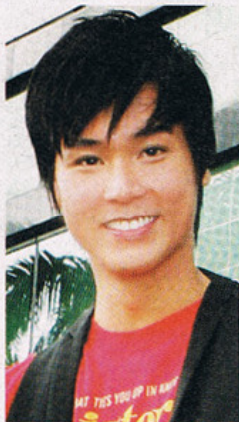


SHOW ME THE money

Broaching the subject of money makes for awkward social situations. We ask some local celebs, as well as etiquette consultant Guinevere Ho how best to do it.

You loan a friend \$100. It's not a lot of money, but how do you ask for it back?



☞ "I'd just say, 'Eh, where's my \$100?' If we're close, there shouldn't be any difficulty. It's only \$100, so it shouldn't be a big issue."

— **Andie Chen**

"I usually won't ask for it back. I hardly loan anyone money, but if I do, it's to really close friends. And

I'd lend them the money not expecting that it'd come back, though it usually does. That way, I wouldn't feel so much resentment if it really doesn't." — **Rozz**

☞ "I'll put my hands on their shoulder, look deep, deep into their eyes, and say, 'Now... you owe me \$150'."

— **Tay Ping Hui**



Guinevere says: Casually mention the loan and politely ask for it back. Most people aren't out to fleece you; they may have simply forgotten. If they're your genuine friends, you should be able to talk about money issues openly. If all it takes is \$100 to hurt your friendship, then you may want to reconsider having this person as a friend at all.

A friend leaves a gathering early without paying for his meal. Again. How do you ask him for his share without sounding petty?



☞ "If this is a guy that we don't like, and he's done this on numerous occasions, then this is a wonderful time to cut him off. If it's a good friend, we'll probably pull him aside and ask if he's going through a

difficult time. If he is, we'll suggest cooking and eating at home." — **Pierre Png**

Guinevere says: Send a mass e-mail to everyone involved and state the share each has to pay. This wouldn't offend your friend or make you sound petty as it's addressed to all, not just directed at him alone.

You propose treating your relatives to dinner, but they pick a restaurant that's more than what you budgeted for. What do you do?

"Well, then they ain't my relatives no more. I'll tell them I can't get tables at the expensive restaurant, then I'll take them to a hawker centre with smelly floors and no air-con!" — **Tay Ping Hui**

Guinevere says: You can work out a special set menu with the restaurant — mix and match the menu items to suit your budget. You can pick one or two pricier dishes and get normal ones for the rest. If the restaurant is going to be way out of your budget no matter what dishes you pick, ask your relatives if they mind considering some other restaurant as the one they picked doesn't have any tables available.

You give your colleague a lift to work every day. How do you broach the subject of splitting petrol and ERP costs?



“I wouldn't go out of my way just to send someone to work. If it's on the way, I wouldn't expect them to pay, although the people I hang out with are quite *zi dong* ('automatic') — they would top up my cashcard for me.” — **Rozz**

Guinevere says: Ask nicely, but matter-of-factly, as there are no two ways about it. ERP costs are straightforward, but working out a fair petrol cost-sharing system is tricky, so we suggest that both parties discuss an agreed amount instead of just the driver dictating the amount.

A lunch *kaki* always picks an expensive restaurant to go to. How do you tell him/her that the group would prefer cheaper alternatives sometimes?

“This happened to me a long time ago. We just told her: 'This restaurant is very expensive leh, can you eat there yourself and we'll eat something else?' In the end, she really ate at the restaurant by herself! Going to an expensive restaurant is fine once in a while, but if it's too often and some of us in the group can't afford it, we would voice it out.”

— **Hong Hui Fang**

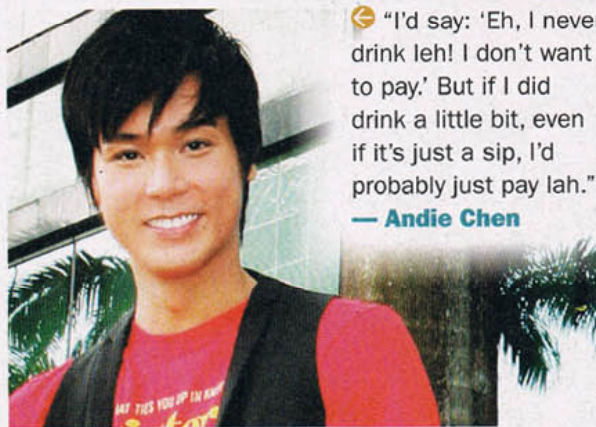


Guinevere says: Praise this person for having good taste in food. Next, be honest with him/her and share that the rest would prefer cheaper alternatives more often. Point out that it's the cost that they're concerned about. You can also state that the rest will still be happy to lunch at better restaurants occasionally. A reasonable colleague should understand.

You don't drink but your friends order bottles of wine during dinner. They split the bill evenly. How?

“My friends and I have an unspoken rule: We usually take the alcohol cost out of the bill, and split the food bill. In the past, when I just came out to work, we'd have long dinners with alcohol and then they'd split the bill evenly. So I voiced out my concerns and, in the end, we came up with this rule.”

— **Rozz**



“I'd say: 'Eh, I never drink leh! I don't want to pay.' But if I did drink a little bit, even if it's just a sip, I'd probably just pay lah.”

— **Andie Chen**

Guinevere says: Immediately ask nicely what the cost of your non-alcoholic drink is. Then point out that you didn't consume any wine, so you'll pay for your share of what you had consumed. Pay the amount inclusive of relevant taxes upfront thereafter. If they're reasonable people, they'll understand it's not fair to ask you for payment of wine that you didn't consume. ☹

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