

HOW TO... Split the bill

Discussions about money don't always have to be embarrassing

● ANALYSE

'It's hard to negotiate with friends if we're not dealing with our personal emotional relationship with money,' says financial coach Simonne Gnessen (www.financial-coaching.co.uk). What are you afraid will happen if you pay too much or little? Are your fears real or irrational?

● SHARE WORRIES

Be clear about what you can afford. 'We're all guilty of colluding in secrecy about money, which is why it's easy to let spending get out of control,' says Gnessen. 'If you share your concerns, you'll probably find that your friends feel the same way.'

● REASSURE

Making a point of paying your share can offend. 'Your friend may be showing love by being generous,' says Gnessen. 'Reassure them that wanting to pay your way is no reflection on your friendship.'

● MAKE IT EQUAL

Are you always first to buy a round or pay the missing £30 because you don't want to look stingy? 'If you always insist on paying, step back,' says Lorraine Turner, author of *Get Out Of Debt Forever* (£8.99, Vermilion). 'Your friend will think no less of you for letting him or her pay on an equal basis.'

