

Setting limits with clothes shopping

I had a friend that I went to school with. Her father gave her a credit card to her favorite clothing store, and told her that her limit was \$500 - and not to go over it. Each month her dad would pay off her credit card, giving her another \$500 to spend. She loaded up the credit card each month with new clothes. She had so many clothes that there were some she had never worn, and she rarely wore the same outfit more than once.

I like simplicity. I could not understand the point of buying clothes that did not get used. I wondered what her life would be like when she got married and her dad no longer paid the credit card.

I believe it is important to set reasonable limits on our children and their spending habits. The limit can be whatever you see fit, but should be appropriate for the child and should be able to teach them some value. Finding value in things helps us to appreciate them more and they will have a greater desire to take care of them.

When I was young, we did not have a lot of money, and my mom set a spending limit for my school clothes. I was given \$100 to get clothes with. It did not matter to her whether I went to a local department store or hit the big brand name stores, the amount was the same. I would buy my \$42 Guess jeans and a few shirts, and that would take up all my money. I learned early on the lesson of value. The Guess jeans were really important to me and because they cost so much money, I took care of them. I could have spent the money better elsewhere, but I still learned from it.