

I never understood the need for money clips until my husband announced that he would like to have one. I gave him a quizzical look that made him laugh, and then he felt the need to explain himself. He is a very busy man, and that means he is out and about a lot. When stopping into any type of store, he is still one of the ones that would rather use cash than a bank or credit card. He said having some money in a money clip would save him from getting in and out of his wallet all of the time. Suddenly, it all made sense to me.

I always thought of money clips as something that someone had to show off just how much money they really had. Since my husband is not this type of person, I never gave them much thought when buying gifts for him. This year for the holidays, I might just get him one. His explanation made me realize they are not always about showing off, but more so for convenience. He said that having a money clip in his front pocket would be a huge relief for him, and would make his day go a lot more smoothly.

There are some things to think about with money clips. I have given it a lot of thought, and I think they are not for the absent minded. This would mean I should never have one, but they are not really something that I need. Most carry their money clips in their front pocket, which means when you reach in to get something else out, your clip may just fall to the ground and you would never know it. That would be a problem for me, so that's why I would never have one. However, if you made sure you are always aware of your money clip, you should not have to worry about this happening. Making a habit of touching it each time you leave a store would be smart, just to be sure it is still there.

You may have seen some in movies with money clips that seem to be rolling in dough. This is something that some people do, but they probably don't have what you think they do. Why they want to appear to have a lot is really their personal decision, but it is not always a wise one. If you pull out a money clip that has a lot of bills in it, and the largest ones are on the outside, you could easily make yourself a target for mugging. Instead, keep small bills in your money clips, and limit the number there so it does not appear that you are carrying around a lot of money. Keep the rest in your wallet or in the bank.