



5 Uncomfortable Money Moments & How to Handle Them

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We've all been there. Someone asks a highly personal question about your finances in front of a group of people. Or you get stuck paying way more than your portion of a bill on a group dinner. There are any number of uncomfortable money moments that inevitably pop up from time to time. But when handled correctly, you can breeze by them gracefully.

Here are 5 of the most common uncomfortable money moments and how to handle them.

1) Someone asks a very public question about your personal finances

Sometimes people just don't think before they speak, and sometimes they're being downright nosy. Either way, when someone asks an invasive question about

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your personal finances in front of a group, it can leave you trying to fill an awkward silence without sharing personal information you're not comfortable discussing. Rather than disclosing the answer, try saying something along the lines of, "You know what, there are far more interesting things we could be talking about, like..." then finish that sentence by steering the conversation to current events or pop culture.

2) You're expected to pay more than your share

When going out with a group, there's always that moment at the end of the night when it's time to pay for all the fun you've just had. But if you've indulged less than the rest, it's not fair to be expected to split the bill evenly. In this situation, there's nothing wrong with speaking up. Ask to see the bill so you can itemize exactly what you had, then pay that amount, along with your portion of tax and tip, in cash. To avoid the situation altogether, simply ask your server for separate checks at the beginning of the meal.

3) You're asked to chip in for a group gift

\$10 or \$15 doesn't seem like much, but when these requests happen frequently, it can really add up. There's no rule that says you have to contribute to a gift when asked. If you were planning on getting a gift on your own, let the requestor know that. Or, if contributing is simply not in the budget, be honest and let them know that, too. Just remember, if you don't chip in, don't sign the card as though you did.

4) A friend or co-worker owes you money

No one likes to be a nag. But no one likes to be taken advantage of, either. If you have a friend or co-worker who keeps a running tab with you for lunches or coffee runs, shoot them an email or text saying something like,

"If it's easier to transfer the money to cover lunch from the other day, I have a PayPal account <or fill in the blank with the options you wish to provide them>." They should get the message and pay up quickly.

5) Your credit card is declined

That moment when your server or cashier lets you know your card has been declined is never fun. The easiest and quickest fix, of course, is to offer another form of payment and investigate the glitch when you can take some time to contact the card company. If, however, it's the only form of payment you have with you, call the card company and let them know what's happening. If the card was declined because you are about to go over your credit limit, you may be able to arrange authorization for the purchase.

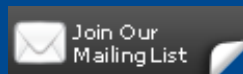
If you find you are often at or exceeding the limit on one or more of your cards, it's time to try credit counseling. It's free, confidential and can help you get your finances back to a more stable place. Simply call or email us to schedule an appointment.

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