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PRESS RELEASE

IMPRESS YOUR HONEY WITHOUT A LOT OF MONEY

Fun and Frugal Ideas for Valentine's Day

SAN DIEGO, January 21, 2008 – Who ever decided to make Valentine's Day just seven short weeks after Christmas? As you are just coming to the realization of how much you *actually* spent this holiday season, there is another money-indulgent holiday right around the corner. Last year, love birds spent \$16.9 billion on Valentine's Day, an average of \$120 per person just on a gift. This is not including going to dinner or other expenses on Valentine's Day. So close to the holidays, this expense can have an even deeper impact than Cupid's arrow. Lucky for you, how much you spend does not equal the depths of your love. By getting creative this Valentine's Day, you will not only avoid slipping into debt, but you will impress your loved one with your thoughtfulness and originality.

Valentine's Day is marketed as the most romantic day of the year – a time to show your love for your significant other. Just remember that you don't need to spend more money than you can afford just to show someone you care about them...something they should already know.

Debt-Free America offers the following tips to avoid breaking the bank to express your love this Valentine's Day:

Recreate the magic

If you fell in love at the beach, go back to that spot and have a romantic picnic under the stars. Or you can recreate your first date or your first kiss. If you first told them you loved them over Chinese food, order in and have a candlelit dinner at home. Consumers tend to stick with the traditional gifts at Valentine's Day: flowers, chocolates, cards and maybe even jewelry. But nothing says I love you more than personalizing your gift for your sweetheart.

Dinner at home

Spending an evening together at home is much more romantic than sitting in a crowded, loud restaurant. You can avoid the high prices and long waits by making your special someone their favorite meal at home and lighting a few candles. You can even still get dressed up for it. Then after dinner make dessert together. Get heart-shaped cookie cutters and use icing to write messages to each other. They will express your love and taste delicious!

Also, consider picnicking or packing a homemade dinner up, and spend your Valentine's Day dinner in the park or at the beach.

Homemade candy

Why buy an expensive box of candy when you can make your own. All it takes is a little time and effort, which your loved one will appreciate much more than if you had just picked it up at the store. Simply take one of those white t-shirt boxed that you got for Christmas and decorate the top with tissue paper and cut-out hearts. Or get red velvet from a fabric store to cover the outside of the box. Then fill the inside of the box with tissue paper to hold the candies. You can dip strawberries, bananas, pieces of doughnut and Oreos in chocolate to fill the box for much less then it would cost you in a candy store.



Write down how you feel

Buy an inexpensive box of valentines and write down the reasons why you love them. Leave them in places where your sweetheart will find them all day long. This is a fun and romantic way to let them know how much they mean to you.

Make a memory jar

Decorate a jar and type up or write out some favorite memories. Fold them up and stick them inside. You and you're sweetie will have lots of fun reminiscing as he or she unfolds them one by one.

Make Valentine's Day last all year long

Think of twelve nice things to do for your Valentine throughout the year and write them down on decorated index cards and arrange them in a nice box or basket. You will both start to look forward to the 14th of every month, and you don't have to limit demonstrating your love to just once a year.

Being together is most important on this holiday and you don't have to go broke to show your loved one how you feel. With a little thought and creativity this Valentine's Day could be the most romantic and cost effective one yet.

Debt-Free America is a 501(c)3 non-profit, community service organization offering confidential and professional credit counseling, debt management programs, and financial education to consumers nationwide. Debt-Free America is dedicated to providing FREE services to help financially distressed families and individuals effectively manage their personal finances. The Board members and operations staff have a long-term commitment to helping anyone in debt crisis, and even those not in a debt crisis. Debt-Free America has been in the business since 1997 and is now serving over 16,000 clients nationwide. Visit them on the web at www.debtfreeamerica.com.

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