



English II: Reading: Module 5: Lesson 5: Section 5: Your Turn

Analyze Shifts in Perspective in Informational/Persuasive Text

Analyze Perspectives on Issues

Instructions: Read each of the following articles and complete the chart that follows.

Teenagers' Work Can Have Downsides

By

Jerald G. Bachman

Jerald G. Bachman is a distinguished senior research scientist at the Institute for Social Research and a research professor at the Survey Research Center at the University of Michigan.

April 1, 2013

Questions about whether teenagers should be employed during the school year have interested social scientists for many decades. In 1975, when my colleagues and I began the “Monitoring the Future” project, our nationwide long-term study of the lifestyles and values of youth, we made it a point to include questions about such employment as well as possible consequences. Over the years we and other researchers have consistently found that high school students who work long hours in jobs during the school year tend to have poorer academic performance and are more likely to be involved in a variety of problem behaviors, including delinquency, cigarette use and other drug use.

Does this mean that all paid employment during the school year is a bad thing? Not at all. The research also shows that students who hold jobs requiring only modest hours per week are actually better off, on average, than those without jobs.

So what is the “sweet spot” in terms of teenage work? The ideal seems to be a job that requires relatively few hours per week during the school year. For some outcomes, such as substance use, the fewer hours the better. Our own longitudinal research has shown that college completion rates are highest among those who worked 15 hours a week or less when they were high school seniors.

So what should students do, and what should parents encourage? A starting point is that research clearly shows it is fine to get a job, as long as you can hold the number of hours down to 15, 10 or less per week during the school year.

I would offer two additional suggestions: First, try for a job where you can learn some useful skills, but in any case tell your supervisor right at the start that you want to have written evaluations of your performance. That will help both you and your supervisor take more seriously the developmental opportunities the job affords. Second, be sure to set aside significant portions of your earnings for college and other long-term expenses rather than treating most of your earnings as just “spending money.” That will avoid the risk of what I have called “premature affluence” – the risk of teenagers developing discretionary spending habits that they cannot sustain as young adults in college or newly in the full-time work force.

Think About This: What is Mr. Bachman’s conclusion? Don’t be distracted by the title of the article. Remember that a writer’s conclusion is his perspective on the issue. After having studied the research, what has Bachman decided with regard to teenage jobs? You might also approach this question by asking yourself, “What advice does the writer offer on the topic?”



Jobs and Paychecks Are Learning Opportunities

By
M.J. Alhabeeb

M.J. Alhabeeb is a professor of consumer economics and finance in the Isenberg School of Management at the University of Massachusetts, Amherst.

April 1, 2013

Absolutely, parents should introduce the concepts of work, earning, spending and saving early on. This starts in simple ways, using allowances and chores as material to begin the occasional conversations about earning and everyday moments to talk about spending and saving.

This lays the foundation to develop and establish better patterns in the teen years. This is an essential principle of raising responsible and self-reliant kids. It is imperative regardless of how the economy is doing. And yes, teenagers should have a job. Parents bear the responsibility to guide them through the maze of choosing the right job and getting hired; balancing work with school; maintaining their safety and social skills; and finally handling money. When teenagers work, their parents should teach them about income and deductions, spending responsibly and saving, banking, and even investment.

Research has shown time and time again that an economically successful adult life has a lot to do with the patterns people learn early on. So kids should be exposed to these issues and involved in them practically, with good guidance. We know that not all employed teenagers spend their wages the same way; for one thing, boys tend to save less, and girls tend to spend more on clothing.

Those who wrestle with money questions during childhood and the teen years are more likely to become responsible and successful adults. We definitely need more of those. The lessons from allowances and teenage employment spill over collectively into creating a better society and a stronger economy.

Think About This: What is Mr. Alhabeeb's conclusion? Would he agree or disagree with Mr. Bachman? Why?



Source: [Boston College students engaged in classroom activity], Burns Library, Boston College, Flickr



Income Should Have Strings Attached

By
Michelle Singletary

Michelle Singletary, a nationally syndicated personal finance columnist for The Washington Post, is the author of “The Power to Prosper: 21 Days to Financial Freedom,” “Your Money and Your Man: How You and Prince Charming Can Spend Well and Live Rich” and “Spend Well, Live Rich: How to Get What You Want With the Money You Have.” Read the following excerpt from her response to “Room for Debate.”

April 1, 2013

So the question of whether to give an allowance comes down to this: If you're going to give an allowance, what are you planning to teach your child about the cash he or she will be receiving?

The same is true about encouraging teenagers to get jobs. If they are working to help save for their college education or necessary expenses, and if the job doesn't interfere with their education, then sure. If they are working to get experience in a certain career they hope to pursue as an adult, great. Or maybe the goal is to teach your child about the importance of a good work ethic. But if the job is just a means to earn money to buy stuff, ask yourself this: Could their time be better spent? They've got plenty of time ahead of them to work.

Far too often when I talk to parents, they complain that the money their teens earn is spent unwisely. The kids get their paychecks and go straight to the mall, the movies or the app store on their smartphone. Little, if any, is saved or invested. So, what are teenagers learning from these jobs and paychecks? They are learning about conspicuous consumption and about spending money on things with no lasting value.

Whether the money comes from an allowance or a job, teach your children the concept of delayed gratification by requiring them to save for the things they may want. Discourage them from using credit too early. Encourage them to give a percentage of their pay to charity. You can help start them on a lifelong path of placing charitable giving at the top of their budget rather than as a miscellaneous expense that comes after their cable or cellphone bill.

The best way to do this is by example. That's how my grandmother taught me her money management principles. She loathed debt and talked about how it can rob you of your own financial freedom. I watched her pay her bills on time, all the time. I saw her save something from every paycheck she received. She lectured constantly about the importance of having an emergency fund. On the first day of my first full-time reporting job, she didn't want to hear about the fire I covered. She wanted to know if I had gone to the human resources office to have a portion of my paycheck funneled into a savings account dedicated solely for my rainy day fund.

Think About This: What is Ms. Singletary's conclusion? How fully would she agree with Mr. Bachman? With Mr. Alhabeeb?



Complete the chart below by writing the “conclusions,” “reasons/evidence,” and “opposing positions” to the appropriate writer in the text boxes. Then click on the “Suggested Responses” button to see possible answers.

Writer	Conclusion Drawn	Reasons/Evidence	Opposing Positions
Bachman			
Alhabeeb			
Singleary			

Suggested Responses



Writer	Conclusion Drawn	Reasons/Evidence	Opposing Positions
Bachman	It is acceptable, even beneficial, for teenagers to work 15 or fewer hours per week during the school year.	Research has shown that college completion rates are highest among those who worked 15 hours a week or less when they were high school seniors. Holding a job can help a teenager learn useful skills.	Researchers have found that high school students who work long hours in jobs during the school year tend to have poorer academic performance and are more likely to be involved in a variety of problem behaviors, including delinquency, cigarette use and other drug use.
Alhabeeb	An economically successful adult life often results from patterns for handling money learned as a child or teenager.	When teenagers are employed, their parents can help them learn to balance work and school, maintain their safety and social skills, spend responsibly, and even invest some of their earnings.	Alhabeeb acknowledges that employed teenagers do not spend their wages in the same way; boys tend to save less, and girls tend to spend more on clothing.
Singletary	A job can help parents teach their children to handle money responsibly.	Holding a job may help teenagers get experience in careers they plan to pursue as adults. When teenagers get jobs, their parents have an opportunity to teach them the concept of delayed gratification by requiring them to save some of their earnings for a “rainy day.”	Many parents complain that their teens spend the money they earn unwisely at the mall, the movies, or the app store on their smartphones.

Although Bachman, Alhabeeb, and Singletary approached the issue of teenagers holding jobs from different perspectives, all constructed a logical argument made up of a conclusion (claim) and premises (reasons) offered to support it.