篇名:
Lunch Money — Money Management On Teenagers

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I. Introduction

1. Motivation

The first question which flashed into my mind after I finished reading this novel was “Are human beings prone to making money by nature?” In the story, the main character, Greg, an elementary school student, has a passion for making money, though his family isn’t suffering any financial difficulties at all.

The second question was “Should students cultivate the ability to make money as early as possible?” For me, as a senior high school student, I think it’s unlikely that I am capable of earning money by myself, let alone such an elementary school student as Greg. Therefore, I am curious not only about how Greg makes it but also about the attitudes teachers and school authorities hold toward his conduct.

2. About the author--Andrew Clements

Andrew Clements, who was born in 1949 and shot to fame when his first novel, Frindle was published. Accordingly, he has been nominated for a multitude of state awards and has won the Christopher Award and the Edgar Award. Andrew was deeply influenced by his senior high school teacher and followed his step to become a teacher in the public schools for seven years. Due to his teaching career’s experiences, the backgrounds in his novels are mostly set in school as well as the interactions between teachers, students and their peers.

II. Thesis

1. Background

1-1. The summary of Lunch Money

Picture 1. The cover of Lunch Money
The story begins with a boy who has a talent for making money. However, Greg has an annoying neighbor, Maura, who has had a long-standing competition with him since childhood. The story starts to get climax when both of them are in grade six. Once, both Greg and Maura are arguing fiercely, and Greg gets a bleeding nose from Maura. Afterwards this fight uncovers Greg’s trading behavior at school and he is asked to stop it. At last, Greg cooperates with Maura and his math teacher, Mr. Z. They end up winning the war and Greg decides to donate the money earned from his comic business to a charity.

1-2. The analysis of the main characters in the story

1-2-1. Greg

Greg is an elementary school student who is obsessed with making money. To earn much more money, he chooses to work hard when other children enjoy their holidays. For example, he sells lemonade in summer and helps his neighbor shovel snow as winter comes. It appears that Greg does enjoy what he has been doing—making money. He is not only good at making money, but also good at making investment. Besides, he knows exactly where his customers are. As he always says to others, “Making some money, cause they are fun.” At the end of the story, he cooperates with Maura and successfully earns money from selling books.

1-2-2. Maura

Maura is not as tough as she looks. In fact, she is a girl with a soft heart. It’s not easy for her to express her own thoughts. Therefore, she always acts aggressively in appearance. Deep in Maura’s heart, all she wants to do is win and improve her disadvantages to become a perfect person. She is well-informed of every rule about marketing. She is an expert of it and certainly Greg’s best “competitor” as well as “cooperative partner.”

1-2-3. Comparison between Greg and Maura
The advantages of the way they earn money
Both of their personality
The advantages of selling their comic books

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<th>Greg</th>
<th>Maura</th>
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<td>1. Investment</td>
<td>1. Knowing the rules about market competition</td>
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<td>2. Knowing where the customers are</td>
<td>2. Announcing new products</td>
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<td>1. Eager to know and improve their own disadvantages</td>
<td>2. Stubborn</td>
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<td>1. Mass production</td>
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<td>2. Hard-cover books</td>
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1-2-4. Mr. Z

Mr. Z is a man of average size, not only his height and weight but also his way of thinking. For this reason, his class is the most regular one at school. Besides, math is everything in his life; he is in love with it, thinking about it all the time, and most of all, he enjoys teaching it. He also has a sense of humor, but it was a “mathematical” sense of humor. He used to be a man of principle, but with the influence of Greg and Maura, he becomes more approachable, and supportive of their trading behavior in the end.

2. Inspirations from the story

2-1. Parents’ expectations for their children

Parents in Taiwan hope their children to enter a good school and thus lead a comparative better life. Therefore, to meet their parents’ expectations, students study hard and regard learning from their teachers’ lecturing as the top priority. Except for studying at school, parents and teachers alike think extracurricular activities, including trading behavior to be of no importance at all, and they tend to impose their values on their children. Thus, no matter what tendencies children may inherit, they are very likely to be chocked to death on this occasion. Perhaps parents and schools hold a more positive attitude toward trading.

2-2. Students’ transaction behavior at school

According to the Ministry of Education, there is no specific rules about banning
students from trading at school. Although students’ trading behavior isn’t banned, it is certainly not encouraged here in Taiwan. Comparing with the situation, where Greg is allowed to sell his comic books at school, students in Taiwan seem to lack the chance of practicing transaction early in their school years. Accordingly, the East and the West hold different attitudes toward students’ trading behavior at school.

2-3. Advantages and disadvantages of taking part-time jobs after school

When there are so much to do, such as studying, joining extracurricular activities, socializing with friends and families, and working, yet so little time to have, taking a part-time job for teenagers can have advantages and disadvantages.

Some advantages are that teenagers can learn not only to manage their extra spending money either for college or for other future plans but also to get along with others in working environments. In addition, teenagers would be more capable of utilizing their limited time more efficiently.

Some disadvantages are that teenagers might spend their earning money on some luxuries or they might cut down on their studying hours and thus jeopardize their academic performances at school.

2-4. Potential problems of teenagers’ transaction behavior out of school

With the advances of technology, on-line purchasing is more and more popular. The occasion is even more popular with teenagers. However, teenagers might take advantage of the easy access to trading illegally, such as dealing with drugs or sex for money. According to the only survey ever committed to the subject in America, about 5200 teenagers in grades 7 through 12 are reported to exchange sex for drugs or money. Therefore, this issue should not be ignored and needed to be put more attention to.

3. Money management on teenagers

In modern times, those who have had finances tend to cultivate their awareness of money management since they were young. In other words, the earlier children have the chance of dealing with their own money, the more likely they will be capable of managing their money. In comparison with elementary school students, who have their own allowances given by their parents or senior relatives, teenagers are more capable of taking part-time jobs and managing their money and time well. They can realize how hard earning money would be, and thus they will be more responsible for both their jobs and salary. Learning how to earn and manage the money they make in
an earlier age prepares teenagers to establish a more solid foundation for their money management in the future.

3-1. Raising funds at school

In recent years, schools or organizations offer teenagers opportunities like selling flowers, collecting invoices of goods to cultivate student’s care for others, especially the underprivileged. However, these opportunities can merely allow teenagers to develop sympathy for the need instead of inspiring them to learn money-managing strategies. Schools can hold a regular large-scale activities like school fairs or flea markets to help teenagers to develop sympathy as well as the ability to manage their money.

3-2. Tips for taking a part-time job after school

Most teenagers in Taiwan live a hustle and bustle life each semester. Therefore, they should try different activities during the vacations. Taking a part-time job during winter or summer vacations seems a good idea for teenagers to earn some money on their own. Doing chores around the house, selling beverage on tourist spots, being a lifeguard at swimming pools or working as a teaching assistant at cram schools are practicable ways to do in these longer vacations.

In addition, babysitting, car washing or giving out vouchers are worth trying. When they have time, these part-time jobs provide great opportunities for them to learn what schools don’t teach, which helps teenagers to fit in the society and their jobs in the future. What’s better, teenagers are able to use the salary more wisely and learn how to strike a balance between work and play.

III. Conclusion

As teenage students, it is important to be conscientious and to study as hard as we can. It is also important to have a broad mind to embrace creative ideas, which may not be encouraged by school, such as the concept of teenagers’ trading behavior and money-managing abilities.

Parents play an important role in their children development. However, as their children grow into teenagers, who need much more supportive guidance than arbitrary restriction from doing what they want, parents’ advice is more likely to be taken if they can hold a more positive attitude toward their childrens’ behavior.

Schools can supervise students’ trading behavior by establishing definite regulations. Marketing strategies and money management are important concepts
which teenagers can learn by doing instead of from textbooks. Thus, with more opportunities offered by schools, teenagers could learn money-making and money-managing abilities under schools’ supervision. Thus, the win-win situation is very likely to happen between teenagers, parents and schools.

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