

Money wise

Your adolescent will someday manage her own household expenses. Consider these strategies for teaching her to make smart financial choices.

1. Budgeting. Help your teen create a budget. She can include her income (salary from a part-time job, allowance), expenses (gas, car insurance, going out with friends), and savings (say, a third of her income). *Tip:* To help her estimate expenses, suggest that she write down everything she spends for two weeks.



2. Shopping. Share your shopping strategies, or ask a thrifty friend to give her advice. For instance, your child could wait to buy clothes until the end of the season or sign up for store discount programs. You might show her how you compare brands and prices or use coupons on the most expensive items. *Idea:* Give her your grocery list and a budget, and have her do the shopping. She'll get hands-on practice in finding the best values.

3. Watching. Keeping an eye on her bank balance and looking for questionable transactions will help your teen be a good financial consumer. She could sign up for online account access or download her bank's app. You can also go over how to review and balance statements (online or paper), or have her visit the bank to learn. 👍



Q & A Be a summer intern

Q I've heard that high school students can get summer internships. How could my son find one?

A An internship can help your teen explore a career path—and find out that he likes or doesn't like the field. It will also give him on-the-job experience to list on college or job applications.

To get started, have your son think about what interests him. If he likes business, he may want to do an internship in marketing, for instance. Then, suggest that he reach out to people he knows to ask for contact names. He might call a cousin who works at a communications firm or a neighbor who is an advertising executive.

Encourage him to start looking now, since there will be more competition as school winds down. The internship is likely to be unpaid, although some may offer minimum wage. Or he could check with his school counselor about getting course credit. 👍



Cue that memory!

Your high schooler can recall information more easily by creating cues, or starting points for retrieving information. Suggest these methods.

Picture perfect. To memorize vocabulary words, he might sketch a picture. To remember "to fly" in German, he could draw an airplane with *fliegen* written on it. Behind it, he might sketch a cloud with *Wolke* (for cloud) in it.

Snappy songs. Making up lyrics to familiar melodies can help him recall concepts. He could describe figures of speech to the tune of "Payphone" by Maroon 5, for instance ("I'm a *hyperbole* getting my point across, I've said it a million times").

"This just in..." Have him write a short news broadcast to remember historical events. *Example:* "This 24th day of January, 1848, the first flakes of gold were discovered on the American River near Coloma, setting off the California gold rush." He can read his news bulletin aloud several times to set it clearly in his mind. 👍



Parent to Parent Copying homework

My daughter Gabriella had a dilemma: her friend Stephanie asked to copy her homework, and Gabby didn't want to make her mad by saying no. Gabby put her off and then came home from school worried about what to do.

I suggested that she look online to see what other students have done in this situation, and she found some good ideas. She could offer to help with the homework so her friend

could understand it—and would know the information for tests. Or Gabby could explain she was worried about getting caught, since they would both get in trouble for cheating.

My daughter decided to offer help with the assignment. She said her friend seemed mad but agreed to get together anyway. In the meantime, Gabby was relieved knowing Stephanie wasn't likely to ask to copy her work again. 👍



High School 1 YEARS

Working Together for Lifelong Success

Short Clips

Standardized test tip

On state exams, some sections require students to read passages and then answer questions about them. Suggest that your teen scan the questions first so she can look for the answers as she reads. Also, encourage her to refer back to the text to double-check her answers before marking them.

New habits

Your child can correct bad habits by making one small change at a time. For example, if he wants to eat better, he might focus on swapping French fries for vegetables or fruit. A month later, he could make another change, like drinking fat-free milk instead of whole milk.

Drug warning

"Date rape" drugs cause victims to black out and can be mixed with drinks like soda without affecting their taste or color. Tell your teen to drink only beverages she opens herself. She should also refuse drinks from people she doesn't know and avoid drinking from punch bowls at social events.

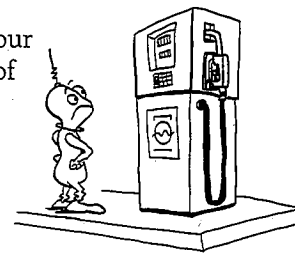
Worth quoting

"An investment in knowledge pays the best interest." *Benjamin Franklin*

Just for fun

Q: What did the alien say to the gas pump?

A: "Take your finger out of your ear when I'm talking to you!"



Digital citizenship

Much like your teenager needs to be a responsible citizen in the real world, he needs to show good character in the virtual one as well. Share these ways he can use electronic media appropriately and responsibly.

Be polite

Encourage him to use manners online, just as he would in person. For instance, he could avoid "shouting" by not using all capital letters or multiple exclamation points. Also, recommend that he deliver sensitive messages (like breaking up with a girlfriend or telling about an illness) face-to-face rather than electronically. To decide what's appropriate, he might think about how he would want to hear the news.

Think of his "footprint"

Does your teen realize that online activities leave a digital footprint, or trail, that never goes away? Even if he deletes a comment, previous versions of that page can remain. Explain that college admissions staff and job recruiters often



check applicants' social media profiles, blogs, and other posts. To be safe, he should only post items he would be comfortable showing relatives.

Respect privacy

Let him know he should consider others' privacy when shooting pictures or videos. He might ask himself, "Would I want this recorded if it were me?" Also, suggest that he ask for permission before texting photos or posting them on Facebook. And when he gets messages that seem personal (like a friend's text about someone else), he should keep them private and not forward them to anyone. 👍

Can you recommend me?

When high schoolers apply for college, summer programs, or jobs, they often need letters of recommendation. Here are some dos and don'ts to show your teen.

Do:

- Ask for letters from people who know you well and have positive opinions of you.
- Give them a written list of your achievements and strengths.
- Provide a stamped, addressed envelope.
- Thank anyone who takes the trouble to write a recommendation for you. Written thank-you notes are best!

Don't:

- Make rush requests. Good letters take time to write, so give people as much notice as possible.
- Ask family members or friends for recommendations. Colleges and employers want unbiased sources. 👍



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