



SURVIVING TOUGH TIMES

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DECIDING IF TEENS SHOULD WORK

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Encouraging teenage family members to find jobs is one way a family can increase their income during a period of unemployment. Many part-time jobs are available that fit into student schedules.

Pay is usually minimum wage, but can make a significant addition to family income and help with some family expenses. Parents and teenagers need to discuss and determine the number of hours that can be handled, how the money will be used, transportation and other issues.

Finding Employment

Jobs are frequently available for teenagers at restaurants, grocery stores, and other retail businesses. Contacting the business directly to fill out an application can often lead to a job.



Newspapers, schools, community bulletin boards and friends can help direct you to other jobs. Teens can create their own employment by advertising their availability for babysitting, mowing lawns, or doing farm work. There also may be government-sponsored jobs programs for teens. School counselors or principals have information on these programs.

Evaluating Employment Options

Researchers have studied individuals who grew up during the depression and worked to help their families. Studies found work had a positive effect. As adults these people were healthier psychologically and were better off for the experience.

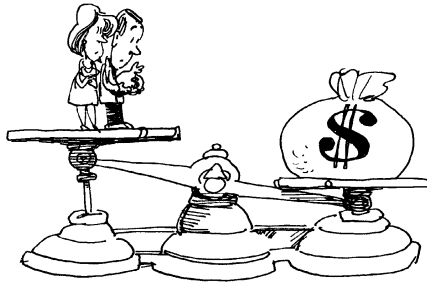
Teens who have goals or plans for how to use their income fare better than those who don't. Youth who have no clear goals spend more on luxuries and develop extravagant spending habits that can lead to financial problems as adults. According to the studies, such young people also are more likely to spend earnings on alcohol and drugs.

Responsibility, work skills and self-confidence can be dividends of teen employment, if the teenagers have clear goals for how their money will be used.

**Make
Plans**

Managing a Teen's Income

Here's a list of options for how a teen's income can be managed. Use it to guide a discussion with your teen on how his or her paycheck will be spent.



Impact on School Performance

Students who work more than 15 hours per week tend to lose interest in school and their grades drop. If your teen is going to work, you also need to talk with him or her and develop plans for making sure it doesn't have a negative impact on school performance.

- Use a portion for expenses the teen routinely incurs such as school lunches, clothes, dues, and recreation. Save the remainder for a future education fund.
- Contribute a portion to the household budget and keep a portion for the teenager's personal expenses.
- Contribute all wages to total family budget and give the teen an allowance.

Obviously, which option would work best for your family is based upon your personal circumstances. The important thing for you to do is discuss the issue with your teen before he or she starts to work.

Disagreements and hard feelings are more likely if you wait until later to talk about it.

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Surviving Tough Times is a 19-part series for individuals and families experiencing under-employment and unemployment. Originally developed by Linda Boelter, University of Wisconsin Cooperative Extension Service.

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