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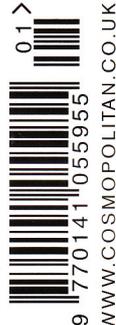
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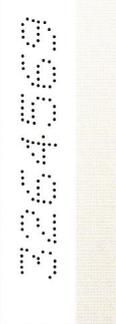
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'THE SECRET I WISH HE'D SHARED'

You know your man inside out – but there's one important topic that's often shrouded in secrecy even among the closest couples...

"I needed to pinch myself sometimes to check my life was real," says Aby King. Aby had it all. Her fiancé Mark was successful and popular, and he adored her. They'd met on a blind date in 2005, and Aby was smitten. "I fell for his energy and drive, and I loved the fact that Mark liked to take care of me," she says. It wasn't long before they were planning their dream wedding. "I could hardly believe it was all happening to me," says Aby.

Mark had made loads of money from the property boom, buying flats in London, doing them up and selling them on. Business was so good that Aby took a break from her career as a letting agent to renovate a house in south London.

"It doesn't sound very independent but I was happy," says Aby, 32. "My friends thought I was really lucky, and they loved Mark. My mum had died of leukaemia when I was 14 and for years I'd been feeling lost. I liked the feeling of someone looking after me. I know Mark was proud of the fact that I didn't have to work, too. Sometimes I'd ask him about money and he'd clam up, but lots of men do that. I wasn't into shopping or buying this season's designer handbag, so we never really had any issues of that sort."

But as the wedding grew closer, Aby began to realise that everything wasn't as perfect as it seemed. One day she came

across a bank statement for their joint account. "I saw it was a couple of hundred pounds overdrawn, and thought, 'That's odd,' so I showed it to Mark. He looked really uncomfortable and snatched it from me. He told me it was a mistake and that I didn't need to worry about it."

Aby forgot about it but by early 2008, just a few months later, Mark's business seemed to be struggling. "I tried to talk to

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'I TOLD MARK WE'D GET THROUGH IT, BUT HE'D BECOME LIKE A SHADOW, CURLED UP UNDER THE DUVET ALL DAY'
|||||

him but he wouldn't discuss it. I knew things were bad though, so I went to an agency and found myself a good job as a letting agent in the City. But when he found out about it, he got really upset and said I didn't need to. I thought that maybe things weren't as desperate as I'd imagined, so I turned the job down."

In fact, Mark's debts were mounting and, as the weeks passed, he started showing the classic signs of depression. He stopped



going to work every day, struggled to get out of bed and seemed to lose interest in the wedding and the house they were renovating. "I kept trying to tell him money didn't matter, that we'd get through it," says Aby. "I told him to look forward to the wedding. But Mark had become like a shadow, curled up under the duvet all day."

One spring afternoon, five weeks before their wedding date, Aby left Mark at home watching TV and went out to meet friends. When she rang his phone later, there was no answer. "I knew something was wrong straightaway," Aby says. "I called his office but he hadn't been in. I rang all our friends, nobody had seen him. Finally I rang the police and reported him missing – but it had only been a few hours, so there was nothing they could do. I just had this horrible feeling something had happened."

At 1 am, Aby opened the door to a police officer. "He told me a man's body had been



Aby is now trying to rebuild her life

found on Bisley shooting range in Surrey. His driving licence identified him as Mark. In that moment, the whole world stopped. I couldn't believe that Mark could have done this." Mark had left suicide notes for several loved ones, one explaining that he hadn't wanted Aby to be liable for his debts after they married. His note to Aby read simply: *'My darling Aby. What can I tell you that you don't know already? I'm sorry, M.'*

The irony was especially painful because Aby barely knew anything. She'd known business was bad, but not that it had

collapsed. She knew money was tight, but not that they had debts running into tens of thousands. "I trusted him – it will take me a long time to trust again," she says now.

THE POWER OF MONEY

Although Aby's example is extreme, she's not the only one to live in ignorance of her partner's debts. According to a study by insurance group Axa, as many as one in three people admit to having misled their partner about the state of their finances, and another by the Halifax bank says that

more than 217,000 of the credit cards in this country are hidden away from partners.

"In many relationships, money represents power and control," says Karen Pine, psychologist and co-author of female finance bible *Sheconomics*. "It could be that you were brought up to think about every penny, or that your parents rewarded you with money or gifts, which makes it an emotionally charged subject. It's no wonder many couples find it difficult to discuss."

In pre-recession times, a spot of financial infidelity, like hiding a few shopping bags at the back of the wardrobe, wasn't seen as too serious. But now times are tougher and debts can easily get out of control, which can make it all the harder to tell the truth.

DESCENT INTO DEBT

A few weeks ago, Dawn*, from West Yorkshire, got a County Court Judgement (CCJ) ordering her to pay her store card debt, but she still hasn't told her husband, Graeme*. "Eighteen months ago, everything was going well," says Dawn. "We were running a pub and enjoying life. I'm not a big shopper but I had a couple of store cards and would treat myself occasionally.

"We didn't talk about money, apart from discussing the pub's takings. When it comes to cash, he wears the trousers. Not in a nasty way, but I'd been in debt before so we thought it was best for him to sort the bills. Then the pub failed. Suddenly we were living in a rented house – Graeme had to take casual bar work and I found a part-time temp job doing data entry.

"Before, I could have paid off the £337 on my store card in one month; now I can't even afford the minimum repayments, even though they're only about £20. But I can't tell Graeme – I'd hate to see him upset. It'd make him feel like he can't look after us."

The fact that Dawn is more worried about what her CCJ will do to Graeme than what it'll do to her financial future is natural, says Karen. "Women can often have an emotional relationship with money. We spend to make ourselves happy, but we're sometimes also frightened of money. We're not taught how to manage it in school, and many of us saw our mothers leave it all >

up to the men." This, she says, can make us scared to take the reins ourselves.

For men, however, money issues can threaten their masculinity. "If a man feels he can't provide for his partner, he feels of less value," Karen says. Taking this into account, it's hardly surprising that there's a conspiracy of silence within relationships.

WHO'S LIABLE?

But it's vital that Dawn comes clean, says financial expert Mike Thomas. "If a couple own a house together, the creditors can put a charge against it to reclaim their debt. In Dawn's case, even though they're renting, the CCJ means they could be refused a mortgage in the future. And if Graeme gets a credit check on himself, her CCJ will show up. He'll find out sooner or later. You think you're protecting your partner by hiding the problems but you're actually making things worse."

Partners aren't always liable for each other's debts, even if they live together. A good rule of thumb to know is that you're liable for any debts in your name, or your joint names – like the mortgage or a car you bought together on finance. Also, when one partner dies, creditors can pursue the estate for payment – which meant when Mark ended his life, he wasn't protecting Aby from debt at all.

So, honesty is by far the best policy. Verity Manners, adviser for the Citizen's Advice Bureau says. "When you first find yourself in a situation where you're sharing your financial lives, you should sit down and have an honest discussion. Say, 'This is what I earn; this is what I owe.' And get him to do the same."

If you've let it go further than that, Karen suggests going to a neutral location, such as a quiet pub, and coming clean. "You might feel it's best to take a step towards tackling the problem on your own first, so you can say, 'I've got this debt but it's OK, I've called the company and arranged to pay it back in instalments.' That way you're sharing the solution as well as the problem."

It's vital to remember that you do have options, says Verity. "Work out your priority debts – the ones that put your home at risk (like mortgage) or your liberty (you can be jailed for non-payment of council tax). Contact them and arrange to pay back in a way you can afford. Then negotiate a pro-rata payment with your lower-priority

debts. Also, look into ways of increasing your income – you could be entitled to some benefits. Contacting an adviser like the Citizens Advice Bureau [CAB] will help."

It's something Aby wishes Mark had done. A year on from his death, she's living alone in a one-bedroom flat, claiming benefits and grieving for the fiancé she lost. Aby is still working out which of Mark's debts she's liable for. "That's why I wanted to share my story," Aby says. "I don't want anyone out there to let it get that far, to think suicide is a better option than being open and honest with your partner. If Mark had only talked to me, we could have got through it."



'WE LEARNT TO BE HONEST THE HARD WAY'

Pippa Agar, 26, from Dunstable, Bedfordshire, and her husband Chris have a total money-honesty policy, but it wasn't always like that...

"I always thought I knew everything about Chris – we were very close. When he started having trouble sleeping, I put it down to work-related stress – he'd been made redundant twice, although he'd got another job as a business development manager.

"Then last July I was out shopping when my debit card was declined. I'd only been paid five days before, so it was odd. I called Chris and he seemed as surprised as me. He said he'd ring the bank, and also promised to pick me up from my beautician's job that night.

"So when Chris didn't show, I was a bit miffed – especially when I got home and saw his car. But inside, the house was silent. I found Chris in the spare room – his lips were blue and there was vomit

everywhere. I shook him – he was breathing but I couldn't wake him up.

"Chris was rushed to intensive care. I watched the monitors, terrified he'd die in front of me. Doctors said he'd overdosed on his sleeping tablets, but thankfully he survived.

"Back home, exhausted but desperate for answers, I went through his things until I found piles of unopened post – unpaid bills, final demands I knew nothing about – adding up to thousands. He hadn't spent extravagantly – the debts had built up slowly through the years, made worse by his redundancies.

"I'd had no idea – Chris always seemed to have money and never spoke to me about it. Looking at him in his hospital bed, I felt angry. How dare he fool me, then try to leave me alone with all this mess?"

"Days later, Chris cried as he confessed to me that the debt had got too much. He'd

used our wages to pay the credit cards, then moved money from the cards to pay the bills. He was trapped in a vicious circle. My anger faded. I just felt sad that he hadn't felt able to tell me.

"Chris has now been declared bankrupt. He owed about £40,000. Thankfully my name hadn't been on our current account for long, and we only shared one credit card, so I'm not liable for too much. I've had to sell my beloved car, but I'd rather have Chris any day.

"That's the irony: Chris is more important to me than any material thing. I just wish he'd realised that sooner." ☹

IS HE (FINANCIALLY) CHEATING ON YOU?

The signs a man gives when he's cheating could also show financial infidelity, says Karen Pine.

- £ His attitude to money changes – all of a sudden he's worrying about every little purchase.
- £ He's suddenly more secretive, maybe hiding bank statements.
- £ He's acting distracted and evasive.
- £ He gets defensive if you try to ask him about money.

IN DEBT?
WHERE TO GO FOR HELP
Citizens Advice: www.adviceguide.co.uk or find your nearest Citizens Advice Bureau at www.citizensadvice.org.uk
National debtline: 0808 808 4000 or www.nationaldebtline.co.uk