



# Building a Healthy, Wealthy Future: Be a Rebel by Defying Risky Behaviors

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*You must be the change you  
wish to see in the world.*

*– Gandhi, leader of India's  
independence movement*

As toddlers, most children are rebellious—they do the opposite of what they are told or asked to do so they can see for themselves what will happen. Simple acts of defiance allow children to assert themselves. Over time, adults—parents, caregivers, and teachers—help children learn what behaviors are appropriate and acceptable. Unfortunately, as children grow older, sometimes they continue to rebel. For example, adolescents may feel peer pressure because they want to fit in with their friends. They may even engage in risky behaviors to be a part of the in-crowd.

It is important to talk to your adolescent about actions and consequences. Be clear that some consequences are positive, but others are negative. It is also important for your child to understand that some of the decisions he/she makes today can have consequences later in life, which can be especially true with health and financial decisions. For example, if your child makes a poor decision about drinking and driving, the outcome could be very bad, with long-term consequences. Another example would be engaging in online gambling or betting, which could lead not only to financial consequences, but addiction.

Using the activity that follows in this publication, you can explain to your adolescent that being rebellious is not always a bad thing, especially if he/she can defy a negative behavior.

To start the conversation, share with your adolescent the following health and financial statistics and together talk about the importance of not becoming a statistic. You can also talk with your local extension agent to explore county resources your child can use to combat risky behaviors.



## Be a Rebel

### **Health Statistics to Defy**

According to the 2009 National Youth Risk Behavior Survey by the Centers for Disease Control and Prevention:

- 46.3% of students nationwide in grades 9-12 have smoked a cigarette, and 19.5% of students currently smoke cigarettes. 26% reported using a form of tobacco.
- 72.5% of students nationwide in grades 9-12 have tried alcohol at least once, and 42% reported having had at least one drink in the 30 days prior to being surveyed. 24.2% reported at least one instance of binge drinking (five or more drinks in a row) in the 30 days prior to being surveyed.
- 27.7% of students nationwide in grade 9-12 described themselves as overweight. Based on the Body Mass Index (BMI), 12% are obese and 16% are overweight.
- 32.8% of students nationwide in grade 9-12 said they watch more than three hours of television on an average school night. 25% of students said they played three or more hours of computer or video games on an average school night.

Visit <http://www.cdc.gov/healthyyouth/yrbs/index.htm> and search results under *Kentucky* to see additional local statistics from the National Youth Risk Behavior Survey and School Health Policy Fact Sheets. Also included on this website are links for information on improving overall adolescent health.

### **Financial Statistics to Defy**

According to the 2003 Northwestern Mutual Teaching Kids about Money Parent Survey:

- 77% of parents say that adolescents feel they are financially entitled—that is, they expect to have money for whatever they want whenever they need it.
- Nearly 50% of parents surveyed admit they do not set the best example for their children when it comes to managing their own finances.
- 57% of parents said that as teens become adults, they do not understand the value of money.

## Continue the Conversation

Continue the conversation with your adolescent, using the following questions as a guide:

- Which statistic did you find the most shocking?
- Do you believe the statistics are true?
- What are some of the long-term consequences of behaviors shown by these statistics?

Have your adolescent select at least one health and one financial statistic that he/she would like to defy. Brainstorm together about behaviors that would make that “rebellion” happen.

## References

National Youth Risk Behavior Survey and School Health Policy Fact Sheets. Centers for Disease Control and Prevention at <http://www.cdc.gov/healthyyouth/yrbs>. Accessed June 2011.

2003 Northwestern Mutual “Teaching Kids about Money” Parent Survey at <http://www.money-101.com/50plusreasons/50-reasons-money-101-collection-personal-finance-statistics>. Accessed June 2011.