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## Poverty Rates

Poverty is a very big issue throughout the United States. Poverty rates are highest in young adults between the ages of 18 to 24. I will be turning 18 years old in two months, and I have seen what poverty does to people so I have many plans to keep myself out of poverty. I believe we should all do our part in helping people stay out of poverty.

These days young adults are getting themselves into a lot more trouble than they think. Instead of going to classes, getting a job, and making a life for themselves; they are going out and getting drunk, hanging out with friends, and spending money on pointless things. I believe that the only way poverty rates in young adults are even going to begin to decrease is by being taught, from a young age, about poverty and the effects that poverty has on your life. Everyone should do their part in helping young adults learn how to budget their money and take responsibility for themselves.

My parents have always taught me that it is more important to take care of my priorities and not have any money left over than it is to go out and buy everything I could ever want and not be able to take care of myself. I plan to use my paychecks to pay my bills and put whatever money is left over into a savings account for when I absolutely need it. I also plan to go to college as soon as I get out of high school.

Our neighborhood could help out by putting together some programs for people that suffer from poverty. One of the programs would be a budgeting class that people could attend, either weekly or monthly, to get help budgeting their money and taking care of their finances. Another possibility could be an affordable way, for adults with a family and who are suffering

from poverty, to get their college education without the cost, hassle, and going into extreme debt over it.

In conclusion, by doing our part as a community we can help put an end to poverty. In the past ten years poverty rates have slowly declined, and if we all do what needs to be done, it will continue declining throughout the next few years. As I have mentioned, I am almost 18 years old and I plan to do my part in keeping myself out of poverty. I will also be willing to help anyone else do the same.