

Please Do Not Buy a Car for Your Teenager

Should a parent buy a car for his or her teenager after completing high school? Generally, is it not a good idea to buy a car for your child before that child has demonstrated accountability with his or her own money.

If your teenager just completed high school and is not going to college right away, and not even seeking a job, then giving a car would be devastating. If your teenager is just starting a job and wants a car to facilitate his or her work, then the teenager must save toward purchasing a car from his or her pay. If a parent can afford to do so, the parents may choose to contribute to purchasing the car only after the teenager has demonstrated accountability by saving on his or her own.

There might be some exceptions to this. For example, while in college abroad, it might be best for some teenagers to have their own car because of where they live and the class schedules. Some parents choose to purchase a car but require the teenager to have a part-time job to maintain it. Other parents require the child to pay back a portion or all after graduating and getting a job. Still, other parents consider it a part of the child's education expenses. Whatever situation might be, there are some important factors to consider.

Here are a few questions to think about by Lisa Aberle in the May 25, 2016 article entitled "Deals on wheels: Should you buy your child a car? "Is it necessary and the best use of the family budget? Would the child take care of it as well as if the child had had to pay for it him/herself? Does this help the child to manage money better or not?"

It is my view the just giving a car to your teenager or young adult without strings attached will not be teaching that person responsibility. It is also my view that the purchasing of an automobile is a major investment and a necessary luxurious item that requires accountability, discipline, and astute money management. Let the teenager work for the car in some form before you consider giving it to him/her or assisting the teen in getting one.

Parents, consider this. If you outright purchase a car for your budding adult and did not consider care and management, you might be digging your own financial pit. Lisa Aberle reminds parents about the implication of doing this. She says "This would require (parents) having a cushion in case of unexpected repairs, and careful budgeting to make sure the child can afford all the expenses associated with car ownership. (WOW! This sounds suspiciously like real life!) It does not allow them as much time to save for other expenses."

It is important that parents consider the purchasing of an automobile a very serious decision that can impact the direction of the life of the teenager. Parents, are you prepared for that? Here are some my own questions to consider before even thinking about purchasing a car for your high school graduate. Is your teenager living a kind of independent, responsibly life now? Does the teenager have his/her own house key, and manages his or her living space very well and without parental coaxing? Does the teenager demonstrate a well-disciplined behavior regarding curfew, drinking, drugs, negative friendships, etc? Are you still doing serious parental supervision and giving instructions about simple every-day duties, etc.? Are you unable to sleep at nights because your child is not at home yet? Dose your child have a part-time job during school time or full-time during school breaks, especially summer holidays. If you answered negatively to all or any of these questions, then your child should not be given a car and perhaps not even drive one without you being in his or her presence.

Interestingly, some parents are quick to purchase a car for their high school graduates only because of the convenience or having a car or to boost their own ego? They do it without considering the pros and the cons. It makes them look good to their peers. Having a car can be a major convenience but would it be a wise decision? Letting the child take the bus might be the best decision for the teenager to build responsibility.

More than thirty years ago there was a parent who purchased a new car for his teenage son as a graduating gift from high school. Within three months that car was mashed up and the teenager was in trouble with the law. That was literally thousands of dollars down the drain. The parent regretted the decision for many years. The teenager owned a car before he had a job. He never had an income of his own, even though small, from summer jobs. The seemingly wonderful, generous gift, turned out to be a dangerous weapon.

The April 5, 2016, Wall Street Journal has an excellent article entitled “Why Your Teenager Shouldn’t Have a New Car” written by Ted Jenkin. He says “Teens don’t see the cost of ongoing maintenance. It’s likely that if you paid for the new car, you are also picking up the tab for the insurance and maintenance (maybe even the gas). If that’s the case, when your child has to ultimately take over these expenses they won’t have any idea of how to budget for them. And what will happen if gas goes back up to \$4 a gallon? But if they had to pay for those costs with, say, the \$2,500 they earned from a summer job, they may have rethought the shiny new car with the bigger price tag—and higher accompanying expenses.”

Some parents are able to purchase expensive cars for their teenagers. This is not wise. Ted Jenkin says doing this gives them unrealistic growth expectations. He says “You give them unrealistic growth expectations. If your child is driving a brand new Mercedes, BMW or Range Rover, what will be the growth trajectory for getting a “better” car? It is important to instill in them that some of these things can be attained by hard work when they are earned, but being gifted expensive possessions such as a fancy car is not something that is likely to happen in the future.”

Parents, it is important that you teach your child the dignity of labor. Make sure they have summer jobs, no matter how small, while they are in high school. Teach them how to spend wisely while they are under your supervision. Make sure they save their money toward a goal. If they work toward purchasing their own car, it will reduce the chances of the car being turned into a dangerous weapon and increase the chances of it being maintained well. Parents, before your child owns a car, suck in your own pride, and make sure the teen has a job and takes a bus to his or her first job.

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