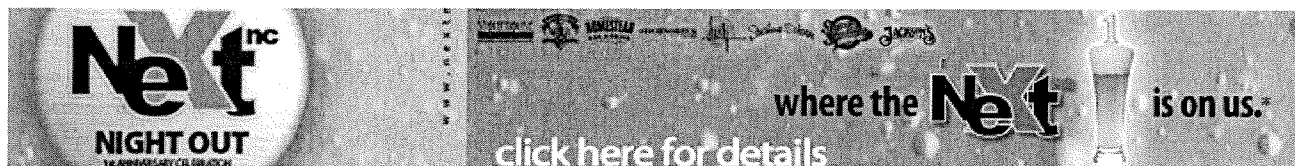


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Get your kids ready for their first summer job

Guest Commentary
May 13, 2007

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A teenager's first summer job is not only the first exposure to work. It's their first exposure to handling money they actually earned.

Increasingly, teenagers work. The Bureau of Labor Statistics reported in July 2005 that more than half of 19-year-olds were employed during that month -- the top month for summer employment.

A teen's first job is a chance for a parent to educate them on a variety of life lessons. Yet, a teen's first job is also a parent's first opportunity to educate their child on managing money they've earned. Here are a few keys to get your child ready for the working world:

«Put your child to work at home: Some believe that kids should never be given an allowance; they should earn money in exchange only for chores. That's obviously a family decision, but there are plenty of kids who work around the house in exchange for money or special privileges. It's a good way to get kids thinking about the value of money as long as parents don't exceed their pay limits whenever a child has a special want or need. After all, it's not extra cash when a teen overspends; parents should work to avoid it as well.

«Talk to your kids about jobs they'd like to try: This is obviously a discussion about skills and likes as well as an opportunity to discuss how work is valued in a monetary sense. If your child wants to work part-time at a fast-food joint, that's fine, but if they have special skills on the computer or if they're good at teaching, it might be worthwhile to help a child research what their special skills might earn them in the future. Parents can also do some research themselves about teen work, work rules and safety by visiting the Safety & Health Administration's Teen Workers Web site: www.osha.gov/SLTC/teenworkers/teenworkers.html

«Teach your kids to look for work like an adult: Get your kids to start looking for work months ahead of time. Get them to read the want ads, have them check salary averages for the jobs they're thinking about on the Internet. Have them check out prospective employers as well. The Internet will allow them not only to find jobs, but also possible problems the company has as well. There's really no reason to wait -- anything you can do to check out a future employer, teach those skills to your teen. Also, encourage them to talk to family members, teachers and community leaders you trust about job possibilities nearby -- it's never too early to learn.

«Don't discourage self-employment: Many kids start their working life baby-sitting or mowing lawns. If a child demonstrates a facility with a certain skill or activity that might turn into a career, encourage them to develop it into a summer job and if applicable, an educational goal. That's especially true for kids at 14 or 15 who might be a gateway to a college scholarship at 18. Also, don't fail to mention the benefits of internships in their chosen interests when they get to college.

«Encourage your kids to save or invest part of their paycheck: A child may be working for a number of hours a week, but spending money, help financing college, paying for a car and maintenance are a few. But encourage your child to save part of his after-school earnings for specific goals and help them open checking accounts and appropriate vehicles to get them in the lifetime habit of saving part of a paycheck each week.

«Take your kids to work: Kids learn by example. Taking them to work allows them to observe a parent working in a setting, its purpose and the way you and your co-workers operate in it. If you like your job, your child will help them understand that work is not just about money. If you dislike your work no matter how

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they won't miss that either -- and that's a valuable lesson as well.

«Prepare yourself to deal with their mistakes and failures: Your child may have rough times on the job; they might lose their job or fail to get paid. Don't fight their battles for them, but be ready to offer advice that will encourage them to work well with people, always seek out better opportunities and ensure proper value for their work. Money lessons are not always about money.

This column is produced by the Financial Planning Association of Colorado. Based in Denver, FPA has more than 100 chapters throughout the country representing more than 28,000 members involved in all facets of providing financial planning services. Call (303) 759-4900.

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