

Shop It!

Got a \$ticky Situation?

Alexa von Tobel, CEO and founder of **Learnvest.com**, a personal finance site for women, answers your style and money etiquette questions (and you weighed in too!)

Q I borrowed my friend's top and spilled red wine on it. Do I pay for dry cleaning or buy her a new one?

Borrowing clothes is like taking out a loan, which means you assume liability. Offer to have the item professionally cleaned. If the stain doesn't come out, replace the top or get a gift card of equal value at the store where she bought it. If you can't afford this, apologize and take your friend out for dinner. And next time you're looking for a loan, remember: Never borrow if you can't afford to pay it back. **POLL: 76 percent would pay for dry cleaning**

Q Is it OK to ask a friend how much she paid for something she's wearing?

Sure, as long as you are aware that talking about money can be a very touchy topic. If you think your friend won't mind sharing this information, go ahead and ask. If she doesn't respond right away or changes the subject, don't press it. **POLL: 56 percent say you should never ask**

Q Lots of friends are involved in charities and ask for donations. Can I ever turn down a request?

You can certainly decline, but if you care about the cause, tell your pal.

Offer support in nonfinancial ways like spreading the word through your social network or by volunteering at an event. If you exchange holiday or birthday gifts, make a donation then. **POLL: 67 percent have turned down a friend's charity donation request**

Q Is it tacky to give gifts bought on sale? It doesn't really matter how much you paid—if you bought a great gift at a great price, good for you! The key is whether the present is returnable. If there's no gift receipt, you'd better hope your present-picking talents are spot-on or your selection might end up in a regifting pile. **POLL: 98 percent think it's fine to give a gift bought on sale**

Q I know you're supposed to bargain at flea markets and antiques shops. Is there a way to haggle without feeling rude? Many people find negotiating uncomfortable, but you're missing out on savings if you don't go for it. Plus, vendors often expect you to bargain, so start with "Is this price negotiable?" If it is, always offer less than you're actually willing to pay. If something costs \$100 and you'd buy it for \$80, then suggest \$60 and take it from there. **POLL: 68 percent bargain at flea markets**

Get Your Wallet in Shape

1 Pick a good rewards card. Look for a card that has no annual fee, a low interest rate (ideally under 13 percent APR), and a rewards program that suits you (miles, points or cash). But beware: rates and rewards change frequently. Find up-to-date info at indexcreditcards.com, and read the consumer forums at cardratings.com.

2 Download apps that save money at the register. You no longer have to print coupons to use them. **Coupon Sherpa** and **My Coupons** apps (both free) let you search a retailer's coupons while shopping. To redeem, just show the coupon on your smartphone at checkout.

3 Go digital with all your membership info. Upload rewards accounts—cards issued to loyal customers at grocers, drug stores, etc.—into your smartphone using an app like **Card Star** (free). It creates digital versions that you can present at the register.

GOOD BUY, WINTER! Get a sweet deal right now on end-of-season items



Outerwear

Coats often go on sale in January, but you'll save even more now, when stores really need to clear out cold-weather items.



Cashmere

Like coats, this classic knit undergoes drastic price reductions as temps rise.



Luggage

Manufacturers generally roll out new styles in April, so stores tend to drop prices on old stock now.