



SMART COOKIES

How to ask for cash with class

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BEFORE THEY GET A UNIVERSITY EDUCATION, DO YOUR HOMEWORK.

THEY NEED YOUR ADVICE. BE PREPARED.

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If you're asking for cash as a wedding or baby shower gift, there are steps you need to take before and after the ask to make it tactful. Etiquette expert Gloria Starr says people want to be involved emotionally in the gift-giving process, and that starts with making clear what you will be doing with the monetary gift.

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Personalized websites are a great start. Sites such as [DepositAGift](#) and [HoneymoonWishes](#) allow you to create a gift list for contributions toward experiences you want: dream honeymoons, down payments or even a babysitter for your newborn. Most sites use PayPal or any major debit or credit card – a bonus for people who are points junkies. Some sites come with a processing fee of up to 7 per cent, which is in the ballpark of what shipping and wrapping a physical gift would cost.

You should always make a physical gift from the registry an option, according to Ms. Starr, but if you do receive cash you should follow up with an explanation of how you spent it. If a guest contributed to your honeymoon fund and you used that for a day of snorkelling, snap a picture of the two of you in your gear to include in the thank-you card. The photo-sharing site [Shutterfly.com](#) will ship you 50 free 4x6 pictures when you sign up – a nice touch in today's digital world.

If you're handing over physical cash it has to be new, Ms. Starr says. It's important to incorporate all of the senses into gift giving. A crisp bill looks nicer, feels nicer and probably even smells nicer, too.

Angela Self is one of the founders of the Smart Cookies money group.

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