



# The Right Stuff

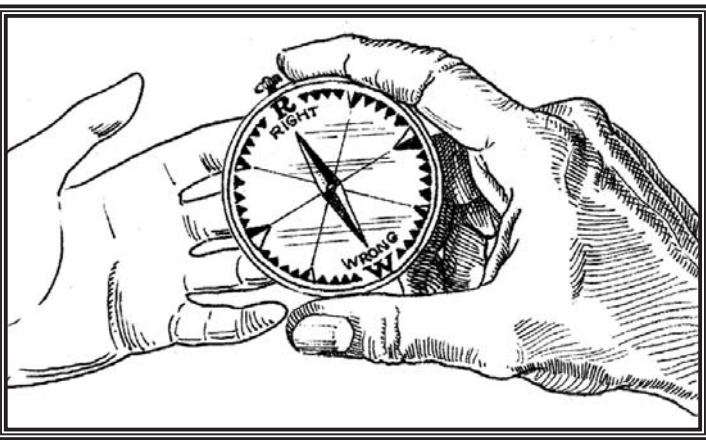
Reviewed by Julie Terraciano, MFT, and Holly Shepard, MA, Parents' Coalition co-founders



## Youngsters need to develop an inner compass about right and wrong

In their new book, ***Right From Wrong: Instilling A Sense Of Integrity In Our Children*** (Perseus Publishing, \$25), authors Michael Riera, PhD, and Joseph Di Prisco, PhD, maintain that parents who have the most influence over their teens are those who instilled the knowledge of right and wrong in their youngsters from an early age. At the

same time, they reassure parents that it's never too late to help young people build a crucial sense of their own intuition and integrity. The authors, who have written several previous books on parenting adolescents, define integrity as the intuitive "compass within" that helps teens know what's right and guides their actions. It's a connection with one's inner self, one's values, and one's sense of well-being—in a word, character.



pline youngsters for lapses of integrity. Parents need to begin early, taking the time to listen to their intuition, foster the "inner compass" of their children and guide behavior. As the authors argue, good intuition keeps us out of trouble, encourages positive choices and enables us to grow and learn from our experiences.

### Trust your intuition

Early in the book, the authors give the example of a five-year-old who has just begun kindergarten and steals a candy bar from a store. His mother doesn't allow candy at home, and when she discovers the theft, he cries immediately, knowing that he has done something wrong. His mother responds, initially, by giving the child time alone in his room while she thinks through the discussion that they need to have. As the authors point out, beginning kindergarten can be a tough transition for some children, and a candy bar might have felt like

temporary consolation. Reflecting on this, his mother knows intuitively that she needs to help him sort through these unconscious motives as well as deal directly with the misbehavior.

It's the sorting through of these dilemmas with our children that is so important. By taking time to listen to our intuition—both in understanding motivation and guiding behavior—we can help instill a sense of integrity and character in our children. It's a process that begins early and continues all the way through adolescence.

### Mistakes are opportunities

In a chapter on honesty, the writers again stress the importance of looking beyond children's actions to their motivations. Riera and Di Prisco, in fact, reassure parents that lapses in integrity provide teens with the best opportunities to learn more about what character really is.

In one example, they look at a situation involving a physically precocious, 11-year-old girl who meets a 16-year-old boy. The boy thinks she is a high school student, and she gives him her phone number when he asks for it—despite the "talk" that her parents have had with her. Later, when the boy calls the girl at home, her parents find out his age and are confused and alarmed by their child's behavior. Instead of yelling at her and punishing her right away, however, they take time to talk about the situation between themselves and give their child some time to gather her thoughts before they discuss it with her. Together, the three probe the reasons why their daughter didn't tell the boy her age—teaching her, in the process, the importance of making good choices and being true to herself.

The authors contend that situations like this present opportunities for parents to help their children under-

stand their inner motivations and develop a sense of true integrity. As parents, they add, our job is to help our children learn from their mistakes, serve as role models and acknowledge situations in which they've acted with good judgement, character and self-respect.

### The Coalition Mission

*To support, educate, and inspire parents of adolescents in order to promote the health and safety of our youth.*

If you or your school would like to be involved or if you have comments or questions, please call Lynne Myers at (415) 668-0895.

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Readers are encouraged to submit letters to the editor, ideas for articles or articles themselves. Call Susan Wels at (415) 641-7694 for more information.

To subscribe to *Parenteen*, call Victoria Legg at (415) 641-1528.

**To learn more about the Parents' Coalition, check out our web site: [www.ParentsCoalition.net](http://www.ParentsCoalition.net)**

### VERY IMPORTANT DATES

#### Parents' Coalition meetings

The Coalition meets once a month, September–June, from 7:30-9:00 p.m. at San Francisco Day School, 350 Masonic Ave., (at Golden Gate Avenue). All parents are welcome. For more information call 415/389-9441.

**Monday, September 23** – Forum: James P. Steyer, author of *The Other Parent: The Inside Story of the Media's Effect on Our Children*





## School Daze

by Leslie Woodward, Parent, San Francisco Day School

### Middle and high school counselors weigh in on teens and stress

Today's teens are weighted down by more than the books in their backpacks. They shoulder a heavy burden of academic and social pressure, according to a panel of middle and high school counselors who spoke at the March Parents' Coalition Forum. The panel was drawn from a mix of single-sex, coed, public, independent and religiously affiliated schools.

Moderator Rebecca Turner, PhD, asked panelists to describe the stresses on today's teens. Their responses were clear and consistent:

- **Academic pressure.** Pressure for college admissions kicks in by tenth grade, said high school counselors, and sixth graders are already talking about high school, according to middle school representatives. An A has too often become the only acceptable grade; kids come to the counselor's office weeping over a B or a C. College has become the only option teens see for themselves, even though it may not be the right choice for everyone.

- **Self-pressure.** Kids have trouble stopping themselves from overdoing. It's hard for them to give up activities even when they are clearly overwhelmed by their schedules, said Maurine Poppers of Lick-Wilmerding High School.

- **Lack of sleep.** For kids with heavy homework and extracurricular schedules, "nighttime is when the fun begins," said Erin Brigham, middle school counselor at The Menlo School. Kids are bent over their home computers at one in the morning, socializing on Instant Messenger, and they come to school exhausted and less able to cope with stress.

- **Too much information.** "Kids are confronted with a lot of informa-

tion at a young age, said Helga Cohen of French American International School. Kids may be physically mature, but mentally they are not prepared to cope. "Everything is out there," said Trish Jump of Hoover Middle School. From school shootings to lurid kidnappings and presidential oral sex, kids are having to deal with information that was not so readily available to past generations. Bill Corkery of Sacred Heart Cathedral reminded parents that their children have grown up during the AIDS epidemic, with explicit sexual information presented to them at a young age. A routine part of a young adolescent's physical exam includes a discussion of whether or not she is sexually active. Sexual content and violence saturates the media.

- **Parental and family pressure.** Divorce and death exacerbate mercurial teen moods.

- **Relationships, romance, and finding a sexual identity.** First breakups, too, can be especially rough on teens.

#### Harder than 20 years ago

The counselors agreed that everything "just seems harder" today. In part, that's because so much is accessible to today's teens, including drugs, alcohol, and explicit Internet sites.

"There's a low tolerance for frustration today as compared to 10 years ago," said Sarah Berman of The Chinese American School. Computers, she added, feed kids' sense that they should get instant gratification.

Elene Lee of Lowell High School pointed out that while, on the one hand, childhood is shortened by a loss of innocence, it's also lengthened by

extended higher education. "Many young people are not functioning independently until they're almost 30," she observed.

#### Advice for parents

- **Stay engaged.** Sue Crivello of George Washington High School, reminded parents that high school is not the time to disengage from your kids. "You need to be involved, but not controlling," she advised.

- **Communication is key.** Several counselors stressed the importance of clear, nonjudgmental communication with your teen. Be available at odd hours—midnight may be the time your teen is talkative. Don't interrupt, and take time to get as much specific information from your teenager as possible.

- **Don't be afraid to place limits.**

Karen Apana of The San Francisco Waldorf High School reminded parents that they should not abandon their protective function. It's OK to place limits on what your kids do, including what places they go and movies they see.

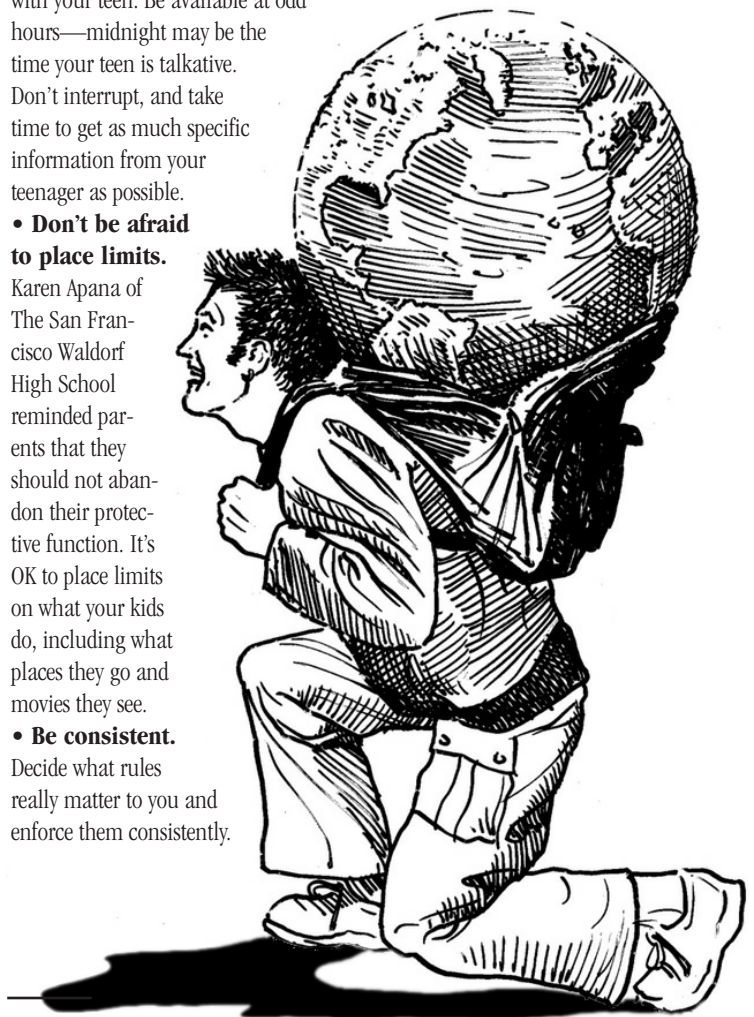
- **Be consistent.** Decide what rules really matter to you and enforce them consistently.

2 Teens Talk About Finances

Teaching Money Management 3

4 Instilling Integrity

- **Let kids face the consequences of their actions.** "We need to teach kids how to manage their own business," noted Linda Gore of Katherine Delmar Burke School. If they've forgotten their homework, for example, they need to face the consequences. Teenagers, she added, "need to build resilience in dealing with disappointments."



# Focus on Finances

by Susan Wels, Parent, Convent of the Sacred Heart High School

## Teenagers talk about allowances, work and financial responsibility

Many worry that teenagers today lack basic information about finances, as well as the skills to handle money responsibly. To explore the experiences that high school students have with financial matters, Elsa Rosenberg and Julie Terraciano, MFTs and co-chairs of the Coalition's Issues and Choices Committee, talked to a panel of teens from Bay Area high schools. Here's what the students had to say.

### Do your parents give you an allowance? If so, how much money do you receive?

- I don't have a set amount of allowance every week. When I need money, my parents give it to me as long as it's reasonable.
- I live by myself in San Francisco because I dance with the San Francisco Ballet and my family lives pretty far outside the city. My parents give me enough money to go grocery shopping and take care of the basics, but it's not a set amount of money every week or month.
- My parents give me \$20 a week. It sounds like a lot, but I'm known as the tight one in my family, and I save a lot of my allowance. My parents have taught me the value of money. They buy me clothes in the beginning of the year, but if I want anything else, I have to figure out how to get it.
- I buy my lunch at school, and my parents usually give me \$20 for the week. If I use it up, it's my problem—I can't buy lunch.

### Do you have a checking account or credit card?

- I use cash for everything I buy.
- I have an ATM card and checking account. It's a major hassle to have to balance a checkbook and a real

shocker to have to deal with finances. It shows you what a big responsibility money is. It's kind of intimidating.

- Credit cards are so dangerous. You don't see any cash. They're so easy to use. You don't write down what you spend—you just pay later.

**You get a lot more perspective on the meaning of money when you have a job.**

### Do you have to earn your allowance in any way?

- I don't have a list of special chores, but I clean up after dinner and help out when anything needs to be done around the house.
- I only have one chore. Every night I do the dishes.
- My job has always been school, but I'm expected to help whenever I'm asked. I don't have a list of chores, and helping out is not necessarily connected to money.

### Have you ever worked during the school year or summer break?

- I don't have a job during the school year because I do crew six days a week, for four hours a day. Next summer before I go to college, though, I'll have

to work to help pay for my expenses.

- I like to have a job so I can make my own money. I teach ballet classes, and I worked in the school office every day last year over the summer. I feel more willing to spend money when I've earned it. At the same time, you get a lot more perspective on the meaning of money when you have a job. You realize how much time you have to spend working to earn just a little bit of money.

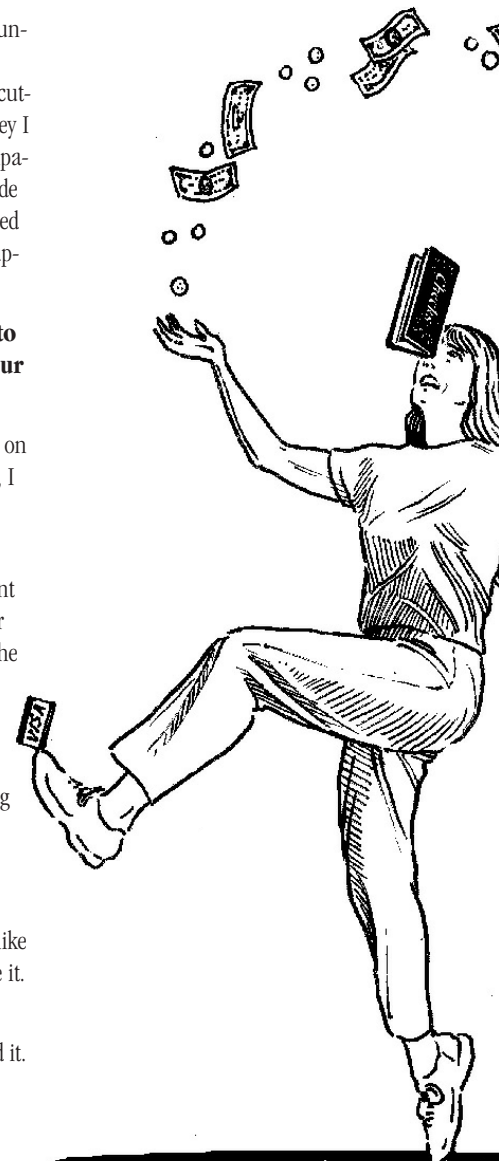
- Over the summer, I worked half-time for my dad in his deli. I was running around constantly waiting on customers, making the salads and cutting brownies. I cherished the money I made and have so much more sympathy for my dad. The experience made me value my parents more. I realized how hard my dad has to work to support our family.

### Do your parents expect you to budget and pay for any of your own expenses?

- My parents told me that if I went on an expensive immersion travel trip, I had to get a job. I thought that was reasonable.
- I told my parents that I don't want anything from them for holidays or birthdays. I'd rather that they put the money toward a special program that I might want to sign up for in the future.
- For a lot of kids who drive, paying for gas is their responsibility. And parking tickets are a huge expense, for nothing.
- I try to contribute because I feel like I should and my parents appreciate it.
- When you know how hard it is to make \$50, you're less likely to spend it.
- My parents teach me to budget

money and be responsible—to figure out how much I'll need to spend per week on transportation, food and being with my friends.

- I think it's really good when your parents let you decide your own priorities and figure out your spending on your own.



# Money Matters

by Barbara Hornsleth Croizat, MFT

## What teens should know to lead financially healthy lives

Learning how to manage money is an essential part of a teen's education. In an ideal world, children begin learning about money in early childhood, but it is never too late to start the process. The more parents help teens take charge of their financial lives—learning the basics of living within their means, saving and planning ahead—the better equipped they will be to enter the adult world.

Unfortunately, many teens are growing up ignorant of basic financial facts. The Washington DC- based Jump-

Start Coalition for Personal Financial Literacy recently surveyed more than 4,000 12th graders in 183 schools across the county. They found that students correctly answered only 50 percent of questions on a 45-minute exam dealing with basic personal financial management. Other statistics are equally unsettling. Credit card debt among college students shows how little older teens know about how these financial instruments work. About 20 percent of students carry balances of at least \$10,000, according to *Parade* magazine. Here's what you can do to increase your teen's financial savvy.

### Provide an allowance

Most parents begin giving their child some form of spending money during elementary school to familiarize them, at an early age, with making spending decisions. Initially the amounts are small and cover only some discretionary spending and perhaps savings. That amount should increase as your

child matures, until teens are financially managing not only their "wants" but also many of their "needs." The amount of allowance should be based on what the family can afford, what expenditures the teen is responsible for, and what the parent wants to give.

### Allowances and chores

I recommend that parents not tie a basic allowance to the completion of chores. Your teen should, of course, be expected to help at home and share in the work of the family, but those basic chores should be separate from allowance. You might, however, offer your teen the chance to earn extra money by performing additional work around the house.

### Budgeting for older teens

Increase the amount of allowance and the amount of expenditures the teen is responsible for as he or she grows older. Work with your teen to develop a personal budget that may include agreed-upon "needs," such as money for school lunches and basic clothing, and "wants," such as money for CDs. By age 14 or 15, most teens can begin to handle a monthly budget that includes all of their clothing purchases, their entertainment such as movies or eating out with friends, gifts to friends and public transportation. Teens rarely feel they have enough money, though, and parents should avoid rescuing them if they run out of money mid-month. Learning to live within their means is an important part of handling money responsibly.

### Consider a clothing allowance

Giving a teen a clothing budget eliminates a lot of arguments about what they can and can't buy. You might start out by giving your 12 year old an amount that covers basic back-to-school clothing. Work together to figure

out what items are needed, but then allow your child to make his choices and develop shopping skills. If he chooses expensive designer jeans, he'll have to make more frugal choices for other items. Share your ideas about shopping for bargains, whether at sales or secondhand stores.

**Parents should avoid rescuing teens if they run out of money mid-month.**

### There's no free ride

Once your teen has a driver's license, take the opportunity to educate her about the costs of having a car. You may generously allow your teen to drive the family car, but make sure she knows the costs in insurance, maintenance, gasoline and repairs. You may want to ask her to replace the gasoline she uses and clean the car or do errands for you when out and about. Discuss what happens if your teen gets in an accident. Will she be responsible for paying a portion of repair costs, or for an increase in insurance rates?

### Talk about family finances

Many of us are uncomfortable sharing information about family finances with our kids, but that doesn't necessarily serve their best interest. Don't hesitate to share the family budget. They will be

amazed at the number of things that you pay for. Share some of your own mistakes and how you learned to manage your money. The best kind of training is the modeling parents demonstrate by their own behavior.

### Yes or no to credit cards?

Whether or not you choose to provide a credit card, it's important to teach your teenager how they work. Explain the dangers of getting into debt or even carrying a balance from month to month. Teens need to see on paper how much they are paying in interest to the credit card company and realize the consequences of a bad credit history. If you do want to provide your child with some plastic, consider getting a prepaid or stored-value card like Visa Buxx. Designed for teens, they provide money in plastic form, but the child does not build a credit history or learn to pay bills. Other options for older teens include getting your teenager a card on your own account, a new card on which you are the primary borrower and the teen is the co-signer, or a secured credit card with a credit line tied to your deposit.

### Encourage saving

Have your teen open a savings account. Make sure he understands the value of compounding interest. Savings can be more meaningful when teens develop a long-term goal, such as buying a car or being able to travel. Parents might agree to match whatever the teen saves for the project.

### Help your child get an ATM card

The card can be tied to either a checking or savings account; ask your bank what types of accounts are available for teens. Teach your child how to keep track of ATM deposits and withdrawals, read a bank statement and balance the account.

### Expect some mistakes

Remember that occasional overspending is part of the learning process. The point is for teens to track their spending and learn to live within their means.