

15 WAYS TO HAVE A GREAT VALENTINE'S DAY ON A BUDGET

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It would be nice to spend indiscriminately, especially on a holiday like Valentine's Day. But not everyone has the necessary financial situation to go on a spending spree. ***The good news is: you can have a great Valentine's Day without spending a lot of money!*** Retailers want you to spend your money, but there's no reason to buy into their hype. Love can't be bought.

Try these inexpensive Valentine's Day ideas:

1. **Eat dinner at home, but go out for drinks and dessert.** Forget the reservations and the high cost of a meal on the town. ***Cook a delicious, romantic meal at home.*** Head over to a nice bar for dessert.
2. **Find a flower option besides roses.** Roses cost a small fortune on Valentine's Day. Find another flower your significant other loves. Many women don't like roses. Ask about her favorite flower.
3. **Rent a few romantic movies and stay on the couch.** It's easy to find a list of romantic movies. You don't even have to get dressed up. The popcorn is less expensive at home, too. You can even talk during the movie.
4. **Go to a hotel in lieu of a trip.** Save on traveling expenses and visit a local hotel for the night. Consider finding one with a tub for two.
5. **Have an indoor picnic.** Unless you're in the south, it's a little cold for an outdoor picnic in February. ***Clear out a space on the living room floor and have your picnic***

inside. Anything is possible.

6. **Look for free or inexpensive entertainment.** You can find quality entertainment on the cheap. Museums, local theater companies, art galleries, and food and wine tastings can all be both entertaining and inexpensive.
7. **Use a coupon.** A coupon might not go over well on a first or second date. However, if you've been together for a while, that awkwardness no longer exists. Both parties realize the saved money could be spent on something else.
8. **Deliver your own flowers.** The florist is more expensive than the grocery store or the farmer's market. Deliver them yourself and enjoy the smile you receive.
9. **Choose a different date.** Valentine's Day might officially fall on February 14th, but why not consider celebrating the following day. Restaurants, flowers, and cards are all significantly less expensive. You can avoid the crowds, too.
10. **Write a love letter.** Everyone has a sheet of paper and a pen. Take a few minutes and put your romantic thoughts down on paper. *It's free, and you'll score big points.*
11. **Give each other a massage.** Pick the music and the massage oils. Light a few candles and turn on some music. Let your fingers do the talking.
12. **Make your own card.** There's no law that states you have to support Hallmark by purchasing a card that costs \$4.99. They usually end up in the trash anyway. Make a card this year. It will be remembered forever.
13. **Go out for breakfast.** It's the most important meal of the day, and the least expensive. Why not go out for breakfast instead of dinner this year? Lunch is

another option.

14. **Make a gift.** Make a scrapbook. Create a CD of her favorite songs. ***It's the thought that counts.***

15. **Set a budget and brainstorm.** Sit down together and determine how much you're willing to spend. See how many ideas you can list that stay within the budget constraint.

Love doesn't require money. ***A fun and memorable Valentine's Day can be enjoyed on a budget.*** Make a list of inexpensive ideas that will thrill your significant other. Avoid letting financial challenges ruin your holiday.