



## Money

### February 2010

The Verdadera staff encourages you to discuss and explore the issues and stories, as the publication aims not only to offer an outlet for expression, but to improve our lives. Keep in mind that the emotions that flow through the text and the feelings behind the words could be those of your child, your classmate, or your best friend.

*Things to consider while reading:*

- *What does money mean to you? Why?*
- *What does money mean at MVHS? In Cupertino? In America? Elsewhere?*
- *Is money discussed in your family? Among friends? How?*

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### Student Submissions

The thing with money is that you either got it or you don't. I have it, but millions of people all over the world are living with poverty. I didn't really realize that for a long time. When I was little I always took it for granted that everyone in the world lived the same way that I did. I didn't understand things like war and famine and poverty.

I found out that not everybody was as lucky as me when I was nine. I was visiting my Aunt and Uncle who live in Florida. They lived in a nice neighborhood, but just nearby was a trailer park. My Aunt had friends who lived there and so she took me to visit them. They had a daughter who was around my age, she was a little younger. We played in her room. She shared it with her two older brothers. Her clothes were hand me downs from them and they were way too big for her. I didn't understand why she had to share her room with her brothers. I have a brother and we each had our own room. I asked her why she had to share rooms and she didn't understand why I was asking.

"What do you mean?" she said. "That's just the way it is."

It surprised me. The same way that I couldn't comprehend having to share a room she couldn't understand *not* sharing a room.

"Why don't you have your own rooms?" I asked.

"There are no other rooms." She said plainly.

"Why can't you move somewhere where there are more rooms?"

She shrugged. "We can't afford it."

And then it hit me. They didn't have enough money. I shut up and stopped asking questions and started focusing on our game. We left a little while afterwards. I thought about that girl a lot later on. How the simple concept of having a separate room was so different from what her life was that she didn't even understand my question. I wondered if I was better off because I knew about the separate rooms or if she was better off in her ignorance. I don't know if I'll ever really know the answer to that question.

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*"If you want to feel rich, just count the things that money can't buy." – Proverb*

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Money is something that's very confusing to talk about. I've never really had friends who don't have money which I guess is a product of where I live. Not that everyone in Cupertino is extremely wealthy but a large majority is well off. I myself have never had to worry about money. I don't just spend it on whatever and have hundreds of dollars at my beck and call. But if I need it to go to a movie or go shopping or if I really want something, then I'll get it. I'm lucky in this way and I really appreciate that.

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*"Money is like a sixth sense – and you can't make use of the other five without it." – William Somerset Maugham*  
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In Cupertino, I think it's hard for others to think that us kids in this upper middle class town, barely a city have trouble with money. The truth is that a lot of kids don't have tons of cash falling out of their pockets; instead there are kids who sometimes don't eat lunch so they could save a couple bucks. Fortunately it is not essential that I do that, even though at times I choose to. Not eating lunch for a whole week saves me 20 bucks and with that 20 bucks I can go get a new shirt or save it up towards a dress for a dance. But it always seems so hard to save up every single week. This is when I picked up a bad habit. I'm sure some of those who are reading this can guess what it is. Stealing. When I started taking stuff without paying, I felt like I was being a fat hypocrite since I was so against it in the past. I felt ashamed and hated that I could resist so many different kinds of peer pressure but I gave into this one. It started from only taking small things like make up or cheap jewelry to getting items such as articles of clothing that were more obvious and risky. Picking up this bad habit also not only made me feel bad but also feel...well good. The exhilaration of getting away with something and the joy of receiving something new without paying for it was a great feeling. And I also imagined all the money I saved and didn't use. I know this is a bad habit but I don't have enough money to get the things I want/need. My mom won't let me get a job yet and I don't want to ask her for money all the time because I know my parents work hard for their money and can't just give it to me whenever I ask for it. Everything is so expensive from clothes to shoes to food and to even all the dance bids at school. I don't think I'll keep this up, but right now I just don't have enough money.

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*"Time is more valuable than money. You can get more money, but you cannot get more time." – Jim Rohn*  
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Money makes the world go round. Many optimistic "level-headed" individuals may argue otherwise, but without money there is no such thing as a balanced, happy lifestyle.

Word on the street is, "Oh, you don't need money, you have your friends and family!" Realistically speaking money is the single most important entity in a person's life because without it you will not even be able to have access to the basics such as, food, water and shelter. The goal of a human existence is to make money, now of course there are other achievements to be made along the way, but all those things surround the money- making.

You go to school, get an education, and then try to get the highest paying and enjoyable job out there. It is with this formula that the majority of the world's population is capable of sustaining a proper standard of living. So what happens to those that slip out of this norm? There are many scenarios in which this formula fails such as when people get addicted to drugs or alcohol and fail to manage their finances. This is major factor as to how people send themselves into a downward spiral towards poverty or homelessness.

Due to this possibility of system failure, many people turn towards stealing as their answer. This is what many of the people around me including myself have done in response to the economic recession and financial instabilities that we all face. With little to no obstacles in my way for me to get whatever I want whenever I saw this as my solution. The only consequence of my stealing career thus far has been minor complications with the authorities. I am now on probation, but that still has not stopped me from continuing to steal. I might even argue that the monetary value of the things I have taken has even increased after all my troubles. I realize that stealing is bad and that I should not participate in these activities, but I do so out of greed and lack of money.

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*"You can only become truly accomplished at something you love. Don't make money your goal. Instead, pursue the things you love doing, and then do them so well that people can't take their eyes off you." – Maya Angelou*  
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Though most people think that "all you need is love" I think that that is the stupidest thing I've ever heard. Happiness is money. Sure you could say that happiness has deeper roots, but would you say you wouldn't be happier with nice clothes? Higher grades? A more steady future? Cool hype clothes which are expensive like hell make kids cool kids cool=happiness. Tutors produce higher grades=happiness. Without my tutor, I honestly could say that I couldn't have memorized the names of every friggin ion. Rich parents have high connections with medical, engineering, and other fields. My summer internship at a biochemistry testing laboratory looks pretty good on a college internship. How did I get that internship? Well my

dad came from a rich family which provided him with bountiful education, and that's where he ended up, meeting many others in the field, making friends. Could a poor person ever have an opportunity like that? Its not that harsh of a thing to say that all you really need is money, is it? Without my weekly massages I know that I would be tight as a knot. A poor person would just have to deal with that pain. Just as long as the strive for money is a clean one, what others call "greediness," this strive for money will improve the lives of others, because one has to work for money by developing new technologies, products, ideas etc, which will in the end, improve the way of living for all. In a world where about 1 out of 2 loving marriages end in messy divorces, all the world needs is money.

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*"Money never made a man happy yet, nor will it. The more a man has, the more he wants. Instead of filling a vacuum, it makes one."* – Benjamin Franklin  
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Money hasn't really been a problem for me. I've gotten everything I've ever really needed, and most of the things I've wanted. I guess I'm quite lucky, fortunate. I wish i could appreciate things more. Even through this recession, I haven't really felt all the woes that I see on the news. My moms job was in jeopardy, but she made it through, and my dad is working more for less money, but we're still surviving. My closer friends, the ones houses I visit all live pretty luxurious life styles as well. Money has bailed my brother out of jail, paid for my tutors, bought our family a big tv, and much more. Money is great! The whole concept of working, developing, innovating, creating better things that will improve the welfare of everyone, while rewarding the innovator with money to buy what other developers produce...and the cycle goes on. I wish I could say that I truly appreciate what I have, but I still don't think I genuinely do.

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*"Money is not the most important thing in the world. Love is. Fortunately, I love money."* – Anonymous  
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Money for me has always had little value. My parents have been giving me money regularly throughout my entire life. I can buy whatever I want whenever I want. I see money as a way to access fun. I also don't ever have to work for my money. Between New Years, Christmas, birthdays, and monthly allowances, I never run out of money to spend. I do consider myself a little bit spoiled; however, I do greatly appreciate the money I am given. I never waste my money, and occasionally I will donate to whatever charity is asking for money outside of Target. My parents also told me they will continue to give me money until I can make my own

money. So I guess I'm set for life regarding money that I can spend on whatever I want. I wish everybody could be as fortunate as I. In fact I vow to donate more regularly with the money I receive.

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*"Whoever said money can't buy happiness simply didn't know where to go shopping."* – Bo Derek  
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I do not have much money. My parents don't think I need money for anything. They say "Why do you need money? We buy your food and clothes." I tell them that I want money to buy clothes, but they honestly don't understand. They see money as something for buying food and shelter – necessary items. When it comes to fun, they refuse to spend money. I just can't wait 'til I get a job and can afford nice and fun things all by myself. Good thing is, I'm not alone and many of my friends also have very little money, so we do fun stuff that doesn't require money like hang out and such. I do envy those who have tons of money and can do whatever the heck they want while I sit at home because I can't go to the theater or anything.

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*"What we really want to do is what we are really meant to do. When we do what we are meant to do, money comes to us, doors open for us, we feel useful, and the work we do feels like play to us."* – Julia Cameron  
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Because we go to MV, a lot of people assume that we have money to burn but the converse is true. Just because we have parents who work hard doesn't mean that we are wasteful. Recently, my father told me he hasn't made any money this year; that for his business, they were barely breaking even. This scared me. I had always assumed that he was the one who was taking in the majority of the money to support the family. When he told me this I immediately felt guilty for the money I had been spending under the impression that we were financially better off than we actually are. I mean, we are not poor, but the idea of a dwarfed income worries me because of the future. Less money = less money for college as well as other activities that I love to participate in but we might have to cut back on if this financial slump continues.

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*"Money, if it does not bring you happiness, will at least help you be miserable in comfort."* – Helen Gurley Brown  
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I am brought up by a completely asian family, so i grew up around stinginess and saving for my whole life. It is good in a way, because i won't shop myself into debt and bankruptcy, but what is the point so saving so much money?

I mean, if i saved up money my whole life, and never used all of it up before i died, i just wasted all my hard savings for nothing

so now, i am trying to wean myself out of the stinginess, but at the same time, i want to control myself so i dont overdo it. I guess it is sort of like drugs. Too much of it is bad, but a little here and there wont hurt you

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*"The art is not in making money, but keeping it." – Proverb*  
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Whoever says that you don't need money to be happy lied. Sure, you don't need a ton in order to have a good life, but poverty = no health insurance and inability to provide for your family. I remember when I was a child, we slept on the floor because we had no beds, and we only went out to eat once a month. Maybe some people are content with that, but I never was. Maybe I'm spoiled now or greedy, but I want good things. I hate hand me downs and I hate being the person that has to reject invitations out because I know my allowance or the month has already been spent. I work two jobs now, and it often takes up so much time that staying up late for homework is a must, but I find myself still happy. A lot happier than I used to be. Money gives me power, and I crave it. I guess it's not good to base life on material things, but if I work so hard, don't I deserve it?

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*"Money is only a tool. It will take you wherever you wish, but will not replace you as the driver." – Ayn Rand*  
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I remember a certain teacher telling us her college story. Apparently, if you go to UPenn, you have to keep at least 20 dollars in your wallet at all times so when someone tries to mug you, you pull it out and yell "HERE YOU GO! TAKE IT AND GO AWAY."

Haha, but still, it scares me how much people would do for money. Even as children we know the importance and necessity of it. My parents have multiple stories of them being mugged. In middle and high school, I've had my money stolen so many times out of my backpack that I don't bother bringing it anymore. I think we need a better system of trade, one that's not so easy to steal and one that will be more easily distributed throughout the people.

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*"Money often costs too much." – Ralph Waldo Emerson*  
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Pretty much every Disney movie has high school divided up like this: jocks, nerds, cheerleaders, preps, goths – you get the picture. How close to reality this is, I'll never know, but as I've come to learn, the MVHS reality is this:

money matters. We aren't divided up by race or extracurricular affiliation to an extreme extent, though that does play some part in our social stratification, but when it comes down to it, it's how much you can flaunt, and I'm not just talking about skin.

I hear more and more about Coach purses and Juicy sweats, as if spending \$80 on an item is just plain normal. Girls are shopping from Louis Vuitton and Gucci, and every day I feel as if we're truly getting buried in the brand name mentality. We're fifteen, sixteen, or seventeen, for pete's sake – these things aren't "wise investments" or any other bull crap like that – it's just irresponsible spending. Hi, I shop at Target and Marshalls. Forgive me if I think spending forty dollars each on five American Apparel jackets is a bit much. I'm sorry if I laughed out loud at a \$325 Jessica McClintock dress that you're only going to wear for three hours once in your lifetime. Might as well go to Winterball in a dress made of dollar bills – you'd save some money (albeit you'd still look like a hooker).

Money's making us blind. We're at the "good school". You know what? Even though drugs and alcohol are associated with gangs which are associated with poverty, the affluence at our school only contributes to the problem of substance and alcohol abuse. Kids get money without any notice from their parents, go nab themselves something to get high or drunk off of, and no one gives a damn. Someone gets crashes a car, and whoop-dee-doo, he gets a new one the next day just because his parents can afford it. I doubt anyone ever thought that all this money would lead to negligence.

Granted, my grand plan for much of my life has been to "get rich quick", retire, have fun, and enjoy life. Now, I don't really give a damn about spending money on fancy clothing – heck, J. Crew is what I'm aiming for in terms of high-end somewhat-affordable classiness. I want to live in a medium-sized house, a cute cottage, and you know what? I'll be happy.

Eh, who the f\*\*\* am I kidding. Of course I want more money. Especially in these high school years. My parents busted their asses getting me here, but I want more. Hey, I'd like to be popular. And for a girl, for this girl, money sure as hell does buy happiness.

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*"You have not lived a perfect day, even though you have earned your money, unless you have done something for someone who will never be able to repay you." – Ruth Smeltzer*  
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When I was young, I thought I knew what kind of life I wanted. I was going to go to a good school, get a job that makes a lot of money, and marry someone with a good

income. I always thought that money was a necessary requirement to live happily. It wasn't something I consciously thought about, it was kind of a no-brainer assumption that of course you needed money to do anything. But in the past year or two, my attitude towards what makes me happy started to shift away from material things. Maybe I'm just getting tired of hearing people compare, or maybe the sappy stories about how money doesn't but you happiness is getting to me, but material things seem so superficial all of a sudden. Now it frustrates me to no end when I hear people assume that less wealthy people were less happy, living less meaningful lives; it was how I used to think, but I can't even remember how I identified with that belief before.

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*"Go out in the world and work like money doesn't matter, sing as if no one is listening, love as if you have never been hurt, and dance as if no one is watching."* – Anonymous  
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I hate how everyone thinks money determines everything. But I guess that is to be expected coming from something like me who doesn't have a lot of it. When our family lived in Asia, money wasn't that big of a problem, but when we moved here, the prices of everything suddenly started to matter. My shopping started and ended at the price tag. It mattered that there was a five dollar difference between \$20 and \$25. It mattered that the morning movies were cheaper than the evening ones. Yeah I'm bitter that other people can splurge but I can't, but who wouldn't be bitter about it?

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*"It's good to have money and the things that money can buy, but it's good, too, to check up once in a while and make sure that you haven't lost the things that money can't buy."*  
– George Lorimer  
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We are all taught that money is not the foundation to life but ironically it kinda is. First off my family isn't rich, we can barely pay our rent on a 3 bedroom home in Cupertino but still we are considered wealthy compared to the rest of the world and manage to live in a "luxury" manner. My first encounter with how important money really is was the first time my soccer team did secret sisters. I had no time or enough money at the time to get my person a gift between \$10-15 so I decided to bake them some cookies. However my person and teammate looked at my gift and just scolded. I really had no idea how much people judged you on stuff like that. Now im known as the girl no one wants to get for secret sisters.

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*"Money will buy you a fine dog, but only love can make it wag its tail."* – Richard Friedman  
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Money, that fickle little thing that, for me, holds so many likenesses with vegetables: It's green; it's crisp; it has much importance, and it almost always end up in the toilet. My family isn't poor; in fact, we're pretty well off, but to an outsider, our spending habits tell otherwise. My frugality can be tracked back to my parents and their ancestors. Where normal American children are allowed to freely spend their money, leaving the financial burden to their parents, I cannot spend a dollar without imagining the disapproving looks from my dead ancestors. Who hasn't been guilty of being cheap? Materialistic values aside, I admit, my stinginess has cost me my good name and I am notorious for being parsimonious. I am the epitome of that stingy cheap Asian that haggles with the cashier, and as long as I have money, I'll have twice that amount in coupons.

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*"Many people take no care of their money 'til they come nearly to the end of it, and others do just the same with their time."*  
– Johann Wolfgang von Goethe  
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I'm sure my story about money isn't very original, as practically everyone is going through the same thing as me because of this stupid economy. But this is all true. So, my dad got laid off a couple years ago (3? maybe 4), and my mom wasn't working, so we had no source of income. The good thing was that my dad had saved alottt of money from his various jobs before. However, it did make money kind of... strenuous around the house. We had to budget everything, go shopping for clothes less, try to buy things when they were on sale, find coupons... that sort of thing. No, we weren't on food stamps or anything like that, it was just tight. I'm not going to say that we were super rich before, but we had quite a bit of income from my dads job. As soon as my dad got laid off, my older sibling's sports team was taking a trip to play in a tournament, and it cost a couple thousand dollars. She wasn't going to go, but thankfully, her coach wanted her to and gave her a scholarship. My sister also got two jobs, which she worked right after practice. Around this time, her grades started to slip. She got a few Bs, but mostly As, so that was still good. To this day, I don't know how she did it. Her routine was this: morning sports practice, school, afterschool sports practice, work, then finally home. She didn't eat breakfast or dinner in between practice and work, and when she came home she'd always be exhausted, so much that she'd fall asleep instead of doing her homework. But, this was her

choice. I don't think it was necessary for her to take the job, but she wanted to, to help cover her own costs for school things (ASB cards, etc.), going out (for dinner with friends, movies, etc.), and shopping. Likewise, when I was old enough, I took a job at one of the places she worked. I didn't earn much money, but even the smallest amount helped, in my opinion. I could be independent and not have to worry about if spending this money was okay with my family or not. It was my money that I earned, and I could spend it however I wanted. Throughout this whole thing, my dad still didn't find a job. He still hasn't. However, my family did buy a buisness, which my mom oversees. My dad stays at home and cares for myself and my siblings, and helps out with the buisness from there. He's more the behind the scenes worker, going in afterhours to fix things and manage money, while my mom is the "face" of the buisness and goes there practically everyday. So we do get a source of income now, but is only 30% of what we used to get. I have a family of 5, and that really isnt enough. We have to use our savings quite a bit. Our mortgage is pretty high, groceries each week is about \$100-\$200, my sister's college tuition. Yet, my family hasn't lost hope. We're still together at least, and we aren't on the streets or begging or anything like that. We can still cope for ourselves right now. And so we still have faith in the Lord for providing for us, and we know we can get through whatever we have to, because we have each other.

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*"The glow of one warm thought is to me worth more than money." – Thomas Jefferson*  
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Money has never been a problem for me. It confuses me when I ask people if they want to go shopping with me or watch a school play and they reply that they don't have enough money. Do people who live in this town really legitly not have enough money? I understand when students are given allowance and pay for their own things, but are there really families in this area that have money trouble?

A "friend" of mine was bitching to us about how were such rich bitches and that we wave around our money too much. Is it my fault that my parents have steady jobs? The idea of him getting angry at our amount of money really surprised me too.

I thought that pretty much everyone at MV was pretty well off.

Am I just really ignorant?

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*"Don't tell me where your priorities are. Show me where you spend your money and I'll tell you what they are."*  
– James W. Frick  
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My dad has gone through several jobs due to the recession or whatnot and has been laid off several times. When I was in 7<sup>th</sup> grade, my dad was laid off from his job, but luckily soon found another one. We were grateful for this job; however, it paid not even half as much as his old one did. So my dad took a second job to make up for it. Although I knew about our new money situation, I didn't fully comprehend the idea of less money. Then one ay, my mom took me for a talk, she said that since my dad's second job has been really slow, every month when the credit card bill comes, there's big minus amount that we have to pay. I replied with silence. I had no idea this was happening and I had never been in this kind of situation. Our family, without money? This wasn't possible.

For about a year, I tried to spend wisely, not ask for money, and not do things that costed money. I didn't want anyone else to know about this because I had this sort of image I created for myself of the perfect family. For that year I created excuses for why I wasn't going to the movies ("sorry, my mom wants me to study tonight") or why I wasn't going to buy a season pass at CGA ("I'm so sick of that place"). I envied all my rich friends and their seemingly endless amounts of money.

Then during the past summer, my mom told me that my dad was laid off. Seriously, could this situation get any worse? For several months I freaked out over whether we would have enough money for our family. My mom proposed that we move somewhere else, a different state where things were cheaper. I love Cupertino, and I even love Monta Vista. I know many people who say they hate the pressures of MV, the sea of black hair and squinty eyes. But honestly, even though it gets annoying sometimes, I really love Monta Vista so much, and would never want to go somewhere else. The thought of leaving my hometown and my friends made me sick to my stomach.

For about a month, my dad searched and searched for a new job. It seemed like we probably wouldn't move, or at least stay a little longer here. During this jobless time, my friends still had no idea of any of this. I kept my face and maintained my "perfect family."

I remember the Running of the Bulls day, my mom was driving my friend and I to school and in the car, I asked my mom, "What's our health insurance and policy number? What should I write in that spot?" My mom replied, "leave it blank, we don't have any." My heart stopped, luckily, my friend didn't hear, what would she have thought? I always imagined that people without health insurance were those guys on the side of the street infront of Home Depot.

Somehow in November, things got better. My dad miraculously found a new job, one that paid even more than

his old job. When I heard, I was so thankful and so blessed by what God has done for us. Even though I now do not have to worry about money, this experience has definitely taught me to not take our fortune for granted.

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*"Money is the barometer of a society's virtue." – Ayn Rand*  
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I really hate money. I hate how everything revolves around it: how parents give their young children pressure to be the best at school so that they could go to a good college and be able to get a good job. Why do you need a good job? Money. Money, to me, is evil. I hate how money can just squeeze the sanity in people and turn them into people who blindly follow the path of wealth and riches, unknowing about the emptiness that will come in the near future.

Parents bug their children so they could have high-paying jobs, such as doctors, lawyers, engineers, and what not. Alright, let's say the best does happen. Everyone has the highest-paying job. Now what? Well, you're hungry so you decide to eat a hamburger. There are none, for nobody is working at your favorite fast-food place. You shrug it off and go to Staples to get office supplies. Not a single soul. The list can go on and on. But don't you see? People need to have low-paying jobs so there will be value in the high-paying ones. If everyone had a high-paying job, the value of the money would also go down, so technically, it wouldn't really be high-paying at all. There has to be some people at the bottom of the pyramid, or else the top will just come toppling down. There has to be a base to hold up the statue.

Why do I care so much about this? How is this relevant to anything in my life? Well, I am one of the few in the lower class at Monta Vista. I don't have that much money, but I don't really care. I mean, money is so material it's not even funny. I mean, the only thing you can buy with money, is buyable things. But there are so many things in life that are beautiful that you cannot buy. Like the laughter you have with your friends. Or the beautiful smile that girl gives you when she passes you in the hall. You can't buy things like that. You can't buy emotions, you can't buy feelings. That's how I can live. I live with the wonderful aura of my beloved.

For people who disagree, I'm not saying to change the way you think. Everything in this world has an opposite, so I respect your feelings, whoever you may be. But I just want to give you one half, my half. One of the keys to success in life is seeing another view, and I just gave some a different view on money.

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*"A penny saved is a penny earned." – Benjamin Franklin*  
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cupertino is pretty well off. you don't see many people who are too poor, and you know that most people are doing pretty well off or at least ok. the unfortunate problem is that many people act like they're doing okay, but really aren't. i can't say my family is pressed for money, especially because we're so much better off than others. but, we're certainly not like those who can spend recklessly. we can't buy as much as before, and have to cut down on trips. i think my biggest issue is with people (teenagers) who spend money on things like fancy cars or drugs. people, we're in a recession. it's nice to show off, but there are so many other things that money can do. spend less and get nice shoes or something...cars and drugs should not be the wasteful priorities. learn how to manage your money.

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*"Money will come to you if you are doing the right thing."  
– Mike Phillips*  
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i love money. i think my whole future is based off of how i want to get into college to make money to spend. it's cliché, but who would not want to spend money? i hope i will be more than just self sufficient in the future.

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*"Money is not required to buy one necessity of the soul."  
– Henry David Thoreau*  
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I always want more. That's the problem with money. I don't know why. Something about owning more clothes, shoes, makeup, jewelry, then the other girls give me a false sense of pride and superiority. I KNOW for a fact that money is not everything. Not even close. My favorite things in life are my family, my friends and the memories I have with people. This year, now that I'm a freshman (okay, I'm not that old but still..) I am really trying to focus my thoughts things other than impressing people with how much bank I have. I've had a lot of fun these first few months meeting new people, having cool teachers and learning. (if my friends knew who this was, they would not even recognize me. Im probably judged to be the bratty spoiled kid, but no one sees this side of me). After my parents divorce and a close family members death I try to hide it all inside buy putting a layer on top of me of expensive clothes, and I can't get enough to fill the hole in me. I think I've gotten better. My friends have helped me, but they still bring me down. But I'm determined to be me and express myself and not care about what I wear.

But you've got to admit my shoes are much better than yours.

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*"Money doesn't grow on trees." – Proverb*  
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Living in the Monta Vista/Cupertino neighborhood, most of us have parents that get a higher income than the rest of the state, or maybe even country. I don't know, I grew up since kindergarten at Lincoln thinking everyone in the world was this rich and happy. I never knew that just 20 miles away from us, every student doesn't wear Abercrombie, Nikes, and Uggs, own a cellphone or even a house. (Most of us) having probably atleast one of the above, should open our eyes and realize how lucky we are to be able to get all these things.

Next time, instead of complaining to my parents about how they won't let me blow \$300 at the mall, I'll donate my time and money to the less fortunate. I know I have woken up from my little Cupertino bubble.

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*"The more you chase money, the harder it is to catch it."*  
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*– Mike Tatum*  
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One would assume that a person goes to a good college to make a lot of money. But many people from lesser colleges also make good money. Is it that our parents want to brag to their friends about the prestige of their kid's college? A motivated and smart person can make money and be successful anywhere. It isn't about the college, it's the person that makes money and is successful.

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*"It has been said that the love of money is the root of all evil. The want of money is so quite as truly."*  
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*– Samuel Butler*  
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Money is something that I feel teenagers talk about. I have been trying to find a job for quite a while now, and

each time I do not get a response, I think of how hard it will be for my parents to pay for college. I know it is a trivial amount compared to how much Universities cost now yet somehow, I feel as if I am obligated to help out in some way I can. It doesn't really matter if I have not found a job, because I now tutor a couple little kids. I do get a little bit of money but that is nothing. The point of earning money for me used to be okay let me get as much as I can so I have some to spend. Now it is to save up, to get gifts for friends knowing I earned that money myself, but most importantly, a way for me to practice the little skills I have and feel good about the service I provide to others.

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*"Money is like love; it kills slowly and painfully to the one who withholds it, and enlivens the other who turns it on his fellow man."*  
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*– Khalil Gibran*  
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I definitely don't love having to spend money. One of my favorite free things is pretty weather. I appreciate it especially because it means I can be with friends without having to spend a lot of the green. I feel like the gloomy rainy weather days during break make us more inclined to spend, because unless you want to hang out in icky weather, you either have to hang out at the same-old houses, or go to a restaurant/movie/mall/etc. Sometimes I feel like I will have more fun hanging out at a park on a sunny, breezy, wonderful day (for free) instead of going to a movie (for \$10). I also appreciate going to places like the newly re-opened discount theater at the Oaks Center, or the flea market, because it gives the same amount of fun for less of the cost. Maybe that kinda shows how the best things in life are free.



# Money

by Maureen R. Johnston, MFT

As a psychotherapist in private practice, I end up thinking about money many times a day, whether I want to or not. When I'm not worrying about how I will cover my myriad expenses, or haggling with insurance over reimbursements, I'm discussing fees with clients. Throughout the day, I listen to my clients' disappointments, fears, and hopes about their financial situations. In their sessions, we struggle to make sense of seemingly irrational behaviors, beliefs, and decisions around their earning, saving, and spending money. We explore the role money plays in their lives and the impact it has on their relationships.

So, when the Verdadera staff asked me to write on the topic of money, my initial reaction was along the lines of... "oh, that's an easy one, no problem coming up with things to say." But, the more I've thought about it, the harder it's been. The topic is so huge, there's so many different ways to approach it, how do I narrow it down? Just think about all the words we use for money: cash, bucks, mulla, green, bread, dough, wealth, etc., as well as all the phrases, songs, and poems we have on the subject:

- *Money changes everything*
- *Money is the root of all evil* (the correct phrase actually is - *the love of money is the root of all evil* - attributed to Jesus in 1 Timothy)
- *Penny wise, pound foolish*
- *A penny for your thoughts*
- *I'm Gettin' Money* - Tupac
- *Make Money By Any Means* - 50 Cent
- *Money (That's What I Want)* – Beatles
- *You Never Give Me Your Money* – Beatles
- *Money Talks* - AC-DC

To begin with, there is the individual psychology of money - our own personal issues associated with it; what does it mean to us in terms of power, security, need fulfillment, status, self-esteem, etc.? There is the role money takes in interpersonal dynamics; how does money, or the lack of it, affect the marital relationship, the parent/child relationship, the family as a whole? Money is used in relationships to express or represent love, power, rebellion, autonomy, connection, revenge, desire. Who controls the money in the family; is it based on gender, earnings, financial acumen, something else? How does this control influence the individuals involved? In the book [The Secret Meaning of Money](#), Cloe' Madanes recommends asking yourself the following questions to gain a better understanding of your own issues with money:

- What is the secret meaning of money in your family?
- What and how much do you want?
- Why do you want it?
- Is it for yourself or to give it to others?
- Who owes whom?
- Who is responsible for what?

I'd add a few questions of my own to this list:

- How much is enough?
- Is there ever too much?
- How have your ideas about money changed over the years?
- How was money handled when you were a little kid? How is it different now?
- What do you think of people who have a lot more money than you do? A lot less?
- How are your views about money influenced by your culture? Your gender? Your age?

Taking a wider lens, and a more sociological perspective, there are the effects of money on a large group, such as the MV community. As the parent of a MV student, the spouse of a MV teacher, and as a new member of the MV School Site Council, I have access to a number of differing perspectives concerning financial issues in the community. While it is clear that a large portion of the students at the school come from very wealthy families, it is not so obvious how wide a range there is in the socioeconomic status of the students at the school. What happens when friends realize they have much more or much less than each other? How is the teacher/student interaction impacted by students whose families clearly are in a much higher income bracket than the teachers? What is it like for the families who simply cannot afford the costs associated with the expensive field trips, the fees involved in extracurricular activities, or the price of dance tickets?

While listening to the read-through of the students' submissions to this issue, I was not surprised to hear how many of the teens wrote about their growing awareness of the discrepancies between themselves and their friends, not just in amount of money available, but also in their values around spending, saving, and material goods. Many of those who wrote about having to work to earn spending money for themselves or to help their families sounded like they had been forced to think on a different level than their classmates who had always been given as much money as they wanted. A number of the students described how dramatically their families have been impacted by parents' losing their jobs and the effects this is having on them.

From an even wider societal perspective, we live in a very acquisitive society, and we are constantly bombarded with messages to buy more stuff. From all sides, the media overtly and covertly reminds us that newer, bigger, more improved 'stuff' will make us happy. American teens have more spending money than ever before and the marketing world is working hard to take advantage of this.

According to Susan Linn in *Commercializing Childhood: the Corporate Takeover of Kids' Lives* in *The Multinational Monitor*, July/August, 2008

In 1983, companies were spending about \$100 million annually marketing to children, mostly on television. Today, they are spending about \$17 billion, and there are so many more ways for them to target children.

This is one of the reasons we severely limited our son's exposure to television as a young child. This concern was validated when the daycare he was attending started allowing the children to watch TV. Within days, our son suddenly "needed" toys and cereals he'd never even heard about before. While he still has much more limited access to 'screen' time than most of his peers, he is still subjected to the pressure to have this or that gadget and to wear particular brands of clothing. He, along with the rest of us, is surrounded by powerful messages to buy, buy, buy.

This message that the latest, coolest item is necessary for happiness is clearly having a strong negative impact on many of the MV students. Sadly, several of the students' submissions emphasized their perception that in order to be "cool" or popular, they had to have the expensive brand-name clothes, phones, jewelry, games, etc., to the point that a number of them have resorted to stealing in order to maintain the appearance of wealth. Many spoke of the absolute need for lots of money in order to be happy, to the point that one even sees it as "the single most important thing in life." It is both sad and worrisome that so many of our children have taken this destructive message to heart.

Yet, you can also hear many of the students' ambivalence about material possessions in their stories. Several of their stories show how they are grappling with the desire to be cool and have all the latest 'stuff', while at the same time knowing at a deeper level that this isn't really what makes them happy. It is encouraging to note how many of the teens spoke of the value of real friends, the pride that comes with working hard and achieving their goals, and the realization that many of the best things in life really are free.

It can feel overwhelming for a parent to try to help their teen navigate through this complicated subject. One of the first things to do is to get some level of clarity about your own beliefs, values, and issues about money. The clearer you are, the easier it is to help your kids sort through and understand their own issues.

## Suggestions for parents

- Be aware of the messages you're sending to your kids about money - are your actions and statements consistent with your values and beliefs?
- Keep in mind that if you're anxious about your finances, your children will pick up on your anxiety. Carefully consider how much reassurance and how much actual information they need from you.
- Think about how much is appropriate for your children to know about your financial situation. What you say to your seventeen year old is different than what you tell your fourteen year old.
- By the time your teen graduates, they should have an understanding of:
  - how to open a bank account and how to reconcile a checkbook
  - the basic costs of living expenses - groceries, utilities, rent, tuition, insurances, etc.
  - the risks associated with credit cards
- If you have been very generous in how much you give your children, consider saying 'no' at times - they will never learn the value of money if it is always readily available.
- Remember you cannot buy your children's love with material goods - they need your love and attention much more than they need electronic devices, brand-name clothes, or big allowances.
- Talk with your kids about the advertising that they are subjected to on TV, Facebook, in magazines, etc. Explore with them the blatant and subtle messages embedded within their shows, websites, music, videos, etc.

## Suggestions for teens

- Remember that not everyone at Monta Vista has access to the same amount of money.
- Be aware that different families hold different values about money.
- Be sensitive to the fact that not everyone has enough cash to pay for recreation - find ways to have fun that don't involve spending money.
- Keep in mind that you can never buy real friends - at best you rent companionship, and along the way you probably lose respect.
- Bragging about your latest acquisition doesn't make you cool, it just makes you a braggart.
- Learn what is available to you - there are school funds available for students who need extra assistance to participate in activities at the school. Talk with your guidance counselor for more information on what has been set aside for you.
- Try to remember that your worth as a person has nothing to do with how much money you or your family has.

The topic of money is a very complicated, multi-faceted subject. It is an inescapable part of our lives and affects us on many different levels, most of which we're not even conscious of until we take time to reflect upon it. While many consider it to be one of the last taboos in our culture, it is very important that we examine our beliefs, values and issues surrounding it.

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Maureen R. Johnston is a licensed Marriage and Family Therapist and a Certified Educational Therapist. She provides psychotherapy, parenting consultation, and psychoeducational evaluations to children, teens, and adults in her private practice in San Jose. She publishes an online newsletter *Sense and Psychotherapy: Reflections from a Psychotherapist's Perspective*, feel free to contact her if you'd like to be on the mailing list. More information can be found at [www.maureenjohnston.com](http://www.maureenjohnston.com). She can be reached at 871-9180 or [mj\\_therapist@yahoo.com](mailto:mj_therapist@yahoo.com).

## Resources from the Verdadera Staff and Professional

- The Secret Meaning of Money: How it Binds Together Families in Love, Envy, Compassion, or Anger, by Cloe' Madanes with Claudio Madanes; Jossey-Bass Publishers
- The Psychology of Money <http://www.psychologytoday.com/articles/199503/the-psychology-money>
- Psychology of Money <http://www.spring.org.uk/2008/04/psychology-of-money.php>
- Schwab Teens & Money 2007 Survey <http://www.aboutschwab.com/teensurvey2007.pdf>
- The Merchants of Cool PBS Frontline video <http://www.youtube.com/watch?v=gdzxc8Fpn3o&feature=related>
- Marketing Mania <http://www.multinationalmonitor.org/mm2008/072008/index.html>
- Spending on Experiences vs. Possessions <http://edition.cnn.com/2009/HEALTH/02/10/happiness.possessions/>

## Upcoming Issues and Submission Deadlines

| <u>Issue</u>                   | <u>Deadline</u>      |
|--------------------------------|----------------------|
| March - Crime                  | Saturday, February 6 |
| April – Fears about the Future | Saturday, March 6    |
| May – Sex and Aftereffects     | Saturday, April 3    |

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3. Email it to [verdadera.entries@gmail.com](mailto:verdadera.entries@gmail.com)

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## Money

**February 2010**

*Verdadera is a publication created by and for Monta Vista High School students for the purpose of instigating communication concerning the reality of high school within the community. Each month, an issue on a topic relevant to the lives of our students is sent home for reading by both parents and students. While we do not edit submissions, we aim to publish personal experiences, not opinion articles. Please utilize all the resources present and feel free to email comments and feedback.*

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