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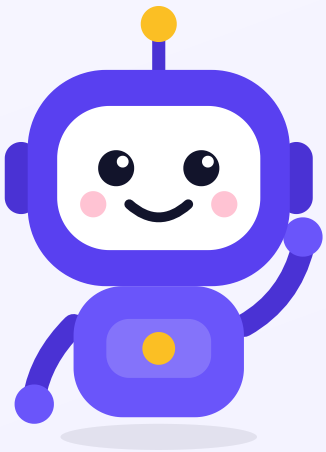
Online Calculator Guides · Book 3

BMI Calculator Guide

What BMI can and can't tell you — how to measure, read your result, and use it as one simple health check

Total beginner · ages 13 and up | About 75 minutes | 10 chapters with quizzes | Free

BMI is one small clue about your health. Let's learn to read it the smart and kind way!



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BMI Calculator Guide

What BMI can and can't tell you — how to measure, read your result, and use it as one simple health check
Online Calculator Guides, Book 3 · First edition, November 2026

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Published by ToolsKo Learn · toolsko.com/learn · admin@toolsko.com. Product facts checked November 22, 2026.

What you will learn

- What BMI is, and the words that go with it
- How to measure height and weight the right way and use a BMI calculator
- How to read adult categories and the lower Asian cut-offs
- Why kids and teens (ages 2–19) use BMI-for-age charts instead
- What BMI can't tell you, and the waist-to-height check
- How to use your result calmly: healthy habits, check-ups and kindness

This is **Book 3** of the **Online Calculator Guides** series. Books 1 and 2 were about money. This one is about a number many people see at check-ups, in school and in apps: **BMI**.

Our honest promise

This book will not tell you what to weigh, what to eat or how to change your body. It teaches you what BMI means and what it does not mean, so you can talk to a health worker with confidence. It is general information, not medical advice. All names and numbers in the examples are made up.

Age note

This series is for ages 13 and up. If you are **under 20**, adult BMI categories do not apply to you — you will learn why in Lesson 3. Never skip meals or change how you eat because of a calculator. Talk to a parent, school nurse or doctor first.

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What you need

Item	Why
A phone or computer	To open the free ToolsKo BMI Calculator
A tape measure	For height (on a wall) and waist
A scale (home, school or health center)	For weight
A notebook	To write your numbers and questions
About 15 minutes a day for 2 weeks	To learn, practice and reflect

How to use this book

1 **Calculator open**

Try the examples in the BMI Calculator as you read. You don't have to use your own numbers.

2 **One chapter a day**

Short daily reading beats one long night.

3 **Check your learning**

Every chapter ends with key takeaways, 3 quiz questions with answers, and a practice task.

THE BMI RULE IN ONE LINE

```
Measure right + right chart for my age + one more check + talk
to a health worker = BMI used wisely
```

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WHAT'S NEXT Your Next Learning Path

EXTRA Free ToolsKo Tools for This Book

EXTRA Words to Know (Glossary)

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CHAPTER 1

Why a BMI Calculator Matters

BMI is quick, free and used everywhere — at clinics, in schools and in health surveys. Knowing how to read it keeps you from worrying too much or too little.

You may have seen BMI on a school health card, at a check-up, or in a fitness app. Some people see their number and panic. Others ignore it completely. Both can be a mistake. When you understand what BMI is for, you can use it calmly, as one small clue.

New word: BMI

BMI means **body mass index**. It is one number made from your weight and your height. It's like a quick "size check" that compares how heavy you are with how tall you are. Example: a person 165 cm tall who weighs 62 kg has a BMI of about **22.8**.

New word: BMI calculator

A **BMI calculator** is a free online tool. You type your height and weight, and it does the math for you. It's like a ruler for the height-and-weight balance — fast, but it only measures one thing.

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BMI myths

PICTURE 1 **BMI myths vs truths**

MYTH

What people think

- "BMI tells you if you are healthy."
- "BMI measures your body fat."
- "The adult chart works for teens."
- "A 'normal' BMI means no check-up needed."

TRUTH

What's really true

- BMI is a screening number, not a diagnosis
- It can't tell muscle from fat
- Ages 2–19 use BMI-for-age charts
- Everyone needs regular check-ups

BMI is useful, but only when you know its limits. It starts a health conversation; it doesn't finish it.

The big idea of this book

BMI is a flashlight, not an X-ray. It tells you where to look, not what is wrong. Use it with other checks — and with a health worker — before you decide anything about your health.

A real-world example

Lea is 160 cm and 54 kg. Her BMI is about **21.1**. Her brother Marco plays varsity basketball. He is 175 cm and 82 kg, so his BMI is about **26.8**. The calculator puts Marco in the "overweight" group — but much of his weight is muscle. BMI can't see that. This is why a number needs a person to read it.

Why health workers still use BMI

BMI is free, takes one minute and works for big groups. In the Philippines, the DOST-FNRI uses it to track the nation's health. Its 2025 survey found many adults above the healthy range — and about 1 in 10 adults too thin. BMI helps spot both.

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QUICK RECAP

BMI (body mass index) is one number made from weight and height. A BMI calculator does the math. Myths: BMI tells you if you are healthy, it measures fat, the adult chart works for teens. Truth: it is a screening number, it can't tell muscle from fat, and ages 2–19 use BMI-for-age. Big idea: BMI is a flashlight, not an X-ray.

TRY IT NOW

Open the calculator

1. Open the ToolsKo BMI Calculator.
2. Choose kg/cm. Type 165 cm and 62 kg (practice numbers, not yours).
3. Write the BMI and the healthy weight range it shows.

Key takeaways

- BMI = weight compared with height.
- It is a screening number, not a diagnosis.
- It can't tell muscle from fat.
- Big idea: a flashlight, not an X-ray.

Quiz: 3 quick questions

1. What does BMI stand for?

A Body mass index
B Body muscle index
C Basic medical information

2. Marco is very muscular and his BMI says "overweight." What is true?

A BMI can't tell muscle from fat, so it needs other checks
B He must be unhealthy
C The calculator is broken

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3. What is the big idea of this book?

A BMI is a flashlight, not an X-ray

B BMI is the only health number you need

C Ignore BMI completely

Answers

1. **A. Body mass index** — It is one number made from your weight and height.
2. **A. BMI can't tell muscle from fat, so it needs other checks** — BMI only knows weight and height, not what the weight is made of.
3. **A. BMI is a flashlight, not an X-ray** — It shows where to look; a health worker helps find what it means.

PRACTICE TASK

Your BMI questions card

Write three questions on a small card: "Did I measure right?", "Am I using the right chart for my age?", "What other check goes with it?" Keep the card with you whenever you see a BMI number — yours, or one in an app or school form.

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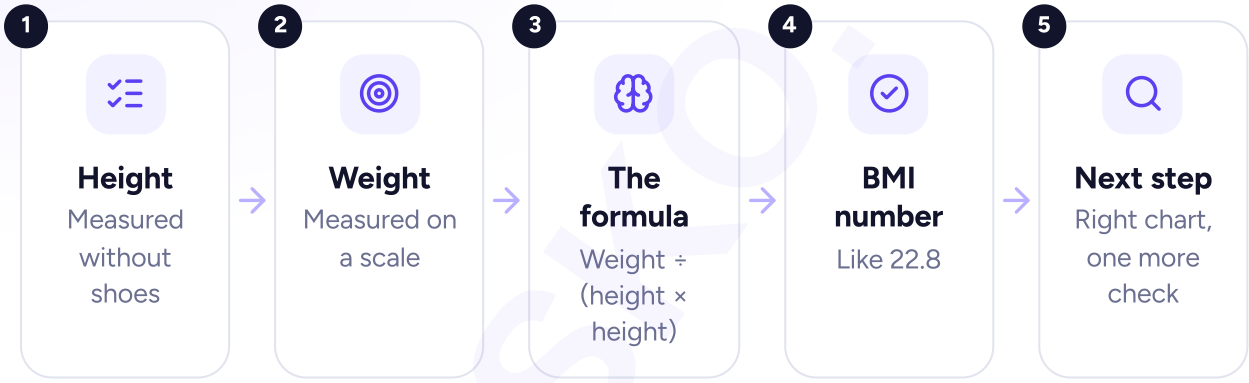
CHAPTER 2

BMI Basics: The Words You Need

BMI comes with a small set of words. Learn them once and every health card, app and article gets easier to read.

From your body to a BMI number

PICTURE 2 **How a BMI number is made**



Measure height and weight, put them into the formula, get one number — then read it with the right chart and at least one more check.

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BMI words you will use

Word	What it means	Example
Height	How tall you are, standing straight, no shoes	165 cm (1.65 m)
Weight	How heavy you are, light clothes, no shoes	62 kg
BMI	Weight in kg ÷ (height in m × height in m)	22.8
kg/m²	The unit of BMI: kilograms per square meter	BMI 22.8 kg/m²
Category	A group a BMI falls into	“Healthy weight” for adults
Cut-off	The number where one group ends and the next begins	25 for adult “overweight”
Healthy weight range	The weights that give an adult BMI of 18.5 to 24.9 at your height	50.4–67.8 kg at 165 cm
BMI-for-age	A chart for ages 2–19 that compares you with others your age and sex	Used by school nurses

New word: screening

Screening means a quick, simple check that tells you whether to look more closely. It does not give the answer by itself. It’s like a smoke alarm: when it beeps, you go check the kitchen — the alarm can’t tell you if it’s a fire or just burnt toast.

New word: diagnosis

A **diagnosis** is what a doctor decides after checking you carefully — asking questions, examining you and sometimes doing tests. A calculator can never give a diagnosis. It’s the difference between a weather app saying “maybe rain” and actually looking out the window.

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Two kinds of units

Most Filipinos use **centimeters and kilograms** (metric). Some apps and older records use **inches and pounds** (imperial). The ToolsKo BMI Calculator does both — you choose. Just make sure height and weight use the same system.

Quick conversions

1 inch = **2.54 cm**. 1 foot = 12 inches. 1 pound = about **0.454 kg**. So 5 ft 2 in = 62 inches = about 157.5 cm, and 120 lb = about 54.4 kg. The ToolsKo Unit Converter does this for you.

QUICK RECAP

Height and weight go into the formula: weight in kg ÷ (height in m × height in m). The result is BMI, in kg/m². A category is a group, and a cut-off is where a group ends. Adults' healthy weight range is BMI 18.5 to 24.9. Ages 2–19 use BMI-for-age charts. Screening is a quick check; a diagnosis comes only from a doctor. Use metric or imperial, but not mixed.

TRY IT NOW

Convert and check

1. Convert 5 ft 2 in to cm and 120 lb to kg (use the Unit Converter).
2. Put both into the BMI Calculator using kg/cm.
3. Then try lb/in with 62 in and 120 lb. Do you get about the same BMI (21.9)?

Key takeaways

- BMI = kg ÷ (m × m).
- Screening is not a diagnosis.
- Adult healthy range: 18.5 to 24.9.
- Don't mix metric and imperial.

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Quiz: 3 quick questions

1. What is screening?

- A A quick check that tells you whether to look more closely
- B A final diagnosis
- C A kind of diet

2. Which BMI range is the adult "healthy weight" range?

- A 18.5 to 24.9
- B 25 to 29.9
- C 10 to 15

3. About how many centimeters is 1 inch?

- A 2.54 cm
- B 10 cm
- C 0.5 cm

Answers

1. **A. A quick check that tells you whether to look more closely** — Like a smoke alarm, it tells you to check — not what is wrong.
2. **A. 18.5 to 24.9** — This is the WHO adult range. It does not apply to ages 2–19.
3. **A. 2.54 cm** — 1 inch is exactly 2.54 cm.

PRACTICE TASK

Your BMI word list

Write the eight BMI words plus "screening" and "diagnosis" in your notebook, each with your own everyday example. Then find BMI on a school health card, an app or an article and circle every word you now understand.

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CHAPTER 3 · LESSON 1

How to Measure and Use a BMI Calculator

The calculator is only as good as the numbers you give it. Good measuring takes five minutes and makes your result much more useful.

PICTURE 3 **Five steps to a useful BMI**



Measure height and weight the right way, choose the units, read the result and write it down with the date.

Measuring height at home

1 **Take off shoes and hair clips**

Stand on a hard floor (not a carpet) with your back, bottom and heels against a wall.

2 **Look straight ahead**

Ask someone to lay a flat book on top of your head, touching the wall, and mark the wall under it.

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3 **Measure from the floor to the mark**

Use a tape measure. Write it in centimeters, to the nearest half centimeter.

Measuring weight

1 **Put the scale on a hard, flat floor**

Carpet or a tilted floor can change the reading.

2 **Same time, light clothes**

Weight goes up and down during the day. Morning, before breakfast and after the toilet, is easiest to repeat.

3 **Stand still in the middle**

Read the number once it stops moving. If you're unsure, step off and weigh again.

Try it now (practice numbers)

Open the ToolsKo BMI Calculator. Choose **kg/cm**, type **165** for height and **62** for weight. You should see **BMI 22.8 — Healthy weight** and a healthy weight range of **50.4 – 67.8 kg** for that height. Here is the math the tool does:

THE BMI FORMULA, STEP BY STEP

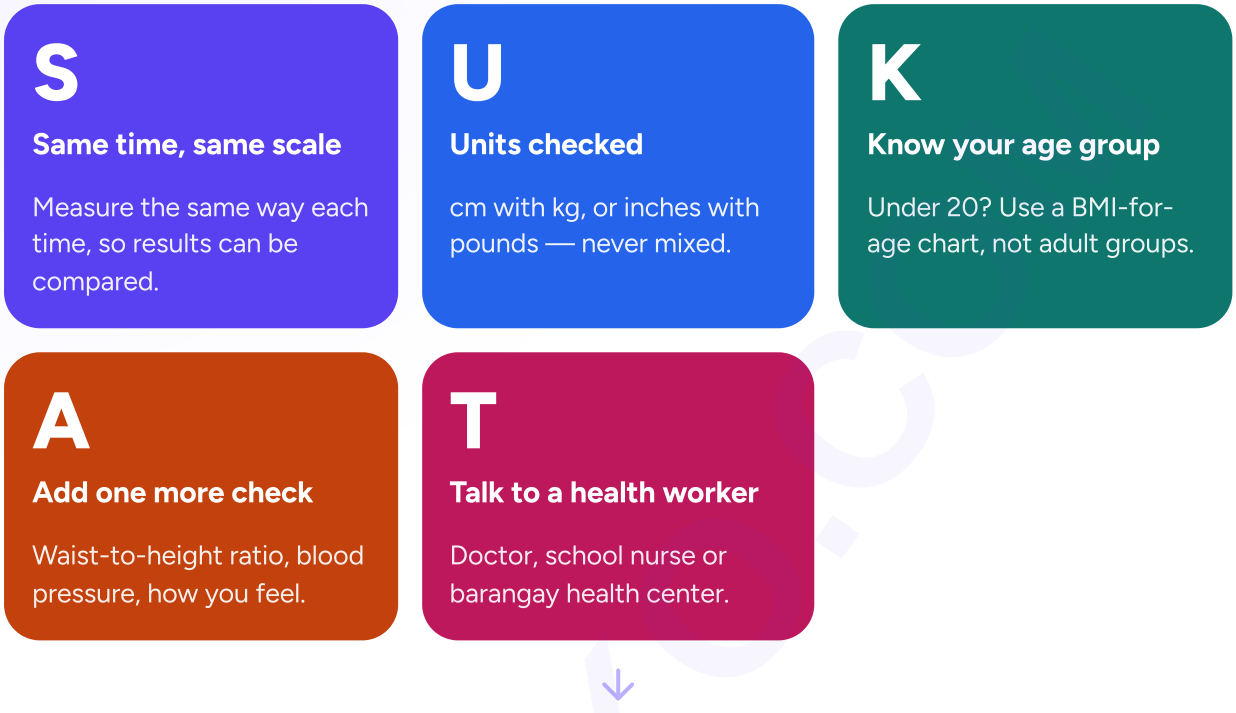
```
height in meters: 165 cm ÷ 100 = 1.65 m
height × height: 1.65 × 1.65 = 2.7225
BMI = weight ÷ 2.7225 = 62 ÷ 2.7225 = 22.8

Inches and pounds: BMI = 703 × pounds ÷ (inches × inches)
703 × 137 ÷ (65 × 65) = 22.8
```

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The S-U-K-A-T recipe

PICTURE 4 **S-U-K-A-T: the BMI recipe**



Named after "sukat" — measurement. Every time you see a BMI number, run through these five letters.

QUICK RECAP

Measure height with no shoes, back to the wall, using a flat book and a mark. Weigh on a hard floor at the same time of day in light clothes. Choose kg/cm or lb/in, type, read the BMI and the healthy range, and write it with the date. 165 cm and 62 kg = BMI 22.8 (healthy range 50.4–67.8 kg). Recipe S-U-K-A-T: Same time and scale, Units checked, Know your age group, Add one more check, Talk to a health worker.

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TRY IT NOW

Measure a practice object

1. Practice the height method on a door or a family member who agrees.
2. Type 150 cm and 45 kg in the calculator. Write the BMI (about 20.0).
3. Try the same person in inches and pounds (59 in, 99 lb). Is the BMI close?

Key takeaways

- Good measuring = useful result.
- Same time, same scale, light clothes.
- Formula: kg ÷ (m × m).
- S-U-K-A-T every time.

Quiz: 3 quick questions

1. 165 cm and 62 kg. What is the BMI?

A About 22.8
B About 37.6
C About 2.7

2. Why weigh at the same time of day?

A Weight goes up and down during the day, so results compare better
B Scales only work in the morning
C It doesn't matter

3. What does the K in S-U-K-A-T stand for?

A Know your age group
B Keep eating less
C Kilograms only

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Answers

1. **A. About 22.8** — 1.65 × 1.65 = 2.7225, and 62 ÷ 2.7225 = 22.8.
2. **A. Weight goes up and down during the day, so results compare better** — Food, water and clothes change the reading.
3. **A. Know your age group** — Under 20, you use a BMI-for-age chart instead of adult groups.

PRACTICE TASK

Your BMI log page

Make a page with these columns: date, time, height, weight, units, BMI, age group, one more check, questions for a health worker. Fill in the practice examples from this chapter. You may add your own numbers only if you want to.

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CHAPTER 4 · LESSON 2

Reading Your Result: Adult Groups and Asian Cut-offs

For adults aged 20 and up, BMI is sorted into groups. Filipinos and other Asians also have extra, lower "action points." This chapter shows both.

Adult BMI groups (WHO, ages 20 and up)

BMI	Group name	What it suggests
Below 18.5	Underweight	May be too light for your height; worth a check-up
18.5 to 24.9	Healthy weight (normal)	The usual range for good health
25 to 29.9	Overweight	Higher health risk for some people; check other signs
30 and above	Obesity	Higher health risk; talk to a doctor

These groups are for adults only. They are a starting point for a talk with a health worker, not a label for a person.

New word: health risk

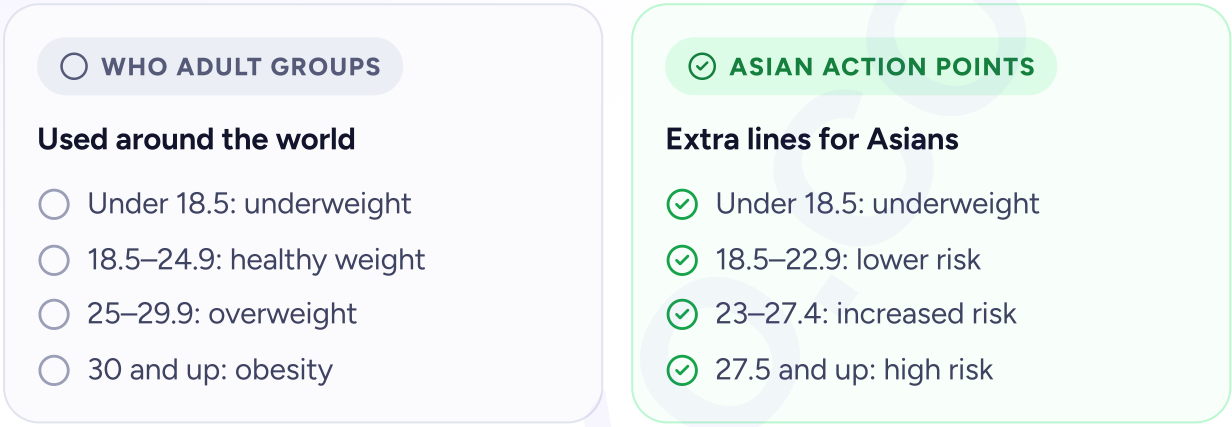
Health risk means a higher or lower chance that a health problem may happen later — not that it will. It's like the chance of rain: a 60% chance doesn't mean it will surely rain, but you might bring an umbrella.

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Why Asians have lower action points

Studies found that many Asians face health risks like diabetes and high blood pressure at a **lower BMI** than Europeans. So in 2004 a WHO expert group added two “action points” for Asian populations: **23** (increased risk) and **27.5** (high risk). The DOST-FNRI uses Asia-Pacific BMI groups in its surveys, and the ToolsKo BMI Calculator reminds you that Asian cut-offs are lower.

PICTURE 5 **Two ways to read an adult BMI**



The same BMI can mean a different level of risk for Asian adults. A BMI of 23.5 is “healthy” on the WHO chart but in the “increased risk” zone on the Asian one.

Example: an adult who is 165 cm and 64 kg has a BMI of **23.5**. On the WHO chart that is “healthy weight.” On the Asian chart it is just past the 23 line. That doesn’t mean something is wrong. It means: keep up healthy habits, and ask about blood pressure and blood sugar at your next check-up.

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What to do with your result

PICTURE 6 **BMI result traffic light**



Keep going

You are an adult in the usual range, you feel well, and your other checks are fine. Keep your healthy habits and your yearly check-up.

Look closer

Your BMI is just outside the range, past an Asian action point, or it changed a lot in a few months. Measure again carefully and ask at your next check-up.

See a health worker soon

Your BMI is far from the range, your weight changed fast without trying, or you feel unwell or very worried. Talk to a doctor or your health center soon.

Green means keep your habits. Yellow means check again and ask. Red means talk to a health worker soon — not panic, not a crash diet.

Never a reason to stop eating

No BMI result is a reason to skip meals, stop eating whole food groups or try a crash diet. Those can harm your health. If a number makes you stressed about food or your body, talk to someone you trust and a health worker.

QUICK RECAP

Adults (20+): under 18.5 underweight, 18.5–24.9 healthy weight, 25–29.9 overweight, 30+ obesity. A 2004 WHO expert group added Asian action points at 23 (increased risk) and 27.5 (high risk); the FNRI uses Asia-Pacific groups. Health risk is a chance, not a certainty. Traffic light: green keep going, yellow look closer, red see a health worker soon. No result is a reason to stop eating.

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TRY IT NOW

Read three practice results

1. Type 160 cm and 48 kg. Write the BMI (about 18.8) and the group.
2. Type 165 cm and 64 kg. Write the WHO group and the Asian zone.
3. Type 170 cm and 75 kg. Write the BMI (about 26.0) and what the traffic light says to do.

Key takeaways

- Adult groups start at 18.5, 25 and 30.
- Asian action points: 23 and 27.5.
- Risk is a chance, not a sure thing.
- A result is a reason to ask, never to starve.

Quiz: 3 quick questions

1. Which BMI is in the adult "overweight" group on the WHO chart?

A 27
B 22
C 17

2. What are the two Asian action points from the 2004 WHO expert group?

A 23 and 27.5
B 18 and 40
C 25 and 30

3. Your BMI changed a lot in a few months without trying. Which light is it?

A Yellow or red: measure again and talk to a health worker
B Green: ignore it
C Start a crash diet

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Answers

1. **A. 27** — Overweight is 25 to 29.9 for adults.
2. **A. 23 and 27.5** — Many Asians face higher risk at a lower BMI.
3. **A. Yellow or red: measure again and talk to a health worker** — Fast, unplanned changes are worth a check-up.

PRACTICE TASK

Your two-chart card

Copy both charts (WHO adult groups and Asian action points) onto one small card. Under it, write the traffic light rules in your own words. Keep it in your BMI log.

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CHAPTER 5 · LESSON 3

Kids and Teens: Why Ages 2–19 Use BMI-for-Age

Young bodies grow and change every year. That's why the adult groups don't work for anyone under 20.

Imagine using one shoe size for everyone from age 8 to 40. It wouldn't fit. Kids and teens are still growing taller, and their bodies change a lot during puberty — at different times for different people. So health workers compare a young person with others of the **same age and sex**, using a **BMI-for-age chart**.

New word: percentile

A **percentile** tells you where you are compared with 100 kids your age and sex. If you are at the 60th percentile, your BMI is higher than about 60 of them and lower than about 40. It's like your place in a line of 100 classmates sorted by height — it doesn't mean a grade or a score.

The two charts health workers use

Chart	Ages	Groups
CDC BMI-for-age (USA)	2 through 19	Underweight: below the 5th percentile · Healthy weight: 5th to below the 85th · Overweight: 85th to below the 95th · Obesity: 95th and above
WHO BMI-for-age reference	5 to 19	Thinness: below −2 SD · Overweight: above +1 SD · Obesity: above +2 SD (SD is a statistics measure of distance from the middle)

Both charts are different for boys and girls. School nurses and doctors plot your BMI on the chart for your exact age.

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PICTURE 7 **Adult BMI vs BMI-for-age**

ADULTS (20 AND UP)

One chart for all adults

- Same cut-offs at 25 or 60 years old
- Same for men and women
- Groups: 18.5, 25, 30
- Height is no longer changing

AGES 2–19

A chart for your age and sex

- Compared with others your exact age
- Separate charts for boys and girls
- Read as a percentile or SD line
- Changes as you grow

An adult's BMI is read on one chart. A young person's BMI is plotted on a growth chart for their age and sex.

A teen example

Jun is 16. He is 168 cm and 50.5 kg. An adult BMI calculator says **17.9 — Underweight**. But Jun is not an adult. His school nurse plotted his BMI on the BMI-for-age chart for 16-year-old boys and explained where he was. Only the nurse's chart — not the adult calculator — can say which group fits him.

Important for readers under 20

The ToolsKo BMI Calculator gives adult groups. If you are 19 or younger, use the BMI number only as practice, and **ignore the group name**. Ask your school nurse, your doctor or the barangay health center to read it on a BMI-for-age chart. Never diet or skip meals because of an adult chart.

Growing bodies are supposed to change

During puberty, it's normal to gain weight and height — sometimes weight first, then height. Comparing yourself with friends doesn't help, because everyone grows on a different schedule.

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QUICK RECAP

Kids and teens grow and change, so ages 2–19 use BMI-for-age charts that compare them with others of the same age and sex. A percentile is your place among 100 kids your age. CDC (2–19): under the 5th percentile underweight, 5th to below 85th healthy, 85th to below 95th overweight, 95th and up obesity. WHO (5–19) uses SD lines. The ToolsKo calculator shows adult groups, so under-20 readers should ignore the group name and ask a health worker.

TRY IT NOW

Find the right chart

1. Write your age (or a family member's, with permission).
2. Decide: adult chart or BMI-for-age chart?
3. Write one question you would ask a school nurse about BMI-for-age.

Key takeaways

- Under 20? Use BMI-for-age.
- Percentile = your place among 100 kids your age.
- Ignore adult group names if you are a teen.
- Growing bodies change — that's normal.

Quiz: 3 quick questions

1. Which chart should a 15-year-old use?

A A BMI-for-age chart for their age and sex
B The adult chart
C Any chart

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2. What does the 60th percentile mean?

A Higher than about 60 of 100 kids the same age and sex

B A score of 60 out of 100

C 60 kg

3. On the CDC chart, which percentile range is “healthy weight”?

A 5th to below the 85th

B 85th to below the 95th

C Below the 5th

Answers

1. **A. A BMI-for-age chart for their age and sex** — Adult groups don’t fit growing bodies.
2. **A. Higher than about 60 of 100 kids the same age and sex** — A percentile is a place in line, not a grade.
3. **A. 5th to below the 85th** — That is the CDC healthy range for ages 2 through 19.

PRACTICE TASK

Your growth questions

If you are under 20, write three questions for your school nurse or doctor (for example, “Where am I on the BMI-for-age chart?”, “Is my growth on track?”, “What habits help me grow well?”). If you are older, write them for a younger family member’s next check-up.

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CHAPTER 6 · LESSON 4

What BMI Can’t Tell You

BMI knows only two things: your weight and your height. Your body is much more than that.

Same BMI, different bodies

PICTURE 8 **Same BMI, different stories**

ANA, 34

152 cm, 60 kg — BMI 26.0

- Works at a desk all day
- Waist 80 cm (ratio 0.53)
- Rarely has time to move
- Due for a blood pressure check

BEA, 22

170 cm, 75 kg — BMI 26.0

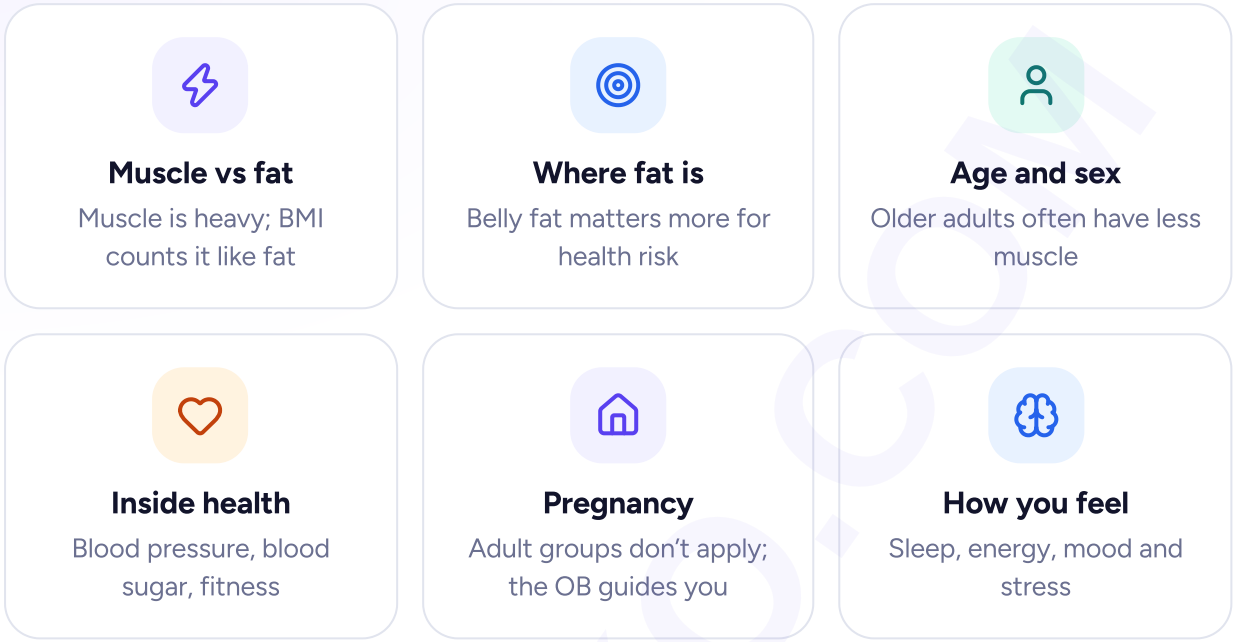
- Varsity swimmer
- Waist 72 cm (ratio 0.42)
- Trains five days a week
- Lots of muscle

Ana and Bea have the same BMI, 26.0. But their bodies, habits and health questions are very different. BMI alone can’t see that.

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Five things BMI can’t see

PICTURE 9 **What BMI can’t see**



BMI is blind to muscle, belly fat, age, inside health, pregnancy and how you feel. That’s why it needs other checks.

New phrase: waist-to-height ratio

The **waist-to-height ratio** is your waist size divided by your height, in the same units. Health groups like NICE in the UK suggest keeping your waist to **less than half your height** — a ratio under **0.5**. It’s like checking that a belt is no longer than half a broomstick of your height. Example: waist 78 cm ÷ height 165 cm = **0.47**.

How to measure your waist

1 **Find the spot**

Find the top of your hip bone and the bottom of your ribs. Measure halfway between them (often near the belly button).

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2 **Wrap gently**

Stand straight, breathe out normally and wrap the tape around your bare waist — snug, not tight.

3 **Divide by height**

Waist ÷ height. Under 0.5 is the usual goal for adults. Over 0.5 is a reason to ask at your check-up.

Doctors are moving beyond BMI alone

In January 2025, a big Lancet commission of experts said BMI is good for screening but should not be used **alone** to decide if someone has obesity. Doctors should add at least one more measure, like waist size or waist-to-height ratio, and look at how the body is actually working.

More checks a health worker may do

Blood pressure, blood sugar (like HbA1c), cholesterol, how you feel and how active you are. Under PhilHealth YAKAP, a YAKAP-accredited clinic can request lab tests like these for free when the doctor says you need them.

QUICK RECAP

BMI knows only weight and height. Ana and Bea both have BMI 26.0 but very different bodies. BMI can't see muscle vs fat, where fat is, age and sex, inside health, pregnancy or how you feel. Waist-to-height ratio = waist ÷ height; under 0.5 is the usual adult goal. Measure the waist halfway between the ribs and hip bone. A 2025 Lancet commission said BMI alone is not enough. A health worker can add blood pressure, blood sugar and other checks.

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TRY IT NOW

Try the waist-to-height check

1. Practice: waist 90 cm, height 165 cm. Divide (about 0.55).
2. Practice: waist 72 cm, height 170 cm (about 0.42).
3. Write which one is under 0.5 and what each person might ask at a check-up.

Key takeaways

- BMI sees only weight and height.
- Same BMI can mean different bodies.
- Waist under half your height.
- Add one more check, always.

Quiz: 3 quick questions

1. Why might a muscular athlete have a high BMI?

A Muscle is heavy, and BMI counts all weight the same
B Athletes are unhealthy
C The tape measure was wrong

2. Waist 78 cm, height 165 cm. What is the waist-to-height ratio?

A About 0.47
B About 2.1
C About 0.78

3. What did the 2025 Lancet commission say about BMI?

A Good for screening, but not enough alone to decide obesity
B BMI is useless
C BMI is the only measure needed

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Answers

1. **A. Muscle is heavy, and BMI counts all weight the same** — BMI can't tell muscle from fat.
2. **A. About 0.47** — 78 ÷ 165 = 0.47, which is under 0.5.
3. **A. Good for screening, but not enough alone to decide obesity** — It recommends adding body-size measures and looking at how the body works.

PRACTICE TASK

Your "more than BMI" list

Write the six things BMI can't see. Next to each, write one way a health worker could check it (for example, "inside health — blood pressure"). Add the waist-to-height steps to your BMI log.

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CHAPTER 7 · LESSON 5

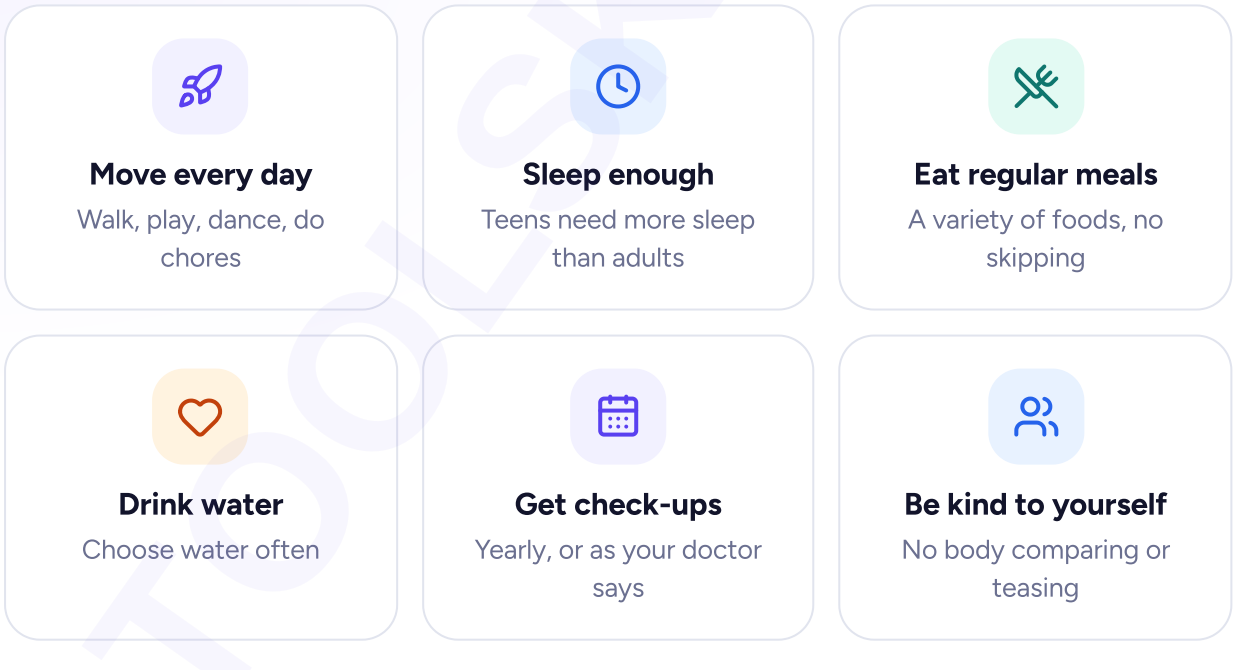
Using BMI Wisely: Habits, Check-ups and Kindness

A number is only useful if it leads to calm, healthy choices. This chapter is about what to do after the calculator.

Healthy habits help every body

Whatever your BMI, the same everyday habits support good health. They are about feeling strong and well — not about chasing a number.

PICTURE 10 **Six habits for every body**



Moving, sleeping, regular meals, water, check-ups and kindness help people of every size feel and stay well.

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Moving more, the easy way

The WHO suggests that kids and teens aged 5–17 get about **60 minutes a day** of active play or exercise, and adults about **150 to 300 minutes a week** of moderate activity, like brisk walking. Any movement counts — chores, walking to school, playing basketball, dancing.

Free check-ups in the Philippines

PhilHealth YAKAP (Yaman ng Kalusugan Program), started in July 2025, offers free primary care consultations at YAKAP-accredited clinics. A YAKAP doctor can request lab tests such as a complete blood count, HbA1c (blood sugar), urinalysis and a lipid profile when you need them, and give free medicines through GAMOT pharmacies. Your **barangay health center** and **school clinic** can also measure height, weight and blood pressure.

New phrase: primary care

Primary care is your first stop for health — the doctor or clinic you visit for check-ups and everyday health questions. It's like the front desk of a big hospital: they help you first and send you to a specialist only if needed.

Kind words about bodies

- Never tease anyone about their weight or BMI — online or in person.
- A BMI is private health information. Share it only if you want to.
- Compliment what people do ("You played great!"), not how their bodies look.
- Apps and filters change how bodies look. Real bodies come in many sizes.

If numbers make you worried

If thinking about BMI or weight makes you very stressed, or you find yourself skipping meals, over-exercising or hiding food, please talk to a trusted adult and a doctor. You deserve help and support, and it is easier to get better early.

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BMI is for tracking, not judging

If a health worker uses BMI, it's most useful as a trend over time — measured the same way, once in a while. A single reading on a bad day tells you very little.

QUICK RECAP

Healthy habits help every body: move every day, sleep enough, eat regular meals, drink water, get check-ups and be kind to yourself. WHO: about 60 minutes of activity a day for ages 5–17, 150–300 minutes a week for adults. PhilHealth YAKAP (from July 2025) gives free consultations, lab tests when a doctor requests them and free medicines. Primary care is your first stop. Never tease anyone about weight. If numbers make you worried, talk to a trusted adult and a doctor.

TRY IT NOW

Find your health stops

1. Write the name of your barangay health center or school clinic.
2. Ask a parent or check PhilHealth if there is a YAKAP-accredited clinic near you.
3. Pick one habit from the six cards to try this week.

Key takeaways

- Habits matter for every size.
- Free check-ups exist — use them.
- BMI is private and never for teasing.
- Worried? Talk to someone.

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Quiz: 3 quick questions

1. About how much activity does the WHO suggest for ages 5–17?

A About 60 minutes a day
B 5 minutes a week
C 8 hours a day

2. What is PhilHealth YAKAP?

A A PhilHealth program for free primary care consultations, tests and medicines
B A diet plan
C A fitness app

3. A friend says a BMI number makes them skip meals. What is the kind thing to do?

A Encourage them to talk to a trusted adult and a doctor
B Tell them to skip more
C Laugh about it

Answers

1. **A. About 60 minutes a day** — Active play and exercise add up through the day.
2. **A. A PhilHealth program for free primary care consultations, tests and medicines** — YAKAP means Yaman ng Kalusugan Program.
3. **A. Encourage them to talk to a trusted adult and a doctor** — Getting help early matters, and they deserve support.

PRACTICE TASK

Your health stop card

Make a card with: your nearest health center, your school clinic or a YAKAP clinic, one habit you will try, and one trusted adult you can talk to about health. Keep it in your BMI log.

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CHAPTER 8

Your 14-Day BMI Learning Plan

About 15 minutes a day for two weeks. By day 14, you'll read any BMI number calmly and know what to ask.

You don't have to use your own numbers. Practice with the examples in this book. This plan is about understanding BMI, not changing your body.

PICTURE 11 **The 14-day BMI plan**



Learn the words and the tool, practice measuring, read the right charts, add more checks, then build habits and find your health stops.

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Day	Task (about 15 minutes)	Done?
1	Learn the BMI words, “screening” and “diagnosis” (Chapter 2).	☐
2	Open the BMI Calculator and try the 165 cm, 62 kg example.	☐
3	Make your BMI log page.	☐
4	Practice the height method on a door or a willing family member.	☐
5	Do the BMI formula by hand once, then check with the calculator.	☐
6	Convert feet, inches and pounds with the Unit Converter.	☐
7	Copy the WHO adult groups and Asian action points card.	☐
8	Learn BMI-for-age and percentiles (Lesson 3).	☐
9	Write three growth questions for a school nurse or doctor.	☐
10	Practice the waist-to-height ratio with the examples.	☐
11	List what BMI can’t see and how each is checked.	☐
12	Read the traffic light again and write what each color means to you.	☐
13	Find your health stops (health center, school clinic, YAKAP clinic).	☐
14	Run S-U-K-A-T on one practice result and teach it to someone.	☐

Bonus exercises

1

Build a BMI table

In a spreadsheet, make a table of heights (150–180 cm) and the healthy weight range for each.

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2 **Check an app**

Find BMI in a phone or fitness app. Does it say it is a screening number? Does it ask your age?

3 **Teach someone**

Explain “flashlight, not an X-ray” to a friend or family member.

QUICK RECAP

Days 1–3: learn the words, try the calculator and make a BMI log. Days 4–6: practice measuring, the formula and unit conversions. Days 7–9: adult groups, Asian action points, BMI-for-age and growth questions. Days 10–12: waist-to-height ratio, what BMI can’t see and the traffic light. Days 13–14: find your health stops and run S-U-K-A-T.

TRY IT NOW

Start today

1. Copy the 14-day table.
2. Do Day 1 now.
3. Set a daily reminder.

Key takeaways

- Learn the words and tool first.
- Measure the right way.
- Use the right chart for your age.
- Add checks and find your health stops.

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Quiz: 3 quick questions

1. What do you make on day 3?

- A A BMI log page
- B A diet plan
- C A workout video

2. What do you learn on day 8?

- A BMI-for-age and percentiles
- B Mortgage rates
- C Nothing

3. What do you run on day 14?

- A The S-U-K-A-T recipe
- B A marathon
- C A speed test

Answers

1. **A. A BMI log page** — A log helps you write results with the date and your questions.
2. **A. BMI-for-age and percentiles** — It is the chart for ages 2–19.
3. **A. The S-U-K-A-T recipe** — Five checks for every BMI number.

PRACTICE TASK

Complete the 14 days

Follow the plan and tick each box. On day 14, write in your own words: what BMI is, what it can't tell you, which chart fits your age, one more check you would add, and where you would go to talk to a health worker.

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CHAPTER 9

Common BMI Mistakes (and Easy Fixes)

Most BMI problems come from a few common mistakes. Each one has a simple fix.

PICTURE 12 **Rushed reader vs smart reader**

RUSHED READER	SMART READER
Trusts one number	**Uses it as a clue**
Guesses height and weight	Measures the right way
Uses the adult chart at 14	Uses the chart for their age
Panics or starts a crash diet	Adds one more check
Compares with friends online	Talks to a health worker

The difference is good measuring, the right chart, one more check and a health worker — not a different body.

Now check your habits against this table.

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Mistake	Why it hurts	Easy fix
Guessing height or weight	The result can be far off	Measure the right way (Lesson 1)
Mixing units (cm with lb)	A nonsense result	Pick kg/cm or lb/in — not both
Typing 1.65 in the cm box	62 kg gives about 227,732!	Check the label: cm means 165
Using the adult chart under 20	Wrong group, needless worry	Use a BMI-for-age chart
Treating BMI as a diagnosis	Too much worry or false comfort	Screening only — talk to a doctor
Ignoring muscle and waist	Wrong idea about health	Add waist-to-height ratio
Weighing at random times	Numbers jump around	Same time, same scale
Checking too often	Stress over normal changes	Use it once in a while, as a trend
Crash dieting or skipping meals	Can harm your health	Talk to a health worker first
Teasing or comparing bodies	Hurts people	Keep BMI private; be kind

The two-minute BMI check

Before you trust any BMI number: Was it measured right? Are the units right? Is it the right chart for this age? What one more check goes with it? Who is the health worker to ask?

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QUICK RECAP

Common mistakes: guessing measurements, mixing units, typing meters in the cm box, using the adult chart under 20, treating BMI as a diagnosis, ignoring muscle and waist, weighing at random times, checking too often, crash dieting, and teasing or comparing bodies. Each has an easy fix. Do the two-minute BMI check every time.

TRY IT NOW

Spot the mistakes

1. Tick every mistake you have seen in apps, school or social media.
2. Write the fix for each one you ticked.
3. Share one fix with a friend or family member.

Key takeaways

- Measure, don't guess.
- Check units and labels.
- Right chart for the age.
- Two-minute check, every time.

Quiz: 3 quick questions

1. Someone types 1.65 in a box that says cm, with 62 kg. What happens?

A A nonsense BMI of about 227,732
B BMI 22.8
C BMI 1.65

2. A 14-year-old uses the adult chart. What is the fix?

A Use a BMI-for-age chart for their age and sex
B Use the adult chart twice
C Ignore growth

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3. Why not check BMI every day?

A Normal daily changes can cause stress; a trend over time is more useful

B The calculator gets tired

C It is illegal

Answers

1. **A. A nonsense BMI of about 227,732** — The calculator thinks the person is 1.65 cm tall. Type 165.
2. **A. Use a BMI-for-age chart for their age and sex** — Adult groups don't fit growing bodies.
3. **A. Normal daily changes can cause stress; a trend over time is more useful** — Weight goes up and down a little every day.

PRACTICE TASK

Your BMI rules

Write 5 personal rules (for example, "Measure, don't guess", "Right chart for my age", "Add one more check", "No crash diets", "Be kind about bodies"). Keep them in your BMI log.

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CHAPTER 10

Real-Life Examples: Reading BMI the Smart Way

These five example stories are based on common Filipino situations (names are made up). Look for the habits, not the numbers.

J

Jun, 16
Grade 11 student, Laguna

THE PROBLEM

Used an adult BMI calculator: 168 cm, 50.5 kg, BMI 17.9 — "Underweight." He got worried and thought about eating extra snacks all day.

WHAT JUN TYPED

```
Remembered "K – Know your age group" and asked the school nurse to plot his BMI on the BMI-for-age chart for boys his age.
```

THE RESULT

The nurse explained where he was on the chart, checked his growth and told him what to watch at his next check-up.

Lesson: Under 20, the right chart matters more than the adult label.

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A **Ana, 34**
Office worker, Quezon City

THE PROBLEM

Her BMI was 26.0 (152 cm, 60 kg) and her waist-to-height ratio was 0.53. She felt tired and hadn't had a check-up in three years.

WHAT ANA TYPED

```
Registered at a PhilHealth YAKAP clinic for a free consultation
and brought her BMI log and questions.
```

THE RESULT

The doctor checked her blood pressure, requested free lab tests and agreed on a plan that started with daily walks.

Lesson: Use BMI to start a conversation with a doctor, not to judge yourself.

B **Bea, 22**
Varsity swimmer, Cebu

THE PROBLEM

A gym app called her "overweight" at BMI 26.0 (170 cm, 75 kg). Teammates teased her.

WHAT BEA TYPED

```
Measured her waist-to-height ratio (72 ÷ 170 = 0.42) and asked the
team doctor about it.
```

THE RESULT

The team doctor confirmed that most of her weight is muscle and her checks are fine. She asked her teammates to stop body comments.

Lesson: BMI can't tell muscle from fat — and no one should be teased about a number.

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M

Mang Rudy, 62
Retired jeepney driver, Batangas

THE PROBLEM

His BMI was 24.8 (168 cm, 70 kg), so he thought he was fine. But his waist was 96 cm — a ratio of 0.57.

WHAT MANG RUDY TYPED

```
His daughter read this book and asked him to bring both numbers to the barangay health center.
```

THE RESULT

The health worker took his blood pressure, found it high, and referred him to a doctor for follow-up.

Lesson: A “normal” BMI is not the whole story. Add one more check.

C

Carla, 28
Online seller, Davao

THE PROBLEM

She was pregnant and worried because a calculator gave her a “higher” BMI.

WHAT CARLA TYPED

```
Asked her OB-GYN at her prenatal check-up instead of trusting the app.
```

THE RESULT

Her doctor explained that adult BMI groups don’t apply during pregnancy and that she would track her and the baby’s health with other checks.

Lesson: Some bodies need a different kind of check — ask the right health worker.

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PICTURE 13 **Five smart BMI moves**

Jun
Used the BMI-for-age chart

Ana
Took her log to a YAKAP doctor

Bea
Checked her waist, stood up to teasing

Mang Rudy
Added a waist check, found high BP

Carla
Asked her OB-GYN, not the app

Different ages and bodies, same habit: measure right, use the right chart, add one more check, and talk to a health worker.

What these stories have in common

Each person treated BMI as a clue, not a verdict. They used the right chart, added one more check, asked a health worker, and stayed kind to themselves and others. None of them started a crash diet or panicked — they asked good questions.

QUICK RECAP

Jun used a BMI-for-age chart instead of the adult label; Ana took her BMI log to a free YAKAP consultation; Bea checked her waist-to-height ratio and stood up to teasing; Mang Rudy added a waist check and found high blood pressure; Carla asked her OB-GYN because adult BMI groups don't apply in pregnancy.

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TRY IT NOW

Your first step

1. Pick the story most like you or someone in your family.
2. Copy one habit from it this week.
3. Write how it went after 7 days.

Key takeaways

- Right chart for the age.
- BMI starts a doctor talk.
- Muscle and waist change the story.
- Ask the right health worker.

Quiz: 3 quick questions

1. Why did Jun ask the school nurse?

A At 16, he needed a BMI-for-age chart, not the adult label
B He wanted a diet
C The calculator was broken

2. Mang Rudy's BMI was in the healthy range. Why did he still see a health worker?

A His waist-to-height ratio was 0.57
B He lost his tape measure
C No reason

3. What did all five people have in common?

A They used BMI as a clue and asked a health worker
B They all had the same BMI
C They all started diets

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Answers

1. **A. At 16, he needed a BMI-for-age chart, not the adult label** — Adult groups don't apply under 20.
2. **A. His waist-to-height ratio was 0.57** — A waist over half his height was a reason to check more.
3. **A. They used BMI as a clue and asked a health worker** — A flashlight, not an X-ray.

PRACTICE TASK

Your BMI story card

Write your own story card (real or practice): age group, which chart fits, the BMI, one more check, what the traffic light says, which health worker you would ask, and one healthy habit you will keep.

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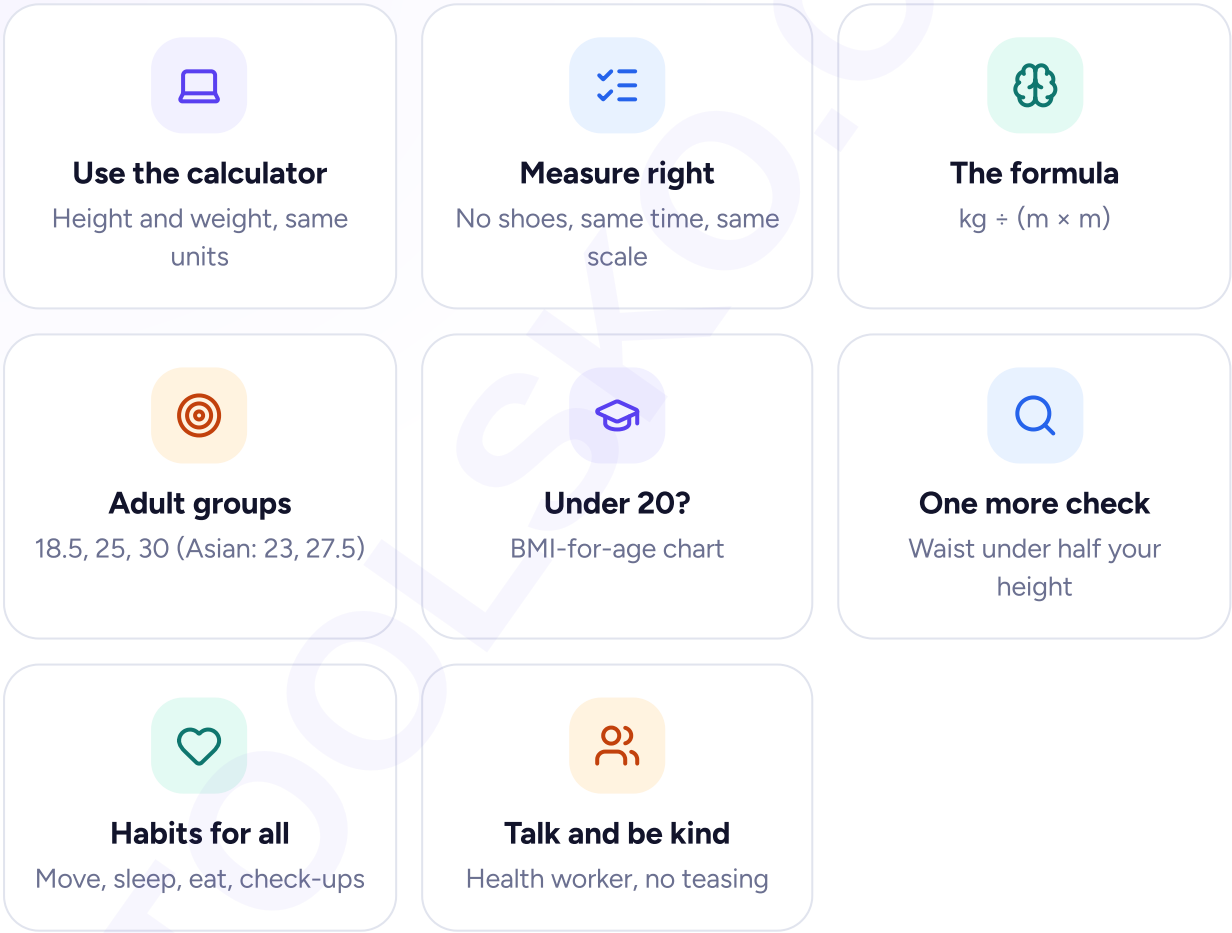
THE END

Quick Summary

Everything important, on one page.

The whole book on one page. Keep it with your BMI log.

PICTURE 14 **Cheat sheet: BMI in 8 cards**



Eight habits for reading BMI the smart and kind way.

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Remember	In one line
The big rule	BMI is a flashlight, not an X-ray: it tells you where to look, not what is wrong.
Recipe	S-U-K-A-T: Same time and same scale, Units checked, Know your age group, Add one more check, Talk to a health worker.
Formula	BMI = kg ÷ (m × m), or 703 × lb ÷ (in × in). 165 cm and 62 kg = 22.8.
Adults (20+)	Under 18.5 underweight, 18.5–24.9 healthy, 25–29.9 overweight, 30+ obesity; Asian action points 23 and 27.5.
Ages 2–19	Use a BMI-for-age chart (CDC percentiles or WHO SD lines); ignore adult group names.
Beyond BMI	Waist-to-height under 0.5; blood pressure, blood sugar and how you feel matter too.
Always	No crash diets or skipped meals because of a number; talk to a health worker; be kind about bodies.

You can read any BMI now

You know what BMI is, how to measure and calculate it, how to read adult groups and Asian action points, why ages 2–19 use BMI-for-age, what BMI can't see, and where to go for a check-up. Do the two-minute BMI check before you trust any number.

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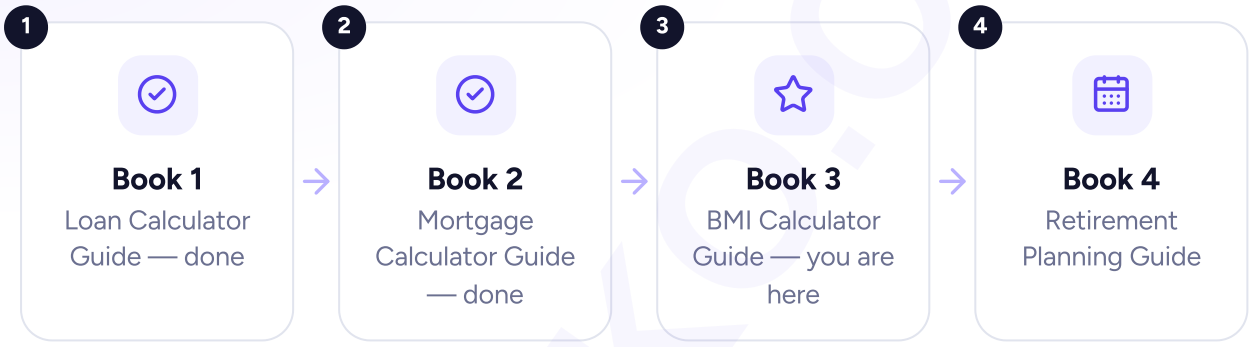
WHAT'S NEXT

Your Next Learning Path

You finished Book 3. Here is where to go from here.

This is **Book 3** of the **Online Calculator Guides** series. Here is your path:

PICTURE 15 **Your Online Calculator Guides path**



Loans, home loans, a simple health check, and next, planning for retirement.

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What to do next

Next step	Why
Finish the 14-day plan	You'll read any BMI number calmly and know what to ask.
Visit a health stop	A barangay health center, school clinic or YAKAP clinic can measure you properly.
Review Books 1 and 2	Loan and Mortgage Calculator Guides: the same "check the numbers first" habit for money.
Read Book 4	Retirement Planning Guide: estimate what you'll need, what SSS gives, and how to close the gap.
Keep learning	Try the ToolsKo Sleep Calculator and Water Intake Calculator for more everyday health habits.

One last tip

Health is more than any single number. Measure right, ask good questions, keep your habits, and be as kind to yourself as you would be to a friend.

Free ToolsKo tools for this book

Put what you learned to work. These tools are free on toolsko.com, need no sign-up, and most work right in your browser.

BMI Calculator
Work out BMI in kg/cm or lb/in and see the adult healthy weight range for a height.
toolsko.com/bmi-calculator ↗

Unit Converter (All-in-One)
Change feet, inches and pounds to centimeters and kilograms.
toolsko.com/unit-converter ↗

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Age Calculator
Find an exact age to choose the right chart (adult or BMI-for-age).

toolsko.com/age-calculator ↗

Percentage Calculator
Understand percents and percentiles in health reports.

toolsko.com/percentage-calculator ↗

Average Calculator
Average a few careful measurements instead of trusting one.

toolsko.com/average-calculator ↗

Days Between Dates
See how long it has been since your last check-up or measurement.

toolsko.com/date-difference-calculator ↗

Add or Subtract Days
Plan your next check-up date.

toolsko.com/add-days-to-date ↗

Sleep Calculator
Plan bedtimes for enough sleep — a habit that helps every body.

toolsko.com/sleep-calculator ↗

Water Intake Calculator
Get a simple daily water estimate.

toolsko.com/water-intake-calculator ↗

Running Pace Calculator
Plan a walk or jog by distance and time, just for fun and fitness.

toolsko.com/pace-calculator ↗

Countdown Timer
Time short activity breaks or your 15-minute daily lesson.

toolsko.com/countdown-timer ↗

Words to know

BMI	Body mass index: one number made from weight and height.
BMI calculator	A tool that works out BMI from your height and weight.
kg/m²	The unit of BMI: kilograms per square meter.

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Category	A group a BMI falls into, like “healthy weight.”
Cut-off	The number where one BMI group ends and the next begins.
Healthy weight range	The weights that give an adult BMI of 18.5 to 24.9 at a given height.
Asian action points	Lower BMI lines (23 and 27.5) for health risk in Asian adults.
Screening	A quick check that tells you whether to look more closely.
Diagnosis	What a doctor decides after checking you carefully.
Health risk	A higher or lower chance that a health problem may happen later.
BMI-for-age	A chart for ages 2–19 that compares BMI with others of the same age and sex.
Percentile	Your place among 100 people of the same age and sex.
Waist-to-height ratio	Waist size divided by height; under 0.5 is the usual adult goal.
Metric and imperial	Two unit systems: cm and kg, or inches and pounds.
Primary care	Your first stop for check-ups and everyday health questions.
PhilHealth YAKAP	Yaman ng Kalusugan Program: free primary care consultations, tests and medicines.

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Where the facts come from

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4. Adult BMI Categories (CDC)
5. Appropriate body-mass index for Asian populations (WHO Expert Consultation, The Lancet, 2004)
6. Global commission proposes overhaul of obesity diagnosis (University of Glasgow on the Lancet Diabetes & Endocrinology Commission, Jan 14, 2025)
7. Keep the size of your waist to less than half of your height (NICE, 2022)
8. Obesity among Filipino adults, youth rises in 2025 — DOST-FNRI survey (GMA News, June 17, 2026)
9. Free lab tests under the PhilHealth YAKAP program (Philstar Life, Sept 23, 2026)
10. Physical activity fact sheet (World Health Organization)

Health facts, cut-offs and programs were checked on November 22, 2026. BMI is a screening number, not a diagnosis: it cannot tell muscle from fat or show your health by itself. Ages 2 to 19 must use BMI-for-age charts, not adult categories. This book gives general information only — no diet, calorie or weight-loss targets — and is not medical advice. If you are worried about your weight, your growth or your eating, talk to a doctor, a school nurse or your barangay health center. Calculator results are estimates. All names and numbers in the examples are made up. ToolsKo is not connected to the WHO, CDC, NICE, DOST-FNRI, PhilHealth or any clinic named in this book. Written by ToolsKo Learn · toolsko.com/learn

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