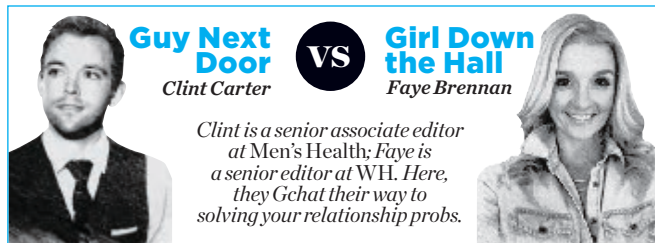


Ask anything



Guy Next Door
Clint Carter

VS

Girl Down the Hall
Faye Brennan

Clint is a senior associate editor at Men's Health; Faye is a senior editor at WH. Here, they Gchat their way to solving your relationship probs.

HEY, A GIRL'S GOTTA GET HER JOLLIES IN SOMEHOW!

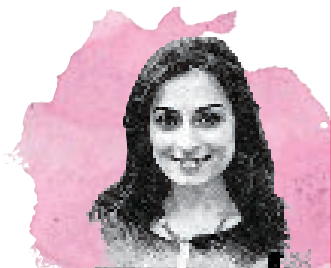
I've been seeing a guy for about three months and we haven't had sex yet. Is that a red flag?

MONEY

Does it matter if I use my debit or credit card?

It sure does, and in most cases I prefer to use a credit card. For big-ticket purchases like a laptop or new sofa, a credit card offers more protection, which helps if the product arrives with scratches or defects or, worse, ends up being a lemon. You can stop payment and send it back to the retailer. (You can't do that with a debit card—you need to wait for a refund, which is fairly inconvenient.) Using credit cards also helps maintain a healthy credit profile—debit activity isn't tracked by credit-report agencies.

So what's a debit card good for? Smaller purchases or strict budgets. Another nice thing about a debit card is that you can set your account to deny transactions if there are insufficient funds. If you're a reckless spender, that feature comes in handy.



Farnoosh Torabi, personal finance expert, author of *When She Makes More*, and creator of *SoMoneyPodcast.com*.



GUY NEXT DOOR

I have a friend, a girl, in a similar situation. The guy was nice, sparks seemed to fly, yet he never tried to take it further than making out. When I met him, he seemed shy, so I'll ask you what I asked her: Have you brought it up? Made a move yourself?

GIRL DOWN THE HALL

Maybe he's saving himself for marriage or has an STD that he hasn't told you about yet. He also might be seeing several other people or just not have the same sexual urges as you. Ask him without getting defensive—it may help him come clean. All those reasons are fair, but you have needs!

GUY NEXT DOOR

Hold on. Waiting three months isn't the norm, but it's not an absurd amount of time to get to know someone before you sleep with them.

GIRL DOWN THE HALL

That's fine, but she should tell him she's looking to make this a long-term thing. (If she is.) And that, at this point, sex is a natural next step for her.

GUY NEXT DOOR

Totally. The encouragement might bring out his sexual side. In that case, you have three months of sex to make up!

BOTTOM LINE: Speak now or forever be left horny and unsatisfied. His explanation should make it clear whether he's a gentleman who waits or a sexual mismatch.

WHY DOES ONLY ONE NOSTRIL GET STUFFED AT A TIME?

Blood flow in our nose alternates every few hours—one side is always more active, but we don't notice until we get a cold or allergies.

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