

## 5 Tips to Show Your Wallet Some Love on Valentine's Day

***Financial Wellness takes a little discipline, and some good advice. At Golden 1 Credit Union, we're here to help. As a not-for-profit, member-owned credit union, our main goal is to help you reach your financial goals. We are able to provide advice, tools, and resources: whether you're trying to make a major purchase, start an investment fund, or just have some peace of mind. Golden 1 is your financial partner and together we can be golden.***

Hello, and welcome to the Golden 1 Financial Wellness Podcast. I'm Martin...

**...and I'm Karla! (Sigh) It's February, Martin. You know what that means?**

I sure do. Super Bowl!

**Yep! Today we're going to be talking all about the Super Bowl! Wait, no no no we're not! February means that it's time to talk about Valentine's Day.**

Karla, we are financial educators. Saving money and only spending it when absolutely necessary are what we're all about! I think you'll agree that dropping a ton of money on Valentine's Day isn't exactly the best use of our hard-earned money.

(Pause)

Oh...I'm getting a message from my wife who is eavesdropping while we are recording this...ah ha. I see. Well, I won't read it on this podcast, but needless to say I was very wrong for saying what I said.

**Yeah...**

I guess I need to go empty my emergency savings account now!

**Hold on a minute, Martin! Having a fun, romantic Valentine's Day doesn't mean spending a fortune on gifts or fancy dinners.**

I sure hope she's still listening...

**On this podcast I'd like us to go over 5 useful and money-smart tips for anyone out there that might be worried about how to make this February 14<sup>th</sup> one to remember.**

Forgetful partners who forgot to budget for this occasion, you might want to take notes.

**Tip number 1. Enjoy a relaxing candle-lit dinner. With a twist! Martin, did you know that on average you can save around 60% when you make food at home versus buying it at a restaurant?**

60%? That's a whole lot of candy hearts!

**I know! A steak dinner at a steak house can cost upwards of \$100 for two people, whereas if you buy the steak at a grocery store and cook it at home you could have the same quality ingredients for only around \$40.**

Plus, if you decide to eat at home instead of going out, you can make an event out of the preparation. Choose a menu together, buy decorations together, cook together, and then have a relaxing home-cooked meal in the comfort of your own dining room. Or on a tv tray while you watch The Office for the 43<sup>rd</sup> time. No judgement here! You get to enjoy your evening on your own terms.

**Don't forget dessert! At this time of year you can find all sorts of coupons and special prices on boxes of chocolate or a variety of different sweets. Who doesn't love a box of chocolate?**

You might be thinking, "Yeah, being at home is nice, but I really love the ambiance of a fancy restaurant so it's worth the extra cost." To that I say...discount store. Make your Valentine's Day dinner truly unique and special by decorating your home with inexpensive things you can get at a dollar store.

**Your pictures will look so much better on the 'Gram, too! Those swanky restaurants always have really dim lighting. Not ideal for taking pictures of your cute decorations.**

You know what I would love, Karla?

**A box of chocolate? Same.**

No. Well, yes, but that's not what I was referring to specifically. I would love it if the person I was celebrating Valentine's Day with went out of their way to make a special card just for me, not some generic card they bought at a store.

**Perfect segue into our next tip, Martin!**

Funny how that worked out...

**Tip number 2 is to enhance your Valentine's Day card by personalizing it! You can do almost anything on a computer these days, so putting together a collage of your favorite pictures together should be a snap!**

If you aren't as computer savvy as you'd like to be just head over to YouTube for dozens of videos that will help you create just about anything you can think of!

**Speaking of computers, how cool would it be to make your card digital this year? Use a free resource like Google Slides to make a slideshow of all your favorite memories and watch it on your tv or computer while snuggled up on the couch.**

The best thing about that idea, Karla? It's free!

**Ahh...free! Music to this financial educator's ears!**

And wouldn't you know it, tip number three picks up right where tip number two left off...on the couch! We are really nailing these segues today!

**You know it! What would a date night at home be without a little entertainment?!?! Tip number three is to pick one of your favorite movies, dim the lights, set your phones to "Do not disturb", and enjoy spending time together watching something you both love.**

The pandemic has limited many of our out-of-the-house options, so, while you might not be able to go to a movie theatre just yet, I'm sure that you subscribe to one or two or seven streaming services that are chock full of movies.

**You know what's still open, though? Drive-Ins! If you're lucky enough to live near a drive-in movie theatre, see what is playing and enjoy some time outside your house for a change!**

If you don't want to spend the evening not speaking and staring at a flickering screen, try something creative together like learning how to paint...

**...again, YouTube has a ton of tutorials...**

...or, and I love this idea, creating a trivia game with questions about each other. Whoever loses has to do the dishes.

**You know, Martin, some of our listeners might not have any streaming services, or they've already binged The Office 86 times and don't want to watch it again.**

To those people I say...come on, one more time couldn't hurt!

**For real. But there is some joy to be had by simply unplugging from technology altogether.**

Tip number four is to just...unplug. Grab your car keys go for a drive out to a memorable location.

**Or, even more peaceful, take a walk together. Just spending quality time with your special someone is so rare these days.**

Our final tip, may be the one that saves you the most money.

**Tip number five is to truly personalize your gift. Just like our tip about the card, a personalized gift made by you for your special person can mean so much more than something you grabbed off of a store shelf.**

If you aren't the crafty type, head over to Etsy for inexpensive gifts that can be personalized just for you. Just make sure you pay extra for overnight shipping at this point!

**Or, if you aren't crafty but you'd like to give it a shot, look at all of the amazing gift ideas on Pinterest and pick one you think you'd be able to make.**

Valentine's Day is about so much more than spending money to prove how much you love someone. This year, put your wallet away and create a Valentine's Day experience that you and your loved one will remember forever.

**We hope you found these tips helpful...**

...I know I learned a thing or two...

**...and if you're interested in more content like this please subscribe to us on Apple, Google, or Spotify Podcasts.**

Until next time, this has been Martin...

**...and Karla!**

...wishing you financial health and happiness, and, as always, reminding you to...(both)...**Stay Golden!**

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