

Dr. Frances Feldman of the University of Southern California once made a survey of how people your age treat material possessions. Besides observing much sensible behavior, she also spotted five problem types. Do you recognize yourself in any of these?

1. **THE SPENDER:** He's always in the center of a group in the school cafeteria or the nearby pizza shop, ready to "treat" everyone from a seemingly inexhaustible supply of funds. Why is he behaving like the last of the big-time spenders? He is seeking to buy relationships he does not otherwise know how to establish.
2. **THE BORROWER:** He's always putting the arm on classmates and teachers for snacks, lunch money and supplies and gets angry when he's turned down. This behavior, says Dr. Feldman, "is an unconscious bid for affection denied him elsewhere."
3. **THE HOARDER:** He hugs to himself or hides carefully from other eyes his material possessions. He's unable to bring himself to part with money, to which he seeks constantly to add more." For him, says Dr. Feldman, money is tangible evidence that he is strong -- "it is through money that he gains his esteem."
4. **THE ONE-UPPER:** This is the girl who wants to know the exact cost of a classmate's new purse or shoes or scarf so she can hurry out to buy a costlier one that shows she is at least as good, if not better.
5. **THE PILFERER:** The adolescent who takes money from purses or pockets left unguarded in locker rooms doesn't want the money as much as he needs the attention he gets after being caught. And he may be trying to get even for a real or fancied grievance.

All of these examples show one thing: Money and what it can buy are symbols or expressions of the way we belong in our group. Even when we buy food and clothing to satisfy our physical needs, the kind we use tends, as far as possible, to illustrate what kind of group our family or we ourselves think we're in. And it works the opposite way, too. Many times we're unhappy because we or our family cannot afford many of the things we would like, and our unhappiness is not just because we miss the things but because we miss belonging in the world of people who have them.