

Love on a Shoestring Budget: Ideas for a Money-Smart Valentine's Day

Valentine's Day is right around the corner, and many couples have already planned their romantic night out. On average, the 54 percent of Americans who celebrated Valentine's Day in 2014 spent over \$130 on candy, cards, dinner and gifts. In total, Americans spent nearly \$17 billion last year celebrating the most romantic holiday. If you're hoping to keep your Valentine's Day spending in check this year, consider the following romantic ideas in place of more expensive gifts and treats.

Make Your Plans in Advance

Nothing costs more on Valentine's Day than trying to do everything last minute. Flowers, traditional gifts, restaurant reservations, etc. are all more expensive the week before the holiday. Make your Valentine's Day plans well in advance to allow you to take advantage of better pricing options. It's also important to plan so that both parties have the same expectations. Going frugal for the holiday is a great way to save money, but it will backfire if your partner still has bank-breaking expectations.

Cook Your Romantic Dinner Together

Swap out a fancy (and expensive) restaurant reservation for a home-cooked meal. Many couples find cooking together to be romantic. Cook a long-time favorite or try something new; whichever fits your relationship better. Either way, you'll get to spend quality time together at a fraction of the cost of going out - a high-end dinner out can cost hundreds of dollars, including drinks, but a home-cooked meal will only be as expensive as the ingredients you pick out. Remember to decorate the table, too! Use a tablecloth, flowers and/or candles. Be sure to use the nice

dishes, and get dressed up if you can to really create that romantic restaurant atmosphere.

Compose Mini-Love Letters

Instead of buying a card for your significant other (which can be \$5 - \$10 and will be thrown away by the end of the month), write words or phrases on post-it notes describing what you love about your significant other and place them all around the house. Imagine opening the cabinet to grab some cereal and seeing "I love your smile." You'll both spend the day finding messages unique to your relationship, not a cliché saying found in any generic card from the store. As a bonus, these little notes make great keepsakes! Whether you put them in a scrapbook or a shoebox, you can pull them out whenever you need a little relationship pick-me-up.

Recreate the Past

If possible, recreate a romantic event from your past. Did you sightsee when you first moved to your current city? Take a stroll through downtown to recapture the moment. Where did your first kiss happen? Set the stage and relive the moment. Often, these activities are the most romantic thing you can do on Valentine's Day because they are unique and significant to your relationship; they're often less expensive than traditional activities, too!

Use these ideas to celebrate a romantic, budget-friendly Valentine's Day this year. Put the money you don't spend toward one of your long-term financial goals, such as buying or renovating a house, or saving up for a vacation.



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