

How to REALLY show your love in February

February has traditionally become the “month of love” as we celebrate Valentines and many of us get caught up by this commercial trap and tend to over-spend. A study done in the US shows that dating costs an average of \$814 (R11 396) per year. This is an average of R950 per month! Valentine’s Day can double, or even treble, that cost in February if we take into account restaurants, roses and gifts. The concept of supply and demand means that the cost of roses go up by as much as ten times what they usually cost, based on the demand and people will pay pretty much anything to show their partner that they are loved.

It isn't necessary to blow the budget to “prove” your love. In fact, if you really love your partner you want them to be secure and not worried about debt, or where the money for the bills is going to come from.

How can we show our love without breaking the bank? Ever heard the saying, “Do small things with great love”? Here are some ideas for you to consider that won't break the bank but will have a big impact:

- Rediscover your partner's inner child by taking them to play mini-golf, or picnic in the park. Do something simple and fun
- Flowers die so why not rather buy a plant which will continue to grow and bloom for many years to come, or buy a single red rose with a really romantic message like “A single rose for my one and only
- Create a romantic meal at home. Don't eat at the place you eat at every night, set a table under the stars or spread a picnic blanket in the garden.
- Save on gifts by making your own. Create a photo collage or video of special moments you have shared, or create a playlist of special songs, which may include the first song you ever danced to. Bake heart-shaped cookies, or create a book of vouchers which your partner can redeem for a foot rub, an hour of “me-time”, breakfast in bed, or many other little treats which allow you to show your love throughout the year.
- Cash-in reward points to buy a special getaway, or a really good bottle of champagne or whisky from rewards partners. If you have a credit card, use it to pay for things so that you can earn points, but make sure that you pay the whole amount in full each month to avoid interest charges, and getting into debt.

Whatever you do to celebrate the month of love, remember to budget for it, and STICK to your budget. “Throwing money around is easy, but showing how much you truly care is priceless”. On a final note when you are not around to say I love you, will you show your love by having drafted a Will? Statistics show that 8 out of 10 people don't have an up to date Will, and this can have a dramatic effect on your loved ones when you are no longer here. Need Financial Help- [Click here](#) and we will contact you.

Yours in financial health