

BOOK CLUB KIT

DISCUSSION QUESTIONS

- 1. What would you have done in Faiza's situation? Would you have lied about the emergency fund, or would you have told Tom right at the start?
- 2. What do you think about Faiza and Tom's relationship? What makes a good marriage?
- 3. Is it ever okay to lie? Are some lies more acceptable than others?
- 4. Have you ever felt the pressure to spend money because you are part of a social or professional group?
- 5. What role does money play in the lives of the women in the book?
- 6. Do you think our childhood experiences always impact us as adults? Was it inevitable that Faiza, Farrah, Sam, and James would make decisions based on their childhood experiences and their parents' lives?
- 7. What does the book say about friendship?
- 8. What do you think about Faiza's experience of returning to work in London? What are your thoughts about how others perceive her?
- 9. Can we ever recover from huge mistakes, and can others really forgive us?
- 10. What did you think about the portrayal of the Muslim family in the book? Is it what you expected?
- 11. How do you think Faiza navigates her two cultures, and how much is she influenced by other people's expectations of being in a specific "box" or stereotype?
- 12. How does financial health impact mental health in the story?

A CONVERSATION WITH ALIYA ALI-AFZAL



Q. Have you ever told a lie that's gotten you into trouble before?

A. I hate to say this because I don't want to advocate lying, but in fact, lies have usually gotten me out of trouble rather than into it! At least in the short term. I'm not talking heavy-duty, law-breaking lies, but rather the everyday variety, which for me, tend to be to people I care about and usually to avoid upset to both them and to me. I might tell my elderly mother that my arm is better after an accident when it isn't, so that she doesn't worry, and I may tell my husband that I have sent an email to the insurance company as I had promised to, but I forgot.

I will do it now, so why go through a whole conversation about it again? Can you see how I justify my lies? The problem is that even with these small lies, I feel guilty. I hate lying to the people I love. I also know that it is wrong, even if in that particular moment or situation, it may seem the right thing to do, to avoid upset or arguments. So, although my lies may be a quick fix, they turn into a long-haul burden of unease and guilt, and because of that, I try to avoid these lies if I can and prefer to face the discomfort of the truth!

Q. Do you think financial infidelity is as bad as sexual infidelity?

A. This is such a tricky one. Both are formsof deception and involve lying to the person closest to you, and both have the potential to hurt your partner, emotionally and also by impacting them adversely in a practicalsense. Both can also destroy trust and lead to a breakdown in a relationship. The emotions we experience when someone is unfaithful to us are the same in both situations—shock, disbelief, anger, disappointment, fear, and a total lack of trust. In theory, both types of infidelity are equally devastating. However, in my opinion, the presence of a third party in a couple's relationship with sexual infidelity makes this a worse form of betrayal. When someone has deceived a partner about finances, at least it is still an issue just between the two of them. Whatever the problem and however they try to sort it out, it is still the couple against the world, even if it is also the two of them against each other. Once you add a third party to the mix though, the relationship becomes more fragile. It adds another level of stress and distress, which I think is harder to resolve and overcome.

A CONVERSATION WITH ALIYA ALI-AFZAL

Q. What was your inspiration for Faiza?

A. I always knew that my lead protagonist had to be a real and complexpersonality. When I thought aboutFaiza, I saw many layers and aspects to her, and above all, I imagined a good person, but one with flaws and weaknesses. I love the contradictions and complexities in people's personalities, and this is what draws me to write about people and relationships. I am fascinated by what makes people tick.

I am sometimes disappointed to come across fictional female leads where the heroine is an almost saintly figure, who has often been wrongedby someone in her life and may be presented as a victim. I was more interested in having a strong, wonderful, weak,interesting lead, as I thinkmost of us have some aspects of all these elements and it is rare to find people who are either "good" or "bad."

It was very important to me, too, that Faiza is not a victim of other people's actions but of her own. Faiza's troubles are of her own making and she takes ownership of that in the book too. She knows that her own poor decisions have led her to this point, and she is ready to do what she can to put thingsright.

Faiza has many contradictions that make her who she is. She is British Pakistani, but is marriedto Tom, who is white British. She used to have a high-powered career in finance before havingchildren but nowspends her timeblow-drying her hair for cliquey school charity committees. She loves wearing her South Asian clothes but is just as comfortable in her little "flippy" dresses and ankle boots. She speaks Urdu but also Russian; she is confident and strong but also insecure about getting older. You can't put Faiza in a box.

My quest to write a "real" character was also linked to shattering some of the stereotypes I often saw in fiction and on TV—about midlife women and South Asian ones too. Faiza and Tom have a healthy sex life, even though she is forty-four, and she doesn't have all the answers about life just because she is a certain age. She is still on a journey. I also wanted to show what it was like for an older woman to get back to work, even after a long break, as Faiza does, and show her beingsuccessful at work too. As a career coach I have helped many women to do this, and I have also had this experience myself, of being a "returner." Yet, generally, we don't see older women making big changes in their work life after forty.

I was keen to write about the sort of British South Asian women I saw

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among my family and friends but who I never saw in literature or in the media. My sisters are a doctor and an architect, and I have female family members and friends who are lawyers, surgeons, journalists, artists, entrepreneurs, and academics. These women are strong and funny and have great relationships with their families. Yet often, the South Asian women I saw depicted were one-dimensional, subservient, at odds with their parents and extended family, with cultural clashes about these women wanting to break away from traditional norms. In Faiza, I wanted to show another side of the story, andsomeone likemyself and the majority of my friends, who comfortably and happily navigates two cultures, and in fact thrives from having this rich mixed culture. There is often only one narrative around South Asian women, and I wanted to show a wider spectrum, which is my experience and a reality that we don't often see.

CLICK HERE to read the rest of the conversation!

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AUTHOR ESSAY

I'll show you mine if you show me yours, and does size matter? I am in fact talking about credit card debt!

Money is one of the top causes of arguments in romantic relationships and one of the main causes of marriage breakup. Yet it is a subject we avoid talking about and is still a taboo, not only when we are dating, but even in long- term relationships.

Research by Merrill Lynch in 2or8 showed that respondents "ranked nearly all major relationship milestones—including meeting their prospective in-laws, being intimate, traveling together, and discussing politics—ahead of discussing their finances."r For most couples, conversationsabout money are some of the most awkward and difficult, and the ones we avoid, whether it is at the start of a relationship or even years into a marriage. In 2or8, Scientific American reported that a survey by Wells Fargo concluded that 44 percent of Americans find it harder to discuss personal finance than to discuss death, politics, or religion.2 Additionally, Time magazine reported that despite money being the main cause of divorce, 40 percent of couples don't discuss how they managetheir money.

In our ideas about romance and love, it feels unseemly and almost cold to bring up the notion of finance when it comes to issues of the heart. After all, love is about finding your soul mate, about passion and physical attraction, about a meeting of minds. How and why would we even factor in cold hard facts about salaries, credit card debt, or a reckless approach to saving for pensions in the middle of such a cherished relationship? Besides, what does it really matter? Surely these things are secondary and things will just work out once you're together, because love will fix everything, won't it?

Unfortunately, things are not that simple, as I discovered when researching the link between financial health and relationship health for my novel Would I Lie to You? The problem is that we don't face these issues until it is almost too late. A poll of over 2,000 British adults by the legal firm Slater and Gordon found that in the UK, too, money worries were the top reason for married couples to split up and the main cause of arguments.

It is clear that we need to talk about money, so why don't we just do it?

PLAYLIST CURATED BY ALIYA ALI-AFZAL

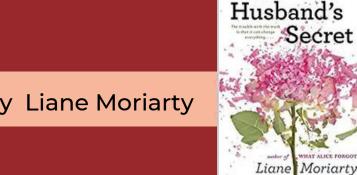
Would I Lie To You by Charles and Eddie
When Doves Cry by Prince
It Must Be Love by Madness
Never Tear Us Apart by INXS
Downbound Train by Bruce Springsteen
White Flag by Dido
The Way We Were by Barbra Streisand
Can't Buy Me Love by The Beatles
Survivor by Destiny's Child

CLICK HERE TO LISTEN
TO THE PLAYLIST

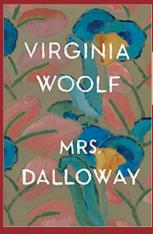
RECOMMENDED READING



Short stories by Gogol (in particular The Overcoat)



The Husband's Secret by Liane Moriarty



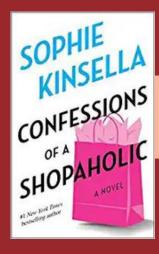
Mrs. Dalloway by Virginia Woolf



Her by Harriet Lane

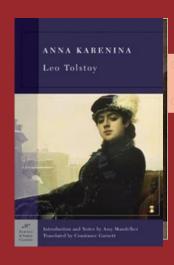


#1 NEW YORK TIMES BESTSELLER



Confessions of a Shopaholic by Sophie Kinsella

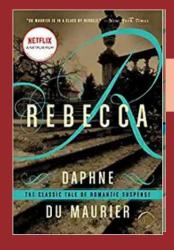
RECOMMENDED READING



Anna Karenina by Leo Tolstoy



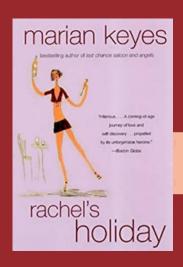




Rebecca by Daphne du Maurier







Rachel's Holiday by Marian Keyes

FAIZA'S FAVORITE THINGS

FROM HER BRITISH AND PAKISTANI CULTURES

	British	Pakistani
Meal	Sunday Roast with Yorkshire Pudding	Biryani
Dessert	Sticky Toffee Pudding	Jalebi
Dress	Red Skater Dress	Shocking Pink Lehnga
Jewelry	Pearl Studs	Multi-colored glass bangles
Singer	George Michael	Nazia Hassan
Festive Fave	Christmas Tree	Eid Henna
Poet	Wordsworth	Faiz