

# **GUIDE FOR ADULTS**

This guide is designed for parents, teachers, coaches, school nurses or any adult who has a relationship with a teenager. It is to be used with the Adolescent Game Plan Tool and to give trusted adults the communication skills to talk to young people about life planning and healthy life decisions.

There is factual information within each section for your knowledge and to share with adolescents. For more information, there are additional resources for both you and teenagers at the end of this document.

#### YOUR FUTURE: ASTRONAUT? SENATOR? TEACHER? NURSE? PARENT?

Some youth may have an idea of what they would like to do after high school. This idea may be more traditional, like going on to college or working. Some may be interested in a dream like becoming a professional athlete. Others may want to explore several options before deciding their future. Regardless of what path the adolescent pursues, the decisions that are made during middle and high school are very important! Often, young people change their minds about goals, so encourage youth to:

- Keep options open.
- Take the right preparation courses.
- Take control -- learn to be a good student.
- Use time outside of school wisely.
- Start thinking about the future.
- If college is a goal, learn about financial aid programs.
- Get help when it's needed!

#### <u>Additional Resources:</u>

<u>http://mappingyourfuture.org/</u> - Mapping Your Future is a free resource for career, college, financial aid and money management information. There are resources to help explore careers, prepare for college, pay for college and manage your money.

<u>http://money.usnews.com/money/careers</u> - U.S. News' Career Center provides information on emerging career fields and other career planning information.

#### PERSONAL BEHAVIORS

# **Drugs and Alcohol:**

In 2015, 26.1 percent of eighth graders reported trying alcohol in the last year.<sup>1</sup> The Youth Risk Behavior Surveillance System (YRBSS) is a survey administered to youth aged 12-21 designed to monitor six categories of priority health-risk behaviors among youth: behaviors that contribute to unintentional injuries and violence; tobacco use; alcohol and other drug use; sexual behaviors that contribute to unintended pregnancy and sexually transmitted diseases, including human immunodeficiency virus (HIV) infection; unhealthy dietary behaviors; and physical inactivity, which can lead to issues with obesity.

According to the 2015 YRBSS data, 60.8 percent of students in Pennsylvania reported having at least one alcoholic drink at least one day (during his/her life). For the same year, 30.6 percent of students reported they had at least one drink of alcohol during the 30 days before the survey, and 31.5 percent of students in Pennsylvania responded affirmatively that they had "ever used marijuana one or more times during their life." Additionally, 18.2 percent of students used marijuana one or more times during the 30 days before the survey.<sup>2</sup>

### Additional Resources:

http://www.cdc.gov/HealthyYouth/yrbs/index.htm - The Youth Risk Behavior Surveillance System monitors priority health-risk behaviors and the prevalence of obesity and asthma among youth and young adults. The YRBSS includes a national school-based survey conducted by the Centers for Disease Control and Prevention (CDC) and state, territorial, tribal and district surveys conducted by state, territorial and local education and health agencies and tribal governments.

<u>http://store.samhsa.gov/home</u> - Substance Abuse and Mental Health Services Administration provides information on issues, conditions, disorders, substances, and treatment, prevention and recovery.

# **Resources for Your Teen:**

http://safeteens.org/drugsalcohol.aspx - Information on tobacco, alcohol consumption, signs of a drug problem, sex and alcohol, addiction and recovery can be found here, as well as information for youth with alcoholic parents.

<sup>&</sup>lt;sup>1</sup> JH Bloomberg School of Public Health. (2017). Prevalence of Underage Drinking. Available at: http://www.camy.org/resources/fact-sheets/prevalence-of-underage-drinking/index.html

<sup>&</sup>lt;sup>2</sup> Centers for Disease Control and Prevention. (2015). Youth Risk Behavior Survey Questionnaire. Available at: www.cdc.gov/yrbs.

# **Unhealthy Dieting**

Dieting has become a national pastime. Americans spend more than \$60 billion dollars each year on dieting and diet-related products.<sup>3</sup> Body shape has become a preoccupation with today's media-saturated society. Models in magazines, actors and actresses all set the "standard" for thinness, yet these women are 23 percent thinner than the average American woman.<sup>4</sup>

According to YRBSS data, 30.9 percent of Pennsylvania high school students describe themselves as slightly or very overweight.<sup>5</sup> In the Unites States, approximately 20 million females and 10 million males will suffer from a clinically significant eating disorder, such as anorexia or bulimia, at some time in their life.<sup>6</sup>

Unhealthy decisions about diet during the teen years can lead to future health problems and poor dietary habits. Teens need to understand what types of diets are unhealthy and how they can make healthy dietary decisions that can have lasting positive effects.

A diet that restricts the amount of calories a teen eats can be unhealthy. Teens are going through a process of rapid growth, and during this process, more nutrients and calories are needed for proper development.

A combination of poor body image, obsession with diet, depression, or other psychological or emotional issues can lead to an eating disorder. Restrictive diets, binge diets and detox diets can be precursors to more harmful disorders such as anorexia and bulimia. Eating disorders can cause heart and kidney problems and even death. Getting help early is important. Treatment involves monitoring, mental health therapy, nutritional counseling and sometimes medicines.

# Additional Resources:

<u>www.nimh.nih.gov</u> – The National Institute of Mental Health provides information about the understanding and treatment of mental illnesses.

<sup>&</sup>lt;sup>3</sup> Williams, G. U.S. News and World Report. (2013). The Heavy Price of Losing Weight. Available at: https://money.usnews.com/money/personal-finance/articles/2013/01/02/the-heavy-price-of-losing-weight

<sup>&</sup>lt;sup>4</sup> Smolin, L. A., & Grosvenor, M. B. (2011) *Nutrition and Eating Disorders*. New York: Infobase Pub.

<sup>&</sup>lt;sup>5</sup> Centers for Disease Control and Prevention. (2015). Youth Risk Behavior Survey Questionnaire. Available at: www.cdc.gov/yrbs.

<sup>&</sup>lt;sup>6</sup> National Eating Disorders Association. What are Eating Disorders? Available at: https://www.nationaleatingdisorders.org/learn/general-information/what-are-eating-disorders

<u>www.eatright.org</u> – The American Dietetic Association provides nutrition information to help you and your teen make informed food choices and develop sound eating and physical activity habits. There is also information on how to find a registered dietitian in your area.

<u>www.nationaleatingdisorders.org</u> – The National Eating Disorder Association provides information on eating disorders, prevention, recovery and access to quality care.

#### **HEALTHY PERSONAL HABITS**

### **Nutrition and Exercise**

During the teen years, tremendous physical changes occur. The body has increased needs during this time for nutrients and minerals, especially iron and calcium. National surveys reveal that teens' diets tend to be high in total fat, sodium and sugar, but lower than needed in iron, calcium and fiber. According to YRBSS data, 13.9 percent of Pennsylvania high school youth did not eat breakfast during the previous seven days, arguably the most important meal of the day.<sup>7</sup>

According to the Surgeon General's Vision for a Healthy and Fit Nation, 2010, increases in technology have made America's youth more sedentary than before, putting them at increased risk for obesity. Children and adolescents aged 6 to 17 years old are recommended to engage in 60 minutes or more of physical activity each day, but only 21.6 percent meet this goal on at least five days per week.<sup>8</sup>

The most important message that teens should repeatedly receive is that it is vital to their health that they make wise nutritional choices, as well as make time for regular exercise. Good decisions and habits formed in the teen years will have a positive impact on future health.

# **Additional Resources:**

<u>www.nutrition.gov</u> – Nutrition.gov provides easy, online access to government information on food and human nutrition for consumers.

<u>http://kidshealth.org/</u> - Kids Health provides information about health, behavior and development from before birth through the teen years. There are resources for adults and teenagers.

<sup>&</sup>lt;sup>7</sup> Centers for Disease Control and Prevention. (2015). Youth Risk Behavior Survey Questionnaire. Available at: www.cdc.gov/yrbs.

<sup>&</sup>lt;sup>8</sup> Centers for Disease Control and Prevention. (2017). Physical Activity Facts. Available at: https://www.cdc.gov/healthyschools/physicalactivity/facts.htm

# **Motor Vehicle Safety**

Obtaining a driver's license is a milestone for teenagers, and teaching adolescents to be safe while driving is important. According to the CDC, motor vehicle crashes are the leading cause of death for U.S. teens, accounting for more than one in three deaths among teens. Teen drivers are four times more likely to crash than older drivers, and, in 2015, 2,333 teens in the United States aged 16–19 were killed in motor vehicle collisions. 10

Talk to your teenager about these important steps:

- Follow the rules of the road, including wearing a seatbelt and obeying traffic lights, speed limits and street signs.
- Stay focused while driving which means avoid cell phones, texting, eating/drinking while operating a motor vehicle.
- Drive only when the adolescent is drug and alcohol free, and never allow drugs or alcohol in the car.
- Parents/caregivers, allow your teen to do the driving when you're together. Practice is needed, and your calm guidance and reminders will help improve his or her driving technique.

### **Additional Resources:**

http://www.cdc.gov/ParentsAreTheKey/pdf/Parent Teen Driving Agreement-a.pdf - This source provides a sample of a parent/teen driving contract.

<u>http://www.cdc.gov/motorvehiclesafety</u> - The Centers for Disease Control and Prevention provides statistics on teen driving and resources for parents and educators.

#### **SEXUAL HEALTH**

### **Teen Pregnancy:**

Despite recent declines, the teen pregnancy rate is 43.4 per 1,000 teen girls (age 15-19).<sup>11</sup> The rate of teenage pregnancies in the United States is much higher than the rate in other western industrialized countries. When adolescent girls give birth, their prospects will most likely decline in quality. Compared to women who wait until age 20 or older to become a parent,

<sup>&</sup>lt;sup>9</sup> Centers for Disease Control and Prevention. (2010). Mortality Among Teenagers Aged 12-19 Years: United States, 1999-2006. Available at: <a href="https://www.cdc.gov/nchs/data/databriefs/db37.htm">https://www.cdc.gov/nchs/data/databriefs/db37.htm</a>

<sup>&</sup>lt;sup>10</sup> Centers for Disease Control and Prevention. (2017). Teen Drivers: Get the Facts. Available at: https://www.cdc.gov/motorvehiclesafety/teen\_drivers/teendrivers\_factsheet.html

<sup>&</sup>lt;sup>11</sup> The National Campaign to Prevent Teen and Unplanned Pregnancy. National and State Data. Available at: https://thenationalcampaign.org/data/

teen mothers complete less school, are more likely to have large families and are more likely to be single parents.

In addition to the detrimental effects it has on the teen's future, early pregnancy is also associated with a range of negative effects on the teen's health. Adolescents under age 15 are at five times greater risk of dying from complications related to pregnancy or childbirth than those over age 20; 15- to 19-year-old teens are at twice the risk.<sup>12</sup>

Children born to teen mothers are also at increased risk for low birth weight, infant mortality, behavioral problems, chronic medical conditions, welfare dependency and poor school performance.<sup>13</sup>

Studies have repeatedly shown that teens want adults in their lives, particularly parents, to talk with them about their attitudes and values related to dating, sexual relationships, marriage and parenting. Included in the conversation should be discussion about future goals.

#### Additional Resources:

http://www.safeteens.org/resource-corner/parents-corner/ - SafeTeens provides tips for parents on how to talk to their preteen or teen about sex, puberty and other topics.

<u>http://www.siecus.org/</u> - The Sexuality Information and Education Council of the United States provides information on sexuality including: sexually transmitted infections (STIs), teen pregnancy and sexual orientation.

<u>www.thenationalcampaign.org</u> – The National Campaign to Prevent Teen and Unplanned Pregnancy provides state and national data on teen pregnancies. There are resources for parents and teens.

### Resources for your Teen:

<u>http://www.safeteens.org/</u> - Safeteens is your resource for reliable health information and your direct link to family planning health centers located throughout Pennsylvania

<u>http://stayteen.org/</u> - Stayteen.org provides information for teens through games, quizzes, polls, videos and more. The website was created by The National Campaign to Prevent Teen and Unplanned Pregnancy.

<sup>&</sup>lt;sup>12</sup> Graczyk, K. Advocates for Youth. (2007). Adolescent Maternal Mortality: An Overlooked Crisis. Available at: <a href="http://www.advocatesforyouth.org/publications/publications-a-z/436-adolescent-maternal-mortality-an-overlooked-crisis">http://www.advocatesforyouth.org/publications/publications-a-z/436-adolescent-maternal-mortality-an-overlooked-crisis</a>

<sup>&</sup>lt;sup>13</sup> Youth.gov. Pregnancy Prevention: Adverse Effects. Available at: <a href="https://youth.gov/youth-topics/teen-pregnancy-prevention/adverse-effects-teen-prevention/adverse-effects-teen-prevention/adverse-e

# STIs and HIV:

STIs are the most commonly diagnosed infectious diseases in the United States today. Most STIs are treatable, but some like HIV and herpes are not. Some STIs, like chlamydia and HPV have been linked to infertility and cervical cancer, respectively. Today, youth aged 15-24 acquire half of all new STIs.<sup>14</sup> Despite commonly held beliefs, heterosexual sex is the most common way to transmit HIV. Youth aged 13 to 24 accounted for 22 percent of all new HIV diagnoses in the United States in 2015.<sup>15</sup>

It is important that adolescents understand how to decrease their risk of contracting any of these infectious diseases. STIs and HIV are preventable. It has been demonstrated that where there is access to STIs and HIV education and preventative screening, the incidence of these diseases declines.

#### Additional Resources:

<u>http://www.advocatesforyouth.org/</u> - Advocates for Youth champions efforts that help young people make informed and responsible decisions about their reproductive and sexual health.

### BE HEALTHY (FOR NOW AND FOR LATER)

It is well known that common diseases, such as heart disease, diabetes and cancer often run in families. It is important for adolescents to track illness suffered by their parents, aunts, uncles and grandparents to help doctors predict which diseases the adolescent may be at risk for and what steps the teen may take to mitigate those risks. Most Americans know it is important to learn their family history; however, only about one-third of Americans have taken the time to do so. <sup>16</sup> Encouraging teens to learn their family health history is a crucial step in preventing diseases and staying healthy.

### <u>Additional Resources:</u>

https://familyhistory.hhs.gov/fhh-web/home.action\_- This tool from the surgeon general will allow you or a teen to track family health history.

<sup>&</sup>lt;sup>14</sup> Centers for Disease Control and Prevention. (2017). STDs in Adolescents and Young Adults. Available at: https://www.cdc.gov/std/stats16/adolescents.htm

<sup>&</sup>lt;sup>15</sup> Centers for Disease Control and Prevention. (2017). HIV Among Youth. Available at: https://www.cdc.gov/hiv/group/age/youth/index.html

<sup>&</sup>lt;sup>16</sup> U.S. Department of Health and Human Services. (2016). About the Surgeon General's Family Health History Initiative. Available at: <a href="https://www.hhs.gov/programs/prevention-and-wellness/family-health-history/about-family-health-history/index.html">https://www.hhs.gov/programs/prevention-and-wellness/family-health-history/index.html</a>

# **VACCINES/IMMUNIZATIONS**

Adolescents may require vaccinations to protect them from disease. As children grow older, protection from childhood vaccines can wear off, leaving them vulnerable for disease. The CDC recommends the following vaccines for all adolescents:

- Tetanus-diphtheria-acellular pertussis vaccine (Tdap)
- Meningococcal vaccine (MenACWY)
- HPV vaccine series (human papillomavirus)
- Influenza (flu shot)

Older children, who did not receive all recommended doses when younger, should also get the following vaccinations:

- Hepatitis B series
- Hepatitis A
- Polio series
- Measles-mumps-rubella (MMR) series
- Varicella (chickenpox) series A second catch-up varicella shot is recommended for children, adolescents and adults who have previously received one dose.

Some children may need additional vaccines either due to their own specific health conditions or exposure in households to other people with age-related or health-related risks. The additional vaccines for which your child should be assessed include:

- Pneumococcal polysaccharide (PPV);
- Hepatitis A series; and
- Meningococcal (MenB).<sup>17</sup>

### <u>Additional Resources:</u>

http://www2.cdc.gov/nip/adultImmSched/ - Take this quiz to find out which vaccines you or your adolescent may need.

http://www.portal.state.pa.us/portal/server.pt?open=514&objID=557995&mode=2www.health.pa.gov/my%20health/immunizations/school/pages/default.aspx# – The Pa. Department of Health provides information on which immunizations are REQUIRED for all school children in Pennsylvania.

<sup>&</sup>lt;sup>17</sup> Centers for Disease Control and Prevention. (2017). Information for Parents: 2017 Recommended Immunizations for Children 7-18 Years Old. Available at: <a href="https://www.cdc.gov/vaccines/schedules/downloads/teen/parent-version-schedule-7-18yrs.pdf">https://www.cdc.gov/vaccines/schedules/downloads/teen/parent-version-schedule-7-18yrs.pdf</a>

#### **PERSONAL SAFETY**

# **Physical, Verbal and Sexual Abuse**

Teenagers sometimes experience physical, emotional or even sexual abuse. Teens who are abused or have experienced abuse when younger often have trouble sleeping, eating and concentrating. Some red flags for teens who are abused may be 1) failure to do well in school, 2) being easily frightened or angered or 3) showing apathy towards things that they used to be passionate about.<sup>18</sup> Abuse is a significant cause of depression in young people. Some teens can only feel better by doing things that could hurt them like cutting or abusing drugs or alcohol. They might even attempt suicide.

According to Advocates for Youth, more than 20 percent of all adolescents report having experienced either psychological or physical violence from an intimate partner.<sup>19</sup> The majority of the victims feel the behavior of their partner is romantic or normal and often hide the abuse from parents and friends.

If you think you know a teen that is being abused by an adult, a peer or their partner, it is recommended that you find a qualified counselor who can listen to them and provide treatment recommendations.

# Additional Resources:

<u>http://www.advocatesforyouth.org/</u> - Advocates for Youth champions efforts that help young people make informed and responsible decisions about their reproductive and sexual health.

http://aacap.org – The American Academy of Child and Adolescent Psychology is a national professional medical association dedicated to treating and improving the quality of life for children, adolescents and families affected by mental, behavioral or developmental disorders.

#### **EMOTIONAL HEALTH**

# **Depression**

According to the National Institutes of Health, depression in adolescents is frequently caused by the process of maturing and the stress associated with it, conflicts with parents or a disturbing event, such as a breakup with a boyfriend or girlfriend. Other events or situations that may

<sup>&</sup>lt;sup>18</sup> Child Welfare Information Gateway. (2007). Recognizing Child Abuse and Neglect: Signs and Symptoms. Available at: <a href="https://www.childwelfare.gov/pubPDFs/signs.pdf">https://www.childwelfare.gov/pubPDFs/signs.pdf</a>

<sup>&</sup>lt;sup>19</sup> Advocates for Youth. Young People and Dating Violence. Available at: http://advocatesforyouth.org/datingviolence

cause depression include: bullying, abuse, lack of social skills or stressful life events, particularly a death or divorce of parents.

The symptoms of depression include:

- Agitation and irritability;
- Decrease or increase in appetite;
- Difficulty concentrating;
- Feelings of worthlessness, hopelessness, sadness or self-hatred;
- Loss of interest or pleasure in activities that were once fun;
- Thinking or talking about suicide or death; and
- Trouble sleeping, excessive sleeping or daytime sleepiness.

Treatment should be sought if symptoms last more than two weeks. However, if an adolescent you care about displays the following signs, call a health care provider immediately:

- Giving most cherished possessions to others;
- Personality change;
- Risk taking behavior;
- Threat of suicide or plans to hurt themselves; and/or
- Withdrawal, urge to be alone, isolation.<sup>20</sup>

Never ignore a suicide threat or attempt!

#### Additional Resources:

http://www.attorneygeneral.gov/kid\_site/documents/MiddleSchool/WhoCanHelp.pdf - This source provides a list of county-specific resources available in Pennsylvania.

### **Resources for Your Teen:**

1-800-SUICIDE (or 1-800-784-2433) – The National Suicide Hotline automatically routes the call to the nearest crisis center (where someone is available to talk 24 hours a day).

#### Anger

Anger is a natural emotion that everyone has the right to feel. Anger can become an issue when the teen has no coping skills or anger management techniques. In 2015, 22.6 percent of

<sup>&</sup>lt;sup>20</sup> The New York Times. (2012). Adolescent Depression. Available at: http://www.nytimes.com/health/guides/disease/adolescent-depression/overview.html

high school students reported being in a physical fight in the previous year. Of those students, 2.9 percent reported receiving injuries from those fights that required medical treatment.<sup>21</sup>

The American Psychological Association has compiled the following list of warning signs that your teen may be having anger management issues:

- Frequent loss of temper over small issues;
- Frequent physical fighting with friends, acquaintances and family members;
- Damaging property while in a fit of anger;
- Use of drugs and/or alcohol;
- Written or announced plans for violent acts;
- Carrying a weapon(s);
- Been the victim of school bullies;
- Gang affiliations;
- Failure to acknowledge the feelings of others;
- Fascination with weapons; and
- Cruelty to animals.<sup>22</sup>

Most teen management professionals agree that dealing with a teen with an anger problem should start at home and believe that most teen anger comes from underlying emotional problems including fear, rejection or failure.

# Additional Resources:

http://www.surgeongeneral.gov/library/youthviolence/sgsummary/summary.htm - Youth Violence: A Report of the Surgeon General outlines trends in youth violence and prevention methods.

### **Sexual Orientation**

It is a life-changing experience when a child decides to disclose their sexual orientation or "come out." Parents, Families and Friends of Lesbians and Gays (PFLAG) encourages the following Dos and Don'ts if an adolescent tells you they are lesbian, gay, bisexual, transgender or questioning (LGBTQ).

### Do:

• Listen to what the adolescent's life is like, and what kind of experiences he or she has had in the world.

<sup>&</sup>lt;sup>21</sup> Centers for Disease Control and Prevention. (2016). Youth Violence: Facts at a Glance. Available at: <a href="https://www.cdc.gov/violenceprevention/pdf/yv-datasheet.pdf">https://www.cdc.gov/violenceprevention/pdf/yv-datasheet.pdf</a>

<sup>&</sup>lt;sup>22</sup> http://www.apa.org/helpcenter/warning-signs.aspx

- Take the time to seek information about the lives of LGBTQ people from literature and parents and friends of LGBTQ people.
- Get professional help if you become severely depressed over your loved one's sexuality or gender identity.
- Respect the teens right to engage in loving relationships.
- Try to develop trust and openness.

#### Don't:

- Rush the process of trying to understand the adolescent's sexuality or gender identity.
- Criticize the teen for being different.
- Try to break up loving relationships.
- Force the adolescent to conform to your ideas of proper sexual behavior.
- Blame yourself because your loved one is LGBTQ.<sup>23</sup>

# Additional Resources:

<u>www.pflag.org</u> - Parents, Families and Friends of Lesbians and Gays (PFLAG) promotes the health and well-being of lesbian, gay, bisexual and transgender persons, their families and friends through: 1) support, to cope with an adverse society; 2) education, to enlighten an ill-informed public; and 3) advocacy, to end discrimination and to secure equal civil rights.

<u>http://www.aclupa.org/issues/lgbtrights</u> - The American Civil Liberties Union of Pennsylvania is dedicated to defending and protecting our individual rights and personal freedoms.

### Resources for your Teen:

http://www.itgetsbetter.org/ - The It Gets Better Project's mission is to communicate to LGBTQ youth around the world that it gets better and to create and inspire the changes needed to make it better for them. It aims to inspire hope for young people facing harassment.

#### **FINANCIAL SECURITY**

According to the Federal Deposit Insurance Corporation (FDIC), the top financial mistakes young people make are as follows:

- 1. Buying items they don't need and paying extra for them in interest -- Encourage youth to think about every purchase before using a credit card. If a consumer pays only the minimum due on a credit card, you may end up paying more in interest charges than what the item initially cost.
- 2. Getting too deeply in debt Help the youth recognize signs of a debt problem. These could include borrowing money to pay another loan, deliberately paying

<sup>&</sup>lt;sup>23</sup> http://spokanepflag.org/get-support/for-friends-families/dos-donts

- bills late and putting off important activities, such as a doctor visit because the teen doesn't have enough money.
- 3. Paying bills late or otherwise tarnishing their credit reputation Companies may report late payments to a credit bureau that prepares credit reports for people who need to know someone's financial reliability. Making late payments will decrease the overall credit score, which could lead to higher interest rates or could cause someone to be turned down for a job or apartment.
- 4. Having too many credit cards According to FDIC, two to four cards is the right number for most adults. The more cards someone carries, the more likely they may be to use them for impulse purchases.
- 5. Not saving for the future Encourage youth to "pay themselves first." This means put money into savings for the future before bills are paid. Recommend that teens start with a reasonable amount for them, even if it is only \$25 or \$50 per month.
- 6. Paying too much in fees ATMs may have fees from \$1 to \$4. Encourage youth to monitor how much money is in their checking accounts to avoid bounced checks and to pay off credit cards in full each month to avoid interest charges.<sup>24</sup>

### **Additional Resources:**

http://www.fafsa.ed.gov/ - Apply for federal student aid for college.

<sup>&</sup>lt;sup>24</sup> https://www.fdic.gov/consumers/consumer/news/cnspr05/cvrstry.html