



# PALS NEWSLETTER

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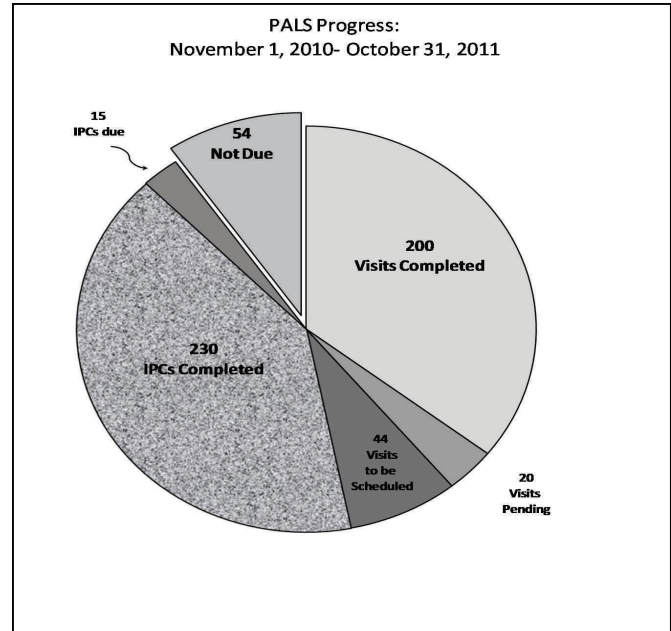
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## Study Update

August, 2011 marks the 12th anniversary of the PALS Study. Beginning in 1999, 604 young adult participants were enrolled in the study and to date, 563 remain as active participants, or 93%. Our work year, or data collection "wave" runs from November 1 -- October 31st. For the current wave, we proposed to either interview or complete phone contacts with 90% of these active participants. August 1st marks the three-quarters mark of the current wave, and we are right on target for accomplishing our goals.

Of the young adults—264—who are eligible for a visit this wave, 200, or 76% have already been completed and another 20 are pending (visits have been scheduled or questionnaires have been mailed out to the participant). We have completed 230 of the 245 interim phone contacts (IPCs) proposed for the year, or 94%.

Close to the first of each month, letters are sent to those participants who are due for either a visit or a phone contact—if you receive a letter and are interested in scheduling, please call the PALS line at 412-246-5656. NOTE TO PARENTS: we will delay scheduling your visit until after your son or daughter's interview has been completed.



## The Perils of Student Loans

For most college students, student loans are needed to pay for college, but not until after graduation do students understand the magnitude of taking out loans. For most recent graduates the only thing scarier than entering the job market after graduation is the realization of student loan debt and the repayment that begins a short six months after graduation. The six month window after graduation is supposed to give graduates time to find a job so that they can repay the student loans they accumulated throughout college, but what happens when a graduate can't find a job?



In today's job market, with an unemployment rate of 9.2%,

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PALS

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# The Perils of Student Loans

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finding a job is difficult for everyone, let alone for college graduates who don't have much experience in the work place. A graduate could have internships and summer jobs on their resume, but when they are competing with other applicants who are 10 or 20 years older, with years of experience the recent graduate tends to get passed over, even for entry level positions.

Many graduates find themselves without adequate income to repay the loans six months after graduation. Furthermore, loan recipients can find themselves in financial hardship years after graduation. For anyone (not just recent graduates) having difficulties repaying school loans, there are a few different options that can change their monthly payments. First and foremost, before the payment is due, you want to explore all your options; a late payment only affects your credit, not the chances of changing your monthly payments. Secondly, you want to understand the options of the repayment plans offered from your lender; different lenders have different options and eligibility requirements. The best way to learn about the options is to go to the lender's website. After reviewing the website and the options, calling the lender is probably the best idea to fully understand your options.

Two common options for those having difficulty paying are: income based payments and forbearance. The main thing you have to be cautious of is that any change in your payment options will increase the total amount owed in the long run, but it has no effect on your credit score. Income based repayment plans are ideal for those whose monthly payments are larger than what they can afford. Depending on the lender, you can choose how long you want to have the repayment option, one to

four years, and you can reapply for the option multiple times. Keep in mind that if you choose the four year option, and your income increases, so will your payments, possibly exceeding the original monthly payment amount.

Forbearance is an option for those who cannot afford to pay the monthly bill at all. This option is much tougher to obtain and depending on your specific loan and lender, it could also include fees. Also, the terms for forbearance tend to be in shorter monthly increments. Furthermore, keep in mind that while in forbearance, interest is still accruing on the loan.

Repaying student loans can be daunting, especially if you can't afford the monthly payment. One thing to remember is that lenders want to receive some sort of payment and are willing to work with you. Also, working with lenders now to change your payment plan can prevent you from becoming one of the thousands of student loan horror stories. A search of student loan horror stories will reveal stories of people who started off owing \$50,000 in loans but now owe \$250,000 because they defaulted on the loans, accrued fees from late payments, and compound interest from not paying loans back.

To keep your loans and repayment plan manageable, talk to your lender before it becomes a problem.



*Lacy Blazetic  
PALS Interviewer and  
recent college graduate*



**Website Under Construction** ~ The Youth and Family Research Program website is currently under construction. Please stay tuned for current information about our research program, information on community resources and new research projects.



## Study Findings: Investigation of Parenting as a Protective Factor for Adolescents with and without Childhood ADHD



Scientists have clearly demonstrated that, while adolescence is stressful for parents and their children, the use of positive parenting behaviors can discourage adolescents from risky behaviors like substance use and delinquency. In particular, knowing about an adolescent's friends and activities, using consistent application of rules and consequences, providing an emotionally supportive home environment, and having low levels of conflict are associated with lower substance use and delinquency. However, it can sometimes be difficult for parents to accomplish these goals while dealing with the daily struggles of parenting a teen. It can be especially difficult for parents whose adolescent is at high risk for problem behaviors, such as children with ADHD or other behavior problems.

Little is known about the impact of parenting for adolescents diagnosed with ADHD in childhood. Previous studies of parenting interventions among other adolescents at increased risk for participation in risky behaviors have had promising results, but few studies have examined parenting in natural environments for adolescents with ADHD. For these reasons, researchers at the Youth and Family Research Program (YFRP) in Pittsburgh set out to examine whether parenting behaviors previously shown to be associated with low teen problem behavior would be similarly protective for substance use and delinquency for adolescents diagnosed with ADHD in childhood.

Christine Walther, a doctoral student working at the YFRP, examined interview data collected from 242 adolescents, 142 of whom were diagnosed with ADHD in childhood. Teens were interviewed privately about their parents' parenting behaviors and about their own substance use. Mothers reported about other problem behaviors (e.g., lying or cheating, hangs around with others who get into trouble).

For both adolescents with and without childhood ADHD, one particular parenting characteristic stood out in the results: the more that parents

knew about their sons' or daughters' daily activities and whereabouts, the less the teens reported alcohol use, cigarette use, marijuana use, and the less the mothers reported delinquency. This association was even stronger for alcohol use in the ADHD than in the nonADHD group. In addition, parents with higher scores across all of the parenting characteristics, which included consistency of rules and their enforcement and a supportive relationship with less fighting, had ADHD teens with less delinquency.

These results are promising because they suggest that positive parenting behaviors previously shown to be important for typical teens may be similarly, if not more, important for teens with ADHD histories. Parenting youth with ADHD can be taxing, but these findings leave open the possibility that remaining vigilant, despite the difficulty of doing so, may have important benefits when ADHD is involved.

However, further research is needed. Most importantly, research is needed to determine if these findings hold up to more rigorous study. Another interpretation of the findings is that well-behaved teens choose to tell their parents more – not that parent vigilance causes better teen behavior. Examining the data over multiple years in adolescence, to see if better parenting predicts better behavior later, would help address this study problem.

The findings from this study have been submitted for publication in a scientific journal and will hopefully be published soon. While further research is needed, we hope that this is the first of many promising studies on the positive influences parents may have on adolescents, both with and without ADHD.

*Christine A. Walther  
Doctoral student in Developmental Psychology  
University of Pittsburgh*



## Want to save some money and get healthier? Consider these driving alternatives.....

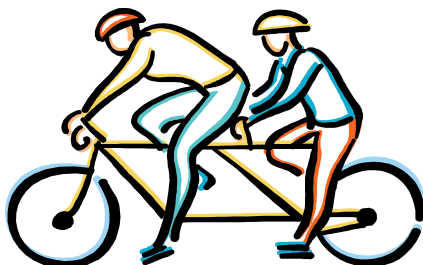
Driving a car is always expensive, and with the price of gas, we could all benefit by reducing the amount of time we spend in the car and the amount of gas we use. Not only does saving gas help your wallet, it reduces the amount of pollution you create, helping the environment. Though often, especially in the US, a car is necessary to get where you're going, many of us can reduce our dependency on the cars and oil by making simple changes in our everyday routines. We can save money by walking, biking, and riding buses. At the same time, we can make ourselves and the world healthier.

Getting regular exercise can help with cholesterol, blood pressure, and weight, and walking daily is a great way to get started. Though we might not be able to walk to every destination, often we decide to drive even when walking is an option. If you challenge yourself, you might find walking to be worth the effort. The best part about walking is that it doesn't require much planning or extra equipment. As long as you have a comfortable pair of shoes and a sidewalk, you might be surprised to find how far you can get on your own two feet.

Biking is a fun way to get to work or other places you need to go when walking might take too long, or when you want a slightly more rigorous workout. Though it does require some extra equipment, it's still a lot cheaper in the long run, and better for the environment, than driving and paying for gas. Also, as biking is becoming more popular, it is easier to find used bikes (check local classifieds like Craigslist) and bike lanes are popping up in many cities. Pittsburgh has moved, in recent years, from being ranked one of the worst cities for biking, to being listed as number 28 in *Bicycling Magazine's* list of bike friendly cities in the US. Other cities, like New York, are adding many miles of bike lanes, which make biking easier and safer on crowded streets, and some, like Minneapolis, even have bike-share programs in which you pay a fee to ride bikes which are docked across the city.

Another option for those of us in cities is riding buses or other public transportation like light rail or a train. Often, you can save money on gas and parking fees by buying passes for public transit. In Pittsburgh, it costs about \$90 for a monthly bus pass while parking downtown for a month can cost as much as \$275. Public transit is a lot easier with Google Maps' directions feature available in most cities. When you put in two locations, it will tell you exactly which buses to take and what time to catch them. However, you'll have to look at your city's public transit website (like Pittsburgh's Port authority) for fare information. Travel between cities is becoming easier and cheaper with the advent of discount bus lines, like the Megabus which now connects Pittsburgh to New York City, Washington, DC, Cleveland, and a number of other cities. You can save a lot on gas by taking advantage of their deals on fares as low as \$1 on some trips.

Though driving is sometimes the quickest or simplest way to get where you need to go, with a little creative thinking you might enjoy finding other ways of getting around—whether it's because you want to save money, get more exercise, or reduce your carbon footprint and help the environment.



*Stephanie Miller*  
PALS Interviewer





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