

What are you waiting for? Speak Up!

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teen

pages

DEAR TEENS

I'm excited to announce a new series we'll be running for the next six weeks in collaboration with Mesila, a wonderful organization you may already be familiar with. But instead of singing their praises and going into details here, I'll let their work and words speak for themselves. And we'd love your input!

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Teen Voices on Money Matters

By Ahuvah Sofer

Money and what it can buy are an unavoidable and inevitable presence in everyone's life — and teens are no exception.

The question is: what do we do with our money and how does that affect us and those around us?

"Why should it be anyone else's business how I spend my money?" you may object. Well, if each of us lived in a sealed bubble, you might be right. But like it or not, the material standards we choose for ourselves set social norms, impact our relationships, and affect the attitudes we develop toward money and possessions.

In a new series, *Teen Pages* teams up with Mesila — an organization dedicated to helping people obtain financial stability, with educational programs for all ages offered across the globe — to hear the opinions of five real teens on money matters and peer pressure.

M & M: In your opinion, are girls really influenced by the standards set by their classmates and friends?

"For sure! It's normal to want to behave in a way that's socially acceptable," says Shoshie B., an eighth-grader. "Nobody wants to be different."

It's important for all of us to be sensitive to the fact that other people are limited financially. Peer pressure begins with ... YOU!

"I think it depends a lot on your attitude," says Naomi A. "I was never one to care so much about living up to other people's standards. It isn't my particular challenge. I know that for other girls it's harder. But the way I see it, Hashem chose to give some people more and some people less, and the problem starts when kids try to live as if they have their classmate's allowance. I mean, we're not communists!"

Bubble: Good point, Naomi! People should set their own living standards, based on their personal financial capabilities.

M & M: Do you think we should feel responsible for how others are affected by the living standards we set for ourselves?

"Look, you can't ignore the fact that what you do influences others. It's important to be sensitive to how others may react to the standards that you project. You don't have to look like a nerd, but if you put in a little thought, you can dress nicely without being flashy about it."

"Right," adds Chava S., a tenth-grader. "It's one thing to look good. But it's unfair to start a new trend and up the peer pressure for everyone."

M & M: Are you trying to say that the "haves" need to stop spending what they have, and the "have-nots" need to stop spending what they don't?

"You know what I think?" Chava philosophizes. "In a way, all of us are 'have-nots.' There'll always be someone who has something that you don't. Most kids, myself included, have to work with what we have or stretch to make it work. Everyone is different and there's nothing wrong with that. The trick is to know what I have and to learn to be happy about it."

Working with what you have and being happy with it is an important principle! But it's easier said than done!

M & M: Who is responsible to come forward and lower the bar? And what will happen to my social image if I choose to step down a notch?

It's definitely the job of the kids who have more," says Naama. "And I don't think they risk chipping their image. If you are well-to-do and choose not to spend all that much, I think that others will only respect you more for not showing off what you have."

"I agree. I'm not exactly living the wealthy life," adds Shoshie, "but if I was, I don't think I'd want to know that my standards are making other people miserable."

"But it's not a one-way street," says Chava. "The same way the one 'on top' has to be sensitive to the feelings of others, the one who can't afford to live up to pricey standards has to work on herself not to get carried away by peer pressure."

"It's easy to talk about not giving in to negative peer pressure or creating positive peer pressure," Bracha, a ninth-grader, adds. "But it's a lot harder when you're the one with the empty wallet. I'm afraid that people will look down at me if I don't come up with the money to eat out or shop with everyone else."

"I myself never exactly lived the high life, but I still think that you are as much, or even more responsible for lowering the bar if you really can't afford to spend the money, but do it anyways," argues Naama. "If you can't afford

a certain standard and yet stretch yourself to live that way, you're the one showing that money and designer clothes have real importance. We have to end the obsession."

M & M: Which practical steps can we take to promote inclusiveness despite different standards of living?

"I'll give you an example. I'm usually the one in charge of organizing class activities," says Tamar F., a charismatic tenth-grader. "I've learned that it's nicer for everyone if you take the standards down a notch. In the past, when I put these things together, I came to realize that asking classmates to spend a lot of money put pressure on some kids. When I recently headed a class project, some of my friends couldn't understand why I vetoed boating or another really expensive activity, but some of the girls were openly grateful that I didn't want to spend a lot. I usually try to come up with an idea that meets everyone somewhere in the middle. For example, instead of boating, we decided on ice skating, which was really a good, affordable compromise."

"It's harder to come up with something fun if you're spending less," agrees Chava. "You have to be creative and think out of the box. But in the end, making your friends feel comfortable instead of causing them anguish or forcing them to pressure their parents is really what's important. You can't always make everyone happy, but at least try to be aware that not everyone has the same means that you do."

It's so worthwhile to use innovative thinking to create fun and memories that go beyond what money can buy!

M & M: What if your parents are the ones pushing a higher standard of living?

"Some girls' families do have a different standard," agrees Tamar, "and they're forced to dress a certain way. I have a friend who is totally not a snob but her mother buys her these super fashionable clothes and doesn't give her a choice. What should she do?"

"What does that mean, 'she has no choice?'" argues Chava. "I don't think that one girl's family's standards justifies putting pressure on the whole class. When my mother wants me to dress a season ahead of my friends and I feel uncomfortable about it, we talk it out and compromise."

"It's a little tricky, watching out for *kibbud eim*," Naama points out. "But I think if you discuss the issue respectfully with your parents, you can come up with some sort of agreement."

"As teenagers," Shoshie declares, "we all have some level of independence. We should take advantage of that independence and use it to make the right choices. We'll all gain from doing that."

Wow! You girls deserve a round of applause for your genuine social responsibility! Peer pressure is a real force, and it's great that you recognize your power to make a resounding impact on your social circle — for the better!

How about you? Do you perceive yourself as a victim of peer pressure, swayed by the tide of the masses? Or are you perhaps one of the ones creating that peer pressure? ★

Stay tuned for next week's topic: Should my parents pay for everything?

For more information about Mesila's educational resources, contact Mesila at info@mesila.org or 02-500-0475 (Israel).