

# TAKING TIME

by Rebecca Escott

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For Lehigh County



### Give Kids Spending Savvy

"They don't usually show up in customer records, but they have a big influence on how people shop and spend." That's how American Demographics author Paco Underbill describes children and their influence in the marketplace. Did you know that the average teen in the U.S. spent \$3,000 in 1991? More than 40 percent of American teenagers use their parents' credit cards; 11 percent have their own cards!

Children, and especially teens, are becoming more involved as spenders in our malls, grocery stores, and entertainment hang-outs. But their influence extends far beyond the actual dollars that

they spend. Underbill explains, "School-age children make incessant demands for toys and food. Toddlers quickly learn that they can affect their parents' behavior in stores. Even the smallest infant can cause a frazzled parent to abandon a shopping trip by throwing a tantrum in the middle of a supermarket."

So how can adults acknowledge the situation and shape a child's interest in spending into something positive? Answer: Give kids spending savvy. Through word and example, you can teach children important money handling skills that will be valuable to them throughout their lives.

First, you are a key role model.

Research shows that children acquire more knowledge and understanding of money when their parents plan spending, compare products and keep appropriate records. What example are you setting?

It's important to supplement your example with conversation. As you plan, include your kids. What amount do you have to spend for back-to-school clothes? Point out the unit label when you see that an eight-ounce box of spaghetti is cheaper per unit than the three-pound box. Is that unusual? When you pay for a product by check or MAC card, explain to your kids why you're immediately writing it down in your checkbook register.

Not only do kids need good role models. They also need chances to learn by experience. The first opportunities come as they begin to receive an allowance. It is critical that they be allowed to use that money as they please. Parents are urged to provide a few guiding comments, but avoid controlling the purchase. They also should not rescue a child when the funds are gone, and she wants to go to the movies with friends. Children

must learn money is limited.

Businesses want people to spend their limited money. And they set up their stores to encourage less-than-savvy spending. Consider these gimmicks. Products priced three for a dollar will sell more quickly than those priced 33 cents. Chip dip and salsas placed next to bags of chips and tortillas bring in big bucks for the vendors as do the croutons and refrigerated salad dressings in the produce section. Expensive items are placed at eye level. Store and generic brands will usually be much harder to reach quickly. Beware, children will interact with anything displayed at their height. And stores now have sensors that activate animated characters who promote products.

Advertising is everywhere. Teach your child or teen to listen critically. What's the catch? Inter-

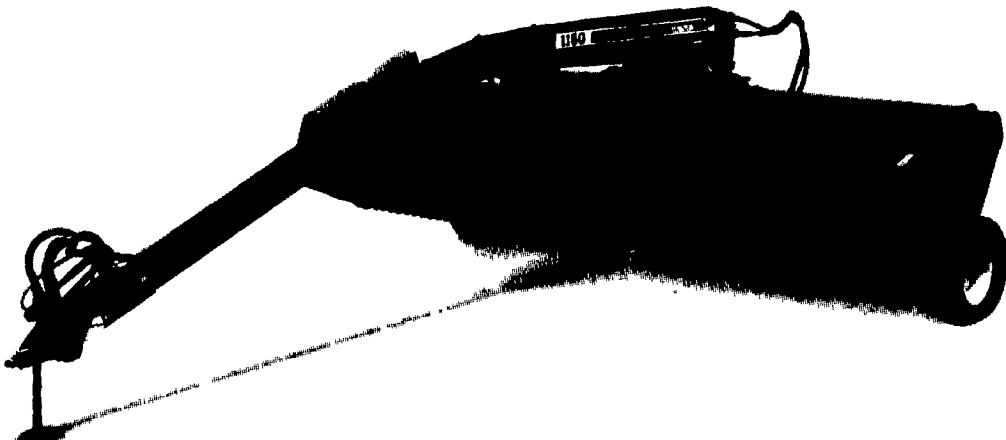
estingly, marketers have discovered that moms seem to be better than dads at saying no once a child has latched on to a product. But these same researchers predict that as men do more shopping, they will become more skilled at resisting unreasonable requests.

Remember gaining spending savvy takes time. You didn't learn everything you now know about money in one lesson. Children will learn as they are ready, and as they are given opportunity. Day by day, they too will become skilled, savvy spenders.

Rebecca Escott is a Home Economist with Penn State Cooperative Extension in Lehigh County. Cooperative Extension provides practical information designed to improve the quality of life for local residents. We work in partnership with Penn State and county government.

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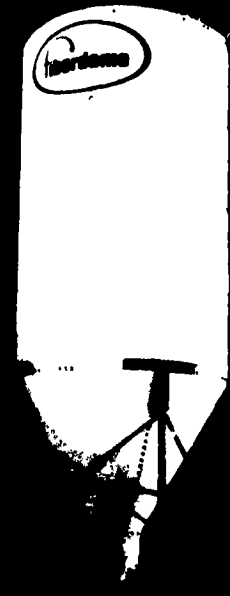
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