

PRACTICES, PROBLEMS AND EXPRESSED FEELINGS
CONCERNING MONEY AS REPORTED BY A GROUP
OF PREADOLESCENT AND ADOLESCENT GIRLS

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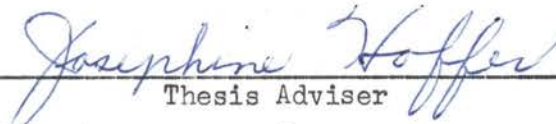
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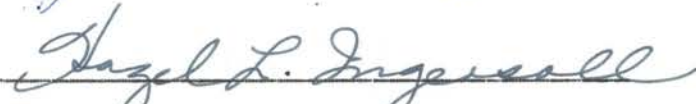
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Thesis Approved:



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PREFACE

There has been little research conducted on the preadolescent and adolescent girl in relation to practices, problems and feelings concerning money. The purpose of this study was to determine what practices, problems and expressed feelings a group of preadolescent and adolescent girls had concerning money.

The writer wishes to acknowledge her indebtedness to the people who made this study possible; to Dr. Josephine W. Hoffer, Adviser, as a source of guidance and encouragement, and for her help in establishing categories and rater-reliability; to Dr. Hazel L. Ingersoll for critical reading of the manuscript; to the students whose cooperation made this study possible.

Special thanks go to my husband, Cecil, for his consideration, patience and cooperation, and to my family, Mr. Edgar Youngblood and Mr. and Mrs. A. W. Klamm, for making the years of schooling leading to this study possible.

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CHAPTER I

THE PROBLEM

The vocational homemaking teacher, as part of the family centered teaching program, makes visits to the homes of the girls who are enrolled in homemaking classes. The purpose of this visit is for planning with the family how the needs of their family member who is enrolled in the homemaking class may be achieved. During these home visits parents have shown concern that their daughter be given opportunities to learn to manage money.

Homemaking in the high school curriculum is recognized as one of the subject matter areas that meets essential needs of individuals. The homemaking program is planned to develop integrated individuals who can effectively participate in satisfying home and family life as well as to develop individuals who can intelligently accept their responsibilities in a democratic society. The homemaking program is further planned for the development of personal values, social sensitivity and the ability to solve daily problems through reflective thinking. Persons in home and family life education have recognized that the success with which the developmental, spiritual and material needs of each family member are met, determines the worthwhile goals and satisfactions achieved by individual families and by society as a whole.

It is through the medium of money that a greater volume of the business in our culture is conducted and for this reason the importance

and value of money cannot be overemphasized. Children learn early in life the necessity of having the amount that will enable them to purchase those things they desire. The lack of money, even in early childhood, or the inability to obtain it, is one of the earlier conflicts with which one has to cope.

Literature relates the importance of money and the problems in connection with the receiving and using of it to a young person during the formative years. Spending money may become a valuable tool or a damaging weapon depending upon the type of guidance given the child in learning to earn or spend. Learning to direct one's money affairs is an important aspect of growing toward independence, for money must become neither slave nor master but rather a social medium for the exchange of certain purchasable commodities.

Information from preadolescent and adolescent girls enrolled in homemaking classes could provide a basis on which the homemaking teacher could plan teaching units to help the students gain some skill in the use of money as well as helping the adolescent girl understand its value. Taba (20), Sowers (14), and Dunsing (2) all used the method of going directly to the student for the information that would be of assistance to them in helping to understand the adolescent and his problems.

Need for the Investigation

Few studies have been done on the adolescent girl in a rural community to help teachers understand the student's concern about her money practices and her expressed feeling of these money practices.

Porter (12) feels there is a need for a sound approach to the use of money by children. This sound approach would include studying its

meaning, value and management. This writer further states that this is a neglected area by both parents and teachers.

Piers (11) states that few educational questions puzzle parents so much as those pertaining to money and its use. She regards education in the use of money as a common goal of all education.

To make children reliable, conscientious and productively happy is the broad common goal of all education. If we are aware of this goal, we can fit the money question into the same framework. Someday our children ought to be able to save and spend - to spend on themselves and on others. (p.8)

Preevey (13) has pointed out that there is practically no information regarding the spending responsibilities which children assume. There is limited information about children's experiences in saving, borrowing, lending, giving or information about the families' financial resources and obligations. This educator felt that while girls may be taught the principles of money management, the experiences they have in acquiring and in spending money will tend to influence their ability to translate these principles into desirable practices in late adolescence and adulthood.

Lack of information from published literature as a basis for program planning and the request from both mothers and daughters in homemaking classes for help in managing money led this investigator to study the practices, problems and the expressed feelings of a group of preadolescent and adolescent girls in relation to their experiences with money.

Studies Concerned with how Adolescents Obtain their Money

Sowers (14) in her study on parent-child relationships found that from the child's point of view one of the most frequently mentioned

desires of young people was to receive an allowance. Boys more than girls desired an allowance or spending money, and young children desired more than older ones. (p.205-31)

A study conducted by Hicks and Hayes (6) of two hundred-fifty junior high school children brought out the following facts in regard to money: more girls had allowances and more boys earned money. Money was earned by doing jobs like running errands, baby sitting (girls only), and working in yards. Sixty-one per cent reported that they earned money in some of these ways. Half of the entire group had a regular allowance. (p.219-42)

As early as 1931 Andrews (1) in one of the White House Conference Reports referred to two studies conducted in Massachusetts and New York on six hundred thirty-four urban pupils, grades five through ten, in which fifty-seven per cent had allowances and forty per cent had money only when they asked for it. (p.131-41)

King (10) studied the attitudes of a group of rural adolescent girls and boys toward the allowance. The findings of this study revealed that only a small percentage of the boys and girls received an allowance, with the girls receiving an allowance more often than the boys. (p.62-64)

Hoffer (7) studied the rural elementary school child's experience with money and found that almost two-thirds of the children had had the experience of earning either inside the home or outside the home. She found more girls earned in the home. Practically all the boys and girls were "doled" money to spend with only eleven per cent of the boys and girls reporting that they received allowances. (p.24-25)

Dunsing (2) in a recent study was concerned with three sources of money: (1) allowance, (2) irregular-earnings, (3) and dole. The subjects for this study were a group of seven hundred thirty-eight 4-H Club members

in California who ranged in age from twelve to twenty in grade eight through twelve. The irregular-earning category was found to be the most common source of spending money with the number in this category being nearly twice that in the allowance group. The three categories studied in relation to receiving money were as follows: irregular-earnings, sixty-one per cent; allowance, thirty-one per cent; dole, eight per cent. (p.405-08)

Studies Concerned with Problems of the Adolescent Toward Money

Symonds (15) carried on a number of investigations about the life problems and interests of adolescents in the secondary school. This series of investigations revealed that in the fifteen areas of personal problems, ranked from least to greatest in importance by a group of adolescents, that both boys and girls found money to be their most serious problem, however he did not make a special study of the money problem. Another study by Symonds (16) found young people face the same problems whether they live in rural or urban area. When the same areas of personal problems were used in junior high school, high school and other groups the findings showed the more serious problems for the junior high school children were in the field of money, health, study habits, and attractiveness. Girls found money more of a problem than an interest. (17)

Symonds (18) in another study also found that girls of high school age were more interested in money than boys.

Symonds (20) studied the economic problems and interests of adolescents from three high schools, grades nine through twelve in which he found adolescents of high school age stated their greatest problem with regard

to money was related to getting a job when they finished school and preparing for their life's work. In general they were more concerned about earning money than about borrowing, spending, lending, or saving. The subjects in this study were more concerned over the possibility of being able to earn money than over receiving money in the form of an allowance from their parents. (p.97-107)

King (10) found that the major cause for hesitation on the part of the rural teen-ager in asking for additional spending money was fear; fear of being refused or of what the parents might say.

Studies Concerned with Expressed Feelings of the Adolescent Toward Money

Sowers (14) in a study of the adolescent found that the adolescent expressed a "wish for" an allowance. The subjects she studied felt an allowance was necessary, but there was a variation in what the adolescent felt this allowance should cover. A few of Sowers subjects implied a great deal of money was needed by young people.

King (10) found the group of youngsters which she studied felt that the main advantage of an allowance was the experience of learning to manage money early in life. All of the subjects seemed to think that the best method for determining an allowance was to let the teen-ager and parents discuss it together, and that a weekly allowance would be more satisfactory than one given daily or monthly. In general, the parents and their children expressed similar attitudes on many of the questions on what an allowance should cover. Girls in this study more than boys expressed similar attitudes of the parents. A larger percentage of boys, than parents and girls, thought that young people wasted money;

also a larger percentage of boys than girls or parents felt the teen-ager should determine the allowance that was best for a person his age.

A study by Preevey (13) revealed that boys were provided with experiences which were more valuable in training children in the use of money than girls. This may place a larger responsibility upon the homemaking teacher to provide learning experiences for girls in the use of money. Preevey wrote concerning early training:

- (1) Parents' practices in training children in the use of money tended to be positively related to later ability to utilize financial resources in early adulthood.
- (2) The money habits displayed at the beginning of adulthood tended to bear relationship toward the type of adjustment attained during the high school period. (p.411-28)

Because of the apparent need of adolescent girls in relation to money as related by the mothers of the girls, the girls themselves and the lack of information reported in the literature, this investigator felt justified in studying the money experiences of the preadolescent and adolescent girls in her homemaking classes. A study at this time would be in keeping with the national concern for the adolescent and his consumer problems because the Future Homemakers program which is a part of the vocational homemaking program has had as one of their national projects "The Teen-Age Consumer Survey".

The Purpose of this Investigation

The purpose of this investigation was threefold: (1) to ascertain how preadolescent and adolescent girls receive their money, (2) to identify problems in relation to their money experiences and (3) to ascertain the expressed feelings of preadolescent and adolescent girls toward practices and problems in relation to how they receive their

money and how they use their money.

While the overall purpose of this investigation was to collect data concerning the above purposes, there were subsidiary purposes as follows:

- (1) to determine how many preadolescent and adolescent girls in this investigators homemaking classes had practice in each area of earning,
- (2) to determine to what extent these preadolescent and adolescent girls received their spending money by allowance, earned money or doled money,
- (3) to compare the practices, problems and expressed feelings of this group according to age, (4) to compare the practices, problems and expressed feelings of the group according to educational level, (5) to compare practices, problems and expressed feelings in relation to money of preadolescent and adolescent girls who have working mothers with those who have non-working mothers and (6) to compare rural-town and farm preadolescent and adolescent girls in relation to money practices, problems and expressed feelings.

CHAPTER II

THE SUBJECTS AND THE PROCEDURE

To achieve the objectives set forth in Chapter I the following procedure was followed in this investigation: (1) selection of subjects, (2) the selection of theme topics, (3) the establishment of categories from statements in the themes, (4) the development of the checklist, (5) the administration of checklist to subjects, and (6) the analysis of the data.

The Subjects

The subjects for this investigation were sixty-six preadolescent and adolescent girls enrolled in six homemaking classes in a small rural junior and senior high school located in northeastern Oklahoma.

The investigator recognized that this was not a representative sample, but even with this limitation, there seems to be value in knowing what this select group of preadolescent and adolescent girls say in relation to their experiences, problems and their expressed feelings in the area of money. The basis for choosing these subjects for this investigation was threefold: (1) they were students in the investigator's homemaking classes, therefore available for the collection of data; (2) they were a group from a rural area similar to pupils from other rural areas in Oklahoma that is common to many homemaking teachers in Oklahoma; (3) the findings from data collected would make a contribution to the investigator's

own understanding of the preadolescent and adolescent girl.

The subjects were enrolled in six homemaking classes in grade seven through twelve, with an age range from twelve to eighteen years, inclusive. The subjects came from homes located in the small town and from farms in the surrounding area of a community that is located in the lake area of northeastern Oklahoma. Diversified farming is the chief occupation, with small grain, dairying, and beef cattle predominating.

TABLE I

AGE AND EDUCATIONAL LEVEL OF THE SIXTY-SIX SUBJECTS

Educational Level Grade	Age in Years							Total
	12	13	14	15	16	17	18	
7	8	7						15
8		4	6	1				11
9			4	5	1			10
10				7	6			13
11				1	4	2		7
12					1	5	4	10

Background Information on the Subjects. A form which accompanied the checklist provided the following information: (1) the occupations of both the father and the mother, (2) gainful employment of the mother outside the home either for full time or part time work, (3) the age and educational level of the sixty-six subjects, (4) the number of siblings in the family, (5) and place of the family residence.

Tables I through VI present background information about sixty-six girls and their families. This information is briefly summarized. The subjects for this investigation were sixty-six preadolescent and adolescent girls enrolled in six homemaking classes in a small rural junior and senior high school in northeastern Oklahoma.

TABLE II
FATHER'S OCCUPATION OF THE SIXTY-SIX SUBJECTS

Father's Occupations	Junior High			Senior High			Total
	7	8	9	10	11	12	
Farmer	5	3	2	4	2	2	18
Construction Worker	1	1	2	1	3	1	9
Dairy Farmer	1			1		4	6
Laborer	3	2	1				6
Carpenter			1	3		1	5
Truck Driver	1	2		2			5
Cafe Owner			2			1	3
Machinist		1		1			2
Minister	1	1					2
Road Grader Operator	1			1			2
Salesman	1		1				2
Retired Farmer						1	1
Bakery Owner					1		1
Mechanic					1		1
Rural Mail Carrier	1						1
Janitor			1				1
Total	15	10	10	13	7	10	65

Note: One girl had no father in the home

The subjects' places of residence was the rural-town and surrounding farm area with forty-six of the sixty-six subjects residing on the farm. (Table VI). The age of the subjects range from twelve years to eighteen years inclusive.

The occupations of the fathers of the subjects cover several occupations with farming predominating. (Table II). The occupations of the mothers of the subjects also cover several occupations with the greatest number doing housework away from home. Thirty-two mothers were gainfully employed either full time or part time. (Table III).

Twenty of the sixty-six subjects indicated they had three siblings and twelve girls indicated there was one sibling in their family. The range of number of siblings goes from none to ten, with three girls indicating there were ten siblings in their families. (Table V).

TABLE III

MOTHER'S OCCUPATIONS OF THE SIXTY-SIX SUBJECTS

Mother's Occupations	Junior High			Senior High			Total
	7	8	9	10	11	12	
Housework away from home	3	4	2		2	1	12
Saleswoman	2	1		1		1	5
Teacher		1		1	1	1	4
Nurse		1	1	1	1		4
Beautician			1	1			2
Cafe Owner and Operator			2				2
Grocery Store Owner and Operator		1					1
Telephone Operator			1				1
Cook in Cafeteria						1	1
Total	5	8	7	4	4	4	32

Note: One girl had no mother in the home

TABLE IV

COMPARISON IN NUMBER OF WORKING AND NON-WORKING MOTHERS
(Number of Subjects - 66)

Employment	Grade						Total
	7	8	9	10	11	12	
Gainfully Employed - Full Time		2	3	2	2	2	11
Gainfully Employed - Part Time	5	6	4	2	2	2	21
Homemaker, only	10	3	3	9	3	5	33
Total	15	11	10	13	7	9	65

Note: One girl had no mother in the home

TABLE V
NUMBER OF SIBLINGS OF THE SIXTY-SIX SUBJECTS

Junior High Girls		Senior High Girls	
Number of Siblings	Number of Subjects	Number of Siblings	Number of Subjects
0	2	0	1
1	4	1	8
2	4	2	4
3	11	3	9
4	4	4	3
5	4	5	1
6	1	6	0
7	2	7	1
8	0	8	0
9	2	9	2
10	2	10	1
Total	36	Total	30

TABLE VI
COMPARISON IN NUMBER OF SUBJECTS ACCORDING TO PLACE OF RESIDENCE
(Number of Subjects - 66)

Place of Residence	Grade						Total
	7	8	9	10	11	12	
Farm	12	8	7	10	5	5	47
Town	3	3	3	3	2	5	19
Total	15	11	10	13	7	10	66

The Procedure

Selection of the Method. The data for this investigation were obtained from a checklist which was formulated by the investigator from

the written expressions of girls in open themes. This method was chosen because other investigators had found this an acceptable procedure.

Taba and Elkins (21) state the open themes, in which children are asked to write freely is one way of getting clues about values and standards. These authors felt that themes were infinitely more revealing than just the listing of problems. (p.8-10)

Jahoda, Deutsch and Cook (8) state the outstanding advantage of free response questions, sometimes called open-ended questions, is that they can provide a more adequate picture of what the respondent has in mind, what is important to him in respect to the topic under discussion, how intensely he feels about it, what the question means to him, within what frame of reference he is answering. These writers further state that the open theme gives opportunity for spontaneous, unanticipated responses rather than confining the respondent to a choice among alternatives imposed by the question. (p.427)

The use of free expression in collecting data from adolescents was used by Symonds (20) in the study on economic problems and interests of adolescents. In this study the students were given blank sheets of paper and requested that they jot down the most serious money problem facing them. These responses were to serve as the basis for a questionnaire. A similar use of the free responses was used by Sowers (14) in her study of parent-child relationships from the child's point of view, where she had two thousand essays written by children under eighteen years of age.

Selection of Theme Topics. The investigator during the Fall semester of 1958-1959, had the subjects of this investigation in six classes of homemaking write themes on four topics that were developed from the felt need of this investigation. The open themes were written by the subjects

on four different days, with one week between each theme. The investigator developed a checklist that was based on the statements that had been expressed by the girls in the open themes.

The theme topics for these writings were selected from the three areas which have been stated in the purposes for this investigation which were: (1) practices in receiving and using money; (2) problems in receiving and using money; and (3) the expressed feelings preadolescent and adolescent girls have in relation to these practices and problems.

Each time the subjects responded through an open theme to a specific topic the investigator gave the following explanation:

I want each of you to write a short theme on the question listed on the paper I will give you. This is to be about your experiences with money. I know each person has a different way he uses his money and receives his money and we know that all people have problems in the use of their money - not only the way we receive money but how we spend money. Remember there are no right or wrong answers. You will not be graded on what you write nor will you be asked to sign your name to the paper. Do not worry if you misspell a word.

This information will help me and other homemaking teachers to know what type of experience girls have with money, how they receive their money and how they feel about these experiences they have with money. If I can know these things about you, then it will help me to help you girls and to help other homemaking teachers to help their students.

You will have the entire period to write this theme, take all the time you need to remember the things I have asked you to write about today.

The first theme was written on how the girls received their money, the topic: Tell me all the ways you have received money during the last year. How do you get the money you use? The second theme was written on the topic: Tell me about the experiences you have had in the use of money like spending, lending, borrowing, giving and saving. The third theme was written on the topic: We all have problems when we use money or when we get money. Tell me about the problems you have when you use money or receive money. The fourth theme was written on the topic: You have been telling me about the ways you get money and how you use the

money. You have also told me about the problems you have in relation to money. Today I want you to write how you feel about the way you get money and how you feel about the way you use money. (Examples: Appendix A).

Development of the Checklist

Identification of statements. The list of statements taken from the themes written by the sixty-six subjects were placed in the following four areas as to: (1) earning of money; (2) experiences with money; (3) problems with money; (4) and expressed feelings in relation to money.

Two persons, the investigator, and another person trained in the field of family relations and child development read the themes and identified the statements which were related to any of the four theme topics. The four theme topics became the four areas which were developed in the checklist.

Rater-Reliability. When the statements had been identified in the general area concerning money, they were then categorized by the two persons who had identified the statements into the four specific areas. The percentage of agreement was computed by the following formula: (7)

$$\frac{\text{Number of Agreements}}{\text{Number of Agreements plus Number of Disagreements}}$$

An agreement of 99 per cent was achieved by the two raters on both the identification of statements from the themes, and the categorizing of the statements into the four specific topics.

The checklist (Appendix B) was designed from the list of statements which had been identified by the two raters. These statements having been placed in one of the four specific areas according to the task or job.

Categories defined and explanation of terms for the area How Money was Received. An examination of the statements in this specific area revealed that there were several sub-headings necessary. First, in the area of earning there were earnings within the home, and earning outside the home. Earnings within the home referred to money the subjects received for doing household tasks, helping with outside work, or any type of project the girl had where the original investment was furnished by the parent. Earning outside the home referred to money received by the girl from someone rather than a parent, for services performed by the subject outside her home.

Earning from livestock and poultry occurred in the statements often enough to justify these statements in a category by themselves.

Gift money was mentioned by all subjects in the statements written in the open themes, therefore a category for gift money was made. Gift money referred to the money received by the subject for special occasions, such as birthdays, Christmas, good grades, and several other occasions.

Miscellaneous statements that could not be placed in the above mentioned categories were placed in a category Other Ways Money was Received. This category covered the money received as an allowance, money received by "dole", and money received by borrowing. Allowance referred to a fixed amount of money received from the parents at regular intervals. "Dole" money referred to money received for a specific purpose or for a specific time - without any work being required in exchange. This was an irregular amount, varying from time to time, and given when the subject asked for it.

Two Scales to Indicate Frequency in the Area of How Money was Received. The investigator was concerned with how often the subjects

performed the task or job that had been listed by the subjects in the open theme statements. To obtain information as to the frequency with which the subjects performed the task listed in the category a scale was used in which the subjects could check their performance on a daily, weekly, monthly, sometimes, and never basis. This scale of daily, weekly, monthly, sometimes, and never was used for all categories with the exception of one. The area of gift money seemed to be one in which a scale of always, sometimes, and never would give the investigator a better understanding of the occurrence of the task or job. The terms daily, weekly, monthly, sometimes, and never on the scale had the following meaning as listed on the checklist for the subjects' information: (1) daily means the subjects would perform the task each day; (2) weekly means the subjects would perform the task once or more during a week; (3) monthly means the subject would perform the task once or more during a month; (4) sometimes means the subject would perform the task several times during a year - but with no pattern of regularity; (5) never means the subject had at no time performed the task.

The scale of always, sometimes and never was listed for the category Gift money with the following information listed on the checklist for the subjects' information: (1) always means the subject received money on the occasion each time it occurred; (2) sometimes means the subject had received money on the occasion but would not receive money each time the occasion occurred; (3) and never means the subject had at no time received money for the occasion.

Categories Defined and Explanation of Terms for the Area Experiences with Money. The second area of the checklist concerned experiences or practices the subject had had in the use of money. Practices or experiences

means any way the subject planned to use the money received, such as, purchasing any type of product, clothing, school supplies, paying for a service or entertainment. The use of money included the giving of money, the lending or borrowing of money, and the saving of money.

The categories in the checklist in using money contained experiences or practices in the following areas: (1) spending money, (2) lending money, (3) borrowing money, (4) giving money, (5) and saving money. A summary of the statements that each girl listed under this experience or practice in the open themes went into the checklist for task or jobs under the sub-heading of either: (1) spending money, (2) lending money, (3) borrowing money, (4) giving money, (5) and saving money.

Scale to Indicate Frequency in Experiences with Money. The experiences with money were to be checked for their occurrence on a scale showing occurrence either: daily, weekly, monthly, sometimes, or never. This scale was the same scale used in the category of obtaining money.

Categories Defined and Explanation of Terms for the Area Problems in Receiving and Using Money. The list of statements as written in the open themes by the subjects were grouped under two categories: (1) problems in receiving money, and (2) problems in using money.

Scale to Indicate Frequency of Problem. The frequency of the problems in this area were checked by the respondent as: always, sometimes, and never. Always means the girl confronted this problem each time she either received money or used money; sometimes means the girl faced this problem part of the time; (3) and never means the girl had at no time considered this to be a problem.

Categories Defined and Explanation of Terms for the Area Expressed Feelings in Relation to Money. The expressed feelings of the subjects in relation to receiving money and using money as written in the open

themes were listed on the checklist. The statements were checked by the subjects as to their occurrence either as always, sometimes and never. A definition of these terms as used in the scale for frequency is listed under the categories: (1) How money was received and (2) Problems in receiving and using money. Expressed feelings referred to the way the subject feels toward a certain practice or problem. Feelings can be expressed as agreeable or disagreeable or both in some degree.

Administration of the Checklist

The checklist was designed by this investigator and checked by a person trained in the field of family relations and child development. The checklist was submitted to another person to check the wording as well as the ease with which the respondents could check it.

The checklist was administered by this investigator to the sixty-six preadolescent and adolescent girls enrolled in six homemaking classes on May 4, 1959. The investigator gave the checklist, including the face sheet, to each subject as she came to her homemaking class. The investigator briefed the students concerning the purpose of the study by telling them of the four different themes they had written in answer to questions during the fall semester. The subjects were instructed to take as much time as they needed in responding to the checklist and if more than the one hour of class time was needed they would be permitted to continue in the next homemaking class period. The information sheet (Appendix B) was read to each class. Each area and the related categories were emphasized and the instructions at the beginning of each area were read. When the instructions had been completed the subjects were asked if they had questions pertaining to any part of the checklist.

The investigator instructed the subjects that if a question arose concerning their checking of the checklist for the subject to raise his hand and the investigator would be available for answering the question.

Special stress was placed during administration of the checklist that the subjects read carefully each statement and to check each statement only once.

All sixty-six subjects were able to complete the checklist with ease during the one hour class period.

CHAPTER III

ANALYSIS OF DATA

As has been stated previously this investigation was concerned with the money practices of preadolescent and adolescent girls related (1) to how money is obtained and how money is used, (2) problems of the preadolescent and adolescent girl related to how money is obtained and how money is used and (3) the expressed feelings of preadolescent and adolescent girls toward the practices and problems in relation to the obtaining of money and to the use of money.

To achieve the foregoing objectives the following procedure was followed: (1) selection of subjects, (2) selection of theme topics, (3) the establishment of categories from statements in the themes, (4) the development of the checklist, (5) the administration of the checklist (6) and analysis of the data.

The subjects were sixty-six preadolescent and adolescent girls enrolled in six homemaking classes in a small rural junior and senior high school. The subjects ranged in age from twelve through eighteen years, and were enrolled in grades seven through twelve.

The data for this investigation were analysed under three main objectives. (1) How money was obtained and how money was used by the preadolescent and adolescent girl. (2) Problems of the preadolescent and adolescent girl in obtaining money and using money. (3) and the expressed feelings of the preadolescent and adolescent girl in

relation to obtaining and using money. Each of the main objectives was analysed according to: (1) age of the subjects; (2) educational level of the subjects; (3) girls who had working mothers and girls who had non-working mothers; (4) and girls residing on the farm and girls residing in town.

Practices in Receiving and Using Money

Experiences in receiving money. The experiences the subjects had in receiving money in each category is presented in Table VII. All the subjects had experience in receiving money by gift. The category Other ways money was received ranked second in number of experiences in receiving money. Almost ninety per cent of the subjects had experience in the second category. The category of Earning outside the home and Earning inside the home indicated over three-fourths of the subjects had experience in these categories.

TABLE VII

NUMBER OF SUBJECTS HAVING EXPERIENCES IN RECEIVING MONEY
(Number of Subjects - 66)

Category	Number of Subjects Having Experience	Number of Subjects Never Having Experience	Total
Earning in the Home	50	16	66
Income from Livestock and Poultry	36	30	66
Earning Outside the Home	58	8	66
Other Ways Money Received	65	1	66
Gift Money	66	0	66

Experiences in using money. The experiences girls had in using money as shown in Table VIII indicates that only two subjects had no experience in the category of saving, while in the other categories all the subjects had had some experience.

TABLE VIII
NUMBER OF SUBJECTS HAVING EXPERIENCES IN USING MONEY
(Number of Subjects - 66)

Category	Number of Subjects Having Experience	Number of Subjects Never Having Experience	Total
Spending	66	0	66
Lending	66	0	66
Borrowing	66	0	66
Giving	66	0	66
Savings	64	2	66

Earning in the home. Table IX presents the number of subjects having experience in earning in the home. Cleaning house was the experience which provided opportunity for more subjects to earn in the home than any other. Washing dishes was also an experience which the subjects stated they were paid for doing the task. The responses to the four categories: (1) cutting weeds, (2) mowing grass, (3) running errands, (4) and helping in fields indicated these categories were about equal with the number of subjects having had experience in earning in the home. The sometimes column was checked by more subjects than the daily, weekly or monthly column.

TABLE IX

NUMBER OF SUBJECTS WITH EXPERIENCES IN EARNING IN THE HOME
(Number of Subjects - 66)

Experiences in the Home	Daily	Weekly	Monthly	Sometimes	Total
Cleaning house	2	9	1	24	36
Washing dishes	8	5	0	17	30
Baby sitting with brother and/or sister	0	1	3	10	14
Cleaning garage	0	1	0	7	8
Cutting weeds	0	2	1	23	26
Mowing grass	0	4	1	23	28
Running errands	1	1	1	26	29
Helping in fields	0	2	1	18	21
Milking cows	1	2	0	9	12
Feeding livestock	2	2	0	9	13
Feeding poultry	2	2	2	11	17

Earning outside the home. The category earning outside the home as shown in Table X indicates housework as the experience that gave opportunity to more girls for earning outside the home. Over sixty per cent of the girls had experienced earning by this job. Ironing ranked second as a task that gave opportunity to earn outside the home. Ironing was the task that more subjects performed on a weekly basis for earning outside the home, however this was done by a limited number of subjects.

TABLE X
 NUMBER OF PREADOLESCENT AND ADOLESCENT GIRLS WITH
 EXPERIENCES IN EARNING MONEY OUTSIDE THE HOME
 (Number of Subjects - 66)

Experiences	Daily	Weekly	Monthly	Sometimes	Total
Working in drug store	0	0	0	3	3
Fixing hair	0	3	0	11	14
Baby sitting	2	3	0	28	33
Running errands	1	1	0	27	29
Working in school cafeteria	2	0	3	6	11
Housework	3	6	3	29	41
Working as waitress in cafe	1	2	0	3	6
Picking and selling berries	1	0	1	26	28
Ironing	0	9	2	25	36
Selling Christmas cards	0	1	0	13	14
Working in a laundry	0	1	0	1	2
Teaching piano	0	0	1	0	1
Working at printing company	0	1	0	0	1
Working in hospital	1	0	0	0	1
Working in a bakery	1	0	0	1	2
Working as car hop	0	1	1	1	3

Other ways money was received. A tabulation of responses to the category Other ways money was received is shown in Table XI. There were approximately ten per cent of the subjects that received all their spending money by allowance on a weekly basis and only one subject indicated the allowance was received on a monthly basis. Almost twenty-eight per cent of the subjects checked they sometimes received their money by an allowance, however over fifty per cent of the subjects checked they never received money by an allowance. More than half of the subjects checked that they received most of their money by Asking for Amount Needed. Almost fifteen per cent of the girls checked daily as the frequency of receiving money

by this method. Approximately the same percentage of girls checked they received money by this method on a weekly basis and only two subjects checked they received money by this method on a monthly basis. Fifty-

TABLE XI
OTHER WAYS MONEY WAS RECEIVED
(Number of Subjects -66)

Way Received	Daily	Weekly	Monthly	Sometimes	Never
Borrowing from Family Members	1	2	1	45	17
Borrowing from Friends	0	0	0	51	15
Received all Money by Allowance	0	11	1	19	35
Received Money in addition to Allowance	1	6	1	31	27
Received most of Money by asking for amount needed	9	8	2	38	9

seven per cent of the subjects checked that they received money by this means sometimes. A total of eighty-six per cent of the subjects indicated they received money by "asking for it". Fifty-nine per cent of the girls checked they received money in addition to an allowance either daily, weekly, monthly or sometimes. Only thirteen per cent of the subjects stated they never asked for money. This may mean that only thirteen per cent of the girls met all of their needs through an allowance, or it may mean the remaining subjects that stated they had an allowance, may have had certain responsibilities to meet with the allowance money, but the parents assumed the responsibility of supplying some of their needs.

Gift money. The category for gift money as shown in Table XII

indicates money received as a gift was more often received sometimes rather than always or never. School lunches, trips, Christmas and birthdays were checked by the subjects as occasions where they always received money. Making "A's" on their report card was not checked in the always column, however almost forty-four per cent of the girls checked sometimes they received money for making "A" on reports cards. Fifty-five per cent of the girls checked they never received money for "A's" on report cards. Sixty-two per cent of the subjects that checked always in receiving school lunch money as a gift seems questionable. This may mean these children are given gift money specifically for school lunches or it may mean the girl misinterpreted the statement and considered "dole money" as gift money.

TABLE XII

WAYS GIFT MONEY WAS RECEIVED
(Number of Subjects -66)

Way Received	Always	Sometimes	Never
Birthday	15	49	2
Christmas	19	40	7
Making "A" on report card	0	29	37
Having tooth pulled	1	17	48
Winning prizes	2	36	24
For parties and other recreation	9	37	20
For trips	16	29	21
School lunches	41	13	12

TABLE XIII

COMPARISON IN NUMBER OF PRACTICES IN RECEIVING MONEY AND
USING MONEY ACCORDING TO AGE OF SUBJECTS

(Number of Subjects - 66)

Categories	12		13		14		15		16		17		18		Total
	E	NE	E	NE	E	NE	E	NE	E	NE	E	NE	E	NE	
Earning in the home	6	2	7	4	9	1	13	1	10	2	4	3	1	3	66
Income from livestock and poultry	3	5	7	4	7	3	10	4	5	7	2	5	2	2	66
Earning outside the home	7	1	9	2	9	1	13	1	12	0	6	1	4	0	66
Other ways money received	8	0	11	0	10	0	13	1	11	1	7	0	4	0	66
Gift money	8	0	11	0	10	0	14	0	12	0	7	0	4	0	66
Spending	8	0	11	0	10	0	14	0	12	0	7	0	4	0	66
Lending	8	0	11	0	10	0	14	0	12	0	7	0	4	0	66
Borrowing	8	0	11	0	10	0	14	0	12	0	7	0	4	0	66
Giving	8	0	11	0	10	0	14	0	12	0	7	0	4	0	66
Saving	8	0	11	0	10	0	14	0	11	1	6	1	4	0	66

Note: E=having experience or practice, NE=not having experience or practice

Practices in receiving and using money according to the age of subjects. The tabulation of practices according to age is presented in Table XIII. There is no apparent difference of practices in the receiving and in the using of money according to age of the subject. The twelve year old girls indicated the same type of experiences in receiving and using money as the eighteen year old girls.

Practices in receiving money and using money according to educational level of subjects. Table XIV reveals that over one-half of the twelfth grade subjects had no experience in earning in the home, while the eighth grade subjects all indicated that they had had experience in earning in the home. The tabulation shows the difference to be small as to the practices in receiving money and using money by both the junior high girls and senior high girls. Both the junior high and senior high subjects indicated having had some experience in several categories of receiving money and using money.

Comparison of practices in receiving and using money of subjects who had working mothers and those who had non-working mothers. Table XV reveals that the number of subjects with non-working mothers in the category of earning in the home were more than the number of subjects who had working mothers. Ten per cent of the subjects of non-working mothers checked this category while only seven per cent of the subjects of working mothers checked the category indicating no experience by earning in the home. Fifty-three per cent of the girls who had working mothers checked no experience in the category Income from livestock and poultry. Thirty-nine per cent of the girls who had non-working mothers checked no experience in the same category. In general there was no notable differences in practices of receiving money and using money for the subjects' mother

TABLE XIV

PRACTICES IN RECEIVING MONEY AND USING MONEY ACCORDING
TO EDUCATIONAL LEVEL OF SUBJECTS

(Number of Subjects = 66)

Categories in Receiving and Using Money	7		8		9		10		11		12	
	E	NE	E	NE	E	NE	E	NE	E	NE	E	NE
Earning in the home	9	6	11	0	9	1	12	1	5	2	4	6
Earning from livestock and poultry	7	8	8	3	6	4	6	7	4	3	4	6
Earning outside the home	12	3	11	0	9	1	12	1	6	1	10	0
Other ways money was received	15	0	11	0	10	0	13	0	6	1	10	0
Gift money	15	0	11	0	10	0	13	0	7	0	10	0
Spending	15	0	11	0	10	0	13	0	7	0	10	0
Lending	15	0	11	0	10	0	13	0	7	0	10	0
Borrowing	15	0	11	0	10	0	13	0	7	0	10	0
Giving	15	0	11	0	10	0	13	0	7	0	10	0
Saving	15	0	11	0	9	1	13	0	7	0	9	1

Note: E=having experience, NE=not having experience
36 Junior High Girls, 30 Senior High Girls

who worked and the subjects' mother who did not work. This would mean the teacher could provide the same instructions for both groups of girls and meet their needs.

TABLE XV

COMPARISON OF PRACTICES IN RECEIVING AND USING MONEY OF SUBJECTS WHO HAVE WORKING MOTHERS WITH THOSE WHO HAVE NON-WORKING MOTHERS

(Number of Subjects - 65)

Experience	Number Having Experience		Number Having No Experience	
	W	NW	W	NW
Earning in the home	27	22	5	11
Income from livestock and poultry	15	20	17	13
Earning outside the home	32	25	0	8
Other ways received money	31	33	1	0
Gift money	32	33	0	0
Spending	32	33	0	0
Lending	32	33	0	0
Borrowing	32	33	0	0
Giving	32	33	0	0
Saving	31	32	1	1

Note: 1 girl no mother, 32 girls with working mothers, 33 girls with non-working mothers. W= working mothers, NW= non-working mothers

Comparison of practices in receiving and using money of subjects who reside on farms and those who reside in town. Table XVI reveals that thirty-six per cent of the girls who resided in town had no experience in earning in the home and nineteen per cent of the girls who resided on farms had no experience in earning in the home. Over seventy-eight per cent of the girls residing in town and thirty-one per cent of the girls residing on farms, had no experience in receiving money from income from livestock and poultry. The use of money as checked by subjects shows two girls living on farms had no experience in saving. All other

categories in using money were checked by all girls as having had experience in using money by these means. Experience in earning outside the home was checked by both groups of girls, however, only ten per cent of the girls living on farms had no experience earning by this method but over fifteen per cent of the girls living in town had not experienced earning by this method. Most of the subjects earned outside the home.

TABLE XVI

PRACTICES IN RECEIVING MONEY AND USING MONEY OF SUBJECTS
RESIDING IN TOWN AND ON FARMS
(Number of Subjects - 66)

Category	Number Having Experience		Number Having No Experience	
	Farm	Town	Farm	Town
Earning in the home	38	12	9	7
Income from livestock and poultry	32	4	15	15
Earning outside the home	42	16	5	3
Other ways received money	47	18	0	1
Gift money	47	19	0	0
Spending	47	19	0	0
Lending	47	19	0	0
Borrowing	47	19	0	0
Giving	47	19	0	0
Saving	45	19	2	0

Note: 19 girls live in town, 47 girls live on farms.

Problems in Receiving and Using Money

Problems in Receiving Money. Table XVII reveals in the area on receiving and using money the responses of the subjects to problems which were considered to occur more sometimes than either always or never, for all age groups. More girls in each age group checked they never considered these problems. The problems in receiving money that were checked by

TABLE XVII

PROBLEMS IN RECEIVING MONEY AND USING MONEY
ACCORDING TO AGE OF SUBJECTS

Category	12			13			14			15			16			17			18		
	A	S	N	A	S	N	A	S	N	A	S	N	A	S	N	A	S	N	A	S	N
Do not always get money for parents do not know if it is needed.	0	7	1	1	9	1	0	7	3	0	13	1	0	6	6	0	5	2	0	3	1
Because I have to ask for more money	0	6	2	0	8	3	0	8	2	0	10	4	1	7	4	1	5	1	0	4	0
It is not possible for my parents to give me money when I ask for it	0	5	3	2	8	1	1	8	1	0	8	6	1	7	4	0	4	3	1	2	1
My parents try to tell me how to spend money	0	6	2	3	6	2	2	4	4	0	11	3	0	3	9	0	4	3	1	2	1
It is hard for me to explain my needs to my parents	1	5	2	0	9	2	1	5	4	0	8	6	0	2	10	1	2	4	1	0	3
My parents cannot see my needs	0	5	3	0	9	2	1	4	5	0	10	4	0	2	10	2	5	1	0	1	3
Money will not go around for all the things needed to buy	1	7	0	3	8	0	2	8	0	1	9	4	2	5	5	3	4	0	2	2	0
Do not spend wisely	0	7	1	0	9	2	0	10	0	0	13	1	0	8	4	0	5	2	0	3	1
Trying to decide the things I need to buy	1	7	0	2	8	1	3	7	0	3	10	1	3	8	1	4	2	1	1	3	0
How much to spend on each item	1	6	1	1	10	0	3	6	1	3	11	0	1	8	3	3	4	0	1	3	0
Whether to save or spend for things wanted	2	6	0	0	11	0	1	9	0	2	12	0	3	8	1	3	4	0	0	4	0

more girls as sometimes a problem was Do not always get money because parents do not know if it is needed by seventy-five per cent of the girls. Sixty-three per cent of the subjects checked as a problem It is not possible for my parents to give me money when I ask for it. Only nine per cent of the girls checked My parents try to tell me how to spend money as always a problem. Fifty-four per cent of the girls indicated this was sometimes a problem, however, thirty-six per cent indicated this was never a problem. The problem It is hard for me to explain my needs to my parents was considered by less than half of the girls as never a problem.

Problems in using money. Table XVII showed that eighty-three per cent of the subjects checked Do not spend wisely as sometimes a problem. Eighty-one per cent of the subjects checked Whether to spend or save for things wanted as sometimes a problem. The problem ranked third by the subjects as sometimes being a problem was How much to spend on each item.

Twenty-five per cent of the subjects checked the statement Trying to decide the things I need to buy as always a problem. The problem Money will not go around for all the things needed to buy was checked by twenty-one per cent of the girls as always a problem. How much to spend on each item was checked by nineteen per cent of the subjects as always a problem.

Sixteen per cent of the girls checked the statement Do not spend wisely as never a problem. The statement Money will not go around for all the things needed to buy was never considered a problem by thirteen per cent of the subjects.

Problems in relation to age of subjects. The age of the subjects made little difference in the frequency that the problems were checked. Girls in each age group experienced similar problems. The twelve year

old girls as well as the eighteen year old girls experienced the same problems. The sixteen year age group in this study considered the statements listed to never be problems more than any other age group.

TABLE XVIII
COMPARISON OF JUNIOR HIGH AND SENIOR HIGH SUBJECTS AS
RELATED TO PROBLEMS IN RECEIVING MONEY.
(Number of Subjects - 66)

Statement of Problems	Always		Sometimes		Never	
	JH	SH	JH	SH	JH	SH
Do not always get money, because parents do not know if it is needed.	1	0	30	20	5	10
Because I have to ask for more money.	0	2	29	19	7	9
It is difficult for my parents to give me money when I ask for it.	3	2	25	17	8	11
My parents try to tell me how to spend money.	5	1	21	14	10	15
It is hard for me to explain my needs to my parents.	2	2	22	9	12	19
My parents cannot see my needs.	1	2	22	13	13	15

Note: 36 Junior High Girls and 30 Senior High Girls

Problems in Receiving Money According to Educational Level of Subjects. Table XVIII shows that the junior high subjects checked sometimes for all problems in receiving money more than always and never. Senior high subjects checked sometimes for their problems in receiving money more than always and never except in three categories which were: It is hard for me to explain my needs to my parents, My parents try to tell me how to spend money and My parents cannot see my needs. Senior high girls checked these same statements more often as never being problems.

Problems in Using Money According to Educational Level of Subjects.

Table XIX indicates that both junior high girls and senior high girls checked sometimes for all problems in using money more than always and never. The only exception was that one-third of the senior high girls checked Trying to decide the things I need to buy as always a problem.

TABLE XIX

COMPARISON OF JUNIOR HIGH AND SENIOR HIGH SUBJECTS AS
RELATED TO PROBLEMS IN USING MONEY
(Number of Subjects - 66)

Statement of Problems	Always		Sometimes		Never	
	JH	SH	JH	SH	JH	SH
Money will not go around for all the things needed to buy	6	8	26	18	4	4
Do not spend wisely	0	0	33	24	3	6
Trying to decide the things I need to buy	7	10	28	16	1	4
How much to spend on each item	7	6	26	22	3	2
Whether to save or spend for things wanted	4	7	31	23	1	0

Note: 36 Junior High Girls and 30 Senior High Girls

Problems in Receiving Money of Subjects who have Working Mothers and those who have Non-working Mothers. Table XX indicates all subjects, those with working mothers and those with non-working mothers, considered the statements to be problems more sometimes than they considered them to be problems either always or never. The problem Do not always get money because parents do not know if it is needed was checked most often sometimes by both groups. Only two girls in each group checked always as problems It is difficult for my parents to give me money when I ask for it and My parents try to tell me how to spend money. The problem

It is hard for me to explain my needs to my parents was considered never to be a problem equally in each group.

TABLE XX

PROBLEMS IN RECEIVING MONEY OF SUBJECTS WHO HAVE WORKING
MOTHERS AND THOSE WHO HAVE NON-WORKING MOTHERS

(Number of Subjects - 65)

Statement of Problems	Always		Sometimes		Never	
	W	NW	W	NW	W	NW
Do not always get money for parents do not know if it is needed	0	1	24	25	8	7
Because I have to ask for more money	1	1	23	24	8	8
It is difficult for my parents to give me money when I ask for it	2	2	19	25	11	6
My parents try to tell me how to spend money	2	2	15	20	15	11
It is hard for me to explain my needs to my parents	2	1	14	17	16	15
My parents cannot see my needs	1	1	16	18	14	14

Note: W= working mothers, NW= Non-working mothers
1 girl no mother, 32 girls with working mothers, 33 girls with
non-working mothers

Problems in Using Money of Subjects who have Working Mothers and those who have Non-working Mothers. Table XXI shows two-thirds or more of the girls who have working mothers and girls who have non-working mothers considered each statement listed to be problems only sometimes, while the remainder of the subjects in each group considered more of the statements to be problems always than never.

TABLE XXI

PROBLEMS IN USING MONEY OF SUBJECTS WHO HAVE WORKING MOTHERS
AND THOSE WHO HAVE NON-WORKING MOTHERS

(Number of Subjects - 65)

Problems	Always		Sometimes		Never	
	W	NW	W	NW	W	NW
Money will not go around for all the things needed to buy	6	7	20	24	6	2
Do not spend wisely	0	0	28	29	4	4
Trying to decide the things I need to buy	7	9	22	22	3	2
How much to spend on each item	4	8	24	24	4	1
Whether to save or spend for things wanted	3	8	28	25	1	0

Note: W= working mother, NW= non-working mother, 1 girl no mother,
33 girls non-working mothers, 32 girls working mothers.

Problems in Receiving and Using Money of Subjects Residing on Farms and in Town. Table XXII shows that more than half of the girls in both groups considered the list of statements in receiving and using money to be problems sometimes more often than always or never.

More girls living on the farm considered more of the statements in receiving and using money always to be a problem than the girls living in town. More girls in both groups stated they sometimes had problems in using money more than they had in receiving money.

TABLE XXII
 PROBLEMS IN RECEIVING AND USING MONEY OF SUBJECTS
 RESIDING ON FARM AND IN TOWN
 (Number of Subjects - 66)

Problems	Always		Sometimes		Never	
	Farm	Town	Farm	Town	Farm	Town
Do not always get money for parents do not know if it is needed	1	0	37	13	9	6
Because I have to ask for more money	1	1	38	10	8	8
It is difficult for my parents to give me money when I ask for it	4	1	30	12	13	6
My parents try to tell me how to spend money	5	1	25	10	17	8
It is hard for me to explain my needs to my parents	2	2	23	8	22	9
My parents cannot see my needs	2	1	25	10	20	8
Money will not go around for all the things needed to buy	10	4	32	12	5	3
Do not spend wisely	0	0	43	14	4	5
Trying to decide the things I need to buy	13	4	30	14	4	1
How much to spend on each item	10	3	34	14	3	2
Whether to save or spend for things wanted	10	1	36	18	1	0

Note: 19 girls living in town, 47 girls living on farms.

TABLE XXIII
 FREQUENCY OF PROBLEMS FOR EACH CATEGORY IN RECEIVING
 AND USING MONEY FOR THE SIXTY-SIX SUBJECTS

Categories of Receiving and Using Money	Always	Totals Sometimes	Never
Do not always get money because parents do not know if it is needed	1	50	15
Because I have to ask for more money	2	48	16
It is not possible for my parents to give me money when I ask for it	5	42	19
My parents try to tell me how to spend money	6	36	24
It is hard for me to explain my needs to my parents	4	31	31
My parents cannot see my needs	3	35	28
Money will not go around for all the things needed to buy	14	43	9
Do not spend wisely	0	55	11
Trying to decide the things I need to buy	17	45	4
How much to spend on each item	13	48	5
Whether to save or spend for things wanted	11	54	1

TABLE XXIV

EXPRESSED FEELINGS CONCERNING MONEY ACCORDING TO
AGE OF SUBJECTS

(Number of Subjects-- 66)

Category	12			13			14			15			16			17			18		
	A	S	N	A	S	N	A	S	N	A	S	N	A	S	N	A	S	N	A	S	N
Girls should earn their own money	0	7	1	0	11	0	0	10	0	0	14	0	2	10	0	1	6	0	0	4	0
Girls should use their money wisely	5	3	0	9	2	0	8	2	0	14	0	0	11	1	0	6	1	0	2	2	0
Girls should save their money for further education	2	6	0	5	6	0	1	9	0	3	10	1	3	8	1	1	6	0	1	3	0
Girls like to earn their own money	1	7	0	1	10	0	2	8	0	3	10	1	5	7	0	1	6	0	2	2	0
Girls would feel better about spending money for things if they earned the money	4	4	0	6	5	0	4	6	0	5	8	1	7	5	0	6	1	0	3	1	0
Girls would spend more carefully if they earned the money	5	3	0	7	4	0	4	6	0	6	7	1	9	2	1	4	3	0	3	1	0
Girls feel their parents are considerate in giving them money	4	4	0	3	8	0	5	4	1	4	9	1	5	6	1	2	5	0	2	2	0
Girls like the way they receive money	0	8	0	3	8	0	1	9	0	2	12	0	2	9	1	1	6	0	0	4	0
Girls like to receive their money in a regular allowance	5	3	0	4	7	0	5	5	0	3	10	1	3	9	0	2	5	0	1	3	0
Girls use their money too carelessly	1	6	1	1	10	0	1	9	0	0	13	1	0	12	0	0	7	0	0	4	0
Girls prefer to not be too dependent on parents for money	1	7	0	1	10	0	2	8	0	1	12	1	4	7	1	0	7	0	2	2	0

TABLE XXV
EXPRESSED FEELINGS CONCERNING MONEY OF SUBJECTS
ACCORDING TO EDUCATIONAL LEVEL
(Number of Subjects - 66)

Statements	Always		Sometimes		Never	
	JH	SH	JH	SH	JH	SH
Girls should earn their own money	0	3	35	27	1	0
Girls should use their money wisely	28	27	8	3	0	0
Girls should save their money for further education	11	5	24	24	1	1
Girls like to earn their own money	8	7	27	23	1	0
Girls would feel better about spending money for things if they earned the money	18	17	17	13	1	0
Girls would spend more carefully if they earned the money	29	19	14	11	2	0
Girls feel their parents are considerate in giving them money	14	11	19	19	3	0
Girls like the way they receive money	4	5	31	25	1	0
Girls like to receive their money in a regular allowance	16	8	19	22	1	0
Girls use their money too carelessly	3	0	32	28	1	2
Girls prefer to not be too dependent on parents for money	6	7	29	32	1	1

Expressed Feelings Concerning Money

Expressed Feelings of Subjects Concerning Money According to Age.

Table XXIV indicates that this group of sixty-six subjects did not prefer to always receive their money in a regular allowance. More subjects felt that sometimes was better. This did vary for the twelve year age group which expressed that always was their preference.

At each age level more girls expressed feelings that they should always Use their money wisely than they did sometimes or never.

Expressed Feelings Concerning Money According to Educational Level.

Table XXV reveals the subjects in both junior high and senior high checked always more often in relation to that Girls should use their money wisely and that Girls would spend more carefully if they earned the money. The other categories such as Girls should earn their own money, Girls should save their money for further education, Girls like to earn their own money, Girls like the way they receive money, Girls use their money too carelessly and Girls prefer to not be too dependent on parents for money was checked as their expressed feelings sometimes more often in each grade level than either always and never.

Expressed Feelings Concerning Money According to Subjects who have Working Mothers and those who have Non-working Mothers. Table XXVI shows an equal number of girls in both groups checked always in relation to the statement that Girls should use their money wisely. The two categories Girls would feel better about spending money for things if they earned the money and Girls would spend more carefully if they earned the money were checked as their expressed feelings by more girls with working mothers as always instead of sometimes and never. Ninety-three per cent of the girls who have working mothers and ninety-three per cent of the girls who have non-working mothers expressed their feelings that sometimes Girls should earn their own money, leaving only four subjects that felt differently.

TABLE XXVI

EXPRESSED FEELINGS CONCERNING MONEY OF SUBJECTS WHO HAVE WORKING
MOTHERS AND THOSE WHO HAVE NON-WORKING MOTHERS

(Number of Subjects - 65)

Statements	Always		Sometimes		Never	
	W	NW	W	NW	W	NW
Girls should earn their own money	1	2	30	31	1	0
Girls should use their money wisely	27	27	5	6	0	0
Girls should save their money for further education	8	7	22	26	2	0
Girls like to earn their own money	8	5	22	28	1	0
Girls would feel better about spending money for things if they earned the money	19	15	12	18	1	0
Girls would spend more carefully if they earned the money	19	19	11	14	2	0
Girls feel their parents are considerate in giving them money	12	13	18	19	2	1
Girls like the way they receive money	2	7	29	26	1	0
Girls like to receive their money in a regular allowance	11	13	20	20	1	0
Girls use their money too carelessly	1	2	30	26	1	5
Girls prefer to not be too dependent on parents for money	9	3	22	29	1	1

Note: W=working mothers, NW=non-working mothers, 1 girl no mother
33 girls non-working mothers, 32 girls working mothers.

Expressed Feelings Concerning Money of Subjects According to Residence. Table XXVII indicates the place of residence made negligible difference for the subjects in relation to their expressed feelings concerning money. Three-fourths of the subjects of both rural town and farm girls checked always for the statement Girls should use their money wisely. Over half of the subjects of both the rural town and farm girls checked always in relation to Girls would spend more carefully if they earned the money.

TABLE XXVII

EXPRESSED FEELINGS CONCERNING MONEY OF SUBJECTS LIVING ON FARMS AND IN TOWN

(Number of Subjects - 66)

Statements	Always		Sometimes		Never	
	Farm	Town	Farm	Town	Farm	Town
Girls should earn their own money	2	1	44	18	1	0
Girls should use their money wisely	38	17	9	2	0	0
Girls should save their money for further education	12	4	35	13	0	2
Girls like to earn their own money	11	4	36	14	0	0
Girls would feel better about spending money for things if they earned the money	24	11	23	7	0	1
Girls would spend more carefully if they earned the money	28	11	18	7	1	1
Girls feel their parents are considerate in giving them money	18	7	26	12	3	0
Girls like the way they receive money	9	0	37	19	1	0
Girls like to receive their money in a regular allowance	20	4	27	14	0	1
Girls use their money too carelessly	3	0	42	18	2	1
Girls prefer to not be too dependent on parents for money	10	3	36	15	1	1

Note: 19 girls living in town, 47 girls living on farms.

TABLE XXVIII
 FREQUENCY OF EXPRESSED FEELINGS FOR EACH CATEGORY CONCERNING MONEY
 (Number of Subjects - 66)

Categories of Expressed Feelings	Always	Sometimes	Never
Girls should earn their own money	3	62	1
Girls should use their money wisely	55	11	0
Girls should save their money for further education	16	48	2
Girls like to earn their own money	15	50	1
Girls would feel better about spending for things if they earned the money	35	30	1
Girls would spend more carefully if they earned the money	39	25	2
Girls feel their parents are considerate in giving them money	25	38	3
Girls like the way they receive money	9	56	1
Girls like to receive their money in a regular allowance	24	41	1
Girls use their money too carelessly	3	60	3
Girls prefer to not be too dependent on parents for money	13	51	2

CHAPTER IV

SUMMARY

This investigator studied the practices, problems and the expressed feelings of a group of preadolescent and adolescent girls in relation to their experiences with money. Mothers had expressed to the homemaking teacher a need for their daughters to have more opportunity to learn money management.

The purpose of this investigation was threefold: first, to ascertain how preadolescent and adolescent girls receive their money; second, to identify problems in relation to their money experiences and third, to ascertain the expressed feelings of preadolescent and adolescent girls toward practices and problems in relation to how they receive their money and how they use their money.

While the overall purpose of this investigation was to collect data concerning the above purposes, there were subsidiary purposes as follows: (1) to determine how many preadolescent and adolescent girls in this investigators homemaking classes had practice in each area of earning; (2) to determine to what extent these preadolescent and adolescent girls received their spending money by allowance, earned money or doled money; (3) to compare the practices, problems and expressed feelings of this group according to age; (4) to compare the practices, problems and expressed feelings of the group according to educational level; (5) to compare practices, problems and expressed feelings in relation to money

of preadolescent and adolescent girls who have working mothers with those who have non-working mothers and (6) to compare rural-town and farm preadolescent and adolescent girls in relation to money practices, problems and expressed feelings.

The subjects for this investigation were sixty-six preadolescent and adolescent girls enrolled in six homemaking classes in a small rural junior and senior high school located in northeastern Oklahoma.

To collect data the investigator used the responses to themes as a basis to develop a checklist. The theme topics for these writings were selected from the three areas which were predominant in the literature and which had been expressed by mothers as well as the girls. These areas were: (1) practices in receiving and using money; (2) problems in receiving and using money; and (3) the expressed feelings of preadolescent and adolescent girls have in relation to these practices and problems.

The checklist was developed from the list of statements taken from the open themes written by the sixty-six subjects and placed arbitrarily by the investigator in categories as to: (1) earning of money; (2) experiences with money; (3) problems with money; (4) and expressed feelings in relation to money.

When the statements had been identified in the general area concerning money, they were categorized by the two persons who had identified the statements into the four specific areas.

The checklist was administered by this investigator to the sixty-six preadolescent and adolescent girls enrolled in six homemaking classes. This investigator gave the checklist, which consisted of twelve pages, including the face sheet, to each subject as she came to her homemaking class and asked the subject to respond to each statement on the checklist.

Findings

The findings are summarized according to the four areas:

(1) In relation to how girls receive their money the following was found: All girls had experience earning either inside or outside the home, however only a few had regular employment outside the home. Age, place of residence, or whether or not the mother of the girl worked made no difference in the kind of earning experience the girls related.

All subjects stated they had experience in earning, but eighty-six per cent of the subjects said they received most of their spending money by Just asking for it which was considered a dole. Only thirteen per cent of the subjects said that they met all of their needs through a regular allowance, at least these subjects did not indicate that they asked for money. This would not hinder this group from receiving gifts on special occasions such as birthdays or Christmas.

Fifty-four per cent of the subjects reported earnings from livestock projects, with eighty-eight per cent of these residing on the farm.

(2) In relation to girls use of money all girls reported that they had experiences in spending, lending, borrowing and giving. All subjects except two had experiences in saving. Age was not a determinant for the kind of experiences which girls indicated on the checklist. Residence, or whether the mother worked or did not work, made no difference in the frequency or kind of money experiences in relation to the use of money.

(3) In relation to problems in receiving and using money eighty-three per cent of the subjects stated that sometimes They did not spend wisely. Sixteen per cent of the subjects indicated this was never a problem. The decision to Save or spend was sometimes a problem to eighty-one per cent of the girls, and age was not a factor. Sixteen per cent

of the girls said this was always a problem. Only one girl checked this as never a problem. Seventy-five per cent of the girls indicated that a problem existed because the Parents did not know whether or not the girl needed the money when she asked for it. Twenty-two per cent stated this was never a problem, while only one indicated this as always a problem. Seventy-two per cent of the girls responded that sometimes it was a problem when They had to ask for more money. Twenty-four per cent of the girls said this was never a problem, only two subjects said it was always a problem. Over forty-six per cent of the girls said it was sometimes a problem to explain Their need for money to parents, however the same percentage of subjects said this was never a problem. Six per cent of the girls said this was always a problem.

Fifty-four per cent of the girls checked that sometimes Parents try to tell me how to spend my money as a problem. Thirty-six per cent of the girls said this was never a problem, and nine per cent said it was always a problem. Twenty-five per cent of the girls said that Trying to decide things to buy was always a problem, however, sixty-eight per cent of the subjects indicated this was sometimes a problem. Only six per cent of the subjects stated that this was never a problem.

Eighty-six per cent of the girls indicated that Money will not go around for all the needed things as a problem either sometimes or always.

(4) In relation to the area expressed feelings: Eighty-three per cent of the girls expressed a feeling that girls should always Use their money wisely. Sixteen per cent checked that sometimes they had such a feeling. No girl checked that she never had such a feeling toward money. Fifty-nine per cent of the girls indicated they always felt that Girls would spend more carefully if they did the earning of the money. Thirty-

six per cent of the girls checked they felt that always Girls would like to receive their money in an allowance. Only thirteen per cent felt they liked the way they received their money.

Fifty-three per cent of the girls indicated by checking always that they felt Girls would feel better about spending if they earned their own money, but only twenty-two per cent stated that they always felt that Girls liked to earn their own money. Age made no difference in relation to the expressed feelings of girls toward money; nor did place of residence. Whether the mother worked or did not work made no difference in the way the subjects responded to the checklist concerning their expressed feelings about their money experiences.

Recommendations and Implications for Teaching

Opportunity should be provided in homemaking classes for both the preadolescent and adolescent girls to learn the use of money in relation to earning, spending, borrowing, lending, giving and saving. This would include some learning experiences concerning all activities which adults experience in relation to money. These learning experiences could be a means of helping girls to alleviate the problem which they called Spending wisely.

The problem which seemed to be common to girls often enough for them to check sometimes should be studied in class with the girls given opportunity to talk freely about their own feelings toward their use of money. These were: Spend wisely, Decision to save or spend, Parents did not know whether or not the girl needed the money when she asked for it, Had to ask for more money, Explain their need for money to parent, Parents try to tell me how to spend my money, Trying to decide things to buy, and

Money will not go around for all the needed things.

Most of the problems in relation to receiving money were related to lack of communication between parents and girls. An area on money could profitably be included in the unit on family relationships in all classes from seven through twelve.

There is evidence that girls may need some help in assuming the careful management in the use of money even though they have not had the responsibility for earning it. Lessons should be planned to stress this responsibility before the girl may need to earn.

A girl may need help in defining realistic needs for money, instead of relying upon "just asking for it".

The findings from this study as well as the findings from studies reviewed in the literature would indicate that education in the use of money should begin early in a child's life, and at the preadolescent and adolescent stage the subject should have opportunity to learn all the tasks related to money that he will need as an adult. (13)

The homemaking teacher should use the home visit and adult classes for mothers as an opportunity to communicate what is being taught at school as well as enlisting the mothers help in providing learning experiences in the home.

Recommendations for Further Study

This study should be repeated on a larger sample, in a different locality, in an urban school, and subjects should be studied other than those enrolled in homemaking classes.

The practices, problems and expressed feelings concerning money of preadolescent and adolescent boys as well as girls should be studied.

The parents feelings about their preadolescent and adolescent girl's money education should be explored.

A study concerning the amount of money given girls in allowances as related to the amounts given by dole should be made.

Weaknesses of the Investigation

This investigation had limitations and weaknesses which make the investigator reluctant to generalize from the findings. The sample was limited to sixty-six subjects, from one school in one rural area, that was also non-representative of adolescents and preadolescents in the United States. There is always a question of whether the subjects had correctly interpreted the question before responding; moreover there is no exact way of measuring the subjects' response to the items concerning feelings. The subjects may not have expressed their true feelings. In spite of the limitations this study did reveal common experiences and common problems as well as common expressed feelings, whether or not they are real ones, could not be determined by the method used in this survey; however the consensus among the respondents to the items on the checklist provides information that can be used for teaching about money in this investigator's homemaking classes.

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APPENDIX A

SPECIMENS OF OPEN THEMES

Theme Topic: Tell me all the ways you have received money since school began this year. How do you get money you use?

(1) My mother always gives me money when I need it. Sometimes if I go outside and help my father he gives me some. Sometimes my mother gives me money for washing the milking machines. When my older brother comes home or some relatives come to visit, they usually give me money.

This summer I worked awhile and my mother didn't have to give me any money at all. I even had enough left over to save some. At Christmas my relatives send me money or something else.

Whenever there is something that my mother wants done she will give me money to do it, and it saves her the time of doing it. My father gave my sister and me a calf and some pigs to take care of and when we sold them we received quite a bit of money for them.

My mother used to give me about five dollars out of the milk checks, but she decided she would just give me the money when I needed it.

(2) I have received a weekly allowance about ever since I can remember, for the work that it was my responsibility to do. For the last year or so, though, I am paid my allowance by the month. At one time I received so much for each "A" I made, but this was more or less dropped, or just understood to be allowed for in the amount I received each month.

I have taken music lessons since I was quite small and I decided that for my own experience that it would be interesting to try the field of teaching as well as being a pupil. This proved very interesting as well as being paid for the experience.

For the last several years my greatest responsibility was to help with the milking each night. This is just a brief summary of the way I receive my money.

Theme Topic: Tell me about the experiences you have had in the use of money like spending, lending, giving, borrowing and saving.

(1) I spend money for various kinds of jewelry items, such as earrings. I occasionally buy a lipstick or some other type of cosmetic.

I help buy some of my clothes because this way if I maybe buy half and Mom buys half it won't be so hard or as long to buy something that you want.

I buy most of my school supplies, pencils, paper (typing and note book), stenographer note books and locker fees. I bought a box of Christmas cards for the first time not long ago. The candy that I buy I pay for it.

I lend money to my folks sometimes when they don't have any small change for Sunday School offering.

Occasionally when I see a bottle for a charity march or some charitable organization.

I save my money when I have it, but I don't ever have enough to put in a bank. I try to save some money for gifts at Christmas or on birthdays.

(2) I buy most of my clothes. I spend money for my hobby. I spend money on shoes and socks. Spend money for my lunches. I buy magazines and newspapers. I buy records for my record player. I buy things for my room, such as bedspread, sheets and pillow cases, pictures and picture frames. Spend money for make-up. Spend money for articles for homemaking. Spend money for Christmas presents and Christmas cards.

Theme Topic: We all have problems when we use money or when we get money. Tell me about the problems you have when you use money or receive money.

(1) When I receive my money I usually have a hard time deciding what to spend it on. I always want to buy so many things with it, but it seems like I never have enough to buy all of the things I want.

Usually I always buy clothes if I receive enough to buy some. I always have to try on so many different articles until I have finally decided which one I like best. Sometimes they cost more than what I have and then my mother puts in the rest. Sometimes I pay her back if I have the money but other times I don't.

Sometimes I buy my mother something with my money if I see something she would like. But usually I never have enough to buy everything I want and I don't think other people do either.

(2) A problem that I have when I use money is when I see something that I want, I generally don't have enough to buy it. Then I just say to myself do I really have any use for it because something may look good to you on the counter but after I buy it I wish that I had waited before I bought it.

Generally when I receive money I don't get the amount that I need for special things. In order to get the required amount there will have to be some saving on my own.

Theme Topic: You have been telling me about the ways you get money and how you use money and you have also told me about the problems you have in relation to money. For today I want you to write on how you feel about the way you get money and how you use money.

(1)

I would like to be able to earn my own money and not be dependent on my parents for all my money. I would feel free to spend it for things I want but don't need if I earned it. I think I would be more careful and use it more wisely also.

Now I often spend my money foolishly without thinking and without considering the purchases I make.

I feel that my parents are very considerate in giving money to me but I would like to have the feeling of independence and pride, I am sure that comes with earning your own spending money and deciding how it should be spent.

(2)

The way I feel about the way I get money is that I don't complain too much. They give me the sufficient amount that they think I need and they are generally right when they think I don't need very much for the things I can really get along without.

I believe that when you don't ask for money every time you turn around you are more likely to get it when you tell them what you need it for instead of saying give me such and such dollars because I need it by the end of the week.

I try to use money wisely but sometimes a person gets carried away when something looks pretty to you.

APPENDIX B

Introduction

Students, I am asking once again for your help in my research problem. Remember when you wrote themes on four questions about your money? These themes have all been read and the things you wrote about your experiences with money have been used in making a checklist for the different areas. Now I need each of you to mark the questions that will follow on the next few pages.

As I told you last fall this information will not only help me but other teachers so they can help girls like you in a better way.

Please fill in the information below so I can know more about you.

Information Sheet

Name _____ Age _____ Grade _____

Father's Occupation _____

Mother's Occupation _____

In addition to being a homemaker does your mother work outside the home all the time or part time? Check one of these:

All the time _____ Part of the time _____

Number of children in the family _____

Number of boys _____ Number of girls _____

Your position in the family: (Circle the correct ones)

Only, Oldest, Youngest, 1, 2, 3, 4, 5, other _____

Home: Farm _____ Rural town _____

Checklist

Instructions for responding to the checklist on money experiences.

Below is listed all the ways you said you received money. Please read carefully and check each statement only once.

Daily means you do this each day.

Weekly means that you do it once or more during the week.

Monthly means you do this once or more during the month.

Sometimes means you would perform this task several times in a year.

Never means that you have at no time done this.

EARNING

You listed statements about your money experiences showing you have earned both in your home and outside your home. The first group of statements are about your money you earned in your home. The next group of statements are about money you earned outside your home.

Earning In The Home

I have earned money by doing these things in my home:

1. Cleaning house
Daily _____ Weekly _____ Monthly _____ Sometimes _____ Never _____
2. Washing dishes
Daily _____ Weekly _____ Monthly _____ Sometimes _____ Never _____
3. Baby sitting with a brother or a sister
Daily _____ Weekly _____ Monthly _____ Sometimes _____ Never _____
4. Cleaning garage
Daily _____ Weekly _____ Monthly _____ Sometimes _____ Never _____
5. Cutting weeds
Daily _____ Weekly _____ Monthly _____ Sometimes _____ Never _____
6. Mowing grass
Daily _____ Weekly _____ Monthly _____ Sometimes _____ Never _____

7. Running errands
Daily _____ Weekly _____ Monthly _____ Sometimes _____ Never _____
8. Helping in fields
Daily _____ Weekly _____ Monthly _____ Sometimes _____ Never _____
9. Milking cows
Daily _____ Weekly _____ Monthly _____ Sometimes _____ Never _____
10. Feeding livestock
Daily _____ Weekly _____ Monthly _____ Sometimes _____ Never _____
11. Feeding poultry
Daily _____ Weekly _____ Monthly _____ Sometimes _____ Never _____

Income from Livestock and Poultry

I have received money from the sale of the following:

1. Calf or calves
Daily _____ Weekly _____ Monthly _____ Sometimes _____ Never _____
2. Chickens
Daily _____ Weekly _____ Monthly _____ Sometimes _____ Never _____
3. Pig or pigs
Daily _____ Weekly _____ Monthly _____ Sometimes _____ Never _____
4. Sheep
Daily _____ Weekly _____ Monthly _____ Sometimes _____ Never _____
5. Eggs
Daily _____ Weekly _____ Monthly _____ Sometimes _____ Never _____

Earning Outside The Home

I have earned money by doing these things outside my home:

1. Working in drug store
Daily _____ Weekly _____ Monthly _____ Sometimes _____ Never _____
2. Fixing hair
Daily _____ Weekly _____ Monthly _____ Sometimes _____ Never _____
3. Baby sitting
Daily _____ Weekly _____ Monthly _____ Sometimes _____ Never _____

4. Running errands
Daily_____ Weekly_____ Monthly_____ Sometimes_____ Never_____
5. Working in school cafeteria
Daily_____ Weekly_____ Monthly_____ Sometimes_____ Never_____
6. Doing housework
Daily_____ Weekly_____ Monthly_____ Sometimes_____ Never_____
7. Working as waitress in cafe
Daily_____ Weekly_____ Monthly_____ Sometimes_____ Never_____
8. Picking and selling berries
Daily_____ Weekly_____ Monthly_____ Sometimes_____ Never_____
9. Ironing
Daily_____ Weekly_____ Monthly_____ Sometimes_____ Never_____
10. Selling Christmas cards
Daily_____ Weekly_____ Monthly_____ Sometimes_____ Never_____
11. Working in a laundry
Daily_____ Weekly_____ Monthly_____ Sometimes_____ Never_____
12. Teaching piano
Daily_____ Weekly_____ Monthly_____ Sometimes_____ Never_____
13. Working at printing company
Daily_____ Weekly_____ Monthly_____ Sometimes_____ Never_____
14. Working in a hospital
Daily_____ Weekly_____ Monthly_____ Sometimes_____ Never_____
15. Working in a bakery
Daily_____ Weekly_____ Monthly_____ Sometimes_____ Never_____
16. Working as car hop
Daily_____ Weekly_____ Monthly_____ Sometimes_____ Never_____

OTHER WAYS I HAVE RECEIVED MONEY

Receiving Money

I have received money by borrowing from family members
Daily_____ Weekly_____ Monthly_____ Sometimes_____ Never_____

I have received money by borrowing from friends
Daily_____ Weekly_____ Monthly_____ Sometimes_____ Never_____

I receive all of my money from an allowance
Daily_____ Weekly_____ Monthly_____ Sometimes_____ Never_____

I receive money in addition to an allowance

Daily_____ Weekly_____ Monthly_____ Sometimes_____ Never_____

I receive most of my money by just asking for the amount needed

Daily_____ Weekly_____ Monthly_____ Sometimes_____ Never_____

GIFT MONEY I HAVE RECEIVED

You wrote in your themes that you receive money as a gift on various occasions. Check each statement once.

Always means you receive money each time the occasion happens.

Sometimes means you received money on the occasion but not each time.

Never means you have at no time received money this way.

Gift Money

I have received money as a gift on the following occasions:

1. Birthday
Always_____ Sometimes_____ Never_____
2. Christmas
Always_____ Sometimes_____ Never_____
3. Making "A" on report card
Always_____ Sometimes_____ Never_____
4. Having tooth pulled
Always_____ Sometimes_____ Never_____
5. Winning prizes
Always_____ Sometimes_____ Never_____
6. For parties and other recreation
Always_____ Sometimes_____ Never_____
7. For trips
Always_____ Sometimes_____ Never_____
8. School lunches
Always_____ Sometimes_____ Never_____

EXPERIENCE IN USING MONEY

In this next list of statements are the experiences you said you have

had in the use of money, like spending, lending, borrowing, giving and saving.

Please check each of these statements according to how you have done them. Check each statement only once.

Daily means you do this each day.

Weekly means that you do it once or more during the week.

Monthly means you do this once or more during a month.

Sometimes means that you do this but it does not have to be done regularly.

Never means that you have at no time done this.

EXPERIENCES

Spending

I have had experience in spending money in the following ways:

1. For clothing
Daily_____ Weekly_____ Monthly_____ Sometimes_____ Never_____
2. For lunches (school and other)
Daily_____ Weekly_____ Monthly_____ Sometimes_____ Never_____
3. Entertainment
Daily_____ Weekly_____ Monthly_____ Sometimes_____ Never_____
4. School fees and supplies
Daily_____ Weekly_____ Monthly_____ Sometimes_____ Never_____
5. Candy
Daily_____ Weekly_____ Monthly_____ Sometimes_____ Never_____
6. Gifts
Daily_____ Weekly_____ Monthly_____ Sometimes_____ Never_____
7. Dues in clubs or organizations
Daily_____ Weekly_____ Monthly_____ Sometimes_____ Never_____
8. Class ring
Daily_____ Weekly_____ Monthly_____ Sometimes_____ Never_____

Lending

I have had experience in lending money in the following ways:

1. To my school friends
Daily _____ Weekly _____ Monthly _____ Sometimes _____ Never _____
2. To friends out of school
Daily _____ Weekly _____ Monthly _____ Sometimes _____ Never _____
3. To my family (Mother, Father, Brother, Sister)
Daily _____ Weekly _____ Monthly _____ Sometimes _____ Never _____
4. To other relatives (Aunt, Uncle, Cousins, Grandparents)
Daily _____ Weekly _____ Monthly _____ Sometimes _____ Never _____

Borrowing

I have had experience in borrowing money in the following ways:

1. From my father
Daily _____ Weekly _____ Monthly _____ Sometimes _____ Never _____
2. From my mother
Daily _____ Weekly _____ Monthly _____ Sometimes _____ Never _____
3. From my sister
Daily _____ Weekly _____ Monthly _____ Sometimes _____ Never _____
4. From my brother
Daily _____ Weekly _____ Monthly _____ Sometimes _____ Never _____
5. From other family members. (Grandparents, Aunt, Uncle, Cousin)
Daily _____ Weekly _____ Monthly _____ Sometimes _____ Never _____
6. From friends in school
Daily _____ Weekly _____ Monthly _____ Sometimes _____ Never _____
7. From friends out of school
Daily _____ Weekly _____ Monthly _____ Sometimes _____ Never _____

Giving

I have had experience in giving money in the following ways:

1. To sister
Daily _____ Weekly _____ Monthly _____ Sometimes _____ Never _____
2. To brother
Daily _____ Weekly _____ Monthly _____ Sometimes _____ Never _____
3. To mother
Daily _____ Weekly _____ Monthly _____ Sometimes _____ Never _____

4. To father
Daily _____ Weekly _____ Monthly _____ Sometimes _____ Never _____
5. To other relatives
Daily _____ Weekly _____ Monthly _____ Sometimes _____ Never _____
6. To church
Daily _____ Weekly _____ Monthly _____ Sometimes _____ Never _____
7. To charity funds (Red Cross, Community Chest, Cancer, etc.)
Daily _____ Weekly _____ Monthly _____ Sometimes _____ Never _____

Savings

I have had experience in saving money in the following ways:

1. In saving account in the bank
Daily _____ Weekly _____ Monthly _____ Sometimes _____ Never _____
2. In saving bank at home
Daily _____ Weekly _____ Monthly _____ Sometimes _____ Never _____
3. Mother keeping for me
Daily _____ Weekly _____ Monthly _____ Sometimes _____ Never _____
4. Putting it in a safe place at home
Daily _____ Weekly _____ Monthly _____ Sometimes _____ Never _____

PROBLEMS IN RECEIVING AND USING MONEY

The next list of statements are taken from what you wrote in your themes that you considered to be the problems you had in receiving money and the problems you had in the use of money.

Please read carefully all statements and check each statement once.

Always means you have this problem all the time.

Sometimes means you have had this problem on occasions but not all the time.

Never means you have at no time had this problem.

PROBLEMS

Receiving Money

I have problems in receiving money in the following ways:

1. Do not always get money for parents do not know if it is needed
Always _____ Sometimes _____ Never _____
2. Because I have to ask for more money
Always _____ Sometimes _____ Never _____
3. It is not possible for my parents to give me money when I ask for it
Always _____ Sometimes _____ Never _____
4. My parents try to tell me how to spend money
Always _____ Sometimes _____ Never _____
5. It is hard for me to explain my needs to my parents
Always _____ Sometimes _____ Never _____
6. My parents cannot see my needs
Always _____ Sometimes _____ Never _____

Using Money

I have problems in using money in the following ways:

1. Money will not go around for all the things needed to buy
Always _____ Sometimes _____ Never _____
2. Do not spend wisely
Always _____ Sometimes _____ Never _____
3. Trying to decide the things I need to buy
Always _____ Sometimes _____ Never _____
4. How much to spend on each item
Always _____ Sometimes _____ Never _____
5. Whether to save or spend for things wanted
Always _____ Sometimes _____ Never _____

EXPRESSED FEELINGS ABOUT MONEY

The following statements are expressed feelings about the way you receive your money and the way you use your money as you listed them in your themes that you wrote in the fall.

Please read carefully and check each of the statements.

Always means you feel this way all the time.

Sometimes means you feel this way some of the time but not always.

Never means you at no time feel this way.

Expressed Feelings

My expressed feelings about the following statements concerning money are that:

1. Girls should earn their own money
Always _____ Sometimes _____ Never _____
2. Girls should use their money wisely
Always _____ Sometimes _____ Never _____
3. Girls should save their money for further education
Always _____ Sometimes _____ Never _____
4. Girls like to earn their own money
Always _____ Sometimes _____ Never _____
5. Girls would feel better about spending money for things if they earned the money
Always _____ Sometimes _____ Never _____
6. Girls would spend more carefully if they earned the money
Always _____ Sometimes _____ Never _____
7. Girls feel their parents are considerate in giving them money
Always _____ Sometimes _____ Never _____
8. Girls like the way they receive money
Always _____ Sometimes _____ Never _____
9. Girls like to receive their money in a regular allowance
Always _____ Sometimes _____ Never _____
10. Girls use their money too carelessly
Always _____ Sometimes _____ Never _____
11. Girls prefer to not be too dependent on parents for money
Always _____ Sometimes _____ Never _____

APPENDIX C

TABLE XXIX

Responses to Category: Earning in the Home as Reported by Sixty-six Preadolescent and Adolescent Girls

Junior High	Cleaning house	Daily	2	Weekly	5	Monthly	1	Sometimes	17	Never	11
Senior High		Daily	0	Weekly	4	Monthly	0	Sometimes	7	Never	19
Junior High	Washing dishes	Daily	5	Weekly	5	Monthly	0	Sometimes	12	Never	14
Senior High		Daily	3	Weekly	0	Monthly	0	Sometimes	5	Never	22
Junior High	Baby sitting with a brother or a sister	Daily	0	Weekly	1	Monthly	2	Sometimes	7	Never	26
Senior High		Daily	0	Weekly	0	Monthly	1	Sometimes	3	Never	26
Junior High	Cleaning garage	Daily	0	Weekly	1	Monthly	0	Sometimes	5	Never	30
Senior High		Daily	0	Weekly	0	Monthly	0	Sometimes	2	Never	28
Junior High	Cutting weeds	Daily	0	Weekly	1	Monthly	1	Sometimes	14	Never	20
Senior High		Daily	0	Weekly	1	Monthly	0	Sometimes	9	Never	20
Junior High	Mowing grass	Daily	0	Weekly	2	Monthly	1	Sometimes	12	Never	21
Senior High		Daily	0	Weekly	2	Monthly	0	Sometimes	11	Never	17

TABLE XXIX (continued)

Junior High	Running errands	Daily <u>1</u> Weekly <u>1</u> Monthly <u>1</u> Sometimes <u>17</u> Never <u>16</u>
Senior High		Daily <u>0</u> Weekly <u>0</u> Monthly <u>0</u> Sometimes <u>9</u> Never <u>21</u>
Junior High	Helping in fields	Daily <u>0</u> Weekly <u>2</u> Monthly <u>0</u> Sometimes <u>10</u> Never <u>24</u>
Senior High		Daily <u>0</u> Weekly <u>0</u> Monthly <u>1</u> Sometimes <u>8</u> Never <u>21</u>
Junior High	Milking cows	Daily <u>1</u> Weekly <u>2</u> Monthly <u>0</u> Sometimes <u>4</u> Never <u>29</u>
Senior High		Daily <u>0</u> Weekly <u>0</u> Monthly <u>0</u> Sometimes <u>5</u> Never <u>25</u>
Junior High	Feeding livestock	Daily <u>1</u> Weekly <u>2</u> Monthly <u>0</u> Sometimes <u>6</u> Never <u>27</u>
Senior High		Daily <u>1</u> Weekly <u>0</u> Monthly <u>0</u> Sometimes <u>3</u> Never <u>26</u>
Junior High	Feeding poultry	Daily <u>2</u> Weekly <u>1</u> Monthly <u>1</u> Sometimes <u>8</u> Never <u>24</u>
Senior High		Daily <u>0</u> Weekly <u>1</u> Monthly <u>1</u> Sometimes <u>3</u> Never <u>23</u>

TABLE XXX

Response to Category: Income from Livestock and Poultry as Reported
by Sixty-six Preadolescent and Adolescent Girls

Junior High	Calf or calves Daily <u>0</u> Weekly <u>2</u> Monthly <u>0</u> Sometimes <u>9</u> Never <u>25</u>
Senior High	Daily <u>0</u> Weekly <u>0</u> Monthly <u>0</u> Sometimes <u>6</u> Never <u>24</u>
Junior High	Chickens Daily <u>0</u> Weekly <u>0</u> Monthly <u>0</u> Sometimes <u>7</u> Never <u>29</u>
Senior High	Daily <u>0</u> Weekly <u>0</u> Monthly <u>0</u> Sometimes <u>7</u> Never <u>23</u>
Junior High	Pig or pigs Daily <u>0</u> Weekly <u>1</u> Monthly <u>0</u> Sometimes <u>5</u> Never <u>30</u>
Senior High	Daily <u>0</u> Weekly <u>0</u> Monthly <u>0</u> Sometimes <u>5</u> Never <u>25</u>
Junior High	Sheep Daily <u>0</u> Weekly <u>0</u> Monthly <u>0</u> Sometimes <u>3</u> Never <u>33</u>
Senior High	Daily <u>0</u> Weekly <u>0</u> Monthly <u>0</u> Sometimes <u>1</u> Never <u>29</u>
Junior High	Eggs Daily <u>0</u> Weekly <u>1</u> Monthly <u>1</u> Sometimes <u>11</u> Never <u>23</u>
Senior High	Daily <u>1</u> Weekly <u>0</u> Monthly <u>0</u> Sometimes <u>9</u> Never <u>20</u>

TABLE XXXI

Responses to Category: Earning Outside the Home as Reported by Sixty-six Preadolescent and Adolescent Girls

Junior High	Working in drug store	Daily	<u>0</u>	Weekly	<u>0</u>	Monthly	<u>0</u>	Sometimes	<u>1</u>	Never	<u>35</u>
Senior High		Daily	<u>0</u>	Weekly	<u>0</u>	Monthly	<u>0</u>	Sometimes	<u>2</u>	Never	<u>28</u>
Junior High	Fixing hair	Daily	<u>0</u>	Weekly	<u>1</u>	Monthly	<u>0</u>	Sometimes	<u>6</u>	Never	<u>29</u>
Senior High		Daily	<u>0</u>	Weekly	<u>2</u>	Monthly	<u>0</u>	Sometimes	<u>5</u>	Never	<u>23</u>
Junior High	Baby sitting	Daily	<u>1</u>	Weekly	<u>2</u>	Monthly	<u>0</u>	Sometimes	<u>14</u>	Never	<u>19</u>
Senior High		Daily	<u>1</u>	Weekly	<u>1</u>	Monthly	<u>0</u>	Sometimes	<u>14</u>	Never	<u>14</u>
Junior High	Running errands	Daily	<u>1</u>	Weekly	<u>1</u>	Monthly	<u>0</u>	Sometimes	<u>18</u>	Never	<u>16</u>
Senior High		Daily	<u>0</u>	Weekly	<u>0</u>	Monthly	<u>0</u>	Sometimes	<u>9</u>	Never	<u>21</u>
Junior High	Working in school cafeteria	Daily	<u>1</u>	Weekly	<u>0</u>	Monthly	<u>3</u>	Sometimes	<u>6</u>	Never	<u>26</u>
Senior High		Daily	<u>1</u>	Weekly	<u>0</u>	Monthly	<u>0</u>	Sometimes	<u>0</u>	Never	<u>29</u>
Junior High	Doing housework	Daily	<u>1</u>	Weekly	<u>3</u>	Monthly	<u>2</u>	Sometimes	<u>16</u>	Never	<u>14</u>
Senior High		Daily	<u>2</u>	Weekly	<u>3</u>	Monthly	<u>1</u>	Sometimes	<u>13</u>	Never	<u>11</u>

TABLE XXXI (continued)

Junior High	Working as waitress in cafe	Daily	<u>1</u>	Weekly	<u>1</u>	Monthly	<u>0</u>	Sometimes	<u>2</u>	Never	<u>32</u>
Senior High		Daily	<u>0</u>	Weekly	<u>1</u>	Monthly	<u>0</u>	Sometimes	<u>1</u>	Never	<u>28</u>
Junior High	Picking and selling berries	Daily	<u>1</u>	Weekly	<u>0</u>	Monthly	<u>1</u>	Sometimes	<u>15</u>	Never	<u>19</u>
Senior High		Daily	<u>0</u>	Weekly	<u>0</u>	Monthly	<u>0</u>	Sometimes	<u>11</u>	Never	<u>19</u>
Junior High	Ironing	Daily	<u>0</u>	Weekly	<u>5</u>	Monthly	<u>2</u>	Sometimes	<u>14</u>	Never	<u>15</u>
Senior High		Daily	<u>0</u>	Weekly	<u>4</u>	Monthly	<u>0</u>	Sometimes	<u>11</u>	Never	<u>15</u>
Junior High	Selling Christmas cards	Daily	<u>1</u>	Weekly	<u>1</u>	Monthly	<u>0</u>	Sometimes	<u>7</u>	Never	<u>28</u>
Senior High		Daily	<u>0</u>	Weekly	<u>0</u>	Monthly	<u>0</u>	Sometimes	<u>6</u>	Never	<u>24</u>
Junior High	Working in a laundry	Daily	<u>0</u>	Weekly	<u>1</u>	Monthly	<u>0</u>	Sometimes	<u>0</u>	Never	<u>35</u>
Senior High		Daily	<u>0</u>	Weekly	<u>0</u>	Monthly	<u>0</u>	Sometimes	<u>1</u>	Never	<u>29</u>
Junior High	Teaching piano	Daily	<u>0</u>	Weekly	<u>0</u>	Monthly	<u>0</u>	Sometimes	<u>0</u>	Never	<u>36</u>
Senior High		Daily	<u>0</u>	Weekly	<u>0</u>	Monthly	<u>1</u>	Sometimes	<u>0</u>	Never	<u>29</u>
Junior High	Working at printing company	Daily	<u>0</u>	Weekly	<u>0</u>	Monthly	<u>0</u>	Sometimes	<u>0</u>	Never	<u>36</u>
Senior High		Daily	<u>0</u>	Weekly	<u>1</u>	Monthly	<u>1</u>	Sometimes	<u>0</u>	Never	<u>29</u>

TABLE XXXI (continued)

Junior High	Working in a hospital Daily <u>0</u> Weekly <u>0</u> Monthly <u>0</u> Sometimes <u>0</u> Never <u>36</u>
Senior High	Daily <u>1</u> Weekly <u>0</u> Monthly <u>0</u> Sometimes <u>0</u> Never <u>29</u>
Junior High	Working in a bakery Daily <u>0</u> Weekly <u>0</u> Monthly <u>0</u> Sometimes <u>1</u> Never <u>35</u>
Senior High	Daily <u>1</u> Weekly <u>0</u> Monthly <u>0</u> Sometimes <u>0</u> Never <u>29</u>
Junior High	Working as car hop Daily <u>0</u> Weekly <u>0</u> Monthly <u>0</u> Sometimes <u>0</u> Never <u>36</u>
Senior High	Daily <u>0</u> Weekly <u>1</u> Monthly <u>1</u> Sometimes <u>1</u> Never <u>27</u>

TABLE XXXII

Responses to Category: Ways of Receiving Money as Reported by Sixty-six Preadolescent and Adolescent Girls

Junior High	I have received money by borrowing from family members
	Daily <u>1</u> Weekly <u>2</u> Monthly <u>1</u> Sometimes <u>25</u> Never <u>7</u>
Senior High	Daily <u>0</u> Weekly <u>0</u> Monthly <u>0</u> Sometimes <u>20</u> Never <u>10</u>
Junior High	I have received money by borrowing from friends
	Daily <u>0</u> Weekly <u>0</u> Monthly <u>0</u> Sometimes <u>31</u> Never <u>5</u>
Senior High	Daily <u>0</u> Weekly <u>0</u> Monthly <u>0</u> Sometimes <u>20</u> Never <u>10</u>
Junior High	I receive all of my money from an allowance
	Daily <u>0</u> Weekly <u>6</u> Monthly <u>0</u> Sometimes <u>11</u> Never <u>19</u>
Senior High	Daily <u>0</u> Weekly <u>5</u> Monthly <u>1</u> Sometimes <u>8</u> Never <u>16</u>
Junior High	I receive money in addition to an allowance
	Daily <u>1</u> Weekly <u>5</u> Monthly <u>0</u> Sometimes <u>17</u> Never <u>13</u>
Senior High	Daily <u>0</u> Weekly <u>1</u> Monthly <u>1</u> Sometimes <u>14</u> Never <u>14</u>
Junior High	I receive most of my money by just asking for the amount needed
	Daily <u>5</u> Weekly <u>4</u> Monthly <u>1</u> Sometimes <u>21</u> Never <u>6</u>
Senior High	Daily <u>4</u> Weekly <u>5</u> Monthly <u>1</u> Sometimes <u>17</u> Never <u>3</u>

TABLE XXXIII

Responses to Category: Gift Money Received as Reported by Sixty-six Preadolescent and Adolescent Girls

Junior
High Birthday
Always 7 Sometimes 28 Never 1

Senior
High Always 8 Sometimes 21 Never 1

Junior
High Christmas
Always 9 Sometimes 24 Never 3

Senior
High Always 10 Sometimes 16 Never 4

Junior
High Making "A" on report card
Always 0 Sometimes 18 Never 18

Senior
High Always 0 Sometimes 11 Never 19

Junior
High Having tooth pulled
Always 1 Sometimes 12 Never 23

Senior
High Always 0 Sometimes 5 Never 25

Junior
High Winning prizes
Always 1 Sometimes 18 Never 17

Senior
High Always 1 Sometimes 18 Never 7

Junior
High For parties and other recreation
Always 4 Sometimes 19 Never 13

Senior
High Always 5 Sometimes 18 Never 7

TABLE XXXIII (continued)

Junior	For trips
High	Always <u>6</u> Sometimes <u>18</u> Never <u>12</u>
Senior	Always <u>10</u> Sometimes <u>11</u> Never <u>9</u>
High	
Junior	School lunches
High	Always <u>6</u> Sometimes <u>18</u> Never <u>12</u>
Senior	Always <u>10</u> Sometimes <u>11</u> Never <u>9</u>
High	

APPENDIX D

TABLE XXXIV

Responses to Category: Experiences in Spending Money as Reported by
Sixty-six Preadolescent and Adolescent Girls

Junior High	For clothing	Daily	<u>0</u>	Weekly	<u>2</u>	Monthly	<u>8</u>	Sometimes	<u>26</u>	Never	<u>0</u>
Senior High		Daily	<u>0</u>	Weekly	<u>1</u>	Monthly	<u>7</u>	Sometimes	<u>22</u>	Never	<u>0</u>
Junior High	For lunches (school and other)	Daily	<u>4</u>	Weekly	<u>21</u>	Monthly	<u>0</u>	Sometimes	<u>7</u>	Never	<u>4</u>
Senior High		Daily	<u>10</u>	Weekly	<u>16</u>	Monthly	<u>1</u>	Sometimes	<u>3</u>	Never	<u>0</u>
Junior High	Entertainment	Daily	<u>2</u>	Weekly	<u>8</u>	Monthly	<u>2</u>	Sometimes	<u>15</u>	Never	<u>9</u>
Senior High		Daily	<u>1</u>	Weekly	<u>7</u>	Monthly	<u>2</u>	Sometimes	<u>18</u>	Never	<u>2</u>
Junior High	School fees and supplies	Daily	<u>0</u>	Weekly	<u>4</u>	Monthly	<u>2</u>	Sometimes	<u>26</u>	Never	<u>4</u>
Senior High		Daily	<u>0</u>	Weekly	<u>5</u>	Monthly	<u>5</u>	Sometimes	<u>20</u>	Never	<u>0</u>
Junior High	Candy	Daily	<u>4</u>	Weekly	<u>7</u>	Monthly	<u>1</u>	Sometimes	<u>22</u>	Never	<u>2</u>
Senior High		Daily	<u>3</u>	Weekly	<u>11</u>	Monthly	<u>1</u>	Sometimes	<u>15</u>	Never	<u>0</u>
Junior High	Gifts	Daily	<u>0</u>	Weekly	<u>0</u>	Monthly	<u>7</u>	Sometimes	<u>29</u>	Never	<u>0</u>
Senior High		Daily	<u>1</u>	Weekly	<u>0</u>	Monthly	<u>4</u>	Sometimes	<u>24</u>	Never	<u>1</u>

TABLE XXXIV (continued)

Junior	Dues in clubs or organizations
High	Daily <u>0</u> Weekly <u>1</u> Monthly <u>4</u> Sometimes <u>14</u> Never <u>17</u>
Senior	Daily <u>0</u> Weekly <u>0</u> Monthly <u>1</u> Sometimes <u>20</u> Never <u>9</u>
High	
Junior	Class ring
High	Daily <u>0</u> Weekly <u>0</u> Monthly <u>0</u> Sometimes <u>0</u> Never <u>36</u>
Senior	Daily <u>0</u> Weekly <u>0</u> Monthly <u>0</u> Sometimes <u>17</u> Never <u>13</u>
High	

TABLE XXXV

Responses to Category: Experiences in Lending Money as Reported by
Sixty-six Preadolescent and Adolescent Girls

Junior High	To my school friends	Daily	<u>0</u>	Weekly	<u>1</u>	Monthly	<u>0</u>	Sometimes	<u>35</u>	Never	<u>0</u>
Senior High		Daily	<u>0</u>	Weekly	<u>2</u>	Monthly	<u>1</u>	Sometimes	<u>26</u>	Never	<u>1</u>
Junior High	To friends out of school	Daily	<u>0</u>	Weekly	<u>0</u>	Monthly	<u>1</u>	Sometimes	<u>26</u>	Never	<u>9</u>
Senior High		Daily	<u>0</u>	Weekly	<u>0</u>	Monthly	<u>0</u>	Sometimes	<u>14</u>	Never	<u>16</u>
Junior High	To my family (Mother, Father, Brother, Sister)	Daily	<u>0</u>	Weekly	<u>0</u>	Monthly	<u>0</u>	Sometimes	<u>31</u>	Never	<u>5</u>
Senior High		Daily	<u>1</u>	Weekly	<u>0</u>	Monthly	<u>1</u>	Sometimes	<u>26</u>	Never	<u>2</u>
Junior High	To other relatives (Aunt, Uncle, Cousins, Grandparents)	Daily	<u>0</u>	Weekly	<u>0</u>	Monthly	<u>0</u>	Sometimes	<u>12</u>	Never	<u>24</u>
Senior High		Daily	<u>0</u>	Weekly	<u>0</u>	Monthly	<u>0</u>	Sometimes	<u>12</u>	Never	<u>18</u>

TABLE XXXVI

Responses to Category: Experiences in Borrowing Money as Reported by Sixty-six Preadolescent and Adolescent Girls

Junior High	From my father	Daily	<u>0</u>	Weekly	<u>5</u>	Monthly	<u>1</u>	Sometimes	<u>20</u>	Never	<u>10</u>
Senior High		Daily	<u>1</u>	Weekly	<u>1</u>	Monthly	<u>0</u>	Sometimes	<u>18</u>	Never	<u>10</u>
Junior High	From my mother	Daily	<u>0</u>	Weekly	<u>4</u>	Monthly	<u>1</u>	Sometimes	<u>22</u>	Never	<u>9</u>
Senior High		Daily	<u>1</u>	Weekly	<u>3</u>	Monthly	<u>0</u>	Sometimes	<u>21</u>	Never	<u>5</u>
Junior High	From my sister	Daily	<u>0</u>	Weekly	<u>0</u>	Monthly	<u>0</u>	Sometimes	<u>23</u>	Never	<u>13</u>
Senior High		Daily	<u>0</u>	Weekly	<u>0</u>	Monthly	<u>0</u>	Sometimes	<u>17</u>	Never	<u>13</u>
Junior High	From my brother	Daily	<u>0</u>	Weekly	<u>0</u>	Monthly	<u>0</u>	Sometimes	<u>14</u>	Never	<u>22</u>
Senior High		Daily	<u>1</u>	Weekly	<u>0</u>	Monthly	<u>0</u>	Sometimes	<u>10</u>	Never	<u>19</u>
Junior High	From other family members (Grandparents, Aunt, Uncle, Cousin)	Daily	<u>0</u>	Weekly	<u>0</u>	Monthly	<u>0</u>	Sometimes	<u>16</u>	Never	<u>20</u>
Senior High		Daily	<u>0</u>	Weekly	<u>0</u>	Monthly	<u>0</u>	Sometimes	<u>9</u>	Never	<u>21</u>
Junior High	From friends in school	Daily	<u>0</u>	Weekly	<u>0</u>	Monthly	<u>0</u>	Sometimes	<u>32</u>	Never	<u>4</u>
Senior High		Daily	<u>0</u>	Weekly	<u>1</u>	Monthly	<u>0</u>	Sometimes	<u>27</u>	Never	<u>2</u>
Junior High	From friends out of school	Daily	<u>0</u>	Weekly	<u>0</u>	Monthly	<u>0</u>	Sometimes	<u>17</u>	Never	<u>19</u>
Senior High		Daily	<u>0</u>	Weekly	<u>0</u>	Monthly	<u>0</u>	Sometimes	<u>6</u>	Never	<u>24</u>

TABLE XXXVII

Responses to Category: Experiences in Giving Money as Reported by
Sixty-six Preadolescent and Adolescent Girls

Junior High	To sister	Daily	<u>0</u>	Weekly	<u>0</u>	Monthly	<u>0</u>	Sometimes	<u>27</u>	Never	<u>9</u>
Senior High		Daily	<u>1</u>	Weekly	<u>0</u>	Monthly	<u>2</u>	Sometimes	<u>18</u>	Never	<u>9</u>
Junior High	To brother	Daily	<u>0</u>	Weekly	<u>0</u>	Monthly	<u>1</u>	Sometimes	<u>19</u>	Never	<u>16</u>
Senior High		Daily	<u>0</u>	Weekly	<u>0</u>	Monthly	<u>0</u>	Sometimes	<u>17</u>	Never	<u>13</u>
Junior High	To mother	Daily	<u>0</u>	Weekly	<u>0</u>	Monthly	<u>0</u>	Sometimes	<u>29</u>	Never	<u>7</u>
Senior High		Daily	<u>0</u>	Weekly	<u>0</u>	Monthly	<u>0</u>	Sometimes	<u>18</u>	Never	<u>12</u>
Junior High	To father	Daily	<u>0</u>	Weekly	<u>0</u>	Monthly	<u>0</u>	Sometimes	<u>23</u>	Never	<u>13</u>
Senior High		Daily	<u>0</u>	Weekly	<u>0</u>	Monthly	<u>0</u>	Sometimes	<u>13</u>	Never	<u>17</u>
Junior High	To other relatives	Daily	<u>0</u>	Weekly	<u>0</u>	Monthly	<u>0</u>	Sometimes	<u>19</u>	Never	<u>17</u>
Senior High		Daily	<u>0</u>	Weekly	<u>0</u>	Monthly	<u>0</u>	Sometimes	<u>8</u>	Never	<u>22</u>
Junior High	To church	Daily	<u>0</u>	Weekly	<u>21</u>	Monthly	<u>2</u>	Sometimes	<u>11</u>	Never	<u>2</u>
Senior High		Daily	<u>1</u>	Weekly	<u>17</u>	Monthly	<u>1</u>	Sometimes	<u>10</u>	Never	<u>1</u>
Junior High	To charity funds (Red Cross, Community Chest, Cancer, etc.)	Daily	<u>0</u>	Weekly	<u>0</u>	Monthly	<u>1</u>	Sometimes	<u>25</u>	Never	<u>10</u>
Senior High		Daily	<u>0</u>	Weekly	<u>0</u>	Monthly	<u>0</u>	Sometimes	<u>25</u>	Never	<u>5</u>

TABLE XXXVIII

Responses to Category: Experiences in Saving Money as Reported by
Sixty-six Preadolescent and Adolescent Girls

Junior In saving account in the bank
High Daily 0 Weekly 0 Monthly 3 Sometimes 5 Never 26

Senior Daily 0 Weekly 2 Monthly 2 Sometimes 5 Never 21
High

Junior In saving bank at home
High Daily 0 Weekly 3 Monthly 0 Sometimes 21 Never 12

Senior Daily 0 Weekly 2 Monthly 1 Sometimes 16 Never 11
High

Junior Mother keeping for me
High Daily 0 Weekly 0 Monthly 0 Sometimes 20 Never 16

Senior Daily 0 Weekly 0 Monthly 0 Sometimes 16 Never 14
High

Junior Putting it in a safe place at home
High Daily 0 Weekly 3 Monthly 1 Sometimes 24 Never 8

Senior Daily 0 Weekly 0 Monthly 3 Sometimes 20 Never 7
High

APPENDIX E

TABLE XXXIX

Responses to Category: Problems in Receiving Money as Reported by
Sixty-six Preadolescent and Adolescent Girls

Junior High	Do not always get money for parents do not know if it is needed Always <u>1</u> Sometimes <u>30</u> Never <u>5</u>
Senior High	Always <u>0</u> Sometimes <u>20</u> Never <u>10</u>
Junior High	Because I have to ask for more money Always <u>0</u> Sometimes <u>29</u> Never <u>7</u>
Senior High	Always <u>2</u> Sometimes <u>19</u> Never <u>9</u>
Junior High	It is not possible for my parents to give me money when I ask for it Always <u>3</u> Sometimes <u>25</u> Never <u>8</u>
Senior High	Always <u>2</u> Sometimes <u>17</u> Never <u>11</u>
Junior High	My parents try to tell me how to spend money Always <u>5</u> Sometimes <u>21</u> Never <u>10</u>
Senior High	Always <u>1</u> Sometimes <u>14</u> Never <u>15</u>
Junior High	It is hard for me to explain my needs to my parents Always <u>2</u> Sometimes <u>22</u> Never <u>12</u>
Senior High	Always <u>2</u> Sometimes <u>9</u> Never <u>19</u>
Junior High	My parents cannot see my needs Always <u>1</u> Sometimes <u>22</u> Never <u>13</u>
Senior High	Always <u>2</u> Sometimes <u>13</u> Never <u>15</u>

TABLE XL

Responses to Category: Problems in Using Money as Reported by Sixty-six Preadolescent and Adolescent Girls

Junior High Money will not go around for all the things needed to buy
Always 6 Sometimes 26 Never 4

Senior High Always 8 Sometimes 18 Never 4

Junior High Do not spend wisely
Always 0 Sometimes 33 Never 3

Senior High Always 0 Sometimes 24 Never 6

Junior High Trying to decide the things I need to buy
Always 7 Sometimes 28 Never 1

Senior High Always 10 Sometimes 16 Never 4

Junior High How much to spend on each item
Always 7 Sometimes 26 Never 3

Senior High Always 6 Sometimes 22 Never 2

Junior High Whether to save or spend for things wanted
Always 4 Sometimes 31 Never 1

Senior High Always 7 Sometimes 23 Never 0

APPENDIX F

TABLE XLI

Responses to Category: Expressed Feelings Concerning Money as Reported by Sixty-six Preadolescent and Adolescent Girls

Junior High	Girls should earn their own money Always <u>0</u> Sometimes <u>35</u> Never <u>1</u>
Senior High	Always <u>3</u> Sometimes <u>27</u> Never <u>0</u>
Junior High	Girls should use their money wisely Always <u>28</u> Sometimes <u>8</u> Never <u>0</u>
Senior High	Always <u>27</u> Sometimes <u>3</u> Never <u>0</u>
Junior High	Girls should save their money for further education Always <u>11</u> Sometimes <u>24</u> Never <u>1</u>
Senior High	Always <u>5</u> Sometimes <u>24</u> Never <u>1</u>
Junior High	Girls like to earn their own money Always <u>8</u> Sometimes <u>27</u> Never <u>1</u>
Senior High	Always <u>7</u> Sometimes <u>23</u> Never <u>0</u>
Junior High	Girls would feel better about spending money for things if they earned the money Always <u>18</u> Sometimes <u>17</u> Never <u>1</u>
Senior High	Always <u>17</u> Sometimes <u>13</u> Never <u>0</u>
Junior High	Girls would spend more carefully if they earned the money Always <u>20</u> Sometimes <u>14</u> Never <u>2</u>
Senior High	Always <u>19</u> Sometimes <u>11</u> Never <u>0</u>

TABLE XLI (continued)

Junior High	Girls feel their parents are considerate in giving them money
	Always <u>14</u> Sometimes <u>19</u> Never <u>3</u>
Senior High	Always <u>11</u> Sometimes <u>19</u> Never <u>0</u>
Junior High	Girls like the way they receive money
	Always <u>4</u> Sometimes <u>31</u> Never <u>1</u>
Senior High	Always <u>5</u> Sometimes <u>25</u> Never <u>0</u>
Junior High	Girls like to receive their money in a regular allowance
	Always <u>16</u> Sometimes <u>19</u> Never <u>1</u>
Senior High	Always <u>8</u> Sometimes <u>22</u> Never <u>0</u>
Junior High	Girls use their money too carelessly
	Always <u>3</u> Sometimes <u>32</u> Never <u>1</u>
Senior High	Always <u>0</u> Sometimes <u>28</u> Never <u>2</u>
Junior High	Girls prefer to not be too dependent on parents for money
	Always <u>6</u> Sometimes <u>29</u> Never <u>1</u>
Senior High	Always <u>7</u> Sometimes <u>22</u> Never <u>1</u>

VITA

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Candidate for the Degree of

Master of Science

Thesis: PRACTICES, PROBLEMS AND EXPRESSED FEELINGS CONCERNING MONEY
AS REPORTED BY A GROUP OF PREADOLESCENT AND ADOLESCENT GIRLS

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