

Valentine's Day is right around the corner, but it's not an event most people think to budget for. Considering shoppers spent over \$19.6 billion on February 14 last year, you might want to plan ahead to save a little cash! Here are four easy ideas to help treat your wallet as well as your significant other this Valentine's Day.



Dinner in the Dining Room: Switch out a fancy (expensive) restaurant reservation for a home-cooked meal. Many couples find cooking together to be romantic. Decorate the table with flowers and candles (use the nice dishes, too!), and get dressed up if you can. Cook a long-time favorite or try something new. Either way, you'll get to spend quality time together at a fraction of the cost of going out.

Bonus: If you have kids at home, they can do the dishes!

Mini-Love Letters: 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.

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.

Craft Homemade Cards: This is a great way to personalize your Valentine's Day efforts, especially for kids. Spending the extra time to make a card yourself shows that you care, and it's a lot less expensive than buying dozens of cards for kids to give out.

Bonus: You can save the leftover crafting supplies for other projects. You can always use more glitter and glue!

Celebrate after the fact: Since Valentine's Day is on a Thursday this year, consider exchanging gifts the following weekend. That way, you don't have to schedule around a busy weeknight, and you can take advantage of the after-holiday sales.

Bonus: There's less pressure to make your celebration commercialized. If it's not technically Valentine's Day, you can spend time together doing whatever you both enjoy, even if it's not traditionally "romantic."

Whether you choose to try out one of these ideas or go for a more traditional Valentine's Day, make sure you enjoy the time spent with your loved ones. Happy Valentine's Day!