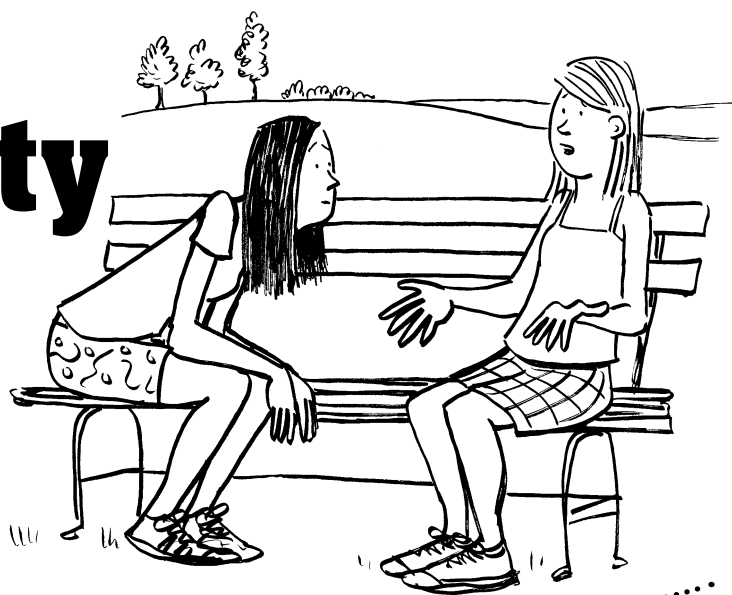


# Respect & Responsibility



*As a parent, you want your teenager to be both respectful and responsible. Together, these important character traits not only make a teen more pleasant to live with—they can enhance her self-esteem and help her succeed in school, at work, and beyond. Here are ways to encourage respect and responsibility in your child.*

## Respect yourself

People who respect themselves believe others should treat them well, and they in turn are more likely to treat others with respect.

**Expect respect.** Let your child know that she deserves to be respected by friends. For example, she should be able to share opinions without being made fun of. Or she should be able to make her own decisions about where to spend time or with whom—without being criticized for her choices. Together, make a list of ways that people can show respect for each other. She can use that as a measure for whether her relationships are respectful ones.

**Consider yourself.** When your teen stands up for her beliefs or says no to things that make her uncomfortable, she is showing self-respect. Also, she demonstrates respect for

herself when she gives her best to her commitments, including schoolwork, after-school activities, or a part-time job. For instance, doing homework carefully and arriving for her job on time show that she takes pride in her work.



## Respect others

When your teen is respectful of others, it can help him connect better with siblings, peers, teachers, and bosses.

**Show respect.** Your child should think about how his actions—and his words—affect others. Do they make people feel valued? For instance, is he honest and direct with his friends, rather than talking behind their backs or putting them down in front of others? Does he demonstrate respect for your privacy by keeping family confidences? Encourage him to think about who he respects and what traits those people have. That will help him understand what respect looks and feels like.

**Model what you mean.** Your teenager will learn best by following your example. Try to let him see you being respectful to others by listening politely when people disagree with you. Also, you can demonstrate respect for your child by following through on your promises to him or apologizing when you make a mistake. If he is disrespectful, you have another chance to model respect. Focus on his behavior in a calm way (“I don’t like the way you are speaking to me”) rather than attacking him (“You are so rude!”). He will see that you can disagree with someone in a respectful way.

*Tip:* Reinforce the behavior that you would like to see by showing that you notice when he behaves respectfully. For example, if he tells you he was upset when you mentioned his grades in front of his aunt, you might say, “I really appreciate your waiting until we got home to talk about it. I’m sure that was hard for you not to say something then. Let’s discuss it now.”



*continued*

## Be a good sport

Student athletes who treat opponents, teammates, coaches, and officials with dignity are always winners. Share these ways your child can show respect on the field or court:

- Shake hands with opponents before a game. After the game, shake hands or give high fives and nicely say, “Good game.”



- Accept officials’ calls gracefully.
- Play by the rules, regardless of whether actions can be seen from the sidelines.
- Avoid “trash talking” to opponents or “showboating” (victory dances, bragging).

You can also set an example of respectful behaviors for your teen when you’re watching a sporting event. How?

- Offer encouragement (“Way to go!”), and refrain from booing or making insults or negative remarks.
- Be polite to opposing teams and their fans (say hello, congratulate them on a win).
- Clap for good plays even if your child is not the one who made them.
- Discuss concerns with your teen’s coach privately, rather than in front of your child or other fans.

on. If something breaks, he should make sure it gets fixed. *Note:* He should also take care of others’ belongings. If he borrows something from a friend or relative, he should return it on time—and in the same condition it was in when he got it.

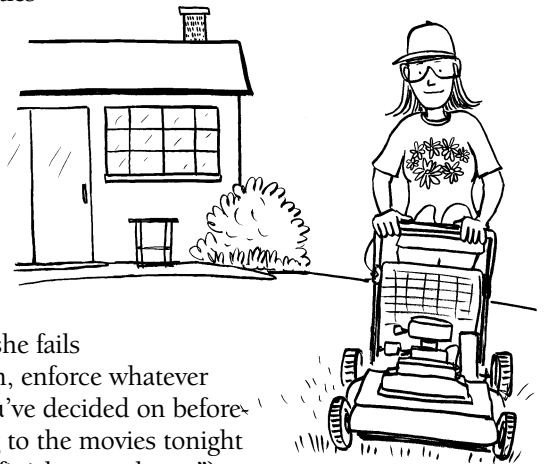
**Take personal responsibility.** Your child should know that he is responsible for the choices he makes—and for accepting the consequences for those decisions. Point out that as your child gets older, he is more and more responsible for his own happiness, too. Suggest that he consider his own strengths and abilities and use them to plan for the future. Also, encourage him to take care of his body by getting enough sleep (at least 8–9 hours), eating nutritious foods, and being physically active for an hour a day.

## Responsible to others

Being dependable means behaving in a way that allows others to rely on you.

**Hold her accountable.** If your adolescent forgets about chores or lets duties

slide, you might remind her with a simple phrase (“Lawn”) or simply point to what needs to be done (lawn that needs to be mowed). But don’t do the job for her. Then, if she fails to follow through, enforce whatever consequence you’ve decided on beforehand (“No going to the movies tonight since you didn’t finish your chores”).



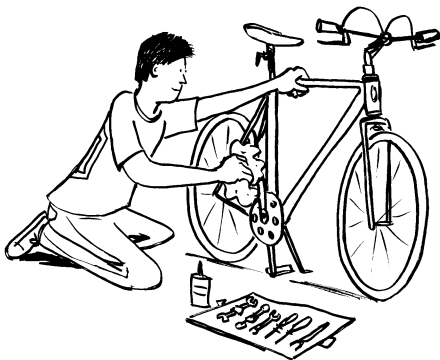
For regular chores or responsibilities, you might consider writing a plan and having her sign it. (“I will clean my bathroom by Sunday night each week. I understand I won’t be able to use the computer until it’s done.”) That way, you both know what’s expected.

**Point out the impact.** You might shed light on how being responsible benefits your teen. When she shows you she can take care of responsibilities, she earns your trust and perhaps more freedom. Also, you could discuss how her actions affect others if she fails to follow through. For example, if she promises a club advisor to set up a meeting and doesn’t do it, the club may not be able to register for an important event. That affects everyone in the club and could also influence her relationships with her peers.

## Responsible to yourself

Being a responsible individual starts with your teen being responsible to himself.

**Care for belongings.** Whether it’s electronics, textbooks, or bedroom furniture, encourage your teen to be responsible for his things. He might put items away when he stops using them so they don’t get lost or stepped



## High School Years

# The ABC's of Financial Literacy



Your teen just started an after-school job. Will he use his paychecks to save for the future, or will he spend them as soon as they come in?

Teaching your child to successfully handle money while he's young can keep him from making financial mistakes later in life. Plus, finding out about the basics now means he can learn with less at stake. Help your high schooler get on the road to financial success with these ideas.

## Pay yourself first

Saving money will help create a habit that can give your child greater financial security as an adult. It will also provide a cushion he can use now to cover unexpected expenses or take advantage of bargains. Share these tips.

**Have him write down financial goals.** Knowing what he's saving for can make it easier to follow through. Encourage your teen to write down longer-term goals (college, used car) and shorter-term goals (concert tickets, new phone). Then, suggest that he figure out how much he needs to save and for how long (for a \$60 concert ticket, he might take out \$15 per paycheck over four pay periods).



**Make saving mandatory.** Have him put away a certain percentage (say, 10%) of his income right off the top, whether he gets money from a job, an allowance, or gifts. This will help him get used to saving first and living on what's left. You might tell him to consider saving as a fixed expense, just like a car payment or rent.

## Spend smartly

Your teenager may have more money than she did when she was younger, especially if she works part-time or does extra jobs like babysitting. These strategies can help her learn to spend earnings wisely.

**Encourage her to plan ahead.** She might make a shopping list before going to the mall or a store. Or she could set a spending limit for herself and take only that much cash with her. If she's tempted to buy something not on her list or over

## Begin with a budget

Your child will be more financially fit if she uses a budget to track income and expenses. Suggest these strategies to help her now and to give her practice for when she lives on her own.



**Find a system.** Encourage your teen to make and use a budget in a format she's comfortable with. She might list income and expenses in a notebook or computer file (she can find examples online by searching "teen budget worksheets"). Or she could create a spreadsheet. Whatever she chooses, she'll need to

account for money coming in (allowance, paycheck) and money going out (gas, entertainment, savings). Subtracting expenses from income will show how much she could spend.

**Brainstorm ways to cut back.** Is she spending more than she earns, or does she not have enough left for savings? Suggest that your teenager keep a spending log for a month to see where her money goes. Then, she can think of ideas for reducing her expenses. She might switch to a less expensive cell-phone plan or not eat out as often, for example. She also could come up with ways to add income, like working extra hours.

her limit, she should ask herself if it's really necessary or if it's something she could live without. *Tip:* Suggest that she go home and think about the item. After a day or two, she may realize she doesn't need it or that a less costly one will do.

**Let her learn from mistakes.** If she overspends on clothes, for example, and then can't afford to go to the movies with her friends, try not to bail her out. She'll learn best if she experiences the consequences of her actions. Plus, if you give her money once, she may continue purchasing items she can't afford and expect you to help her out again.

## Bank on it

Opening accounts now will help your child get comfortable with banking. Suggest a checking account, as well as a savings account, so he gets practice in writing checks, making online payments, and tracking balances. Here's how.



### Establish accounts.

Encourage your child to shop around at various banks. He should ask how much he'll need to deposit and whether there are minimum balances or

fees (maintenance or ATM charges, for example). You'll need to go with him to open accounts if he's under 18, but a banker can review how accounts work and help him set them up. *Note:* He'll have to take along ID (birth certificate, Social Security card, or driver's license).

**Make him the monitor.** Let your child know it's his job to keep tabs on his accounts, and encourage him to check them often. (*Hint:* If you're listed on his accounts, you'll be able to see them, too.) If you have Internet access at home or he has it on his phone, he can manage his accounts online. That way, he can quickly see which transactions have cleared and stay on top of how much money he has in his account. To safeguard against identity theft, he should keep account numbers and passwords private.

## Control credit

With proof of income or a cosigner, your child can apply for a credit card when she's 18. Before then, you can help her get experience using "plastic" so she learns to handle credit responsibly. Consider these options.

**Debit cards.** Your teenager can use a card that looks like a credit card but takes money directly out of her bank account. The benefit? She's limited to spending what she has on hand. Since any use of plastic comes with a risk of identity theft, suggest that



she tie the debit card only to her checking account. She could keep a small amount there and put the rest in savings (and move money into her checking account as needed).

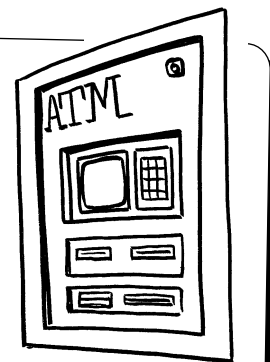
**Credit cards.** If you make your teen an authorized user on your credit card, she will get a card in her name, and the charges will show up on your account. You might want to request a lower limit for her card—remember, you will ultimately be liable for her spending. Also, consider being specific about what she can use the card for (school clothes, gas, or emergencies, for instance). Be sure she understands that she should only charge what she can pay back within a month. Otherwise, she'll wind up paying interest on the purchase price.

**Prepaid cards.** Another option is to put money into a prepaid card like Visa Buxx. Your teen will only be able to spend the amount you put on the card, you can track her usage, and there won't be any effect on her credit or yours. *Note:* There's an enrollment fee of \$5 to \$10, and perhaps other charges, depending on the bank that issues the card.

## More ways to learn

Encourage your teenager to build financial literacy with resources like these.

- Take a personal-finance course at school.
- Join an after-school investment club where members pretend to play the stock market.
- Read the newspaper's business section.
- Borrow money-related magazines and books from the library.
- Follow financial education websites aimed at young people, such as [jumpstart.org](http://jumpstart.org) or [mymoney.gov/category/topic1/youth.html](http://mymoney.gov/category/topic1/youth.html).



## High School Years

# Guide to College Entrance Exams

Colleges will use your teen's SAT or ACT scores to compare him to students from a variety of academic backgrounds and to predict how well he will do in college. The tests are certainly not the only factor that schools consider, but performing well can help him get into the college of his choice and qualify for scholarships.

This guide will help both of you navigate the college testing maze.



## Types of entrance exams

The SAT covers critical reading, writing, and math, while the ACT includes English, math, reading, and science. ACT also offers a separate Writing Test, a 30-minute essay exam taken the same day as the regular ACT.

If your high schooler is applying to highly selective colleges or pursuing certain courses of study, she also may need to take several SAT Subject Tests. There are 20 to choose from, each lasting an hour and covering a topic like history, literature, math, science, or foreign language. She can take up to three in one day, but none the same day as the SAT.

## Which test to take?

Although most colleges accept either the SAT or ACT, your teen should check her target schools to be sure. The tests differ in several ways:

- The SAT goes back and forth among content areas, while the ACT emphasizes one content area at a time.
- The SAT focuses more on vocabulary.
- The ACT includes science, and the SAT doesn't.
- The SAT has a writing portion, but on the ACT there's no essay unless a student opts to also take the ACT Writing Test.
- The SAT deducts points for wrong answers. The ACT awards points based on the number of correct answers, with no penalty for guessing.
- Admissions counselors are concerned with scores on individual SAT sections. But on the ACT, they're more



interested in the overall (composite) score. (Note: The ACT Writing Test score will be separate.)

Suggest that your child try sample questions and a practice version of each to help her decide which one to take—or whether to take both. Does one feel more comfortable? Does she score significantly higher on one than the other?

## When?

Students typically take the tests in winter or spring of junior year. Then, some students take one or both tests again later in the spring of junior year or early in senior year. College counselors often recommend that students take their preferred test (SAT or ACT) at least twice to get the highest score possible.



For SAT Subject Tests, it's a good idea to take each one soon after finishing the related classes—even if it's freshman or sophomore year. That way, the material will be fresh in your teen's mind. For instance, he might take the Chemistry Subject Test after completing chemistry in 10th grade. Foreign language tests are an exception—he should wait until he finishes the highest level he plans to take in high school.

Test dates and registration deadlines are available from the school counselor or the testing websites ([sat.collegeboard.org/register/sat-dates](http://sat.collegeboard.org/register/sat-dates) and [actstudent.org/regist/dates.html](http://actstudent.org/regist/dates.html)).

continued

## High School Years

## How to prepare

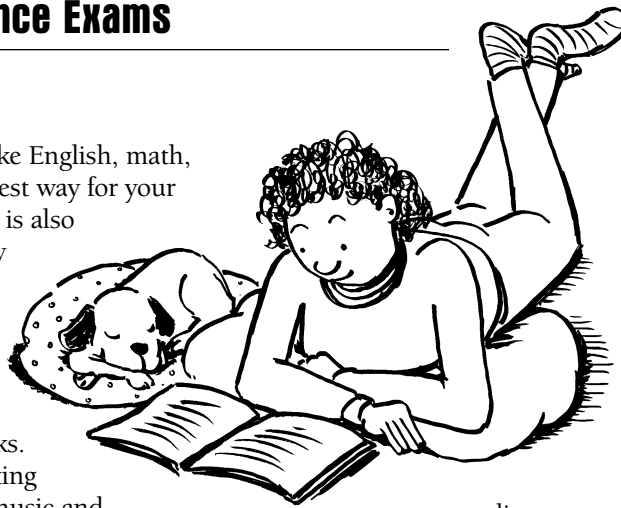
Working hard in core courses like English, math, science, and social studies is the best way for your teen to be ready. Reading regularly is also important, since a large vocabulary can help, especially on the SAT.

But no matter what, practicing for the tests in some way is important. Your high schooler might take practice tests at home, using tests found online or in books. Encourage her to simulate real testing conditions (sit at a desk, turn off music and TV) and time herself exactly as she'll be timed during the real test. Have her score her test afterward to help her pinpoint where to concentrate her studying.

She can find practice tests free at [sat.collegeboard.org/practice](http://sat.collegeboard.org/practice) and [actstudent.org/testprep](http://actstudent.org/testprep) or in books like *Preparing for the ACT* (free from her school). Or she could get test guides in the Barron's, Princeton Review, or Kaplan series.



as electives. Or your child could find a college student who did well on the tests to tutor her for a low cost. Another idea is for



*Idea:* Friends or neighbors whose children took the tests recently may be happy to pass on these books to your teen.

Also, some high schools offer SAT or ACT prep courses

your teenager and a classmate to split the cost of SAT or ACT flash cards and take turns quizzing each other.

Any kind of writing practice will help your student prepare for the writing portion of the SAT or for the ACT Writing Test. Since she will have to explain her views persuasively, writing opinion pieces will be especially helpful. She might write letters to magazine or newspaper

editors, even if she doesn't plan to submit them. Reading opinion pieces in the news can help her pay attention to how arguments are presented. Finally, have her practice writing within a time limit, since that's what she'll have to do during the real tests.

*Tip:* Suggest that your child view the College Board's new "test day simulator" to see what test day will be like ([sat.collegeboard.org/register/sat-test-day-simulator](http://sat.collegeboard.org/register/sat-test-day-simulator)).

## How much?

The SAT costs \$49, and the ACT is \$34 (or \$49.50 with the writing component). SAT Subject Tests are \$22 for basic registration and \$11 per test. (Foreign language Subject Tests with a spoken component, called "language with listening," cost \$22 each.) *Note:* Make sure your high schooler registers by the due date and chooses his test location carefully—there may be fees for registering late or making changes.

Don't let cost keep your teen from signing up. He may be eligible for a fee waiver, which he can apply for through his school counselor.

## AP tests

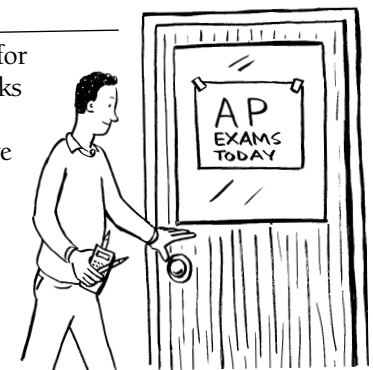
Taking Advanced Placement (AP) courses can help your teen gain higher-level academic skills and stand out when applying to college. If he scores well on the AP exams, he may be able to skip freshman-level courses or even save tuition money by receiving course credit. He'll need to check each college's AP policies, as they differ from school to school.

AP exams are given in May, and scores are sent to colleges in July (or upon the student's request). The tests are scored on a scale of 1 to 5, with a score of 3 considered "passing." Colleges often require a score of 4 or 5 to award credit. If your teenager is unhappy with a score, he can ask to have it withheld or canceled.

To prepare for AP exams, your child should keep up with the coursework all year and be sure to attend all review sessions that his teacher schedules. He might also check

bookstores or the library for AP exam preparation books or ask classmates who've taken the tests if they have books he can borrow. Suggest that he also check online for free test-taking tips (for example, [collegeboard.com/student/testing/ap/prep](http://collegeboard.com/student/testing/ap/prep)).

AP tests cost \$87 each. Fee reductions or waivers are available for eligible students, and some school systems even pick up the cost for all students. Your teenager can check with his school counselor on this.



## High School Years