Help students maximize their finances

Summer Savings

The race is on as many students make money this summer and attempt to stash it away for use next semester. Sometimes easier said than done ...

The idea is to get ahead so they have money for textbooks and tuition, living expenses and laundry. Yet the temptation to earn and spend during the summer months can be strong for some students, especially if they aren’t the wisest money managers. They may need your help.

Ideas to suggest when it comes to maximizing summer monies include:

■ Set a weekly budget and stick to it. Encourage your student to take out a certain amount from their bank and/or ATM at the same time each week. This ritual may help them better recognize when they’re going overboard and hitting the ATM — and going over budget — at other times throughout the week.

■ Don’t rely on plastic. If your student has a habit of putting things on his/her credit card, suggest simplifying for the summer. If they’re tempted to put something on their credit card, chances are that it’s out of their budget range.

■ Keep costs to a minimum. Suggest carpooling to work to save on gas costs or taking public transportation. Perhaps they can still go out to dinner with friends but cut out $2 by not ordering a beverage. Encourage your student to think of other simple cost-cutting measures that can really add up!

■ Set a savings goal. After the first month of summer, suggest that your student revisit her summer savings goal and see what progress is being made. Is she on target? Rather than waiting until the end of summer to assess how the savings pool is doing, have her check in every few weeks. This will allow her to be conscious of her money — even that which is squirreled away in savings.

Above all, talk about your expectations when it comes to money matters and your student’s expectations, too. Communication can lead to you both being on the same team as you maximize the summer money.
Parents, older siblings can be held accountable for underage drinking

Social Host Liability

As summer kicks into high gear, celebrations of all kinds abound, from graduation shindigs to family parties. And with these gatherings often comes the presence of alcohol.

Be warned, however, that Social Host Liability laws are being passed throughout the country. These laws hold parents — and, often, older siblings or other legal-aged adults — accountable for hosting underage drinking events.

Safer to Drink at Home?

Two-thirds of teens who drink get their alcohol from parents or other adults, according to the 2003 National Academy of Sciences Report. “Some parents believe that it’s safer for their teens to drink at home than to drink anywhere else,” according to the U.S. Department of Health and Human Services Substance Abuse and Mental Health Services Administration. Yet the responsibility can rest squarely on parents’ shoulders should something go wrong, as it too often does. For instance, a Pennsylvania parent was sentenced to a 1 to 4 1/2-year prison term for involuntary manslaughter after allowing underage students to drink at a party the parent hosted. Three students died in a drunk-driving accident after the party.

Social host liability laws hold adults who serve or provide alcohol to underage people criminally liable if that minor is killed or injured — or if that minor kills or injures someone else. The laws can also extend to parents who don’t take sufficient measures to prevent underage drinking in their homes, even if they’re not home when the drinking occurs. Parents can be charged for medical bills and property damage or sued for emotional pain and suffering, depending on how the specific laws are interpreted in your state.

Connecticut just passed a bill that allows misdemeanor charges to be filed against adults who knowingly allow anyone under 21 to possess alcohol on their property. Check out the nuances of your state laws, too, to see how social host liability is interpreted.

“One of the major concerns with underage drinking parties is drinking and driving. Parents may feel okay if they take students’ car keys. Yet, nothing is completely in their control because, as you well know, students can find access to other vehicles fairly easily. Plus, drinking and driving is just one concern when it comes to underage drinking and social host liability. Other issues include:

- Sexual assault/rape
- Alcohol poisoning
- Property damage
- Violence

— Francine Katz, vice president of communications and consumer affairs for Anheuser-Busch Companies, Inc.

Teen Party Ordinances

And keep in mind that many communities also have teen party ordinances that make it illegal to host a party where underage students are drinking. Parents, older siblings and friends can be arrested if they allow underage drinking to occur with their knowledge, even if they didn’t necessarily provide the alcohol. No one has to get hurt for these laws to kick in — all it takes is alcohol being present at the party.

Be careful — and informed — before making choices about alcohol and underage students this summer. Providing alcohol, hosting underage drinking events and more can get parents and older siblings in some legal hot water. Yet the human toll, from injury to death, is the most sobering possibility of all.

Parents Making a Difference
CU Parents Association Contributes to New Center for Students in Recovery

Serious problems have haunted Willard Hall at the University of Colorado at Boulder. One student was arrested in May for allegedly possessing and dispensing painkillers and other illegal drugs. Another student was found dead there in April, with a toxicology report still in process to determine whether alcohol and other drugs played a role.

Yet the CU Parents Association isn’t turning the other cheek, hoping things will get better. Instead, they’ve offered $25,000 in start-up funds for CU Boulder’s new Center for Students in Recovery. This on-campus recovery program will be housed in Willard Hall to help students with addictions stay in school and succeed.

Academic assistance, 12-step meetings, community service projects, education and more will play a part in CU’s recovery program. It’s modeled after a successful program at Texas Tech University that has been in existence for 20 years. Jack Lavino, coordinator of CU’s new center, told The Rocky Mountain News, “There are a number of students who leave CU because of alcohol and drug problems — they can’t cut it academically or they get into problems and are suspended under judicial affairs.” The new recovery center — which is getting its start through parent generosity — hopes to help those students stay in school and make a fresh start.

Source: Rocky Mountain News, May 11, 2006

Eating Healthfully with Your Student
It IS Easy Being Green!

Summer fruits and veggies are one of the best parts of this season! They’re in plentiful supply, whether from your own garden or the local farmer’s market. And perhaps you and your student have pledged to support one another in eating more healthfully this summer. Luckily, there are quite a few support mechanisms out there to give you a boost:

- The Produce for Better Health Foundation site at [www.5aday.org](http://www.5aday.org) offers ready-made charts to track your fruit and veggie input, articles about everything from avocados to artichokes, kid-friendly activities to include younger siblings, recipes and more.
- The Centers for Disease Control and Prevention site at [www.cdc.gov/nccdphp/dnpa/5aday/](http://www.cdc.gov/nccdphp/dnpa/5aday/) offers a visual and information-packed fruit and vegetable of the month feature, five-a-day tips, and how to wash/handle produce safely.
- The Eat 5 to 9 a Day for Better Health site at [www.5aday.gov](http://www.5aday.gov) offers tips on what constitutes a serving, what nutrients men and women need, and a colorful guide to eating fruits and veggies by color to maximize the health benefits.

Here’s to a productive, produce-filled summer for you and your student!

Staying Connected
Perhaps your student had an opportunity to take a great summer internship in another city or to stay on campus working as an orientation guide. No matter the circumstances, if your student is not around this summer, chances are that you might miss him. Don’t worry, though, because you can stay connected from afar by:

- Becoming familiar with the Web site associated with his summer activity — it gives you common ground to discuss. (“I saw that the company you’re working for this summer has a division in Japan — have you had a chance to do any international work?”)
- Tapping into instant messaging and e-mail to stay technologically in tune.
- Visiting him in his summer place — talk about what will work with both of your schedules and then plan a mini-vacation to a different place.
- Talking about your days — continue developing your adult relationship by sharing how your days have gone. He’ll tell you what’s happening or what he’s learning and you can do the same. It’s important that your student know what goes into your days, too!
- Sharing digital photos — you can send pictures of younger siblings splashing in the pool while he shares pictures of his new friends and surroundings.
- Sending cards, clippings and more — no matter what you send, that piece of real mail from home is bound to brighten your student’s day!

You may not be in the same place this summer, yet your connection can continue to strengthen, even from afar.
Obtaining Marketable Skills

Marketable skills are those that prospective employers will look upon favorably when determining if they'd like to hire your student for an internship or job. Two career experts, Marcia B. Harris and Sharon L. Jones, share their tips regarding obtaining marketable skills in the book, “The Parent’s Crash Course in Career Planning: Helping Your College Student Succeed” (VGM Career Books, 1996).

They suggest that students develop strengths in at least two or three of the following areas because many employers look at marketable skills even more than they look at what a student’s major is:

- Computer skills (e.g., programming, word processing, spreadsheets, data base management, e-mail, Internet)
- Quantitative skills (e.g., accounting, statistics, economics)
- Communication skills (e.g., written and oral)
- Marketing/selling skills (e.g., sales, publicity, fund raising)
- Scientific skills (e.g., lab skills, scientific research)
- Foreign language skills (e.g., especially Spanish, Portuguese, Chinese or Russian)
- Leadership skills (e.g., supervisory, extracurricular leadership roles, teamwork/team leader)

To learn more about their career tips for parents, go to www.jobweb.com/resources/library/Parents/10_Tips_for_Parents_19_01.htm.

For additional information on the variety of career services offered by Niagara University’s Office of Career Development, check out its Web site at www.niagara.edu/career.

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The Basics of Birth Order

Are you trying to better understand your family dynamics? Some experts say that birth order plays an integral role when it comes to why we are the way we are. According to Kevin Leman, author of “The Birth Order Book: Why You Are the Way You Are,” the following general characteristics fit various birth orders:

- **An only child or first born** may be perfectionistic, reliable, a list-maker, well-organized, critical, serious, scholarly, an achiever, self-sacrificing, people-pleaser, conservative, supporter of law and order, believer in authority and ritual, legalistic, loyal, and self-reliant. Often feels confident that others take him/her seriously.

- **A middle child** may be a mediator, have the fewest pictures in the family photo album, avoid conflict, independent, extremely loyal to a peer group, and have special friends. Can have most contradictory characteristics, such as being friendly and outgoing or quiet and shy. May be the one in the family who gets “lost.”

- **A youngest child** may be manipulative, charming, a bit of a showoff, a people person, good salesperson, precocious, outgoing, affectionate, uncomplicated, rebellious, critical, temperamental, spoiled, impatient and impetuous. May sometimes be viewed as absent-minded and have a tough time being taken seriously.

Of course these are generalities and characteristics may vary. Birth order is about the tendencies we have, based on where we fall in the family. Other factors that may influence birth order include:

- **Spacing.** If there are more than five years between children, a “second family” of sorts begins, causing children to take on different roles than those mentioned above.

- **Gender.** If there are two girls in a family and one boy (or some other mix), that can impact how birth order plays out.

- **Physicality.** The size of kids, their physical appearance, disabilities and more can turn “typical” birth order patterns around. No one person fits all these characteristics. Birth order is but one tool to examine family patterns and relationships in that never-ending quest to figure out your family!

Source: Family Issues Facts from the University of Maine Cooperative Extension, www.umext.maine.edu/onlinepubs/htmpubs/4359.htm