

The presents study purported to examine the impact of adverse life experiences on adolescents' emotional and behavioral problems. It further aimed to explore the moderating role of verbal (vocabulary, verbal reasoning, numerical ability, and general knowledge) and nonverbal cognitive abilities, self-debasing (catastrophizing, personalizing, selective abstraction, and over generalization) and self-serving (self-centeredness, blaming others, mislabeling, and assuming the worst) cognitive errors, and personality traits in relationship between experience of adverse life events and problem behaviors. A purposive convenient sample of 663 adolescents (aged 11 to 19 years) was administered with Adverse Life Event Scale (ALES; devised in the present study), School Children problem Scale (SCPS; Saleem & Mehmood, 2011), Sajjad Verbal Intelligence Test Urdu (SVITU; Hussain, 2000), Raven's Standard Progressive Matrices (RSPM; Raven, 2000), Children Negative Cognitive Errors Questionnaire (CNCEQ; Leitenberg, Yost, & Carroll-Wilson, 1986), How I Think Questionnaire (HIT-Q; Barriga, Gibbs, & Potter, 2001), and NEO-Five-Factor Inventory (NEO-FFI; Costa & McCrae, 1992) to meet the objectives of the study. Comprising on three Phases, ALES was developed and HIT-Q was translated At Phase I. At Phase II pilot study (N = 303; Boys = 139, Girls = 164) was conducted to establish the psychometrics (reliability estimates, validity coefficients, internal consistencies etc.) of the scales and to explore the relationship between the study variables. Findings provided support for good validity and reliability coefficients for the study scales. Exploratory analyses at Phase II suggested family related adverse events as the most stressful events and showed that most of the problem behaviors, self-debasing cognitive errors, and neuroticism were higher among adolescents who had experienced family, personal, or school related adverse event. While the ratio of self-serving cognitive errors and other personality traits was higher among those with residence related or health related adverse experiences. Main study (N = 663; Boys = 428, Girls = 235) was then conducted at Phase III for hypothesis testing. Results of the main study revealed that adverse life events, self-debasing cognitive errors, and neuroticism positively and significantly ( $p < .01$ ,  $.05$ ) predicted emotional and behavioral problems among adolescents whereas self-serving cognitive errors, verbal cognitive abilities, extraversion, agreeableness, openness, and conscientiousness were strong and significant ( $p < .01$ ,  $.05$ ) negative predictors of emotional and behavioral problems among adolescents. However, nonverbal cognitive ability remained a non-significant predictor. For moderation effect, self-debasing cognitive errors and neuroticism significantly boosted the effect of adverse life experiences ( $p < .01$ ,  $.05$ ) whereas verbal cognitive abilities, self-serving cognitive errors, extraversion, agreeableness, openness, and conscientiousness buffered the effect of adverse life experiences on emotional and behavioral problems of adolescents. One way multivariate analyses revealed significant ( $p < .01$ ,  $.05$ ) age differences suggesting that middle adolescence group had highest levels of emotional and behavioral problems and self-debasing cognitive errors whereas late adolescence group showed the highest levels of verbal cognitive abilities, self-serving cognitive errors (self-centeredness and blaming others), extraversion, and conscientiousness ( $p < .01$ ,  $.05$ ). For income wise comparison, middle income group showed the highest level ( $p < .01$ ,  $.05$ ) of problem behaviors and self-debasing cognitive errors whereas high income group showed highest levels of verbal cognitive abilities (vocabulary and numerical ability), extraversion, agreeableness, and conscientiousness. Neuroticism was highest among low income group. One way ANOVA revealed that the impact of adverse events was highest among middle age and low income groups whereas nonverbal cognitive ability was highest among late

age and high income groups of adolescents. Significant group differences ( $p < .001, .01, .05$ ) on family system and gender were also observed for the study variables. The study holds theoretical (contributing into the existing literature by developing indigenous scale) as well as practical (by highlighting the need for appropriate prevention and interventions measures to deal with problem behaviors of troubled youth) implications.