



# CREATING A VOICE

TOGETHER WE STAND: Promoting health, reducing risks, and building assets in our youth and communities

January 2006

## You can't always get what you want

- Denise Reese

In our consumer-driven culture, it is so easy to buy into the notion that “things” are what make us happy. People of all ages hear, see, and absorb messages which tell them that spending money on particular cars, gadgets, products -- even cosmetic surgery -- will result in living richer, fuller, more satisfying lives. Even young children understand that certain feeling of pressure to have what *everyone* has (or at least *everyone* in their school) and start requesting certain things early.

A few months ago, my ten-year-old son and I were discussing goals. He told me that when he grows up, he wants to be a movie actor. My son is considering this career choice not because this is where his talents and interests lie, but because this is where he can earn big bucks like Jim Carrey and the kids in the Harry Potter movies. My challenge (besides enrolling him in an acting class) is to help him see the value in finding purpose and meaning in life, including a career that is satisfying and rewarding. And chances are, “purpose,” and “value” won't include a six-figure income.

Parents can't help but be aware that in today's culture, kids can

easily pick up on a sense of entitlement and catch a bad case of the “gimmees.” Your kid might remind you that his best friend or everyone at school has this particular type of electronic toy and that he, too, should have one.

When our kids tell us they will be left out because they don't have the latest gadget, clothing, etc., it can be a mighty temptation to succumb. However, it's important to hold our ground and not give in to every request. We need to remember the things we give our kids aren't nearly as important as the life lessons we teach them.

The following are some thoughts on how we can try to steer our kids away from a materialistic type of attitude:

1. Stress the importance of relationships over things. Time the family spends talking and interacting with each other will be remembered; time spent on “material stuff” will not be.
2. Help kids become savvy to techniques companies use to get them to spend money on their products. Kids do not like to be manipulated and by raising their awareness, they can see through some of these marketing ploys.

3. Acknowledge the internal qualities that you appreciate about kids, such as their generosity, compassion, creativity, etc.
4. Teach kids that we don't always get what we want when we want it. Life comes with disappointments and we need to deal with them.
5. Show the value of contributing to others and to the community - especially the concept of giving without expecting something in return.

Comments to:  
[dreese@ci.bloomington.mn.us](mailto:dreese@ci.bloomington.mn.us)

*“You can't always get what you want. But if you try sometimes, you just might find, you get what you need.”*  
M.Jagger/K.Richards

### THIS ISSUE

#### Money

You can't always get what you want

Responsible consumption

Decisions are priceless

College students: Educated but broke

More money, more sex?

Putting your money where your mouth is

## Responsible consumption

- Lisa Foss Olson

The lure is hard to resist: Credit card companies at college campuses offering gifts, incentives, and low monthly payments in exchange for a signature. The average college freshman, heady with their first taste of financial freedom, takes the bait, signs the application, gets the card, and begins their descent into credit card debt.

Now, not all students go wild with this first card; some have had experience with their own finances and are frugal with their purchases. Others, however, are less cautious, piling on debt for school books and supplies, as well as weekend trips and dinners out.

*A payment of \$25/month on a \$1,000 balance at an 18% interest rate, means five years of debt.*

According to *Credit Card Nation: The Consequences of America's Addiction to Credit* by Robert D. Manning, the number of college freshmen with credit cards tripled between 1999 and 2002 with the average debt on a card at \$1,500. Multiply this by three to four more years of college, and possibly 1-2 more cards, and the newly graduated twenty-something walks into a world of debt that seems impossible to climb out of.

(And this does not take into account the staggering student loans many students face after graduation.)

A student should know better, right? But keep in mind, many kids went off to college with absolutely no money skills and little practice budgeting.

They've grown up in a society where it's completely normal to buy on credit solely because they want things. They have grown up in the prosperous 21<sup>st</sup> century, knowing little about savings, debt, and interest rates.

### Begin young

Ideally, children should get their first lesson in money management when they are young, around the ages of three or four. (Although it is never too late to begin!) It starts by giving kids an allowance on a consistent basis and setting rules about how the money should be used. The allowance provides kids with the opportunity to manage their own money - to set aside a part to save, a part to spend, and a part to give to charity/church, etc.

Whatever amount is decided on, a child can see how quickly it goes when spent on (seemingly) frivolous items and how it can be saved to buy something treasured. As the child gets older, allowance increases, as does funding from other sources. Then, with this larger funding



*Teaching money management skills to your child should be as routine as teaching other healthy behaviors.*

source and still under your guidance, a child can further experiment with their money. Any mistakes they make along the way won't be too costly (i.e., no 20% APR attached to purchases and no phone calls demanding payment).

According to Kidsmart.org, "Knowing the limit of available funds forces kids to think about how much things cost; to make spending choices between the many things that they may want; and to have more appreciation for the things they buy when they use their own money."

By teaching responsible consumption, youth learn the difference between need and want; they learn how to save and prioritize. This helps enormously as your child grows and their wants become even pricier. Your middle- or high-school child will know that just because they want it, doesn't mean they're going to get it. They'll know there are limits to your wallet and theirs.

They may even learn that the acquisition of things doesn't really make one satisfied and that sometimes, being a responsible consumer means buying absolutely nothing at all.

*Comments to: [rolson@ci.bloomington.mn.us](mailto:rolson@ci.bloomington.mn.us)*

### Five signs of overspending:

- Always paying bills late
  - Only making the minimum payment on a credit card
  - Exceeding the credit limit
  - Working overtime to keep up with credit card bills.
  - Using one credit card to pay off another
- [www.familyeducation.com](http://www.familyeducation.com)

## Decisions are priceless

- Melissa Drews

Most kids don't buy drugs or alcohol the first time they experiment; by and large it is given to them. If their desire to use continues, money may come into play. To support the habit, kids may ask for a bigger allowance or for more money for lunch or movies they'll never see. Money earned from their part-time job eventually falls short and mysterious disappearances of money around the house - from wallets, purses, and other hiding places - result. Parents and siblings become victims.

However, kids are resourceful and don't necessarily need a lot of money to obtain alcohol or other drugs. I know when I was

young, the common place for friends to get alcohol was the liquor cabinet at home or having an older sibling buy it. A cigarette could be pinched from mom's purse or bummed from a friend. As for illegal drugs, say marijuana, you could get free hits or joints at parties, none of which cost very much.

### A growing concern

You may recall a Bloomington 17-year-old boy who gave a fatal dose of his mother's methadone to his 15-year-old female friend. The boy retrieved the methadone from a locked box where his mother stored it. (Methadone is a powerful narcotic used in breaking addiction to heroin, and when used with alcohol, the effects are magnified.) Court

records indicate the 15-year-old girl also drank wine coolers with friends and smoked marijuana that night. The girl probably didn't spend

a dime that evening, but her decisions cost her her life.

The misuse of over-the-counter (OTC) and prescription drugs is quite popular among youth. Kids are "robotripping" on OTC medicines like Robitussin, Vicks 44, or anything containing dextromethorphan (DXM).



*Alcohol at keg-parties is usually free or costs very little: \$5 for all you can drink.*

To make a few bucks, kids steal antidepressants from their grandparents and sell them at school. They trade prescriptions like Adderall or Ritalin and distribute caffeine pills to help with late night study sessions.

*continued on back page*



## College students: Educated but broke

- Krysta Legeros

As a college sophomore, it's hard to grasp how much school costs every year, even each semester. With student loans, meal plans, and other costs, I truly have no idea how much my parents and I spend.

Money is always an issue in today's world, but in college, it determines whether you eat Ramen or Applebee's for dinner. It determines where you're going to live next year and whether you can travel to visit a friend. Everyone soon finds out that money saved from that part-time summer job just doesn't last long. Many students have rent to pay, food to buy, and want a little spending money, so a part-time job during school helps. However, since working and going to school can be very stressful, it's a difficult decision to make. It's a battle of school and homework versus money.

Campus can be a safe zone from spending too much money. Doing things on campus, as opposed to venturing out into the real world, can

save tons of money -- food is already paid for and there is no mall (to speak of). Students soon learn that the precious money they make needs to be saved or it never quite reaches the bank.

Spending as little as possible becomes a sport. (Although when it comes to finding the best deals, students come in second to professional bargain shoppers.) Grocery shopping is full of money crunching decisions that make us reach for everything generic. Ramen noodles truly becomes many college students' best friend.

Rising gas prices have put a sense of hesitation on the idea of traveling to visit friends or even to go home on weekends. While it is not a significant amount of money for some, it is definitely a concern for many students. Traveling for spring break or other vacations may also not be possible because of the cost.

*continued on page 5*

**YOUR VOICE:** How much does money influence your decisions?



If I don't have a certain amount of money, I can't buy clothes that are cute for me.

*Jasmin, 8th grade*

Money doesn't affect me that much.

*Emily, 8th grade*

I think it influences my decision in a lot of ways, good and bad. Good because I want a career where I can make a lot of money so I need to do good in school. Bad is I don't always want to loan people money because I want it for myself.

*Anna, 9th grade*

Money doesn't care. I just like someone to be there so I can talk.

*Marcel, 8th grade*

It affects what I do when I do stuff with my friends.

*Abby, 8th grade*

A lot in some ways and not in others. What you want or get is influenced by how much you make. You aren't able to do certain things because of your income.

*Brittany H., 11th grade*

It can influence our decisions a lot. If you don't have a lot of it, there's not much to do and if you do have a lot of it, you can start to worry only about yourself.

*Brittany F., 11th grade*

I pretty much know what I can and can't afford. If it's out of my salary range, I forget about it. If I can afford it and want to spend my money in a certain way, I will.

*Tiffany, 11th grade*

If it was like, \$500,000 it would influence me. Nothing under that, though.

*David, 9th grade*

I try not to make it do so. If I think something is worth any value to me, I'll buy it. I'll admit, I am afraid of my financial future with school and everything, but I try not to let it get to me.

Greedy = Bad

*Nicole, 11th grade*

I can buy whatever I want.

*Justin, age 13*

I can buy anything I want and can get anything I need.

*Benayah, 8th grade*

**More money, more sex?**

*- Joleen Cotter*

As an educator, I instruct students to be critical viewers of the media. We talk about what they listen to and watch and I ask them to identify messages they get from programs. Typically, they identify messages that suggest "casual sex is OK," "casual sex is normal," and "the more money you have, the more sex you will have."

As discussions continue, we talk about what type of career they would like to pursue. The most common response among males is to be a part of the NBA or NFL. Due to the recent activities of our NFL players, it's difficult to be supportive of this career choice and life-style.

In our society, sports figures hold a special type of status. Not only do they make an incredible amount of money, they seemingly can get away with any type of behavior they want. Antics that would bring others to shame seem to have little negative impact or consequence on their lives or livelihood.

Our own NFL players have received a lot of attention lately. It doesn't matter what you've been watching, reading, or listening to lately -- the Vikings boat party sex-scandal has been big news. Accounts of prostitution, pornography, and lewd sexual behavior have

been reported in national and local news stories.

Professional sports figures acting inappropriately is nothing new. There was alcoholism and womanizing in the era of Babe Ruth. The eighties brought us Pete Rose and gambling. More recently, NBA star Kobe Bryant was accused of sexually assaulting a 19-year-old hotel employee. Even our local favorite, Kirby Puckett, has been accused of criminal sexual conduct.

So while these issues continue to happen and are discussed so explicitly in the media, we need to be aware of what kind

of message youth are getting.

We have to explain that this type of behavior is not excusable (or acceptable) for anyone. A person's economic or celebrity status should not exempt them from treating others respectfully and acting appropriately.

*Comments to:  
jcotter@ci.bloomington.mn.us*

## Putting your money where your mouth is

- Joan Bulfer

Sometimes it seems there is no way to get teens to eat healthy foods. Fast foods, pop, pizza, candy, and chips are the teens' basic five! For many teens, junk food represents independence, friends, and fun. Healthy foods represent childhood, parents, and rules. It is no wonder that adults feel powerless to convince teens of the value of healthy eating. The exceptional growth and changes that are taking place physically and emotionally in teens means that good nutrition is vitally important at this time in their lives.

Think back to the care and the cajoling we did to get our two-year-olds to eat well. Here's some news: just because kids look grown up, the job isn't over yet. The fact is, as adults, it is our job to create a culture of healthy eating for our teens.

One of the major issues that works against parents is the plethora of cheap junk food and the expendable income teens have available. Changing this culture is not easy; cooperation of school and home is vital.

### At school

One successful strategy for schools is using price to gently nudge teens to make healthier choices. One University of Minnesota study found that a price reduction of 50% increased the consumption of a healthy snack by 93%! Increasing the price of soda pop and

fruit-flavored drinks relative to the price of bottled water, milk, or 100% fruit juice in school vending-machines can be an effective strategy without taking away teens' choice.

A new federal law mandates that schools have a nutrition policy by July 1, 2006. Each school district will be involving parents and students in discussions about this nutrition policy. There are a number of schools that have dramatically changed the way they "do" food. They are seeing great results and still making money on vending machines and school lunches.\*

### At home

There are a number of strategies to try at home:

- Have bottled water, milk or flavored milk, fruit spritzers, and plenty of ready-to-eat fruits and vegetables available. Whole fruit in the refrigerator will go unnoticed and uneaten by a teen, but fruit that has been washed and cut-up will disappear quickly from the table.
- Baked chips are often as acceptable as regular chips and have less fat.
- A well-stocked kitchen with plenty of healthy choices will cut down on eating out and unhealthy snacking. Home-prepared meals not only save you money but offer opportunities for family meals and teaching teens life skills.



*As adults, we need to make sure that the healthy choice is the easiest and least expensive choice for teens.*

- Teach your teen how to make simple meals and healthy snacks. Teens can quickly and easily microwave a potato and top it with salsa or fat free sour cream; pop low-fat microwave popcorn or warm tortillas with slices of turkey, cheese and top with bagged lettuce.
- Most important of all, be a

good role model. Demonstrate your enjoyment of nutritious foods and physical activity with your teens.

*Comments to:  
jbulfer@ci.bloomington.mn.us*

\* [www.nature.berkeley.edu/cwh/PDFs/LEAF\\_Fiscal\\_Exec\\_%20Summ\\_%20FINAL\\_4.21.05.pdf](http://www.nature.berkeley.edu/cwh/PDFs/LEAF_Fiscal_Exec_%20Summ_%20FINAL_4.21.05.pdf)

### Educated but broke *(continued)*

Studying abroad is a desire for many college students, but the expense is a very big factor in the decision to actually go. While many programs are not overwhelmingly more expensive than regular tuition costs, a couple extra thousand dollars can certainly put a damper on the trip. I have my heart set on studying in London, so I will have to try to find a way to raise the money I need. To start, I'm finally getting a part-time job next semester, which may make school more

difficult. Having some spending money may also help me to boost my budget for Ramen or perhaps I'll be able to travel outside of campus on the weekends. But for now, it's time to go make that hard decision of what wonderful flavor of noodles I'll be having for dinner tonight.

*Krysta is a Journalism major at the University of Wisconsin-La Crosse.*

**Decisions are priceless** *(continued)*

**Money or no money**  
 Money certainly affects our decisions to buy necessities and luxuries. Theoretically, if you don't have enough money, you simply don't buy it, right? However, businesses and credit card companies make it simple for us to buy things when we don't have the money - we simply charge or finance it! When it comes to alcohol and drugs, a child can get it without financial means (they can steal it). It's a matter of what is accessible in each individual case.

As a parent, you play a vital role in influencing your child's attitudes and behaviors. You serve as a role

model and help set your child's expectations. You have the ability to instill positive ways to manage money. You have the ability to enable your child to make informed decisions. At home, you are able to control the accessibility of alcohol and drugs, just as you have control over what is spent or saved. You chose to buy new winter boots for your daughter to keep her warm. You replace the batteries in your smoke detectors twice a year to keep your family safe.

What decisions are you making that influence your family's use of alcohol, tobacco, and other drugs?

*Comments to:  
 mdrews@ci.bloomington.mn.us*

**CREATING A VOICE** is a publication of Bloomington Public Health in partnership with Tri-City Partners. Funding provided by grants through the Minnesota Department of Human Services, Chemical Dependency Division and the Drug-Free Communities Support Program, Office of National Drug Control Policy and the Substance Abuse and Mental Health Services Administration (SAMHSA). Contents are solely the responsibility of the authors.

**LET'S TALK TINS**

Each tin contains over 100 conversation-starting questions! For more information call 952-563-8904 or online at [www.tricitypartners.org](http://www.tricitypartners.org) \$5.00 per tin.



**Also available in Spanish**

**YOUTH HEALTH ISSUES**

- Alcohol
- Marijuana
- Nutrition
- Physical activity
- Teen pregnancy prevention
- Tobacco

**CONTRIBUTORS**

- Joan Bulfer
- Joleen Cotter
- Melissa Drews
- Krysta Legeros
- Lisa Foss Olson
- Denise Reese

**EDITOR/DESIGN**

Lisa Foss Olson

*Tri-City Partners for Healthy Youth and Communities is a coalition of people working together to promote health, reduce risks, and build assets in our youth and communities.*

January 2006  
 Vol 6/No.1

**BLOOMINGTON PUBLIC HEALTH**

1900 W. Old Shakopee Road  
 Bloomington, MN 55431

Tel: 952-563-8900  
 Fax: 952-563-8997  
[lolson@ci.bloomington.mn.us](mailto:lolson@ci.bloomington.mn.us)  
[www.tricitypartners.org](http://www.tricitypartners.org)

