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## CLOTHING

Clothing, in its various forms and numerous options have become an ever-present barometer of many aspects of our life and personality. Those of us who “dress well” are said to be trendsetters. Persons with modest style are felt to be conservative. People who are exclusively brand loyal are viewed as well off and, dare I say so, those who show a little skin are - well - you know.

Consider also other beliefs, many of which are long standing. We've all heard: “clothes make the man”, “dressed like the cock of the walk” and “cut the cloth to suit the fabric”. Clearly, we pay a great deal of focus to what's worn and how all these things fit together. We're also clothing “curious”. Who wore what at the Golden Globes, Grammy's or Oscars?

So keeping place with fashion and trying to look our best is a significant financial challenge. It's all part of today's consumer society. Because styles change so regularly, an ensemble, which is ideal and quite in vogue this spring, will have been relegated to the “give away” bin by next year. This is the best reason to always approach the purchase of clothing with guarded enthusiasm and an ever-present eye to practicality.

Here are some important points to ponder.

- Try and keep your total clothing expenditure to eight percent (8%) of your net income. Simply put, for every \$100.00 you bring into your house, \$8.00 can be spent on clothing.
- Clothing is a “household” expenditure, so the recommended eight percent (8%) is expected to cover the needs of everyone in your household.
- The recommended amount represents your total clothing budget including dry-cleaning, the purchase of cleaning supplies specifically used for clothing – your know, washing powder, fabric softener, etc, tailoring services and the actual purchase of the duds themselves.
- If at all, postpone seasonal purchases until the season has actually started. Buy spring things after April 01, summer things after July 01, fall after October 01 and winter right around or just after Christmas. You'll usually find that by doing so, you'll manage to get the first sale of the season while the variety and availability is still fairly good.
- Buying for next season or next year is not always a good idea; so be careful. This is particularly true for children; they grow at a phenomenal rate. Or for teenagers – they are so “fashion conscious” that they'll only wear exactly what's “in uniform” right now.

- Read labels – in fact always read labels. Religiously read. You’ll save yourself a ton of money by knowing about shrinkage, cleaning instructions and fabric content, before you leave the store. This one will save you time in the long term too! Equally important, reading labels allows us to be socially conscious. Where was the garment made, and by whom for example.
- Buy the best quality you can afford. You’ll discover that you in fact actually get what you pay for. But only you can say where value starts and ends for you; particularly around clothing and how you look.
- Classic is usually a safe bet; no matter where fashion leads us. Men have always gotten away with wearing white shirts, even when pastels, and later earth tones and even later when collarless varieties became the rage; similarly so were women’s black pumps.
- Borrow, lend, mix and match; although only with someone you absolutely trust, who is your identical size and who returns things the way you lent them.
- Develop a “hand me along and pass me along” regime for your children’s clothing. These work best between cousins or very close friends. Classical things or special occasion clothing can be passed on to a dozen or so kids in certain circumstances.
- Mixing and matching effectively and creatively can extend a wardrobe in numerous ways. A different shirt and tie will usually revitalize an aging suit while a trendy scarf brings equal elegance to an older dress or blouse. So build a reasonable stock of these types of accents for your own use and benefit.
- Remember that clothing and its provision for your family also means the regular refurbishment of socks, underwear, hats, mittens and scarves – these things, you can purchase at the end of the season for the most part. So don’t spend your whole eight percent (8%) just on “big things”.
- Get to know all the used clothing outlets in the city or in your region. Use these sources from time to time, particularly if you fall upon tough financial times or if you are seeking something specific. The used clothing trade in St. John’s is huge and has a loyal following. You can also be good to several local charities by passing your used items along for resale.
- Value your things and encourage your children to do the same. This means you hang things up, or fold things away as the case may be. Doing so extends the life of your clothing and allows you, as the wearer, to always look your best.

I have had the “clothing debate” with thousands of people. Clothes are a necessary evil in the view of most. I must confess that most people are willing to acknowledge this necessity while couching their frustration in the fact that shopping for clothing, along with maintaining and managing the stuff, requires a huge chunk of time. It also accounts for a significant amount of housework and the acquisition and maintenance of several appliances. Silly me, I had thought it had something to do with public nudity being illegal!

**Al Antle** is the Executive Director of

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