

READERS TO THE RESCUE

# “How do you tell someone that he or she is just cheap, as opposed to being frugal?”



SEE THE COVER STORY (PAGE 54)



Suss out where this person's priorities come from—growing up poor, maybe. That can spur a caring conversation: “I’m sorry that happened to you. I’m worried it’s preventing you from enjoying \_\_\_\_\_, because you deserve it.”

TRISH MCLAUGHLIN  
*Memphis*

There’s never a reason to tell someone unless it’s your boy- or girlfriend,

spouse, or a friend who never picks up a check.

LIZ  
*Hattiesburg, Miss.*



Take a “What’s in it for you?” approach.

Give examples of the negative outcomes of the person’s cheapness, along with concrete benefits for changing his or her ways—more social interaction, for one.

ANDREW HUTSELL  
*Ambler, Pa.*

Be straightforward without using the word “cheap.” Give an example of a time the person was cheap, and explain why it bothered you.

WILLIAM  
*Trenton, Mich.*

If someone is being cheap, you should tell him to his face, “You’re being cheap.”

RON KOSHY  
*Paramus, N.J.*



A lighthearted comment works to get the point across to a friend or relative. Try “I’ll get my crowbar so you can pry your wallet open.”

RAY CHAPMAN  
*Navarre, Fla.*

If a person is frugal or tight with money, it is because he or she has a good reason. It isn’t another person’s right to judge.

LISA AYRES  
*Morgantown, W. Va.*

THE EXPERT SAYS

First, ask yourself whether the person is financially prudent out of necessity. Not the case? The best approach is to explain the impact on you. Start with “I really appreciate your frugality. At times, though, I feel it hurts our relationship.” It’s not healthy to sacrifice joy and experiences today for a future that may not come.

—BRAD KLONTZ  
*Psychologist and co-author of The Financial Wisdom of Ebenezer Scrooge*

FACEBOOK QUESTION OF THE MONTH

WHAT HOME DO YOU DREAM OF OWNING?

“A log cabin in rural Virginia with a lot of land, trees, and a stream!” —ELIZABETH DURDEN

“I would build one identical to the Pensmore mansion [a showcase 72,000-square-foot single-family home under construction in Highlandville, Mo.].” —KENNEY BROWN

“Any home that’s within my budget. I’m not picky.” —QUENTIN TIMO

“On the beach in Florida, overlooking the Atlantic Ocean. I just love to watch the crashing waves.”

—GLORIA RAND

“On the lake where I grew up in South Dakota. I’m looking at house plans to build the dream! Geothermal in-floor heat. Metal roof. Outdoor kitchen. Home office. Three-car garage for all the lake toys!” —DENISE LEWIS

“A two-bedroom apartment [in Manhattan] on Central Park West.” —ALISON PRATT

“A rustic yet modern home on the coast of Maine with tons of windows to enjoy the view.”

—LAUREN BAILEY

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