+AWKWARD!

my "cheap" dinner with friends turned into serious wallet damage

Here's what to do if:

1 **They got bubbly and oysters. You, a friggin' frisée salad. Now they want to split the bill.** You don't want to seem like a tightwad, but if you're broke, you're broke. Say jokingly, "That salad was good, but not $40 good!" Next time, announce when you sit down that you're ordering small.

2 **One person is clearly skimping on her share.** Rib her gently. ("What *else* is hiding in that Marc Jacobs wallet, girl?") In the future, offer to tally up shares—an app like Billr.me makes it easy—and ask another diner to collect so you don't become the dinner-party pooper.

3 **You didn't research and chose the $$$ place.** Sorry, this is your bad, so you have to make it up to the rest of the group. Offer to cover desserts or at least a round of post-dinner drinks. And for your next pick, might we suggest cheap and cheerful burgers and beers? —**Amanda Woerner**

SOURCE: Farnoosh Torabi, personal-finance expert and author of *Psych Yourself Rich*