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Offices are located in Room 5310 on campus, 43600 Mission Blvd., Fremont 94539-5884. Call (510) 659-6075. Fax: (510) 659-6076. E-mail: monitor@ohlone.cc.ca.us

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## OPINION

# Learning about money starts early

By ANNA BIARITZ B. ROLDAN  
*Opinion Editor*

During these tough economic times, it's really important to teach your children about money. I am not a parent myself, but I have grown up seeing how much difference it makes when you know what money is worth and how to use it wisely.

The other day I came across an article from modernmoms.com on Yahoo. The article was entitled, "How to Talk to Kids About Money," and it gave me an answer to that nagging question: "Why are we in these tough times and why do many have such a hard time coping with it?"

I am from a middle-class family. We lived in the suburbs. We weren't rich, but then again we weren't poor. Being in the economic status we were in, my parents could have easily given me whatever I wanted, but they didn't go for that parenting style. My parents knew what every parent should know too, that no matter how much you can give your child, there should always be a limit, or else your child will end up thinking that spending for unnecessary things is okay. I like to give the example of how I grew up not getting an allowance each day for school and I didn't get all those video games the other children my age had. My parents made sure they taught me how save for a rainy day and how to separate "needs" from "wants."

Some of you may be wondering how you can accomplish this task of teaching your kids about money. Here is a guide that may help you out:

To start your kids off on how to save money, it's a good idea to buy them a piggy bank. At an early age my mother bought me a coin bank and helped me fill it up everyday for a year. Eventually I was able to open a bank account and the experience made me feel so accomplished and I learned that patience has its rewards.

After you teach your kids how to save money, a good next step would be to teach them how to make money. As early as 10 years old my mother helped me to start a mini business. My mom helped me shop for the things I wanted to sell and taught me to find bargains. Each year I sold something different. I started selling colored elastic strings for making friendship bracelets to my female classmates in 2001. Then I sold plastic jewelry, anklets, icicles and I later moved into selling chips and bottled drinks.

During those years five to six years I earned roughly 9,000 Philippine Pesos. If anything, the experience taught me how much work a person had to put into earning money. I learned how to persevere, how to budget money, and how to value money. You don't need to do the same thing my parents did to teach them a lesson on making money. As mentioned in modernmoms.com, an alternative would be to pay them for chores like mowing the lawn or taking out the trash.

When you've taught your kids how to save and make money, you can move along your lesson plan. The next step is to teach your kids how to spend their money wisely. Make sure you don't follow the trend where parents give their kids everything. Take my experience, for example. I was different from most of my peers. My parents made sure that when I wanted something I had to save up and buy it myself. I always weighed whether it was a need or a want and if it were a want, I measured just how much I wanted it.

I have gone through the three most important and basic lessons you should teach your child: how to save money, make money and spend money wisely. It is now up to you to add to this list and to make your own teaching style. As modernmoms.com suggests, just make sure you:

- Allow them to gain an understanding of how much money is spent toward bills on a monthly basis,
- Allow them to grasp the value of a dollar,
- Teach them to budget,
- Play games that teach about money, like Monopoly or Life,
- Eventually encourage them to get a part-time job.

It's hard to discipline your children, money-wise, when they're in their teens or worse, when they're adults. My advice is to start when they're young and set a good example. Remember when you teach your kids about money, the lessons go beyond just finances. You teach them to become self-sufficient and to have self-discipline, goals, and perseverance that will help them build good character.

If you think you can't teach these lessons to your kids because you were not taught these important lessons, start teaching yourself now. The same goes for those who are not parents yet, because eventually you will influence the next generation who might just be able to solve the problems we will leave them.

# Back in 10 minutes

DEAR EDITOR:

On Tuesday, Feb. 2, I received a voice message about a class that I wanted to add, which requires the approval of a counselor. I called the counselor's office and found out that the office was not open until 6:30 p.m. I rushed to the administration building by 6:00 p.m. and found a sign that said, "Be back in ten minutes" on the counter.

There were students ahead of me and I figured that they must have been there for at least 10 minutes before I arrived.

The person got back to the office by 6:15 p.m. Because of this incident, I had no choice but to be late for my 6:30 p.m. class.

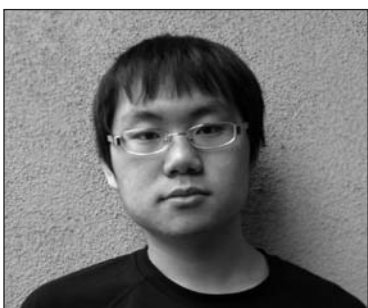
I understand that because of the budget cuts there is now less staff to address student concerns. However, it is a disservice to the students when the administrative assistant took an extended leave from her post since it caused an unnecessary delay for others.

I suggest next time when leaving the post, the sign should say "Be back at 6:15 p.m." instead of "Be back in 10 minutes," as nobody can figure out how long is the "10 minutes."

Regards,  
Jackson Chang

## CAMPUS COMMENT >>>

# What is the perfect Valentine's Day gift?



**Lawrence Chu**  
CRIMINAL JUSTICE  
"A check for a million dollars!"



**Lorena Machuca**  
NURSING/RESPIRATORY THERAPY  
"Flowers."



**John Bartolome**  
NURSING  
"Red flowers and a heart-shaped box of chocolates."



**Jacklynn Martinez**  
CRIMINAL JUSTICE  
"Flowers, chocolates and a teddy bear."



**Tom Zhou**  
BUSINESS ECONOMICS  
"A corset."