

Which of these women:

- wildly overspends?
- is selling a body part?
- has a secret credit card?

Is one of their dirty money secrets yours, too? Read on to get back on track.

 **My salary is only \$8,000, but I buy \$400 eyeglasses twice a year**

"I can't stop buying trendy things, even though I can barely scrape together my rent or pay off my credit card debt," says Wendy Doscher-Smith, 28, a freelance writer-reporter. "Glasses frame your face, and your face is what the world sees. They're my trademark—I'm the funky redhead with cool glasses."

If this sounds like you: "Find a way to boost your ego that fits within your budget," suggests psychotherapist Mary Symmes, the founder of Virginia-based Self-Investment Strategies, a financial coaching firm. Instead of shopping, get a cheap pedicure at the mall. Or focus on a career-boosting project at work—why not get ego gratification from something *you* accomplish?



I'm selling my eggs to get out of my \$13,000 credit card debt!

"I've been really careless—I racked up charges for vacations, manicures and clothes," says Rachael French*, 28, a university researcher. "I'm asking \$7,500 for my eggs. I'll take hormone

shots and undergo a small surgery each time I donate. Sure, there are other ways to make extra cash, but I don't feel an emotional attachment to my eggs. I'm doing a good deed that will help me financially."

If this sounds like you: "Being proactive—and creative—about paying off your debt in full is smarter than paying just your minimum balance each month," asserts Symmes. "As long as you can live with your solution, so can your credit card company." But next time, don't let your situation get *this* dire—after all, even a small surgery carries health risks. Keep track of all your purchases, and make sure your earnings can cover the charges.



From left: French, Smythe and Doscher-Smith



Shh...I hide credit cards from my husband

"I earn more money than he does, so it makes me crazy when he criticizes my purchases," says Jill Smythe, 39, a pediatrician. "I always pay our bills in full, so why are my Prada bags his business?"

If this sounds like you: Relationship power struggles over shopping are unhealthy, but so is lying, says Symmes. Create a joint account for household spending and separate accounts for personal use. That way your money matters are private, not hidden.



I'm quitting my job when I get my \$250,000 commission

"No one knows I'm resigning," says Ellen Trainor, 35, a partner in a small real estate brokerage firm. "I just had a baby and no longer want to work full-time. But we've negotiated the sale of a \$10 million building, and if I leave before the sale closes, I forfeit my portion."

If this sounds like you: You don't have to broadcast plans to make a career move that's in *your* best interest, not your company's, says Symmes. "You owe your colleagues ethical work behavior and excellent effort—nothing more." —BRETT GRAFF



Q: I'm in the market for a new DVD player. Should I buy an extended warranty?

a: Ah, extended warranties—they sound so responsible. Just a few extra bucks and you're protected, right? Well, maybe not. Consumers Union, a watchdog group in Yonkers, New York, found that fewer than one in four of many electronic appliances were repaired within three years after purchase. Even if your gadget breaks during the extended warranty period, accidental damage—like jumping into a pool with a cell phone (done that) or dropping a camcorder—often isn't covered. So odds are, getting an extended warranty on a DVD player or TV won't pay. (Possible exception: computers, which are more prone to problems.) A tip: Some credit cards lengthen the manufacturer's warranty by up to a year for free—so check your agreement before you buy!

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