

It Doesn't Grow on Trees

By Hannah Altman

Cost of a one-way ticket from Tampa to Philadelphia: \$109. Resume paper, stamps and envelopes: \$35. A week's worth of public transportation to get to interviews and fill-out job applications in Philadelphia: \$45. Thrift store interview outfit: \$ 18. Getting a job to make up the last bit of money for college: priceless.

In May of 2009, I completed my home education program. I graduated from high school. I moved 1200 miles away from my mom and dad to stay with my grandparents and seek employment. Before I left, I was given graduation money. I thought the \$170 sitting in my bank account looked pretty hefty. A week later, that number has dropped to \$114.

I built webpages, fed penguins, researched stories, edited copy, presented educational animal shows, conducted tours of museums, blogged and managed websites throughout my four years in high school - all as a volunteer, giving back to the community. I logged over 1300 hours of volunteer work and internships while my friends worked at Publix, restaurants, retail outlets and earned money. Maybe if I had stuck with just an afternoon job, I wouldn't be in such debt post-college. Not all of my friends who worked afternoon jobs got into the majority of colleges they applied to, as have I.

In the past few months, I've learned a lot about money. I opened my own bank account with a debit card. I've deposited money and spent money. And now, I'm living away from home, with my grandparents, pounding the pavements to find work in larger city where there are more businesses hiring, to contribute to my education and to assure my attendance at Cornell College.

What does financial responsibility mean to me? Financial responsibility is awareness. I know exactly how much is sitting in my bank account. I know exactly how much money I need to make this summer. I know how much debt I will accumulate over the next four years. I know not to use credit as a way of getting something now without having the means to pay the bill in full when it arrives. I know firsthand the economic consequences of price fluctuations in gas, food, and clothing. My own family is eliminating all of the extras. Being responsible for myself and using my own money for things I want has definitely caused me to draw a narrower line between a want and a need.

Until now, I knew essentially one thing about money: "It doesn't grow on trees," as my parents would remind me. I have to earn every penny.