Parenting

PRETEENS AND TEENS
TOPICS

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THE ORIGINAL HIERARCHY OF NEEDS FIVE-STAGE MODEL INCLUDES:

- **Self-Actualization needs** - realizing personal potential, self-fulfillment, seeking personal growth and peak experiences.

4. **Esteem needs** - self-esteem, achievement, mastery, independence, status, dominance, prestige, managerial responsibility, etc.

3. **Belongingness and Love needs** - work group, family, affection, relationships, etc.

2. **Safety needs** - protection from elements, security, order, law, limits, stability, etc.

1. **Biological and Physiological needs** - air, food, drink, shelter, warmth, sex, sleep, etc.

- These are the basic human needs. Individuals will seek out to fulfill these needs in their lives. Preteens and teens are caught up in #3, the need to belong. If they cannot have this need met at home, they will reach outside the home.
DEVELOPMENTAL NEEDS OF PRETEENS

- Preteens are caught in a development stage between childhood and adolescence. Preteens may show typical childhood and teenager traits simultaneously. One minute they are playing with toys, the next day flirting with crushes and talking or texting excessively on the phone. Preteen moodiness is challenging for parents since it can be very unclear whether to react to a preteen as a child or a teenager. Parents who understand the preteen phase of development will be able to cope and adjust.
Although preadolescence is the period before puberty, some preteen girls start breast development and some boys have testes enlargement as young as 9 years old. A rapid growth in height usually follows. These early physical changes may be difficult for a preteen, especially girls, to accept. They may feel self-conscious or different from their peers. Proper nutrition and exercise are important during this period. According to the Centers for Disease Control and Prevention, obesity rates have tripled in this age group over the past 30 years. Adverse health conditions have been associated with being overweight, including type II diabetes, heart disease and some cancers. Getting ample sleep is also important during this time, as preteens are growing and learning. Sleep-deprivation often impairs learning and contributes to behavioral problems, indicates a study in the March/April 2002 issue of "Child Development."
Preteens are especially social. Although they still find family important, preteens place much value on their friends and the opinions of their peers. Preteens typically spend more time with their friends than with their families. Some preteens may seem embarrassed to be seen with their parents. They may also keep secrets from their parents, which is normal unless the secret involves risky behavior. Preteens typically have same-sex friends and informally select the leader of their peer group. Those who do not fit in are often pushed aside or even bullied by their peers. Enhancing a preteen's self-esteem is critical, as children who feel good about themselves are better able to withstand negative peer interactions. Parents may worry about peer pressure during this period, but good friends with similar values can be a positive influence and help a preteen gain confidence.
Some preteens experience mood swings, which develop from the same hormones that contribute to physical changes. Preteens may feel happy one minute and irritable or sad the next. Their feelings may be overpowering. Preteens may also give in to impulses, as the parts of the brain that are involved in impulse control have not yet developed fully.

Friendships are crucial during the preteen phase. Even though preteens appear to want to spend all their free time with friends, they are still interested in spending time with family. Preteens are very concerned with fitting in with friends. Rejection from peer groups is a constant concern. Preteens who feel connected to their families and feel a sense of belonging are better able to cope with rejection. They won't accommodate their values to fit in or give in to peer pressure. Parents should ensure that their child knows they are available to spend one-on-one time with their preteen anytime that is needed.
Open communication ensures preteens will seek guidance when needed. Preteens will come to parents for guidance and support. Preteens are very emotional and may seem irrational to parents; however, parents need to listen and be receptive to their child's concerns and fears. Parents should not dismiss their child's feelings or opinions as nonsensical as this invalidates the child's sense of self-worth. Parents should ask their child to explain her feelings and find ways to help their child resolve insecure feelings.

Parents should set guidelines and enforce rules. Preteens are risk takers and believe they are infallible. Preteens will rebel to assert their independence. The preteen phase is the start of recognizing consequences for actions. They will push boundaries to test limits. Parents need to establish rules and enforce consequences for actions. There will be no boundaries to explore and test without rules. Setting limits gives preteens a sense of parental involvement and care. Preteens need understanding when they do make mistakes and parental input for learning how to learn from their mistakes.
EMOTIONAL REASSURANCE

- Reassurance
  - Preteens need emotional reassurance throughout puberty. Most preteens are very self-conscious. Their bodies are changing and they are aware that their peers are changing, too. Many preteens may become concerned if they are developing more slowly than their peers. Preteens need reassurance that they are within the normal range of development. Do not tease a preteen about body changes. This will create an even greater sense of self-consciousness.

- How to Talk to Your Child About Puberty
  - However embarrassing, your child will appreciate the information you offer.
  - Children are constantly accosted by sexual topics on the Internet, through television, in magazines and at school, but these sources sometimes provide kids with inaccurate or inappropriate information. You are your child's best and most reliable source when it comes to learning about sex, his body, changes that occur and relationships, but most parents find the topic awkward and frightening. Remain calm and remember that your child is embarrassed too and you can both get through this together.
**Instructions**

1. **Educate** yourself. Information is power, and your child will expect truthful information from you. Prepare to use anatomically correct terminology and give your child accurate, straightforward facts about what happens during puberty.

2. Talk to your child early, before she begins to notice hormonal changes in her *body*. Girls usually begin puberty between 8 and 13 years old; a boy may start between 10 and 14. A girl may be frightened at the sight of blood when she begins her period; a boy may be alarmed at his first wet dream. Give this information before the events occur so your child will be less afraid and feel more in control.
In 1954, when J.R.R. Tolkien penned the *Lord of the Rings*, he christened the mid-20-year-old irresponsible Hobbits as "tweens -- between childhood and adulthood" which was arbitrarily achieved at 33 years of age in Middle Earth. This moniker has been recently resurrected to describe *children* between 9 to 11 years of age who are in their own transition from the relative tranquility of late childhood to the chaos that is endemic during the *teenage* years.

**What are milestones in cognitive and academic development for tweens (children 9-11 years of age)?**

In Piaget's stages of cognitive development, the 9- to 11-year-old child has entered the period of "concrete operations." This time span is characterized by the developing capability of organizing thought processes and use of deductive reasoning to successfully anticipate consequences. In addition, the ability to sort items by recognizing the abstract and more complex similarities is developing (for example, car, airplane, boat = all modes of transportation vs. a more immature lumping together based upon color similarities).
Mathematical reciprocal relationships also become comprehensible (for example, $5 + 3 = 8$, therefore $8 - 5 = 3$). Generally, a longer attention span has set in (30-45 minutes) and the tween enjoys mental and physical challenges. Academically the 9-to 11-year-old student starts to develop the ability to form an opinion based upon presented evidence. He is also mastering the ability to present his own beliefs to his peers and parents. The ability to analyze a written story and categorize it as fiction, nonfiction, etc., is noted. By the end of this period, the child should be able to write several paragraphs supporting his argument. Editing his composition for grammar, punctuation, and spelling is expected.
What are milestones in psychological and emotional development for tweens (children 9-11 years of age)?

The tween age range can be filled with anxiety. The development of real fears (such as kidnappings, war, violence) replaces fantasy fears (such as witches, monsters, boogie man). The development of delayed gratification is a consequence of the realization that current events may impact the future. The 9- to 11-year-old starts down the path of self-identity, independence, and development of moral values that will mark the teen years. The importance of "group identity" is established. Madison Avenue capitalizes on this behavior when it exploits brand-name appeal (clothes, music, etc.) as more important than appearance or product quality. Advertising companies are also well aware that such allegiance is short lived and fickle; hence the rapid product-line changes. A major emotional step for this age group is exemplified in the realization that self-interest may need to take a back seat to the needs of others. Finally, it is during this two-year time frame that "puppy love" may first be experienced. The tween's experience of non-parental infatuation can be unnerving to both the child and his parents.
Before we look at child development stages for boys and just because it's nice to understand, let's start right from the beginning! So, what makes a boy a boy?

It starts the moment the sperm meets the egg. The mother's egg always brings the X chromosome and the father's sperm can bring either another X chromosome or a Y. If the father's sperm brings an X to the egg, the child will be a girl: XX. If the father's sperm brings a Y to the egg, then we have a boy: XY. But it's not enough for the embryo to have the XY combination to develop into a boy. A hormonal step is needed for this. It occurs around week six. Until then, the embryo will look the same, whether it's a boy or a girl. If for any reason this step does not take place, the embryo will develop as a girl, even with an XY combination. If everything goes according to plan, the sexual organs will start to differentiate.
In human nature, the "default" setting is female. That's why if anything goes wrong in the process, a miscarriage can occur. More male fetuses are spontaneously aborted. Boys are also more susceptible to birth defects or problems at birth, in particular respiratory. In general, boys are biologically more vulnerable than girls all through their lives.

When people find out that a woman is expecting a baby, their first question is usually "when are you due" and, straight after that, "what is it?" (believe me, I've been there! LOL). In this age of technology, most people opt to find out the gender of their baby. With the knowledge of the gender come the expectations. When a mother or a father find out the gender of their baby all kinds of emotions can get hold of them. The mother might be scared to raise a boy, as boyhood can seem so foreign to her. She might have trouble imagining what her boy will need. Or, maybe if she had brothers growing up, she will feel comfortable with the idea of raising a boy. You would think it's easier for fathers, but it seems like the idea to parent a boy can be daunting to them. Maybe their boyhood wasn't very happy and they are scared it will be the same for their boy. Or maybe they were hoping for this special father-girl bond everybody talks about.
Did you recognize some of your own emotions? If you are reading this, it's likely that you are asking yourself "**what do boys need?**" Well, it all depends on their development stage.

Let's look at child development stages and start with your **Baby Boy's Development**, from Birth to 18 months. This is the time to fall in love with your son and create this all important bond with him.

Between 18 months and 3 years, **your Toddler Boy** will keep you busy with his increased energy, he will always seem to be on the move. The next developmental stage will let you see the little person emerge. He will seem to be all action. From age 3 to 5, I'm glad to introduce: **your Preschooler Boy**.

At age 5 your boy will start school and will become increasingly independent. He will become a **School Age Boy**. This is a long developmental stage that will last until age 10 and that we'll split in two periods: ages 5 to 7 and ages 8 to 10.
Between the ages of 11 and 13 your **Preteen Boy** will be going through a lot of physical changes due to puberty. This will be a time of interrogations.

The next stage (ages 14 to 18) might be challenging to you because who knows what is going on in the head of a **Teenage Boy**! If he appears to be a jerk, remember your frontal cortex (brain) is not fully developed until age 25.

I hope that once you have read the child development stages summarized above you will understand your boy's behavior better. Of course, none of this is fool proof, but I do believe that a good understanding of child development stages gives a good idea of what age appropriate behavior is.

Be sure to start talking to your son no later than Age 11 about puberty and the different changes and responses his body will have. Don’t let him be startled by a sudden change in his body.
BOYS—5 STAGES OF PUBERTY

- **Normal Age Range: 9-12, Average: about 10**
  Male hormones are becoming active, but there are hardly, if any, outside signs of development. Testicles are maturing, and some boys start a period of rapid growth late in this stage.

- **Normal Age Range: 9-15, Average: 12-13**
  Testicles and scrotum begin to enlarge, but penis size doesn’t increase much. Very little, if any, pubic hair at the base of the penis. Increase in height and change in body shape.

- **Normal Age Range: 11-16, Average: 13-14**
  Penis starts to grow in length, but not much in width. Testicles and scrotum still growing. Pubic hair starts to get darker and coarser and is spreading towards the legs. Height growth continues and body/face shape look more adult. Voice begins to deepen (and crack). Some hair around the anus grows.

- **Normal Age Range: 11-17, Average: 14-15**
  Penis width increases, as well as length. Testicles and scrotum still growing. Pubic hair begins to take adult texture, although covers a smaller area. Most boys have first ejaculations. Underarm hair develops. Facial hair increases on chin and upper lip. Voice gets deeper and skin gets more oily.

- **Normal Age Range: 14-18, Average: around 16**
  Nearing full adult height and physique. Pubic hair and genitals have adult appearance. Facial hair grows more completely and shaving may begin now or soon. During the late teens and early twenties, some men grow a bit more and develop more body hair, especially chest hair.
BOY’S QUESTIONS

- **Question: John (14) asks...**
  My voice hasn’t deepened very much yet, in fact people call me “ma’am” when I talk on the phone. I have all the hair, but my penis hasn’t grown much at all yet. When is this supposed to happen? I just started to shave my face about a month ago.

- **Answer:** You seem to be in the heart of Puberty — with rapid changes, yet the concern that you’re not developing fast enough. You seem to be around Stage 4 in development, so expect a rapid conclusion to puberty!

- **Question: Michael (17) asks...**
  I am 17 and have not fully developed yet. Is there anything I can do to speed this process up?

- **Answer:** Well, no, not really. Time is the only cure. You didn’t give me any details, but the chart below should help you determine where you’re at, and whether you’re “late” or not.
Question: Matt (16) asks...
I have very little pubic hair, and have not yet had a voice crack or wet dream. I am also five foot one. I am frustrated because of my physical maturity. Do I have anything to worry about. When will I start to mature more!

Answer: It’s probably very frustrating to mature later than many of your friends, but you’re probably just a year behind (see below). How early/late your development is partly determined by your genetics: you will most likely develop at a similar rate as your parents did. You may want to ask them, first, about height (“Dad, how old were you when you got taller?”) which is easier to ask than about puberty. I wouldn’t worry too much, but if it really bothers you, you should talk to your doctor about it at your next physical.
COMPLEX SKILLS AND RAPID DECISION MAKING

- During the preteen years, the brain’s ability to plan a set of plays or course of action and store that plan is at a level that allows youngsters to improve in all sports, most notably in those with more complex skills and rapid decision making. These active youngsters should be able to take information input from multiple sources and process it to produce a certain desired action. They can ignore information that is not needed, focus on specific tasks, and make more appropriate decisions with the information they have been given. They become a little less concrete or black-and-white in their thinking patterns and can form a few conceptual thoughts to help build on coaching instructions from the previous months or years.

- Preteens are able to respond better to verbal instructions with less show-and-tell, but we all know that at any level of sport, visual instruction and demonstration can be worth a thousand words. Selective attention is improved with less interference from distractions. Pause here for clarification...the key word is selective. Johnny may have selective attention on the field to help him perform better, yet also have selective attention and stay focused on the television when asked to take out the garbage.
By this point in development, youngsters should be able to enter basically any sport for more significant competition if they are ready from a mental and emotional standpoint. Don’t forget that physical stature is not the only ingredient necessary for successful overall participation. Their bodies may be ready for harder training and competition, but emotionally they need to know already that they are valued as your children, regardless of whether they are national, local, or backyard superstars.

Below are characteristics of the "typical" child during each developmental stage from middle childhood through early and middle adolescence (ages 8-18).

Children's progression through these stages is determined not only by biological growth and change, but also by temperament and personality, adult expectations, and social influences.

Here is a somewhat relative division on three stages on each of which there are typical milestones of physical growth and moral development factors are considered.

Also there are general tendencies in relationship evolution of a child with parents and peers shown.

MIDDLE CHILDHOOD (ages 8-11)
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- **Physical Growth**
  - Period of uneven growth of bones, muscles, and organs can result in awkward appearance.
  - Early onset of puberty can present difficulties for girls; for boys, it can result in adult expectations more appropriate for older boys.
  - Since some adolescents begin puberty during middle childhood, children need access to information about sexuality and puberty prior to the middle-school years.

- **Cognitive Stage**
  - Logical thinking with limited ability to extend logic to abstract concepts; disdain for imaginative and illogical thinking of early childhood.
  - Accumulation of much general knowledge.
  - Gradual development of ability to apply learned concepts to new tasks.
  - Frequent interest in learning life skills (cooking, fixing things, etc.) from adults at home and elsewhere.
MIDDLE CHILDHOOD (AGES 8-11)

- **Moral Development**
  - Predominantly egocentric in thinking, although has developed a conscience.
  - Moves from thinking in terms of "What's in it for me" fairness, to wanting to gain social approval and live up to the expectations of people close to them - "golden rule" morality (can take perspective of others, may place needs of others over own self-interest).
  - Moral thinking abilities not always reflected in children's behaviors.

- **Self-Concept**
  - Influenced by relationships with family members, teachers, and increasingly by peers.
  - Often relatively low level of concern about physical appearance (especially boys), although this is influenced by peers as well as the media.
  - Many boys experience pressure to conform to "masculine" stereotype.
  - Girls' body image declines precipitously with puberty, especially with early onset.
  - Early onset of puberty is also associated with lower self-control and emotional stability, especially for boys.
Psychological and Emotional Traits

- Need to develop a sense of mastery and accomplishment. (Frequent interest in making plans and achieving goals. Learning from parents and others to do, make, and fix things.)
- Tendency to be disorganized and forgetful.

Relationship to Parents and Other Adults

- Tends to be closely attached to parental figures.
- Parents commonly make most decisions, affecting child, with child involvement in decisions increasing with age.
- Most frequent conflicts over sibling quarrels and forgetfulness with respect to chores, schoolwork, and messiness, especially of child's bedroom.
- Parental listening skills become increasingly important.
- Parent-child communication patterns can change with puberty. Many adolescents report that they can't talk with parents about issues related to sexuality, and they don't get needed information in sex education courses at school.

Peer Relationships

- Friendships often with same-gender peers, usually based on proximity, common interest/hobbies, or other perceived commonalities. Girls usually have fewer, but emotionally closer, friends than boys.
- Formation of exclusive "clubs" and shifting peer alliances common.
- Media influences and popular culture increasingly impact children's peer activities and relationships.
Peer Relationships

- Changes due to puberty and peer reactions commonly alter peer relationships.

- Friendships still begin with perceived commonalities, but increasingly involve sharing of values and personal confidences.

- Might develop cliques of three to six friends (usually same gender), providing greater sense of security. Antisocial cliques can increase antisocial behaviors.

- Romantic crushes common, and some dating begins.
MIDDLE ADOLESCENCE (AGES 15-18)

- MIDDLE ADOLESCENCE (ages 15-18)

Physical Growth
- Most youth have entered or completed puberty.
- Less variation in levels of growth and sexual development.
- Many youth have achieved their full adult height and other adult physical development milestones.

Cognitive Stage
- Major broadening of thinking abilities for many youth: can think abstractly and hypothetically; can discern the underlying principles of various phenomena and apply them to new situations; and can think about the future, considering many possibilities and logical outcomes of possible events.
- Greater perspective-taking ability can result in increased empathy and concern for others, and new interest in societal issues for many.
MIDDLE ADOLESCENCE (AGES 15-18)

- Moral Development
  - Less egocentric with age. Increased emphasis on abstract values and moral principles.
  - Increased ability (for some) to take another's perspective; can see the bigger societal picture and might value moral principles over laws: "principled" morality.
  - Different rates of cognitive and emotional development. For example, often advocates for specific values and violates them at the same time.

Self-Concept
- Process of identity formation is intense. Experimentation with different roles: looks, sexuality, values, friendships, ethnicity, and especially occupations.
- Some girls might experience obsessive dieting or eating disorders, especially those who have higher body fat, are chronically depressed, or who have highly conflicted family relationships.
- Minority youths might explore several patterns of identity formation:
  * a strong ethnic identity
  * bi-cultural identity
  * assimilation into the majority culture
  * alienation from the majority culture
**MIDDLE ADOLESCENCE (AGES 15-18)**

- **Psychological and Emotional Traits**
  - For some, increased ability to empathize with others; greater vulnerability to worrying, depression, and concern for others, especially among girls.
  - Many show an increase in responsible behaviors.

- **Relationship to Parents and Other Adults**
  - Conflicts with parents often decreases with age. (Improved ability to see parents as individuals and take their perspectives into account. Most maintain good relationship with parents.)
  - Greater interest in taking on "adult-type" responsibilities (own checking account, doing own laundry, buying own clothes, cooking meals, making repairs, etc.).
  - Commonly makes most of own decisions, preparing for eventual family.
  - Needs balance between time spent with adults and with peers.
  - Continue to benefit from some parental limits and monitoring, while often objecting to them.
  - Common conflicts over money, curfews, chores, appearance, and activities with peers.

- **Peer Relationships**
  - Peers help youth explore and develop own identity.
  - Cross-gender friendships become more common.
  - Antisocial peer groups can increase antisocial behaviors.
  - Close friendships help youth with process of developing an individual identity separate from that of a child in a family.
Preparing your child for a world full of adult responsibilities can seem like a monumental task, but it doesn't have to be if you begin early. Preteens, children aged 9 to 12, are at a stage in their development when they crave independence. Follow these steps to learn how to teach life skills to a preteen and give her the proper tools to become a successful and confident adult.

Instructions

1. Teach your preteen the importance of being on time. Give her a calendar and daily planner, and show her how to write down her commitments such as after school activities, homework and projects. Additionally, help your preteen come up with a schedule that she can follow easily that will help her complete chores and assignments.

2. Show your preteen how to manage money. If you give your child an allowance, teach him how to budget his money for the things he wants. Make a list of how you both agree the money should be spent. For example, have your preteen set aside a portion of his allowance to save, spend and donate. Help him to keep track of his money in a notebook or ledger.
3. Instill a love of learning in your preteen. Discuss with your child the importance of a good **education**. Have your preteen get involved in peer tutoring, study groups and school-sponsored activities.

4. Nurture empathy by having your preteen volunteer her time or talents. There are many volunteer opportunities that you can take part in with your child. You could walk a dog at an animal shelter, prepare meals at a food pantry or take part in community clean-up.

5. Help your preteen develop the ability to handle conflict by modeling appropriate behavior yourself. Teach him to talk through his problems instead of reacting negatively through words or actions.
Network with other parents who have teenagers with social difficulties. Form a parent’s club with a leader or two leaders. Decide on a meeting time each week and plan an event to teach social skills.

This program is for teenagers (ages 13-16) who have social difficulties, such as making interacting appropriately with others and making friends. Teens functioning at or approaching age level in the areas of cognition and language, with diagnosis that may include high-functioning autism, Aspergers syndrome, attention deficit disorder, or learning disabilities are good candidates for this program.

The goals for the group are to increase flexible thinking skills, expand upon pro-social behaviors, increase awareness of one’s own behaviors and appearance and how they affect others, as well as increase understanding of appropriate vs. inappropriate boy/girl interactions and topics of conversation. As your child’s social skills develop and are generalized to home and school, interactions with others will improve and new friendships are often formed, strengthening your child’s self esteem.
An in-depth curriculum with detailed lesson plans, as well as naturally occurring situations, provide many teaching opportunities. The teenagers learn and rehearse appropriate language and behaviors for a variety of situations. The curriculum covers; conversation skills, body language, teasing/bullying, social problem solving, frustration tolerance, conflict resolution, anger management, mealtime etiquette, expressing opinions, self-esteem, creative thinking, reading social situations, and more. The teen groups take trips into the community that foster their social skills. Some examples of trips include dining at a restaurant, bowling, miniature golf, shopping, and playing at an arcade.

Parents meet with their group leader at the end of the class each week to discuss the lesson of the day and methods they can use to practice, expand and generalize the skills learned in class. Parents are provided with a weekly newsletter containing detailed information about the day’s lesson.
MAKING YOUR CHILD SOCIALLY COMPETENT

- Most school-age children feel driven to "make it" in the world away from home. Making friends and being accepted become top priorities.
- School is a testing ground where children evaluate, accept, and reject each other daily. At times, parents cringe at the degree to which children try to fit in and are often saddened by their children's many ups and downs. Parents often see children's interactions as cruel, and they can be. But through these encounters, children learn some of the basic social skills needed to be competent adults. Be prepared for the tumultuous nature of friendships in this age group, and do not exaggerate the importance of the rough periods.
- There is no one easy formula for teaching social skills. People learn through watching parents, friends, and others interact over a lifetime. Although bullying or abusive behavior should be addressed, parents should be sensitive about when to get involved and try to let children work out issues on their own.
- Here are some crucial skills that will help your child become more socially competent:
  - Let other people know that you appreciate them.
  - Avoid gossip and put-downs.
  - Seek wise people as advisors and friends.
  - Don't let a disagreement hurt a friendship.
  - Take immediate action to make things right as soon as you realize you have made a mistake.
- Around age 9, many children successfully form close friendships. Forming these relationships helps children develop sensitivity to the feelings of others.
What are social skills

As discussed by Conway (2009) there are a range of different social skills. They include the following:

- **Interpersonal behaviors**: behaviors that help children make and keep friendships. This includes the skill of introducing yourself, finding ways to join in with others in games, being helpful and caring.

- **Peer-related social skills**: These are skills children need in order to interact successfully and develop a sense of belonging with a group of peers. They include skills such as sharing, taking turns, and the ability to correctly predict and respond to others’ feelings and emotions (theory of mind).

- **Teacher-pleasing skills**: These are skills children need to participate in expected and non-disruptive ways in the classroom. They include the ability to follow instructions, concentrate and listen.
Self-related behaviors: These are skills essential to the problem-solving process. This includes the ability to control your impulses, identify and manage your emotions, and use a range of strategies to cope with difficult situations.

Assertiveness skills: For preschoolers this would be described as “using your words!” It is about expressing and standing up for your beliefs and needs without using violence.

Communication skills: These include expressive (having your say) and receptive (listening to others) skills. Communication is not just about being able to speak and hear, or understand words. It is also about pragmatics – or social skills such as waiting your turn to speak and staying on topic in a conversation, showing you are listening to what is being said to you.
Teaching social skills

As discussed by Williams and Reisberg (2003) there are several key steps we should use when teaching social skills.

- **Direct Instruction:** Explaining the skill step by step, and the purpose of the skill.
- **Modeling:** Using strategies such as role play or drama so that students can see the skill in action.
- **Guided Practice:** Setting up games, group work or cooperative learning experiences and “coaching” students in using the skill. This can be through the use of task cards, verbal or visual prompts (such as a “talking stick” when teaching the skill of turn-taking in conversation).
- **Independent Practice:** This step basically involves the adult watching students closely, and providing praise, rewards and consequences where necessary.
- **Generalization:** This includes watching and encouraging students, where appropriate, to use the skill at home, in the playground, in the community as well as in the classroom.
BREAKING DOWN SOCIAL SKILLS

- One of the greatest mistakes made with trying to change behavior is jumping straight to independent practice. If we put in place a reward/consequence system – eg. where children/youth get stars or points for showing a particular skill – without first teaching and coaching the child in the behaviors then we are setting the child/youth (and ourselves) for failure.

- **Following Instructions**
  1. Look at the person.
  2. Say "okay".
  3. Do what you’ve been asked right away.
  4. Check back.

- **Accepting Criticism or a Consequence**
  1. Look at the person.
  2. Say "okay".
  3. Don’t argue.
3. Accepting "No" for an Answer
- Look at the person.
- Say "okay".
- Stay calm.
- If you disagree, ask later.

4. Greeting Others
- Look at the person.
- Use a pleasant voice.
- Say "Hi" or "Hello"

5. Getting the Teacher’s Attention
- Look at the teacher.
- Raise your hand. Stay calm.
- Wait until the teacher says your name.
- Ask your question.
6. **Making a Request**

- Look at the person.
- Use a clear, pleasant voice.
- Explain exactly what you are asking for. Say "please".
- If the answer is "yes", say "thank you".
- If not, remember to accept "no" for an answer.

7. **Disagreeing Appropriately**

- Look at the person.
- Use a pleasant voice.
- Say "I understand how you feel".
- Tell why you feel differently.
- Give a reason.
- Listen to the other person.
8. Giving Criticism
- Look at the person.
- Stay calm. Use a pleasant voice.
- Say something positive or "I understand".
- Describe exactly what you are criticizing.
- Tell why this is a problem.
- Listen to the person. Be polite.

9. Resisting Peer Pressure
- Look at the person.
- Use a calm voice.
- Say clearly that you do not want to participate.
- Suggest something else to do.
- If necessary, continue to say "no".
- Say "Thanks for listening".
10. Making an Apology

- Look at the person.
- Use a serious, sincere voice.
- Say "I’m sorry for.." or "I want to apologize for..".
- Don’t make excuses.
- Explain how you plan to do better in the future.
- Say "Thanks for listening".
11. **Talking with Others**
   - Look at the person.
   - Use a pleasant voice.
   - Ask questions.
   - Don’t interrupt.

12. **Giving Compliments**
   - Look at the person.
   - Smile.
   - Speak clearly and enthusiastically.
   - Tell the person exactly what you like.
13. Accepting Compliments

- Look at the person.
- Use a pleasant voice.
- Say "thank you."
- Don’t look away, mumble, or deny the compliment.
- Do not disagree with the compliment.
14. **Volunteering**
- Look at the person.
- Use a pleasant, enthusiastic voice.
- Ask if you can help. Describe the activity or task you are offering to do.
- Thank the person.
- Check back when you have finished.

15. **Reporting Other Youths’ Behavior**
- Look at the teacher or adult.
- Use a calm voice. Ask to talk to him or her privately.
- Describe the inappropriate behavior you are reporting.
- Explain why you are making the report.
- Answer any questions the adult has.
- Thank the adult for listening.
16. **Introducing Yourself**

- Look at the person. Smile.
- Use a pleasant voice.
- Offer a greeting. Say "Hi, my name is..."
- Shake the person’s hand.
- When you leave, say, "It was nice to meet you".
Teaching coping skills to preteens and teens can help them to manage stressful situations in healthy ways. Teens who learn and implement positive coping skills are less likely to turn to drugs and alcohol to mask their feelings, become overwhelmed by anxiety and suffer from physical illnesses brought on by stress. Teachers, parents and therapists can teach youth coping skills through activities.

Importance of Healthy Habits

TeensHealth reports that stress takes a huge toll on a person's body, so it's more important than ever to eat healthfully and exercise regularly when dealing with stress. Discuss healthy habits with youth and then have them make lists of 10 healthful snacks and 10 ways they can fit in 20 minutes of exercise.
Relaxation techniques can help youth to reduce their stress in the moment, according to the American Academy of Child and Adolescent Psychiatry. Let them know that they can simply take deep breaths in through their nose and out through their mouth 10 times to reduce stress.

Teach them a guided imagery technique and practice it together during the first five minutes after school each day. Instruct your child to close his/her eyes and imagine a place that makes them relaxed and happy. Then encourage them to use all of their senses to really get into it. For instance, if a teen picks her bedroom, she should focus on seeing the pink walls, feeling the fuzzy carpet under her feet, hearing her favorite music playing in the background and smelling her vanilla-scented candle burning.
LIST OF STRESS RELIEVERS

- Parents can implement this simple activity. Ask each child to get out a sheet of paper and list 10 things that they do that makes them happy. Give them examples by sharing some things that make you happy such as reading a good book, taking a bubble bath and spending time with family. Ask your children to share their lists. Let them know that everything they listed should help them to prevent and cope with stress, especially if they do at least one thing from their lists each day. Every once in a while, check back in with your children and ask them if they've done something from their "happy lists" recently.

- Teach journaling 3 times a day, your thought and feelings. Do this when they wake up, at lunch time and before going to bed. Discuss this material with your child and come up with solutions to the stress problems incurred during the day.
VOSP is a method of solving arguments used by Girl Ventures, a local program for girls in middle school. During VOSP you use four steps: Voice, Ownership, Shoes and Plan. Using these four steps, you can solve arguments and try to prevent them from happening. Below are guidelines for VOSP. It doesn't matter what order you go in, but it might help if you tell the other person involved that you are using VOSP.

Voice
You both express how you feel using "I feel" statements. You can say, "I feel that so-and-so was (hurtful, mean, etc.) when they (teased me, pulled my hair, called me names, said this, etc.)." Then, the person your VOSPing with says how they feel. However, you can't say, "I feel like so-and-so was a pain." That doesn't work for this method. You need to give a valid reason that you are upset.
Ownership
This is when you acknowledge what you have done. During ownership you acknowledge what you did, what you didn't do or how you reacted. You pretty much admit to yourself what you did and realize that it might have been wrong. For example: Sarah is hurt because Suzy said her hair was weird, and then the two girls got into an argument about it.

USB: I guess I didn't have to say that her hair was weird.

Sarah: And I didn't have to start arguing with her because of something like that.
Shoes
During this step of VOSP, you put yourself in the other person's shoes, and think about how they reacted to what you did, how they felt and how you would feel if that happened to you.

+ Suzy: If I were her, I wouldn't like it. I would feel hurt and maybe a bit sad.
  Sarah: She might not have seen the remark as hurtful, and I might have said something similar to state my opinion.

Plan
Now you make a plan to avoid similar conflicts in the future, get along better and let go of what happened.
Suzy: In the future I will try to be a little more careful with what I say. I will take people's feelings into account before I comment.

Sarah: I'll try to not let comments bother me so much, because it is only one person's opinion.

This part of VOSP is actually important in making it clear that you will both try to work to prevent future arguments.
VOSP can work with between two adults, two kids or an adult and a kid. VOSP doesn't have to be between just two people, it can also be helpful in situations with multiple people or large groups. A neutral person, who can act as the mediator between the groups, can also be included to make sure that harsh words aren't involved.

Feel free to use this in everyday life as a problem-solving method. It can help a lot. I can say from experience that if you just talk to the person, it might do more good than you'd think, even though it may be hard.
BULLIES ON THE MEDIA

- Preteens (Ages 9-11)
- What's Going on in Their World
- The online world and the "real" world collide in a preteen's life. When kids this age get together, they crowd around a computer watching YouTube, playing games, or looking up search topics (not all of them age appropriate).

- When they're not with their friends, they may be meeting them online at a gaming or social site. Many sites targeted to preteens offer interactivity, such as multiplayer games and chatting. Kids this age might be uploading pictures or other creations to fan sites (like iCarly.com and LEGO.com).

- Texting and taking photos are popular activities for kids 9-11 who have cell phones. At the older end of this range, kids are taking notice of social networking sites. These activities can broaden the potential for online or mobile abuse and humiliation of others.
**Where They Are Developmentally**

- At this age, kids may not yet understand how their seemingly anonymous behavior can have a real effect on real people. Preteens' increasing digital skills broaden the potential for online or mobile abuse and the humiliation of others.
- For a few more years, kids' abilities with technology far outstrip their judgment. Social pressures increase, but preteens know the difference between right and wrong.
- Monitor their use. See what they're posting, check their mobile messages, and let them know you're keeping an eye on their activities.
- Tell your kids what to do if they're harassed.
- If your kid is doing the bullying, establish strict consequences and stick to them. That goes for cruel or sexual comments about teachers, friends, and relatives.
- Chat in online games and virtual worlds can get ugly fast. Make sure your kids are respectful, because hurtful retaliation happens all the time.
- Review anti-bullying controls like flagging and blocking.
Conversation Starters

Ask preteens how it makes them feel when they see kids mistreating each other online. How would you feel if you were the target of derogatory comments? Ask whether they would stick up for someone who was being bullied. If your kid has ever been a bully, talk about ways to stop. Explain that things like lying, telling secrets, and being mean still hurt in cyberspace.
You knew the teen years were going to be a challenge, but before you even get there you have to conquer the in-between years, also known as the tween years. Preteens can be difficult to parent, and even more difficult to live with, but preteens have a lot going on and they need your guidance and patience. These next few years will help determine the teen your preteen will become, so make the most of them.

Even the word "puberty" can be a turnoff to preteens. With all the changes preteens experience physically and emotionally, it's no wonder they can get grumpy and angry from time to time. This phase of development will test your patience, but don't fall short now. Preteens need their parents to guide them through puberty, help them understand their changing bodies and all the social and sexual changes that are also taking place. This is perhaps the greatest challenge for parents of preteens, but take it one day at a time and you'll see your tween through to the end.
You may remember your own days in middle school, or junior high school. Today's preteens face even more challenges in middle school than you did, and social pressures can also be a challenge. Begin preparing your preteens for middle school long before that first day of school. The transition should take place during the final year of elementary school, and also in the summer months leading up to middle school.

Back talk, eye rolling, cursing, staying out late, failing to finish chores or family responsibilities. Preteens will push your buttons frequently, and you'll find yourself wondering what's happened to your sweet child. Don't worry, you didn't break your tween. This is all normal behavior for preteens, but that doesn't mean it's acceptable behavior. Parenting requires that you take the time to set limits for your children, and teach them about those limits and why they're in place. It's also important to enforce rules and consequences when your tween doesn't follow your expectations.
In some ways life for preteens hasn't changed that much since you were young. But there are aspects of the preteen years that has changed a lot since you were in the transition between childhood and the teen years. For example, preteens today have the Internet and social networking sites to keep them busy (and sometimes distracted) from their lives. In addition, preteens today are far more knowledgeable about sex and other adult issues than they were years ago. All of these changes bring challenges to parents, and confusion to preteens.

Preteens worry about bullying, fitting in, making friends and beginning the whole dating scene. Remember, although your child is growing up, he or she is still not prepared to handle many social pressures without your assistance and guidance. Be sure your preteens understand that they can come to you with questions about bullying, peer pressure and other social problems that might be bothering them. In addition, keep in contact with other parents of preteens in order to stay up-to-date on what's going on in the community.
Preteens are going to **get into trouble**. Period. But you can still minimize trouble and prevent some of the bigger problems by frequently chatting with your preteen about his life, what's troubling him, and what his friends are up to. It's OK to allow tweens a little freedom, and if they keep your trust they may earn more freedom in the coming years. But now is not the time to let your guard down with your preteen. Make sure he or she understands your rules and consequences. Be sure you explain why he's not allowed to hang out with teenagers who are much older, or go places alone at night. Be specific about your family's values concerning smoking, drinking and other drug use.

Here are the secrets to teaching your preteen discipline:

1. Never yell, spank, or use sarcasm for the punishment
   That's not discipline. Discipline is a positive concept, same with loving, respecting, and accepting your preteen. So, yell, spank, and something like that are big No-nos! If you have to punish him/her, use punishment that can make him/her learn something from that.

2. Be clear with your rules and limitations
   Don't let your preteen get confused with what you want from them. So, give them clear messages about the rules. Let them know what behavior is acceptable and what isn't.

3. Use "Do's", not "Don'ts".
Do's" give stronger impression than "Don'ts. Using word "Don'ts just make your preteen more eager to do what you actually don't want him/her do.

4. Give your preteen increasing responsibilities for his choices and actions.
   Don't give too many rules and ask him/her to set the his/her responsibilities together with you, and let him/her decide which rules can be applied right away and which one can't.

5. Be consistent and united.
   You and your partner have to work as a team. So, when you say A to your child, then he has to say the same thing too. Don't make your preteen take advantage from your inconsistency! So, agree as parents on the rules and stick together!
6. Criticize the behavior, not the child.

Never-never use bad words to your preteen! What you don't like is the behavior, not your child. So, never say, "You're stupid! Why did you do that?" Just say, "I am disappointed with what you did this morning. It made me sad, and I don't want it happen again next time".

7. Be patient!

Teaching your preteen discipline is like a long journey for you and for him/her. So, be patient and learn to enjoy it!

Just do them all, and you're ready to "conquer" your preteen behavior without yelling each other! Now, teaching your preteen discipline won't be a problem anymore!

Common behavior problems parents of teens have to deal with on a regular basis. Learn how to discipline your teen to minimize behaviors like lying, cheating, skipping school, swearing, talking back and more.
Do you feel responsible for their negative moods or bad behavior? Are you giving in to your child because you are compensating for something else in their lives or you are afraid they will get angry? Do you get anxious feelings when you think about imposing a consequence on your teen because you are worried you did something wrong? If so, you are feeling guilty and it is getting in the way of you productively training your child or teenager.

Guilt is keeping you from disciplining your child or teen. This is not good because you have become unable to show them how to act and what is expected of them. As Bonnie Harris, author of When Your Kids Push Your Buttons, explains "Guilty parents are not very good at [...] creating appropriate boundaries because their focus is on what they haven't done right."

But you can turn these bad parenting mistakes around, actually you are the only one who can! And when you do, you will benefit from it, your teen will benefit and your relationship with your teen will become more positive. As with many other life lessons, knowing what is happening is the first step to changing your behavior. You can get rid of the guilt and change. Your child or teenager will respond and change for the better as well.
USE THESE TIPS TO START DISCIPLINING WITHOUT THE GUILT TODAY:

- **Start allowing your teen to own their problems, feelings and behaviors.** By letting go of what they are doing, the situations they are in and what they feel, you will be free to do and say the things that will help them. Getting bogged down with the things you can't control produces guilt because you can't fix things for other people. This isn't to say that you should ignore what your teen is doing, which is a common misconception. Knowing about a problem and owning it are two very different things. Knowing about a problem is being informed where as owning it is attaching your emotions and self to the problem and trying to control its outcome. When a parent keeps informed, they can help their teen with advice and guidance. Otherwise, parents can get in the way of their teen solving the problem or become the problem themselves.

- **Clear messages and fair but firm discipline will enable you to let go of your guilt.** You'll know that your child or teen knows what is expected of them and how to get what they want in a way that is appropriate. Seems simple, right? It's not. Clear messages and fair but firm discipline get placed on a back burner because of things like both parents working, daily chores being completed - you have to eat! - and a whole plethora of valid reasons. But, when parents actively find ways to use clear messages and fair but firm discipline, they are able to not feel guilty when they're child or teen is facing the consequences of their actions. So strive to use these parenting skills and tools to help you save time and not feel guilty.
Handle any confrontation with your teen after you have thought it through. Do not give into the heat of the moment and yell or lose your temper. Give yourself some time before making any choices. You do not want to end up in a power struggle - that is a sure fire way to feeling guilty. If you do this, something we all have done from time to time, fall back and regroup. Deal with the matter at hand that is happening at the present moment. Do not allow yourself to be softer in your discipline because of bad situations that are going on in your child or teen's life or things that have happened in the past. If you make it a habit to give in and allow your teen to do something you wouldn't ordinarily allow because of this type of guilt, your child or teen will never become resilient. Worse, they could begin to feel entitled which leads to kids and teens acting like spoiled brats.

Teen dating tips for teens and their parents. Does your teen want to date? Here are some dating guidelines,. Although as parents, we see all of the problems dating can cause with our teenagers, they really do have to have their own experiences. But we can be there for them when they have questions, we can set guidelines and rules, and most importantly we should be sure that they know about the responsibility they have to themselves, their bodies and their dates. We need to teach our teens to treat those they date with respect.
A teen does not learn how to date in the classroom and most likely has only picked up on some of the basics, like respecting someone’s personal space, at home. But they haven’t learned the ins and outs of a give and take relationship yet. They will be learning this as they date, and ‘on the job’ type of training. You can reinforce the values that concern dating and relationships by discussing them with your teenager and modeling them with your spouse or significant other. Do not be afraid to bring up these issues. Do not feel that they are not important. Teens that are taught values are important will look for dates with similar good values. That is who you want your teen dating, right?

You want your teenager to grow up happy, so remember that happiness in life is found in the journey. While the topic of teens and dating can make the most confident parent nervous, you should do your best not to project those anxious feelings when discussing dating - and the rules and limits of dating - with your teen. Relax and have informative dating conversations that will strengthen your relationship with your teen and empower you both to enjoy this part of their life.
As parents, we are not very comfortable not knowing what is going on in our child’s life. But as your teen starts to date, you will need to take a step back and not try to know ‘everything’. You may at first have a hard time and feel like something is wrong. That is normal – your parenting role is changing. Change always feels awkward at first. On the other hand, your teenager may want to chat about the experience. He/she may have some questions to ask. If so, make yourself available. But remember to try not to ‘read into’ any of the questions and begin prying.

When you have one of your talks with your teen about dating, you will need to set up a pick up scenario. Teens are notorious for getting themselves into situations that they have a hard time getting out of by themselves. Many times this happens on dates. Therefore, let your teenager know you are available for a ride home. You will pick him/her up at anyplace or anytime, even three o’clock in the morning. You will do so without any consequences to your teenager with the understanding that everyone makes mistakes in judgment. You simply want your teen to be safe. Arguments, drinking, etc can all be a part of a bad dating experience. So, hope for the best, prepare for the worst and be there for your teen.
Your teen is becoming more independent, but still needs plenty of advice from you. With more money to spend and more opportunities to spend it, your teen can easily get into financial trouble. So before money burns a hole in your child's pocket, teach him or her a few financial lessons. With your help, your teen will soon develop the self-confidence and skills he or she needs to successfully manage money in the real world.

**Lesson 1: Handling earnings from a job**

- Teens often have more expenses than younger children, and your child may be coming to you for money more often. But with you holding the purse strings, your teen may have difficulty making independent financial decisions.
- One solution? Encourage your teen to get a part-time job that will enable him or her to earn money for expenses. Here are some things you might want to discuss with your teen when he or she begins working:
  - Agree on what your child's pay should be used for. Now that your teen is working, will he or she need to help out with car insurance or clothing expenses, or do you want your teen to earmark a portion of each paycheck for college?
  - Talk to your teen about taxes. Show your child how FICA taxes and regular income taxes can take a bite out of his or her take-home pay.
  - Introduce your teen to the concept of paying yourself first. Encourage your teen to deposit a portion of every paycheck in a savings account before spending any of it.
  - A teen who is too young to get a job outside the home can make extra cash by babysitting or doing odd jobs for you, neighbors, or relatives. This money can supplement any allowance you choose to hand out, enabling your young teen to get a taste of financial independence.
Lesson 2: Developing a budget

Developing a written spending plan or budget can help your teen learn to be accountable for his or her finances. Your ultimate goal is to teach your teen how to achieve a balance between money coming in and money going out. To develop a spending plan, have your teen start by listing out all sources of regular income (e.g., an allowance or earnings from a part-time job). Next, have your teen brainstorm a list of regular expenses (don't include anything you normally pay for). Finally, subtract your teen's expenses from his or her income. If the result shows that your teen won't have enough income to meet his or her expenses, you'll need to help your teen come up with a plan for making up the shortfall.

Here are some ways you can help your teen learn about budgeting:

- Consider giving out a monthly, rather than weekly, allowance. Tell your teen that the money must last for the whole month, and encourage him or her to keep track of what's been spent.
- Encourage your teen to think spending decisions through rather than buying items right away. Show your teen how comparing prices or waiting for an item to go on sale can save him or her money.
- Suggest ways your teen can earn more money or cut back on expenses (e.g., rent a DVD to watch with friends rather than go to the movies) to resolve a budget shortfall.
- Show your teen how to modify a budget by categorizing expenses as needs (expenses that are unavoidable) and wants (expenses that could be cut if necessary).
- Resist the temptation to bail your teen out. If your teen can depend on you to come up with extra cash, he or she will never learn to manage money wisely. But don't be judgmental—your teen will inevitably make some spending mistakes along the way. Your child should know that he or she can always come to you for information, support, and advice.
Lesson 3: Saving for the future

As a youngster, your child saved up for a short-term goal such as buying a favorite toy. But now that your child is a teen, he or she is ready to focus on saving for larger goals such as a new computer or a car and longer-term goals such as college. Here are some ways you can encourage your teen to save for the future:

- Have your teen put savings goals in writing to make them more concrete.
- Encourage your child to set goals that are based on his or her values, not on keeping up with what other teens have or want.
- Motivate your child by offering to match what he or she saves towards a long-term goal. For instance, for every dollar your child sets aside for college, you might contribute 50 cents or 1 dollar.
- Consider increasing your teen's allowance if he or she is too young to get a part-time job.
- Praise your teen for showing responsibility when he or she reaches a financial goal. Teens still look for, and count on, their parent's approval.
- Open up a savings account for your child if you haven't already done so.
- Introduce your teen to the basics of investing by opening an investment account for your teen (if your teen is a minor, this will be a custodial account). Look for an account that can be opened with only a low initial contribution at an institution that supplies educational materials introducing teens to basic investment terms and concepts.
Lessons 4: Using credit wisely

You can take some comfort in the fact that credit card companies require an adult to cosign a credit card agreement before they will issue a card to someone under the age of 21 (unless that person can prove that he or she has the financial resources to repay the credit card debt), but you can't ignore the credit card issue altogether. Many teens today use credit cards, and it probably won't be long until your teen asks for one too.

If you decide to cosign a credit card application for your teen, ask the credit card company to assign a low credit limit (e.g., $300). This can help your child learn to manage credit without getting into serious debt.

Here are some things to discuss with your teen before he or she uses a credit card:

- Set limits on what the card can be used for (e.g., emergencies, clothing).
- Review the credit card agreement, and make sure your child understands how much interest will accrue on the unpaid balance, what grace period applies, and what fees will be charged.
- Agree on how the bill will be paid, and what will happen if your child can't pay the bill.
- Make sure your child understands how long it will take to pay off a credit card balance if he or she only makes minimum payments. You can demonstrate this using an online calculator or by reviewing the estimate provided on each month's credit card statement.
If putting a credit card in your teen's hands is a scary thought, you may want to start off with a prepaid spending card. A prepaid spending card looks like a credit card, but works more like a prepaid phone card. You load the card with the dollar amount you choose and your teen can generally use it anywhere a credit card is accepted. Your teen's purchases are deducted from the card balance, and you can transfer more money to the card if necessary. Although there may be some fees associated with the card, no interest or debt accrues.

One thing you may especially like about prepaid spending cards is that they allow your teen to gradually get the hang of using credit responsibly. Because you can access account information online or over the phone, you can monitor your teen's spending habits, then sit down and talk with your teen about money management issues.

Also, **BEWARE OF STUDENT LOANS.** Suddenly the monthly loan becomes half a car payment and a debt until your grandchild goes to college. **WHO CAN AFFORD TO BUY SOMEONE ELSE'S MONEY?**
IDEALS FOR TEACHING MONEY SKILLS

- What is Money?
  It is a man-made common medium of exchange for goods and services. Your money is actually a part of your time and LIFE. Let’s talk about buying a shirt. You find a shirt at Macy’s and the cost of that shirt is $50. You are working and make $10 per hour. How many hours of your life would you have to work to buy the shirt? It would be 5 hours. You are making $15.00 per hour and find a car for $14,000. that you can buy. How many hours would you have to work to pay for that car? You would have to work 934 hours to pay for that car. How long in months are years would that be in your life?

- Wealth is the total of everything you own that has value. Your wealth is essentially your money.

- Debt is an obligation to pay or do something.

- Net Worth is the difference between what you own (your wealth) and what you owe (your debt).

- Discretionary Income is the difference between your income and expenses.
In an interview a few months back on CNBC, Bill Gates (Founder of Microsoft) responded to a question on business with the following:

“Well, it’s surprising that the fundamentals of business are pretty straightforward, you know. You try to take more income in than you send in cost.”

The same could be said about personal finance. Personal finance at the most basic level is simply making sure that you are earning more than you are spending. Your discretionary income should be at a minimum of 10 percent.

Remember:

Income - Expenses = Discretionary Income
The first step is to establishing a budget or to control your money is to track your spending. What certain items gets the most of your money? Are you eating out too much? Are you buying too many DVDs or CDs? Get a receipt at each purchase and write down the cost in a notebook or key in to your I-phone or I-pad. Be sure to have categories for the different expenditures. For example: car gas, eating out, groceries, entertainment, et.

By recording your expenses, you will figure out your habits and become conscious of where your money goes. After a month, review your recordings and decide if you want that much of your money to go to that category. Re-plan how you will spend your money the next month.
STEPS TO GOOD MONEY MANAGEMENT

1. Pay bills on time. Organize due date to pay on time. Avoid any penalty. If you pay the minimum payment, **add on the interest charge to the payment**.
2. If you have credit cards, cut them up. On your past credit card bills, pay more than the minimum payment. If you have to pay the minimum payment, contact a debt relief company for help. However, check out the company to validate how the company helps people.
3. Read your bank statement carefully. What fees does your bank have?
4. Build an emergency fund. Work toward a three month’s living expense.
5. Prepare a will regardless of your age or wealth. Check with an attorney or the internet. How about a living will? Young people get into accidents, etc.
6. Shop around for the best insurance rates.
7. Follow a monthly budget.
8. Check your credit report by the quarter for accuracy.
9. Contribute to some type of retirement account. You will get old.
10. When you get ready to buy a home, comparison shop for the best **fixed mortgage deal**.
**THE ENVELOPE BOOKKEEPING SYSTEM**

- Take regular envelopes and mark the front of the envelope to set aside for your fixed expenses. Fixed expenses include utilities, rent, food, car payment, car insurance, health and life insurance. A weekly allowance should be included. Remember, 10% should be your discretionary income. I taught my sons to tithe, 10% from the time that they were three years of age. Even though I had one who would put his money in and later I observed he would take it out. Today, he helps more people out, not just in Texas but over the world. He sent a honey press to Lebanon so a family would DISCONTINUE transporting drugs and raise bees and sell honey.

- If you make $400. per week and your rent is $400. per month, then put $100. of your weekly pay into the envelope marked rent. At then end of the month, you will have your monthly rent payment. If your car payment is $300. per month, then put $75. in the envelope marked car payment and when your payment is due, you will have the money.
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