slower wound healing, more susceptibility to infection. The stress-illness link is biologically real, not imaginary.

TOPIC

Resilience is fixed

TRAP → TRUTH

× **MISTAKE** Resilience is an inborn trait you either have or don't.

✓ **CORRECT** RESILIENCE — the capacity to adapt and bounce back from adversity — can be DEVELOPED. It is supported by LIFE SKILLS (assertiveness, time management, rational thinking, problem-solving, interpersonal skills), SOCIAL SUPPORT, positive thinking, and HARDINESS (the 3 C's: Commitment, Control, Challenge — Kobasa). It is learnable, not merely innate.

TOPPER TEMPLATE · MARK-BY-MARK

5-mark: 'Explain Selye's General Adaptation Syndrome.'

1 SETUP
1 m

Hans Selye (1936) studied the body's response to **PROLONGED** stress and proposed the **GENERAL ADAPTATION SYNDROME (GAS)** — a three-stage physiological pattern that occurs **REGARDLESS** of the specific stressor (the 'non-specific' response). 'General' = same reaction to many stressors; 'Adaptation' = the body tries to cope.

2 STAGE 1 — ALARM REACTION
1 m

ALARM REACTION: the first response. The body perceives the threat; the sympathetic nervous system and the adrenal glands activate 'fight-or-flight' — adrenaline + cortisol surge, heart rate and blood pressure rise, energy is mobilised. Resistance to the stressor is temporarily **LOWERED**.

3 STAGE 2 — RESISTANCE
1 m

RESISTANCE: if the stressor continues, the body **ADAPTS** and tries to cope. Physiological arousal stays high but stabilises; the body uses resources to resist the stressor. Outwardly the person may seem to be managing, but resources are being steadily drained.

4 STAGE 3 — EXHAUSTION
1 m

EXHAUSTION: if the stressor persists too long, the body's adaptive resources are **DEPLETED**. Immune function collapses, vulnerability to illness rises (the 'diseases of adaptation' — ulcers, hypertension, heart disease), and burnout, breakdown, or even death can follow.

5 SIGNIFICANCE
1 m

GAS established the biological reality of the stress-illness link and the role of the endocrine system in stress. It explains why **CHRONIC** stress (not acute) is most damaging to health — prolonged time in resistance leads inevitably to exhaustion.

TOPPER TEMPLATE · MARK-BY-MARK

5-mark: 'Explain the strategies / styles of coping with stress.'

1 DEFINE COPING
1 m

COPING is the dynamic, conscious effort to manage the demands (internal or external) appraised as taxing or exceeding one's resources (Lazarus & Folkman). It does not always mean 'solving' the problem — sometimes it means managing the distress the problem causes.

2 LAZARUS & FOLKMAN — 2 TYPES
1.5 m

PROBLEM-FOCUSED coping acts on the STRESSOR itself — gathering information, making a plan, taking direct action to change the situation. Used when the situation is controllable. EMOTION-FOCUSED coping manages the EMOTIONAL response — reappraisal, acceptance, seeking emotional support, relaxation, denial. Used when the situation cannot be changed.

3 ENDLER & PARKER — 3 STYLES
1.5 m

Endler & Parker identified THREE coping styles: (1) TASK-ORIENTED — obtaining information about the problem and acting to solve it (≈ problem-focused). (2) EMOTION-ORIENTED — venting feelings, self-preoccupation, fantasising (≈ emotion-focused). (3) AVOIDANCE-ORIENTED — denying or minimising the problem, distracting oneself, seeking out other people or activities to avoid thinking about it.

4 ADAPTIVE JUDGEMENT
0.5 m

No single style is 'best' in all cases — problem-focused/task-oriented coping suits controllable stressors; emotion-focused coping suits uncontrollable ones (e.g. grief). Avoidance can give short-term relief but is maladaptive if it becomes habitual.

5 CONCLUSION
0.5 m

Effective coping flexibly matches the strategy to the situation. The healthiest copers can switch between problem-focused and emotion-focused approaches depending on whether the stressor can be changed.

TOPPER TEMPLATE · MARK-BY-MARK

5-mark: 'Explain the techniques of stress management.'

- | | |
|---|--|
| <p>1 RELAXATION + MEDITATION
1 m</p> | <p>RELAXATION TECHNIQUES (e.g. progressive muscle relaxation) reduce physiological arousal — lowering heart rate, blood pressure, and muscle tension. MEDITATION (including mindfulness) trains focused attention and a calm awareness, reducing the stress response and improving emotional regulation.</p> |
| <p>2 BIOFEEDBACK
1 m</p> | <p>BIOFEEDBACK monitors and feeds back physiological signals (heart rate, muscle tension, skin temperature) via instruments, training the person to gain VOLUNTARY control over normally involuntary bodily processes, thereby reducing arousal.</p> |
| <p>3 CREATIVE VISUALISATION + CBT
1 m</p> | <p>CREATIVE VISUALISATION uses mental imagery of calm, successful scenarios to reduce anxiety. COGNITIVE BEHAVIOURAL TECHNIQUES (e.g. Meichenbaum's Stress Inoculation Training — the 3 phases: assessment, stress-reduction techniques, application & follow-through) restructure stress-producing thoughts and build coping self-statements.</p> |
| <p>4 EXERCISE
1 m</p> | <p>EXERCISE (regular physical activity — swimming, running, cycling, brisk walking) reduces stress, improves cardiovascular fitness, releases endorphins, improves mood and sleep, and builds physical resistance to the effects of stress.</p> |
| <p>5 INTEGRATION / SIGNIFICANCE
1 m</p> | <p>These techniques work by either reducing physiological arousal (relaxation, biofeedback, exercise), changing cognitions (CBT, visualisation), or both. Used together with life skills and social support, they build long-term stress resistance and promote positive health.</p> |

PYQ PATTERNS

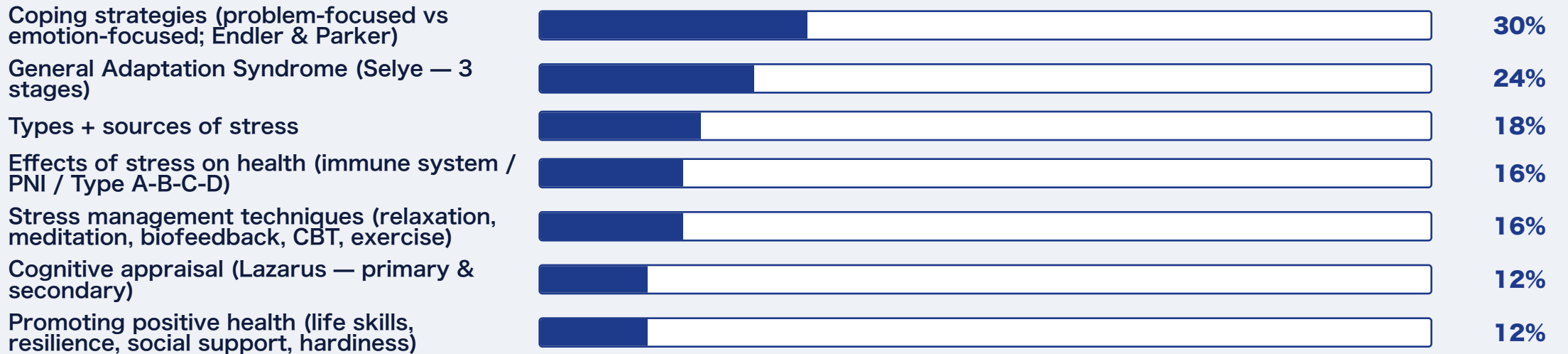
Top PYQ patterns to drill

#1	Explain Selye's General Adaptation Syndrome (3 stages). (5 marks)	Annual
#2	Differentiate problem-focused and emotion-focused coping (Lazarus & Folkman) / Endler & Parker's 3 styles. (5 marks)	2018, 2020, 2022, 2024
#3	Explain stress management techniques. (5 marks)	Most years
#4	Explain the types / sources of psychological stress. (3 marks)	Annual
#5	What are life skills? How do they help in meeting life challenges? (3 marks)	2019, 2022, 2023

MARKS DISTRIBUTION

10-year marks distribution

10-YEAR PYQ MARKS DISTRIBUTION



RECAP · MEMORISE THESE

Recap

1 Stress + types —
 Stress = appraised demand exceeding resources. Eustress (positive) vs distress. Types: physical · psychological (frustration/conflict/pressure) · social. Sources: life events · hassles · traumatic events.

2 GAS + appraisal —
 Selye's GAS: ALARM → RESISTANCE → EXHAUSTION (in order; exhaustion = illness). Lazarus: primary (threat?) + secondary (resources?) appraisal. PNI: stress → cortisol → ↓ immunity. Type A/B/C/D.

3 Coping + positive health — Coping: problem- vs emotion-focused (Lazarus & Folkman); task/ emotion/avoidance (Endler & Parker). Management: relaxation, meditation, biofeedback, visualisation, CBT, exercise. Positive health: hardiness (3

WHAT'S NEXT

What's next



→ Chapter 4 — Psychological Disorders.

→ Sit the 15-MCQ Quick Drill.

→ Then the full Board-Pattern Paper — 26 marks.

You've mastered the psychology of stress and coping.

GAS + appraisal + coping + positive health — now prove it.

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