

\$150 BILLION

Teens spend a whopping \$150 billion a year on clothes, food, and entertainment. The money comes from a combination of allowance money from parents and earnings from work.

Where is all that money going?

- 34% Clothes
- 22% Entertainment
- 15% Food
- 14% Other
- 9% Personal Care
- 6% Sporting Goods

Source: Teenage Research Unlimited.



Reality Wake Up

Reality can be pretty harsh. Once you are on your own, you have to take care of a lot of monthly expenses. Things that parents pay for every month suddenly become your own responsibility.

I thought I would ditch college and get a job right out of high school. Then my counselor asked me where I was going to live, what I was going to drive, and all this other stuff I hadn't thought about.

I told my counselor that I would stay with my folks. But then I realized that wouldn't last forever, so I did a little research on the web and found out it's expensive being on your own. Below are different costs for some of the basic things

like rent, electricity, food, etc. throughout Texas.

Check out the area nearest you or the one where you want to live. There's also an exercise on the next page that you can use to figure out how much you are going to spend every month.

I still do not want to go to college, but now I know stuff is expensive and I better have some type of plan for the future. College is not the only answer, there's other things you can do.

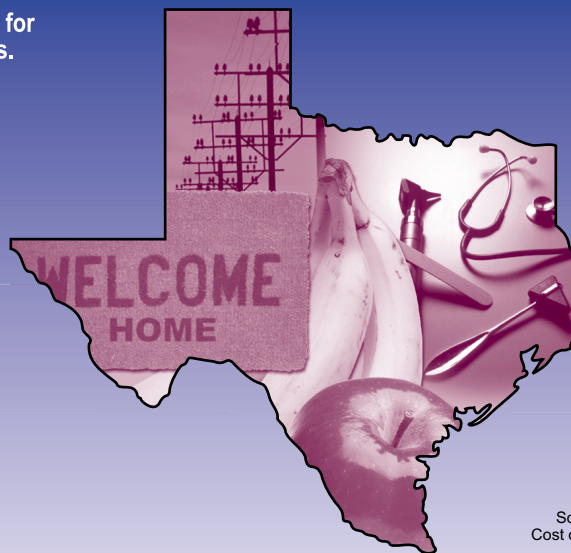
Your folks will take care of you, but eventually you will have to do it for yourself. Better have a plan.



Jason enlisted for a tour of duty with the Navy.

Listed below are average costs for different items in different cities.

- House (3 Bdrm, total cost)
- Rent (2 Bdrm per month)
- Groceries (per month)
- Electricity (per month)
- Doctor (general visit)



Source: ACCRA Cost of Living Index, 4th Qtr, 2000

Amarillo	Dallas	El Paso	Houston	McAllen	San Antonio
\$178,633	\$188,500	\$164,667	\$166,619	\$174,000	\$179,368
\$557	\$833	\$561	\$710	\$532	\$617
\$336	\$360	\$388	\$352	\$300	\$320
\$95	\$115	\$129	\$124	\$138	\$104
\$59	\$55	\$53	\$66	\$52	\$63

Life Is Not Fair

If you focus on the few students in school who seem to have everything, you will probably get discouraged.

Have you ever noticed how some kids at school seem to have everything. They have great clothes, a car, a nice home, go on great summer vacations, are popular and are great at sports.

You on the other hand don't even get an allowance, you have to take the bus to school, you share a bedroom with your grandmother, and you have no time for football or school clubs because you have to work part-time at a fast food joint.

As for college, you are on your own. While other kids have parents that will pay for tuition, books, fees, dorm, food, and will even get them a new car. Your parents do not have any money to help pay for college, technical school or any other option.

So how is this fair? Some kids have everything

while you have to struggle for basic necessities. What gives?

First, let's get things straight. Most kids are in your situation and don't have everything they want. If you look around, you will see that the majority of students in your school do not own cars and don't live in mansions.

If you focus on the few students in school who seem to have everything you will probably get discouraged. However, you do not know their situation, you only know your own.

If you don't have the parents who can afford to provide you with the things you want then here are your options:

1. Feel sorry for yourself. Complain and do nothing. Give up on school. The result will be that nothing will

change, everything will remain the same.

2. Realize that the only way out of the situation you are currently in is to get as much education as possible. By getting the education that you need, you will be in control of your life. You will be able to pursue a career—one that you like and that will pay the kind of money you want to earn.

Feeling sorry for yourself will not help change things. However, staying in school, looking into all the educational options after high school will definitely help you move in the right direction. Sure you will have to struggle a little, maybe a lot, but you will accomplish more than simply thinking: Life Is Not Fair.

Shannon will attend a private college on a full scholarship.

