

# What You Should Do, When and Why

## Phases in life

### Decisions that will derail your life

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Just as we learn to walk in phases (crawling, standing, taking that first step), we live our lives in a sequence of phases.

For most people, the phases of life could be charted as follows:

### **Phase I** (Birth to twenties)

- Social skills
- Knowing the difference between right and wrong
- Self-discipline (taught by parents, teachers, and others)
- Personal development
- Concentrating on school, college
- Dealing with peers

- Staying out of trouble (with the law)
- Deciding on a career
- Adding skills

**Phase II** (Twenties to thirties)

- (optional) Graduate school
- Getting a job; staying out of debt (understanding money) and credit cards
- Employment — for someone else or start your own business
- Financial stability; learn value of money as you pay your bills and find a balance between income and expenses
- Relationships
- Parenthood

**Phase III** (Thirties and forties)

- Financial planning for buying a house, investing for retirement, having kids
- Coaxing your kids to go to college, ensuring career is rock-solid
- Learning new skills, volunteering

**Note:** I have intentionally left out the fifties and up. By that age, decisions made earlier in life start catching up, and what people do with their lives varies immensely from person to person.

Life is not “fully” predictable, and depending on many factors — decisions you make, your family background, some hidden talent, or just pure and simple *luck* — your phases in life may be very different from others’.

For example, if you are gifted in sports, music, or academics, the phases you go through may be accelerated. Bill Gates dropped out of college to found

Microsoft; Tiger Woods dropped out of college and set records by winning golf tournaments; the Williams sisters (Venus and Serena) have excelled in the tennis world. Gates, Woods, and the Williams sisters have enough money to not work another day of their lives.

But don't count on being one of these lucky people. They are extremely rare.

## Decisions that will derail your life

### Getting pregnant or fathering a child while still in your teens

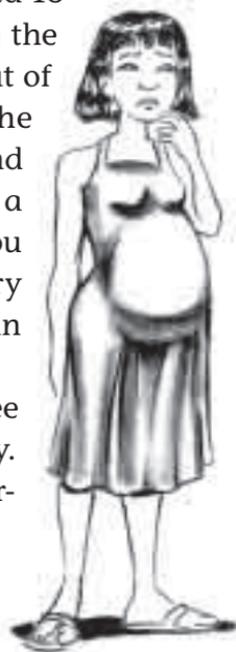
Before you risk pregnancy with casual or irresponsible sex, think of the consequences that you're likely to face:

- *If you are female*, you've just signed 18 years of your life away to raising the child. You might have to drop out of school or college to care for the child. If the father walks out and you have no support, you'll be in a terrible financial jam. Worse, you might be dependent on the very people that you chose to ignore in the first place — your parents.

You'll have to abandon the carefree teen years and accept the responsibility.

Even if you choose to have an abortion or give up your child for adoption, you could have guilt feelings that last for a long time (or forever).

- *If you are male*, you have a



responsibility to the child and the mother. To raise the child and support the mom, you need to earn money. More than likely, you will have to drop out of school and get a job. Unless you have good job skills, you will probably earn near the minimum wage. This is a terrible hardship; think of how much income you need to have a decent standard of living, even by yourself — food, apartment, clothes, car, insurance, expenses for entertainment, and so on.

Even if you decide to walk away and ignore your obligations, the courts could hold you liable, which could drain you of your earnings even if you have a good job.

For an idea of how tough it is for a low-income family of three, look back at the worksheet on page 17. In addition to the items listed there (which don't include the additional costs of a pregnancy) add the following expenses:

- Medical insurance to cover the mom-to-be and the baby
- Prenatal care
- Delivery charges (sorry, the stork does not deliver for free)
- Hospitalization charges and medical expenses not covered by insurance
- Clothes for the baby, including diapers
- Baby food
- Medicines for the baby
- Baby-sitter
- Crib, stroller, toys for the baby

Here are some other important issues to remember.

You could marry to raise the child, but such marriages usually don't last, and it's well known that divorce is a nightmare for children. And divorce brings the added problems of alimony, child support payments, and visitation rights. Perhaps worst of all, your child will face difficult emotional problems when you try to start a new family with another person.

Please, be aware of the risk before having sex.

*Ask yourself, "Am I ready to support a child?"*

## **Dropping out of school**

Hear it in Sarah's words:

*At 16 I dropped out of school. I thought I knew everything and no longer needed education.*

*But I was totally unprepared for the harsh realities of the real world. Without a safety net from my parents, and with mounting bills, I had no choice but to work at many low-paying jobs — some paying slightly over the minimum wage. Without education and in a highly competitive job market, my options were limited.*

*As reality set in, my only option was to go back to school and complete my G.E.D. and eventually enroll in a college or vocational training school.*

*I urge you to reconsider dropping out of school. It's difficult to go back once you are out.*

**—Sarah, 34, San Jose, CA**

What is your earning potential without an education? The US Department of Labor confirms Sarah's warning. In 1998, the median earnings of full-time workers aged 25 years and over were as follows:

	Per Hour	Per Week	Per Month
Less than a high school diploma	\$8.42	\$337.00	\$1,348.00
High school graduates, no college	\$11.98	\$479.00	\$1,916.00
Some college or associate degree	\$13.95	\$558.00	\$2,232.00
College graduates	\$20.53	\$821.00	\$3,284.00

If you completed the blank worksheet on page 18, compare your living expenses to the above incomes.

***Ask yourself, "How much would I like to earn?"***

## Drugs

Drugs are a harsh reality of the world we live in. Mind-altering drugs are available. They lure people in because of their ability to make you feel good for a short time. Unfortunately, they usually make you feel bad (sometimes *really* bad) once the high wears off, which makes you want to have more.

You hear it from your family, your teachers, the media — “just say no,” “don’t do drugs.” I agree. But go a step further — learn about the subject.

Before you consider taking any drugs, consider the following:

Mind-altering drugs do just that — they affect your judgment, your ability to think clearly. You might end up taking risks you ordinarily wouldn’t dream of taking. You might put yourself, your friends, or your loved ones in danger.

Many now-illegal drugs were first used for medicinal purposes, but they turned out to be addictive, and had other side effects that make them dangerous. Scientists have since developed better, safer, more effective medicines. Illegal drug producers care nothing about safety or quality. For example, did you know that drain cleaners, battery acid, lye, and antifreeze are often used to make amphetamines today?

Do you know your state's penalties for drug possession? Don't kid yourself — drug possession is a crime. It is very difficult to turn your life around after an arrest. You have to rebuild the trust of your family; you may be imprisoned when you should be enjoying college. And a police record seriously hurts your chances for good jobs later in life.

How would you pay for these drugs? The "highs" associated with the most common illegal drugs last between 10 and 30 minutes. Then what? The average cost of an ounce of marijuana is \$50.00, (\*Source: 1996 Report, National Narcotics Intelligence Consumers Committee (NNICC), "The Supply of Illicit Drugs to the United States.") Will you need to resort to other crimes to fund your habit?

You've heard it before, and it's true — no addict ever started off saying "I want to grow up to be an addict." It sneaks up on you. Be careful. Be alert. Be informed.

## **Joining a gang**

People usually join gangs to

- Search for belonging, and be part of a family (fellow gang members)
- Bow to peer pressure, and be perceived as cool



- Get an ego boost, find a way to raise self-esteem with macho behavior
- Seek protection from other gangs (especially in dangerous areas)

These are strong temptations, and they are seductive to many young men (and women) who live with fear, loneliness, or poverty. But whatever temporary comfort gang membership might offer, it can cause a severe setback in your life. Many people find that joining a gang is much easier than leaving it. And, of course, gang membership is the surest way to get in trouble with the law. As a member of a gang, you risk arrest and imprisonment, plus the danger of being shot (possibly fatally). **Remember, when you join a gang your family and friends can easily become victims too.**

Gun wounds are romantic only in the movies. Many former gang members live in wheelchairs because of spinal injuries, suffered in fights with rival gang members.

Even if you expect to leave a gang some day, think of the long-term consequences of joining in the first place. Are you aware that to get a good job, you must fill out a job application form, and that most applications ask if you have ever been arrested? What are your chances of getting a good job if you answer “Yes” to that question?

Whatever your life circumstances, you don’t need to join a gang.

There are far better ways to achieve the things you want in life. One of the best is to get involved in volunteering, which has brought meaning and purpose to millions of people. There are hundreds of volunteer organizations to choose from, and you can find at least one that you enjoy.

Volunteering can do more than keep you out of trouble. It has lots of other benefits:

- You can achieve a sense of belonging (one reason why many teenagers join gangs).
- You can learn how to make contacts (80% of all jobs are acquired through friends and acquaintances).
- You might just find something you really like to do.
- It’s good for your self-esteem.
- It’s a great opportunity to build social skills, such as public speaking and teamwork.

For more information on volunteering, visit [www.servenet.org](http://www.servenet.org) on the Web or call 1-800-VOLUNTEER. You can search for teen-specific volunteering opportunities by zip code on the Web site.