



## **Avoid being in the red this V-Day**

The second largest retail holiday is fast approaching and if you're one of the millions of Americans who will be buying Valentine's Day gifts this year, check out these these tips.

Have you ever bought a gift online and at checkout wished you had a 'promotional code' to enter and save some cash? If so, try this trick. Open a new Internet browser window and go to your favorite search engine. Type in the name of the retailer, the word *code*, and other terms like *coupon*, *promotional* or *discounts*. You may come across links to related deals or online coupon warehouses like CouponCabin.com or DealCatcher.com.

Waiting until the week of Valentine's Day to buy a gift, such as flowers, will cost you. For example, a dozen long-stemmed roses cost an average of \$75 at a local florist the week of February 14. That is about 30% more than the normal price of \$58, according to a survey by the Society of American Florists. To lock in low prices for items such as roses, make sure to buy them before the last week of January. If you're thinking of perfume, visit ShopLocal.com and click on Health and Beauty to find the best deal on men's and women's fragrances. Is jewelry on your list? Check out warehouse retailer Costco and pay up to a third less than you would at your local jeweler.

Homemade gifts are often the most appreciated on Valentine's Day. Need a few suggestions? Bake something and put a personalized message on it. Put together a CD of your favorite tunes that remind you of him/her. Get to know your date better by indulging in a sweet coffee treat.

Want a quick way to save money on Valentine's Day gifts? Are you one of the nine million pet owners who will buy their pet a gift for Valentine's Day this year? Save the \$20; chances are Fido doesn't care.

*Source: "Cheap Gifts" by Jeff Cohen; "What you need to know about gifts of love" by Sean O'Neill Kiplinger's Personal Finance*