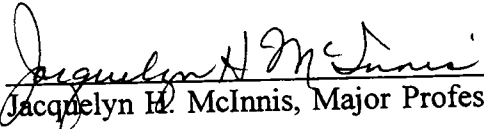


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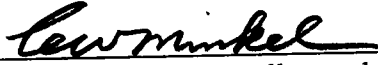
I am submitting herewith a thesis written by Belinda June Riddle entitled "The Effects of Adolescent Employment On School, Family and Adult Values." I have examined the final copy of this thesis for form and content and recommend that it be accepted in partial fulfillment of the requirements for the degree of Master of Science, with a major in Human Ecology.


Jacquelyn H. McInnis, Major Professor

We have read this thesis
and recommend its acceptance:




Accepted for the Council:


Associate Vice Chancellor and
Dean of The Graduate School

**THE EFFECTS OF
ADOLESCENT EMPLOYMENT UPON
SCHOOL, FAMILY, AND ADULT VALUES**

A Thesis
Presented for the
Master of Science
Degree
The University of Tennessee, Knoxville

Belinda June Riddle
December 1997

DEDICATION

This thesis is dedicated to my loving parents,

William M. Riddle and Betty J. Riddle,

who taught me early in life

to be satisfied with my possessions,

yet not contented with myself

until I made the best of both.

ACKNOWLEDGMENTS

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ABSTRACT

The level of discretionary spending of today's teenager is much greater than that of previous generations. For many, money is earned from part-time employment. As the teenage population continues to be an important segment in the marketplace, it is critical that teens learn to function as rational consumers. While there has been a large volume of quantitative research investigating the impact of part-time employment on adolescent development, there is little qualitative evidence to explain the phenomenon of youth work and in the context of school-year employment. This study examined how adults now perceive the effects of their own school-year employment upon their adolescent development and later adult attitude, behavior, and parental expectations. Extensive interviews were conducted and data were collected from 12 adults, 11 of whom participated in school-year employment as teenagers. Findings of the study revealed evidence of both positive and negative consequences of school-year employment upon the adolescent's school experiences, extra-curricular activities, time with family and friends, money management practices, educational goals, and career aspirations. Analysis revealed that this early work experience influences later adult values, attitude and behavior as well as parental expectations and goals. Evidence emerged regarding the relationship between family and an adolescent's work, as well as the impact of this experience on family life.

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CHAPTER I

INTRODUCTION

The time between childhood and adulthood, is when American adolescents are expected to develop from dependency on their family to self-sufficiency. This period is crucial for the development of economic socialization. Learning to function as a rational and sensible consumer in the marketplace, is one social role for which adolescents need to develop values and skills. Early consumer experiences are believed to have a direct impact upon individuals' personal financial management practices as adults (Doss, Marlowe, and Godwin, 1995; Kuo, 1987).

In the early 90's, the Cooperative Extension System made "youth at risk" a national initiative. Changes in family structure were considered to be partially responsible for the social and economic conditions placing youth at risk (Guadagno, 1991). It is a commonly held belief that changes in labor force participation have had a major impact on the economic role of children, greatly increasing their experiences as consumers. Greenberger and Steinberg (1986) state that women in the labor force serve as role models for young, female teens, encouraging them to work. Trends in youth employment can also be attributed to dual-income households and increased materialism among teenagers, as well as an expansion of part-time job opportunities and a weakening of constraints on employing youth (Guadagno, 1991). Today's employed teenager earns a great deal of money and more often than not, is allowed to spend earnings on discretionary items

(Greenberger et al., 1986). Bachman (1983) warns that this behavior puts youth at risk by establishing a lifestyle that is difficult to maintain in adulthood.

Concerned parents, educators, and researchers continue to address the question, "What values are imparted through children's spending patterns and consumer practices? Doss, et al. (1995) and Cohen and Xiao (1992) believe that early experiences in utilizing money is beneficial only when children are taught "responsibility" in so doing. They further state that the spending and savings habits we teach or fail to teach children reflect our own values as adults as well as previous experiences as young consumers-in-training. While the impact of part-time employment and increased spending power on adolescent development has been researched extensively, studies linking the effects of early economic socialization experiences to later adult behavior are nonexistent (Doss et al., 1995; Pritchard, Myers and Cassidy, 1989).

Problem Statement

The purchasing power and level of discretionary spending of today's youth is much greater than that of previous generations. For many high school and college students, earnings from part-time employment support spending patterns and a standard of living difficult to maintain in adulthood. This behavior may lead to social, emotional, and economic problems.

With a proven need for further research investigating the link between adolescent economic socialization experiences to later adult behavior, what effect does school-year

employment have upon adolescent development and later adult attitude, behavior, and parental expectations?

Analysis of the Problem

Rapid advances in technology, environmental and social awareness and responsibility, a global economy, and changing lifestyles are all characteristics of today's world. Relevant parental and household characteristics, such as communication style, dual-income vs. single-income families, and demographics such as single-parent households and the family life cycle are significant cultural shifts in society that could dramatically affect adolescents' consumer behavior activities. Knowledge of economics, personal finance, and consumer rights and responsibilities are essential in this challenging environment (Beatty and Talpade, 1994; Kerka, 1993; Duncan, Smeeding and Rodgers, 1992).

Teens have a lot of money to spend and have become an important market segment. In 1995, teens spent \$109 billion (Leonhardt, 1996). However, the results of a nationwide test of consumer knowledge of high school students found that seniors are unprepared for critical purchasing decisions needed after they graduate. Summary of a study by the Joint Council on Economic Education described high school students' comprehension of financial concepts as "appalling ignorance." (Kerka, 1993; O'Neill, 1992; Brobeck, 1991). Howell (1993) emphasized that for most high school graduates, access to resources for a college education is ultimately dependent upon effective money management practices and efficient financial planning.

Today, more than half of all high school students work at any given time, while another quarter are looking for work (Cole, 1991). One of the most contested issues in the study of adolescent part-time employment is whether extensive work threatens youngsters' education and school experiences (Steinberg, Fegley, and Dornbush, 1993). While research supports the notion that the negative effects of school-year employment outweigh the positive, some evidence indicates that parents are quite satisfied with their child's employment and prefer their child work additional hours rather than fewer (Phillips and Sandstrom, 1990).

Understanding how adults perceive the effects of their own school-year employment upon their adolescent development and later adult attitude, behavior, and parental expectations should prove beneficial to researchers as well as parents, educators and counselors. Study results should provide helpful information for the development of consumer education programs, and to better prepare youth and young adults to function as rational consumers (Moschis and Churchill, 1978).

Purpose of the Study

The purpose of this study was to better understand the phenomenon of youth work and to gain insight into the impact of early work experiences on later adult values, attitude, and behavior. Specifically, answers were sought to the following questions.

1. What are the motivating factors for participation in school-year employment?
2. In what ways does school-year employment affect teenagers':

- a. educational experiences?
 - b. extra-curricular activities, and time with friends and family?
 - c. educational goals and career aspirations?
 - d. money management practices?
3. Upon reflection 15 to 20 years later, if given the opportunity to do things differently, what changes would be made?
4. To what extent does school-year employment impact the transition to adulthood?
5. How does school-year employment impact later adult attitude, behavior, and parental expectations?

Findings will be used to strengthen consumer education programs directed by University of Tennessee Agricultural Extension Service, family and consumer scientists. Data will be shared with extension and non-extension university faculty.

Significance of the Study

In 1993, the number of teenagers in America increased for the first time since 1975. According to the U.S. Census Bureau, the teen population will continue to rise through the late 90's and well into the year 2000 (Buchsbaum, 1994; Mitchell, 1995).

Today's teenagers and the society in which they live are much different than that of preceding generations. In 1955, 60% of all U.S. households consisted of a traditional family unit with an employed father and homemaker mother. Today, only 7% of all

households fit this image. At least half of today's youth will live with only one parent before reaching the age of 18 (Bailey, 1992). Seventy-four percent of youth ages 12-19 have mothers who work outside the home. Today, 75% of American teens live in urban-suburban regions with the remaining 25% living in rural areas. Certainly, the current generation of adolescents has been socialized in a more urban environment and often exposed to affluent life-styles (Freedman and Thornton, 1990; Buchsbaum, 1994).

Teenage participation in school-year employment is a consequence of economic, social, and psychological changes that have occurred over the past several decades. The rapid growth of service and retail sectors of the economy helped increase the size of the labor force and provided unique part-time opportunities for students. These jobs characterized by low wages, irregular shifts, nighttime and weekend work, and minimal or no fringe benefits were less desirable to adults who must support themselves and often times a family. Other significant forces are low wages for informal, traditional jobs such as baby-sitting and newspaper delivery, an increase in materialism, and a desire for high-priced consumable goods (Greenberger and Steinberg, 1986).

According to Steinberg, Fegley and Dornbusch (1993), approximately two-thirds of all high school juniors and seniors hold part-time jobs in the labor force and over half of all employed U.S. high school seniors work more than 20 hours per week. Employed adolescents can earn a great deal of money and often are allowed to spend their earnings for discretionary items (Greenberger and Steinberg, 1986). University of Michigan, Institute for Social Research revealed that in 1990, 40% of employed high school seniors say they spent most or all of their money on personal expenses. Sixteen percent spent

most or all on car expenses (Scholastic Update, 1994). Because of this trend, professionals, economist, and educators in the field of human development are concerned about adolescent economic socialization processes which lead to what was first referred to by Bachman (1983) as "premature affluence."

Although consumer education for youth has been an increasing concern during recent years, knowledge of their acquisition of money, how they use it, and factors that influence their behavior as consumers is limited. Several social scientists have stressed the importance of socialization within the family for the development of material aspirations of adolescents. With the exception of Danes (1994) and Doss, Marlow, and Goddard (1995), there is little empirical evidence available to support this theory (Alhabeeb, 1996; Freedman et al., 1990; Prichard et al., 1989). Howell (1993) concludes that there is a lack of systematic research relating preferences of children, their income, and spending and saving patterns to immediate behavior as well as to that in adulthood.

Assumptions

The following assumptions were made regarding this study:

1. The researcher-developed interview schedule and demographic questionnaire accurately measured how adults now perceive the effects of their own school-year employment upon their adolescent development and later adult attitude, behavior and parental expectations.

2. The respondents accurately recalled personal experiences from 10 to 20 years past and responded to the interview questions as directed.

Limitations

The following study limitations may restrict the capacity in which findings may be generalized to a population:

1. The study was restricted to selected and cooperative adults associated with colleges and universities in middle Tennessee.
2. The study targeted an adult population 25 to 35 years of age and was dependent upon their recollections.
3. Study participants were Caucasian and the sample did not contain any minority ethnic groups.

Definition of Terms

For the purpose of clarity, the following operational terms are defined:

Adolescence: The period of life between puberty and maturity.

Adolescent, Teen, Teenager (used interchangeably): Youth, age 13 through 19 years of age.

Basic Needs, Necessities (used interchangeably): The fundamental essentials for living, such as food, shelter and clothing.

Consumer Socialization: The acquisition of values, norms, knowledge, skills, attitudes, motives, and behaviors relevant to functioning as a consumer in the marketplace as well as in the social world (Moschis, Gilbert and Churchill, 1978).

Discretionary spending: The purchase of non-essential, luxury items (O'Neill, 1992).

Dual-Income Family: Household in which both parents are employed and earning income.

Employment Status: Paid employment status as either full-time, part-time or other.

Gender: Categorized as either male or female.

Materialism: An orientation which views material goods and money as important for personal happiness and social progress (Ward, 1972).

Premature Affluence: The establishment of a high level of discretionary spending before the burden of payment for basic necessities such as housing, food, utilities, etc. (Bachman, 1983).

Race: Ethnic identification based on common characteristics ie., White or Caucasian, Black or African American, Native American or American Indian, Asian or Pacific Islander, or specified other.

School-year employment: Hours worked in paid employment between the beginning of fall and the end of spring sessions.

Single-Income Family: Household in which only one parent is employed and earning income.

Self Sufficiency: A level of independence by which a person cares for oneself by effectively utilizing personal knowledge, skills and resources.

Single-Parent Household: A family in which one parent has primary custody of the child(ren).

Sources of Money: Basis of financial resources as either earned, entitlement, gifts, or other.

Uses of Money: Basis of distribution of financial resources as either discretionary spending, necessity spending, gifts and donations, saving and investing, etc.

University of Tennessee Agricultural Extension Service: The service branch of Tennessee's land grant institution charged with dispersing current research information in an easy-to-understand form to the appropriate clientele throughout the state.

Youth At Risk: A condition of young people often characterized by a lack of self esteem, lack of problem solving and decision making skills, lack of effective communication skills, or no sense of meaningful role resulting from a lack of resources, family support, negative peer pressure and poverty (University of Tennessee Agricultural Extension Service, Youth At Risk, 1991).

CHAPTER II

REVIEW OF THE LITERATURE

There are three bodies of literature that serve as reference for this study. First is the economic socialization of the adolescent, second is the personal financial behavior of teenagers, and third is the impact of part-time employment on adolescent development, which is the focus of this study. Evidence relating the effects of these early developmental experiences to later attitude and behavior in adulthood is nonexistent. These three bodies of literature together are the empirical research base for the development of research questions involving the effects of school-year employment on teenager's educational experiences, extra-curricular activities, money management behavior, and career goals and aspirations, as well as the impact of these early work experiences on later adult attitude and behavior.

For clarity of discussion, the chapter is divided into five sections. The first reviews demographics of the American population, characteristics of the American family and the teenager in the marketplace. The second provides the theoretical framework for adolescent economic socialization and discusses the role of the family and the influence of the media. The third reveals teenagers financial behavior and the motivating factors associated with part-time employment. The fourth provides evidence of the impact of part-time work, and is followed by a brief summary and conclusion.

Demographic and Economic Factors

American Demographics

The American population can be divided into five generations: Pre-boom, current age of 52 and older; Babyboom, now 33 to 51 years of age, Baby bust, presently 21 to 32 years of age; Baby boomlet, 3 to 20 years of age; and the Post-boomlet, 2 years and under. In 1995, the boomlet represented 72 million people. It is 60 percent larger than the baby bust generation and should outnumber the aging baby boom generation by the year 2015 with over 82 million (Crispell, 1995). The U.S. Bureau of the Census offers a closer look at the teenage population (13-19) of the baby boomlet generation. In 1992, this group totaled 24,000,000 and represented 9.4% of the total U.S. population. Of this total, females accounted for 51% and males, 49%. Eighty percent were white, 15% black, 12% Hispanic, and 4% Asian and Pacific Islander (Buchsbaum, 1994). Statistics for 1995 reveal a total population (ages 16-24) of 32,379,000 (National Data Book, 1996).

Teens in the Marketplace

As teenagers in America increase in number, so does their buying power in the marketplace. Until recently, few retailers thought of children as independent consumers. The first estimate of their buying power, 2 million dollars, did not exist until 1968 (McNeal, 1990). According to Alhabeeb (1996) teen spending increased significantly during the 80's and 90's. In the 80's, despite a 15% decline in the teenage population, expenditures increased by 43%. In 1991, expenditures were estimated at \$82 billion, a

3.8% increase over the \$79 billion spent in 1990. Teenage Research Unlimited reports that 12 to 19 year-olds spent \$99 billion in 1994 for personal items, \$63 billion which was of their own money (Zollo, 1995). More recent statistics reveal that in 1995, 12 to 19 year-olds spent \$109 billion, a 10% increase from the \$99 billion spent in 1994 (Leonhardt, 1996).

Changes in the American Labor Force

Ellen Greenberger and Lawrence Steinberg (1986) present a thorough investigation of the roots of youth work in America. While teenagers of all eras have produced goods and services and contributed to family earnings, only in recent years has the student worker emerged. Historically, working and going to school were exclusive activities. Often children from more affluent families enjoyed the benefits of going to school, whereas those less fortunate labored for wages needed to support the family.

The emergence of the student worker can be attributed to several significant factors. An expansion of job opportunities, weakened constraints on teenage employment, and a large number of youth seeking employment has reshaped the American labor force over the past several decades. Rapid growth of the service and retail sector created part-time job opportunities and expanded the labor force. Although these jobs were often viewed as undesirable by adults, school-going youth found them to be feasible. Employers found youth to be desirable employees as these youngsters were willing to accept irregular hours, nighttime and weekend work, with few or no fringe benefits.

Unlike adults, these youth did not have the burden of basic living expenses (Greenberger and Steinberg, 1986).

Despite a continuing decline in the proportion of teenagers in the labor force resulting from a decrease in school drop-outs and limits school attendance places on work, the proportion of adolescents enrolled in school and working part-time continues to grow (Greenberger and Steinberg, 1986).

Changes in the American Family

Although today's teens seem to have more money to spend, this trend may be related to changing economic and demographic characteristics of the family. According to Duncan et al. (1992), for the past two decades, there has been movement of families out of the middle class. Two major forces behind this class shift is an upward movement among adults who have maintained large gains in their earning power, as well as a stagnation of earnings for lower-income households. As Duncan noted, "The rich got richer and the poor got poorer" (p. 38). As Duncan further notes, a college education is the single most important factor in facilitating upward movement in class. College-educated adults have a significantly higher-than-average chance of rising into the middle class.

Ritchie (1995) notes that divorce and declining incomes are two significant factors shaping the consumer behavior of the Baby-boomlet generation. Beatty et al. (1994) suggests that parental and household characteristics, including communication style in the household, dual-income versus single-income families, and demographics such as single-

parent, female-headed households, alters the economic role of adolescents. An estimated 70% of husband-wife families have both spouses employed in the labor market. The U.S. Bureau of the Census reported a 91% increase in the number of single-parent female-headed households between 1970 and 1988 with 27% of children (ages 10-17) living with just one parent. (Doss et al., 1995; Buchsbaum, 1994). Doss et al. further notes that changes in family structure have significantly impacted children, especially adolescents as they have been faced with increasing pressures and responsibilities in the marketplace. Dual-income families have more discretionary income and may feel they have less time available to shop than parents in traditional, single-income households, thereby relying more heavily on adolescents.

Economic Socialization

Becoming Rational Consumers

Today's teens have increased participation in the labor force and increased consumer experiences, both of which are considered integral in the transition from the state of dependent children to self-sufficient adults. Estimates from the U.S. Department of Labor and the U.S. Department of Health and Human Resources suggest that a significant number of young people are not expected to successfully make the transition from dependency on parents to productive adulthood between now and the year 2000 (Keithly et al., 1995). In preparation for this transition, one role which adolescents need

to develop skills for is that of being a rational consumer. Bailey (1992) defines rational consumer as one who will: (a) budget wisely; (b) participate in comparison shopping before making a purchase; (c) actively seek consumer information on expensive items; (d) evaluate product claims; and (e) save money for the future. The process by which young people develop consumer-related skills, knowledge and attitudes is referred to by Moschis, Gilbert and Churchill (1978) as consumer socialization. Alhabeeb (1996) credits Danes (1994) for a more inclusive definition of this process which includes learning about earning, spending, saving, borrowing, and sharing. Referred to as financial socialization, it is "the process of acquiring and developing values, attitudes, standards, norms, knowledge, and behaviors that contribute to the financial viability and well-being of the individual" (p.125).

Role of the Family

In researching the role of the family in financial socialization of children and adolescents, Moschis (1985) specifies the family as "the context of interpersonal communication that is believed to have the greatest influence in consumer socialization" (p.898). This theory is supported in earlier research by Moschis et al. (1978) as well as Kuo (1987). Moschis classifies parental influence as either direct or indirect. Direct influence includes interaction about consumption matters, using reinforcement mechanisms and providing opportunities for the child to observe parental consumption behaviors. Indirect influence involves mediation of the effects of other socialization agents such as the mass media and peers.

Moschis (1985) further notes that the amount of parental influence varies among social classes. In upper class families, parent-child communication about consumption tends to focus on the performance of socially desirable consumer behaviors. Whereas, families from lower social classes focus upon product brand names, primarily as a means of avoiding mistakes in decision making. Parent-child communication among middle class families focuses on product attributes, such as price and quality. This class is more inclined to "shop around," a behavior that can be imitated by their children.

Often, the extent to which adolescents take parental suggestions into account when making purchases is a function of perceived risk associated with the specific decision. The greater the socio-economic risk, the greater parental influence. Data suggests that purchases such as clothing tend to be made jointly by adolescent and parent, whereas specialty goods, such as tapes, movie tickets, and sporting equipment are usually purchased in the absence of a family member (Moschis, 1985). Tootelain et al. (1992) found evidence that lower-income teenagers identify parents as the primary source of information for clothes and accessories whereas upper-income teens indicate that friends, not parents, as the primary source. Tootelain concludes that this finding may be due to lower-income teens being more dependent on allowances as fewer from this class participate in part-time work.

In a review of the literature on economic socialization during pre-adult years, Howell (1993) suggests that by high school, adolescents are aware of possessions and money as instruments for exerting influence and control. Possessions are significant in family relations, peer relations, and personal relations in general. As cited by Williams

et al. (1986) an adolescent's attitude toward money and possessions affects family relationships and financial management practices. These authors cite time and money as two most frequent family life problems. However, Williams et al. concluded that conflict over money was due to management problems and poor communication rather than conflict over power and values.

Influence of the Mass Media

Another significant influence on adolescent consumer socialization is advertising. Television appears to be the most important information source for entertainment, recreational activities, and movies while radio is most important for records, tapes, and compact disks (Tootelain et al., 1992). According to Zollo (1995) teens, especially young teens, appear to be more brand-conscious than ever before. An accepted brand must be "cool," a quality determined by product advertising (Zollo). Bailey (1992), Moschis et al. (1978) and Ward (1972) emphasize that parent-child interaction about consumption strongly influences brand preferences as well as the adolescent's ability to distinguish facts from exaggerations in advertising messages. Communication with parents and peers on consumption and newspaper reading are all associated with better consumer skills of adolescents (Kuo, 1987).

Personal Financial Management

Income Sources

How teenagers acquire money, patterns of spending, and attitudes toward money affect personal financial management and family relations (Williams and Prohofsky, 1986). According to Alhabeeb (1996) and Doss et al. (1995) there are three major sources of teens' income: family allowances, earnings from part-time employment, and gifts and other money given by parents for either family spending, as incentives or for extra curricular activities. In the 1991 survey by the College for Financial Planning, 43% of the high school students reported part-time jobs, 13% reported an allowance and the remaining reported gifts and other sources as major sources of income (O'Neill, 1992). A 1994 estimation of teen's average weekly income was \$67.00 (Alhabeeb).

The Allowance

Miller and Yung (1990) suggest that the first monetary transfer a child will experience is likely to be an allowance, a regular amount of money received from parents apart from gifts. The authors categorize allowances as either (a) earned allowance, modeled on paid-employment and is payment for household chores or specific jobs, (b) educational, unearned money which the family invests to promote personal development and good money management skills or (c) entitlement, unearned money given for necessities and living expenses and reflects the family's obligation to share financial resources. Alhabeeb (1996) and Doss et al. (1995) conclude that the amount as well as

the frequency of allowance depends on the age and maturity of the child as well as family income, values and philosophy. In a study of allowance arrangements and employment of high school students, Miller and Yung found that 67% of the students surveyed received an allowance regularly. Seventy percent of the freshmen and sophomores, and 58% of the juniors and seniors reported receiving an allowance. Further, the authors found a significant association of the mothers' educational level and occupational status to the likelihood of ever having received an allowance. Those students who had never been employed, were also more likely to receive an allowance.

While many adults perceive allowances to serve an important role in the economic socialization of children, little evidence suggests that adolescents perceive allowances to be an educational opportunity. As further suggested by Miller and Yung (1990), adolescents perceive allowances as either an entitlement or earned income. In a study of children ages 6 to 12 years of age, Heinzerling and Tomasita (1989) conclude that the receipt of an allowance does not make a difference in the knowledge of specific money management concepts. However, Miller and Yung suggest that only a small number of educational allowances are actually given as many parents are unwilling to relinquish control over how this money is spent. The authors also argue that the significance of an allowance is not the receipt of money, but in how the conditions of receipt are evaluated, the extent of work obligations and the monetary constraints on the amount, use and withholding of income.

Part-time Employment

A source of teens' income that has received much attention is earnings from part-time employment. Steinberg, Greenberger, Garduque, Ruggiero and Vaux (1982) state that by the time adolescents graduate from high school, 80% will have had formal work experience. The U.S. Department of Labor Statistics reports that in 1995, 64% of youth, ages 16-24, were employed in the civilian labor force. Of this segment, 40% were enrolled in school. Nearly 24% of those employed were in school and were 16-19 years of age (The National Data Book, 1996). Foster (1995) suggests that among families with similar characteristics, teen workers tend to come from more affluent black families and less affluent white families. Keithly et al. (1995), provides evidence of a positive association between employed parents, mother's employment, family resources, as well as race and age of the teen to youth labor force participation.

According to Saltzman (1993) there are two primary reasons adolescents work: (1) greater purchasing power and (2) independence from parents. Waldman and Springen (1992) reports that teens estimated earning power increased from \$65 billion in 1986 to \$95 billion in 1991. Many adolescents earn over \$200 a month (Bailey, 1992). Bachman (1983) suggests that the "reality" faced by the typical high school student with substantial part-time earnings is not very realistic. The absence of payments for rent, utilities, groceries, and the many other necessities routinely provided by parents, allows the typical teenager to use most of his or her earnings for discretionary spending. Bachman refers to this condition as premature affluence. "Affluence" because of the large amount of spending money available and "premature" because many of these individuals will not be

able to sustain such a high level of discretionary spending once they begin paying for necessities. Long-range effects suggested by Bachman are a reduced ability to delay gratification as well as a decline in standard of living during the years immediately following high school.

Spending Patterns

O'Neill (1992) and Bailey (1992) support the notion that teenage employment is often motivated not by economic need, but rather by a desire for luxuries and immediate gratification. A 1990 study conducted by the University of Michigan revealed that nearly 40% of employed high school seniors reported spending most or all of their money on personal expenses. Another 16% said they spent most or all of their money on car expenses. Only 16% report saving for education or long-range purchases (Buchsbaum, 1994). When comparing spending habits of the adult population to that of teens, the Bureau Labor of Statistics reports that in 1995, adults spent 86% of total earnings, 33% of which was on car expenses and transportation, and 17% on personal expenses (Bureau Labor of Statistics, 1997). Bailey reports that on average, males ages 16-19 spend \$43.30 a week, primarily on dating, entertainment, transportation, and clothing and save \$10.15. Females ages 16-19 spend \$45.30 a week primarily on clothing, cosmetics, transportation and entertainment, and save \$9.30. Results of a marketing survey conducted by America's Research Group revealed that 9 in 10 teens make purchases at malls and spend an average of \$32.68 per trip (Chain Store Age Executive, 1994). Tootelian and Gaedeke (1992) report that most teens shop at malls during the weekends and spend between one and five

hours per week shopping. Most shop with friends and consider them the most important information source for making purchases.

However, with more single working parent families and intact families in which both parents work, many teenagers are expected to make at least some family purchases (Blumenthal, 1990). It is estimated that 6% of employed high school seniors spend most or all of their money on family expenses (Buchsbaum, 1994). A recent study conducted by Teenage Research Unlimited showed that in 1990, 70% of the homes where both (or single) parents work, 94% of teenage girls and 90% of teenage boys do much of the grocery shopping. Although 87% said they had some influence on selection of brands, research supports the notion that the consumer behavior of these teens is largely governed by the nature of early economic socialization experiences of their parents (Blumenthal, 1990; Alhabeeb, 1996).

Impact of Part-Time Employment

Benefits

According to the National Commission on Youth, "work may well be the single most important factor" in the transition of youth to adulthood (Phillips and Sandstrom, 1990). Two themes that pervade the highly favorable public perception of youth employment is the belief that work builds character and that it teaches young people what real life is all about (Greenberger et al., 1986). As stated by Green (1990):

For high school students, employment serves three major roles: (1) it facilitates the transition from school to work; (2) it provides structure for involvement in family- and school-related activities; and (3) it provides an arena outside of home and school in which to gain social experience, and/or the material rewards needed in order to have an independent life with peers (p.432).

Foster (1995) suggests that benefits of employment depend largely on the skills a teen brings to the job and on the nature of the employment experience. In essence, Foster states that "job quality" is a significant factor in determining the benefit of employment.

Although youth work is a phenomenon that affects many American families, little is known about parents' reaction to this trend. Since, in American society, educational attainment is considered the means of achieving and maintaining high social status, one might think that parents would want their children to limit part-time employment and focus on schoolwork (Phillips and Sandstrom, 1990; Manning, 1990). However, Phillips and Sandstrom found that parents with higher educational aspirations for their children, especially those white and native-born, describe the benefits of work experience as far exceeding the costs and think that children should start work at earlier ages, not later, ages. These authors conclude that most parents are satisfied with their child's overall work experience and think their child has become more independent as a result of working; a finding which supports a trend toward increased parental preference for traits in their children reflecting independence and autonomy.

Drawbacks

Laurence Steinberg and Ellen Greenberger, authors of When Teenagers Work, have completed the most comprehensive study to date on the effects of youth work experience (Phillips and Sandstrom, 1990). Their studies as well as those of many other researchers of part-time employment during adolescence have shown that work in excess of 15 or 20 hours a week during the school year is associated with a number of problems: lower academic achievement and school involvement, greater psychological distress, higher rates of drugs and alcohol use, diminished parental supervision, and more frequent delinquency (Steinberg et al., 1993). Manning (1990) found significant differences in parent-child relations in families with employed teens and in those with unemployed teens. Teenagers who worked were less likely to be required to (1) complete homework before participating in other activities, (2) share in chores, (3) restrict television watching, (4) let parents know their whereabouts at all times, and (5) contribute to family expenditures. Although parents required employed teenagers to save for special and regular purchases, less than half were required to save for education and less than 10% saved for family expenses. Manning suggests that teenage employment fosters a level of independence beyond parental comfort, interferes with parental surveillance, increases family disagreements, and gives rise to parental attempts to control teen spending.

An area in which some researchers disagree is whether negative outcomes of extensive part-time work are consequences of working or are due to differential selection into the labor force. Steinberg, et al. (1993) argues that there are both significant selection effects and negative consequences of employment. Some adolescents, who work

more than 20 hours per week are less engaged in school and have been granted more autonomy by their parents before they ever began working. However, these authors found that even after taking into account pre-employment differences between adolescents who do and those who do not work, or between those who do and those who do not work long hours, entering the labor force and taking on a job for more than 20 hours per week diminishes teenagers' investment in school, furthers autonomy from parents, diminishes self-esteem, and increases delinquency and drug use. Although leaving the labor force may improve school performance, Steinberg, et al. concludes that this action does not reverse all other negative effects.

Another drawback to teen employment is job related injuries. According to a 1990 study by the National Safe Workplace Institute, more than 71,000 teenagers were injured at work (Walden and Springen, 1992). The federal government regulates the employment of minors by the Fair Labor Standards Act of 1938, as amended, and the Walsh-Healey Public Contracts Act. Most states have laws applicable to the employment of child labor (Labor Relations Expediter, 1996). But as Walden and Springen point out, regulations that are not enforced mean nothing. A child-labor crackdown by former labor secretary Elizabeth Dole, has all but disappeared under current administration.

According to Mates and Allison (1992), adolescents' primary sources of stress can be categorized as: (a) parents/family, (b) work/money and (c) friends. A significant finding in this study was an overriding concern about money. Earning enough money for clothes, entertainment, and snacks were mentioned frequently. Coping methods mentioned most by teens were relaxation, exercise, eating and substance use such as alcohol,

cigarettes and drugs (Mates and Allison). In a 1990 survey of entering college freshmen conducted at Mississippi State University, 38% of those surveyed anticipated managing money to be the greatest obstacle in adjusting to college life. The same year, a graduating student survey revealed that 37% of baccalaureate and 24% of advanced degree students responded that managing money was, indeed, a great obstacle in adjusting to college life (Howell, 1993).

Summary and Conclusion

In summary, the period of pre-adult years is critical for financial socialization. It is a time to practice various social roles and to acquire and develop skills and attitudes in preparation for becoming a rational, sensible consumer (Kuo, 1987). Although these young, consumers-in-training often consider peers and the mass media primary sources of information when making consumer decisions, the family unit, particularly parents, play a vital role in establishing consumer behavior patterns (Moschis et al., 1978). Studies have shown that teenagers, while possessing significant amounts of discretionary income, do not have the knowledge and skills necessary to meet the financial challenges of adulthood (O'Neill, 1992). Surveys have established that high school students are highly deficient in knowledge on topics such as economics, personal finance and consumer rights and responsibilities (Kerka, 1993). This "financial illiteracy" is costly not only to individuals and families, but also to society as it is unlikely that these young adults will make smart consumer decisions. Discretionary spending patterns which cannot be

maintained during the adult years may contribute to a materialistic society, one in which children are socialized into a "work/spend" ethic (O'Neill; Pritchard et al, 1989).

In conclusion, the body of literature on socialization focuses on many topics, yet financial socialization, is hardly covered (Alhabeeb, 1996). There is a clear need for further study investigating the effects of school-year employment on adolescent development. Empirical evidence of adults' perception of the effects of their own early work experiences upon their adolescent development and later adult attitude, behavior, and parental expectations may help counselors and educators identify more effective consumer education and financial management programs (Alhabeeb, 1996).

CHAPTER III

METHODOLOGY

This chapter presents the research methods that were used in this study. The topics discussed include the research design, sample, instrumentation, procedure, and data analysis.

Research Design

Qualitative research allows the researcher to learn more than just "to what extent" and "how well" something is done. It provides a holistic impression of a situation or of an individual's feelings, thoughts and intentions (Fraenkel and Wallen, 1993). To better understand the phenomenon of youth work, a qualitative method of interviewing was selected to examine how adults now perceive the effects of school-year employment upon their adolescent development and later adult attitude, behavior and parental expectations. Data were gathered through a 14-question interview schedule developed and administered by the researcher (Appendix B). Upon consent of the study participants, face-to-face interviews were conducted by the researcher and recorded on audiotape. This type of data collection aided in data interpretation, allowed the researcher to clarify questions, and provided an opportunity for respondents to elaborate on specific questions. Primarily, answers were sought to the following questions.

1. What are the motivating factors for participation in school-year employment?
2. In what ways does school-year employment affect teenagers':
 - a. educational experiences?
 - b. extra-curricular activities and time with family and friends?
 - c. educational goals and career aspirations?
 - d. money management practices?
3. Upon reflection, 15 to 20 years later, if given the opportunity to do things differently, what changes would be made?
4. To what extent does school-year employment impact the transition to adulthood?
5. How does school-year employment influence later adult attitude, behavior, and parental expectations?

Sample

According to Deatrick and Faux (1988), the traditional perspective of much family research is based on a viewpoint that adolescents are socially immature and limited in their ability to understand and accurately describe their experiences. Therefore, the researcher believes that adults, rather than teenagers, would pose less threat to study validity as adults should possess the capability to critically reflect upon personal experiences and accurately communicate thoughts, feelings, and opinions.

The researcher consulted a panel of experts in determining the selection of and size of the sample. Included on the three-member panel of experts were Dr. Jacquelyn McInnis, Associate Dean, and Dr. James Moran, Associate Dean, both of the College of Human Ecology, University of Tennessee, Knoxville; and Ms. Etta Mae Westbrook, Professor and Leader, Family Economics, the University of Tennessee Agricultural Extension Service. A purposive sample of adults, 25 to 35 years of age was targeted based on population demographics and the economic condition at the time of their teenage years. For convenience, 12 study participants were selected from the following educational institutions in middle Tennessee: Middle Tennessee State University, Murfreesboro; the University of the South, Sewanee; and Motlow State Community College, Tullahoma. Four participants represented each of the three educational institutions. A liaison at each institution provided names and phone numbers of individuals who agreed to be study participants. The researcher made contact with each participant prior to the interview to establish rapport and to ensure that each possessed relevant characteristics. A demographic questionnaire provided additional information of each subject (Appendix C). Data collected from this study may be generalized to similar populations or situations as determined by investigating practitioners.

Instrumentation

Based on the review of related literature, an interview model was developed by the researcher and was used to formulate questions for the interview schedule (Figure 1).

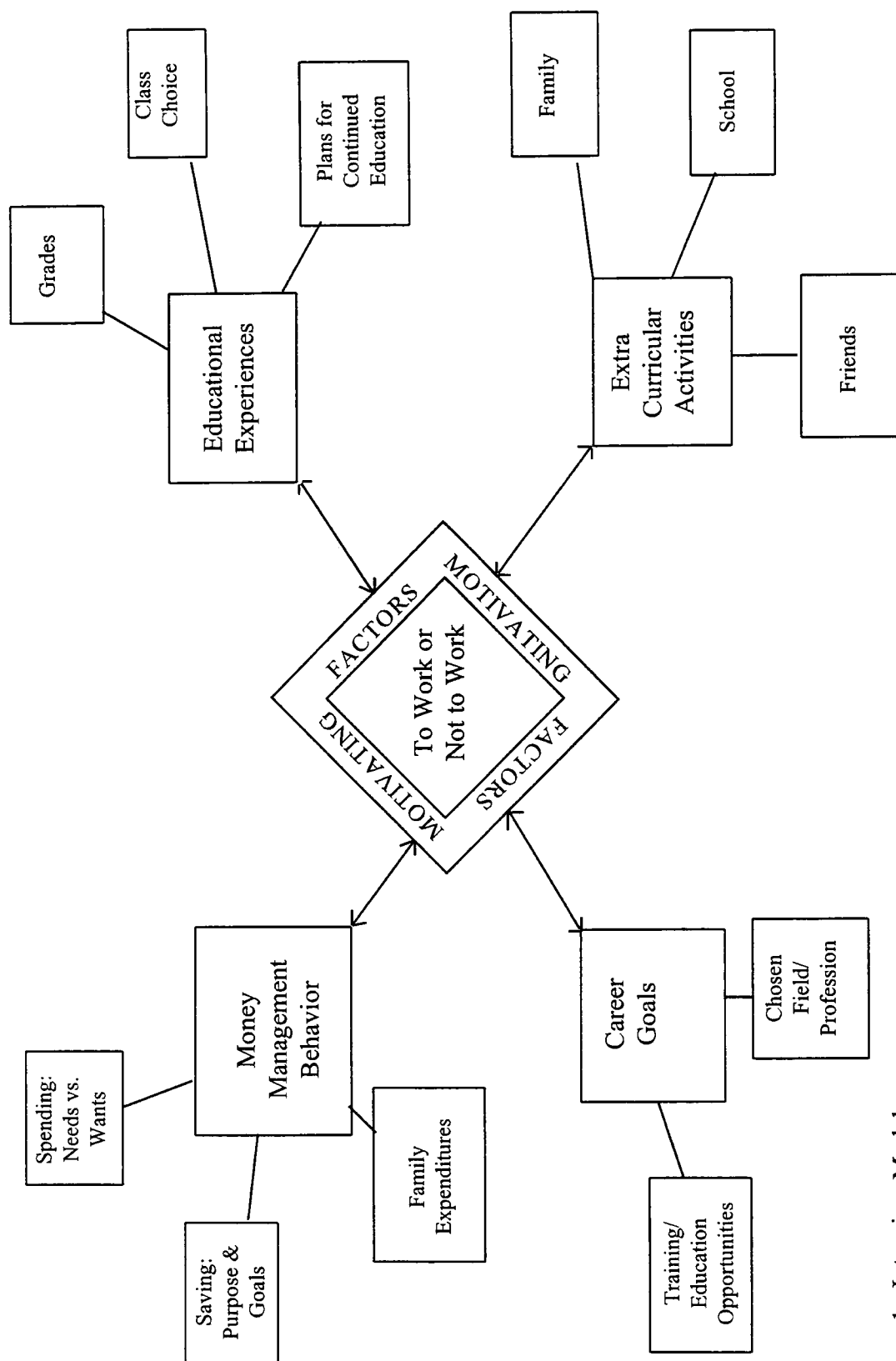


Figure 1. Interview Model

The interview schedule consisted of open-ended, experience, opinion and feelings questions which were short, understandable, and presented in a manner simulating casual conversation (Appendix B). Initially, questions 1 through 3 provided background information and addressed motivating factors for school-year employment. Question 4 focused on educational experiences, question 5 on extra-curricular activities and time spent with friends and family, question 6 on career goals and aspirations, and question 7 on money management behavior. Given the opportunity, what would you do differently, was the essence of question 8. Question 9 addressed the parental advice they would give a teenage child considering school-year employment.

In the early stages of the interview process, focus began to shift to the long-term effects of school-year employment. Question 9 was changed and 10 through 14 were added to the interview schedule. These six questions addressed the impact of early work experiences on later adult attitude and behavior, and parental expectations and goals concerning school-year employment, support, money management, and education. Upon completion of the interview, the researcher administered an 11-question, demographic questionnaire.

Validation of the instrument was obtained by (a) consultation with the panel of experts and (b) three field test interviews. The field tests consisted of interviews with selected individuals from the Coffee County Young Farmers and Homemakers. The in-depth interviews were conducted in the same manner as that of the actual study. In addition, participants were asked to determine clarity of the instrument. Revisions of the instrument were made based upon field test results. Three questions were reworded and

plans were made to conduct future interviews in an environment more comfortable for study participants.

Procedure

The researcher established a liaison at each of the three educational institutions and contacted each the first week in August, 1997. Positions held included Professor of the College of Human Sciences, Director of Administrative Services, and Secretary to the Dean. The researcher requested that each identify four people associated with the institution as potential study participants. Subject criteria was that each be 25 years to 35 years of age, and be either a student, a support staff member, a professor, or an administrator.

Once names were provided, the researcher contacted study participants by phone to confirm that each possessed relevant characteristics, to establish rapport, to schedule an interview, and to receive verbal consent for recording the interview on audiotape. Immediately following, a letter of introduction was sent on University of Tennessee letterhead stationary to each participant to establish credibility, confirm the interview date, and restate study objectives (Appendix D).

A field diary was kept by the researcher throughout the interview process and consisted of the researchers' written account of personal observations and perceptions of the interviews. This allowed the researcher to reflect on interview methods, ethical dilemmas, and signs of threat for maintaining an atmosphere of mutual trust and respect.

Interviews were held the end of August through the middle of September. To reduce normal stress experienced during an interview and decrease the threat of loss of subjects, interviews were conducted on site at each educational institution, and at a time and location convenient to each study participant. As part of the human subject requirements for the University of Tennessee, each study participant was asked to sign a consent form prior to the interview, stating that his or her name would remain confidential and in no way be related to the information shared during the interview.

Interviews were approximately one hour in length and were recorded on audiotape, with the exception of portions of four interviews recorded partially by written notes taken by the researcher. This was necessary due to recorder malfunction, an interview which lasted slightly longer than the hour allotted, and telephone follow-up sessions. Special attention was given to the researcher's language, appearance and nonverbal communication. Immediately following the interviews at each institution, a thank-you letter was sent to each study participant and to each liaison.

Data Analysis

Interviewing is described by Fraenkel and Wallen (1993) as being the most important data collection technique a qualitative researcher possesses. Tape-recording vs. taking notes allows for a more relaxed atmosphere as the researcher was able to maintain eye contact with the study participant and focus on the conversation, while making mental

notes of follow-up questions. However, some challenges were encountered with this type of data collection.

Immediately following each interview, the researcher began transcribing and analyzing the data collected. Although the researcher stressed to study participants the importance of selecting a quiet environment in which the interviews would be conducted, disruptive background noises were often present and picked up by the recorder. This resulted in a ratio of transcribing time to tape time 6 to 1, on average. Yet, despite the time investment of approximately 75 to 85 hours of recording approximately 200 pages of data, the researcher found that personally transcribing each interview aided in interpretation of the data. It also provided a learning experience as insight was gained as to the time commitment as well as the physical and mental stress often endured by researchers. An appreciation for those who serve in such a capacity was gained.

Initially, data collected during the interview process was to be categorized into two groups: (1) those who participated in school-year employment and (2) those who did not. Because only one subject did not participate in school-year employment, limited data were available for such a comparison. Results of the demographic questionnaire are summarized in Chapter IV, under the heading Description of Sample.

While transcribing the first four interviews, another dimension to the study emerged. The impact of these early work experiences on later adult attitude and behavior, primarily in the role of parent became the focus. Revisions were made in the interview schedule and the researcher telephoned the first four interviewees to collect data about parental attitudes. An interview matrix was organized to confirm and explore common

themes and to provide a framework for data analysis (Appendix A). To ensure confidentiality, each interview is identified by a number only. Quotations representing specific, recurring themes were identified and documented (Appendix E).

To insure validity, transcribed interviews were presented to committee chair, Dr. Jacquelyn McInnis. From there, data interpretation was reviewed. The researcher and committee chair then discussed and compared interpretations and appropriate revisions were made by the researcher prior to presentation to the research committee.

CHAPTER IV

RESULTS

This chapter reports the findings of an investigation of how, upon reflection 15 to 20 years later, adults now perceive the effects of their own school-year employment upon their adolescent development and later adult attitude, behavior, and parental expectations. Of the 12 adults interviewed, all but one participated in school-year employment while in high school. Limited evidence allowed for only a brief comparison of individuals who worked and those who chose not to work, yet findings are important and interesting to this study. Throughout data collection and data analysis processes, common themes emerged from the experiences of those who participated in school-year employment. Further review and study of interview transcriptions led to the identification of specific similarities. Areas such as the effects on school grades and study time, and the impact on time spent in school activities and with friends and family were addressed. An interview matrix aided in identification of the level of frequency of themes and provided a framework for data presentation (Appendix A). The interview matrix also serves as documentation for study validity.

Description of Sample

The sample for this study consisted of 12 adults associated with the following educational institutions in middle Tennessee: Middle Tennessee State University,

Murfreesboro; the University of the South, Sewanee; and Motlow State Community College, Tullahoma. Represented were four students, three support staff, two professors, two administrators, and one student/support staff combination. All were employed with the exception of one student. Student occupations included university guest room manager, clerk and student worker, retail, and medical administration. Education levels included six with less than four years of college, three college graduates with four or more years of college, two had Master's degrees, and one earned a Ph.D. Range of personal annual income included three participants earning \$10,000 to \$14,000; six earning \$20,000 to \$29,000; and three earning \$30,000 to \$39,000. Nine were female and three were male. All were Caucasian.

Throughout the interview process, study participants shared important family and demographic information as it was during their teenager years. Average number of children in each household was 2.5, one of which included two step-siblings. Three subjects had divorced parents and two lived in single-parent homes. Nine subjects lived in households with both mother and father. Five had mothers who were homemakers. Nine attended high school in Tennessee, one in Alabama, and one in South Carolina. Fifty-four percent of those who participated in school-year employment worked two of the four years enrolled in high school. Others worked 9th-grade through 12th-grade. Nine subjects reported parent(s) as being supportive of school-year employment. Job types varied, with retail, food service and baby-sitting mentioned most often. Interestingly, none had been employed with "quick serve" food establishments. Reported number of

hours worked per week calculated to a median of 20 to 25 hours, and a mean of 19 to 27 hours.

Recurring Themes

Effects on Teenager's Attitude and Behavior

Motivating Factors

The number one reason given for working during the school-year was to have more money. Every person named it as being the primary motivating factor. Earned income was often described as "extra money," or "my own money," or "my own spending money." As one person stated:

Money...that was the motivation. That was the whole reason I did it. I liked to have my own spending money, and I liked to be able to do what I wanted and that (*working*) allowed me to do that.

Motivating factors included goods obtained with earned income. Most often this money was used for paying for "extras" or wants, those things parents thought to be beyond basic needs and cost more than what parents were willing to spend. Seven subjects (58%) used money for car expenses such as a loan payment, insurance, or gasoline. Other purchases were gender specific. More often, females used earned income for purchasing clothing, sometimes described as trendy and name brand. Males used

earned income primarily for car expenses, dating or partying with friends. Having money to go out with friends was important to both sexes.

Parents were reported as setting no limits and having little influence on the types of purchases made by subjects with earned income. Subjects had complete responsibility in this decision making process. Little association was made between expenditures of subjects and family finances. Only one reported contributing to family expenses and worked to ease the financial burden of a single parent. Only one mentioned making occasional purchases for younger siblings. None said they had work because of family financial need.

The second most important factor was independence. For 50% of the study participants, getting a job was the result of an independent nature rather than something for which teenagers were striving to acquire. Independence was more a motivating factor for those who had already made progress in developing this characteristic. All stated having gained financial independence from parents or independence from parental influence.

Peers and friends were also significant motivating factors. Six subjects recalled working as teenagers because their friends had jobs and therefore, had more of their own spending money. They stated feeling good about earning their own money and not having to rely on their parents. To impress friends was one reason for this display of self-sufficiency. Subjects recalled the importance of having their own spending money for going out with friends.

When asked to identify other sources of income, parents were named by eight of the participants as the only other source. Money was most often received from parents on a need basis, with acceptable expenditures falling into one of three categories: food, shelter, clothing. Three subjects received money as an allowance at an early age, but reported that it soon stopped or decreased in amount at the onset of employment. Of those three, only one person recognized the money parents continued to provide once employment began as an allowance. In this case, the allowance served as an entitlement and a tool by which the parents taught money management skills.

Most had responsibilities at home such as chores, but this was viewed more as "doing my part to help mom," rather than to earn an allowance or spending money from parents. Often, leeway was given and responsibilities at home decreased as time commitments shifted to school and the job. As one subject recalled:

It was on a need basis. When we were in junior high we got an allowance, but when we started work our allowance ceased and it was just as needed. Then, we weren't at home to do our chores because our time was spent with school and work....I guess we weren't expected to keep the same responsibilities at home because our time was at work....Mama took on a lot more once we started work, but we still tried to help her out as much as we could.

Even though work reduced time spent at home and family responsibilities, 75% of the subjects reported that parents were in support of school-year employment.

Other sources given by three subjects were gift money from relatives for birthdays and good grades, 4-H and farm projects, or summer employment. Interestingly, with the

exception of money earned from summer employment, this money was usually deposited into savings accounts for long-term goals, for more costly purchases, or for specific financial commitments such as car insurance or car payments. Parents were named as being influential in the saving and spending of this income.

Educational Experiences

"Describe to me the relationship between your employment and your school experience."

I think I felt pressure to get good grades....and so especially toward the end, the relationship I became aware of was that, for instance I'd have to go to work and would need to study for a physics test tomorrow. It became very clear that trying to accomplish (a) the grade side of things...the academic side of things which really was a priority, and (b) it reduced the time I had to go to other, I guess, credential building activities, things I thought could help me get into college and prepare me for what I would encounter there, as well or better than the job. So the pressure, from a realistic standpoint came from less time for academics and less time for those pursuits I felt were more important.

Clearly, there were obvious recurring themes as to the effects on high school educational experiences. Although 72% stated having college plans and that good grades were a priority, reported behavior contradicted this statement and reflected work as a priority above school and learning. Homework was often done late at night after work, or early the next morning before class. Words like "tired," "exhausted," "pressured," "burnout," were used when describing physical and mental states while balancing work

and school. Two-thirds felt their grades would have been better had they not worked. This was often credited to having less time to do homework, and fitting study time into an already busy schedule. Grade point averages were primarily controlled through class selection as courses less difficult and requiring less study time were taken. Some elected to take only the required number of hours to graduate instead of a full schedule every semester, thereby maintaining a desired grade point average, and freeing early afternoon time to work.

Twenty-seven percent felt that work had no effect on their educational experiences. This was achieved by little involvement in extra-curricular activities prior to working, reduced involvement in extra-curricular activities, or selecting a job type or hours which were manageable and conducive to planned study time. One subject recalled dropping from being a straight A student to making poor grades when she began work. However, this change was attributed to depression from recently divorced parents and conflict with a step-parent, not the job. In this case, the job served as an outlet and a means for improving a low self-esteem from poor school performance.

Extra-Curricular Activities

When asked to describe the relationship between working and extra-curricular activities, eight subjects (72%) stated that their job interfered. Five of the three subjects who did not feel their job conflicted with extra-curricular activities with school, family or friends, often stated either one or all were not important, and that more enjoyment came from the job and the earned income. As one study participant shared:

I would go to school and I did my thing and then I went and did my other thing after school which was totally making money. I was very focused on money. I think I always knew that I wanted a certain kind of lifestyle, and if I didn't work, and I didn't have that kind of money, I would never have it.

In contrast, having a job which did not conflict with activities or an "understanding" supervisor were reasons for having adequate time for all extra-curricular activities.

School and Friends

Six subjects reported reduced involvement in school activities. Work was said to affect the number of activities as well as the amount of time allotted for each. After school club meetings and parties were difficult to attend and often missed. Three of the four subjects who reported heavy involvement or commitments to four or more school activities worked an average of 20 to 35 hours a week. Time with friends was often spent during school activities or after work. Having less time to spend with friends was mentioned by seven subjects. Being scheduled to work on Friday nights and not being able to go with friends to ball games was the activity referred to most.

Family Time

Four subjects reported less time for family activities or for being at home with the family. Time at home was most often spent completing homework assignments, doing chores, or sleeping. Four subjects credited working for increasing conflicts with parents, distancing relationships with siblings, missing family evening meals, or increasing parental stress. As one interviewee shared:

So when I was at home, I was asleep. I was exhausted. That's exactly why I had my car accident. I fell asleep. I was going back to help a girl close early in the evening, probably 9:00 or 9:30 and she called and said like, help. So I said OK, I'm coming and I fell asleep at the wheel....and my mom, I don't think she wanted me to work after that...she was really more worried.

Four subjects stated that family time was not important, not a priority, or that there was no reason for being at home. This was credited to parents being busy or being workaholics, conflicts with a step-parent, no desire for spending time with family members, or parents not having made family time a priority. However, one subject shared having a close relationship with a single-parent and described their time together as quality, not quantity time. In this case, the parent and subject would talk and share meals during work breaks.

Educational Goals and Career Aspirations

Although seven participants had college plans, none stated specific career goals. Only one reported taking advanced placement courses and three enrolled in college preparatory classes. Two reported not being prepared for course work once in college. Four who did not plan to attend college and did not enroll in college preparatory courses, attended business or trade school, or entered the military immediately following high school. For them, the need of a college education to support career goals came later in life. Those who delayed college plans are currently enrolled.

School-year employment during high school supported educational goals for some, but not for most. Savings from earned income helped to pay basic expenses for college,

business, or trade school for three subjects. Previous work experience led to similar type jobs during college for four subjects. Yet, others felt as if they were unprepared for college course work having spent their high school years focused on their job, rather than on their studies. Moving from part-time, school-year employment during high school, to full-time, school-year employment during college often delayed graduation. Missing college campus activities as well as having difficulty finding time for studies were two negative consequences of continuing school-year employment while in college.

Few commonalities existed in the relationship between school-year employment and career aspirations. Three participants reported having quickly learned that the type of job they had was not a suitable career for them, while all others stated having selected the job solely for the purpose of earning money. Poor high school counseling, not the job was credited for one subject's college major. However, two credited school-year employment for overcoming shyness and improving communication skills or acquiring work experience beneficial to a career or college major.

Money Management Practices

When adults were asked to describe their money management practices, 63% stated having spent all of their earned income. Statements such as, "I blew it," "I spent every penny," or "I frittered it away" were used to describe personal spending habits. All subjects stated that parents allowed them complete responsibility in managing earned income. Only one study participant reported using a budget. Of all those interviewed, none had credit cards nor access to credit cards while in high school. Only one reported tithing to church. Five subjects reported different money management practices than

siblings. Differences were credited to different parental expectations of each child, and more often, the independent nature of the subjects.

While 81% of the study participants stated knowing how to effectively manage their money and the importance of saving, rarely did they save earned income. The primary reason stated for working was to have money to spend, not to save. Two participants reported saving earned income for specific goals or purchases, such as to pay car insurance, or for costly items such as a bicycle or stereo. Although saving money for college or trade school was mentioned by three subjects, all others with college plans stated knowing college would be "taken care of" and financed through scholarships, student loans, or parents.

Eighty-one percent of the subjects reported having a bank saving account and 64% had a checking account. Parents were credited for opening the savings account for them at an early age, whereas checking accounts most often followed employment. Parents were instrumental in assisting with the checking account by accompanying the teen to the bank, helping with opening the account, explaining banking procedures, and teaching how to balance a checkbook. Earned income was usually deposited into the checking account, whereas money from other sources went into savings.

A significant theme in this study surfaced when subjects were asked how they learned money management skills. Ninety percent named their parent(s) as the primary source. Fifty-four percent used words such as "frugal," "cheap," "not a risk taker," "financial wizard," and "good budgeter" to describe one or both parents. Although family finances were said to be rarely discussed, most adults recalled parents teaching by

example and by living according to the principles they taught. Principles such as "never put all your eggs in one basket," "don't spend it unless you have to," "always pay cash when you can," and "save...just in case you need it," were recalled.

Sixty-three percent said parents taught them to be responsible, to learn how to sacrifice, and to prioritize money for spending. Other skills such as how to comparison shop and shopping for bargains were learned from parents. Other significant influences named were grandparents, friends, co-workers and bosses.

Three subjects credited parents for teaching poor money management practices. One stated a parent "bailed me out" during financial difficulties. Others mentioned a lack of communication about money management or hearing a parent and step-parent argue about how money was to be spent. Learning from poor choices and financial mistakes, often described as "learning the hard way," was also mentioned as a method in which they learned money management.

Only one subject reported learning money management skills from a high school class. Others either stated not having had the opportunity or the desire to enroll in a class teaching money management. As one subject shared:

You see, that's where I was at a disadvantage. I was on the academic track and those kinds of classes aren't offered to us, you know, the Home Ec. classes. I guess that's where you learn all that. But I never had anything. It was primarily all college prep. classes.

Choices and Changes

If given the opportunity to return to the past and to do things differently, what changes would you make in terms of school-year employment? When asked this question, six subjects stated that they would do it all the same. Of those who stated they would make changes, four stated they would work fewer hours, not such late hours, or less hours on school days. Other changes mentioned were selecting a different job, selecting a job to learn about career choices, allowing more time for school work, focusing more on the future and college plans, allowing more time for extra-curricular activities, and saving more money. One strongly stated that they would not work during the school-year.

When discussing school-year employment experiences, six study participants made reference to skills learned. Time management, money management, as well as organizational skills, people skills, customer service skills and computer skills were mentioned most. The job was credited for "getting me out of my shell" and for building self-esteem. Work experience was said to have fostered a resume and prepared for jobs in college or a later career. The work place was also said to be a place to learn how to work with difficult people, interact with people of different cultures, and for developing an understanding of the employer/employee relationship. Although specific skills learned were named, no specific methods by which these skills were acquired were given.

Jobs held during the school-year were said to provide opportunities to develop work ethics. Getting to work on time, not missing work, and following through with responsibilities were mentioned. However, parents, grandparents, or church were credited by four subjects for teaching good work ethic principles that were later practiced in the

work place. Two subjects shared work experiences where unethical practices were demonstrated by employers. Expecting the teenager to work during school hours, to clock out even when still on the job, or paying wages in two pay checks because the teen had worked 40 to 60 hours in one week were reported. The desire to have and to keep a job was said to be the primary reason for tolerance of employer expectations.

Effects on Adult Attitude, Behavior & Parental Expectations

Transition to Adulthood

Throughout the interviews, adults reflected on their teenage years and shared how early experiences influenced their adult attitude and behavior. When asked if the transition period from being dependent on parents for basic living needs, to becoming independent and responsible for all living expenses was difficult, seven (63%) said it was not. Words used to describe this period were, "unfortunate," "a real shocker," and "just reality." College or the military was referred to as the time in which awareness of basic living expenses increased, yet the level of responsibility remained the same or increased slightly. Less difficult transitions were credited to lifestyle changes, adjustments in spending habits, or relying on learned principles and previous money management habits. Examples given were making bills a priority, changing priorities, becoming a bargain shopper, relying on savings, sharing in expenses with a spouse, and assuming the role and responsibilities of a parent. However, two mentioned difficulty in credit card use, a practice quickly given up or used less.

Four study participants who entered marriage during the transition to independence referred to the change in marital and parental status as both helpful and a challenge. Those with similar money management habits and goals found this partnership less difficult than those who had different money management habits from their spouse.

Of the four subjects who found the transition to independence difficult, two referred to trouble encountered with managing credit card debt. Although specific details were not shared, most stated, "I learned the hard way." Other reasons for difficulty were the transition came immediately following high school, cost of living in a major city was high, or a lack of effective money management skills. Phrases used to describe the transition were, "it was like stepping off a bridge," and "it was a rude awakening." Two recalled not having enough money to buy food or to pay bills, selling possessions for cash, or eating meals by snacking on food sold at the work place.

Later Adult Attitude and Behavior

All study participants reported that the money management practices and the work ethic principles learned as a teenager, regardless of the degree of practice or whether poor or good, influenced later adult attitude and behavior. Again parents, grandparents, and the work experience were referred to as sources of information and inspiration, with parents mentioned most often. When discussing current money management practices, the area reflecting the most change was money saved. Although few saved earned income as a teenager, seven reported actively saving for retirement, their child's education, for emergencies or to make investments. As one subject described current saving habits and the influence of a parent while a teenager as well in adulthood, the statement was made:

.....it's the interest you should feel comfortable using and that's something my dad taught me. So feel free to increase the size of the principal as much as you want, that's what you do when you set aside money every month. And if you're smart, you can make that money do something for you, and use that in terms of everyday living. But, I had no concept of those ideas when I was in high school, certainly. Maybe that's all part of some master plan of good financial advising gradually easing into the idea of how to invest, and how to save, and how to spend intelligently.

Sources credited for improved money management practices were co-workers, spouses, friends, and college professors and courses, as well as the combination of life experiences. However, these sources influenced behavior during the transition to independence or in adulthood, not during the years as teenager still dependent on parents for basic living. One study participant reported less stringent money management practices due to marriage and a partner with different money management practices. In this case, maintaining primary responsibility for managing household finances eased the stress of operating without a set budget.

When discussing work ethic, one adult has found it difficult to overcome a "workaholic" nature which developed during early teenage years while working 40 to 60 hours a week. Today he struggles with overcoming feelings of guilt when not working, and with accepting that "it's OK to have fun."

Parental Expectations and Goals

Work Expectations

When asked a "what if" question as to what kind of parental advice they would give to their teenage child considering school-year employment, six stated that they would not expect their child to work and would allow the child to make that decision on their own. On opposite ends of the spectrum were two subjects who would expect or encourage their child to work during the school-year, and three subjects who would either not permit it or would discourage it. These three subjects shared concern that work would interfere with the child's studies, extra-curricular activities with school, time with friends and family, and in general, teenage life. Nine subjects hoped that family finances would be such that the child would not feel it necessary to work.

However, when discussing reasons why the child might chose to work, a contradiction of expectations emerged. Initially, those who would not expect their child to work would in fact, expect the child to work to pay for "extras." Those things defined by subjects as being beyond basic necessities or that cost more than they, as parents, would be willing to provide. This is reflective of the same reported attitude of the parents of subjects toward school-year employment.

Seventy-two percent of the subjects stated specific stipulations of their children's work experiences. School and good grades were named as priority over work. Time for extra-curricular activities with school and friends was second most, then the job. None named family time a priority. Specific job types such as those in fast food establishments and convenience stores were said to be too dangerous and unacceptable by all. Subjects

did not approve of jobs that required late hours, especially on school nights as this could interfere with homework and adequate sleep. Subjects said that the child would be expected to reduce the number of hours worked or quit the job if grades were not maintained.

Other stipulations included a job which fosters a resume, provides a safe and pleasant working environment, and requires only a limited number of hours. Number of hours per week described as acceptable ranged from 10 to 20 hours. This range reflects fewer hours than those worked by subjects as teenagers. As one subject concluded:

Putting a number on it, I don't think tells the story. I think some people can work a lot of hours and still not let the other aspects of their life suffer, and other people can't do that. So I think it's more a matter of how you manage your time and the other responsibilities you have in your life.

When study participants shared what they would want their child to gain from the work experience, learning valuable skills, developing a work ethic, and learning how to cope in the "real world" were mentioned most. People skills, service skills, computer skills, and time management skills were also desired. Again, subjects said that the job type should allow for adequate study time and for keeping school and good grades top priority.

Support

When describing the type of support they would provide for their child, regardless of whether or not the child decided to participate in school-year employment, all adults stated that basic needs would be provided. Sixty-three percent said they would give their

child an allowance. Most often allowance was considered pay for chores. Two mentioned providing additional allowance to award good grades. Two named provisions for allowances which included agreeing on a set amount with no bail-outs, or treating it as a salary, with requirements of at least 10% to savings, 10% to charity or tithed, with the remainder for spending. Fifty percent stated that they would provide their child with a car, most often described as "not a new one." Assistance would be given in paying insurance, co-signing for a loan, or paying half the cost of the vehicle. An allowance as well as a car are two types of support most subjects did not receive as a teenager from their parents. Interestingly, as 72% of the subjects, like their parents, would expect their child to work for extras, 50% of the subjects, unlike their parents, would provide a car. This is reflective of a difference in defining needs and wants.

Other types of support mentioned by four subjects were teaching interview skills, giving advise on saving and investing, helping to set priorities, making it possible for the child to "invest their energy in intellectually stimulating things," or providing emotional, spiritual, and mental support. One subject who would not allow school-year employment said they would ask their child to investigate the advantages and disadvantages of school-year employment, pay for all needs and wants, and keep a close relationship. Two of the four subjects received the same type of support from their parents.

When asked how their child would learn money management skills, seven subjects who credited parents for teaching money management skills said they would teach their child as their parents taught, primarily by example. One subject believed the child would learn money management in a high school class. Teaching effective money management

principles to their child was mentioned by all eleven subjects. Specifically, the method most often mentioned was assisting with checking and savings accounts. This was also the primary method used by the parents of the subjects. Teaching their child to save or invest was a primary concern of five subjects. Interestingly, only one was of the three who had previously stated they would save more money if given the chance to do things differently. Also mentioned was learning how to budget, to set goals, or how to comparison shop. Learning to tithe and make charitable contributions was mentioned by one subject.

Educational Goals

Ten study participants said they would encourage their children to continue their education beyond high school and attend college. Although college would be encouraged, the statement, "college is not for everyone," was often made. Selecting a rewarding career, or one in which the children would use their talents was important to all.

When asked how their child's college education would be financed, eight subjects stated they would pay all basic expenses, such tuition, books, housing in a dorm, and food. Four shared plans for saving and investing money in preparation for this financial obligation. Earning scholarships was also mentioned by three subjects as a means by which their child would contribute to the cost of the college education. Two named scholarships as the primary means of financing the education. Obtaining state and federal loans was another option mentioned by one, yet two were strongly opposed to this type of financing.

Interestingly, only two of the eight subjects who stated plans for financing their child's education had parents who made the same contribution. For them, college, business school, or trade school was financed through scholarships, student loans, savings from work during high school, or earnings from full-time work.

Five subjects stated expectations for their children to work part-time during the school-year. This was said to be expected only if the child wanted things beyond the basic necessities. However, one stated they would not support school-year employment until after the first year of college. Three subjects would not encourage school-year employment and another three would not permit it. These subjects believed school-year employment would add unnecessary stress, would take away from their child's studies, or take away their total college experience.

When asked if they would support their children's decisions to work full-time and attend college part-time, even if it meant finishing a four year program in six years, six said they would support this decision. This support would be provided by five under the stipulations that the job would support career goals, or if it were absolutely necessary in financing their education. Three subjects stated they would approve of this decision because as college students, it also took them more than four years to earn their degree.

A Comparison of Experiences

Of the 12 subjects interviewed, only one chose not to participate in school-year employment. Equally interesting, was one who chose not to work during the senior year

of high school. Although documentation is limited, a brief comparison of their experiences to those who participated in school-year employment is presented. Findings are considered important to this study.

The decision made by one subject not to participate in school-year employment supported family priorities and values, and personal career goals. Attending a private Christian high school and having friends who did not work, were also significant factors in this decision. As with many families of those who chose to work during the school-year, education was said to be a family priority. Time for involvement in extra-curricular activities was said to be important.

Many of the same skills said to be learned by subjects through school-year employment experiences, were also stated as learned by this interviewee through leadership roles and involvement in school activities. People skills, secretarial skills, how to be responsible and to meet deadlines were named. As with many of those who worked, this subject credited parents, grandparents, and family for providing a foundation for a strong work ethic, which was put into practice through participation in extra-curricular activities. School experiences were said to be significant in obtaining a part-time job on campus during college, and supported future career goals.

Parents provided all basic needs during high school, and spending money was earned through responsibilities at home and chores. According to this subject, working during the school-year was never an issue and it was always understood that work would begin after high school.

When asked about money management practice in high school, this study participant did not have a checking or a savings account nor had access to credit. Like many of those who worked, this subject did not save money. As stated, "I never had to manage my money in high school. Now, when I got out of high school, it was hard for me to learn how to do that, because I had never had to do that." Still, parents were credited for teaching good money management skills, primarily by example. Also, college was stated as being a transition period to independence and was described as being a gradual move and not a shock.

Like those who chose to work during the school-year, this interviewee stated no regrets for the decision made and would not make any changes if given the opportunity. As stated, "It was very important to me to be able to put my time into school and put my time into my friends and put my time into extra-curricular activities."

As did many of those who participated in school-year employment, this subject stated a willingness to support a child's decision to work if they chose to participate in school-year employment, yet stipulations were given. Education was said to be most important and that the job could not interfere with the child's school, homework, and sleep. Also, restrictions would be placed on the type of job, number hours worked per week, and the amount of late hours. This subject stated plans to teach money management by example, and provide spending money on a need basis only. A car would also be provided.

When asked to share parental educational goals for their child, this participant stated that college would be encouraged, yet would support most any career plans. The

child's college education would be financed by the subject, or through financial assistance. Interestingly, this is the same means by which the subject's college education was financed. This study participant would allow their child to work full-time and go to college part-time, even if it meant completing a four years degree in six years.

In conclusion, this subject did not feel at a disadvantage for not participating in school-year employment. Many of the same skills that would have been learned on the job were said to have been learned through participation in extra-curricular activities and from the teachings of family. While the decision to not work was considered the right one, this subject reported parental support of allowing a child to work.

Likewise, one study participant chose to not work during the senior year in high school, even though having done so both sophomore and junior years. Pressure felt from time commitments between school and work led to the decision to stop working at the end of the junior year. At that point, the focus was on school and academics and contributing to the cost of a college education by earning a scholarship. Allowing time for friends and credential building activities was also said to be important.

As with the individual who chose not to participate in school-year employment, the decision not to work during the senior year supported college plans and career goals. When discussing the college experience, this participant shared working during the school-year while in college was not necessary, as a complete scholarship was earned. Again, time was allowed for academics and activities supporting career goals.

When discussing whether the advantages or the disadvantages of school-year employment weighed more heavily, this subject shared an interesting perspective:

You know, the advantages did for the time I was working, because that's what motivated me to be there. But then the disadvantages started to become more clear. So I think that there's a point at which both probably really do play a big role. I guess that's the way with any relationship, be it personal or professional. The advantages are what keep you in it for a while, but eventually the disadvantages become apparent and persuade you not to. So, I guess I would say it's 50-50.

CHAPTER V

SUMMARY

The personal experiences shared by study participants set in the context of the professional experience of the researcher and combined with findings of related studies, helped to provide insight into the phenomenon of youth work in America. Participation in the work force continues to be viewed by society as an acceptable way in which adolescents prepare for the responsibilities of adulthood. Therefore, it is vital that parents, researchers, and educators take a critical look at these early work experiences to reveal and better understand the effects on adolescent development, school experiences, family life, and peer relations. This chapter discusses in a broader context the processes taking place in the lives of working adolescents, and how these processes in turn affect later adult life as well as the competence and character of future generations. Recollections of the subjects supported prior research regarding working students. Conclusions are drawn as well as recommendations given for further research.

Discussion

The purpose of this study was to investigate how adults perceive the effects of their own school-year employment upon their adolescent development and later adult attitude, behavior, and parental expectations. Study procedures included a selection of the sample, development and test of the instrument, collection of the data, and analysis

of the data. A researcher-developed interview schedule and a demographic questionnaire were used to measure the effects of school-year employment on adolescent development and later adult attitude and behavior. The purposive sample for the study consisted of 12 adults representative of the student body, support staff, professors and administrators from three colleges or universities in middle Tennessee. The investigation provided answers to the five research questions identified in previous chapters. Limited evidence allowed for only a brief comparison of subjects who participated in school-year employment and those who did not.

The Effects on Teenager's Attitude and Behavior

Motivating Factors

Evidence from this study revealed that the primary reasons for participation in school-year employment were (1) to have more spending money, (2) to achieve a lifestyle parents would not support, (3) to gain financial independence and independence from parental influence, and (4) to work and earn spending money like peers and friends. The condition of family finances had little to do with the decision to participate in school-year employment as no study participants worked out of absolute necessity. Both subjects and parents viewed the earned income of subjects as their own money, and parents allowed complete freedom in money management decisions. While parents perceived the job as a good way for subjects to learn to appreciate the rewards of hard work, subjects viewed work as a means of obtaining money to pay car expenses such as loan payments, insurance and gasoline, and to spend while going out with friends. While

findings revealed gender specific uses of money, further investigation is needed for a more valid comparison. As all subjects were Caucasian, neither cultural nor ethnic influences were revealed.

Although 75% of the study participants reported parents being supportive of the decision to work, only one gave specific ways in which parents were involved in this decision making process. Little reference was made to parental advice given as to the type of job to pursue, the number of hours in which to work each week, or the days of the week to work. Nor were parents reportedly involved in deciding how to effectively manage earned income, or how to successfully balance work, school, extra-curricular, and family responsibilities.

While adolescence is a time when teenagers need to learn to be responsible and to gain independence from parents, it is also a time when parents may want to provide freedom within limits. Teenagers need parental guidance in establishing priorities, setting personal goals, and evaluating motives for working. One question to be answered is: Do the benefits of school-year employment outweigh the sacrifices? Teenagers who spend time working during the school-year for the sole purpose of having more money so they can buy more "stuff" may very well be sacrificing time better focused on school and on discovering personal interests and talents. In addition, establishing high levels of discretionary spending before assuming the responsibility of basic living expenses, may result in financial and personal difficulties during the transition to adulthood.

Educational Experiences

Evidence from this study revealed that school-year employment and time commitments to the job have a negative effect on the educational experiences of teenagers. While most study participants stated that school, getting good grades, and college plans were priorities, as time invested in the job increased, less time was available for completing homework and being "actively" involved in credential building activities. Many subjects who sacrificed time for studies to work did not perform at their full potential in school, gave little attention to career goals prior to college, and found themselves unprepared for college courses. Maintaining a balance between work and school meant "fitting it all in," rather than allotting adequate time for said priorities. Subjects attempted to control the negative effects of employment by enrolling in courses requiring less study time, taking only the required hours, and reducing involvement in extra-curricular activities with school, family and friends. As the number of hours worked increased, physical, mental and emotional health suffered as subjects experienced fatigue, illness and poor eating habits. Interestingly, one study participant who successfully maintained a balance between work and school and suffered little negative effects of school-year employment did so by securing a job on campus during school hours, having a job which did not conflict with allotted time for studies, family, or extra-curricular activities, as well as having parents who established family priorities and continued to provide an allowance.

These findings support the theory (Greenberger and Steinberg, 1993) that the number of hours worked are significant in the degree of negative impact of part-time

work on academic achievement, school involvement, and psychological distress. Grade point average may not be an appropriate factor in measuring the effects of school-year employment on school performance as less demanding class schedules may be selected to maintain grade point averages. Contrary to findings of related studies, no association was found between part-time employment and increased delinquency or drug and alcohol use.

As adolescence is the critical time when teenagers begin setting educational goals and investigating career choices, quality of education during this time is significant in adequate preparation for future aspirations. The researcher concludes that parental guidance is needed for work-related decisions of adolescents. Choices made such as the type of job, the number of hours, and the days of the week in which to work are important in the degree of the negative effects of school-year employment on educational experiences.

Further, putting the job and working priority over school and learning may result in long-range implications for students as well as public schools, colleges and universities. As adolescents continue to participate in school-year employment and focus less on studies and homework, school faculty and administration may feel pressure to assign less homework, lower set standards, and have lower expectations of student performance. As a result, many adolescents may find themselves unprepared for college or with few career plans. Those who choose work over continuing their education may be unprepared for obtaining employment allowing for successful transition to independence. Those attending college may find it necessary to complete remedial courses, thereby extending the time

necessary to earn a degree. Enrollment in colleges and universities may reveal trends of fewer students selecting challenging fields of study, or those requiring numerous hours of study time.

Extra-Curricular Activities

School and Friends

When necessary to choose between time with school activities, and time with family or friends, time with friends came first. However, subjects experienced difficulty in finding time to be with friends after school and on weekends to go to movies, to participate in organized sports, to go shopping, or to attend Friday night ball games. To compensate, time with friends and time with school activities were often viewed as being one and the same. However, working hours immediately after school reduced time with friends during school activities, and time spent at club meetings and parties.

Family Time

A major finding of this study was the relationship between school-year employment and family life, as well as the overall attitude toward the importance of family time. When choosing between work and extra-curricular activities with school, or time with family or friends, family time was apparently not a priority or was least important for most subjects. Often, more enjoyment was said to come from the job, money earned, or independence gained rather than from being at home with family. Changes in the family unit such as divorced parents, the addition of a step-parent and siblings, separation from a parent, and poor communication were significant in the subjects' desire to spend less time at home. Those who stated that family time was a

priority often credited parents for teaching family values and establishing family rules and guidelines. Parents successfully communicated expectations and responsibilities of the subjects to family time such as time each evening at home, time during the evening meal, or time each Sunday at church.

While families are often categorized as being either functional or dysfunctional, the researcher concludes that an appropriate description for some families may be "disconnected." One family, living under the same roof, yet living somewhat separate, unrelated lives. It is concluded by the researcher that 36% of the study participants had families that could be described as this type. Parents have a responsibility for "connecting" family members by establishing family values and priorities, effectively communicating expectations and responsibilities of these to their children, and being a positive role model by living accordingly. While study findings revealed that school-year employment may decrease the amount of time an adolescent spends with family members, likewise, the condition of the family unit may influence the decision to enter the labor force.

The researcher further concludes that commitments to part-time jobs may be replacing the involvement of adolescents in extra-curricular activities and time spent with friends and family. A commitment of six to eight hours a day in school and another three to four hours at work, leaves few hours to be divided between other activities and time for homework, meals, and adequate sleep. Before choosing to participate in school-year employment, a question that must be answered by both the teenager and the parents is: How do the benefits of participation in school-year employment compare to the benefits

of participation in extra-curricular activities with school, and time with friends and family? As adolescence is considered by many as the critical time for intellectual, psychological and social development, priority may need to be given to those things which provide an environment allowing for exploration and experimentation, and for discovering ones own strengths, talents, and interests.

Educational Goals and Career Aspirations

Findings in this study revealed a negative relationship between school-year employment and an adolescents educational goals and career aspirations. As more time is allotted for work during the school-year, less time is available for studies and preparation for future education plans. While 63% of the subjects had college plans, only 36% enrolled in college preparation or advanced placement courses in high school, and earned college scholarships. Often, only the required number of hours to graduate were taken or class schedules were arranged to permit early departure from school to work. For most, immediate gratification from the job and earned income took precedence over future career goals and educational plans. Only 27% saved a portion of their earned income from high school to pay college expenses.

While adolescent employment was credited by some for acquiring similar jobs during college, business or trade school, little relationship was found between jobs held in high school or college and chosen careers. Further, time commitments established during adolescence to work, school, extra-curricular activities, and family carried over into later life. Again, the job was a priority over school resulting in poor study habits and little involvement in extra-curricular activities. While in some cases, part-time work is

necessary to fund an education, the researcher concludes that when possible, this time may be better spent focused on academics, earning scholarships, and involvement in activities providing exposure to career options.

Money Management Practices

While part-time, school-year employment was a means of acquiring more money and increasing financial independence, 63% of the study participants spent most all of their earned income. Money saved was primarily from other sources, such as gift money from relatives for birthdays or good grades, or earnings from farm projects. Parents, not the job were credited for teaching basic money management principles, both effective and ineffective. Methods most often used by parents included teaching by example, though general spending and savings principles, and by assisting with opening savings and checking accounts. Poor communication within the family unit was the reason for limited or poor parental influence on money management skills. Study findings revealed that communicating specific money management principles and techniques, living according to them, and being actively involved in monitoring the use of these principles allowed some parents a greater degree of influence on their teenager's spending and savings habits.

When discussing effective money management skills, reference was usually made to effective consumer skills. Knowing how to shop around and "get more for less" was often discussed, while rarely were the broader aspects of money management, such as investments and insurance mentioned. While 81% of the subjects believed they possessed effective money management skills as teenagers, it was not until the transition into adulthood when basic living expenses were assumed that most subjects began to emulate

principles. Findings of this study support the theory (Mochis, 1985) that it is the family unit, primarily the parents, who have the greatest influence on a child's economic socialization process. However, the researcher concludes that the degree of influence greatly depends on the degree of parental authority and responsibility exercised. Parental attitude toward adolescent employment and earned income is reflective of a misconception held by many that part-time employment teaches money management skills. While it does increase the amount of money to be managed, it may not provide effective money management learning opportunities. Allowing an adolescent to "learn the hard way" through mistakes made in poor spending choices may teach memorable lessons, however, this is not sufficient for teaching effective money management principles. Educators also need to address this issue by making available personal financial management classes at both high school and college levels.

Choices and Changes

The changes subjects would make if given the opportunity to go back and do things differently are reflective of the difficulties experienced in balancing work, school, and extra-curricular activities. Subjects would work fewer hours, not such late hours, or work less hours on school days. More time would be given to school work, extra-curricular activities, learning about career choices, and focusing on college plans. The 55% who would do it all the same either viewed school-year employment as having little or no effect on school, extra-curricular activities and future goals or, they believed they were successful in balancing work with all other priorities.

When justifying the choice to participate in school-year employment, having the opportunity to develop "valuable" skills was stated by 54% of the subjects. The job was credited for providing an opportunity to learn organizational skills, people skills, customer service skills, and computer skills, as well as to increase self-esteem and self confidence. Learning to work with difficult people, people of other cultures, as well as an employer were also said to be learned. While early work experiences are often credited for teaching adolescents good principles of work, when discussing this relationship, subjects credited parents and grandparents for teaching work ethic principles. The job was perceived primarily as a "testing ground" and a place to put into practice those principles learned at home. Although the researcher restated the focus of the study immediately prior to each interview, occasional references to summer jobs were made, especially when discussing the advantages of part-time work. Therefore, the researcher questions whether or not study participants distinguished between skills acquired through experiences of school-year employment and those during summer employment or other activities. This observation leads to the conclusion that many of the same skills gained through school-year employment may also be gained in part-time, summer employment. In addition, as school would not be in session, the teenager may have fewer conflicts in commitments and less difficulty in balancing priorities.

While the general attitude of most subjects was "oh well, everything turned out alright anyway," many in the field of child and family studies believe that adolescence is a time when teenagers should not only survive, but thrive. Not to just get through this period, but to make choices which allow an adolescent to experience the most rewarding

teenage years possible. With the support of educators and counselors, parents could take an active role in regulating their adolescent's work experiences and in identifying the best opportunities for personal growth and development.

Effects on Adult Attitude, Behavior & Parental Expectations

Transition to Adulthood

While adolescence is considered the transition period in which teenagers move from childhood to adulthood, study participants who attended college or entered the military considered the years immediately following high school an extension of this period. It was during this time when awareness of basic living expenses increased, yet the responsibility for those increased only slightly or not at all. This extended transition period was significant in a less difficult move from dependency on parents to independent living as adults. For some, this transition period was further extended beyond the traditional two to four years. Continued participation in school-year employment while in college contributed to a lack of focus on career goals and a delay in completion of a four-year program. As most school-year jobs did not support future career goals, the researcher questions the cost/benefit analysis of this action as careers were delayed. Findings suggest that participation in school-year employment during college may pose a threat to the quality of the college education and delay the fulfillment of career goals. An observation of college students who participate in school-year employment was made by one study participant, currently serving as a college professor.

It (*school-year employment*) takes attention away from where it really needs to be. I've taught at a college where most of the students worked, and it's very clear to me as a professor. You can't blame them for it, but there is just not the energy or the time to give to their studies, as with any case where your attentions are divided. It's not a matter of their not trying, it's just a matter of not being able to put the time in. As a result they do what they can do, but it's not as much as they should do.

Two significant factors associated with successful transition to adulthood were money management practices and basic money management principles learned as teenagers. Those who described the transition as manageable accepted necessary lifestyle changes and relied on money management practices and general principles taught by parents. Marriage to partners with similar money management habits and assuming parental responsibilities were found to have positive effects on the transition to adulthood. Study participants who found the transition to be difficult continued poor money management practices and encountered problems with paying bills and basic living expenses. Interestingly, both the subjects who experienced difficulty as well as those who did not, had problems in managing credit card debt. However, details were not shared.

Findings in this study partially support the theory of premature affluence (Bachman, 1983). When moving to the state of independence, most all experienced a decline in standard of living and were unable to continue the same level of discretionary spending once they began paying for basic living expenses. However, those individuals

who learned effective money management principles as teenagers, even though principles were only partially put into practice at the time, more readily accepted lifestyle changes and were able to make adjustments in money management practices.

Because parents, rather than school-year employment, were credited for teaching effective money management principles, the researcher concludes that school-year employment has little positive impact on the transition to adulthood. The primary reason given for working during the school-year is to have more money to spend. Thus, when measuring the impact of this early work experience on the transition to adulthood, one must consider not only the skills to be gained from the work experience, but the spending and savings habits that may be developed.

Later Adult Attitude and Behavior

All study participants reported that money management practices, work ethic principles, and job skills learned as a teenager carried over into adulthood. Parents, not the job were said to have had the most influence. However, study findings suggest that those things learned as an adult as opposed to those learned as a teenager were more influential in later adult attitude and behavior. Advice from bosses, spouses, co-workers, friends, and college professors were said to be significant in learning effective money management practices. The area showing most improvement was money saved. Sixty-three percent of the subjects reported saving for retirement, emergencies, their children's education, or for investments. However, little was said as to how much was saved or the percentage of savings of total income. With the exception of one subject struggling to overcome a "workaholic" behavior which developed while working 40 to 60 hours a

week during high school, little relationship was found between school-year employment experiences and current work attitude or behavior.

Parental Expectations and Goals

Work Expectations

In looking toward the future, subjects shared the type of advice they would give their teenage child who was considering school-year employment. When describing parental expectations of this early work experience, subjects' responses mirrored the expectations of their own parents, as well as their own practices as teenagers. Initially 81% stated they hoped family finances would be such that the child would not feel it necessary to work. Fifty-four percent would not expect their child to work and 27% would not encourage it or would not permit it. However, when discussing possible reasons why the child might want to work, subjects revealed that they would in fact, expect their child to work to pay for extras or those things as parents, they believed to be beyond basic necessities. Of the 54% who described their parents as being "frugal" or "cheap," like their parents, they too would expect their child to work for extra spending money. The 27% who would not permit their child to participate in school-year employment shared strong feelings that the job would interfere with school and extra-curricular activities. This attitude was reflective of their own unpleasant work experiences or expectations of their own parents during adolescence. Time invested in school and extra-curricular activities was considered more important than time invested in a job.

When describing the type of work environment desired for their child, 75% of the subjects shared stipulations reflective of a somewhat "ideal" job. Working limited hours,

no late hours, having the opportunity to learn valuable skills, and gaining experience that would foster a resume were minimal job expectations. Most expected their child to maintain good grades in school, participate in extra-curricular activities, and allow time for friends. Safety in the work place was of primary concern, as subjects were opposed to jobs in fast food establishments and convenience stores. The researcher concludes that this attitude is a direct result of recent robberies and murders involving teenage employees in middle Tennessee, as well as the general dangers found in work environments thought suitable for teenagers.

The researcher concludes that there is a strong relationship between school-year employment and later parental work expectations. The researcher's interpretation of the contradiction in subjects' work expectations is that as parents, subjects may not want to be perceived as exercising too much parental authority in their child's decision to work. Quite possibly this attitude may be a result of the negative consequences experienced during their own work experiences. Remaining questions to be answered are: (1) If a child cannot find employment which meets parental expectations, will parents compromise those expectations or look for alternative ways to satisfy expectations of both parent and child, and (2) If expectations are compromised, will practices support priorities and family values?

Support

When describing the support they would provide their teenager, most subjects would provide different types than that received from their own parents. As teenagers, these subjects did not continue to receive an allowance once employment began and were

expected to make significant contributions toward automobile expenses. Yet, 63% said they would provide their child with an allowance and 50% would provide a "not new" car or assist with car expenses. The researcher concludes that this change in attitude may be due to the financial strain endured by subjects as teenagers as most stated spending most of their earned income on car expenses. A concern of the researcher is that as wants move to the category of needs, what effect will this have on family finances?

Most subjects did not mention family relationships when describing the type of support they would provide their child. However, a few stated plans for providing emotional support or for maintaining a nurturing relationship with the child. Interestingly, a few subjects stated plans for rewarding good grades. The one subject who reported very stressful and difficult school-year work experiences, would provide support different than that provided by the parents of the subject. All of the child's expenses would be assumed by the subject, the child would be expected to investigate the advantages and disadvantages of school-year employment, and a close parent/child relationship would be maintained to ensure open communication. As school would be the child's number one job, employment would not be permitted.

Subjects who learned effective money management skills as a teenager planned to teach their children in the same ways their parents taught them, primarily by example. Help would be provided in setting goals, opening checking and savings accounts, and learning how to save, budget, and comparison shop. Only a few gave specific plans as to how they would teach effective money management skills, such as providing no "bail-outs," principles of investments, and budgeting allowances with 10% to savings and 10%

tithed. Most subjects focused on money management skills as they relate to consumerism rather than money management in a broader sense. A remaining question to be answered is: When teaching money management, what changes would be made to allow their child greater success in effectively managing their money?

Educational Goals

Most all study participants would encourage their child to attend college. Half of the study participants who attended college later in life would give leeway as to how soon after high school the child would enroll, the number of hours taken the first semester, or in the selection of a college major. To them, choosing a major that would support an enjoyable career or one that would make best use of the child's talents was important. More often a college degree was described as minimum requirements for getting a good job, rather than an opportunity for advanced learning.

Seventy-two percent of the study participants would finance the children's college education. Close to half would expect their children to work during the school-year to pay for extras or those things viewed as beyond basic necessities, whereas others would not permit it or would not encourage it. As the primary method used by subjects to pay for college, trade school, or business school was through scholarships, student loans, and personal earnings, the researcher concludes that the subjects' desire to finance their own child's education may be due to financial difficulties endured while in college.

An interesting finding was the support subjects would provide their children in the decision to participate in school-year employment during college. Although stipulations were given such as the job must support career goals or be necessary for financing the

education, subjects would support the decision to work even if it meant completing a four-year program in six years. While the attitudes of subjects were reflective of their own work experiences during college, the researcher questions the cost/benefit analysis of delaying careers and focusing on work rather than learning. The researcher concludes that less costly career-related, work experience and financial assistance such as summer work programs, internships, and student loans may provide the same benefits.

A Comparison of Experiences

For two study participants, one who did not participate in school-year employment and one who stopped prior to the senior year, the reasons for not participating supported established family values and priorities, and personal goals. Time was given to school and studies, and participation in extra-curricular activities with school, friends, and family. Spending money was provided by parents and was earned through chores and family responsibilities at home.

Like those who worked, the family was credited for providing a foundation for learning a good work ethic, principles which were practiced through participation and leadership positions held in extra-curricular activities with school and church by the one subject who chose not to work. Many of the same skills said to have been learned "on the job" by those who worked were also acquired by this subject through extra-curricular activities. Although this study participant would not participate in school-year employment if given the opportunity to do things differently, the subject would support

their child's decision to work during the school-year. However, stipulations were given. The researcher concludes that this reflects the same permissive, parental attitude of other subjects toward an adolescent's decision to participate in school-year employment.

Data analysis revealed that one subject participated in school-year employment during the sophomore and junior years of school and chose not to work the senior year. As the pressure of balancing work, school and extra-curricular activities increased, this subject realized that the time invested in the job could be better spent in preparation for educational goals. It was at the point where the disadvantages of the job became clear, that the subject acted on this realization and invested time in those things which supported priorities and goals.

Based on these findings, the researcher proposes that participation in extra-curricular activities may provide similar if not better learning experiences as those provided through employment. If the decision is made to participate in school-year employment, the researcher recommends that both the teenager and parents continuously monitor and evaluate the advantages and disadvantages of this experience as well as the impact on the adolescent's goals and priorities. Employment experiences which undermine an adolescent's school experiences, relationships with family and friends, and time for other memorable experiences may cheat a teenager of valuable "once-in-a-lifetime" experiences.

Conclusion

In conclusion, part-time employment has the potential of making a significant contribution to a teenager's personal growth and development. Early work experiences may provide opportunities for learning useful skills, building self-esteem, and fostering a resume for future jobs. The work place may also provide a chance to learn how to work with difficult people, develop people skills, and understand the employer/employee relationship. It is possible that the safe and nurturing environment of work opportunities provided through family, school and extra-curricular responsibilities may not replace the sometimes, not-so-friendly "real world" environment found in paid employment. As with many lessons in life, first-hand experience may well be the only way in which to truly develop an understanding of job responsibilities and the degree of personal commitment involved as a member of the work force.

However, this study provides evidence of some of the negative effects associated with part-time, school-year employment. Clearly, time devoted to a job and earning money is more likely to interfere with, rather than enhance an adolescent's school experiences, participation in extra-curricular activities, family and peer relations, and preparation for educational goals and career aspirations. High levels of discretionary spending during adolescence may establish money management practices and a standard of living difficult to maintain. As adolescence is believed to be, by many, a critical time for discovering and developing one's own talents and abilities, and investigating future educational and career opportunities, it might be less advantageous to invest substantial

time and energy working during the school-year. Employment during the summer months when school is not in session may be a more beneficial choice for teenagers.

In an effort to prepare youth for the responsibilities of adulthood, it might be well to keep at the forefront that while adolescents may be able to act in adult roles, such as holding a job, it may not mean that they are becoming mature and responsible. As teenagers continue to strive for independence and to "hurry up and grow up," it is vital that they are provided with the kinds of opportunities that will help them to develop these traits and to learn how to make best use of their own unique talents.

Recommendations

The following recommendations are offered based on the findings of this study:

1. Personal financial management education should be integrated into the Tennessee elementary and secondary curriculum. Learning to establish personal values and priorities, and to effectively manage time and money are life skills which need to be included.

2. Parent education curriculum should include a component on how to parent an employed adolescent. Understanding the benefits and drawbacks of part-time employment and how to effectively guide a child in work-related decisions would be beneficial in strengthening the family unit.

3. Colleges and universities should offer personal financial management courses in an effort to better prepare adolescents for the financial obligations of adulthood. Such institutions should also assist students in managing and minimizing basic living costs.

4. Society needs to evaluate current adolescent employment opportunities and make a concerted effort to provide work that will enhance, rather than diminish abilities needed for successful transition into adulthood.

5. Qualitative research investigating the relationship between adolescent employment and later adult values should be expanded to longitudinal studies assessing developmental patterns. In addition, studies involving the adolescent, parents, and siblings should be conducted.

6. Further research should focus on the relationships between work and family, how adolescent employment experiences affect employment patterns over a lifetime, and how attitudes toward work and earned income affect couples during early marriage. In addition, studies concerning the influence of ethnic and cultural differences on adolescent employment are needed.

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APPENDIXES

APPENDIX A:
Interview Matrix

Appendix A:
Interview Matrix

Person	#Hours/wk	School Term	Occupation(s)	Motivating Factors	Other Income
1:	n/a	n/a	n/a	lack of need, friends didn't	parents-need basis/extras for chores
2:	40-60	9th-12th	mowed grass, custodian, convenient store, motel	money, car, enjoyed work, workaholic parents, independent, oldest child, experience	parents-need basis, limited
3:	20	11th-12th	drug store clerk	money, college, friends worked, experience	parents-need basis
4:	15-30	9th-12th	babysitting, office, retail clerk	money, div. parents, necessity, car ins, extras/brands, maturity, prove self, easy burden on mom	mom-need basis/ limited/ borrow & pay back., allowance stopped/chores decreased w/job
5:	15-25	11th-12th	p.t. supervisor- clothing store	money, conflict w/ step-mother, social outlet, get out of house, self-confidence	dad-need basis/limited., allowance decreased w/ divorce, chores same
6:	20	9th-12th	baby-sitting, greenhouse	money, trendy clothes, independence, desired lifestyle, focus on money	parents-need basis/some extras, 4-H projects, gift money, chores less sr. yr.
7:	20-25	10th & 12th	waitress/hostess, resort restaurant	money, independent, buy car, impress friends, enjoyed job	parents-minimal, heavy chores -mother ill
8:	30-35	10th-11th	waitress-restaurant	money for wants, car ins./gas, avoid borrowing w/ interest from dad	parents-minimal/ borrow with interest, chores same w/ job
9:	20-30	10th & 12th	retail, baby-sitting, catering	money, clothes, gas for car, friends worked, coaxed into it	mom-need basis/some extra/ chores decreased w/ job
10:	junior -8 senior-20	10th & 12th	supermarket/ picture framing	money for car pmt., ins., gas; minimal extras/wants	dad-need bas/min, mom- cash for gas, allowance stopped-h.s./chores same
11:	10-15	9th-12th	school caf./canteen, school bus driver	money for clothes, independent, job at school, with friends	parents-allowance/no extra, savings/summer employ., no chores
12:	15-20	10th-11th	retail/stock boy, pharmacy	money for car exp., independence. No job Sr. yr. focus grades & college	parents- need basis, grandparents- good grades, gift money, chores same

Appendix A: (continued)
Interview Matrix

Person	Educational Experiences	Extra-Curricular	Career/Education Goals	Money Management	Do Differently
1:	n/a, school priority, time for studies	n/a; heavily involved-school; time for act., build memories; prepared for p.t. job/college- work ethic,	n/a; Extra-curr. & classes prepared for/ supported career goals	n/a; No checking, savings, credit; spent all; learned from parents, grandparents, church	same
2:	out at 1:00-work, grades no effect, didn't take hard classes, not prepared- college, study time 11pm-early am., exhausted, sick, ate junk food/ coffee	heavily involved-school (4), had 2 weekdays for meetings; no family time; extra time-friends only	offered promotion-asst. mgr.; chose college/not prepared (math); h.s. job helped get college job	checking, spent all earned- clothes, dates, gas, car pmt. ins., partying, savings acct., did not save; Learned from work & parents- comparison shop, no credit	try other jobs; less hours
3:	little effect; took only necessary hours sr. year - out early to work; maintained grades, school was job#1	involved -school, boss supportive-time off; missed ball games; limited time with friends	money for college, chose college close to keep job- missed college activities	no checking, savings, credit; saved for college, used budget, allowance to self; tithe-church, parents/role model & school	same
4:	grades better if no job, dropped honor roll-sr. yr., college prep. classes difficult	heavily involved-school (5), difficult to schedule; missed ball games, club meeting & parties; less free time for self, friends, family, Mom bring supper & visit at job	same job in college, plus student worker, ft. work and school; study habits same-after work/before school; more than 4 yrs. to finish	checking and savings acct., saved most earned income-emergency/big purchases; no credit. Learned from mom- advise/example, mistakes grandparents, No class	fewer hours; not work so late
5:	out at 2:00 to work, job priority over school/grades; lost interest, got behind, felt stupid, lost self-esteem	little school involvement; job=low grades=kicked off cheerleading; family time not important; time with friends-visit work/party afterward; missed ball games	wanted work vs. college- conflict with father; college p.t. job priority over school; 6 yrs. to finish	no checking, savings or credit; spent all earned-clothes, going out, tapes, teen stuff, gas; learned- father/observed, father/step-mother argued about money	same job, less hours on school nights
6:	affected grades-better if no job; less study time; tired in am; voc. classes	little school involvement; less friend time; missed ball games; family time not priority	No effect; H.S. classes prepared for business school; ft. school & work to pay loan.	no checking or credit; savings-4-H, gift money, some earned, spent earned-going out, clothes; learned from- parents-example/advise	same

Appendix A: (continued)
Interview Matrix

Person	Educational Experiences	Extra-Curricular	Career/Education Goals	Money Management	Do Differently
7:	no effect on grades or classes	little school involvement, boss supportive; less friend time; family time not priority-family business	paid for trade school; job influenced college major (yrs. later) & career plans	savings and checking; no credit; saved for trade school; spent on -car pmt., ins., gas, clothes, camp, trips, jewelry, siblings; learned from - boss, parents, friends	same
8:	no effect: high GPA, took college prep courses	little school involvement-work facilitated; missed activities; felt cheated; less friend & family time	learned did not want job type for career; college delayed-personal prob.	checking & savings; no credit; saved 1/2 earned for car ins. & big purchases; learned from - parents example, bank accts.	work less hours; more time for activities
9:	affected grades, study time, homework; mind on work; trouble - cut school to work	involved-school (4), missed meetings; less friend & family time; difficult to plan; exhaustion led to car accident & family stress	no effect; poor counseling infl. later college, & career goal	checking and savings, no credit; did not save; spent earned-clothes, gas, nice things; game/not real life	would not work; concentrate on school, save money
10:	no effect on grades; maintained A's/advanced classes, time for studies after work	no effect; no involvement: friends in same town as mom	no effect	checking and savings; no credit; did not save; limited spending-gas to visit mom; learned from: parents example/teachings	same; save money
11:	no effect: jobs with school; time for studies; private school/ college prep.; education priority	no effect; heavily involved in school (5); plenty of time for friends/ school/family	job type allowed time for studies/good grades/college prep.	checking at 13; allowance from parents, set amt.; savings acct.-gift money; no credit; debit card; spent earned	same; save money
12:	time pressure; sr. yr. no job-focus on grades, scholarship, college plans	heavily involved-school (4); less time for school jr. yr.; time for school, family, friends-sr. yr.	no job sr. yr.-time for studies-earned scholarship	savings early age- allowance, for grades, gifts, some earned. for goals; checking acct.; no credit; learned from parents - example, skills, principles	job type - learn career choices

Appendix A: (continued)
Interview Matrix

Person	Status After High School	# of Children in Family	Birth Order	Parents Marital Status	Parents Attitude Toward Work
1:	College f.t. Work p.t.	1	Only child	Married	Against; school-year until college
2:	College f.t. Work f.t.	3	Oldest	Married	Support; school-year; "workaholics"
3:	College f.t. Work p.t.	3	Youngest	Married	Support; school-year; if maintain good grades
4:	College f.t.	2	Oldest	Divorced	Support; school-year
5:	College f.t. Work p.t.	2; plus 2 step siblings	Youngest	Divorced	Father against during school week
6:	Business school f.t. Work f.t.	2	Oldest	Married	Support; school-year
7:	Trade School- Travel Industry	3	Oldest	Married	Support; school-year
8:	Marriage F.T. work	4	Second oldest	Married	Support; school-year
9:	Art Institute P.T. work	2	Youngest	Married	Discouraged; school-year & late hours
10:	Military	5	Middle	Divorced	Support; school-year
11:	College	1	Only child	Married	Support; jobs at school only
12:	College	2	Oldest	Married	Support; school-year

Appendix A: (continued)
Interview Matrix

Person	Transition to Independence	Adulthood Behavior	Parental Advise	Parental Support	Parental Educ. Goals
1:	not difficult; college trans. period	good money man., work ethic carried over; infl.- church, parents, grandparents	particular about job type/hours/reasons for work; cannot interfere with school/homework/sleep	need basis; car, teach money mngt. by example, job	encourage college, support any plans; parents pay or assistance; support 4 in 6
2:	credit cards-difficult to manage	Work priority #1; workaholic; good work ethic, money mngt. carried over; infl. - work, parents, grandparents	expect to get job, sooner/better; no fast food/convenience store/late hours-dangerous; p.t. only; prefer office environment; grades important	allowance, basic needs; car; teach money mngt.-save, checking acct., comparison shop	college encouraged; pay with scholarship-no student loans; expect to work; support 4 in 6
3:	not difficult	good work ethic, money mngt. carried over; infl. - boss, job, parents; marriage a challenge-different money mngt. habits	job not expected; school #1, extra curr. #2, job #3; can work for extras, no fast food job	allowance for chores-reward grades; match money for car	encourage college; parents save for/pay; work for fun money; support 4 in 6
4:	not difficult; priorities changed, bill's first spending habits spouse-similar	good money management work ethic & skills carried over; infl. -job, mom	good grades #1; extra-curr. #2, job #3	basic needs; work uniform; extras; no allowance; used car	college degree; parents pay, expected to work, support 4 in 6 if help career
5:	difficult; early age-19	poor habits carried over; learned from being broke, friend, dad, college class; better habits now	no job expected; OK if to pay for extras, stress-free job., max. 15 hrs., learn skills, allows time for studies	allowance; used car; basic living; open communication; teach money mngt.-checking & savings accts., track spending	college degree/advanced; parent pay, scholarship or loan; no job 1st yr., support 4 in 6
6:	not difficult; had savings, was independent, house at 23 -made profit	good money man. habits carried over; learned from parents/job	job not expected; chose priorities; good grades/SAT scores important; work if limited hours, learn skills	no car until 18; teach money mngt.-allowance or salary-10% each: save, give/tithe	encourage college at early age; parents pay, work for extras; 4 in 6 ok if supports career

Appendix A: (continued)
Interview Matrix

Person	Transition to Independence	Adulthood Behavior	Parental Job Expectations	Parental Support	Parental Educ. Goals
7:	difficult; high basic living expenses, paid twice a month hocked jewelry for cash	thought early skills good-did not carry over, no savings	recommend job, no factory, must enjoy/learn skills/ethic, grades priority	help decide job type, car ins., co-sign car loan, reward good grade, allowance/chores; teach to save, budget, set goals	rewarding career at least one yr. college, parents pay, no job before jr. yrs. work for extras, support 4 in 6 if career related
8:	not difficult; reality, independent; assumed responsibilities of spouse and parent	good habits carried over; learned from parents	support job if valid reason; good grades & extra curr. priority	basic living; extra if time commitment supports career; teach interview skills; guidance	encourage college at early age; attend college of parent employment; work to pay extras; not support 4 in 6 - lose valuable career time
9:	difficult; no money for food/shopping; ate food at work; trouble with credit	poor habits carried over; learned good practices from mistakes; X-husband, co-workers, boss	not support job; have child research adv./disadv.; school, good grades, & time for ext. curr. more important	basic living; allowance/chores; reward good grades; close relationship	college; earn scholarship; no work 1st yr; campus job; not support 4 in 6
10:	not difficult; military transition; marriage responsibilities	good habits and work ethic carried over; parents theory into action	support job if manageable hours, gain skills & learn appreciation for parents money; if college plans-grades more impt.; time for outside interests	financial, emotional, spiritual, mental; advise, save in mutual funds; buy term life insurance	pursue talents; parents save & pay for ed.; 4 in 6 ok if child helping to finance
11:	not difficult; came after graduate school	good money mgmt/work ethic habits carried over; learned from parents; short-term savings only	not encourage job; grades, time with family, friends, fun important	financial; basic needs; car; teach money mgmt. as parents taught - set allowance	college; pay with state or federal loans; help pay off; not encourage job; not support 4 in 6
12:	not difficult; marriage-shared in expenses; became bargain shopper	good money habits & work ethic carried over; learned from parents	would not expect or recommend job unless job fosters resume	basics; extras; car; teach money mgmt. like parents and by example	college degree minimum; parents save, invest, pay, or scholarship or loan; not support 4 in 6 unless helps career

APPENDIX B:
Interview Schedule

Interview Schedule

1. Did you work during the school-year while in high school? If yes, number of hours worked per week? Occupation(s)?
2. What were the motivating factors in your decision to work or not to work?
3. What were, if any, other sources of income?
4. Describe the relationship between your employment and your school experiences.
5. Tell me about the relationship between your employment and your participation in extra-curricular activities...with school....with family...with friends.
6. In what ways did your employment influence your career aspirations and educational plans?
7. Describe your money management practices in high school.
8. If given the opportunity to go back and do things differently, what changes would you make in terms of your employment?
9. Describe the period in which you moved from being dependent on your parents, to being independent and paying for all your basic living expenses.
10. Did the money management or work ethic principles you learned as a teenager carry over into your adult life?...what?
11. In looking toward the future, "what if" your teenage child was considering school-year employment. What advice would you give?
12. What kind of support would you provide your child?
13. How would you expect your child to learn money management?
14. What educational goals would you have for your child and how would this be financed?

APPENDIX C:
Demographic Information

Appendix C:
Demographic Matrix

Person	School-year emp.	# Hours	Gender	Age	Race	Education Level	Employment/ Education Status	Avg. Personal Income
1:	no	none	Female	31	White	College - less than 4 years	College Support Staff- Executive Secretary	20,000 - 29,000
2:	yes	25 +	Male	33	White	Ph.D	College Professor- English	30,000 - 39,000
3:	yes	16-20	Female	35	White	Masters Degree	University Administration- Professional Development Coordinator	30,000 - 39,000
4:	yes	16-20	Female	25	White	College Graduate	College Support Staff- Financial Aid Technician	20,000 - 29,000
5:	yes	16-20 Jr. 21-25 Sr.	Female	28	White	College - less than 4 years	College Student & Medical Administration	10,000 - 14,000
6:	yes	16-20	Female	31	White	College - less than 4 years	College Student	none
7:	yes	21-25	Female	30	White	College Graduate	College Student & Retail Business	20,000 - 29,000
8:	yes	25 +	Female	28	White	College - less than 4 years	College Support Staff- Customer Service Coordinator	20,000 - 29,000
9:	yes	21-25/ 25+	Female	23	White	College - less than 4 years	College Student & Clerk & and Student Worker	10,000 - 14,000
10:	yes	16-20	Male	26	White	College - less than 4 years	College Student & College Support Staff - Guest Room Manager	20,000 - 29,000
11:	yes	11-15	Female	34	White	Masters Degree	College Professor	30,000 - 39,000
12:	yes	16-20	Male	26	White	College Graduate	College Administration- Dir. of Admissions	20,000 - 29,000

APPENDIX D:
Letter of Introduction

Letter of Introduction

1331 McArthur Street
Manchester, Tennessee 37355
(date)

(address of study participant)

Dear (name):

I would like to take this opportunity to thank you for agreeing to be a study participant in my research of the effects of adolescent employment on school, family and adult values. Your input is a vital part of this study.

As a graduate student and an extension agent with the University of Tennessee, I am extremely interested in learning how these early work experiences influence later adult attitude and behavior. The findings of this study will be used by the University of Tennessee Agricultural Extension Service, to enhance current youth, consumer education programs.

I am looking forward to talking with you on (date), at (time), at (place). So that I will have an accurate record of the interview, I will be recording our conversation on cassette tape. Please know that at no time will anyone be able to link your name with the information you provide.

Please feel free to contact me at the office, 723-5141 or at home (phone number) if you have any questions or concerns. I look forward to meeting with you on the (date).

Sincerely,

Belinda J. Riddle
Assistant Extension Agent
Family and Consumer Sciences

APPENDIX E:
Supporting Data

Quotes Supporting the Common Themes of Adults' Perception of the Effects of School-Year Employment

The following quotes are presented as evidence in support of the common themes found in data analysis. Throughout the responses, additional comments made by the researcher are shown in italic.

"What were the motivating factors in your decision to work or not to work?"

I don't know, let's see. Probably a lack of a need to have to. My mom and dad took care of me while I was in high school and it just never was an issue that I would work until I was out of high school. I guess it was always understood that when I got out of high school I would start working, but they took care of me until I finished high school. So it was never an issue, never a need to.

I don't know, money, greed, I don't know. I think my parents were workaholics, actually. *They both worked?* Yes. They both worked and it was just assumed that we would work. I mean, we had to buy our cars, we had to buy our own stuff, so I just always worked. I can't recall a time I didn't work.

Well, I wanted the money. I wanted the extra money to be able to do things, to save for college. *Anything else?* I just thought it would be cool to have a job. I just thought it was so neat. My father told me I was crazy, I would have the rest of my life to work, but I really wanted to work.

Necessity. You know, if we wanted anything, if we wanted running around money. Our mom bought us each a car, but under the stipulation that we pay the insurance, up keep and for..if we wanted to go anywhere...our extras. She paid for the necessities. But if we wanted extra clothes, or to go to the movies or out with friends, that's was what we spent that money for.

The money. I liked the extra money, because I didn't get an allowance. We had two step-sisters in the family and I had a brother and so our allowance went down a little bit when my dad remarried. And so, I enjoyed the money. The clothes...I worked in a clothing store so I would buy the clothes and it was a social....kind of social for me. I was friends with the people I worked with and it got me out of the house and whatever. So, it was good for me, because at that time my parents were divorced and I was living with my step-mother, who I didn't get along with, so it was a good outlet for me. And, then I wasn't taking school seriously and so working gave me...I suppose it helped my self-confidence, my self-esteem. Because I did well on the job, at least that's what they told me. When I had that supervisor position at that age that made me feel good.

Money. That was the motivation. That was the whole reason I did it. I liked to have my own spending money, and I like to be able to do what I wanted and that allowed me to do that.

I've always been independent of my family. I didn't ask them for money for anything in high school and things like that. I just felt really good about having my own money, because it was MY money to spend however I wanted. And, I enjoyed working. I worked as long as I was....I think I started working like when I was 14 years old. And, my family had always been in the retail business of some sort, so I've always been in the eye of the public in someway. It's just been natural for me to always work. But having my own money was important to me. I had my own car, because I paid for it myself. Whatever I had was because I did it. I took the money I earned during the summers or during the school year. So it was really important to me to have the money.

Well, I guess there are a lot of things you want in high school that you don't need. They were specifically wants, and since my dad wasn't willing to pay for the wants, I figured I'd go to work. And I think he wanted me to learn how to drive. He couldn't afford...well there were four kids and we were all hitting high school about the same time, and he suggested that we learn, of course, how to drive and to get some responsibility and to pay for our own insurance. He just felt like he couldn't do it for all four of us.

The main reason I went to work. Well, I guess it seemed like everybody had jobs and they always had extra money to spend. It seemed like I was always hounding my mom for money, you know, mom, can I have three dollars here and five dollars there. As much as she thought she was my personal bank, I hated asking her for money all of the time. Basically, I guess that's what motivated me. The reason I think I got my first job was because my boyfriend's sister worked at the gift shop. She knew I wasn't old enough to get a job because I wasn't 16 yet, but she liked me enough and she thought, well hey, this would be extra spending money for her. She asked me if I wanted it and kind of more or less coaxed me into it, like yea, yea, you should take it. Then after I saw what it was like having my own money and being able to actually buy the things that I wanted. You know, when I'd see something and think, oh I want....I'll just buy it. I guess that motivated me to work because I wanted to have nice things and I didn't want to be broke all the time. It seemed like everybody had some kind of job, plus I was in a marketing class in school and they had a program where you could get out of school an hour early if you had a job. I didn't have a job, but I got out of school early because it was my last class for the day. A lot of kids took that class so they could get out an hour early. Everyone in there had jobs and it seemed like all the girls were, oh, spending their money on this or talking about their jobs and it seemed like they had so much more going on in their life. I didn't have a job and I guess that kind of motivated me to get a job.

Although I come from a family with a decent income, my dad wasn't the kind of person who showered us with money. So what motivated me was that I wanted to have a car and be able to pay car insurance and do things like, you know, just have the basics. And my father wouldn't, well, it's not that he wouldn't....well, yea, he wouldn't pay for those kinds of things, not that I begrudge him that, it was either.....and he didn't say you have to go to work, but you wouldn't have a car or pay for your car insurance if you didn't.

Nothing more or less than the fact that, my parents....because this was my choice, I worked out with them an allowance at a certain point in my life, and probably when I was 13 I got my checking account and I had a set allowance for spending money and for clothes. And THE sole reason I picked up those jobs was to have more spending money, mainly for clothes. My father really put his foot down and said, I'll give you this X amount and if you want more than that then you need to earn some of your own. That's the reason.

Probably money, to get some spending money. I think my parents encouraged me to, encouraged maybe meaning made me, initially. But, you know, supported me in that and wanted it to be a lesson, in terms what to expect once I got out of college and later on. A little independence, you know, I had a car and so I wanted to be able to go places and to do that you had to have money for gas and spending money. So, basically for money. There was no real career orientation, no motivation at that point to explore potential careers. And, so I don't think I can say that either of those jobs have had bearing on what I am doing now. At that time I didn't expect they would help me to decide on a career, it was just for the money.

"What were other sources of income?"

My parents. *And so how was that given to you?* Based on need. I didn't really get an allowance or anything like that, it was just, mom I need ten dollars and I got ten dollars. Just a lack of need. Now my mom and dad are very hard working and I guess that was their way of taking care of us until then.

As far as what my parents gave me? *Yes, any other.* No. I guess if I needed something, they would have bought it. But, usually I bought whatever I needed. There were four kids and so they had enough to buy for and I'm the oldest, so they had to buy for the little ones.

Just from my parents. It really was on an allowance basis. Just if I needed certain things for Beta club, or if I needed certain things, but for the most part the only extra income I had certainly came from the job.

Just the money I earned and I had to learn to make that stretch from paycheck to paycheck and not spend it as soon as I got it. But you know, like there were probably times when I needed something and she would buy it for me, but it would be under the condition you pay me back or you do such and such for me. And you know, it would all even out one way or another. But that's well, you know, you learn how to budget your money for the next time you get it. If you know there is something coming up, you know to save it or you're not going to get it. When we were in junior high we got an allowance, but when we started work, our allowance ceased and it was just as needed. Then, we weren't at home to do our chores because our time was spent with school and work.

I did, but I don't remember how much it was. At that time it didn't seem like a whole lot. When my dad remarried, it was just very minimal. We had chores. They didn't say, if you go mow the yard we'll give you this amount of money or if you go do this....we had a set amount, but we were expect to....we had kitchen duties. We all had our assigned nights and had to take the trash out. All the girls shared a bathroom upstairs so we had to take turns cleaning the bathroom. We had to keep our room cleaned and stuff like that...I guess my work hours, more or less, caused some conflict with my duties at home. But, I would be tired.

My parents provided all our basis necessities, and some of the extras. But then there were some things that they decided that, that was up to you if you wanted those kinds of things. Like, real trendy clothes and things like that. And, those were the things that I was interested in, and of course, needed money to be able to do that, and so that's why I worked. But they would provide us with working opportunities in the summer to increase our savings accounts. That's what they DID do, that was the only thing they did do. Just certain things my parents would do, and what ever profit we made from those particular things we would be able to earn, but we weren't allowed to spend the money they gave us. They didn't really just hand us money. I lived on a farm and there were different things that we raised and sold and whatever we did, all the money from 4-H, all the things we sold, all of our animals, all went into our savings account.

My family never did give allowances. Not that I can ever remember, and I don't even remember them doing that with my younger sister or brother. I bought my own clothes. I'm sure they bought some for me, but I strictly remember buying a lot of my own stuff. I had the money, I mean, I made really good money at the restaurant. It was nothing for me to make a couple hundred dollars a day, because I was dedicated to making sure my customers were happy and the money was important. But, I really don't remember. My family is going through a really rough time now and I've been trying to think back to my childhood, because of things that has happened now. But, I don't think they did that kind of stuff.

None. Occasionally, if we wanted to go somewhere, we'd ask, you know, when you got ready to leave, or when you're planning it, you ask at that time. We didn't have like X- 10 dollars a week. I could borrow it (*money*), but I would have to pay it back.

My mom. As I needed it. She still got us big Christmases and birthdays. She still gave me extra money even after I started work. She never asked how much I made, she never...whatever I made at my job was mine to spend. I guess she felt like I earned it and I was working hard to make my money, so that I could spend my money on whatever I felt like spending it on.

I was living at home and didn't need income, so that wasn't anything I required. The income I had, disposable income, was that was all, what I actually made. I don't even think when I was a freshman....I think allowance stopped by the time I was in high school, maybe a little later, I'm not positive on that. Certainly by the time I was working, I didn't receive an allowance of any kind. And if I did, it certainly would have been...it was the \$5.00 a week type of allowance, so it wouldn't have meant any....I can't remember, that's my point. I can't recall if at the time I was working, I had the extra \$5.00 I had when I was in grade school.

Did your parents provide any support? They did. They did. And there were never....there were no restrictions on what I....I could do whatever I wanted to do with their money and the money that I earned. It was my choice, they didn't tell me we're going to give you this amount and we expect you to earn the rest of it. It was we're giving you this amount and I just decided on my own how to use it. I think it was they were trying to....I mean think they believed that they were going to be passing a certain amount of money through my hands until I was independent of them. And they believed that by my having a checking account and giving me a set amount of money, they were essentially teaching me money management. And they never asked me, should you have bought that?....was it a wise choice?....do you have any money left for the month? But I never had to go to them either and say, I've spent all my money. I think they were trying to teach me responsibility. But, no. I didn't have to show anything for that money or do anything for that money. I think their big concern was that I enjoy high school, make good grades, and also to have a good time. They loved my friends that they'd know all of my life, they wanted me to have that experience. I wanted to take some of that time to work, but that was just something I wanted to do.

I guess my parents, but they didn't give me allowance really. They would give me money when I didn't have enough of my own, and as I needed it. *So on a need basis?* Yea, yea, as I needed it. Again, I was taught to be somewhat frugal, I mean, you know my folks didn't want me to go out and spend a bunch of money, so I wasn't at the mall every weekend. But if I needed something, or something for school, or I was going out with friends to a movie or renting a movie, and I didn't have enough to cover it with the money I'd made, then they'd give me money. If I needed jeans or a new shirt for something, they'd give me money for it. Usually as long as the expenditures fell under certain categories, food, shelter, clothing kinds of things it was OK. Anytime I was going to make a big....like if I wanted to buy a stereo or something, tape deck or whatever, then I'd have to buy that. *And a car?* Yes. They bought the car for me and paid the insurance. The gas was up to me. Routine maintenance, I don't know, I guess we split the cost on that.

"Describe the relationship between your employment and your school experiences"

I'm probably in a different type situation than most of the people that you will interview, because I was in a private high school. Not to down public or anything, but it was probably a more difficult school than the public schools. And in all honestly, I was in a class of 51 and not many worked. I was very active in school and I was very involved in clubs and studied a lot. So, I guess as far as that, it helped free my time for my studies. So I think it was probably important that I did not work at the time, because I did need the time to study and spend my time on school work.

I don't know...if someone were to ask me if he or she should do this now, I wouldn't recommend it to anyone. Back then I was in Distributive Education Clubs of America, or something...DECA. We would get out after so many...this was my junior and senior year, we got out early, like at 1:00 at school to go to work. But I always took a full load during school and when I graduated my GPA was 3.5. So, it didn't affect me as far as my grades were concerned. I did well, I didn't have to study that much. I also though, didn't take the hardest classes there were. So I think that might have made a difference. I don't think I was maybe as prepared for college either, especially in Math, because I didn't have algebra in high school. *Did*

it have to do with the study time that would be required for algebra? Probably so. I don't think I could have put the time that would be required into that. Of course, I would get off from work....I worked from three until eleven, and I would get off at eleven o'clock and I would go home and I would do what homework I had to do. And, we didn't have a lot of homework usually. And I've always been an early person anyway, I get up at 4 and still do, even on the weekends. And I could always get stuff done early in the morning too. But, I was exhausted, I was just exhausted. I can't believe I could do....I couldn't do it now.

I loved working and I knew that the first time my grades dropped, my parents, like I said, they really thought I'd have the rest of my life to work and didn't really want me working. The first time my grades would have fallen, I would have been out of a job, I mean they would have pulled me immediately, there's no doubt about it. So I knew I had to keep both of them up. I think really the job...I worked right across the street from the high school so I could just walk right over. I don't really think it influenced my classes other than, I'd have to say, my senior year, I was very cautious on how many hours I took. I knew how many I had to have to graduate, and that was all I wanted to take, much to my parents dismay. They thought I should go ahead and take 18 hours and be a better person. I wanted to get out and go to work, because I wanted that experience. So that is probably the only thing, my senior year, I just wanted to take however many hours I needed, and then go to work.

Well, I was always.... I always knew I would go to college. So, I always took the college prep. courses and the advanced classes. I was always in the Beta Club and on the honor roll. And in my senior year, two six weeks before graduation, I dropped out of honor roll. It was because I had been working a lot of hours and I had some whole lot tougher courses my senior year and it was like, by sixth period, I was like, shewww...I had Chemistry sixth period and I was like...Ohhh, am I going to make it...to get out of here. So, I can see it hurt me some. I still graduated with honors, but I didn't...my big goal of graduation was to get to wear the yellow rope from Beta Club and I didn't get to do that. And, I think that was directly related to having to work my senior year and having to work the longer hours. I still had good grades, but not the grades good enough to be on the honor roll.

I don't know if work affected my grades or if it was just me, in general. My parents divorced. I made straight A's up to 8th grade, when they finally....when they divorced. After that, looking back now, I didn't realize this at the time, but I was just like, I don't care, I don't care about school. But looking back, I was probably depressed. You know, I didn't care about school and I didn't care about my hobbies anymore and this and that. I just went out with my friends all the time or I went to work. I didn't listen to advice from anybody, any grown-ups, you know. I just didn't care. I don't know why...I just really didn't. I just didn't care about my grades at all. I would flunk a test and that would just make me feel so horrible. Then I think I just got into a rut, thinking oh I'm stupid, or I can't do this and so I would put my effort more into work.

It cut into my study time a lot. I can remember baby-sitting a lot of nights during the week, and I really wanted the money so I didn't care...I'd do it. And I was miserable, because the next day I was tired. Some people didn't come home until 12 or 1 o'clock, or at least 11 o'clock. And, you know, a lot of those people were housewives and they didn't have to work the next day. I had to go to school the next day. But I always kept decent grades, and I think I pretty well had a B average. I was one of those kinds of kids that could you know, could go to school and pay attention, and scramble for a test if I needed to. I did fine. I never did do bad. My grades would have been probably all A's if I had not been working and my parents had wanted me to study harder. But, we all did fine so my parents never pushed it.

During high school, I mean that's strictly what I did, was work for a restaurant there. And when I went to college, that's what I wanted to do. I wanted to teach kids Home Ec. and food service and things like that. So, that really revolved around the kinds of classes I took and enjoyed. I went into the nutrition area (in college) for the first semester and I couldn't do any of the science. My school was not strong in a lot

of areas, and science was not.....my college experience was the first time I ever looked into a microscope. The science was so difficult for me so I decided that was not what I wanted to do, but in order for me to keep all the food classes I wanted to do and all the management, I got focused on vocational food service. So, what I did during high school influenced a lot of what I did in college. High school I graduated with like an A...I was always a good student in high school. Even though I worked around 30 hours a week, I still got my work done. I mean, I had some weak classes, like science and stuff but I think that even though I worked I don't think it affected my grades. If anything, it helped me later.

It didn't for me. When I graduated, I had a 3.78, so I don't think it affected me or my class choices.

I think it did affect my grades because I would try to do my homework before class was over so that I wouldn't have to worry about it, or do it before class started. I was always rushing to get it done right before class or right before classes ended or right after class. And, I guess there were times when I did have homework because I was too busy working or too busy, whatever. So, I guess it did affect my grades some because I was preoccupied and I guess it was exciting and I felt like, well hey, I'm making money and I'm not even through high school yet. You know, when you're young and stupid you think \$3.35 an hour or \$50 a week, hey that's a lot because you don't have any bills to pay. So, basically, I just took whatever classes I needed to graduate. So I took whatever classes that seemed interesting to me, like marketing. I liked marketing and art. That's why I'm still in college, because I didn't take all those algebra classes and things I needed for college. I don't think it had any effect on what classes I chose.

It would seem to me logically, that if you started to work a lot your grades would suffer. But I realized that in my senior year of high school, that I should probably get good grades instead of coasting through like I always had, getting average grades. My senior year of high school I ended up getting straight A's, even though I worked. So, it didn't affect me, but I don't think it had a motivational effect of any kind. I was just more serious at that point in my life and realized that I should do all things well, whether school or work. So I don't think that it really had an impact one way or the other.

Any affect on grades or class choices? No, not at all. You know, I think had these jobs at school not been available, I'm quite certain that I would not have sought employment elsewhere. I did a lot of extra-curricular things. I was a cheerleader, and involved on the student council, and many things that had afternoon obligations. So there really would have been no way that I could have left school, or would have wanted to have, and gone into work outside the school environment. So honestly, if those jobs had not been available, I doubt I would have sought employment. I also worked every single summer and I would save all of that money, so I think I would have just not worked during the school year.

I think I felt a little pressure to get good grades. I played baseball my sophomore year and tennis my junior year and was still involved in things like student council and drama while working, and I tried to have somewhat of a social life. And so especially toward the end, the relationship I became aware of was that, for instance I'd have to go to work and would need to study for a physics test tomorrow. It became very clear that trying to accomplish (a) the grade side of things, the academic side of things, which really was a priority, and (b) it reduced the time I had to go to other, I guess, "credential building" activities, things that I thought could help me get into college and prepare me for what I would encounter there, as well or better than the job. So the pressure, from a realistic standpoint came from less time for academics and less time for those pursuits I felt were more important. *Are you saying it cut in on your study time?* Yes, definitely. *College track?* Yes, pretty much. I got an honors diploma, for whatever that means. I took the honors A.P. type classes, with the intent of being a good student and trying to make as good a grades as I could so I could get into a decent school. And, I ended up coming here, not that that has to be stated on the record, but I went to Sewanee and loved it. But yea, I was on an academic track, a college prep. track.

**"Tell me about relationship between your employment and
your participation in extra-curricular activities.
...with school....with family...with friends."**

I was a member of the yearbook staff for three years, which took a lot of time. It was very time consuming. I was a member of Chorus, our singing group which took a lot of time. It also took up some of my weekends. Being a Christian school we traveled and we sang at different congregations, so a lot of times my weekends were taken up traveling with the chorus. Oh gosh, the clubs I was in...Future Homemakers of America. I cannot remember. It has been twelve or thirteen years.....And in looking back I don't, in all honesty, I probably am glad that I didn't work, because it would have taken away from a lot of the things I did and the memories and it probably would have kept me from being in chorus or kept me from participating in yearbook or things like that. So, I don't regret that at all. I don't think it affected, in a negative sense, anything that I've done. I've always been a hard worker. So, I don't think it affected that at all.

I don't know. When I think back to what I did, I wonder how I did it. But, I think a lot of my hours....you know, when you say you work 40 to 60 hours a week....I always worked weekends, always worked weekends. I might put in 16 hours on a Saturday, but then during the week I had a couple of days off which lended itself to doing these extra-curricular things that I was so involved in. *And time with family or friends?* Oh, there was no time with my family. What time I had I spent with my friends or going out on dates or something. I just didn't spend a lot of time at home. Looking back now with two younger brothers and a younger sister, there were these years that somehow they grew up and I never seemed to notice it. I don't remember.

Where I worked, at the drug store, the boss was really wonderful about letting me, like for annual camp, I got off, for Girls State or something like that, he would have let me off for those kinds of things. There was never a question. And I think I'm unique in the fact that he was so good to me. I think that's why I stayed all though college with him, because he was really supportive. I probably missed some ball games and things like that in school, where I would have to work on Friday nights, if they were away games. *And family and friends?* Some with my friends, because I did work all day on Saturday. I worked from 9 until 7 on Saturdays. Those were long days.

I was editor of the yearbook, I was in the Psychology club and two or three other ones, those are the ones I can't remember, but I was really heavily involved in all class activities and doing the yearbook and trying to do as much as I could as far as ball games. I was on the dance team and you know, trying to get those scheduled outside of school. There were some things I didn't get to go to...I had to work on Friday nights, like I didn't get to go to the ball games, but I pretty much...I was in the choir and so I had to schedule work around going in to sing. But usually, basically, all of those I got to but there were other things I didn't get to go to, you know, like the meetings after school, or parties that the clubs planned. *And time with friends?* Well, yea, you know I was friends in school, but it was like a responsibility that I had other than getting to go home and watch T.V. It was something I was doing for school, like for the yearbook, or a club activity. That was my free...like my off day from work. And that was kind of hard for me because it was like, I didn't have time to go be with my friends, or to go the Huntsville shopping with my girlfriend or something. *And family?* No, that was pretty lacking. And so, that was kind of like pass and go, you know, we might have supper together once a week. She'd usually bring my supper to me at work and we would sit down and talk, or when I did have some free time we might go shopping, but that's about it. But my Mom understood. She was really wonderful and supportive. She saw that I ate supper and didn't skip a meal. She stayed up most of the time and waited on me to come home from work. It wasn't the quantity, but the quality, I guess, of the time we spent together.

Well, I guess there were times when I wanted to go out or to go to a ball game and I had to work. But I don't remember being devastated about it. If anything, being grounded a lot affected my social life. But,

I don't think work did a whole lot. Except like a football game or something like that on a Friday night because I had to work. But then I would just meet people after work. Family time was not important to me. Friend wise, my friends would come up and visit me, cause since I was supervisor, I would be working by myself at night a lot. Well, not by myself, there would be somebody under me. So, I felt important. They would come up there and visit and after I got off work I would go out. Where I worked was like right in the middle of where we hung out.

It did. It affected time with my friends a lot, because a lot of my friends went out and I baby-sat, a lot. I had one other friend who would baby-sit a lot, and so when the kids would go to bed we'd talk on the phone about how miserable we were...yet we had money....no body else, but some kids, their parents gave them money. And some parents wouldn't let their kids work. And then some of my friends were always going to the football games and stuff and I was baby-sitting. But, I tried to balance and do some things fun. And then what else did you want to know? *With your family and school activities.* School activities, I was never big in school activities. I was big in 4-H and that never really affected my 4-H too much and I was happy not to be at home. So that didn't really matter to me. That was one of the reasons I was always working, because there was really no reason for me to want to be at home a lot, with my family, at that time. I was glad to be gone.

I was really fortunate that the person I worked for was....if I needed off to do something with school like 4-H or I was in sports and stuff and so, I was very lucky at that age to have an employer who would say, O.K., if I can I'll let you off. I won't NOT let you have fun during high school. And I was a good employee. They wish I would come back now and take over the restaurant. But, as far as my friends and stuff, yea, I missed out on a lot of running around and stuff, but I think that kept me out of trouble. I didn't get into any kind of mischief like everybody else did...the group I ran around with. My family wasn't a big oriented type family, doing family things. And I guess a lot of that reason is because my family had a business, and that always came first...before family trips, family gatherings or family dinners or whatever. My dad taught school plus ran a business and my mom worked. I think I I didn't miss it, but I probably do now in some way.

I had a friend and we liked to do things together and it put a damper on those things somewhat. It was kind of a trade off. You got to borrow the car, because and you'd help pay the insurance and you paid for gas. It's kind of a trade off because you don't get to go as much as you want, but I guess, it's more of a....you know you didn't have your dad taking you and dropping you off somewhere which, has its advantages and disadvantages. *And your family?* Well, we had pretty ridged rules at home, so you were expected to be at the dinner table at a certain time. Everybody was there at that...you know what I'm saying, we had dinner at a set time in the evening, so when you came in you knew you were going to see everybody because that was dinner time. That was kind of like dinner and discussion time and that was set and you didn't....I don't remember ever being excused from dinner. On nights I worked I did miss dinner. Most of the time we had something quick to eat at the restaurant. I guess it was on school nights, a couple of nights we had to work during the week, two or three nights a week...we missed dinner then. But I don't remember it being significant. Of course, we all went to church on Sunday, so we saw everybody on Sunday morning. That was kind of like family time. *And school?* That was another reason I had to get the car. With four of us, Mother couldn't fetch each and every one of us to four different places. So a lot of times, my sister and I would have the same activities so we could go together and share the car. Since she was a senior and I was a sophomore we went to the same school and we could do that for one year.

It probably took a little bit of time away from all of the above. I usually did have to work in the evening and I worked in the mall so I got to see a lot of people. But, I guess there were times when I thought I was missing out, because I was always at work. And it was always such a big responsibility. I couldn't make plans...you know, hey everyone is going bowling or going to a ball game...I'm sorry I can't go, I have to go to work. With school it did affect it a little bit. My senior year I was involved in numerous clubs and I was vice-president of four or five different clubs. I couldn't go to club meetings because, oh, I'd have

to work. A lot of times I was scheduled on a day and I would have to be at work at 3 o'clock and the meeting would be at 3 or 4 o'clock. So I think it interfered with that. We would go to competitions and different kinds of functions and a lot of time I would have to miss out on that because I was working. It seems like even high school students, if you show that you're a good worker, you're on time, you do your job, and you don't complain, it seems like they schedule you more. Then someone calls in and they would always want to call you. So even though you're used to working 20 to 25 hours a week, there were some weeks when I would just be overwhelmed with hours at work. A normal week would be four days a week, two week days, a night and a day, but there were some weeks when I would work four days during the week and have only one day off during the whole week. There were some weeks when I was really close to full-time when I worked at the gift shop. That's why I quit that job. In fact, I remember the day I quit. It was horrible. It was Valentines Day and they had started this thing where you get a dozen roses for \$9.99. It seemed like everybody ordered their roses from our gift shop. They had me...I had to actually leave school early that day, come into work at 12 o'clock. I had to miss classes for the afternoon, leave school at 12 and deliver flowers. Actually take them to all the different schools. It was overwhelming, it wasn't organized and they got mad at me because I didn't do this right or that right. I felt like I had an enormous responsibility on me. And, I was supposed to be in class, I wasn't even supposed to be working. They were short and needed someone to come in and help deliver flowers to the schools, even though I wasn't even supposed to be in school, because I had left early for some reason or another, I don't remember what I told them. But I had to go back to my high school and set up a table, set up the flowers and hand them out to people. All the different flowers shops had set up a table and all the people would come around and see who had flowers for them. So, here I am at school...I'm getting myself in trouble at school, and then when I went back to work after that was over, I had left a couple of arrangements at the store. It was just overwhelming and too big of a responsibility. So, I ended up quitting that day. *And family?* Yes. My senior year especially. I also had a baby-sitting job two afternoons a week. I mean, I worked a lot during my senior year. I went to school from seven in the morning until 2:30 in the afternoon. Then from three to six, two days a week, I baby-sat. The lady I baby-sat for was a nurse, and so I didn't really know....they would have to work my schedule at work around my schedule baby-sitting. A lot of time they wouldn't schedule me until six. Sometimes her husband would get home at five and I would have an hour to eat or whatever and go to work at the mall. So I baby-sat. My boyfriend's mom had a catering business, and on some Sundays or some Saturdays, maybe two out of the month, I would help her cater. So when I was at home, I was asleep, I was exhausted. That's exactly why I had my car accident, I fell asleep. I was going back to help a girl close, and it was early in the evening probably about 9 or 9:30 and she called and was like, help. So I said O.K., I'm coming and I fell asleep at the wheel and had a really bad car accident not even a mile from my house. So, I didn't work for a long time. It was probably six or seven months. And my mom, I don't think she wanted me to work after that...I think after the accident she was really more worried and if I came home she hated for me to go back out.

It could have, except I did a lot of my.....I can't say that it really did. Actually it could have, but it didn't really or I don't recall. It just wasn't much of an issue. I wasn't really much of a partier. I ended up being a lot more of a partier after high school, than when I was in high school unfortunately, for a while. So, it really wasn't a problem. And, like I said, I traveled to visit my mother, and that's where my closest friends were, so it would be at times when I was off. *And school?* It didn't. I guess just because I wasn't a big joiner. I didn't do all that kind of stuff, so that's why I had plenty of time to work. Maybe in terms of homework it did, but it didn't pose a....the only problem it would pose would be a scheduling problem, when I was going to do it. But, it didn't actually impact the work.

I really wanted to do all those things, and the jobs allowed....those jobs they were fun jobs. You worked with other students, you were serving other students and it was a lot of fun. I was with my friends and still be able to do the things at school that I wanted to do. The only job that was at all problematic in terms of school activities was the school bus driving job. Because I was a cheerleader, we would travel a good bit for away games, so I would sometimes have to find somebody to replace me to drive the bus. Again, it was very workable, which it wouldn't have been if I had a job after school. I think that was really the

beauty of it, because it was a set period time of the day. I don't remember, but I must have arrangements scheduled to have a set study hall just either before and after lunch, because I'm sure I worked more than just what would have been the 15 minute or 40 minute lunch period. There must have been some shifting there. *And with friends and family?* There was plenty of time for that and yes, it was. That's why I never would have worked in the evenings, for example, and probably my parents would never have allowed me to do that. The evenings were family time and study time and the afternoon was time to spend with friends and school activities.

I don't really...again it's one of those things that I don't remember the moment when I realized this isn't fun anymore, and maybe it's because I stopped at the moment when it became clear to me that the pressure was too much from the extra-curricular side. So other than forcing me to reduce my extra-curricular commitments or the time I sat aside for it, I can't say there was any other effects that I notice. Just less time and pressure on my schedule. *Did any of those activities meet after school and was that the problem with scheduling?* Yes, they'd meet after school, and again, the time I'd presumably be using to study as well. It just got to be....and you know there are a lot of hours in the day, but if you're in school from what, 8:00 to 3:00, that leaves from 4:00 until 10:00 I guess, another six hours to do other stuff. I studied enough, but it was just hard to get it all in. *And with your friends or family?* Yea, uh, well, the nice part was that all my extra-curricular interests and pursuits involved my friends, so in a way that accomplished that goal. But that doesn't address other pursuits that had nothing to do with school, like water skiing. A buddy of mine and I used to like going water skiing on the weekends, and we'd do that when we could. Or to go see a movie, and that would have to be at random or on a Saturday night or whenever. So I didn't feel like I didn't have enough time with my friends, because I spent all day at school and did extra-curricular with them. As far as family goes, I'm not sure that, and maybe my parents felt differently, but I'm not sure that I missed too much quality time. I mean I felt like that time we had together was fine, appropriate and enough. They were busy. My mom was a school teacher during those years and did as much homework at night as I did in many cases. My dad traveled a lot with his job. So the time that we were all together and available, I think was spent well. So, to be honest I didn't miss family time. I don't feel like I was slighting it or not paying enough attention to it.

"In what ways did your employment influence your career aspirations and educational plans?"

(Did not participate in school-year employment)

Well, of course all through high school, my line of study, I took shorthand, I took typing, you know, those business classes I tried to link to those studies while I was in high school. As far as it affecting where I went to school, I don't think that had anything to do...I went to a private Christian college also. I don't know that that had anything to do with that choice any more than my Dad being a minister and I did go to a school that my friends didn't attend, I chose a different school, but I don't think that had anything to do with my choice of schools. As far as my vocation, I think it did. That is so hard for me to say because I have always known. I speak to high schools sometimes on career day and things like that and I speak to secretarial business people and it is something I have always known that I wanted to do. Most kids play house, I played secretary. I don't know why I did that, but I always did. I liked people and I liked the phone and I loved the computer and I loved to type. I've just always known I wanted to do that, so I think that more sent me down the road of my studies, if that makes any sense. I knew that was what I wanted to study and I knew that was what I wanted to learn and to excel in. So I spent more of my time doing the accounting, and the typing, and the shorthand, and kind of went down that road with my studies.

I remember struggling with that decision. I see students now that are struggling with what to major in and what to do and where to go to school and all of that, and I remember struggling with that for a long time and wondering what to do. And I'm not being egotistical, I considered myself pretty smart, and back then I was egotistical. All male adolescents are. But, I remember as graduation approached, I was offered the Assistant Manager position over the whole operation, at 18, making 20 something thousand dollars a year. And, I didn't see that anymore as a challenge. My dad had been in the army and felt like I should go into the military, simply because they thought I needed to grow up. And they were right, I did. I remember going to see my high school counselor and asking her, Mrs. Kitchens, what should I do? Should I go to college, or should I take this job, or should I go into the military? To me those were the only three possibilities. And she told me, she just said, go to college.

It probably did have some influence on the college I went to, because I wanted to go to UT, and I graduated from high school with 64 students, and the deal was if I went to MTSU for two years, they would send me to UT. That was their deal. I knew that if I went to MTSU, I could keep my job. And, so I guess in some ways it did influence doing that. Also, I could afford MTSU. As far as my major, no it probably didn't. It did teach me a lot of good organization and responsibility. It also taught me how to talk to people, and majoring in home economics education, that should prove to be very important to me, because I was really very bashful and very shy. So it affected, ultimately, my public speaking. Those kinds of skills, I attribute greatly to that job.

The only thing that the Wal-mart job really taught me was that it really got me out of the shell I was in. You know, being friendly and talking to people when they want to talk to you and dealing with them when they are angry and trying to rationalize a situation. You know, a lot of times those cashiers would ring up wrong and you would have to calm them down. That really taught me a lot of people skills, but as far as knowing that this was the career I wanted or working in that kind of service oriented environment....when I started college I was in Nursing and I decided that THAT was not what I wanted and the next semester I changed to business administration at MTSU. I knew I wanted to work with people, but not in a nursing environment. I didn't know where to fit in the business and the working with people, but it fit together then. The Wal-mart experience helped to learn to deal with all types of people, that was real important.

Well, when I got into college my freshman year, which, we don't even count that year, but I didn't want to go to college, but I did to just get out of the house. I was like, O.K., I'll go. I got every social award, you know, I got...but I never studied. Again, it was like another high school year for me. I remember my Dad getting really mad at me this time, because I chose to work.

My job was mostly just a means of money and it helped me be independent. It gave me some money to help me to get on my feet. I did a lot of things that....you know moved out young, and was on my own young, and took care of myself young. I didn't go away to school so I moved out and supported myself. So I think that money helped me to be a little bit more financially responsible. I had always worked kind of, so I was never afraid to get a job and move out on my own. I never felt, oh my god, what am I going to do. I never felt that way.

After high school, before I went to college, I had my own restaurant. And that would be my all time dream again, to have my own restaurant. And it would have been this business, but that would have been more of a financial investment than this business. And this business is like something we can have for a year or two, and sale and make money on it and then maybe have that restaurant that I've wanted.

I did make sure that I graduated after working in the restaurant. I knew that was not what I wanted to do. It wasn't for me. I didn't like it at all. It wasn't the customer service, just the overall experience.

Actually, when I first graduated from high school, I went to the Art Institute in Atlanta. I don't think my job in high school had anything to do with that decision. I was just set on going. But, I ended up coming back and I worked at Sonic. I wasn't in high school anymore, but I hated that job. I worked there for over a year and I hated it. I knew that it wasn't what I wanted to do for the rest of my life and I finally decided, what am I doing? I'm not going to go anywhere and I'm not going to be anything. So, that forced me back in school, but I wasn't in high school.

No, I mean it wasn't the kind of....you know, I wasn't sitting in the produce isle, thinking I can be the produce manager here someday. I mean, I think that's a great job for someone, but no, I didn't have any interest in that area, nor my job with my grandfather. Which, in retrospect had I pursued, I could have taken that to another level, but I didn't. But no, I don't think that working had any impact on the decisions I made as far as school. Other than I realized, I guess I realized that I could work and I didn't have to go to school. So in a very general sense, it may have. So, I knew I could but I was joining the Army. I just don't recall that being a part of my thought processes.

I went to a really small private school. We had a pretty set curriculum, so I don't think I made conscious choices toward college. I graduated from a class of 35 people, so there wasn't a lot of room for choice, except for maybe a foreign language. I knew all along that I was preparing for college.

Part of the reason I worked so hard on school and maybe decided not to work my senior year and the idea of contributing toward the cost my education, I got a scholarship, so I didn't have to work, which was nice.

"Describe your money management practices in high school."

I blew my money. I'll be totally honest with you. I had no reason to manage money. I'm tight with my money. Like if Mom and Dad gave me twenty dollars at the beginning of the week, I might still have five or ten at the end of the week. *Then?* Yes. Back then. I mean I didn't, I never have saved. I didn't then, I do now, but I didn't then. I never had a reason to. *So, did you have any bank accounts? Did you have checking or savings?* No, I didn't. *Access to credit cards?* None at all. When I was in high school I didn't. I strictly went on Mom and Dad providing for me when I needed it. *How did you learn money management?* Well, I guess from seeing them. I mean, from their example. My Mom and Dad have always been wonderful with that, you know, keeping the bills paid on time and saving and doing those type things. And, I always saw that in them. I always knew, and like I say, it was almost a given that when I got out of high school I would start to work and I would start to....I don't know how else to say it. It was just an understood thing. You know, you get yourself through school, well you know, we'll get you through school, but you'll grow up and you start doing things yourself. I don't know that it was an automatic thing, you know, wham, O.K., this is it, your working now and you're going to do this. Even though I said my parents took care of me, I had chores, I had responsibilities around the house. I didn't, I mean, they didn't just let me sleep until eleven and then O.K., you want to go somewhere, here's you some money. I mean, that wasn't the way my parents were. Even at home I learned responsibility in order to get my money.

I had a checking account when I was 15. All my money went into my checking account. I wrote checks for everything. And, I knew how to manage my money, very well, but I didn't manage my money well. I had a savings account that my parents started for me when I was a baby, and I never put anything in that account, which was a mistake. But, then again, it's all turned out for the best. But, I didn't really think about spending money. If I wanted something, I got it. I drove, sixteen years old, I went on a lot of dates, and I spent a lot of money on stuff like that....gas, car payment, insurance, and dates and partying. Pizza Hut....we always went to Pizza Hut. So, all of my money went to that kind of stuff. *And how did you learn money management?* Ironical you should mention that. I had a class, well the accounting class, but that wasn't the same as personal finance. I took a personal finance class in high school, but I knew all that stuff before I took that class. And, I think it came just from learning how to.....when I operated cash registers,

to count money, and I think my parents just taught us those kinds of things. *How?* I think growing up and going to a store and there would be this item and there would be this item and they would compare. They were always comparing. And I mean both of them, usually it is just one parent, but these people are frugal. My Mom in some ways is worse than my Dad, but then he's the kind of person that will go 10 stores to buy 10 items. At ten different grocery stores, to get 10 things that are on sale. And, of course, by the time he's gone to 10 different stores, he's wasted that much on gas and wear and tear on a car. But, they do that kind of thing, and I think I just learned money stuff from them, doing little things like that. And Mom controls the money. She controls the checkbook in our house, or back then. *Credit Cards?* Not until college, and that was a mistake.

I would cash my check, and I would get it in cash, and I would come home and sit down on my bed, and I would divide it into my little envelopes....how much went to church, how much went to savings, how much fun money, how much went to Christmas or for whatever I was trying to save for, and I would always get the cash. At that time, in my mind, that was how I could keep it straight. *How did you learn money management?* My parents were real good budgeters. Of course, they didn't sit down like that, and I don't know, to me it just made sense. I couldn't figure out how else to do it. When I first started working at 16, I didn't have a checking account. My mother and I went and opened a savings account. That's just what I started, to do, was just little envelopes. Probably school and parents...parental influence. They knew it was important of saving. I saved for college, and just to be... saving. I was fortunate, when I came to college, I had several scholarships, so that helped. And then my parents did help, but I tried to do as much as I could. I tried to save for that. I opened a checking account when I got to college, but I only had a saving account when I was in school, in high school. *Access to credit?* No, not until college for identification.

I had a checking account and a savings account. I got paid every other Friday. When I got paid I would keep out of my check only what I thought I needed for the next two weeks, like gas, or eats. She (*mom*) paid for my lunch at school, but anything extra, like if I wanted to go out, I paid for. Or, if I needed to buy clothes I would keep it out in cash either as money in hand or in my checking account. Most of my check went in my savings account. I don't know, it was just the thought of having that money. *Access to credit?* No, not until college. *How did you learn money management?* At home. I just always...you know she put in my head that you save just in case something happens. I guess it was just us constantly talking and she knew I was good with my money, unlike my brother. It's just, when my parents divorced, we didn't have much, and I saw her being so thrifty with money and when I would want to buy something and we didn't have the money she would say we'll let's wait a couple of weeks and then we'll talk about it. I guess it's just knowing that money may not always be there. You see that's where I was at a disadvantage. I was on the academic track and those kind of classes aren't offered to us. You know, the Home Ec. classes. I guess that's where you learn all that. But I never had anything. It was primarily all college prep classes. So you know, just learning from her, asking her and just learning on my own.

I didn't even have a checking account. Money burned a hole in my pocket, so I had to spend it as soon as I got it. *Savings account?* No. *Credit card?* No, thank goodness. *How did you learn money management?* Oh, you heard about money. They (dad and step-mother) were always arguing about money. So you really...my Dad....we didn't really...I lived with my Dad. I didn't live with my Mother and I didn't have contact with my Mother for several years. So, my Dad was really my guardian, and my only parent at the time. We didn't really communicate very well, I mean, we're best of friends now, but at that time I just literally thought I couldn't stand him, and I'm sure he really didn't care for me. So, I didn't really learn a whole lot. And if he'd tried to teach me money management skills or anything else I just wouldn't listen, because he came across as being abrupt, or you know.

I got pretty thrifty with my money. I used to sew a lot of my own clothes, even in the 9th, 10th and 11th grade. So, I'd buy fabric. I spent some of my money on some of the things that other kids wouldn't, because that's just what I wanted to do. And, I did save a lot and I would shop for things on sale and I

would think about what I would buy. If it was something I really wanted, then I would think about it. I wasn't real impulsive. I gave it a little bit more thought because it was my money. It wasn't like my mother gave me a 20 dollar bill and said, O.K., get what you want. It's totally different when you know what it took, you know, you baby-sat for a whole week....of kids screaming and jumping around and changing diapers for 20 dollars....you know, do you really want to spend it on that. And my mom worked a lot and sometimes she would give us spending money if we went some place, so it wasn't like I had to pay for all of my activities, but extra activities I did. So, she understood that we did need some extra money. She didn't always make me pay for everything. *Checking account?* No, we weren't allowed to have that. *Credit card?* No. *How did you learn money management?* My parents taught us if you can't pay cash for something then don't buy it. They made us save and we knew....and I still have that same thing. I think that my mom was a really good bargain shopper. She could always find a pretty good deal and she would limit herself. I do that sometimes too, but I'm not as good as she is. They didn't really discuss family finances, but it was always kind of like, you know, I'm trying to explain this...you know how some families just go and do a lot of things and they don't really worry where the money comes from. My family was never like that. If there wasn't the money to do something, then we didn't do it. I mean, it just didn't happen. Now, it kind of irritates me because my parents are very financially well off, but they were so tight when we were growing up, my god, we were always complaining because we didn't have the air-conditioner on, we'd be in the pool, but we didn't have a pool. We were so miserable. It really wasn't bad, but you know how you think, and at the time we thought this is so awful, and all our friends got to do this and do that and go here and go there. I mean, we got to do some things, but we didn't get to do everything we wanted. We got to do some but not everything and I think that was good because kids can't have everything and no one can have everything in real life. You never just get everything you want in real life, you have to make sacrifices. So maybe they taught me to learn to make sacrifices.

I had both a savings and a checking account. Usually what I did was...and since I was a waitress I had cash right there that night and then I had my check, but I usually was pretty strong that my check always went into the bank to pay the bills I had to pay, like my insurance and my car. And the other cash money I had from my tips and stuff, I would play with that, I would just blow it, whatever I wanted to do. So, I guess I did have, at a early young age, some kind of management. *Credit cards?* No, not until... and I soon got rid of them. *How did you learn money management?* Well, with my parents not doing allowances and things like, if you do this you get so much money a week, I think that they did really influence me. If I learned anything, I learned it from friends parents or my boss. It wasn't through my parents. I don't remember taking any classes during high school either.

Pretty good. I had my own checking account. When I got my job, I opened my own checking account, well, checking and savings. I started saving a little bit, like putting half of it in savings and half of it I would spend. Half of it I would keep in savings like if I wanted to buy something larger later, or just to have it there in case something came up that I needed to pay for at school that maybe mom didn't have the money or for something I really wanted to do. I never did bounce a check until well afterwards. I've only bounced one in my life and I remember it and it won't happen again. Mama showed me the first time I got my bank statement, well, the instructions are on the back, but she sat down with me and made sure I knew how to do my check, so it wouldn't get out of hand. I still do it today. Turn it over and get the zero balance every time and if it doesn't work out, do it again. I can balance my checkbook. Of course we were responsible for our insurance, so we had to manage money and save a little back so that we'd have something to pay it with. Well, my dad...and I'm not being factious, but he's cheap. He squeaks when he walks...and you knew if you borrowed money, not only did you have to pay that back, but you had to pay it back with interest. So with that in mind, we didn't have any problem figuring out how to get money and how a bank operates. Dad was the bank and you don't go to the bank unless you want to pay interest. Dad was a real believer in savings. *Access to credit?* I didn't use credit cards.

I enjoyed working while I was in school because I got to buy my own clothes and I had my own money. I felt like I was more self-sufficient because I didn't have to run to mom asking for money everyday. Plus,

clothes are expensive and when you're a young teenage girl you want to buy the new styles. My mom, she bought school clothes at the beginning of the year and basically, I should be set except for my birthday and until Christmas came. So, I enjoyed....most of my paychecks were spent on gas for riding the strip, socializing and shopping. *Checking or savings account?* No. Not when I was in high school. I had a savings account, but I didn't save any. I'll be honest. I played. I loved to shop. Even to this day, I love to shop. But, I'm a better shopper now. Back then it might be an outfit for the whole paycheck. *Credit card?* When I was 18, but not in high school. Of course, I don't have any now, I learned the hard way. The hard way. I had a marketing class at school...it was a work related class and we would learn about the different symbols on checks and FICA, and we would have pretend checking accounts. I guess I probably learned more than I gave credit to that class.

Non-existent? No, I'm sure....it's all relative depending where your coming from. I think I did a good job in that I didn't...I don't think I blew every penny I made on gum and candy, and I kept it for things I needed, like for gas in the car to visit my mother. But, if you talk about did I save money, and today would I have started saving money when then, I didn't have the regular bills that I have today, and I could have saved a whole lot more money toward health, retirement or toward an education. Then I'd have to say no, my money management wasn't great, because I didn't know what money management, in those terms was. I don't think I spent it necessarily unwisely, unless wisely means that I was saving a certain percentage for my future. *Savings account or checking account?* Yes, I think I just had savings. *Access to credit cards?* No, I didn't get a credit card until I went into the army, and I wouldn't....but, I could say, as a little aside here, that I'm glad I never got a credit card, because I probably would have used it. And, I don't believe in credit cards. Well, it's not that I don't believe in them, obviously they exist, but I don't endorse using credit cards on an extensive basis just because I think it's too easy to spend money and you end up with a balance you keep over your life and you can never save money. In short, but now I'll get off my soapbox. How did you learn money management? I do think that my parents, you know I learned even then...I didn't like to borrow money. Borrowing for anything other than for necessities. I have a house mortgage now, but just borrowing for a vacation or something like that, I'd never do that. I believe today and I think I believed then...I just didn't have the money or the responsibilities to put this into a working plan everyday, like I do with a family now. I think I knew how to prioritize money. And I think I learned that from my parents. Even if I were to say that my parents aren't the greatest money managers in the world, but I think that....they haven't made millions in the stock market by managing their money, but I think they have had priorities and a general plan. I think my parents influenced my management of money just in a general level of believing in personal responsibility, stewardship, and stuff like that, you know having chores. That stuff was ground into me from the time I was a child, to be responsible.

I started my checking account when I was 13. I didn't learn to do a lot serious saving though, and I would say that continues to this day. I don't save, I mean I tend to.....I'm pretty good at managing the money and earning it, and maybe saving it for the short-term for things. But I wish someone had persuaded me to start putting it away or investing it or something. I just saw it as a earn and spend thing, because that's the only reason I was working at 16, to supplement my income. *Savings account?* I did. And I would save the money that my grandparents or aunts and uncles gave me for birthday. But again, I often used that for if I want to take a trip, or.....I did not ask my parents for a lot of money. I took what they gave me and didn't argue for a lot more and when things came up that I really wanted to do, I just took money from my savings. I was pretty independent and they allowed me to pretty much do what I wanted to do. *Access to credit cards?* I had a credit card, but my father never gave me one of his credit cards ever, even when I went to college. But what I got in high school was really more of a debt card. It was a VISA, I think and it withdrew directly from my checking account. So no I didn't have a credit card until I graduated from college. *How did you learn money management?* I think what I knew were their ideas about being responsible with your money and I would never have bounced a check or anything like that, I mean, I knew what my limits were and carefully balanced my checkbook and never got into any financial trouble. So I think that certainly instilled a sense of responsibility, but they never dictated how I was to spend my money. They might have had more influence in that direction. It might have been better if they had curbed me a

little bit on that, because I frittered it away, well, it didn't seem like it then, but when I look back on it I might have put some of it back for school. So, I suppose exposure not only to my parents, but just other people along. It must have come from them and from their helping me when I first got the checking account. But I think maybe just from talking to friends as I've gotten older.

OK, Yea, there wasn't really much to it really. My dad is a financial wizard, he really is, and he made an effort, a very obvious one, to get me to account for my finances fairly early. The main way that happened was with a checking account, as basic as that is. I'm not sure...I'm sure I got that around the same time I got my first job. You know they took me to the bank and helped me open the account. I had to learn how to make deposits and you know, I had the ATM card and I had to keep track of how much was in there or else I couldn't get as much out as I wanted out with the card. I got a credit card too, but I'm pretty sure too, that didn't happen until I went off to college. So, for those years, the extent of my fiscal management was on balancing a checkbook, that was about it. *Access to credit cards?* No. *Savings account?* Well, yea, a savings account too. I didn't mention that. A savings account and checking account. I think, you know, I was more inclined to put money which I saw as disposable income from my jobs in my checking account. Gift money for like birthdays or for making straight A's on your report card like from my grandfather in this case, gets you twenty bucks to put in your saving account, that's where that money went. And as it turns out, this is kind of interesting and shows that I was a good saver. I ended up buying my wife's engagement ring with the money I put for years, into my savings account. I never really touched that. *Did you have long term goals?* Yea, and that's what I was getting at earlier. And I guess I should back up and say that I had a savings account long before I had a checking account, and that was not because I had any source of income other than allowance or gift money basically. So I was taught to save money at an early age, not how to manage it at all, to put it somewhere and not touch it. I think I still have that attitude today. But my attitude toward it then was, everything in my savings account is for like big purchases, things I have to save for, things that you don't have enough money for and it's going to take you a while to reach that point. So, I bought a bike with that money when I was in elementary, well, not elementary, middle school I guess. My source of income at that point was my grades. And so if I made good grades, my grandparents gave me 10 bucks, 20 bucks, whatever and that's what went into my savings account. This was back before high school, of course. And so you can imagine how slowly that crept up, not because my grades weren't good, but because you only got grades six weeks, six time during the year. So it took a while for that to add up and maybe that's why I guarded it so carefully. So, when I finally did begin making contributions of my own to the savings account from money that I earned at jobs, it was still with that goal in mind of....certainly then it wasn't for a wedding ring. At that time it was a stereo or CD's or something expensive that no one's going to give me. Sunglasses maybe, stuff I'd have to buy for myself, but too expensive for me to expect to just run out and buy it, I'd have to save for it. That was my attitude. The savings account was pretty much off limits, unless it was something I had worked myself up to, to save for, intended to buy over the course of a year or 6 months, whatever. The checking account was for pizza, to go to the movies, and fun. *Any other ways your family influenced your money management?* Yea, I guess the whole idea of what I was just explaining of being, not, I guess frugal, just being careful with it and not just going out and blowing it. I was aware I had, for an eighth grader or whatever, sixth grader, substantial savings. It might have been 200 bucks, but I accumulated it over the previous years. Besides helping me to get started on the path of managing a checkbook well, balancing a checkbook, I guess my dad instilled in me the idea, "don't spend it unless you have to," and "if you spend your money, make sure it's the one." Otherwise, I can't say there was any other real message at that time.

"If given the opportunity to go back and do things differently, what changes would you make?"

I don't think so. Again, I said it earlier, I don't regret not working in high school. This is my personal opinion, and I don't apply this to everyone, but it applies to myself. It was very important to me to be able to put my time into school and put my time into my friends and put my time into my extra-curricular

activities. I think it was important to me to be able to do those things. As far as working, I have always known that I wanted to do this type of work. I had the chance to do that type of work, went straight into that, luckily right out of high school went straight into that position. I was blessed in that aspect, I think.

I would work. I would even do the same work again. It's easier as you get older to look back on those days and romanticize it, and think positive about it. At the time it didn't seem too positive, because I was so doggone busy all the time. Yea, I would do it again. I don't know that I would change much. I might not of worked as much, but then again, if I didn't work as much they probably would not have wanted me. So, how can I...I don't know about that. But, I'd like to have not worked in that place so long and did something else. I think that perhaps the worst thing for me in high school, with working that much and trying to do all of the extra-curricular stuff I did in high school, plus keep the GPA was, I think that is not good for the health. I tended to get sick quite a bit. Between 16 and 18, I was hospitalized for phenomenon three times in one week. And, all of that comes back to one thing, which was, I was not sleeping. I was going from school to work to studying, and I had very little rest and I think you need that rest. That's why I said about....you asked me if I had it all to do over again, I couldn't do, I don't know how I lived.

Probably, and to give you a really honest answer, in high school I would not have changed a thing.

I would probably work fewer hours and not work so late.

Well, I wouldn't change my job because I worked with people. It was nice. I worked with everyone and I was in charge of the cash and this and that. It just made me feel good. Hours, I might change. I would change that only because school is more important at that time in life, I think, rather than working at a retail store. So, I guess that would be the only thing I would change, the hours. But, I would have to have a different attitude to do that too. My attitude would have to change too.

That's a hard question. I probably would still work, because that's just me. It's really ironic, because I don't work now. I don't care to work. I mean I do ultimately when I get done with school, but I really kind of enjoy not working. That's really out of character for me, and my husband and I kind of just think..... No I don't think I would change anything, because I think those were the kind of things that made me feel secure about myself and made me know that I could make it on my own. I was the kind of person that I wanted to prove to myself. It was like one of those things....I'm going to make it on my own and no one is going to tell me that I'm not. My sister had the attitude that, it doesn't matter because mom's going to help no matter what. I never did think that, because I was the kind of person who would never ask for anything. I would never borrow money, if I didn't absolutely....I mean, unless it was like death bed, even then I probably would think twice about it. That's just kind of how it is, my personality is just different. I'm a survivor and I could make it on my own by myself if I had to. I think those things made me.....I don't think I could go back and do anything any different. Knowing my personality, I think that's just how I would have been.

None. I probably wouldn't do anything differently as far as my work experience, because it was a job I enjoyed and I made good money and I think it helped me. What I would have done differently, I would have pursued it even more. I would have loved to have gone to culinary school and I still would love to do that. I think that would have been something I would have pushed harder to have done right out of high school. I guess I would definitely have done that, or I would have gone to a better school that had more of that type stuff. UT was one of my choices, but I didn't want to go to a school where I was only a social security number, I wanted to go to a school where I got more personal one-on-one. That's why I chose MTSU, but if I had to do it all over, I don't think I would have changed my work experience, but I would have gone on to do something related to that work experience or have gone to UT. They're program is a lot more advanced than the one at MTSU.

I think I would work. I would. I think I would cut down the hours just a little bit. It was real convenient for me to start work because I got off the bus and I was there, but at the same time, the whole time you're there, you're thinking about the work you've got to do when you get home. If you get home at 9:15 and you've got homework, you're up to 11 or 12 o'clock, trying to get your homework. I don't require a lot of sleep, so I could do it. I think the only reason I would cut down on the hours is because, maybe, there's other activities that you might want to participate in, be it band or....of course, I was never musically inclined, so I didn't think about band. But, being a majorette in the band or just having some more group activity time, whatever your interests are.

If I could go back to high school, I would definitely spend less time thinking about my job, thinking about how much is my paycheck going to be, and what am I going to spend it on. I'd spend a lot more time concentrating on my school work, and I would definitely try to save money for now. If I could go back I would probably change the whole....my last two school years, I'd probably just change everything about them. I would spend more time with school. It just seems I spent so much time trying to make a buck, trying to have the newest whatever. I probably would have found some way to get some kind of help with planning my career, my future. I would have concentrated more on what kind of future I would like to have outside of high school. Now when I look back, when you're in high school, unless you're taught that from, I don't know, childhood, how important education is, it's just something to do. You know, from eight to three, Monday through Friday, it's just something you have to do, you have to go to school, you have to pass, you have to graduate. When you're in school, you walk across the stage...no problem. You don't realize the last 13 years were supposed to set you up to further your education. To go to college, to have a career and have goals. For me, and I know for a lot of my friends, I am...of all the girl friends that I had in high school, I am the only one who went on to college. I am the only one. I came from a small town where it seemed like the thing to do was to get married out of high school, and have kids. I never wanted to be one of those people. I always knew that I wanted to do something with my life. And I chose Art school, I wanted to be a commercial artist. I probably would have stayed with that, if my circumstances had been different. My best friend went and it was too much like high school. I wanted to take it serious and she wanted to play, you know, let's skip class. Yea, if I could go back, I don't even know if I would work. I really don't think I probably would have. I was just content. I was just content, because my mom....I never really was dying for anything. I always wanted nice things, and I had nice things. There were girls at my school who never wore the same outfit twice. I didn't want to be one of those girls, you know, and I guess I was just caught up in material things. In my hometown, it just seems like it was all about cosmetics and what you look like, and not really who you are.

No, well, you know, my frame of reference is that now I can look back and say I wish I'd worked in a Ferrari shop, but that wasn't open at the time, I just took what was available and what was available is what I did in the locality. So no, I don't think I would, unless I could have found the perfect job. I don't regret...I don't have a regret. My savings habits on the other hand, I would have saved more money. I would have emulated the typical Japanese family, not the typical American family.

I would do exactly the same thing. I'm happy that I didn't have to divide my time. I think that was the beauty of the situation. It was all part of the same experience. It was not the dichotomy between school life and work life, and I think that would have been a different ball of wax. The work was part of the fun and interaction with my schoolmates, so that was perfect for me.

Yea, that's an easy question. What I would definitely do differently, is have some....start thinking earlier about ways to learn about career fields, I guess. You know, I didn't even take good advantage of that possibility in college, you know, with summer internships and things. I did do a couple of jobs during summers while I was in school, college that is, I never worked during....well, you know, I lied a minute ago. I did work during the school year for about a year and a half. The reason I didn't think of it before, was because it wasn't like a job, a job-job somewhere else. I was a lab assistant, here at Sewanee. So I did get paid. I got paid minimum wage and probably worked 10 hours a week, so that was really minimal

really, to me, and it was part of my academic work and so in a way I was getting paid to study. But anyway, that was kind of a tangent. What I was going to say is, even in college I didn't use those type of opportunities as well as I wish that I had. In other words, I didn't pursue possible careers, in summer jobs or in the case of high school, during the school year, so I was no better equipped to decided what I wanted to do for a living, either when I got to college or when I graduated, because I didn't explore as much as I could have. I'm perfectly happy doing what I'm doing now, but no summer job could have prepared me for this, I guess. But, you know, for example, when I got out of college I worked for a law firm for a year, thinking about going to law school. Then I decided no thanks, that's too strong for me. I could have done that when I was in college or high school and realized the same thing. I don't view that year after college as a waste, but I could have done something else with that year if I'd already known. So yes, I would not have taken a job as an inventory guy at a bearing supply store. I would have thought, let me get a job at a doctor's office or a lawyer's office, or I don't know, selling something, so that I can learn a little bit about possible career choices. That's what I would have done differently, that's what I would do if I could.

"Describe the period in which you moved from being dependent on your parents to being independent and paying for all basic living expenses"

It wasn't a shock. It was a gradual move and it did, even though I had seen their example and I knew this was what needed to be done, I'm not going to say it was that easy for me at first. I mean, it did take me a while to learn how to because I was used to the money I had being fun money. So, it did take me a little while to learn, O.K., you can't have the fun money until you do this. But, it wasn't a hard change for me, if that makes any sense.

I worked through college, but I don't know if I worked as much as I did in high school. But, I did have to work because I had to pay for college....that and student loans. I lived in a dorm for one year and then I had an apartment. Yea, I paid for everything. I don't think that there was ever a question. They never said we won't give you any money, but they never gave me any...well, take that...they gave me money once in a while for something, if it was an emergency. But, I just did it. I never thought any other way. In fact, I didn't understand friends of mine whose parents paid for everything. I thought they were lazy and sorry. And most of them turned out to be, you know, lazy and sorry, sponging off their families. They were more dependent. I was very independent.

In the back of my day timer, from when I was single, there is a budget, how much I got paid, how much of each check went for what. I mean, I've just always been that way.

My priorities changed. Paying bills came first. I really was not difficult. I was married then. In fact, my husband was laid off from his job and we were able to manage without his income. I think this was because of the skills I learned as a teenager, and having to make a dollar stretch.

I moved out when when I returned from Lambeth, I was 19 when I moved up here. I did it all on my own, I didn't ask permission or this or that, obviously I was old enough. And when I came back from Lambeth, I just didn't want to live in that house again, but they ended up divorcing anyway. But I came up here and found someone to live with. Well, actually I think what motivated me, my boyfriend moved up here...not school, my boyfriend. And just living on my own. Finally working. When I started working at Baptist, I had a lady with whom I'm still friends with. I went to Columbia because she moved to Columbia. She was like a second Mom. I think she helped me manage my money, I mean she would talk to me about spending my money. I would tell her, Oh I'm broke, and I'd be crying and she would....I mean I didn't even know how to balance my checkbook, and she'd show me how to do that. I think just being on your own you just learn. You have to. Either you're going to get kicked out of your apartment or you have to pay your rent. You have to decide where your money's going to go.

I lived with my parents that year, and almost as soon as I got my first job, I moved out....wasn't long after that. I worked quite a long way from where I was living and it was the perfect way for me to just move out, you know, I had been just wanting to leave, I just wanted to get out. I didn't go away from school and so I didn't get that break, so I just needed to be gone and I had a job and I was gone....my dad said, well you're not going to make it. And I don't know why he thought that, because I was like, you taught me everything I know about money, and I was always careful about my money. Even when I was living on my own, I could have really gone off the deep end with my credit cards, but I never did that. But he didn't think we should spend a lot of money on things. I just knew that once I started working, and I met a lot of people who were at different stages of their lives and the goals that they had...that if I wanted a certain kind of lifestyle, I had to work and I had to save. I couldn't just blow my money on frivolous things. I knew that when I was living in the apartment that I didn't want a house, I mean, I knew that I didn't want to stay there. Apartment living was fine for me, but I also knew that I wanted my own place so that I could do my own thing. I wanted my garden in the back and just kind of wanted my own spot that I could mine. Even now I'm willing to make sacrifices to get what I want financially..I will..pretty much...what ever it takes, if I want something bad enough.

Yea, that was really difficult. I can remember a couple of times when I didn't have the money for something and I would take some of the jewelry I bought during high school and go hock it. My sister and I were talking about that the other day. I was like, you know, I had it rough when I was out on my own, you know, my brother had it easy. I said I used to have to hock my own jewelry to pay my own bills. I would not have asked my parents for money for nothing, never. I would work day and night shifts at Holiday Inn just to make sure I had enough money so I didn't have to ask them for money. And then I cut back on buying clothes, which I didn't have to have that many clothes because I worked there so much. I didn't have to have the clothes to go out and party or whatever. Yea, that was a big adjustment. I wouldn't want to get paid twice a month anymore. I was so used to having money all the time because I had a check plus cash, and then go to a job where you only get paid twice a month and you don't have cash. That's hard.

Well, I wouldn't say it was difficult because you knew it was coming. But at the same time you understand why you had to buy your own wants, because there are so many things that fall under needs. You need a house and you need a vehicle and you need, just doctor bills, those are needs, and pharmaceutical bills. All those things fall into that category that mom and dad paid for, it seemed like instead of it taking a zero percent, all of a sudden it's like, my wants, well, there was no such thing as my wants anymore. I just didn't have the money to go that far. I guess I just thought of it as reality, but I didn't really get upset. Oh, I didn't go out and buy Guess Jeans, just because I thought I needed them. We had our needs provided for, so I wasn't really discouraged. I guess if you can provide your needs, that's pretty much an accomplishment, especially the first year or two after you get married. To be able to just stay in the needs. I thought we were doing OK, and I didn't have to borrow money from my dad, which would be real criminal. I never asked him for money after I left home.

I think, at first, I went and bought a car and had the car payment, I had the rent payment, phone, electricity, gas, clothes and food. It was a very....it was like stepping off a bridge. And it seemed like I'd call mom and cry, oh, I can't pay this bill this month because I....it seemed like I didn't have any money. I never had money to just go and shop. I never had food in my refrigerator. I worked at Sonic, so basically, it was like, if I ate I ate a meal there and got it half price or snacking while you're working. That was dinner. It was very overwhelming until I got with my little girl's daddy. We were together for five years and he taught me a lot about financial responsibility. He taught me about running a house, and cars. He taught me a lot that I had no idea how to....I guess, as much as I should have been able to balance money and be responsible, you know I should have saved. Now that I look back, why didn't I just save that money in high school. In high school I guess it was just playing, it was just a game. Now that I'm in the real world and now that I'm not with him anymore, every penny I make I have to budget. I make sure all

my bills are paid, and if I don't have any money left over to do anything, then I don't have any money. That's just life.

Was it difficult? Yea, but it depends what you mean by difficult. It was unfortunate for our spending habits, but if difficult means did we go into debt to any degree, then no. It just a matter of life style changes to some degree. And not even a great degree, because I'll have to say our family was very supportive. So when we were married, a lot of furniture we got that normally, people go out and put \$2000 on a credit card and then have that to pay off for the next two years. We didn't do that, our family gave us furniture or we would buy it used. I've always been the kind of person....and that's another thing you asked before about how my father raised us in terms of money management, it may be directly related to how you spend it, as opposed to how you get it. I was never afraid to go to yard sales to shop or even to shop at consignment stores. I don't know if you know what Hammers is right down her in Winchester, but I'd much rather buy Lands End clothes at their prices, than at Lands Ends prices. And I like Lands End clothes, so that's.....I think there are plenty of ways you can save money and live pretty decently on a narrow income budget. I don't know if everybody takes advantage of them or not, but I certainly take advantage anyway I can to save money.

Well, now that I think about it....I went to graduate school, so I probably was not totally on my own until I was 25. But you know, I think I never had any great anxiety about taking care of myself, and I don't know if that goes back to those early money management skills or not. But, it was not a source of great anxiety. I've never sat down and written a budget for myself, but I sort of instinctively know.....I mean, I do think about what I'm going to owe and about how much I can spend, but then I just did it and it didn't seem a difficult transition.

It all happened incrementally for me, because while I was in school, I still didn't have a water bill, or paying my own car insurance or register my car at the county courthouse every year. But, I was still aware of more my, what the consequences of my spending were, because I got the bill, in some cases not all. And like I said, that came at an appropriate time. I started getting bills for my books, and those for the cost of my education for a year. But, it was when I got out of college when it was a real shocker. You know, starting up and renting an apartment and having to put down a deposit of some kind on that, and your water, and your electric bill, and the natural gas company all at once and they were all a hundred bucks?? I can't have gas without this hundred dollar thing, but I just got this job and don't get paid for two weeks. So that's something everyone goes through at some point, I think, but it was a big, kind of, surprise, no matter how well prepared I'd been incrementally, first in high school and then college. That was kind of, whoa....welcome to Rosannville, welcome to the real world. *Did it affect your standard of living?* Yes, I think initially it did. Again, I wasn't....I didn't feel like I should ask my folks for money at that point. I was married, I had a job, and a couple of cars to pay insurance for and all that. So as far as standard of living, yea I'd say initially it probably suffered, but I learned to save and I kept saving like I had all along. I had already blown my whole savings account with my wife's engagement ring, and so I had to replenish that. Initially, instead of saving, I had to spend it on stuff like those deposits, for example and for things. You know car insurance, it would be nice to be able to pay the whole off at once, but you can't. You have to pay it off in fourths and have to remember to have 450 bucks in March to pay even that amount, or whatever. So yea, standard of living became a little more....I became more conscious of that. I became more of a bargain shopper, I guess, than I had been.

"Did the money management or work ethic principles you learned as a teenager carry over into your adult life?... what?"

I think my work value and attitude stems more from my family, from my church, from my family, from the way I was raised, from my grandparents to my parents. That has just always been, I just see those type of things coming from them as opposed to my educational or work experiences. I've always had pleasant

work experiences. I've never been one of those people that's been put in a position where I just hated the boss and I didn't want to come into work. I've never been in that type of position. I've been blessed in that aspect. I have a very strong work ethic. I'm very dedicated to wherever I work. And I'll do whatever I have to do, and I think that was instilled in me more from my family, my family life. I mean, I don't think you can teach that to somebody in a class. I don't "think" you can. That's just something that is just in you. And, I think that comes more from that, I've always had pleasant work experiences, I've learned the skills as I've gone through.

I wouldn't have been able to get a job in college, had I not had that work experience. I'm convinced. No, I take that back. I could have gotten a job, but I could not have gotten a job doing what I did....work is priority #1, whether it's at home or here. When I go home I don't sit in front of the TV. The TV rarely comes on. I'm either in the yard doing something, or in the house doing something. I'm always working toward something. It's like, I would be a good ant actually. They're good workers, and I would be a good one. I don't know, I'm always busy doing something. I think I finally learned though, that work is not everything. I tend to also get burnout, no matter what I'm doing. I was burned out then; I was burned out in high school. How could you not be, doing that much. And I think there were times when I was burned out in college. I think since I've been here though, for four years, it's been somehow easy for me, work.... like for example, I've taken up golf. I'm going to play golf, and that's fun. But, it's very time consuming too. But, I'm finally learning now at 33, how to work and have fun and not just work all the time.

I'm pretty frugal. I like to save and I play a game. I've just been married a year, the 14th of September, and it's been a real experience for me because I've always been very budget oriented. And so now that we're married, one of the first things (husband's name) and I did once we joined our checking account was (phone rings). One of the first things I told him I was having a worse time with, was because I didn't have an allowance....and over the year now I've figured it out and everything's still going fine, so I don't necessarily have a set budget anymore, and that was really hard for me because all my life I've always had one....I was very religious about setting it down and dividing it out before, and I don't do that now, because it is too confusing. I don't have the time...trying to figure out his spending habits and my spending habits. I still know my limits and I still stay within those and I still pay all the bills. I guess it's my anal approach to money management.

I'm married. I've been married for five years and we've gone through up and down, up and down, up and down. When we first married he had a full-time job and I was working part-time and in school. He was working at Amana and got laid off and we went from a real nice paycheck to barely.....well, I had what I got at Wal-mart and from my job here, but that wasn't wonderful. Then, he went back to work and things got better, but he got laid off again. By this time I had quit working at Wal-mart and was working just on campus. I knew how to cut back and say, well, you know we don't need this, or I really don't have to have that. I think if it had been someone who had not worked and had everything given to them and never had to sacrifice, it would have been really hard for them, I mean I don't think they would have been able to do without. So those early years of having just a little bit of money and having to stretch, it wasn't hard to adjust back to that way of managing our money. It wasn't hard to not go to Huntsville and go out to eat because we didn't have that all the time during my childhood.

I'm pretty....I manage my money pretty well now. I took a class under Dr. Harrison, Consumer Economics. That is the best class. I loved that class. I think every freshman should have that class. I wish I could have had that class a long time ago. So I guess, between Sylvia, my boss, and my Dad...I mean, he manages money well. We never really sat down...he never sat down and discussed it with me, but you see. I observed. I do save when I can, but it's hard when you're going to school. I really don't have a lot to save, because what I make goes to rent, gas, whatever, food, living....I really don't make enough to save a whole lot. That's why I can't wait until I graduate. Because I mean, I've got to save for retirement, I got to have an emergency fund. So I know what I need to be doing and I'll be doing that when I graduate, but it's hard to save when your not making a whole lot.

Probably money management and just being responsible...well, Dad is kind of....this is interesting too, I'm just now thinking about this, but he's the kind of person who is very....he's not a risk taker. He puts his money in very safe utility stocks, I mean r-e-a-l, safe. I mean, his most aggressive fund might be my least aggressive. I don't even know if that's a good comparison, but he is....I mean he...and he doesn't put all of his eggs in one basket, and that's another thing he taught us. Never put all of your eggs in one basket, be diverse. I always put my money into things that are safe. I like to put my money in things that are going to make me money and I'm not afraid to make a calculated risk.

I don't have a savings account now. And as far as...I don't know, when I graduated from college I had a budget. I had a really good job and I did everything I was taught in my classes and stuff, and then when I left that job in October of last year and I started my own business, my budget went out the door. If I didn't have a good month, I didn't get paid and my employees got paid first. So it's been hard since then, since October. I got a fairly good job pay wise, when I first got out of college, but my expenses were so high. I lived in Nashville, I had a high rent, I had business clothes to buy all the time, I ate out all the time. At the end of the money there were no savings. I just didn't do well at saving well, I'll just get by with these clothes. I always felt like I had to have something new to go out of town or whatever, so I didn't follow a budget. I guess that management I had in high school is not so strong right now. And that's odd. You'd think it would be, but it's not.

I still have a savings and I keep that for times of need. Sometimes, especially during the winter, you get the big gas bill. I don't keep a lot there, but enough to where I am comfortable. Of course, I've got my retirement. Me and my husband both have retirement accounts that we watch closely to make sure we're doing OK there. We've got two different checkbooks and I balance both those. We make our house payment well within reason. Usually we're months ahead because he wants it over with, you know, he just wants that little payment book g-o-n-e. You have to really think about what you want and say, this is my goal to get rid of this bill so we can do XYZ. We made commitments of that nature and that's the reason I'm working here. I looked around for jobs and it's best for me to go here because the benefits and the kids can go to school for free.

I have a little girl now, so then it was about me, me, me, me. It seemed like I was being selfish. You know, poor me, poor me, I don't have the money to do this. Now it's not poor anybody, it's do the best you can and try to put money in our saving account and keep money in our saving in case of emergencies, car repair or whatever. I guess all my job experiences have in each way I guess my life has just...when I was seventeen, I moved away to Atlanta and even though my mom paid my rent, but I paid my own electricity and gas. Even then I still wasn't completely on my own. I was 19 and came back. I was on my own. All of that has just taught me a lot about being responsible.

Absolutely. Sure, and not just in terms of money management, that would go for everything. There are many things, money management, or as we were talking, saving habits and things like that, impacted and certainly were carried over and were proactively emulated by me. As opposed to just being....perfectly natural, just observing and realizing how things are done and trying to incorporate that into your life. And I just think the habits of being to work on time, responsibility, it's something you had to uphold, and it's part of your reputation, and things like that. I probably developed those. And I say, I probably developed those more acutely during the military. But I'll tell you, even coming from where I worked in high school and into the military, I realized that I had to get up. I knew guys in the army who did not think they had to get up, and they learned the hard way that they did. But I think that I had some sense that this is how things are supposed to be done and so I got up when I was told and did not get into trouble for not.

I think that one of the most important things I learned when I was working for my school was a sense of working for something, for an institution, for a group or institution that I cared a lot about. And that I've seen as a pattern throughout my life, a commitment to the cause.

Oh sure, yea, yea. I still have the tendency to....and maybe it's a pack rat mentality, saving when I can. It's kind of uh, you know, a goal. It's kind of like tithing in church, kind of thing. Making sure to set aside something every month, 10 percent of your salary, you know, thinking about retirement plans, and eventually children and the fact that college for them will be 10 times, literally 10 times as expensive as it was for me. So sure, yea, concern about issues like that stems from my earlier behavior and that my saving account was something not to delve into. The idea that principle, in other words, the principle, the money you were setting aside, which in the case of an investment for example would compound and earn interest, that money should never be touched. It's the interest you should feel comfortable using and that's something my dad taught me. So feel free to increase the size of the principle as much as you want, that's what you do when you set aside money every month. And, if you're smart, you can make that money do something for you, and use that in terms of everyday living. But, I had no concept of those ideas when I was in high school certainly. Maybe that's all part of some master plan of good financial advising, gradually easing into the idea of how to invest, and how to save, and how to spend intelligently.

"In looking toward the future, 'what if' your teenage child was considering school-year employment. What advise would you give?"

I would encourage them to do what they wanted, if they wanted a job. I never did. I was never at a point where I even wanted to do that while I was in high school. If my child came to me and wanted to take a job, I would be very particular about what they did. I would be that. *Such as...* I wouldn't let them work until eleven or twelve o'clock at night in a Burger King. They could work in a Burger King, I'm not saying they couldn't work in a Burger King, but at that point in their life, in my opinion, education is the main goal. Now if they want to take a job and they can go and when they get off work they are home by eight o'clock at night, then they can do their homework or whatever, and then that would be fine with me, but now I would not let my child work the late shift. It could not interfere with their sleep or their school.

They would get a job. Well, it wouldn't be fast food. That is one area that I never wanted to work in, even when I was 15, 16, and I wouldn't want a child of mine to work in that kind of environment. Because...I think it's dangerous. Well, look at Nashville, you know what's going on there. I don't think I would let him or her work in a...and I don't have any kids, but I don't think I would let either him or her child, work in a convenience store, because I think it's dangerous. It would have to be a job that didn't require these long hours. Maybe just a part-time job. I would not want to put a child of mine through what I put myself through. Mind you, I never blamed anything like that on my parents, that was MY choice. And, I don't regret it, but I just think it was too much and I wouldn't do it again like that and I wouldn't want to put somebody else through that. It would have to be a job in a place that is not open until 11 o'clock at night. If it was a retail store, OK. I would prefer some kind of office environment, doing something like that...I think it teaches kids responsibility. I think all kids should work, I really do. But, grades are important and so are school activities.

I'd probably tell them that they're already in a job. That school is their first job. So they'd get a lecture about school is your first job. And if they still wanted to do that, and they had good grades, and able to do that, I would let them try it, on the stipulation of their grades. And I would want to make sure they were active in school, because school is a one time shot. You can learn a lot from being in some of those organizations. So, I would want to make sure they would maintain some of those things. I would probably let them, but I would do it with a lot of guidance. I know from looking at my nephews and my niece, they work strictly for the money, and they will forego high school activities for the money, and I don't think that's a good mind set. My parents never let me do that. So, I would watch them carefully. I think that 15 to 20 hours is enough. We'd watch their grades and make sure they didn't go down. Grades would come first, then extra-curricular activities and the time with friends and family. Any job would be OK. I think any job gives you work experience, helps you develop a work ethic and proves you can be responsible. That was important to me because I was from the generation they call Generation X. And, you know what

people think, we're lazy and not responsible and won't stick to anything. You also learn to manage your time and to set priorities.

Well, I wouldn't want them to have a very stressful job. I don't see anything wrong with working in a boutique or a store or something like that or a Baskin Robbins. Not in the Clarksville one, of course, but Wal-mart, something like that. I probably wouldn't want them selling cars. I wouldn't want them working during the school week. If they want to work on a Saturday during the day, on a Sunday afternoon after church, like 1 to 6 on Sunday, or if they want to work Friday or Saturday night. Well, now that I think about it, if they wanted to work one night during the week, that would be OK. I definitely don't want them to be in a situation like I was in. I would talk to them and discuss it with them because if they're just doing it to get out of the house, then I wouldn't want them doing it for that reason. I don't know what kind of money situation I'll be in when I have children or if I'll have children, if I'll be single or married. But if they do need some extra money, it might teach them some...I would want to teach them money management skills at the same time. So, no I don't think I would oppose it if they wanted to work during the school year, if it was a minimal amount of hours. If they want to work more during the summer, that's fine.

Well, it would depend on where they worked and it would depend on my situation. But if they wanted to work, I would say that's fine. But if they worked and it wasn't for them and their grades weren't good enough. You know, there are some kids who are goal oriented and they know what they want to do, then they should be taking those kind of classes in school. I was always kind of one of those kids that didn't know what I wanted to do. I didn't really have any focus and work was really my focus. I was motivated more by that. So, it just depends on the kid and what they were doing. But I don't have a problem with their working if they want to. I would never say no, you can't work while you're in school...let me take care of that. Because they're going to end up having to work when they're in college or sometime and they really kind of need that. But I wouldn't let them kill themselves and work a lot.

Well, I would probably tell them that it would be a good idea and I would highly recommend them getting a job. Just because I think that kids now a days need more experience in real life. So many kids are sheltered. I would probably suggest that they work weekends and if their grades still held up, then maybe they could pick up an extra night during the week. As far as a job type, I guess we would just sit down and talk about what they enjoy doing. So many kids go to find a job that just pays something and they just have to go there....you know, I'm just here to do this job and that's it. I'm not going to try to excel in anything this job has to offer. And that's bad. I would just really stress that they look at themselves find things they enjoy and try to find a job that circles around those kind of things. I just think a kid should find what they enjoy first, before they take that mom and pop job just to have money. If it was my kid and they worked weekends and stuff and when their grades started going down, they would just have to slack up. And, if they could see that they could be responsible and they could hold up their grades and homework then I would let them work through the week. My dad did.

Well first, we'd have to find out why he wanted to work to see if working would even meet his needs. I think if it was just, saying I'm bored and I want a job....it depends on why he wants the job. An unacceptable reason is I'm bored. There are just too many things to do, to be bored. But, I think I would tell him that for one, we'd have to talk about what the job would be and the hours...and grades. I can see where with him, and just because I know him real well, he would let that affect his grades. I think you need to give what you're doing your best. If you're going to school you need to give your best to your studies, if you're working you need to give your best there. If there's a happy medium....and I think 10 hours or so would be fine. I wouldn't disallow it, but I would put limits on hours and I'd want to make sure that he was able to accomplish what he wanted to do in school.

Well, I definitely do not want her to work in high school, at all. Well, I think that I would let her know that she could work during the summers, but I would stress to her how important school is and how having a job takes away time from school and takes away from her concentration. If she wants to work she can

pick up extra chores around the house and I'll give her extra money for allowance. We both want to encourage her to do so well in school, she's three and I've read to her since, I can't remember. Her favorite thing is books. We both hope that she will work her way up to scholarships, academic. We want her to make A's and it's a dream for her to be the class valedictorian. I want her to know that she can do it, she can have everything in life, if she just applies herself and sees how important school is. But, I don't want her to think school is bad or a social outlet, like I did. I want her to realize that school is a place to learn, and how fun learning is, and how far it can take you. She knows I go to school, and she know how much mommy loves going to school, so I think that is a good influence also.

I think I would tell them that working and school, I did it and I think it's positive and great. But, two things. If you're planning to go to college, don't let your grades suffer at all. You shouldn't have to compromise between the two and if you have to compromise one, then it should be, unless you absolutely need the money for your family, the one that should suffer should be work. What's more important at this point is your grades, to get into a good school and your school will hopefully reflect a better standard of living for you down the road. But, I would in general recommend a job. How many hours? Putting a number of it, I don't think tells the story. I think some people can work a lot of hours and still not let the other aspects of their life suffer, and other people can't do that. So I think it's a matter of how you manage your time and the other responsibilities you have in your life. So if it will permit, I'd say work as much as you feel you're comfortable with as much as satisfies your need. There's also a cost/ benefit analysis that needs to be done. Is the time you spend working, for whatever amount of money you make, actually produce the amount of money you need to.....does it fulfill the needs that you expect it to and if it doesn't, then that means maybe you might work more to put more effort in your studies or to spend more time with your friends.

I think that would depend on what the situation was and what sort of financial situation I found my family in, but I don't think that I would encourage them to go to school all day and then take a job after school. *Because....* Because I guess I really do believe that there is a time and place for work, and I think it is a good thing if you have time for it and it doesn't disrupt the things that I think being a teenager are all about. I think by an large, if a teenager can they should enjoy high school and the extra-curricular and spending time with their friends.

Yea, that's a good question. I don't know that's tough. For the same reasons I stopped working in high school, I would have trouble advocating too strongly, that my son or daughter should take a job. I hope that I'm able to provide necessities, financially, to the extent the kid would not need to work, to have the stuff he or she needed. Again, I'm more prone to view a job during school as something to build credentials toward some later end, whether it be get into college, help yourself along a career path, and less so from a necessity side of things. And, that has a lot from the way I was brought up. If I needed a new pair of jeans, all I would have to do is say, "mom, my jeans have a hole in them," and she would give me money to buy some more. You know, I didn't have to work for that, which might be bad in some ways, but I was fortunate in that way. So, I hope I can provide the same for my own kid. I would not expect them to work and I would support them if they chose to, I think. If they came to me and posed that question, "what do you think about a job, what kind should I look for," I think I would be more apt to suggest, "look, don't flip burgers just to make a buck. If it's money that your interested in, let's look at it from another point of view as well. Sure, you can make money, but does that further you to some later end, besides making money." To me, the idea job for a student is something would satisfy both and would foster a resume' later.

"What kind of support would you provide for your child?"

Whatever was needed. Just on a need basis.

I probably would provide a car. I would support their involvement in extra-curricular activities, because it's a good way to meet people and get your foot in the door.

I would take care of their basic needs.

I would give them an allowance and provide a car.

I would help them to pay for a car by matching whatever amount they saved. I would give them an allowance and if they didn't work, I would give them more in support of good grades or if they were involved in extra curricular activities.

I would provide their basic needs, such as food and clothes. If they needed a uniform for work, I would pay for that. I'd probably buy them some of the extras every now and then because I know they are working hard instead of an allowance. I might buy them a car, but not a new one. They would have to find their job on their own, because it might backfire on me if I used my connections with work or friends to get them a job and then it didn't work out.

Well, I would still give them an allowance if they were doing work around the house. I probably wouldn't expect them to do as much work around the house if they were working, because I think that would be too hard on them. Trying to do that and school and chores and this and that. I mean, I still would want them to have responsibilities around the house, but maybe not quite as much if they had a lot to begin with. I wouldn't want them scrubbing the bathroom floors with a toothbrush.

I probably would buy them a car. I wouldn't buy them the most expensive car, but I'd probably buy them a little used car.

You know, I still don't think they should have a car when they're 16. I didn't agree with my parents on that, now...I didn't then. It would depend on the kid and what they were doing. If they were like my sister and they were really involved in activities, no, I wouldn't say you need to go get a job. If they're having a good time and their grades are good and they're basically a good kid and didn't have problems with drugs or....you know what I mean, some kids are just like that. If you like the school atmosphere and you want to get involved in school activities in high school, then more power to you. Because you can never get those years back. I think that everybody is different. I think I would just look at the kid and say OK, if they're sitting at home and they are bored, then I would say something. I'd say get a job, because it's good for them to learn the responsibility. But I would look at each kid differently. Maybe the same way my parents did. I know, isn't that weird. That's a realization! But, my sister had a totally different agenda, and they supported her. Since I was the first to break the row, they didn't know what to expect, I think. You know, I had to break all the rules, kind of, or they had to make all the rules. I don't know which.

Well, I wouldn't give them a car. I would go as far as co-sign for a car, but the payments would be their responsibility. I might even go so far as to cover their insurance, because I know I had to do all that. And if they show that they are responsible enough to keep their grades up, and do well in school, plus they're doing a job they enjoy and feel they're on some kind of pathway for their future, then they ought to be rewarded in some way. I don't think you should give them everything. I would never go out and buy my kid a car. I can't go out and buy myself a car now. But as far as....I always thought it was bad that my parents did not say, you do these chores around the house and you get this allowance. That would definitely be a part of my life with my kids. I think that again shows them more responsibility and gives them something to work to you know, learning how to set goals....if I do this today, I'll get some money so that I can get this. That's something I didn't have in younger life that I'm going to make sure my kids do.

I think, it being the first time that they would be employed, we'd talk about filling out the application. And, as far as financial support, I guess it depends on what they are asking me. If he was trying to accomplish something, say his senior year before he went to college to decide what his major was going to be. He wanted to take on even a volunteer opportunity to see if that's what his interest would be in, I would be

willing at that point, if he was willing to volunteer his time, I would volunteer my finances to make sure he was able to meet his goal. Be that to buy his car and pay the insurance. If he was just working at McDonalds to go out with his girlfriend or to buy her expensive gifts, that would be a different story.

This probably sounds.....I like to write, so this is probably the writer and researcher in me, but I'd probably, and she would be old enough because she'd be a junior or senior, but I'd probably, because I'm going to be an English teacher, I'd probably make her research it. Go not to your friends, but go to the different establishments, fast food or whatever, maybe two, three, or four places and talk to people there. See what they think about it, find out what they think's negative about it, and then write down positive and the negatives. There will probably be more negative than positive and that might discourage her. Hopefully, she would see, I've got it made. I'll just do good in school. Why would I want to go and give up my weekends and my evenings, and have to go put up with people griping and carrying on about how much they hate their jobs, which is stressful. And I think all that might discourage her. I'd say, think, go use your head. Having a job's not all fun. It's not all, hey, just go to work, stand there, and draw a big paycheck. It's hard work. I would probably make her go and research it, so she could see for herself the way it is. I think that would help her decide. I mean, you probably think I'm bad because I don't want her to work while school is going on. But I think, you know, rewards for every six weeks, you know, if she brought home for six classes, six A's. I don't think it would be a very big deal to give her \$10 for each, because when you're in high school, \$60 for your report card, that's good. You know, something to show her, hey, you're doing great and we want to reward you and we want to show you that you are working hard and you don't have to get a part-time job. School IS hard work and it is a job. It's a full-time job and I don't want her to think that just because she doesn't work at Wendy's or Pic and Pay Shoes, that, I don't have a job like everybody else.

I think it really depends on what our financial circumstances would be, but regardless of what the actual plan would be, it would always consist of me offering assistance to some degree financial, and always emotional, spiritual, and mental support. But the responsibility would primarily be theirs, if that's what they want to do, to work out arrangements with me as the dad, to put into action whatever plans they have. I'll be glad to support them, even if that means taking them to work, but part of the ground rules would be.....and I don't believe in just quitting a job the first day. I mean if it's just horrible things, like you didn't realize that you were going to have to slaughter cows, then obviously. But I mean if you're going to do McDonalds and your 15 or 16 year old and it's the first job your going to have, to realize that taking a job, that management has to make a decision too to bring them on, even though they expect turnover. And try and make them understand the parts of what the other side is. And where I'd eventually like for them to be is on the management side of things as opposed to flipping burgers.

I would not expect them to work and I would support them if they chose to, I think. If they came to me and posed that question, "what do you think about a job, what kind should I look for," I think I would be more apt to suggest, "look, don't flip burgers just to make a buck. If it's money that your interested in, let's look at it from another point of view as well. Sure, to you can make money, but does that further you to some later end, besides making money." To me, the idea job for a student is something would satisfy both and would foster a resume' later.

I hope I could buy them a car, because I didn't have a....my '83 Ford T-bird, was already...how old was it....almost six years old when I got it. I'm not talking about a brand new car, just something to get them around. I don't know, I just hope I can make it possible for them to invest their energy in sort of intellectually stimulating things. Not to say that a job couldn't be, and if it were that would be perfect because it'd be the best of both worlds, but it's not always so. I just hope that the level of support I would give would enable them to feel they had time to devote to school and school related activities, whether it's a sport or it's a club which can hone some other important skills besides awareness of how important money is. It might teach them how to present themselves in front of a group, or how to give a speech, or how to

delegate responsibility, you know, things like that because all of those things are important. So yes, that's about the level I'd hope to make possible.

"How would you expect your child to learn money management?"

Teach them by example and advise them as they work.

I don't know, I don't know how I learned that and I don't know how I would teach it, other than by example really. Maybe that's how I learned that, just by noticing that my Dad didn't buy fancy cars, and didn't buy Brooks Brothers clothes. We were just laughing the other day, because I went to the Brooks Brothers outlet and found swimming trunks for 10 dollars and that's a great price no matter where you buy them. He was like, I can't let you do that. So he went to Wal-mart and bought, or Kmart, or one of those and bought a pair of three dollar swimming trunks, and called me to let me know that. So that kind of example, is how I want to do and may be the best way to teach kids. It was just an implicit kind of understanding that, with me and my parents. For whatever reason, I didn't abuse it, maybe I'm just very virtuous, I don't know.

I would teach them how to comparison shop, the different types of saving and help them with a checking account.

My parents...we never had an allowance and I always wanted an allowance, so to speak. And I would probably put them on an allowance where they would have so many chores around the house that they would have to do. I think kids...I think you take care of what you help to get, and if everything is handed to you then they just think it's some big tooth fairy up there that just drops everything. And, I think it is important that they learn that it's not and you have to put forth some effort.

I would encourage them to save but not expect them to, that's how I was raised. But I would advise them and help them plan. I guess a lot just through trial and error, decisions and consequences. I wouldn't bail them out if they didn't manage their money and ran out.

Maybe the first few times they'd get a paycheck.....oh gosh, how would I do that? Well, maybe when they first get a paycheck, help them open a checking account and help them balance the checkbook. And, maybe teach them what Dr. Harrison teaches in Consumer Economics, you know, maybe have them do a pie chart to see where their money goes and all that stuff. But, I know that going to work doesn't teach money management skills. So I guess, just sit down with them the first few times, and always be open so they would come ask me questions. But I'm sure, once they get their paycheck, if they're like me, they'd just spend, spend, spend. I'd even talk to them about college, saving for college. I think they should learn the importance of having a savings account, and having an emergency fund. Or saving for....if they really, really wanted something, like if Joey wanted a baseball bat, having him save. Get him a saving account and teach him to save instead of spending it and to buy that when it's on sale.

I have kind of an idea on how I would like to do that. I've thought about this for a while. I think now more that ever kids need to learn how to manage their money. I would probably give them an allowance or a salary, something where they would have to make decisions as to how to spend their money. When I was growing up, I felt like we were allowed to make enough decisions about our money. I saw a lady on a TV show that I think had a good idea. It was like a business. She would give her kids a salary, then they were expected to take 10% out for savings, 10% they would have to give away, like in church or something, and the rest they had to manage. She made them pay for birthday gifts and everything. I think I'd like to do something like that. I just think it's important for them to make some decisions while they are still at home and before they're out on their own. That way you have some influence on those decisions. Once their 18 and out, they pretty much have to be able to manage things on their own. I'm not sure exactly what I'd do, because kids are different. I guess I'd have to just make some of it up as I went along.

Well, I think a lot of that comes from school. I mean, there are so many good classes kids can take now on how to budget their money or how to have a checking account and all those kinds of things. That's something we did not have 30 years ago. So, I think a lot of that, the management part will come from school teachers and classes. At home, that would be a family thing that we would just sit down and do. We'd say, O.K., you're going to do these chores at home and you'll get this allowance and this is how you can spend it. Let's sit down and budget how much you can spend on the weekends. There's going to be some kind of order in budget when I have kids that they're going to learn at an early age. I hope.

I want to teach her to...if she gets money for her birthday, put it in the bank. I want to give her an allowance and make her do chores, because I think that teaches her responsibility, to help me with the housework. And, stress to her what a good idea it would be to put it in the bank and that way, if she saw something she really wanted or needed to get, she could get a little out of her savings and get it. My ex. and I, we already have a saving account started for her, and he's always saying, we'll have all this money saved up and she can get a car on her 16th birthday. He's responsible, but he just wants her to have everything. He wants her to be..."rotten." And then of course, his parents are like, no, no, that's for college.

I'd tell them, first, I wouldn't instruct them. I'd give them the positive aspects and say, look, you're 16 years old, or 17 years old, if you put back, you know, 20% of everything you make from now until when you're an average retirement age, or well before 60 years old, you'll be well over a millionaire by that time. And money's not everything, but certainly you'd be happy if you....your retirement would be happy if you went ahead and did that and it wasn't a strain. So if you start young, and it's the little drops in the pool that build up, and you know, if you wait 10 or 15 years down the road, you're just starting later. Start whenever you can, but start young when you have those money management habits and then build. Small strokes follow great oaks. You'll end up doing yourself a good turn. I'd tell them the money they saved, don't put it into a savings account, but put it in gross stock mutual funds at 12% or better. Then I'd tell them to buy term life insurance only.

I would definitely do the same thing for my child that my parents did for me. Giving them an allowance and making it clear that they have this amount of money to work with for the month and you know, they can blow it at the beginning and do nothing the rest of the month. But that is something I do feel very strongly about. I would want them to manage their money and understand that they couldn't come back to me for more. And I would not do things like give them my credit card to use. I'm very....my parents were tight and there was really no cushion there. They gave me what they gave me and that was it.

I don't know, I don't know how I learned that and I don't know how I would teach it, other than by example really. Maybe that's how I learned that, just by noticing that my Dad didn't buy fancy cars, and didn't buy Brooks Brothers clothes. We were just laughing the other day, because I went to the Brooks Brothers outlet and found swimming trunks for 10 dollars and that's a great price no matter where you buy them. He was like, I can't let you do that. So he went to Wal-mart and bought, or Kmart, or one of those and bought a pair of three dollar swimming trunks, and called me to let me know that. So that kind of example, is how I want to do and may be the best way to teach kids. It was just an implicit kind of understanding that, with me and my parents. For whatever reason, I didn't abuse it, maybe I'm just very virtuous, I don't know.

**"What educational goals would you have for your child
and how would this be financed?"**

I would support whatever they chose to do. College is not for everyone, so I wouldn't force college. I would pay all basic expenses or they would get assistance through financial aid or scholarships.

It would be their choice, but college would be encouraged. Hopefully, scholarships would take care of their college expenses. I would not want them to get a student loan and they would be expected to work during the school-year to help pay expenses.

I would let them make their own decision, but would encourage college. It would be OK if they waited a year or so before attending to decide what they wanted to do. I would save and pay for their college education, but I would expect them to work for their fun money and to pay for any extras.

To get a B.S. in college. I would expect them to earn scholarships or I would pay for it, but just the basics like tuition and books. They would need to work to help with the expenses.

I would definitely want them to go to college and to get a degree even higher than a bachelors, like a masters. I would want them to go as far as they wanted to go. But my goal would definitely be a bachelors, definitely, nothing less. *How would you see that being financed?* These days, that's what I've been watching on CNN, it's scary when they say how expensive it's going to be. I'd have to start saving when they're a newborn, and hopefully I can talk to them about the importance about getting good grades so they can get a scholarship. That's something I didn't do. Scholarships will be very important by the time I have kids going to school. But, I would definitely start saving when they're little, but by then, you know, I had to get school loans, and they might have to be independent for a year so they can apply for school loans. I'd hate for them to have a debt. For course, I'd love to be able to pay for all their expenses, if this was a fairy tale world, I'd love to pay all of their expenses and for them to not have to worry about anything and get through college four years. But I don't know if it will be like that, so they might have to work part-time. Maybe not their freshman year, have them get used to college. I probably would pay their rent and have them work to pay for extra-curricular.

I would definitely encourage college, because especially then, and by the time I have teenagers, there's going to be no other way. Another thing I'll probably do, is talk about college as though it's just an extension of high school. Just because I don't think you should say, well now, if you don't want to go to college.....I think you should just assume that they are going to go, because they have to go now, they have to. But if they decided they didn't want to, and they said this is not what I want to do, then I wouldn't say, you have to go. Maybe go take some general studies classes. You know what I mean, I don't think anyone should push you onto a road that you don't want to be. I think that you need to make that discovery on your own. No one can tell you better than yourself. *And how would it be financed?* I feel like it's the parents responsibility to pay for the college education. I feel that way and my husband feels that way too. He really thinks that if you getting really good grades, then your parents should support you. And I think that they should. But what ever else they want.....I mean they're 18, and they should be responsible adults. I mean, I'm not going to say OK, here's your checking account, here's your money to spend, and here's your money to go out and eat. I don't think that, I think I should pay for their education and their books, and some basic things, but as far as if they want to live off campus, and they want an apartment, then they have to work. But, because I didn't do that route, it's kind of hard for me to say that. But, if they want to live at home, they can live at home rent free.

Well, hopefully they're going to find a career that's rewarding in every way for them. College is not for everyone, and I know that. I guess to help them seek out if college is what they want. Maybe go to college for one semester and see if that's what they want. If not, I'm not going to be mad. If they want to stay out and work a couple of years, then they can stay out and work a couple of years. I don't know. *And how would this be financed?* I guess that is one thing my husband and I will do. We're both 30 and we don't have kids and we're at that age where we're going to have to start doing things now, because we're not getting any younger. But as a parent I will definitely set aside money for them to go to college. I guess anything extra, more than the basic type of things that they have to have, like if they want to live in any apartment, and all these kinds of things, that's going to be something they'll have to pay for. Anything like an apartment or whatever, or car, I will financially help them as much as possible. I didn't work in college,

outside the university. To me working at the university was a job, an experience, I learned from it and made connections. But that's not the same kind of job as working outside of campus, to me, because my professors were good about working around my schedule, if I had a test or something like that. The first year I hope they wouldn't get a job, that financially I can support them, and they won't have to get a job for a while because there's so many adjustments. Especially if they go straight from high school.

I would like for them to go to college, but realistically, I know it's not my decision. But, I am encouraging them to go and to think now, and I mean, they're only in elementary school, but encouraging them now to find out what their interests are. To be involved in things, be it soccer or basketball. To develop team skills, and to develop their personality so that they're happy. Above all to enjoy life so it's not a chore to get up every morning and to live. Nobody wants that and I've seen people like that. *And how would college be financed?* At this point, I would prefer that I work here and they would go free, but if that didn't happen we would have to look at other options and what we could do at that time, financially.

Oh college. It will be college. We're saving right now as it is, and not for a car, for an education. I'm hoping to, as early as now, to instill in her now how important an education is, even before she gets into kindergarten. If she does something like, counts to 10 in Spanish, she'll do it for an audience and everybody is like, oh, that's wonderful, and claps and says, you're so smart and she loves it. She'll say, I'm so smart, I'm so smart. And I'm so tickled because I don't want her to grow up thinking, you have to be beautiful, you have to be beautiful. To me she's beautiful anyway, but I don't want her thinking that to get anywhere in life you have to be beautiful. I want her to know right away, it's all up here (points to head), just apply yourself. My dream for her is to get a scholarship and to go away to college and to go to college for as long as she wanted to. I guess at that age, she would be responsible and old enough to know if she wants to work. Maybe not her first year. I don't think the first year would be a good idea, you know, let her get a taste of college, and know how demanding it is, and then let her decide whether or not she wanted to work.

Well, it depends on what they want to do. I don't have any problems with becoming a master plumber. Just do whatever you really like to do and do it as well as you can and succeed at it. I think they should pick something that you have any interest and enjoy doing. And, if neither of those are perfect, if the only thing you enjoy doing is cliff diving, but you're a really good plumber, then do what you're really good at. Don't try to become a rocket scientist because, if you're a really good plumber, you'll have time to study rocket science on the side. But if they're really exceptionally bright and are a great writer, even though writing doesn't...to start it isn't necessarily...you're not going to make millions of dollars, but if that's what you do well then keep doing it. Keep at it and eventually you'll get to where you want to be. *And how would this be financed?* I would like to do exactly what I've been describing to you about saving money for their education. But at the same time, I don't know if I will...if at the time my kids go to school, if I'm making millions of dollars, let's say for a second and could easily afford whatever education they wanted, Sewanee education for instance, than today I don't know if I would write the check for them or not or if I would ask them to earn some of it. Certainly I see the merit in that, but I might go ahead and take care of it for them. But I have to say I would plan and do my best as a parent to make sure that there is some, even if I'm not making millions, money set aside for their education. I would also do all that I could to stay out of debt. I'm not a....a little bit of debt here and there, you know, just a small amount, is OK, but I just don't see the racking of multiple of thousands, tens of thousands of dollars on your college education and then just having to dig yourself out of that hole. I think it takes creativity too, either me as the parent or you as the child, to realize that there's more than one way to "skin an education." And I'd tell them my experiences, because I spent a lot of time trying to figure out a way that I could work and go to school. I've been reasonably successful so far.

Well, certainly I would want them to go to college. And that's why I would put more emphasis on how they did academically in high school than job goals at that point. I would certainly want them to attend college, but I wouldn't pressure them. *And how would that be financed?* Well, since I'm a college professor

I think they're going to have to apply for some loans. Which, I would be happy to help them with, but I think to be realistic that's what would have to happen. They would probably have to take state and federal loans and I would hope that I would be able to help them pay those off. I really wouldn't want them to work. I believe that working part-time is not good for academics.

Definitely college. Some would argue that a bachelor's degree does not get you as far as it used to and it's not a ticket anymore like it used to. So, definitely college and beyond that, just whatever their goal might be. I'm not sure yet that some further schooling, like what you're doing, might not be for me, to get a master's degree...by vesture of this wonderfully successfully research project you're doing. So, definitely college and definitely a college prep. program in high school. And I'm somewhat uniquely qualified to evaluate that, because that's what I do. I worked in the undergraduate admission office and evaluate students grades, course, and test scores all year long, so that makes me an expert in some ways how best to prepare you for a good college. *And how would this be financed?* Yea, another good question. Again, I would love to think that by investing wisely with the money I'm earning now, even now before my first child is born, I would love to think that I could pay for my child's education and they don't have to shoulder the burden. More than they are able to do for my parents, or for them for me, in other words, that my children will be able to do for me to what extent I did for my parents, was to perform well in school and get a scholarship to pay part of your way through college. Working your way through college would be scary to me. It's something that luckily, I didn't have to deal with. I can easily see how that could change goals, I guess. I think it would be less possible to enjoy some of the summer intern possibilities I mentioned earlier. Could it be that I'm dealing with a particular type of student, who either receives enough federal based financial aid from the government or from this college, that they don't necessarily have to work during the summers to pay toward the cost of their education, or that their parents are paying their way. So if working is....I would almost recommend taking a loan out, a huge loan out, before I would suggest spending six years trying to work your way through college. Just because I don't think you get as much out of....I can't imagine that I would have gotten as much out of my schooling if I had to work as much at earning money to pay for school, as I did in the classroom.

"Would you approve of their choosing full-time work and part-time college, even if it meant completing a four year program in six years?"

Yes.

Yes.

Yes, as long as their grades were good.

I would expect them to go full-time, unless the job would help them in their career. Then it would be OK if it took six years. But if they were working to buy lavish things like a new car, or to travel, or to get an apartment when they could live at home, then I wouldn't want them to work as much. The most important thing is that their grades would have to be kept up. But, if they were working out of need, to pay for school, then I guess it would be OK.

Yea, I would allow that, if they wanted to do that. That would be up to them. They'd be adults. That's probably how it's going to be.

I wouldn't feel anything about it, that's fine because it took me 10 years to finish. When they're 30 and they are married and I'm still paying for college...that's not going to happen. If they're living at home and it's taking them a little bit longer, that's OK, especially if they're working in areas where they're seeing if that's what they want to do. Because sometimes certain experiences lead you to certain things in your life. I just

think it's difficult to make up your mind. I still sometimes wonder. My husband is in a job that he doesn't necessarily like. And I know what it's like to be in a job where you're not real fulfilled in what your doing. Sometimes your salary is the bottom line in what you do.

I guess if the job that they were wanting to work full-time was a job that college and it sort of piggy backed on each other, then that would be O.K.. But if it's a job that didn't have anything to do with college.....well, then why are they doing it? I guess one reason might be financially to support college. But, I don't think I would be supportive of a full-time job and a part-time school career. It would just depend on the circumstances. I don't think it would be something I would approve. Either you're going to have a job or get an education, you're not going to get both. Especially if that job has nothing to do with the education you're trying to get. And, I would probably go as far as if I was supporting that education, I would cut it off and say, No.

I would prefer they go to school full-time and work only part-time. I think when you work full-time and go to school part-time, your priorities are rearranged. School should be number one and that time in school should be a priority. If it's not, you lose valuable time toward fulfilling your career goals.

I can honestly say that, if she thinks....I think we'd probably sit down and say, this is what it's going to take for you to finish in four years. If she has a scholarship or whatever, I definitely would want her to recognize.....and say, look, you have a responsibility to hold up to these people. They've given you this scholarship and you've gone this far and you need to show them that you can finish it and show them how much you appreciate what they've done for you. But, if she got a scholarship or something like that, and we sat down and worked out her scheduling and it looked like it was just impossible, I would definitely discourage her, by saying, I really don't think you should work your grades might suffer. And, definitely not the first semester, but if she decided the second semester, hey mom, I think I can do it, I'd let her try it. I think by then she would be old enough to know what was important. She'd know that school was first and the job's on the side, and she might be fortunate like me, and get to work on campus. They let you study a lot and I would encourage that.

I wouldn't have a problem with that. I don't think that....I'm a non-traditional student myself, as they like to call us. But I don't think that I would necessarily want them to become the proverbial career student and do that for most of their life. But if that's what they're comfortable with, especially if their work pursuits are moving them in the direction that they'd like to. Now if they're just working full-time at McDonalds, I might say, you know, since you're working full-time, maybe you could do something a little more creative and do something that's going to get you where you want to be. But if that's what they chose, that's what they chose, and I'm not going to pressure them to do something else. The help that they would receive from me would to some degree, not control, but it would have to some degree in terms of how they, you know, the course of their educational pursuit. I don't know exactly what it would be right now, I don't have it out in my mind. But certainly, if I was paying for all of it, I wouldn't say you have to do it in four years, but I would probably lay down some ground rules, absolutely, in terms of what they could do and if they were making money on their own, finance part of it.

I hope that I would trust and respect my child's decision at that point and if there was a real reason why the job was a priority over school, I would. *And a valid reason...* Well, if I were helping them and there was not a real pressing financial need for them to work full-time, then I would of course, prefer that they spend that time going to school full-time.

Well again, it would depend on what the job was. My brother-in-law delivered pizza while he was at Virginia Tech. That's how he made money. And again, I don't think I could advocate that over some sort of more career oriented job. Again, just to use the example of working in a law firm, because that could teach you something about being a lawyer, and you'd be making money. So, sure, if the job were an impressive one, meaning it had some promise of furthering along your educational goals and not to just

make money. But if it were like he did, and I don't think he let it take over his life, but he delivered a lot of pizza's and made a lot of money too. But it's not showing up now that he worked at a pizza place, whereas it could show up now and be an impressive part of his credentials if he had been at a law firm. So sure, I would support it, but I have to qualify that by saying that it depends totally on what the job may be. If it were working as a assistant to a teacher, or as a lab assistant, like I did for a couple of semesters, or working as a peer counselor, than sure I don't see anything wrong with that.

VITA

Belinda June Riddle was born in Huntland, Tennessee on June 20, 1960. She graduated from Huntland High School in 1978 and began undergraduate studies at Tennessee Technological University, in Cookeville. Two years later she transferred to The University of Tennessee, Knoxville and graduated in 1982 with a B.S. in Home Economics with Honors. Her major was Textiles and Clothing with an option in Fashion Merchandising. The first eight years of her professional work included retail management and buying, public relations, and banking. In 1990, she began working for The University of Tennessee Agricultural Extension Service (UTAES), in Bedford County, serving as 4-H Program Assistant and later, as Assistant Extension Agent, 4-H Home Economics. After four and a half years, she transferred to Coffee County where she currently works in the area of adult education, Family and Consumer Sciences. During her employment with UTAES, she re-entered the University of Tennessee, Knoxville to pursue the degree of Master of Science in Human Ecology. She is a member of the Tennessee Extension Association of Family and Consumer Sciences.