

SWEET SIXTEEN and A CAR

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I was listening to Dave Ramsey the other day when someone asked him whether they should buy their sixteen year old a car or not. He replied that he didn't believe in giving kids a car. He considered they would look after it more carefully if they had some investment in it themselves, so he said he would match them dollar for dollar to buy their car. This worked out well for his family, and his kids did learn to value their vehicles.

It was so comforting and refreshing to hear that sort of stand being made and saying no to such a tradition. One of my colleagues gave his daughter a car. She totaled it. He bought her another car and within months she had totaled that one. He bought her a brand new vehicle while, at the same time, he and his wife got around in old clunker cars. What's wrong with this picture?

America is the only country in the world that I am aware of where this ludicrous practice happens. Why do we do it? I can understand that some parents buy their child a car at 16 because they are sick and tired of being a taxi to all the events and choices we overload our kids with or allow them to be involved in. Some parents buy a car for their teen because he/she doesn't want to travel in the school bus. Unless traveling in the bus is dangerous I cannot agree with that one. Many parents buy a car for their 16 year-old because of the pressure the teen places on their parents by saying, "Well, Jane's parents or Bobby's parents gave her/him a car for their 16th birthday." Not wanting to be an 'uncool' or mean parent they relent and buy a vehicle. They desperately want to be their child's friend.

Then there are the parents who buy a car for their darling to keep up an image. "If Peggy-Ann arrives at school in a new GT Mustang her friends will be impressed and we'll look good in their eyes. It shows we love our daughter." No it doesn't! It shows you lack sense. You may not vocalize it exactly like this, but it is often the thought behind the action. There's the case that was reported recently where a rich parent in one of the North-Eastern States arranged a huge expensive party for his daughter turning 16, and gave her a surprise gift during the celebration. Leading his daughter into the garage with all her friends trailing behind, there in front of her was a brand new Ferrari. The daughter immediately broke into tears and said to her dad. "It's the wrong color!"

For that to be reported in the news someone at the party must have found it amusing or pitiful. The dad did it for the image and because he could. He did not expect the outcome that in reality clouded his image rather than enhanced it. It wasn't as much about the car as it was about how he had shaped his daughter's attitudes. You may or may not have enough money to purchase a vehicle for your child's 16th birthday. Consider what it does to your child's

attitudes. Will they continue to expect things to fall in their laps? Will they expect handouts from the government in the future? Will they expect huge wedding gifts and anticipate you helping them with their mortgage? Where does it end? Does it create a belief that they don't have to work hard in order to get what they want?

My parents never owned a car when I was growing up. They needed one, but couldn't afford it. While at high school my middle brother and I worked several jobs and saved up enough money to buy a really nice old car. At that point I was 15 and my brother 16 years old. The car was much older than us! Our parents used to ask if they could borrow the car on occasions. No kidding! We had such fun when that happened, telling our parents to make sure they were home on time and that we didn't want to hear lame excuses for being late, like they had a flat tire or ran out of gas on the way home!

Think very carefully about the reasons you would buy a 16 year-old a vehicle. If they are working an after-school job and you want to help them out, develop a scheme whereby they repay you for at least half the vehicle over a period of time. They pay for the gas, the insurance and the maintenance. This will mold their attitudes so that they believe that all good things come from good old-fashioned sweat and toil. They will be a far more employable and enjoyable person as an adult.

If you have any comments or questions on this subject, please do not hesitate to contact us at sally@forefrontfamilies.org. We invite you to also check out our website at www.forefrontfamilies.org and our blog site at www.forefrontfamilies.blogspot.com for further assistance.