

# CENTS AND SENSIBILITY

## THE POLITE GIRL'S GUIDE TO FINANCIAL ETIQUETTE

True friendship doesn't come with price tags, but too often money comes between mates. We've quizzed the experts for graceful solutions to four sticky situations

**My best friend recently got married interstate. I was surprised to discover another travelling guest had not bought a gift as her "presence was present enough". We had spent a lot on travel and accommodation; was she right or rude?**

"When the wedding is interstate or overseas, the onus is on the bridal couple to make the gift situation clear," says Ita Buttrose, author of *A Guide To Australian Etiquette* (Viking, \$29.95). "They should recognise that guests travelling from afar have been put to some expense." But unless the couple has specifically stated "no gifts", Buttrose says turning up empty-handed – however far you've travelled to be there – is a no-no. "If you're strapped for cash, an ideal solution is to give a combined gift with other guest travellers."

**A year ago, my friend began earning considerably more money than me and it's starting to hurt our friendship – she constantly suggests expensive outings. How can I tell her I can't afford it without alienating her?**

"Just tell her the truth," says relationships specialist Natalie Rinehart. "Your friend is probably so wrapped up in the idea of having money that she has forgotten what it's like for you." She suggests organising outings that don't cost the earth to remind your friend that money isn't everything. "Take her to dancing lessons or put together a picnic; show her you can still have a blast with little outlay." Buttrose agrees: "If such an admission hurts your friendship, it's not one worth having."

**My friends and I just had a weekend away. One of them was struggling until payday, so I lent her \$200 on the understanding she'd pay me back in a week. I reminded her after two weeks; now, it has been a month. How do I address it?**

"Get straight to the point," advises Buttrose. "Say something like, 'Is it easier for you to give me cash or direct deposit into my account?'" Try to figure out why she isn't paying you back. "If she's forgetting, phone her rather than email or text and say you need the cash to pay bills," says Buttrose. "If your friend doesn't have the money, suggest she deposits small amounts until the loan is paid off." Still nothing? "Put it down as a bad investment and never lend her money again," concludes Rinehart.

**There's a girl in our group of friends who refuses to split the bill after a meal. She insists on calculating everything individually, down to the number of glasses of wine. It's getting so awkward we no longer want to invite her out. What's the etiquette?**

"If you're on a tight budget, or plan to eat only a salad and don't want to pay for your friends' lobster and bottle of wine, it's fine to only pay for your share – but you must inform your friends before the meal," says Rinehart. She suggests speaking to the friend away from the group. "Let her know it's fine to pay just for her share, as long as she brings it up before the bill comes. Once it's out in the open, the awkwardness should cease. It's definitely not worth losing a friendship over."

