

# Adolescent Quick Money-Making Tendencies and the Burden on Counselling

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## ABSTRACT

In recent times, there has been noticeable increase in the desire by adolescents to make money and while this in itself should not be a problem, their tendency towards usurious returns primarily for ostentation, and their willingness to engage in almost anything including diabolic and fraudulent engagements, have made it a challenge to societal cohesion, progress and development. This article discusses how counselling can be used to address these challenges by looking at the causes of this quick money-making tendencies among adolescents, manifestations of these tendencies and how counselling can be used to address the situation/challenge. The article identifies hardship, parental deficiencies, gangsterism and globalization among others, as some of the causes of this tendency among adolescents. It discusses internet fraud, political thuggery and criminality among others as the manifestations of this tendency. It is argued in the article that, it will be useless for counselling to try to dissuade these tendencies. Instead, the approach of counselling in tackling these challenges should be to encourage the adolescent to pursue this tendency with something legal that has high returns. It is concluded in the article that, to be effective in this kind of counselling, counsellors must make concerted efforts at appreciating the causes of this tendency before proffering solution. Hence, it was recommended that counsellors should make concerted efforts at knowing the various quick money-making schemes adolescents embrace and that counsellors should disabuse their minds of the orientation that every online work is illegal.

## INTRODUCTION

Each century comes with its unique realities manifested in demands, challenges, developments and vogues. One of the challenges of the 21<sup>st</sup> century has been adolescents' quick money-making tendencies. This has been on a surge in recent years in Nigeria. But is this really a Nigerian thing or is it as recent as the surge is in Nigeria? Robert Kiyosaki and Sharon Lechter in their multiple award winning and one of his bestselling books, *Rich Daddy, Poor, Daddy*, narrated his first attempt at making money. He was not alone in this attempt which saw him and his friend embark on illegal money minting with the help of empty toothpaste containers. Had Kiyosaki's father not interceded on time, Kiyosaki and his friend would have probably successfully committed their first crime in a bid get rich quick. One of the renowned and pioneer black authors, Richard Wright, in his autobiography, *Black Boy*, recounted that, he started working for money as an adolescent (Williams, 2021; Nosakhere, 2020). In a movie entitled, *Everyone Hates Chris*, the American Actor and Comedian, Chris Rock, reveal that, he started earning money as an adolescent (Holman, 2023).

In all continents, races, countries and tribes, children have at various times showed and pursued the desire to make money. Some have been successful, some have not been but in showing and pursuing this desire, they have lived the natural tendency of man to gravitate towards meaningful existence; one where he is able to satisfy not just his basic needs but also his wants (Fortune, 2022; Dillette, 2021). Based on these realities presented above, it is safe to posit that, adolescent quick money-making desire or tendencies is not a Nigerian thing neither is it as recent as the surge in Nigeria is. Ordinarily, adolescent trying to make money is not a crime or something immoral. However, the reality in Nigeria is a thing of concern because of its implications on society and the way a pronounced some of Nigerian adolescents go about acquiring and using money (Kehinde et al, 2022).

Adolescent tendencies towards usurious returns, lack of interest or trust in the process of making money and the

danger they put themselves, their family members and other members of society in pursuit of quick money, make quick money-making tendencies of Nigerian adolescents a thing of worry (Gabriel, 2023; Kehinde et al, 2022). Generally, amassing wealth is a gradual process and it follows certain principles including hard work, discipline, investment, diligence, personal sacrifices (Li & Xu, 2024; Emmanuel, 2021). The extent of adherence to the golden rule of doing unto others what one will like done onto them is pivotal in ascertaining how right or wrong Nigerian adolescents are in their effort at getting money.

According to the Nigerian legal system, an adolescent is a child in every sense of the word. An adolescent is a teenager between the age of ten and 19 (Olomola & Ajagunna, 2020; Okuntola, 2020). This definition is akin with that of the United Nations Children Emergency Fund (2025) which put the age range of adolescent between the same figures. Adolescent is an important period in the life of an individual because it is the formative era. It is a critical time for parents and guidance because this is when children are most fertile for the implantation of ideas, orientations, perspectives and morals. Adolescents are precarious to society because depending on their orientations, they may spell doom or good for society (Obeng et al., 2023; Katz, 2020)

Research has shown that, exuberance tendency towards questioning standards, ability to learn quickly, tendency towards thinking and acting like they know better than others are some of the major challenges that adolescents pose to society (Chia et al., 2023; Uptin, 2021). Given their peculiar tendencies, age-related challenges and their crucial importance to society, most engagements of this group of people should be a major concern to society and to counselling; a profession that is most interested in orientation, helping people cope with challenges and making society safe for all (Chia et al., 2023).

In the light of the rising concerns for over the quick money-making tendencies of adolescents in Nigeria, there are the need for counselling to become involved in the fight towards stemming the tide of negative consequences associated with it. But in doing so, answers must be gotten on certain questions. The questions to be answered include: Is this tendency bad? What causes these tendencies? How does these tendencies manifest? What is the implication of these tendencies to counselling? This article will provide answers to these questions, draws its conclusion based on the literature and makes recommendations as applied.

### Is Adolescent Quick Money-Making Tendencies Bad?

Most people will like the easy and quick tendencies. This is so because most people do not like stress and do not like work. It is a natural tendency of humans, captured by Douglas McGregor theory X in his classical book, *The Human Side of Enterprise*, published in 1960. Fast, quick and less stressful are the qualities upon which technological innovations are premised and sold (Ho, 2022; Rangarajan et al., 2022). The printing press was developed to quicken the production of books, the radio and television were invented to fast-track the dissemination of information to large and heterogeneous audiences. The internet was birth to, among other things, facilitate and quicken sender-receiver interactions (Peiren, 2023; Badole & Thakare 2023). Every new technology is sold on the promise that, it is more efficient in speed and quality of delivery than its predecessor. Today, robots and AIs are in vogue, because of their efficiency in speed and quickness in the execution and delivery of tasks (Ng, 2021).

Since it is the natural tendency of man to want it fast and quick, one can argue that on the surface, they is really nothing wrong in Nigerians adolescents quick money making tendencies. However, on a closer look, this tendency is a cause for concern because of the motivation behind it, the approach Nigerian adolescents are going about it, and some of the indulgences they favour to actualize these tendencies and the consequences of these tendencies on society (Ajiboye, 2021; Uzuebumam, 2019, Akinpelu, 2021). The motivation behind this tendency is largely ostentatious and the approach in some cases is immoral (Guido, 2020; Kruglanski et al, 2021; Kolbe, 2021).

### Causes of Adolescent Quick Money-Making Tendencies

**Hardship:** hardship has been the motivation for many indulgences. It has dual motivation effect in the sense that, it can lead to positive indulgences as well as negative indulgences. According to World Bank (2024), Nigeria is one of the hardest countries to live in. Nigeria ranks high in hardship indicators like poverty,

unemployment, corruption, emigration and inflation. According to National Bureau of Statistics (2019), poverty rate in the country is put at 40.01% which implies that, a significant percentage of Nigerian cannot gather for their basic needs on a daily basis. Unemployment rate in the country is relatively high. According to Trading Economics (2023), Nigeria is the 145 least corrupt country of 180 countries. Inflation ratio in the country is put at 32.70% by Focus Economics (2024).

Nigeria is going through a lot of hardship at this time, so are Nigerians. The dire situation has forced some adolescent towards quick money-making tendencies not so much because they want to, but because the hardship in the country as they experience has pushed their families to a state of emergency. In the face of biting hunger, deteriorating health of a family member and hopeless squalid living, quick access to money becomes the only solution and hence adolescents expressing quick money-making tendencies.

### **Parents' Failure To Provide**

One of the primary responsibilities parents owe their children is the provision of the basic needs of cloth, housing and shelter (Pane & Nasution, 2023; Nguyen, et al. 2023). Given factors such as hardship, illiteracy, poverty and blatant irresponsibility on the part of some parents, some Nigerian parents have failed in this responsibility which exposes their children to hardship and forces them to have to fend for themselves. In the process of fending for themselves, some of these children get caught in the web of quick money tendencies and help to push and propagate the negativity associated with this tendency (Dolber & Amit, 2023; Ray, 2024).

### **Gangsterism**

This is similar to peer pressure. It is motivated by greed, misguided notion of enjoyment, complex – inferiority and superiority. Cultism, violence and crime are associated negatives of gangsterism (Nnam et al., 2022; Raufu & Mendie, 2024). In some cases, gangsters try to live large, often above their means, as a way of enticing and recruiting members. Most gangs promise financial freedom which they follow up with crime (Akanni, 2023). This promise and the tendencies gangs to back it with quick crime money, encourages quick money making tendencies among youths who aspire to be like them or are already gang members.

### **Wave of Change Brought By Online Interaction**

The 21<sup>st</sup> century came with its realities. Besides consolidating on the potentials of the internet which was invented in the 20<sup>th</sup> century, the 21<sup>st</sup> century completely altered interactions and the sharing of information around the world (McHaney, 2023; Evans-Ibe, 2023). People now interact across geographical, political, economic and cultural boundaries. The gate keeping role of the traditional media became challenged by online interactions made possible by the internet. The consequence of this development made anything and everything accessible to as many as had access to internet enhancing device (Asad & Malik, 2023)

Two of the downsides of this development are that, fake life is projected and made to seem real on the internet and peoples' private lives are being beam into the public with great emphasis on the positive results not on the process that led to the positive results (Rao & Kalyani, 2022; Yu et al., 2022). Some adolescents that not only have internet enhancing devices, but also access to the internet, see this result-only and biased messages and think that, that is how life really is. That making money is pretty easy and quick, hence, adolescents quick money-making tendencies.

### **Availability of Online Money-Making Platforms**

One of the advantages of internet is the availability of platforms that allow financially rewarding engagements. Online has ensured such platforms that allow for online marketing and content creation, both of which are financially rewarding to those who engage in them (Packin et al., 2024). Other engagements made possible by the internet include crypto mining and trading, Forex trading, and online betting. Some of these platforms have been rewarding while others have not been. Some people have been lucky in their engagements on these platforms while others have not been lucky. One common similarities shared by these platforms is that, they are sold on the promise of quick money and flamboyant lifestyle (Fang et al., 2022; Andrade & Newell, 2023). Some

adults and most adolescents believe the get rich quick messages used in advertising this platform. This believe conversely influences their tendency towards quick money making.

### **Certain Kinds of Knowledge That Come with Children of The Millennium**

Children born in the millennium have certain social peculiarities that their predecessors did not have (Ren, 2024). These peculiarities manifest in attitude, behaviour and knowledge. Some have been able to effectively use this knowledge to positive gains while others have been negatively consumed by this knowledge. An example of this kind of knowledge is that, most children know the importance of money. They know that, education is important but money really answers a lot and stops most shameful happenings (Lin et al., 2023). Orientations on formal education may not have changed much but the knowledge that a good education does not necessarily translate to good and comfortable live has gain grounds in the minds of most adolescent (Purnomo, 2023). This knowledge force them to thinking that, since money is important, they should make it very quick, hence their expression of tendency towards quick money making.

### **Manifestations of These Tendencies**

Adolescents' quick money making tendencies manifest in different ways. Some of these ways are discussed below.

### **Engagement in Online Money-Making Platforms**

According to Leung et al (2022), adolescents easily register in most online plat forms that promise usurious returns on investments. From trading platforms to online marketing platforms and even to money doubling platforms, adolescents comb the internet looking for ways to make quick money and get rich quick (Yu et al., 2022;). Their decision to register on most of these platforms is largely influenced by the promise and hope of quick money.

### **Internet Fraud**

This has been on the increase. According to Organized Crime and Corruption Reporting Project (2024), Oxford University's World Cybercrime Index ranks Nigeria 5th country with the highest number of internet fraudsters. A quick look into the reports on fraudulent activities over the internet reveal that, it is carried out by young people and that, some young people also fall victims of online fraudsters (Nnam et al., 2022). There are stories of ritual killing in Nigeria. One of the alarming things about these stories is that, the perpetrators and the victims are mostly young people and, in their conversion, the purpose for the killing is always connected with money ritual (Raufu & Mendie, 2024). The relative ease with which this activities happen is also an indication that, quick money-making tendencies of the youth is something of concerns that should be checked in the interest of the society.

### **Content Creation**

Young people are actively involved in content creation. Almost all online video streaming platforms have significant number of adolescent content creators. Besides these, most adolescents have accounts with more than three online video streaming platforms (Ren, 2024; Lin et al., 2023). While some of these platforms are educational, most have tended towards entertainment particularly comedy, which seem to comparatively sell more than other forms of contents on the internet (Purnomo, 2023).

### **Lack of Trust in Formal Education**

There is a significant lack of trust in formal education among adolescent these days. In Nigeria, a popular saying "School na scam" is one testament of this lack of trust in formal education (Kain et al., 2024; da Silva et al., 2024). Other testaments manifest in adolescents preferring business over school, in adolescents not taking their studies serious, instead putting their best into their businesses. It also manifests in adolescent accepting lecturing jobs as last resort and female adolescents not interested in marrying people in career paths that give moderate or less than moderate income (Salazar et al., 2024; Zhang & Tur, 2024).



## Burden on Counselling

Adolescent quick money-making tendencies pose burden to counselling on a number of grounds. First, counselling is in business of making the society better and since the negative implications of the tendency towards quick money by adolescent poses tremendous challenges to society, it invariably burdens counselling (Yaden et al., 2022). The second ground is that, unlike some other issues counselling deal with, this tendency has positive and negative sides implying that, a straight forward counselling solution may not be possible. This poses a burden to counselling in the wise that, context and emerging realities must be diplomatically and technically applied in solving this challenge or in offering counselling in this situation (Yaden et al., 2022).

The burden of counselling in this regard will be to make adolescent pursue their tendency towards quick money with the right kind of engagement, an engagement that is legal. The burden of counselling in relations to this concern will be to point alternative indulgence with equally serious monetary returns and to tackle the negative manifestations of these tendencies.

To effectively counsel adolescents against these tendencies, the counsellor must first tackle the negative manifestation of these tendencies. This approach is different from the popular cognitive behavioural and the psychotherapy approaches to counselling. The suggested approach will see the counsellor counsel adolescents not against patronizing online money-making platforms, but on reliable platforms to patronize to avoid loss of money (Wendt et al., 2022). A counsellor in this case is expected to counsel the adolescent against the dangers of internet fraud, on the right contents to create and generate views without compromising moral standards. It is also the responsibility of the counsellor to counsel adolescent against abandoning formal education in lieu of get rich quick schemes.

This is an enormous task on counsellors, because it primarily implies that, counsellors must abreast themselves with latest happening in the society and with financial trends. Information is power, and to convince an adolescent against negative indulgence, the counsellor must show some level of in-depth and convincing knowledge on what he or she is talking about (Russo & Giri, 2022). The extent to which a counselling is taken seriously is highly dependent on the how knowledgeable and convincing the counsellor sounds (Kain et al, 2024).

In counselling adolescents against pursuit of quick money, the counsellor must have at the back of his or her mind that, though the adolescent may be acting based on incomplete or biased information, the adolescent has probably already enjoyed from the spoil of quick money scheme or has seen people who have enjoyed or has already suffered a loss which he or she seeks to avenge. Convincing someone with this level of experience require a superior level of knowledge on the subject of discuss, but it also requires that the counsellor be open minded (Bunting, 2022). A counsellor in this situation must first remember that, not all get rich quick scheme are bad, that the tendency by adolescents towards getting rich quick is not ordinarily a bad one and that, not all online financial indulgences by adolescent are fraudulent (Fang et al., 2022). In counselling adolescents that express quick money tendencies, counsellor should be ready to genuinely listen from the adolescent and not just his or her parents or guidance. The counsellor should listen with the intention to understand the adolescent, not with the intention of finding faults and loophole to use against the adolescents tendencies.

## CONCLUSION

Adolescent quick money-making tendencies pose some burden to counseling not because it is bad, but because of its negative implications on society. Given the realities and challenges associated with adolescent quick money-making tendencies, there is the need for counsellors to approach such counselling with technicality and an open mind aimed more at guiding adolescents to pursue the tendency in ways that will make society a better place. In event where the adolescent was reported by his or her guardian, the counsellor must be genuinely interested in hearing out the adolescent and if in the end finds out that, the adolescent is getting it right, the counsellor should offer counselling to the adolescent's guardian.

## RECOMMENDATIONS

Counsellors should not approach adolescent quick money-making tendencies as bad.

Counsellors should offer counselling not from a standpoint of predetermined perception of quick money-making tendency as bad.

In offering counselling in situations like this, counsellors should endeavour to do some background check to ensure that, they are talking with facts and realities and not with hearsays and guesswork.

Counsellors should disabuse their minds of the belief that, all online interactions adolescents engage in are fraudulent.

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