

**For Immediate Release:**

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## **Love Don't Cost a Thing**

*ACCC Offers Budget Advice for Lovers on Valentine's Day*

With Valentine's Day just around the corner it's time to start thinking about plans for that special someone. Even though Valentine's Day is a time to be romantic, it doesn't have to be expensive. This year, according to the National Retail Federation, average consumers are expected to spend nearly \$120 on their loved ones. If you're operating on a budget, don't worry, there are plenty of ways to woo your significant other without going broke. Here are some Valentine's Day budget tips from the professionals at American Consumer Credit Counseling.

Nothing says "I love you" like a romantic candle-lit dinner for two, consisting of a home cooked meal, followed by a rich and tasteful dessert. Set the mood with some soft music and lighting. A special moment like this will resonate with warm memories for years to come.

Instead of buying expensive roses or chocolates for a love, write them a poem. They will melt when they hear passionate songs from the heart. Using decorative stationery and delicate fonts are inexpensive ways to dress your poetry up as well. Remember, something that comes from the heart has a personal touch you can't put a price on, which is much more valuable than any gift picked out from a store.

A romantic movie with a love at home will put a nice cap on the evening. There are always love stories to watch on network television around Valentine's Day. Renting a movie for the night is also an inexpensive alternative to a headline show at the theatre or box office hit at the cinema.

It doesn't take money and lavish gifts to show someone how much you care about them. The time spent with a loved one will be cherished more than any material objects ever could. Saving money for future investments and necessities shows a strong commitment to a relationship, which far surpasses superficial commodities only to be forgotten years later.

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*ABOUT ACCC: American Consumer Credit Counseling (ACCC) is a non-profit 501 (c) (3) organization dedicated to empowering consumers to regain control of their lives through education, counseling and debt management. ACCC provides individuals with practical solutions for solving financial problems and recognizes that consumers' financial difficulties are often not the result of poor spending habits, but more frequently from extenuating circumstances beyond their control. As one of the nation's leading providers of financial education and credit counseling services, ACCC works with consumers to help them with the best plan of action to reduce their debt and regain financial stability. For more information or to access free financial education resources log on to [www.consumercredit.com](http://www.consumercredit.com).*