

Splitting hairs/the bill - Tip sheet

Topics: eating out, peer pressure, friendship, differing financial priorities, choice

Video format

This video has a Take 1 and Take 2 format to demonstrate that some conversations are so challenging that it can take more than one attempt to get it right. When Bec wants to only pay for her lunch, rather than split the bill evenly, her friends have a range of responses.

Commentary

The convention of splitting a bill evenly is often accepted without thinking how it may cause social and financial stress.

Splitting bills evenly may originate in a wish to be generous. It may also be connected to keeping things simple for both diners and café staff.

However, another perspective is that can be part of accommodating situations that do not suit us. Sometimes we feel social pressure to not do or say anything that might be interpreted as 'making a fuss'.

Assertiveness and prevention

Our attitudes and behaviours around money are shaped by our experiences growing up, as well as whether we share expenses with a partner/our family or are independent. It also depends what our income is. Not only do we all have different incomes and spending capacity, but we also have different priorities around what we can (and want) to spend our money on.

Practicing assertiveness and having clarity about what one is able to spend on a social outing can pave the way for other more



significant conversations about money, and responsibility in relationships.

No need to explain

Everybody has the right to feel that they can make their own choices about spending when they're out with friends or colleagues without explanation. This should be respected by others.

REFLECTION:

1. What is different between the two conversations?
2. How does each person's response make you feel?
3. What might be the impact of someone paying for a portion of other people's food?

Free support and further information

[WIRE](#) - 1300 134 130

[MoneySmart website](#) - tools, tips and guidance. It also enables you to connect with a financial counsellor.