

Budget Development Class Guidance Program for Adolescents with Respect to Positive Psychotherapy and Comprehensive Guidance¹

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Introduction

Nowadays, managing one's personal finances has become an important issue (Morton, 2005). Lack of knowledge about financial literacy is the most important problem for adolescents and adults. As a result of this reality, adults in particular experience bankruptcy, and also cannot manage their debts efficiently. In addition to these, individuals have generally forgotten the value of their money (Mandell, 2007). As future adults, adolescents need to receive financial guidance (Pinto, Parente & Mansfield, 2005). Studies show that adolescents had poor knowledge on financial topics, such as personal loans, credit, insurance, and investments (Bakken, 1967; Langrehr, 1979; Bowen, 2002; Avard, Manton, English & Walker, 2005). If adolescents do not have education in matters of personal finance, they will have the control of their nation's financial culture (Bowen & Jones, 2006). Adolescents feel more equipped to handle financial responsibilities if they acquired a good education on the subject at school (Pinto, Parente & Mansfield, 2005). Tennyson and Nguyen (2001) define personal finance education to include "the study of income and its determinants, money management and budgeting, savings and investing, and credit and debt" (p. 243). According to Beverly and Burkhalter (2005), adolescents need improved financial education urgently. In literature there are some financial educational program, such as High School Financial Planning (Boyce & Danes, 1998; Danes & Haberman, 2007) and Money Talks (Varcoe & Fitch, 2003). Studies show that these programs are useful for participants (Braunstein & Welch, 2002).

Positive Psychotherapy is based on the balance model. Individuals cope with the conflict they face with their bodies, their achievements, their social contact and fantasy (Peseschkian, 2002a, 2002b). The aim of Positive Psychotherapy is to widen the opportunity to cope with the conflict. Positive Psychotherapy has five stages; observation stage, inventory stage, stative encouragement stage, verbalization stage, and the stage of widening the targets (Peseschkian, 1970, 1996). Research shows that positive changes occur when school counselors perform comprehensive guidance programs, thus encouraging guidance programs to be more fully implemented (Gerler, 1985; Lapan, Gysbers, Hughey & Arni, 1993; Nelson & Gardner, 1998). Lapan, Gysbers, and Sun (1997) found so many positive results when school counselors performed preferred guidance tasks. The financial education program has also preferred guidance activities. Counselors should give high priority to teaching children about finances and the associated future adult responsibilities. Positive Psychotherapy and Comprehensive Guidance show that measure must be taken to prevent things from happening before they occur. Nowadays people suffer from credit card debt.

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Adolescents can be taught how to make budget programs by means of Positive Psychotherapy and Comprehensive Guidance.

Method

The aim of this study is the improvement of an educational programme about family budget management for adolescents with respect to positive psychotherapy and comprehensive guidance. The method of this study is one group pretest-posttest design. The sample consists of 18 adolescents who are high school students. This program was carried out over six sessions. The content analysis method and pre-test post-test methods were used for evaluating the program. The six sessions were named need analysis, income and expense lists, cost of living index, and interpretation of narratives, evaluation and sharing of the results.

Findings

The programme was found to be useful for adolescents (22.78%). Adolescents gained knowledge in six important areas of finance. These are awareness of bad results from not having budget management skills, importance of having future budget management plan, personal gains, such as distinguishing between basic and luxury needs, and awareness of feelings of family members when they face a budget crisis. In addition to these, Positive Psychotherapy narratives were useful for adolescents. They showed them how to manage expenditure according to their budget plan, not to be extravagant, to be fair, to save money, to realize possible different financial situations, to empathize, to realize the worth of goods and property, to be ready to take action for needs, and to consider things carefully.

Discussion, Conclusions and Recommendations

The aim of this study was to help adolescents to gain experience about family budget planning by means of class guidance programs with respect to the positive psychotherapy and comprehensive guidance program. With this aim, the family budget management class guidance program, which has six sessions, was implemented. Adolescents gained some knowledge and experience by means of the implemented program. In this section, the results are discussed with respect to literature.

Life span career development is the most important issue in the comprehensive guidance programs (Gysbers & Henderson, 2000). According to Gybers and Henderson (2000) in the comprehensive guidance programs, students are provided with information, skills, and attitudes that they will need in their lifelong career development. The term career means the roles, such as student, worker, consumer, citizen, and mother-father that the student will fulfill at home, school and in society. These roles appear in having a job, entering into a marriage, and in retirement. Having some knowledge about budget management can provide some roles which adolescents will take in the near or far future as father, mother for adolescents. In this view, because of the fact that this program is so useful for adolescents, this program can be seen as a tool in order to achieve such roles. Adolescents who have been on this program can gain some perspective on how a family member may feel when faced with budget problems. Sharing these feelings in a classroom atmosphere could provide some extra perspectives for adolescents.

The most prominent problem that causes a family to dysfunction is budget problems (Pesseschian, 2002a). According to the positive psychotherapy approach, not only mothers

or fathers must listen to their children but also children must listen to their parents (Pesseschkian, 2002b). By means of such programs, these functions can be achieved.

In Psychotherapy, narratives constitute identification state for clients. The richness of images in narratives get the content of narratives approached of ego and provides that the readers identify with these images more easily. Narratives are as models (Pesseschkian, 1987). They reveal the situation that is causing the conflict and present probable solutions. Narratives help clients face their conflict. Because of the fact that they are interpreted differently in different situations by clients and transferred to many daily areas of life, they function as storeys. Narratives at the same time are a transporter of tradition which exists at this time. Due to the fact that they allow opposite ideas to emerge, narratives provide clients with different points of views. Thus, the changing of a client's perspective can be easier via these narratives (Pesseschkian, 1996). In this study due to these functions, narratives were used in order to establish some planned goals. When we look at the results of this study, we can conclude that narratives that have been used in this study are useful tools in order to make budget management plans for adolescents.

On the basis of the results of the budget management program, some suggestions were made. Taking into consideration that the program was beneficial in many respects, similar studies should be carried out in the near future. In order to develop such kinds of programs, some institutions in counseling research centers should be established. Thus, in a very short time, data can be reached by systematic methods. Counselors in schools can contribute to developing the domain by trying to execute programs with the branch teachers. In sum, in the future this programme could be used to facilitate family budget management for adolescents, and also it can be included in this program for the school counseling program.

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