Fate vs Free Will

.......Is Mathilde a hapless victim of fate or a victim of her own desires and the choices she makes to fulfill them? In the opening sentence of the story, Maupassant introduces the notion of fate as a controlling force:

He expands on this idea when Mathilde borrows a necklace of imitation diamonds in the mistaken belief that they are real. Finally, comes the coup de grâce: She loses the necklace and replaces it with a lookalike necklace made of genuine diamonds. She and her husband work ten years to pay for it only to discover that the original necklace was fake in the first place. All of these developments suggest that Mathilde is the plaything of fate. However, Maupassant also points out early on that Mathilde longed to live like the highborn. Fashionable clothes, jewels, a home with spacious rooms and tapestries—all were badges of success, according to Mathilde's distorted view of the world. In further developing this idea—that it was perhaps Mathilde's own yearnings, not fate, that got her into trouble, the narrator says,

In the end, the reader is left to decide for himself whether Mathilde's downfall was of her own making or fate's—or a combination of both.

False Values

.......People should evaluate themselves and others on who they are intrinsically (that is, on their character and moral fiber), not on what they possess or where they stand in society. Mathilde Loisel learns this lesson the hard way.

Real Values

.......Honesty, humility, and hard work are what shape character, not the clothes or jewels that a person wears or the high station into which he or she is born.

Appearances Are Deceiving

.......Mathilde Loisel believed the necklace genuine the moment she saw it. Likewise, she believed that all the people at the party were real, genuine human beings because of their social standing and their possessions. The necklace, of course, was a fake. And, Maupassant implies, so were the people at the party who judge Mathilde on her outward appearance.

From: https://www.cummingsstudyguides.net/Guides4/Necklace.html