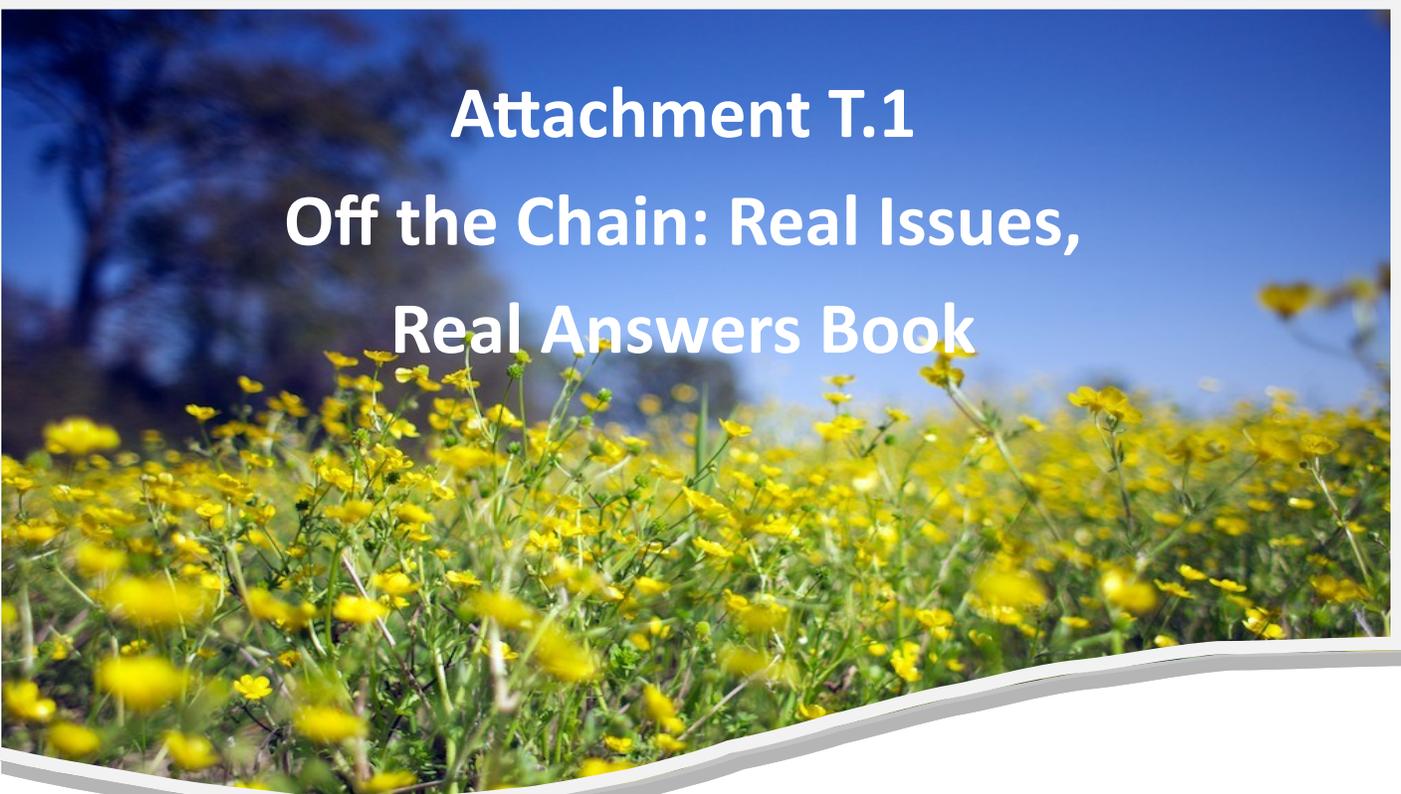




Attachment T.1
Off the Chain: Real Issues,
Real Answers Book



TUNE



OFF THE WALL



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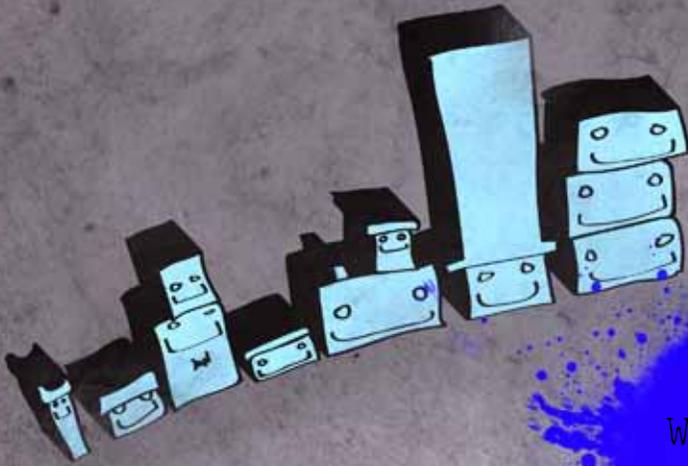


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Created by
MICHELLE BAIN

SMOKING

CENTENE
Corporation



Whassup?

Got questions about your body, your life, your future?

Off the Chain™ has some answers for you on life's important issues. Let's face it, being a teenager ain't no picnic. I mean, everyone has to go through it, but it isn't an easy ride, is it? So we have some answers...but not all the answers. In this book, we can give you some info on issues you may be wondering about and places to look for more information.

Your life, your body, your future...
this is a good place to start, so read on!

This book provides general information about various teen-related issues. This information is not intended to be used as a solitary reference on the subject matter, for the diagnosis or treatment of a health problem, or as a substitute for consulting a licensed healthcare professional. Consult with a qualified healthcare practitioner to discuss specific individual issues or health needs, and to professionally address personal, emotional, health, physical or medical concerns.



OFF THE WALL



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WHEELS OF FORTUNE

DRIVING

IT'S A LONG ROAD

Wow. Look at you. Old enough to drive and places to be. But before the rubber meets the road and you hit the highway in a blaze of long lasting skid marks, there are a few road rules to remember. Okay, there are a lot of rules. But here are some of the important ones to get you started.

Being able to drive means a little freedom and some room to roam. Driving is a big job and can be a dangerous one too. Reality check: About nine teenagers die from car accidents EVERY DAY. It's the leading cause of death among teenagers. The smarter you are as a driver, the better your chances are out there on the road. Make sure you're completely prepared before you get behind the wheel.

LICENSE TO DRIVE

First things first. You have to learn to crawl before you can walk, and driving is no different. A learner's permit is your first rule of order. To obtain a learner's permit, just request a state driver's handbook from the local DMV (Department of Motor Vehicles) and study it well. When you feel confident you've learned the material, you can return there and take a simple exam to get the permit. Many states also request you take a driver's education class, a good idea in order to learn all the rules and good driving habits. A learner's permit allows you to practice driving with an well trained adult. Make sure you know all the steps you need to take to get a license.

Once you've reached the age of 16 and feel confident in your skills, the driving test is next. Find out the closest License Office that handles driving tests and go there with an adult. You'll drive with a trained professional who will pass or fail you based on your performance, like any other test.

Once you have a license and the hang of driving, you need to think about some other pretty important things, especially money.

Driving isn't cheap. How will you pay for gas and insurance? Having gas in the tank is a must, and having insurance is a law. Do you have a car or can you borrow one? Who will pay for repairs and oil changes? It all adds up. Driving can be convenient and useful. But it's also a major expense.

SAFETY ALWAYS

Of all drivers, teens are the most likely to get into accidents. It's really important to take a few steps to make sure you and your riders are safe when driving.





ALWAYS WEAR YOUR SEAT BELT

Many accidents and injuries can be prevented by simply buckling up. Watch what you are doing. Don't crank up the stereo, don't talk on your cell phone and NEVER text message while driving.

Don't show off for friends. Friends may tempt you to do stupid things, but it's your license on the line if you get a ticket or cause an accident.

Make a mental map of where you're going. Know ahead of time what roads to take and what obstacles you might run into.

A Few Things to Check before Hitting the Road:

- ★ Is there enough gas and oil in the car?
- ★ Do the tires have enough air?
- ★ Do you have your license, registration and insurance information?
- ★ Do you have a few bucks in case you run low on gas?

Cars are like people: they can break down. Also like people, the older they get, the more likely they are to fall apart! Know what to do if your car has problems. Have somebody teach you how to change a tire. Keep phone numbers of your insurance company and a tow truck with you, as well as the phone number of an adult you trust. Take a cell phone with you if you can, but don't use it while you're driving.

LIGHTS IN THE REARVIEW

The most important thing to do if you get pulled over by a cop is to stay calm. Just because you see flashing blue and red lights behind you doesn't mean you're on the FBI's Most Wanted list. Slow down and pull over to the curb as soon as it's safe to do so. Once you've come to a stop, keep your hands on the steering wheel and do what the officer asks. Stay in the car unless the officer asks you to step out. It can seem threatening if you get out of the car without being asked.

DON'T PANIC!

Accidents happen. Unfortunately. But remain calm and keep your cool. Make sure you, your riders and the people in other cars are okay. If anybody is hurt, call 911 right away.

Next, quickly call an adult you trust to let them know what happened and that you are okay. Then call the police to let them know what happened. They will help you with the rest of the things you have to do, like calling your insurance company.

When you talk to the police or anybody else, you don't need to say anything about who caused the accident - the insurance companies and police will sort that out. If you have a camera or a camera phone with you, it might help to take pictures of the accident.



www.nhtsa.dot.gov

(Rolling on the floor laughing)

NO NOT A FL MATTER

Chatting and Texting Safety

PLEASE MR. POSTMAN

There was a time when communicating with friends and distant relatives meant sitting down and handwriting a letter, stuffing it into an envelope, addressing it, mailing it, and waiting a couple weeks for a reply. Hardly quick! So the immediate information age we live in today has great pluses over the old school ways of our grandparents. Texting and online chatting have opened up a world of immediate communication between people all over the world. You just need a computer or a cell phone. But with that modern technology and the convenience it brings, comes a whole new set of dangers Granny could never have imagined in her time.

PREDATORS LURKING

Here's a story that may sound familiar to you: Jodie is a 15 year old girl who has been chatting online with Jake, a musician in his twenties she met in his band's chat room. What started out as musical interests has grown into what Jodie now considers to be a close friendship. They text and chat frequently. One day, Jake ends one of their many texts with 'H2CUS AEAP BM&Y' (hope to see you soon, as early as possible, between me

and you). So Jodie arranges for them to meet up at an upcoming concert. What Jodie doesn't know is that Jake is a pedophile, a person who takes advantage of youngsters. He might even be quite a bit older than he said he was. He's your typical online predator.

DECEPTION STRIKES

Stories like this aren't rare or uncommon. They happen more and more often all the time. It's not hard to imagine that the Internet can be a dangerous outlet where deviants who aren't who they say they are look for trusting teens, trying to hook up or exploit them. Be smart. Be careful. Many pedophiles hit on teens not by trying to fool them but by exploiting their natural problems and concerns. Predators will use your curiosity about sex and relationships, feelings of being misunderstood and even your attraction to taking risks. The predator has a ton of tools that you won't even know he's using.

WARNING SIGNS OF A PREDATOR

- ★ Relationship goes quickly from a chat room to a face to face meeting.
- ★ Strangers that seem to understand all your problems and always take your side to gain trust
- ★ Want to keep anything sexual "our little secret"

TIP-OFF

PRIVACY MATTERS

It's easy to think your online chat sessions and cell phone text messages are private, but this false sense of security can lead to major problems. If you send sexual content over the web, it could be considered producing and distributing child pornography. Don't get yourself into a situation that could affect your future employment, your household, future relationships and your freedom. It's a very serious law. Being labeled as a Sex Offender can stay with you for the rest of your life and affect you in many ways.

THINK FAST

So, use your best judgment and common sense when chatting online. Try to chat with people you know. If you do find yourself chatting with a stranger and maybe developing a relationship, lay down some rules at the beginning. Tell him or her that you don't share private stuff over the web or phone. It's creepy and wrong. Tell the person to prove who he says he is. If it does progress to the point of meeting up, suggest a neutral place, and NEVER go alone.



www.unh.edu/ccrc/

www.netcaucus.org/events/2007/youth/resources.shtml

www.internet-security.suite101.com/article.cfm/keep_teens_safe_online

NOTHING WRONG WITH CHANGE. PERIOD.

MENSTRUATION

THE 411 ON MENSTRUATION OR A PERIOD

men-stru-a-tion [mènstroo áysh'n]: monthly discharge from womb. slang; period, the flow, delicate.

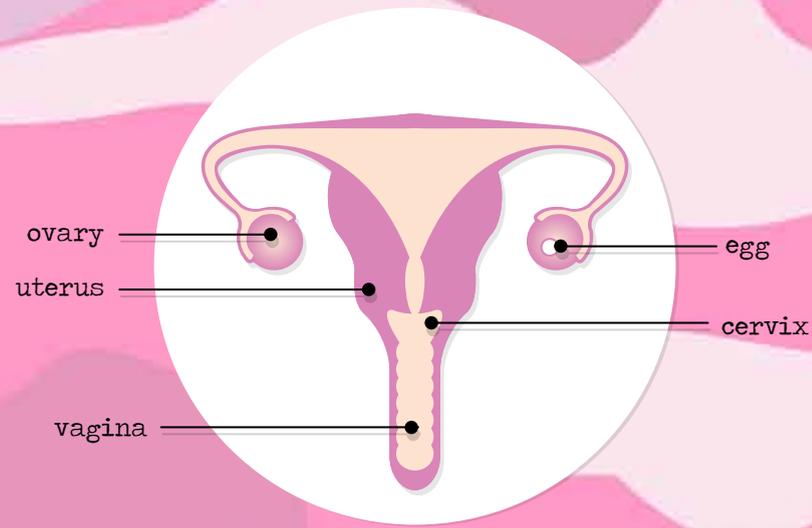
Teenagers' bodies go through a lot of changes. The sex organs of young men and women (the penis and vagina) begin to function in different ways. One of the changes in young women is that they have bleeding from the vagina which happens about once a month. It's a natural change in your body and nothing to get alarmed about.

WHY DO WOMEN HAVE THEIR PERIOD?

A period is the natural way in which a woman's body prepares for pregnancy. Each month, a woman's ovaries produce an egg that travels to the uterus. This process is called ovulation.

If sperm happens to be in the uterus while the egg is there, FERTILIZATION can occur, meaning that the egg sticks to the wall of the uterus and becomes a PREGNANCY or the beginning of a baby.

If the egg is not fertilized, the walls of the uterus shed off (don't worry, it rebuilds itself every month). This means that during that time there will be bleeding from the vagina while that wall sheds off. This lasts for about three to seven days. A period usually starts out with spots of blood, gets heavier and then gets lighter throughout those days. The whole process repeats itself about every 28 days.



HEY. WHAT HAPPENS TO THE EGG?

Since the egg is not fertilized (meaning no pregnancy), it passes through the uterus, the cervix and the vagina with your period.



TAMPONS VS. PADS



Did you know that...

- ★ An egg (or ovum) is only as wide as a human hair? Now, that is tiny!
- ★ Normally just one egg is released during ovulation.
- ★ Every woman is born with millions of immature eggs that are awaiting ovulation.



Tampons...

- ★ Absorb blood while inserted inside the vagina.
- ★ Include an applicator that helps you insert the tampon into the vagina.
- ★ Won't get lost or move around in your body.
- ★ Need to be changed every four to eight hours.
- ★ Include an attached string that helps you remove the tampon.
- ★ Come in different sizes, depending on how heavy you're bleeding.

TOXIC SHOCK SYNDROME (TSS) is an infection that can happen if you leave a tampon in too long.

What are the warning signs?



- Dizziness
- Light Headedness
- Headache
- Confusion
- Chills
- Fever
- Sunburn-Type of Rash
- Belly Pain
- Muscle Pain

Pads...

- ★ Stick to underwear and absorb blood when it leaves the vagina.
- ★ Come in different thicknesses for heavier or lighter flow.
- ★ Must be changed when they become soaked with blood.

WHAT IN THE WORLD IS PMS? IS IT FOR REAL?

Premenstrual Syndrome is a normal condition. You may experience these symptoms before the start of your period...

PMS

- ★ Mood swings
- ★ Tender breasts
- ★ Swelling of the breasts
- ★ Belly aches
- ★ Cramping below the belly
- ★ Bloating or feeling swollen around your belly

TIP - OFF

Got PMS?

- ★ Stay away from sugars, fats and salts in your food
- ★ Try to avoid caffeine
- ★ Sleep well
- ★ Do some light exercising
- ★ Take it easy and try to avoid stress

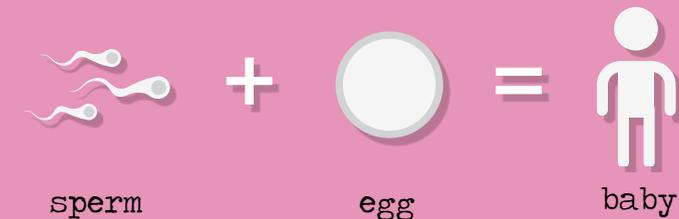
When in doubt, give your doctor a shout!

THE BULGING FACTS ABOUT PREGNANCY

SEX = a man inserts his erect (hard) penis into a woman's vagina

FOR REAL...HOW DOES PREGNANCY HAPPEN?

Well, pregnancy doesn't just "happen." There are processes and functions and biological...well, let's slow things down and look at it in simple terms. Pregnancy occurs when sperm from a man joins with an egg from a woman, which happens during sex.



THE FACT IS...

IF YOU HAVE SEX, YOU CAN BECOME PREGNANT OR GET SOMEONE PREGNANT.

JUST TALK ABOUT IT

'CUZ GETTING PREGNANT IS A BIG DEAL!

The best way NOT to GET PREGNANT is NOT to HAVE SEX. Okay, so you and your boyfriend or girlfriend are getting close and you're thinking about having sex. Even though you may feel awkward, YOU NEED TO HAVE THE TALK ABOUT S-E-X! If you're close enough to have sex you should be close enough to talk about it and what to do about birth control, if you decide to have sex.

TALKING ABOUT SEX WITH YOUR PARTNER FIRST...

- ★ is important for both of you for your mind and body.
- ★ is an important time to talk about birth control.
- ★ is an important way to prevent sexually transmitted diseases (STDs).
- ★ is important in preventing unwanted pregnancy.
- ★ is important in seeing if you're really ready

YOU ALWAYS HAVE THE RIGHT
TO DO WHAT IS BEST FOR YOU OR SAY NO TO SEX!



www.fertility-facts.com/fertility/ovulation.htm

www.mayoclinic.com/health/premenstrual-syndrome/DS00134

Dating and Maintaining a

Relationship

NO MORE COOTIES

Remember when you were a kid and girls had cooties and boys were made of greasy grimy gopher guts? The thought of kissing one of those creatures was totally sick. You never thought there would come a day when you'd actually want to hang out with one of these creatures of the opposite sex and maybe even kiss them. But guess what. That day has arrived.

For most teens, dating is a normal rite of passage. Everything about you is changing: your body, your attitudes and your interests. What was exciting to you as a child isn't quite so cool anymore. While some may start thinking about it or even participating earlier than others, most teens begin dating in high school. It's a social environment that introduces people to more peers with the same interests.

TOTALLY HOT OR TOTALLY NOT

Dating is a good way of seeing how well you connect with someone to whom you're attracted. Getting to know his or her interests, values, ideas and hopes will help you determine if this person is a good match for you or not. Don't be swayed by looks alone. There are a ton of things you should consider when looking for someone with whom to share your time.

Get to know the person before you start dating. It'll save you time and possibly

embarrassment if you find out your dating candidate is a total loser before the actual date. Spend some time talking or texting to get to know them better. Group dates are also a fun, low-pressure way to hang out and get to know one another, and you can observe how your date mixes with your friends. Notice what is happening while they are with your friends and how they act. Take mental notes and watch for clues on what to expect from this person who may go on to become your main squeeze. Or not.

MORE THAN A STATUS THING

Don't get caught up in the joy of simply having a boyfriend/girlfriend during those first few dates. That scene won't serve you in the long run. You want a true friend, not just a position to fill. It may look cool to others that you have a steady someone, but if you're not clicking with that person, don't hang on just to hang on! It's important to learn to recognize what a healthy relationship looks like as yours continues to develop.



TIP - OFF

Tips for a Successful First Date

- ★ Pick a special event or place in which to spend your first date.
- ★ Dress nicely and make a good first impression. They last.
- ★ Keep the conversation going.
- ★ Be yourself.

MUTUAL RESPECT

A healthy relationship is defined by knowing your own values and respecting those of your partner. Each person should respect the other and not try to change or challenge the other's values and beliefs. Be a good listener. You'll learn a lot.

TRUST & HONESTY

Are you the jealous type? How does your boyfriend or girlfriend react when seeing you talking to someone of the opposite sex? Do tempers flare? While jealousy is a natural emotion, it's how you react when feeling jealous that really matters. If you can't trust the person you're with, your relationship is doomed to tank.

Honesty goes hand in hand with trust, because if you lie to your partner, no matter how small, he or she may have a hard time believing you in the future. 'Once a liar, always a liar' is a tough rep to shake.

SUPPORT

A boyfriend or girlfriend should also be a support system for you. In a healthy relationship, your partner is there for you, regardless of the situation. When social and emotional issues leave you wrecked, you need a shoulder to cry on. That person will likewise be someone with whom you can celebrate your joys and latest achievements.

FAIRNESS

Good relationships consist of a fair amount of balance when making decisions. Don't be the big bad boss of your relationship. Take turns picking out which movie to see or restaurant to visit. If you find that you get into power struggles about where to go or what to do together, then there isn't much equality in your relationship. Strive for equal say-so in everything.

SEPARATE IDENTITIES

You were a different person before this whole relationship began. Remember? Before you started dating, you had your own interests, friends and family. That shouldn't change just because you're dating now. In a healthy relationship, each partner is free to develop new friendships or hobbies and continue to grow. You should never have to give up a part of who you are to be in a relationship with someone. Be yourself.

COMMUNICATION

Talk, ask, discuss, clarify, be honest and communicate. Good communication is key in keeping a healthy relationship. It's important to be honest with what your needs are or how you feel about something. If you're unsure about what your partner meant about something, ask. The more open you are, the better your relationship will be. Never keep something bottled up just to avoid how your partner may react.



www.teenadvice.com

www.about.com



BOYS 2 MEN MALE HEALTH

PUBERTY HAPPENS

Tadpoles become frogs, puppies become dogs, boys become men and...blah, blah, blah. You know all that. I won't bore you with those old, boring facts. But how it relates to you, (if you're a dude reading this) your body is going to go through some whacked-out changes. Don't panic. These changes are called puberty. Your body starts to get bigger and stronger, your voice grows deeper and hair grows all over you like a freakin' gorilla. Relax. You're not a werewolf. You're a teenage boy.

How to handle these weird changes? Easy. Get enough sleep, eat healthy food and get plenty of exercise to make sure your body receives the proper nutrition in order to develop to its full potential. These changes will take place, but you can't control when.

THE RIGHT HEIGHT

Hopefully by now you've figured out that not everyone grows to be the same size. Family genes determine whether you are going to be a seven foot tall giant or smaller of stature, or somewhere in between. The right height is whatever height you end up being when you stop growing at about age 20.

CHANGES IN BODY PARTS OR "UH, WHAT JUST HAPPENED?"

You're also going to notice that your hands and feet are going to get bigger. For a while it's going to feel awkward just moving around in your own body.

Another thing you'll definitely notice is that your testicles and penis will start to get larger. Don't freak. These changes are caused by the male hormone called testosterone. Testosterone is also that secret formula that causes hair to grow all over our bodies.

HAIR, HAIR

Another way that your body will tell you that you're changing from a boy into a man is that you'll notice that hair is sprouting out under your nose on your upper lip, as well as on your chin and the sides of your cheeks. You'll see hair start growing on your chest and lower stomach. Your armpits and groin will also grow a lot of hair. You're not weird. It's happening to your friends too. It's a normal thing that every boy experiences when he starts becoming a man. Brace yourself: when hair starts growing on your body, especially under your arms, you'll notice that you start to sweat more. What's worse is that other people will start to notice it more too! Since your glands are working hard to make these changes in your body, you'll sweat more and need to bathe more often. Sweating can, at times, cause body odor that can smell pretty funky. Use deodorant regularly, especially after a shower. It helps!



TIP - OFF

Signs of Puberty

- ★ Weight gain
- ★ Wider shoulders
- ★ Larger penis and testicles
- ★ Deeper voice
- ★ Hair growing on face and body

THE HARD TRUTH ABOUT ERECTIONS

An erection is a normal occurrence that happens to your penis when you enter puberty. Your penis will fill with blood and get hard. An erection can happen at any time, during the day or at night and sometimes not at all. If an erection happens when you're sleeping, you might wake up and find your underwear and bed are wet. This is called a wet dream. Again, don't freak out. This happens when the semen is discharged from the penis while you sleep. This discharge from your penis is called an ejaculation. It's all completely natural.

MAN ALIVE

It's important to know that if you have any questions, ask your doctor or a trusted adult. It's best not to ask your friends about these changes. They normally don't know any more about them than you and might even give you false information. Be honest and trust in someone who has been there and done that. When you're a full grown man, you'll be able to help someone else going through those same changes, maybe a little brother or a son of your own.



www.kidshealth.org/kid/grow/boy/boys_puberty.html

www.medicinenet.com/puberty/article.htm



Whoa! What was that that just went bouncing off the walls? Must have been your hormones raging out of control! It happens. Members of the opposite sex are looking better to you by the millisecond. You're thinking about sex, aren't you? Well, entering into a sexual relationship is a big step that can't be taken lightly. And it's your job to keep yourself safe. That doesn't mean a sword and shield. It means using protection.

CAUGHT IN A TRAP

However, a lot of teenagers fall into the trap of having unprotected sex. I know all the excuses: You're "in the moment" and don't have any condoms; you think sex with condoms feels different, and you don't want to use them; you think having unprotected sex "just this once" won't hurt. Lame excuses, every one of them.

If you don't practice safe sex, you can get a sexually transmitted disease (STD). And the kicker is: you can get an STD with unprotected anal sex or oral sex, too. Or you can get yourself or someone else pregnant. You ready for that? Didn't think so.



TYPES OF BIRTH CONTROL (CONTRACEPTION)

There are many different kinds of contraception. You can talk to your doctor about what's right for you. Here's a short list:

Condoms: The most common type of birth control. It's put on the penis before sex. Some condoms are coated with a chemical to kill sperm if the condom breaks. It prevents pregnancy about 75-85% of the time. It's the ONLY type of birth control that can prevent the spread of many STDs.

Oral contraceptive pills (birth control pills): Taken by a woman once a day and contain a small amount of hormones (body chemicals). Birth control pills prevent pregnancy more than 90% of the time. But you can only get birth control pills from your doctor. Birth control pills also do NOT prevent the spread of STDs, so it's important to use a condom as well.

Intrauterine device (IUD): This is a piece of plastic shaped like a 'T' that a doctor inserts in a woman's uterus. It prevents pregnancy 99% of the time. Like birth control pills, IUDs do NOT protect you against STDs. They're also sometimes associated with infections of the uterus and can sometimes come out on their own.

Other Hormonal Release Products (shot, patch, vaginal ring): These work sort of like birth control pills. Each one releases a hormone that helps prevent pregnancy. Like birth control pills and IUDs, these products can have side effects and do NOT prevent the spread of sexually transmitted disease. Ask your doctor to explain these products.

ABSTINENCE FIRST

The best form of birth control is to not have sex at all. But if you've talked about sex with your partner and have decided you're ready, using condoms with another type of birth control is the safest thing to do. Talk to your doctor about what's right for you and your boyfriend or girlfriend. Don't be shy. This is your life we're talking about.

WHO'S GOT THE HOOKUP?

If you're not sure where to get condoms or need more info on other types of birth control, see your doctor. A doctor's visit is only between you and your doctor. What happens in your doctor's office, stays in your doctor's office. And for you young women, just because you're interested in birth control doesn't mean you have to have a full exam. Talk to your doctor about whether you really need to have one.

THE ABCS OF STDs

Here's the bad news: Sexually transmitted diseases are a big problem in teens. Around a million teens a year get gonorrhea, chlamydia or syphilis infections. Here's the worse news: That number keeps going up every year.

Some STDs may seem harmless. A lot of times, they don't have symptoms, especially in guys. That's also why they're so easy to spread. But untreated, STDs might mean some young women can't ever have kids. STDs can also be painful, cause warts and even cancer. And here comes the worst news: STDs can even kill you.

Remember, many STDs don't have any symptoms, so you can't tell if your partner has one or not. Your chances of getting an STD are higher if you have unprotected sex or have sex with many people. That's why it's really important to use condoms any time you have any type of sex.

BUT WHAT IF I...

If you've had unprotected sex, get yourself checked out for any STDs. Make sure you're healthy. If you're a girl, you should also get a pregnancy test at your doctor's office. The sooner you know about any problems, the sooner something can be done about it.

HEY THERE...WHATCHA GOT?

HPV is the fancy schmancy word for human papillomavirus. Believe me you don't want it. There are different kinds of HPV - some go away by themselves and some don't. The HPV that doesn't go away by itself can be dangerous to your health. They can even lead to cervical cancer in women. There is a vaccine that teenagers can get that will protect you from most types of HPV that cause the cervical cancer and also genital (relating to your sex organs) warts. If you are having sex you need to ask your doctor about the vaccine for HPV. Remember, protect yourself. It is your body and your life.

SEE YOUR DOCTOR IF YOU EXPERIENCE ANY OF THESE...

- ★ Pain with urination (peeing)
- ★ Change in your urine
- ★ Change in vaginal discharge (fluid), especially if it's green or yellow, appears frothy, or has a bad smell
- ★ Discharge from your penis
- ★ Belly pain
- ★ Fevers
- ★ Chills



www.plannedparenthood.org

www.managingcontraception.com

www.orthoevra.com/index.html

www.cdc.gov/nchhstp/newsroom/STDsurveillancepressrelease.html

www.cdc.gov

Domestic Violence

WHAT IS DOMESTIC VIOLENCE?

When one person in a relationship uses physical or emotional abuse to control the other, it's domestic violence. Partners don't have to be married for abuse to be considered domestic violence. The violence can be criminal. Behavior can include physical abuse such as hitting, pushing, shoving, sexual abuse (unwanted or forced activity), emotional and financial.

SOME EXAMPLES OF DOMESTIC ABUSE

- ★ Insults and name-calling
- ★ Keeping money from a partner
- ★ Physical harm
- ★ Threats of harm
- ★ Sexual assault
- ★ Stalking

TIP - OFF

RECOGNIZING DOMESTIC VIOLENCE

The National Teen Dating Abuse Helpline has a short quiz on its web site to help teens figure out if they're in an abusive situation. If you answer 'yes' to any one of these questions, you may be in an abusive relationship and should reach out for help.

DOES YOUR BOYFRIEND GIRLFRIEND...

- ★ Look at you or act in ways that scare you?
- ★ Act jealous or possessive?
- ★ Put you down or criticize you?
- ★ Try to control where you go, what you wear or what you do?
- ★ Text or IM you excessively?
- ★ Blame you for the hurtful things they say and do?
- ★ Threaten to kill or hurt you or themselves if you leave them?
- ★ Try to stop you from seeing or talking to friends and family?
- ★ Try to force you to have sex before you're ready?
- ★ Hit, slap, push or kick you?

ACQUAINTANCE RAPE

Date rape is a very serious matter and can be confusing as to how to handle it. This type of assault occurs when sexual events are forced upon an unwilling partner by a date, a friend or someone the victim knows. Violence and bodily injury often go along with the attack. Like other forms of sexual assault, date rape is motivated by a need to control, humiliate and cause harm.

DATING ABUSE FACTS

Dating abuse is more common than we'd like to believe. One out of every 11 youths has reported being the victim of some kind of physical dating abuse. One in five girls in high school has experienced physical or sexual abuse by a dating partner. More than half of all high school students report dating abuse among their fellow students.

WAYS TO GET HELP

- ★ 911 for any emergency
- ★ National Teen Dating Abuse Helpline: 1-866-331-9474
- ★ National Domestic Violence Hotline: 800-799-SAFE (7233)
- ★ National Sexual Assault Hotline: 800-656-HOPE (4673)
- ★ National Sexual Violence Resource Center: www.nsvrc.org



www.loveisrespect.org/is-this-abuse/are-you-being-abused/

www.chooserrespect.org/scripts/aboutus.asp

www.rainn.org/get-information/types-of-sexual-assault/acquaintance-rape

How you DOIN? IN A FUNK?

SELF-ESTEEM AND DEPRESSION

RIDING THE MOOD SWING

Being a teen isn't easy. All sorts of stuff is going on. You want to fit in, you want to look good, you want to be an adult already. With your body changing and those massive mood swings, it's really easy to get down on yourself.

Self esteem is a fancy term for how you feel about yourself. One day you're on top of the world and other days you just want to hide under your bed until the world goes away. It's normal and natural. We all experience wildly changing moods. But feeling really bad about yourself one day and really good the next may be a sign of bigger problems.

THINK FAST!

Look out! Teenagers can have a lot thrown at them on a daily basis. Sometimes how we feel depends on what we have to deal with and what happens to us.

Did you get a bad grade on a test?

Did you have a rough day at school?

Did you not make a team you were trying out for?

Did you have an argument with one of your parents or friends?

Did someone pick on you or say something mean?

Did you lose your pet or a loved one?

YOU CAN'T DO IT ALL ALONE

Someone is there for you! Talk to your friend, a teacher, counselor or family member that you know has got your back and tell them how you feel.

Teenager or not, everyone has bad days or has their feelings hurt by people or just life. This is a part of life and growing up.

GET YOUR SELF ESTEEM IN SHAPE

Helping your self esteem is a lot like exercising your body to be fit. Do the same thing with your mind. Feeling good about yourself and who you are is great for your physical health and your mental health. Stop thinking bad thoughts all the time and concentrate on the good things about you. There are a lot!

Play some music

Get out and do stuff

Talk to a friend

Read a book

What are you good at?
Come on. Think of five things, and don't be shy!

Start a new hobby

1)

Set goals

Exercise

2)

Ask a teacher for help

Confide in a family member

3)

4)

Relax

5)

Join a school activity

Make a goal with a coach

Help someone else out doing something nice

FUNK CITY -- POPULATION YOU

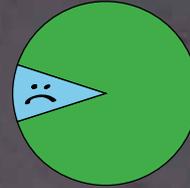
Okay...you've talked to a friend but it didn't help. You're just in a funk. Life stuff can build up on you, and if you find yourself:

- ★ Feeling bad a lot
- ★ Not wanting to see your friends or family as much
- ★ Doing poorly in school because of your mood

...you may have depression! WHAT???



YOU AREN'T ALONE. NEARLY 10% OF TEENS WILL BECOME DEPRESSED THIS YEAR. DEPRESSION MAY RUN IN YOUR FAMILY. YOU MAY SEE OTHER FRIENDS OR FAMILY DEPRESSED. TALK TO THEM ABOUT THEIR ISSUES, AND THEN TALK TO YOUR DOCTOR.



But check this out:

THERE IS HELP IF YOU HAVE DEPRESSION!

Your doctor has answers and help for you. You may need to see a counselor or someone to talk to. They'll help you understand the issues that are bothering you. You may need medication that will help you with your mood. Your doctor is the only one who can decide that and give you a good plan.

Don't be proud...say it out loud...I NEED HELP! You would help someone if they needed it, wouldn't you? Of course you would. Talk to an adult you trust and he or she will help you get to a doctor. You're worth it, so do your self esteem a favor!



CAUSES OF TEEN DEPRESSION

- ★ Grades and how you are doing in school
- ★ Social level and peer pressure
- ★ Sexual identity
- ★ Family life
- ★ Family medical history
- ★ Substance abuse
- ★ Stress in your day to day life

A DEPRESSION CHECKLIST

- Do you feel down or sad a lot?
- Are you having trouble sleeping or sleeping too much?
- Have you lost interest in things you used to enjoy?
- Has your appetite changed?
- Have you lost or gained a lot of weight?
- Are you tired a lot or lacking energy?
- Do you feel worthless or guilty?
- Is it hard to focus?
- Do you feel restless or really slow sometimes?
- Do you ever think about hurting yourself?

If you checked any of these, you may be depressed.



www.teenshealth.org/teen/your_mind/mental_health/self_esteem.html

www.teendepression.org/

www.webmd.com/depression/guide/teen-depression

THE REAL DEAL ABOUT SUBSTANCE ABUSE DRUGS

ASK YOURSELF

Do you know people who abuse alcohol and drugs? What do you think of them? Do you admire them and the way they act?

Think about the things you've seen as a result of their abuse and the situations in which they've found themselves. They're probably not too pretty.

WHAT IT IS

Drugs are really bad for you. End of story. Roll credits. Play the theme song.

People do drugs for a lot of reasons. But drugs trash your health, they cost a lot, they screw up your goals, they make you think differently, they mess up your friendships and they take control of your life.

WHY IT IS

Why do people do drugs? It's a big question with lots of reasons:

- ★ Sometimes people are depressed and want to feel better
- ★ Sometimes their friends pressure them to do drugs
- ★ Sometimes their family members do drugs and tell you it makes things better

DRUGS DON'T SOLVE PROBLEMS - THEY ONLY MAKE NEW ONES!

What do drugs do to your body? Wow. Glad you asked.

**YOU CAN DIE SUDDENLY
IF YOU USE DRUGS - SERIOUSLY!**



Drugs can...

- ★ Harm your body
- ★ Hurt your liver (your ability to digest things)
- ★ Hurt your brain (your ability to think clearly)
- ★ Hurt your heart (your ability to keep your organs healthy)
- ★ Hurt your lungs (your ability to breathe well)

So what happens if your organs are damaged?

- ★ You can't do well in sports
- ★ You can't do well in school
- ★ You can't make sure you're going to be healthy
- ★ You can't be sure you can do all the things you want to in a normal life

CRIME SUCKS

BTW...(by the way) DRUGS ARE ILLEGAL! ARE YOU KIDDING ME?

Like you didn't have enough reasons not to use drugs! Think about what your life would be like if you had to live it behind bars.

DRUGS MAY SEEM COOL AT THE TIME, BUT THEY CAN REWIRE YOUR BRAIN...

- ★ They can get you into serious legal trouble
- ★ You could wind up in jail
- ★ Your friends could find you totally uncool if you go to jail
- ★ You could lie or steal from your friends or family

DON'T WANT TO DO TIME IN JAIL? DON'T DO DRUGS!

AVOIDING THE ISSUE

Okay...just stay away from drugs! The best thing ever! Your best decision EVER!

If people around you are doing drugs and you don't want to, ask a new person to be your friend who doesn't do drugs. There are more people out there who don't do drugs than do. FIND THEM!

Avoid parties where drug use is going on. You know the people and you know what parties they tend to be at.

WHAT TO SAY TO SOMEONE WHO OFFERS YOU DRUGS

"No offense, I'm just not into it."

"Sorry, don't want to do it."

"No, That's just not my thing."

"Dude, drugs suck and they aren't worth the hassle."

"No thanks."

IF THEY MAKE FUN OF YOU OR SAY MEAN THINGS JUST REMEMBER WITHOUT DRUGS...

- ★ You aren't going to get addicted
- ★ You won't make a fool of yourself
- ★ You won't lose all your money
- ★ You won't feel weird
- ★ You won't run the risk of getting busted

If not...are they a friend, or are they really addicted to drugs?

REALITY CHECK: Are you struggling with drug addiction or substance abuse issues? Ask for help from a doctor, counselor, teacher, parent or friend. They'll get you the help you need. They care about you. We all do.



www.teen-drug-abuse.org/
www.teens.drugabuse.gov/
www.teendrugabuse.us/

Waist Management

THE DOWN AND DIRTY
ON DIETING . . .

STOP THE MADNESS!

You're growing everyday and your body needs fuel to look good and feel good. Eating right helps you stay on your game at school and in your personal life. Have you ever heard "you are what you eat?" Eating healthy makes you look healthy and vice versa. Garbage in, garbage out.

So how do you do it when it's so hard to eat healthy? There are so many temptations all around: TV commercials, fast food restaurants on every corner, snack and candy vending machines everywhere. How do you eat healthy on the run when you're juggling school, studying, family and friends? It's not easy, but with planning and will power, you can do it.



SEVEN EASY STEPS TO MAKE SURE YOU'RE EATING RIGHT

- 1) Eat three meals everyday.
- 2) Replace the white bread, oils and sugars in your diet with veggies, whole wheat and fruit.

- 3) Get some dairy into your diet. Grab a glass of milk or eat a piece of cheese.
- 4) Load up your backpack with cereal/healthy snack bars instead of candy or chips.
- 5) Even though you are eating on the run, slow down and it'll help you to not overeat.
- 6) If your tank is full you don't add more fuel, so if your stomach is full, don't eat anymore.
- 7) Limit the sugar, caffeine, soda and fried foods. They won't give you the hang time you need.

REMEMBER THE FOOD PYRAMID?
IT WAS MADE FOR A REASON...



TIP - OFF

- ★ Eating with friends and family members who eat healthy will help you stay on track.
- ★ You wanna splurge? Are you kidding? Everyone needs to treat themselves to less healthy choices every once in a while. Make it something that's a treat every couple of days instead of everyday.
- ★ Stay active. Burning calories is the key to controlling your weight.



THE SKINNY ON DIETING

Ugh. That word D-I-E-T. No one loves to diet, and the worst is when you feel out of shape or don't feel like you look as good as your friends. Feeling good comes from the inside out, so when you eat right, you feel better on the outside. Everyone grows at a different speed, and your friends may look different than you, but there is no PERFECT body type. What's important is THE WAY YOU FEEL.

DON'T DO THE DIET -- DO THE DISCIPLINE DAILY!

For teenagers, dieting is NOT a good idea!

Want to diet? SEE A DOCTOR!

What a doctor will tell you:

1. Change your bad eating habits for more healthy ones.
2. DON'T focus on your weight.
3. Get moving with some exercise and focus on the way you feel.

THE REAL DOWNSIDE OF DIETING (YOU DON'T WANNA GO THERE!)

- ★ Dieting can make you feel weak. Stay strong, don't do it.
- ★ Dieting can stunt your growth in your teenage years...okay, shorty?
- ★ Dieting can make you grouchy and lose focus at school...say what?
- ★ Dieting can sometimes make your bones weak, make you lose your hair and make your skin rough...whassup, crocodile?



DIET PILLS CAN
MAKE YOU ILL
AND CAN KILL!



Your doctor is the one who knows best...talk to him or her first and get the lowdown on what's best for you!

EATING DISORDERS GOING TOO FAR?

Sometimes teenagers want to lose weight, even if they don't need to. Part of it may be the way they feel about themselves, and sometimes it may be the way they feel when with friends because of the way they look. Looking good is not a competition. Be healthy by being who you are.



STOP and talk to your doctor if you are:

- ★ Skipping meals
- ★ Binge eating
- ★ Eating in secret
- ★ Forcing yourself to vomit after eating
- ★ Using diet pills or laxatives
- ★ Exercising all the time

Diets are a serious business. Don't play games with your health. Ask a doctor for the best plan and do it the right way.

DO YOU SMELL SOMETHING?

PERSONAL HYGIENE & GROOMING

THAT WASN'T THERE YESTERDAY

Ever notice how a room full of people clears out the moment you walk into it? Well, hopefully that doesn't happen. But it does bring up a good question: Do you smell like a gym locker stuffed with last year's dirty socks? There could be a funkiness in the air. Let's hope it's not you.

So, you're at an awkward age when your body is changing and doing crazy things without your permission. If you're experiencing any of the following signs...

- ★ Sudden sprouting of body and facial hair
- ★ Funky odors you'd rather blame on others
- ★ Acne (zits and pimples)

...you could be suffering from a serious condition known as

...BEING A TEENAGER!

But there is hope. And there are tips to controlling the gross-out factor and helping you feel fresh and prevent friends from running away in horror.



FUNKY BY NATURE

Looking and smelling clean is one of those things that people approve of and consider to be proper. So personal grooming is good for you. This includes shaving, dental hygiene, bathing, using deodorant and taking care of acne or "zits." Personal grooming comes down to personal taste, which is fine. Everybody has issues to deal with. No need to be embarrassed. Just pay attention to how you look and feel, and do a little "personal house cleaning" and you'll be good to go.

We're mammals by nature, so we all have hair, we sweat, we have oily areas, we eat and we can become sick from not cleaning ourselves. Plus, the people we live with and those we want to attract will head for the exits if we don't control the funk. Want to feel good about yourself and make a good impression on your friends? Just follow a daily routine of personal grooming. It's easy for a good-looking mammal like you.



Causes of Sweating

- ★ Heat
- ★ Emotional factors like anxiety, nervousness, stress and embarrassment
- ★ Overactive sweat glands
- ★ Medical conditions
- ★ Obesity and excessive body fat

SHAVING

Beware of hair! Most people notice hair sprouting out all over the place as they become more mature. Everyone wants to look their very best. Which areas to shave is a personal preference. Hair on the body, other than the face, can be controlled with special foams and creams. Always read the label and follow directions before you use them. Be careful. There are two forms of razors: electric, which are less likely to cut you, and regular razors which have super sharp



blades that can do a lot of damage if you're careless. Shaving foam helps keep you from getting "razor burn." You won't need foam for electric razors, but you may want to use lotion or balm afterwards to avoid dry skin. It's a good idea to have someone skilled with you the first time you shave.

TOOTH BRUSHING

Teeth are good things to have. Without them your smile is sorely lacking and you can't chew on food much harder than soup. So brushing your teeth is crucial. Brush those beauties after meals and before you go to bed. Brushing in a circular motion on all sides of your teeth will keep them shining and healthy. Again, you don't have to press very hard to brush well. Brushing your gums and tongue regularly can also help keep your mouth healthy and smelling fresh.

FLOSSING

As awesome as toothbrushes are at cleaning, they can't always reach the sneaky gunk that camps out in the tight spaces between your teeth. Floss is just specially coated string or tape you loop around a couple fingers and pull between your teeth. It only takes a minute to floss. Just pulling the floss through a couple times will remove the gunk there. If left, that stuff can cause tooth decay and funky breath. When those food pieces lodged between your teeth begin to break down, they cause odor and bad breath. Over time, that gunk can lead to gum disease and tooth loss. Seeing a dentist every six months will keep your teeth healthy and your smile bright.

BATHING AND SHOWERING

Okay. This one should be obvious. Bathing or showering is a must for everyone. Sweat glands are on overdrive to keep you cool. Healthy bacteria living on your skin make smells that could even embarrass a gassy warthog! Get the funk out! Wash with soap and warm water. It's calm and relaxing every now and then to take a load off and have a hot bath. Read a book and soak that funk away.



A quick shower can make you feel more awake. A shower before bed can make you more relaxed and keep the sheets cleaner for longer.

DEODORANT

It's always a good idea to slap some deodorant under your arms after you shower or bathe. There are some primo sweat glands bringing on the stink in those areas. Deodorant comes in gels, sticks and sprays. Most will last a whole day with a single application, unless you're playing sports or are overly active. Find out which one makes you feel most comfortable and use it, often!

ACNE OR ZITS

Zits are no fun. Luckily, most people outgrow them. It all goes back to keeping clean. Acne is not only due to dirty skin. That's only part of the problem. Glands in your skin make oils that attract and hold dirt. Your skin sheds all the time, but some of the skin cells clog your pores. This allows bacteria to grow, creating a pimple, or zit or acne. Acne can show up anywhere on your body so it's a good idea to wash all of you. Some acne can be so intense that if left untreated it can permanently scar your skin. There are over-the-counter products that work great to treat acne. Again, read the labels. If these products don't do the trick and the acne just won't go away, ask your doctor to prescribe you something.

Good hygiene and personal grooming is not only necessary for keeping friends around, it's also important for your own health and well-being. Keep yourself clean.



KEEP THE MUSCLES MOVING

EXERCISE

WORKING IT

Ever notice that you feel better when you're active and worse when you just slug around watching TV? It's not by chance. Keeping your machine lean and in motion has benefits beyond the obvious.

Exercise is a great way to lose weight and get into shape, but did you know that exercise can also help you control stress, fight disease and improve your mental health? Bet the bank on it. Exercise strengthens muscles, and it burns the calories you add to your body by eating fatty foods. Exercise doesn't have to be tough or a chore, so stop rolling your eyes and sighing heavily.

WALK THIS WAY

High power workouts such as walking or running are a good stress reliever because your body releases endorphins ("feel-good hormones") that help boost your energy. They even improve your mood. Try going for a walk when you're angry or upset, and see if you don't return a little less jumpy. Walking is a great cardio activity, meaning it benefits your heart. Just 15 minutes of vigorous walking each day can improve your health, your mood, your body image and your outlook on life.



Benefits of Walking

- ★ Lowers your bad cholesterol
- ★ Raises your good cholesterol
- ★ Lowers your blood pressure
- ★ Reduces the risk of type 2 diabetes
- ★ Helps you manage your weight
- ★ Improves your mood
- ★ Helps you stay strong and fit

ALTERNATIVE EXERCISING

Exercise comes in all forms, from jogging and push-ups to playing softball, basketball, street hockey or volleyball. Lifting weights is a good way to shape up your muscles and fight stress. Kickboxing can be a great way to relieve anger and feelings in a healthy way. It also helps build your staying power and it burns lots of calories. Hiking, rock climbing, karate, skating, handball and jumping rope are some exercise options that are great for your body and mind.



WHAT'S GOING ON IN THERE?

Let's cruise inside you for a closer look at what's going down when you exercise. First of all, your breathing rate increases and your lungs receive more oxygen. Your heart rate quickens, pumping more blood to your muscles and tissues, getting your body more oxygen and nutrients to give you energy. When you use your muscles, they expand and contract, strengthening them and creating energy.

Your organs work together to keep your brain fed, and exercise feeds that need faster and better than inactivity.

Physical activity can help your mood and improve your mental health. Exercise releases serotonin and dopamine. These are "feel good" chemicals that help make us feel calm and happy, reducing signs of depression and fear.

SO GET MOVING

In summary, exercise is an excellent way to improve our bodies from the inside-out. It helps fight off disease and feel better about ourselves. By staying healthy and controlling our stress, we can succeed more and lead better lives.

Exercise is also a cool way to stay healthy and even fight off diseases before they begin. If you don't like the idea of developing osteoporosis, type 2 diabetes and some types of cancer, along with a big belly and butt, get plenty of exercise.



For more information please visit these websites:

www.webmd.com/fitness-exercise/guide/train-your-brain-with-exercise

www.mayoclinic.com/health/exercise

www.familydoctor.org/online/

Sources:

www.webmd.com/fitness-exercise/guide/train-your-brain-with-exercise

www.mayoclinic.com/health/exercise

www.familydoctor.org/online/

WHAT ARE YOU SMOKIN'?!

The Truth about Cigarettes and Smoking

(AND WHY?)

A PAIN IN THE ASH

Ever see one of your friends or someone in a movie smoking and think: Hey, they look cool. Have you ever wanted to try smoking because of peer pressure or just because you were curious? Pretty typical. The fact is, all tobacco products are harmful to you. That includes cigarettes, cigars, chewing tobacco and pipes.

YOU WON'T BELIEVE WHAT'S IN A CIGARETTE

This is mind-blowing. The tobacco in your cigarette contains NICOTINE which can be as addictive as cocaine or heroin. Some people become sickly addicted to nicotine in cigarettes. It makes them feel better for a while, but then it wears off and their body wants more. That's addiction in a nutshell.

Cigarettes also contain more than 4,000 chemicals that can hurt your body. Why would you want to breathe that? Smoking is one of the worst things you can do to your body.

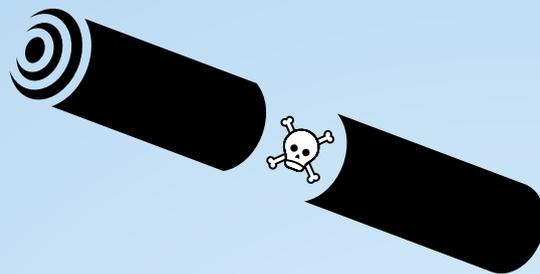
4000 Chemicals in a cigarette?





For real. Smoking can:

- ★ Cause cancer
- ★ Destroy your lungs
- ★ Harm your heart
- ★ Ruin the looks of your skin, nails and hands
- ★ Forever damage your teeth and gums



SMOKIN' OUT THE COST OF CIGARETTES

They cost a lot of money. One pack of cigarettes costs about \$5.00. If you blow through a pack every other day that adds up to almost \$1,000 a year! In CIGARETTES!

What could you buy that would last you a lot longer and would be healthier for you:

- ★ Several new pairs of athletic shoes
- ★ New jeans and clothes
- ★ Purses or handbags
- ★ Video games
- ★ Lots of times at the movies, mall or amusement park
- ★ Gas to get places

REALITY CHECK: YOU ARE NOT SMELLIN' FRESH!

Smoking makes you and your breath smell like an ashtray! And your clothes. And your hands. And your car. And your room. And the curtains. And your hair. Cigarette smoke smells like smoke no matter how much perfume/ cologne, deodorant and hairspray you put on. If you think it's damaging to those things, imagine what it does to your lungs.



MAKE THE DECISION TO STOP SMOKING

That's the first step to smellin' fly and being a healthier you! People who care about you and your health want to help you quit smoking. Talk to your parents, your doctor, your school nurse, your counselor or your friends who don't smoke to help you quit smoking. Use them as resources. They may have some real solutions for how to kick that nasty habit.



YOU MAY NOT BE SMOKIN' BUT YOUR FRIEND IS...UH HMMMM

It's dangerous to be around secondhand smoke, someone else's harsh, puffed-out smoke funk. So if a family member or friend smokes and you care about being around them and their health, ask them nicely not to smoke around you. Tell them it's for your health and theirs, and you want to be around them but not their smoke. Ask them if there is anything you can do to help them quit. Suggest that you two quit something together that is difficult for you both. Clear the air and breathe easier.



www.quitsmoking.about.com/od/teensmoking/a/teensmokefacts.htm

www.teenadvice.about.com/od/drugsalcohol/a/facts_smoking.htm

PARDON ME ...

BUT YOUR FIST IS IN MY FACE!

A BRIEF HISTORY OF BULLYING

No one knows how the mean art of bullying got its start. It was probably around in caveman times. But one thing's for certain: it isn't going away. And the only people not affected by bullies are those without a heartbeat! It used to be the only way to avoid the chance of being bullied was to stay home. You'd be safe if you didn't have to go out in the world where bullies hang out!

THE TYPES OF BULLYING

Just like people, bullying comes in all shapes and sizes. So what kind of behaviors are bullying? Physical bullies hit, punch, kick, shove, pull hair, wreck stuff and resort to violence. Verbal bullies call you names, use bad language, make fun of you, often being mean to their victims with harsh words. Emotional bullies are mean and uncaring. They act like they think they're better than you, spread rumors, exclude you from games or events, are thoughtless and seem to have no feelings about being mean. And the bullies use threats and peer pressure, try to get you in trouble, make fun of you, play mean pranks and taunt you.

THE BULLY BEATER, STARRING YOU

We've all seen the movie where the little guy wins against the powerful bully. Against the odds, he stands up to the bully and wins. The crowd cheers and our unlikely hero walks off into the sunset. Ignoring a bully usually doesn't make him stop. The jerk! Only an adult who sees the situation can end the harassment. Because bullies get into the reactions of their victims, ignoring them could only

make their abuse harsher. But if you alert an adult and then ignore the bully, chances are they'll back off. Only start turning your back on a bully after you've made as many adults as possible aware of their behavior.

TIP - OFF

Ways to Stop a Bully

- ★ Make friends with them and try to understand why they need to bully
- ★ Stay away from places where bullies like to hang out
- ★ Act confident and sure of yourself. Don't give a bully ammunition with which to bully you
- ★ Report bullying behavior to an adult
- ★ Stand up to a bully and defend those being abused by a bully. Hopefully, they'll back down and you'll be a hero

A BRIEF FUTURE OF BULLYING

In a perfect world, there would be no bullying. But this ain't no perfect world! However, there is a lot more attention to bullying these days, and bully behavior isn't tolerated like it once was. Bullies don't go away when you become an adult. Grown-up bullies are just as abundant as kid ones, unfortunately. We can't end bullying in our lifetime, but we can deal with it better.



www.how-to-stop-bullying.com/realproblem.html

www.teenadvice.about.com/od/factsheetsforteens/a/10thingsbullies.htm

The Gold, Hard Truth about Gold, Hard Cash

Money and Finances

CHECKING AND SAVINGS ACCOUNTS

So, you've got a decent job and some cash is rolling in. Excellent. Should you have a bank account or other account to save, protect and grow your money? The smart money is on Yes.

SO, WHAT'S A CHECKING ACCOUNT?

You open a checking account at a bank and deposit money, which protects it while allowing you to add some, withdraw it when you need it and pay people. There are easy ways of keeping track of it. Rather than having to carry around a lot of cash that you could lose, a checking account lets you keep your money in one safe place (a bank), while letting you pay your debts by writing checks.

At the end of each month you get a statement, or piece of paper, that shows the deposits, withdrawals and fees. You can track your money yourself with your checkbook and online through your bank's web site.

Banks often require a monthly fee or a minimum balance in order to keep a checking account at their bank. They'll tell you those details when you open your account.

SAVINGS ACCOUNT

A savings account is a lot like a checking account. One main difference is that you can't write checks on a savings account. You may have money in the account, but you can't pay someone by using a check. It's for saving for when you really need it.

You can make withdrawals on your savings, but they're limited to about five per month. Deposit all you want, but you can only make a few withdrawals.

A third difference is pretty fly. It's the ability to earn interest on the account. That means the bank pays you money for keeping your money with them.

ESTABLISHING YOUR CREDIT HISTORY

Let's face it, seems like we're always broke. And even when we have money it sucks to part with it, especially if you're buying something expensive and it drains all your savings. A way to minimize this problem is by taking out a loan. But to get a loan, you have to establish a history of making payments on-time to someone. This background of payments is called your credit history, and you have to build it over time with the loans you take out and the payments you make.

HOW DO YOU START?

At first it may seem impossible to get a loan if you've never had a loan. First, you may have a parent or guardian co-sign a loan or credit card. This means they put their name on the loan next to yours, and if you don't make the payments, your parents or guardians are responsible to make them. Your parent or guardian trusts you so you can't bail on the payments.

A second way you can get a loan and establish your credit history is by the



bank making a small loan to you, or giving you a credit card with a low limit. This way the bank is taking a chance on you that you'll make the payments, but since the loan is small there's a lower risk to them if you can't pay.

CREDIT CARDS

You may want to buy something but you either don't have the cash in your wallet or it costs more than you have at the time. A credit card is a way to purchase something you want right now and pay the credit card company back later.

HOW DOES IT WORK?

A credit card is really a loan. When you use a credit card at a store or online, the bank or financial institution that gave you the card is loaning you the money to make your purchase. They make the loan and they expect you to pay it back over time.

HOW DO I GET A CREDIT CARD?

You get a credit card by filling out an application at a bank. They'll determine if they'll establish an account for you and what the credit limit will be.

DANGERS OF CREDIT CARDS

Hold it. Before you go RACING it to the bank to get an armload of credits cards, you gotta know this part. It's easy to get into a lot of trouble quickly with credit cards, and this can really harm your ability to get future loans. This happens because when you pay for something with a card, you don't hand over money, so it sort of seems like you purchased the items for free. Because of this, it's extremely easy to make lots of purchases, run up a large balance on the card and before you know it, suddenly you have a lot of money on the card. Ouch. And the banks charge heavy finance fees for you to use their cards. Proceed with extreme caution.



BUDGETING

Everyone typically gets a job to make money to buy things, and everyone not only buys things but ends up with bills to pay. The best way to balance the money you make with the expenses you have is to learn to budget your money.

OKAY. WHAT'S A BUDGET?

Budgeting is simply making a plan that shows your income and your expenses and the length of time when all this will occur. Budgeting is important so you don't run out of money, yet can buy the things you want or pay for the things you need. Budgeting helps you plan for big purchases, helps you save for that new car, computer or house, and helps you overcome the problem of never having enough money.

HOW DO I CREATE ONE?

Budgeting usually involves three things: the money you expect to make, the expenses you expect to have and a timeframe to accomplish all of this. Creating a budget means creating a plan that lays all this out so you can see where you'll have extra money or where you'll have too many expenses.

January's Budget			
Income		Expenses	
1st Paycheck	\$600	Rent	\$400
2nd Paycheck	\$600	Utilities	\$200
		Car Loan	\$200
		Credit Card	\$40
		Groceries	\$200 (\$50x4)
<hr/>		<hr/>	
Total Income	\$1,200	- Total expense	\$1,040
		<hr/>	
		Net for the month:	\$160

INSURANCE

Cover yourself. You never know when something bad might happen to you, because if it does, it can be really expensive. If your car is wrecked, if your home is robbed or burned, or if you get a bad illness, you may not have the money to pay to recover from it. Insurance is designed to help you recover from a bad event.

Car insurance - This insurance protects you if you get into an accident or something happens to your car.

Renter's Insurance - This insurance protects your belongings in your apartment.

Homeowner's Insurance - Similar to renter's insurance except you need this insurance when you buy your own home.

Life Insurance - Life insurance provides money to your family if you die.

PAYDAY LOANS

Sometimes you need cash right away for something. But you don't have it in your bank account or in your wallet. A payday loan is one way to get short-term cash. It's a small, short term loan for covering a borrower's expenses until his or her next payday. It can be convenient, but it can also be very expensive. Get the specifics first.

HOW IT WORKS

Borrowers visit a payday lending store and obtain a small cash loan, with payment due in full at the borrower's next paycheck. He writes a check -- that can be cashed at a later date -- to the lender in the full amount of the loan, plus fees.

PAWN SHOPS

Like payday loans, a pawn shop offers you the chance to get relatively small amounts of money without going to a bank. A pawn shop loans money to someone or gives someone cash for their stuff. The money you get is based on the items you bring in. If you bring your possessions (jewelry, cameras, stereo) to the pawn shop, they'll decide an amount to loan you, or they'll buy the item from you. If they do this, they'll then try to resell it at a higher price.

The world of finances can be tricky. Learn what you can, and keep your head above financial waters.



www.moneyandstuff.info/budgetingbasics.html

www.fdic.gov/consumers/consumer/news/cnsum06/index.html

TALES FROM THE SPIN CYCLE

How to Wash Clothes

DIRTY TRICKS

Clothes get dirty just like the people in them. And wearing clean clothes is an important part of good hygiene, and looking and feeling your best. So, throwing those clothes in a washing machine is a good idea every now and then.

You don't generally need to wash your clothing after each wear unless they're soiled or dirty, or if the needle is hitting the red on the Funk Factor scale! If your pants look like they could walk to the park by themselves, it's probably time to wash them. Otherwise, as a general rule, every other time you wear the item is probably fine.

LESSONS IN LAUNDRY

Most articles of clothing will contain a label (at the top or along the side) that gives you instructions on the best washing method for that particular article. Printed on the label will be information on what materials the piece is made of, the recommended temperatures for washing and drying, and any special instructions. Special instructions may include things like "line dry" or "lay flat to dry." This means these items shouldn't go in the clothes dryer because they may get damaged or shrink.

SORTING THE LAUNDRY

Have you ever gone to put on your white T-shirt and discovered it was now pink? Harsh. Someone didn't do a good job of sorting the laundry. Sorting by color type will prevent that problem and keep your clothes their original color longer.

Wash like-colored clothes together. Normally you should wash dark clothing, like jeans and shirts, together in cold water. The cold water helps to keep the dyes or colors from running. Most "darks" can also be dried together on a medium temperature setting in the dryer. It's usually fine to dry things like socks and underwear on a high temperature setting. If you don't have a dryer available, anything can be air dried.

A WORD ABOUT SHEETS AND TOWELS

Keeping bed sheets and bathroom towels washed and clean is important for good health. No one wants to sleep on funky sheets or dry themselves off after a cleansing shower with a stanky old towel that smells like old man feet. So, wash bed sheets every one to two weeks in hot water and dry them on the high setting.

Wash towels and washcloths after a few uses, unless they're really funky or dirty. Some people prefer to wash them more or less often, but as a general rule, it's good to wash them after every third or fourth use.

AND DON'T FORGET THE SOAP!

Without laundry detergent, your clothes don't have a hope of coming clean. Detergent usually includes a cup or cap that shows you the amount to use for a small, medium or large load of laundry. You can also use liquid fabric softener in the wash, or dryer sheets in the dryer. These help soften clothes and keep them from sticking together (known as the dreaded 'static cling'). You may be using a laundromat or shared laundry area. Make sure to bring quarters for the washers and dryers, or dollars to use in the change machine. Most laundromats have vending machines for detergent, but bringing your own will save you money. Make sure you have everything you need before you go.

READY SET WASH!

- (1) Sort clothes into darks/lights/types (check labels for special washing instructions).
- (2) Load the washing machine.
- (3) Add your laundry detergent.
- (4) Adjust your load size and temperature settings.
- (5) Wash.



NOW DRY...

- (1) Load the dryer (check for any special drying instructions).
- (2) Add a dryer sheet if you'd like.
- (3) Adjust your drying temperature to the appropriate setting (i.e. air, warm, high).
- (4) Always check and clean the lint screen in the dryer before beginning or after drying a load. This will prevent a fire hazard.
- (5) Dry
- (6) You may want to fold and/or hang up your clothes as soon as possible after they are dry. This will help keep them from getting wrinkled and keep you looking your best.



www.wikihow.com/Wash-Your-Clothes

The Right Ride

Finances – Buying a Car

GET YOUR MOTOR RUNNIN'

Buying your first car is an exciting event in anyone's life. But don't put the pedal to the metal just yet. Slow and steady wins the race when it comes to buying a car. Owning your own car means freedom, fun and independence. But there's the little matter of choosing the right car, and then being able to pay for it. Don't be fast and furious when doing your research or you'll be stranded on the side of the road of life with an empty tank.

CASH FOR CARS

Nothing about cars is cheap. From owning one, to insuring one to keeping it running and full of gas, cars are a major investment. The first thing you should do before looking for that first car is taking a look at your money situation.

Most car loans last for one to five years, so once you see how much extra fundage you have each month, then you need to decide how much of it you want to commit to paying off a car loan. There could be a big difference between the car you want and the car you can afford, so take a look at the many factors that go into how much your car payment may be.

SHOP TILL YOU STOP

All right. Let's go buy a car. Whoa. Slow down, Speed Racer. There's already a decision you have to make before you even leave the house: new or used? It's a pretty big decision. Sure, you'd love a new car, never driven, never damaged, a stereo never preset with radio stations that are totally uncool. But new cars are really expensive and can eat up your entire budget.



BASIC CAR CATEGORIES

New - sold by big automakers straight from their factories. They feature a manufacturer's suggested retail price (MSRP) but there's always room to negotiate that price.

Used - cars driven for a period of time by one or more previous owners. The time period could be a day to 10 or more years. Used vehicles are priced lower than new ones because they don't have the guarantee of no problems that come with new cars.

Pre-owned - Automakers have introduced a third option called "pre-owned" vehicles, which are used cars they certify as being in good shape and that have been inspected, repaired (if needed) and are backed by a warranty.

Lease - some dealerships also rent or lease new cars. This requires a down payment upfront and then monthly payments over a set time span. At the end of the lease period, the car is returned to the dealership.

THE MORE YOU KNOW

The Internet hosts a lot of great information about cars, manufacturers and dealerships. These web sites can help you make an informed decision. Compare prices and features for new and used cars, and read reviews others have posted about the models that interest you.

PRICE YOUR RIDE

We mentioned MSRP earlier, which is the suggested price for new cars. The dealer paid a lower price for the car and is charging you the higher Manufacturer's Suggested Retail Price to make a profit. This is where you can negotiate a lower price. For instance, if the price of the car includes a sunroof, and a sunroof isn't important to you, then you shouldn't be paying for a sunroof because you don't need one. Tell the dealer, "I'm not paying for a sunroof I don't want, so lower the price for me or I'm walkin'." He or she may resist, but this is how you get the most value for your money.

It's a little trickier for used cars. There is no MSRP on a used car, but there is what's called a "book value." There are actual books of many used cars of all model years. The book shows the general value of a used car, and

the book can be pretty specific to the make, model, year and condition of a vehicle. It even lets you add and subtract amounts for mileage and features on the car. This type of book, such as the Kelley Blue Book and N.A.D.A. guide, can help you get a feel for what a used car's price should be. You can find these books in public libraries and on the web.

NEGOTIATING YOUR DEAL

Know your stuff. It'll help you when you negotiate a deal that's right for you. Some people love to negotiate, others hate it. You want to save money and the dealer wants to make money. The key to remember is that any dollar that doesn't stay in your pocket goes into theirs.

Do your homework, brainiac. Be smart and be prepared. It pays. Knowing the range of prices for a car, the quality, reputation of the company and what other choices you have will help you negotiate from a strong position.

FINANCING YOUR WHEELS

Again, you have several options.

Cash - if you've saved every penny you ever earned, or have a rich uncle, you may be able to pay for a car in cash. Sometimes you can pull this off, but many times you'll need to finance part or even the entire vehicle.

Loan - You can take out a loan to pay for your car. Often you can get a loan from a car dealer, or you can go to your own bank and get a car loan. The interest rate you pay will depend on your credit score, and it may be difficult to get a loan if your credit score is low. A common loan period is four or five years, which translates into 48 or 60 months.



Lease - This option is like renting a car and usually requires a down payment, a decision on the payment term (two to three years) and making sure you keep the mileage under their limits (like 15,000 miles per year) so they don't charge you extra when you return the car to them. A monthly lease payment can be less than a loan payment because you haven't paid for the whole car.

A car can bring you excitement and personal freedom, as well as being a physical expression of who you are. Knowing your way around the purchasing pitfalls will help you find the experience easier and more comfortable.

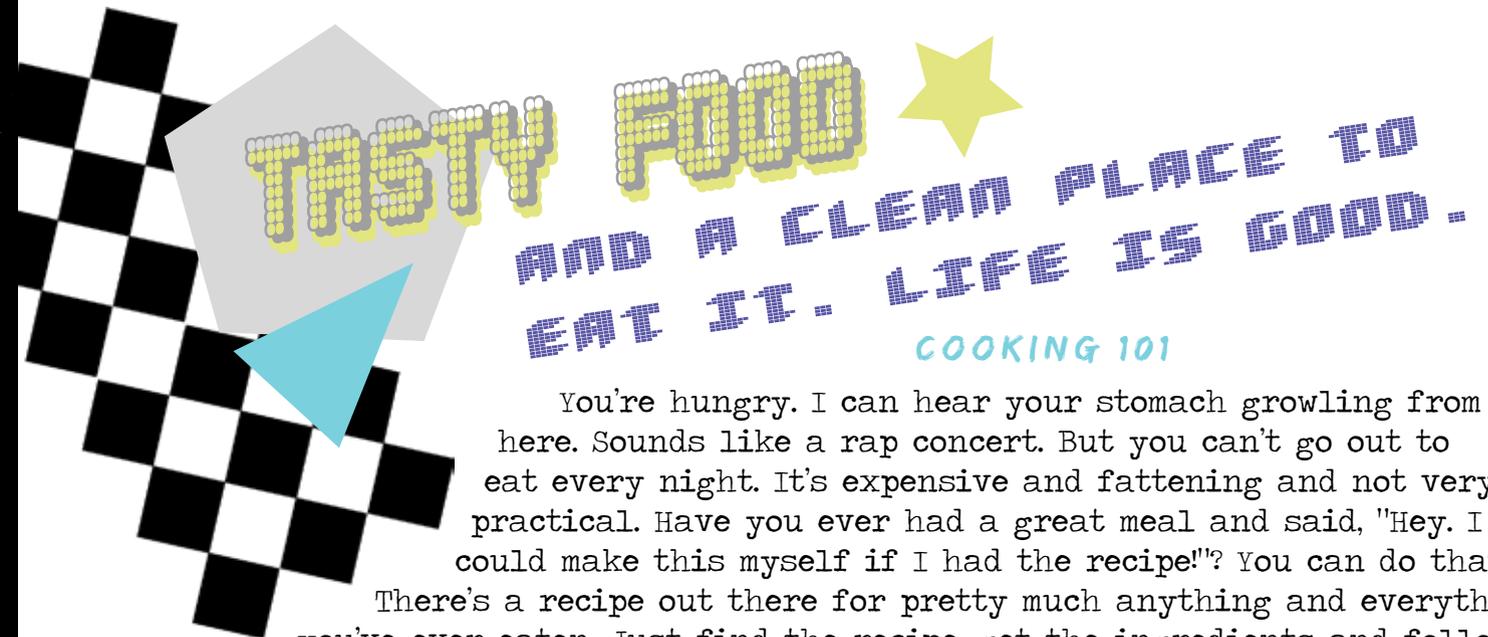


www.carbuyingtips.com/

www.teenadvice.about.com/od/adviceexpert/a/htfirstcar.htm

www.kbb.com/

www.nadaguides.com/



You're hungry. I can hear your stomach growling from here. Sounds like a rap concert. But you can't go out to eat every night. It's expensive and fattening and not very practical. Have you ever had a great meal and said, "Hey. I could make this myself if I had the recipe!"? You can do that.

There's a recipe out there for pretty much anything and everything you've ever eaten. Just find the recipe, get the ingredients and follow the instructions. How easy is that?

BASIC TIPS

- ★ Think of your favorite meals/foods to eat.
- ★ Find a recipe. Look at cookbooks, magazines, food packages, your friends, online and the grocery store.
- ★ Review the steps of the recipe. Make sure you have all the ingredients.
- ★ Follow the recipe one step at a time. Be patient. You'll get better the more you do it.
- ★ Be careful and safe. Remember to wash your hands before and after meal preparation. If handling raw meats, you'll need to wash your hands with warm water and soap several times in between to avoid bacteria.
- ★ Use all clean plates to serve the meal.
- ★ Eat and enjoy.
- ★ Do it all again the next day.

PRACTICE MAKES PERFECT MEALS

Good cooking takes practice. The more you cook, the more creative and better you'll become. Experiment and try new foods. After a while, you might start writing some recipes of your own.

Cooking safety tips

- ★ Always wash your hands before and after preparing food.
- ★ Know where the fire extinguisher is, just in case.
- ★ Don't sample uncooked foods made with eggs.
- ★ Never leave a burner on while unattended.
- ★ Use pot holders when handling hot pots and pans.
- ★ Be extra careful with knives, blenders and utensils with sharp blades.

KEEP IT CLEAN OR I'M THROWING IT AWAY

A big part of cleaning is keeping stuff where it belongs. Put clothes away. Get the garbage into trash cans. Pick the towels up off the floor, and make sure the dishes are cleaned and put away. Keep your important things in good shape and they'll last longer, and keep germy pests like bugs and mice away. Basic cleaning involves keeping the surfaces in your home (floors, counter and furniture) clean and sanitized.

BATHROOM BLUES

Okay. There are some pretty funky things going on in the bathroom, so it's important to keep that place clean. Clean it about once every week so germs don't hang out. Some cleaning sanitizer from the store is good for counters, sinks and toilet surfaces. Remember to scrub the shower walls to kill of any mold and dirt.

TIP - OFF

JUST DUST

Dust the furniture and use a soft damp cloth or a store-bought spray for damp dusting. Damp dusting usually does a better job of getting up the dust.

THERE'S FOOD THERE SO CLEAN IT

You really have to keep the kitchen clean and free of crumbs. Bugs are attracted to crumbs, and unless you're into cockroach casseroles, keep them away by not leaving them anything to eat. An easy way to clean kitchen surfaces is with a sponge, hot water and some dish soap. Put some muscle into it and wipe or scrub away.

TOTALLY FLOORED

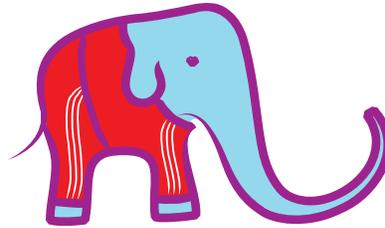
Vacuum the floors about once a week. If you don't have a vacuum, you can give the carpets a good sweep with a broom. Hard floors should be washed or mopped every week or two. It's easiest to do that after the floor has been swept. You don't need a lot of fancy equipment to wash the floor; usually a bucket, a mop, warm water, and a mild cleaning soap will do the trick.



www.cookingwithteens.com

www.cookinteens.com

www.TeensHealth.org



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OFF THE CHAIR

TM

Some useful websites...

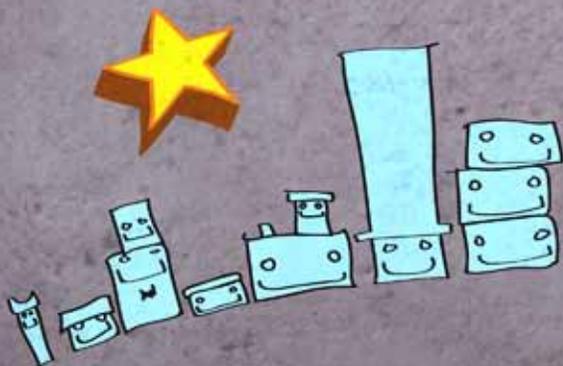
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www.webmd.com/fitness-exercise

www.mypyramid.gov

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