

L.A. youth teacher's guide

Publishing Schedule

L.A. Youth will begin arriving Wed., Sept. 16

Key to using the September 2009 issue:

ARTICLE and PAGE NUMBER	KEY TEACHING POINTS
<p>I survived the road test p. 5 Despite John's nerves and an intimidating test proctor, he got his license.</p>	<p>What kinds of situations make you nervous? How do you deal with it?</p>
<p>From fast food to fitness pp. 6-7 Now that Justin eats right and exercises, he's no longer embarrassed about the way he looks.</p>	<p>What makes it difficult to live a healthy lifestyle? What are things you can do to be healthier?</p>
<p>In defense of video games p. 8 Nicholas says that playing video games that feature blood and guns hasn't turned him violent.</p>	<p>Do you think video games can influence people's behavior? Why or why not? Do you agree that there should be rules about who can buy certain video games?</p>
<p>COVER STORY: It all adds up p. 11 When our teen staff kept track of what they bought for a week they learned about their spending habits.</p>	<p>See lesson plan on page 2.</p>
<p>Saving for something better pp. 12-13 Jean decided a sweet 16 party wasn't the best way to spend her hard-earned money.</p>	<p>Do you often regret spending money on things you don't need? How do you know whether something is worth spending money on?</p>
<p>Just dance pp. 14-15 It doesn't matter if it's the Harlem shake or jerking, Taylor and her friends love to dance.</p>	<p>What's something that you love to do? What makes it so much fun?</p>
<p>Should I be afraid? pp. 16-17 A girl didn't know what to do when harassing phone calls from a boy at school turned into threats.</p>	<p>When someone is making you feel uncomfortable how do you respond? What should you do if the person won't stop?</p>
<p>Making food for the hungry p. 19 Audrey felt good knowing that her week of hard work on a food assembly line would help feed people around the world.</p>	<p>What are ways that you can help others? What do you get out of volunteering?</p>
<p>I used to feel worthless pp. 20-22 After years of being teased, the support Tanya got at a new school helped her become more confident and happy.</p>	<p>Have you ever been teased? How did it make you feel? Why do you think teasing is so common?</p>
<p>Essay contest: a different gender for a day pp. 24-25 Our winners wrote about being ignored as a girl, girls deserving respect from boys and already being one of the boys.</p>	<p>How do you think your life would be different if you were a different gender? Do you think it would be harder or easier? Why?</p>

What to do with your money

A lesson plan to go with “Where does your money go?” from the September 2009 issue of L.A. Youth, in which teens write about what they learned about their spending habits when they tracked what they bought for a week.

By Amanda Riddle, editor

Grades: 7-12

Subjects: Language arts, social studies, life skills

Suggested Time Allowance: 45 minutes-1 hour

Resources/Materials:

- copies of the L.A. Youth articles “It all adds up” and “Money Q&A” (one per student)
- pens and paper
- white board or blackboard

Overview:

Students will examine what they spend their money on and learn how to spend their money more wisely.

Introduction:

When we brought up money at a recent meeting with our teen staff, everyone wished they had more of it. Alyssa said her friends make lists of what they need and how to get it. Teens always have been faced with the question of what to do with their money, but today’s bad economy makes those decisions even harder. Jobs are scarcer and parents have less money to give to them. At the same time, ads and messages in the media tell them to spend to fit in, whether it’s the latest gadget or a \$100 pair of designer jeans. But they also need to save for things they need, like a car, college tuition or helping out their family. Teens need financial literacy to help them make good decisions about their money now and in the future, but they often don’t learn those skills in school.

Warm-up:

Ask students what their attitudes are

toward money. What does it mean to them? Does it mean security by providing them with their basic needs, does it give them independence so they can have fun with their friends and buy what they want, or does it help them reach their goals, such as going to college, living on their own or helping others? What are their goals for what they want to do with their money, both short term and longer term? What issues do they face as they decide how to spend their money?

Activities:

Read the article “It all adds up” on page 11 and the interview “Money Q&A” on page 13, about what four teens learned when they tracked their spending for a week, and money tips from an expert.

Have students answer these questions as a class discussion:

What types of things did the four teens spend their money on?

- Food and snacks
- Hanging out with friends
- Clothes
- Movies
- A gift
- Transportation

What helped some teens spend less than others?

- They had learned good spending habits from their family. Michelle’s mom told her that buying generic items saves money; Ben’s aunt and uncle don’t eat out a lot, so he doesn’t either.
- They didn’t have a lot of money or didn’t want to borrow too much from their parents.
- They didn’t carry a lot of money with them.

What did they learn from the challenge?

- If you stay at home, you’re less likely to spend money.
- Small purchases add up.
- It’s easy to spend without realizing

it.

- It’s hard to balance saving with wanting to spend money to have fun.

What tips does the Bank of America expert give for spending less and saving more?

- Determine wants versus needs.
- Ask what will happen if you don’t buy something. Or wait a few days.
- Make a list of what you want to save for so you’ll be less likely to spend on smaller, less important items.

Concluding discussion:

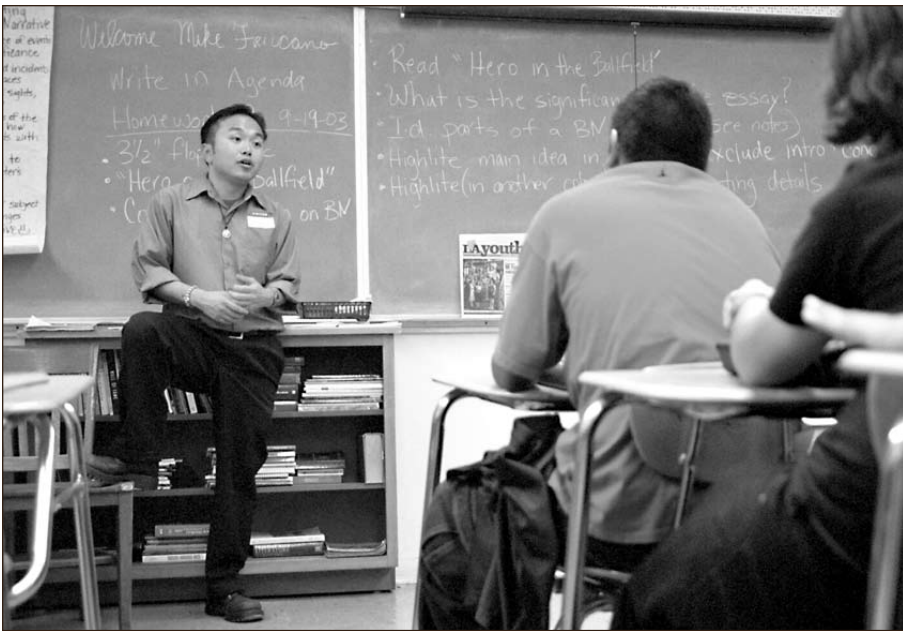
After reading the story and expert advice, have your students revisit their attitudes about money. What have they learned that will help them make better decisions? What changes can they make right now to save more?

Assignment:

Challenge your students to track their spending for one week. They should keep a spending journal and record everything they buy for seven days, preferably writing it down as they make their purchases or at least once a day so they don’t forget. After the week is over, discuss what they learned and how they could spend their money more wisely.

Extension activity:

Make a budget, which is a spending plan that teens can use to reach their saving goals. A spending worksheet is available to download for free from the Bank of America’s Morris Code website at <http://promotions.bankofamerica.com/oncampus/themorriscode/>. Have them fill in their income and the amount they spend on entertainment, food, clothing and other expenses. If they want to have more money to put in a savings account, they can adjust how much they plan to spend each month or decide to get a job to earn more money. Another financial literacy resource is the University of California’s Money Talks website at <http://moneytalks4teens.ucdavis.edu/>.



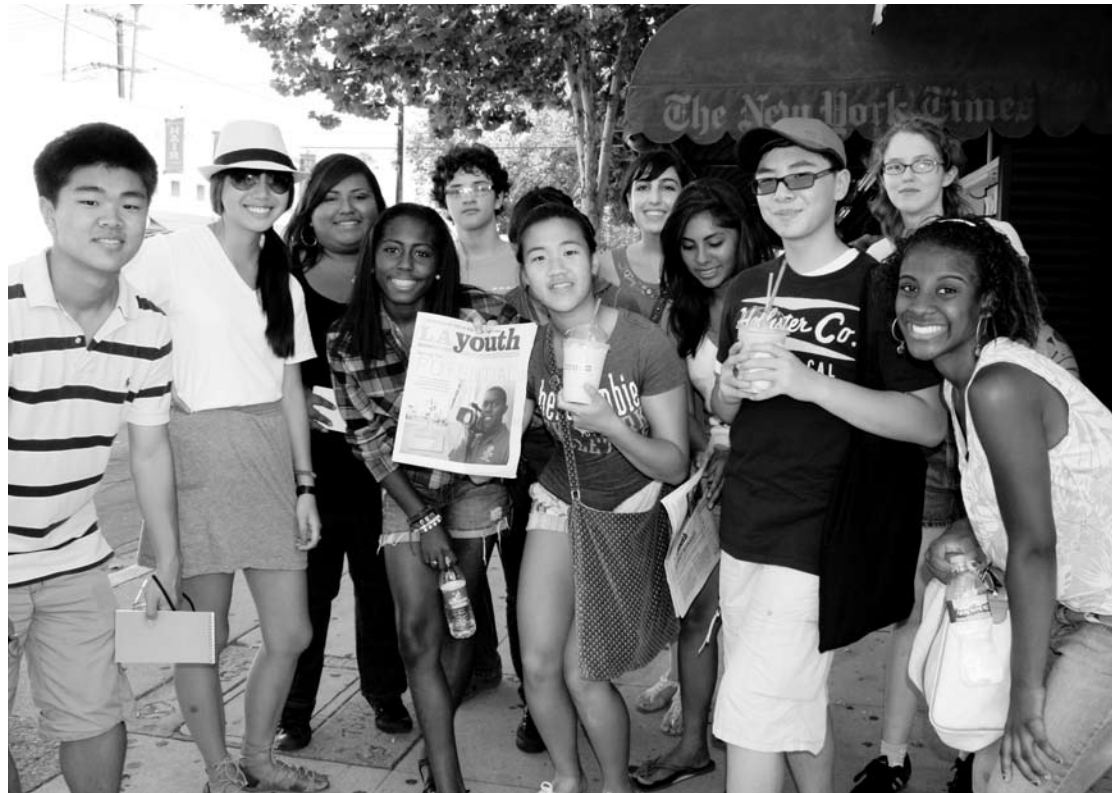
Would you like a speaker from L.A. Youth?

Editors Laura Lee and Mike Fricano speak about journalism, current events, working as a reporter, how to be a better writer and how students can get involved in L.A. Youth.

Call Laura or Mike at (323) 938-9194 or e-mail llee@layouth.com or mfricano@layouth.com. PLEASE NOTE: You'll be asked to pay \$5 to help offset the cost of gas.

THANKS TO TEACHERS who contributed essays and letters to the editor: Jolie Augustine, Wilson MS in Glendale; Salli Hale, Gardena HS; and Elizabeth Montano, Camino Nuevo Charter Academy.

Teens:
Join the
staff of
L.A.
Youth
the newspaper
written by and
about teens



Next Newcomer's Orientation: **Saturday, Oct. 3, 11 a.m.-noon** at
L.A. Youth 5967 W. Third Street Suite 301, L.A. 90036 (between Fairfax and La Brea)

Call Amanda, Laura or Mike at (323) 938-9194.

Tell us how you use L.A. Youth in the classroom

Without teachers we wouldn't be able to reach the many teens who read L.A. Youth at their schools. When teachers use L.A. Youth articles in their lessons or just share the newspaper with their students, we know our stories are making a difference.

Teachers have told us how much their students enjoy reading L.A. Youth, but we also could use your valuable feedback. The Teacher's Guide is now available only online, but we hope it continues to be a useful resource. We'd like to know how you use L.A. Youth so we can find ways to improve our Teacher's Guide. How do you incorporate L.A. Youth into your lesson plans? If you use the Teacher's Guide, what do you find most helpful—the teaching points, the lesson plan or both? What else would be helpful? Please share a specific example of how you use L.A. Youth or how you used a particular story, issue or lesson plan.

Please send an e-mail to editor@layouth.com by Nov. 1, 2009. Please write 'Teacher feedback' in the subject line. Three teachers will be selected randomly to receive \$25.

Thank you for your help.



Wilson MS teacher Jolie Augustine and a student look over an issue of L.A. Youth. (L.A. Youth archives)