

## **Help Teens Search For Summer Job**

With school out and summertime in full swing, teenagers are searching for jobs to make some extra cash. But did you know that other options such as college courses may save *you* some money in the long run? Take this opportunity to discuss personal finance and future goals with your child.

### **Set Goals**

The first step is to sit down with your teen and determine what his/her goals are for the summer. Does he want to earn and save money for a particular purchase? Does he want to get a head-start on college by taking summer courses? Perhaps he wants to combine a part-time job with an unpaid internship in an interesting field. Set a goal of how much he/she should have saved by the end of the summer. Have your teen set up automatic deposit of the payroll check into a checking account with a specific amount going directly into a savings account.

### **Summer Job**

A traditional summer job is often the most realistic choice for teens. Whether he's doing landscaping or working at a retail store, the benefits of this option are endless. He'll learn how to work with non-parental authority figures, prioritize tasks, get along with coworkers, figure out the tax deductions on his paycheck and be on time and ready to work each day. Recommend to your child that he choose a company or organization that sparks interest for a possible future career such as the zoo, the local newspaper, a law office or engineering firm.

### **College Courses**

Encourage your child to get a head-start on college coursework. You'll end up saving a year's worth of tuition and room and board if your child's university allows students to finish in three years by attending summer classes.

### **Unpaid Internships**

Many companies and organizations know that teens are eager to work in the right environment for the right experience – and for free. The Princeton Review publishes a Guide to America's Top 100 Internships that lists such places as MTV and the Center for Investigative Reporting.

## **Learning Vacations**

Check out Gerson Eisenberg's book *Learning Vacations* to find choices like hiking in Nepal and an archaeological dig in Bolivia. This can be an expensive summer option so it's wise to do some research about the costs involved with an exotic locale.

*Source: [www.ivillage.com](http://www.ivillage.com)*

