

I CAN'T AFFORD IT – VERY DAMAGING WORDS

How many times have you said, “I can’t afford it”? If you’re like me, you lost count a long time ago. But it never occurred to me how negative this phrase was until I came across an article on forbes.com called [“How to Teach Kids About Money: 10 Dos and Don’ts.”](#)

The very first “don’t” - “Don’t say ‘we can’t afford it.’” Personal finance expert Mary Hunt explains, “While you want to teach your kids how to spend smartly, saying ‘we can’t afford it’ might worry a child, who might think the family is struggling financially. Instead, say, ‘we choose not to spend our money that way.’”

Now, I can attest that constantly hearing “we can’t afford it” solidified early on that we were poor, and I did worry.

I injured myself during dance class when I was 12 and had to go to the emergency room where they cut off my tights. Even though I was overcome with pain, my bigger concern was how upset mother would be about the ruined tights because – we couldn’t afford new ones, at least in my mind. (Of course, that was the furthest thing from my mom’s mind.)

But I really believed “we can’t afford it” was true a statement and it took many years to discover how wrong I was.

I C.A.N.T., which stands for “I Certainly Am Not Trying,” can also work against achieving your financial goals. The truth is we all seem to find a way to “afford” whatever we REALLY want, even if it’s not in our best financial interest. But more than that, when you say you can’t, you’re taking control out of your hands, along with the responsibility for your decision. So I find “I choose not to spend my money that way” much more empowering, because I’m making a choice, not giving in to hopelessness.

Besides, if it’s something you REALLY want, you CAN have it! You just have to find a way to get it. You may not get it today, but make it a goal and stick to it! You will achieve it. This will also give you time to decide if you really want it that bad! But most importantly, the choice is yours.



How I turned “I can’t afford it” into “I did it!”

My nephew was set to graduate from high school in Wisconsin – I live in California. It’s not like I didn’t know it was coming, his path to graduation was no different from every other kid in America, yet I hadn’t stopped to think about it or plan for it. So when it drew near and my brother sent an invitation, my first thought was “I can’t afford it,” and was about to write it off with no more thought. But, then I started thinking about how I could never get this moment back, how much I wanted to be there for his big day, and how I was sick of missing out on important things because “I couldn’t afford it.” So, I decided to find a way.

I happened to have a credit card that gave points for spending (more on the pros and cons of this later), so I checked the price on a flight and how much could be saved by using my credit card points. I still needed to come up with an extra \$150, which wouldn’t be easy, but I had a month or two, so I reviewed my budget and determined that if I cut down on going out for the next month or two, it was doable.

I had some very boring weekends, but got to be there for his big day and will never forget it!

It was totally worth it and gave me faith that I really could have what I want, if I wanted it bad enough! Yes, it could have been paid for with a credit card, but I didn’t want to pay double the sticker price by the time interest was paid!



But the biggest point – I learned not to think “I can’t afford it” without even knowing what “it” would cost. I was so used to using that phrase, I automatically thought everything was out of reach – and it’s not! God knows what else I’ve missed out on. If only I’d tried, instead of giving up without even knowing.