

## Tip for Teens -Teens and credit cards

Very clear rules

around the use of

credit cards can

responsibly.

by Barbara Burrows

arents sometimes find it very ing long distance, buying back to lope until such time as he could

school clothes and supplies). It is important to realize that having possession of the parents' card can stir up some very real desires to "get" more from the parents than the help teens behave parent intended to give. As teenagers are struggling to take less from parents emotionally, their desires to take more

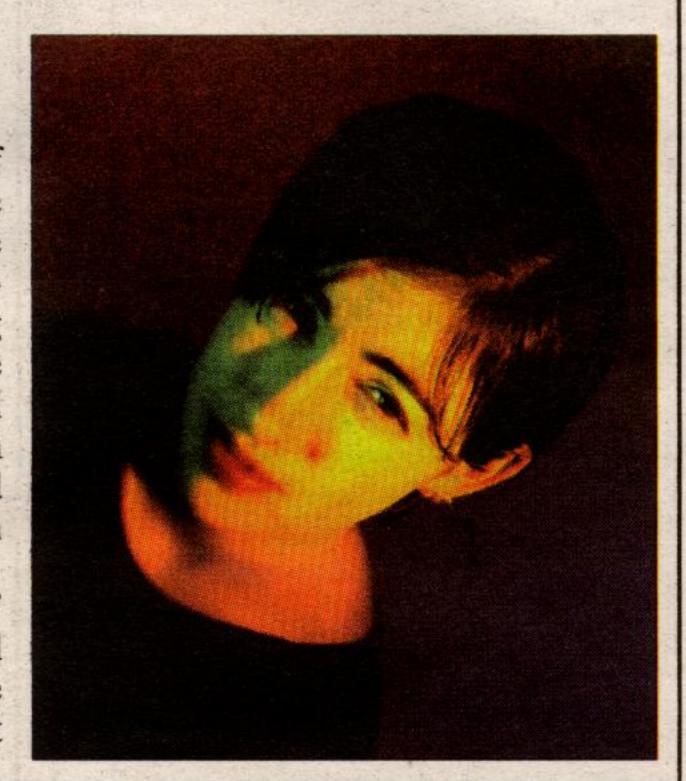
material possessions can increase. Very clear rules around the use of credit cards can help teens behave responsibly. One family gave the teenagers their own cards for the parents' account, with the following written stipulation. The cards were to be used with only with parental permission unless the teen had cash at home to cover cost of purchase and could pay for item immediately upon returning home.

When the temptation to "take" from the parents presented itself, and the son put a nominal food purchase on the card (under \$10.00) without

back-up funds or permission, a new clause had to be added to the original written agreement.

convenient to allow teens to The son was required to place his use parents' credit cards (phon- Visa card and Visa slip in an enve-

repay his \$7.95 bill. The son willing complied, and was allowed to have access to the card when his bill was paid.



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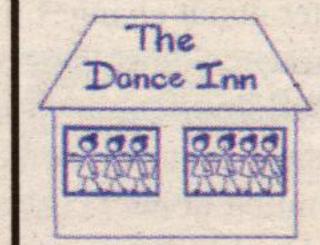
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