



Building a Healthy, Wealthy Future: Getting the Most Out of Life

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*Never go to excess, but let
moderation be your guide.*

– Cicero, Roman philosopher

Marketing has made it both appealing and easy to obtain “more bang for our buck” when we buy more, such as when we value-size a meal or upgrade to a premium cell phone. The extras, however, can hurt our health and our finances.

Do You Really Want to Value-Size?

The Division of Nutrition, Physical Activity, and Obesity at the Centers for Disease Control and Prevention (<http://www.cdc.gov/obesity/>) documents the significant increase in portion sizes in the United States as well as America’s growing obesity epidemic. Portions sizes have increased not only at fast-food restaurants, but vending machine snacks and at-home convenience foods have also gotten bigger. Helping adolescents balance the risks and rewards of their food and drink choices now can help them make wise health and financial decisions in the future. Below are two activities that will help your adolescent begin to consider how “upgraded” packages are affecting his/her waistline and wallet.

Driving Past the Drive-Thru

We all make decisions every day about the type and quantity of food we eat. Even kindergartners are making decisions about food choices. The cafeteria line at school offers a variety of drink choices and options for larger portion sizes. Older children are often faced with even more options. These options can add up really quickly. Children often learn their habits, both good and bad, by watching the important adult figures in their lives. Due to fast-paced lifestyles, many families are tempted to eat fast-food meals, which can be both unhealthy and expensive.



Consider the following scenarios:

- An average meal at a fast-food restaurant costs around \$6. If your adolescent eats out three days per week, he/she could spend nearly \$1,000 in one year on fast food!
- Coffee shops are popular spots for teens to study or meet friends. A small specialty coffee costs around \$4. If your adolescent frequents a java house or café twice a week, he/she could easily spend \$500 a year on coffee and cappuccinos!
- School sporting events are great ways for your child to participate in or support his/her school, but frequent trips to the concession stand can be both unhealthy and pricey. If your child spends \$3 at every game, in one basketball season he/she could easily spend \$90-\$100 on concessions alone.
- Many schools offer vending machine options on campus. Whether the options are healthy or not, the cost of after-school snacks can add up quickly. An average soft drink costs about \$1.25, and a candy bar costs about \$1. Buying both of them five days a week throughout the school year would add up to over \$400 in junk food.

To help your adolescent become aware of both the financial and nutritional impact of the food choices he/she makes, discuss the following exercises together, and answer the questions below:

Super-Size Me!

Directions: Answer the questions below based on a “normal” meal that your adolescent would purchase at a fast food restaurant.

How many times per week do you eat at a fast-food restaurant? _____

If you were going to eat at a fast-food restaurant today, where would you go? _____

What would you normally order? *Be certain to include type and size of drink, entrée, side items, and any dessert that you normally order.* _____

Using the Internet, search for the restaurant’s menu with nutritional information to add up the total number of calories and fat in your meal. *Remember, 3,500 calories equals 1 additional pound!*

Total Calories _____ Total Amount of Fat _____

Are you surprised by the nutritional content of the meal you listed? _____

Review the other items on the menu. Is there a healthier option? If so, identify healthier substitutions to your original meal. Hint: you may want to consider just reducing portion sizes.

Total Calories _____ Total Amount of Fat _____

Total Calories Saved _____ Total Fat Grams Saved _____

Bundle Me!

Food choice is just one example of how consumers are tempted to spend more in an effort to get more for their money. Cable television providers and cell phone carriers are examples of companies that commonly “bundle” services into larger, more expensive plans. Adolescents are often tempted by the extras offered with larger packages, such as unlimited texting or premium movie channels. Helping your adolescent understand the additional expense of these extras is a way to openly communicate with him/her about family finances without simply saying “no.” Remember, your child learns by your example, so helping him/her thoroughly understand why certain financial decisions are made is an important step in the development of financial stability later in life.

Communication media, such as cable or satellite, is a good example to which your adolescent should be able to easily relate. Allow him/her to spend some time with the following worksheets. If you would like to take this exercise a step further, use the Internet to find a price list for your local communication media carrier. Depending on your adolescent’s age, you may need to offer assistance. After your adolescent has completed the worksheet, have a conversation about the decisions he/she made. You may start the conversation by asking the following questions:

1. Is there a less expensive alternative that would still provide entertainment for our family?
2. Were you tempted to purchase a bundle because the pricing seemed like a better deal?
3. Now that we see the real prices, what do you think is the best option for our family?

Sample *Bundle Me!* Prices

Bundles	
Triple play: Digital + broadband + phone <ul style="list-style-type: none"> • Digital: onscreen guide, digital music, and on demand. • Broadband: speeds up to 10 megabytes/second (Mbps) and free PC security. • Phone: unlimited long distance and local calls. 	\$106/month
Double Play: digital + broadband	\$81/month
Double Play: digital + phone	\$71/month
Double Play: broadband + phone	\$75/month
Phone	\$40/month
Broadband 10.0	\$45/month
Cable modem purchase	\$50
Cable modem rental	\$3/month
Digital Cable 225 channels	\$46/month
HD/DVR box	\$12
HBO & Showtime (34 channels)	\$29/month
HBO (16 channels)	\$16/month
Showtime (18 channels)	\$15/month
Starz (12 channels)	\$13/month
Cinemax (13 channels)	\$12/month

Bundle Me! Worksheet

Directions: Answer the questions below based on either the communications package (cable, Internet, and phone) that is available in your community or based on the one that your family currently has at home. If you were making the decision about the type of cable, Internet, and phone services that your family purchased instead of your parents, what would you get?

1. How many hours per day do you spend using some form of communication (cable television, phone, Internet) ? _____
2. Using the sample bundle worksheet as a guide, which package would you purchase? Don't forget to add any extras, such as equipment rental, HDTV, or movie channels.
3. Using the sample pricing guide, add up the total cost for cable, phone, and Internet services per month.

Total cable _____

Total phone _____

Total Internet _____

Total communications package _____

4. Now, multiply your monthly cost by 12 to find out how much you would spend per year.

Total cost per month _____ *X 12 =* _____ */year*

5. Are you surprised by how much the yearly bill would be? _____

6. Review your choices. Are there less expensive alternatives that you could choose?

7. Were you tempted to purchase a bundle? Why or why not?
