

## AMERICA'S YOUTH – STEPPING FORWARD TO CHANGE THE BEAT OF AMERICA

America's youth are witnessing a society that is faced with the highest unemployment in decades, as well as wide-spread debt that is crippling the financial health of families and businesses. From what I have seen on TV, learned in school, and read in the newspaper and on the internet, no one is being spared when it comes to placing blame for the country's current troubles. Rather than pick sides on who is to blame, I have turned my focus to what my generation can do to "Change the Beat of America." Specifically, America's youth needs to re-evaluate its priorities such that their lifestyle will not tolerate unreasonable financial debt.

America's youth today has grown up in a society where it has been acceptable, and almost encouraged, to live our lives based on "wants" rather "needs". For as long as I can remember, Americans have spent their money and the money they borrowed from banks, on whatever they wanted and whenever they wanted it. New cars, new houses, and almost anything anyone wanted was in reach if you had a credit card or if a bank would lend you the money. This lifestyle of buying on "want" has lead to the financial collapse of many great families and companies. It is well within today's American Youth to slow down the past decades of careless spending of borrowed money.

In these uncertain and unstable economic times, it is critical that we re-evaluate our priorities so we are quick to recognize the difference between a "want" and a "need". Like many of today's youth, I too can get confused on whether a new cell phone, a new baseball bat, or even a new car is truly a need or a self-gratifying want. As we live in a society that thrives on instant gratification, it is tough to resist easy purchases on credit card, or buying a car in part to mom and dad co-signing a car loan, or even something as routine these days as buying dinner at a fast-food restaurant when a home-cooked meal was awaiting at home. There are so many families and businesses these days that are drowning in financial debt that could have possibly been avoided or at least minimized if more responsible spending habits were applied. It is up to America's Youth to take that first step forward in embracing the concept that one should only spend what he or she can afford.

The concept of only spending what you can afford was tough for me to accept last year. I wanted to go on a mission trip my sophomore year, and could have possibly done so if I would have borrowed some money from my parents. Not knowing how I would be able to pay my parents back in a reasonable manor, and not wanting the loan to hang over my head for months on end, I held off asking my mom and dad for the money. I have to admit I did go as far as approaching my sister for a loan, but she was not in a giving mood since she was saving up for her senior trip. In the end, I opted to wait until this year to allow me time to save up the money before applying for the mission trip. I am happy to say that my mission trip is paid for and I leave for New Orleans in June where I will be working on rebuilding houses that were destroyed by Hurricane Katrina back in 2005.

Even though America's Youth is still a few years away from being in positions of authority to Change the Beat of America, they need to look for ways to work alongside their parents to get forward progress in motion. One immediate priority that parents and children should attend to now is working together on developing a college payment strategy that will result in lessening the financial burden on graduating students as they

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enter the working world. Starting one's career without troubling student loans can only lead to quicker financial independence.

Considering that the future of America lies in the hands of our youth, it is time that we do step up to make the change that our forefathers have started for us. America is in an economic recession and I believe that with the knowledge we have today there is no reason as to why we should continue in this path. Our youth should take it upon their shoulders to want a better life to come in the near future. We need to stop just going through the motions and complaining about our current situation, and start taking interest in what is really happening in our country. Our country is full of followers but it is time for the leaders to step up and make an entrance. The youth can be leaders; we can take what our parents started and turn it into a great fortune. Our parents started us on a good path and now we have to realize this responsibility and help out our country to make it the best place possible. We must realize our duties as Americans instead of hiding from them, which is what some people have done. Teenagers around the country are making a change, some are starting new organizations for charities and services, some are joining soup kitchens, others are becoming involved with politics and even some joining the armed forces; this is what America needs, *leaders*.

In conclusion, there is no question that our country is facing some difficult times. It is up to America's Youth to re-evaluate its priorities such that their chosen lifestyle will not tolerate unreasonable financial debt. Lessening personal debt is possible by focusing spending on a "need" basis and not always on a "want" basis. I have to admit that there is still one "want" that my parents still afford me. This "want" started a couple years ago when I said I wanted to attend LaSalle High School. I will be forever grateful to my mom and dad for granting me this "want," which appears to actually be turning into a "need" as I am beginning to realize that the education I am receiving at LaSalle is providing me exactly what I will "need" to be successful in college and in life.