

YES. YOU. CAN. Shop for Valentine's Day Economically

While many people are still [paying off](#) Christmas season bills, along comes Valentine's Day, a mid-February celebration that last year led to [\\$134](#) in average spending by Americans who showed their love.

The holiday named for a martyred Christian saint is big business for retailers, restaurants and hotels. Although most celebrants give candy or send cards, Americans spent \$3.9 billion on gold, diamonds and other types of jewelry in 2014. An additional \$3.5 billion paid for evenings out with a significant other, according to the National Retail Federation. If you're planning something special for this Feb. 14, here are some savings options to keep the fun and romance alive without breaking the bank.

Dine in

Fancy restaurant dining gets pricey, so why not have a romantic dinner at home instead? Dress up, put a log in the fireplace, light some candles and sprinkle rose petals around to create an enchanting atmosphere. Spend a little extra to prepare an elegant feast. Too tired to cook after a long day? Bring in some special takeout food and serve it on your best china. If the evening feels incomplete without a whirl around town, take your loved one out for coffee and dessert.

Date for less

Getting out of the house on Valentine's Day needn't cost a fortune. For affordable romance, try a walk in the park or down a snowy wooded trail, go for a sleigh ride or take a stroll along a lakeshore. If you enjoy music, check out local colleges and cafes for low-priced or free performances. Even a trip to a favorite bookstore offers the opportunity for some fun, inspiration and closeness.

Give creatively

Candy and flowers may be classics, but before long all that's left of them is memories. Stretch your dollars by purchasing lasting gifts your loved one really wants instead, and take advantage of apps that can help locate the best deals. When buying jewelry, try checking out quality secondhand pieces at consignment shops.

Using craft materials to make a gift can be much less expensive than buying a finished item, and a homemade scarf, clock or cabinet may be treasured for years. To add some extra romance, include handwritten "gift certificates," perhaps for an hour of back rubs or snuggling, or for more practical chores like fixing a leaky faucet or washing the dishes for a month.

If you've got your heart set on a traditional Valentine's Day gift, consider a potted plant that brings lasting joy and color instead of cut flowers, and perhaps slice some fresh fruit and simmer some chocolate and cream for a fancy fondue.

Set a budget

For couples, it makes sense to sit down together and decide how much you both feel comfortable spending for the holiday this year. This helps prevent uneven gifting and dashed expectations. No matter what you plan, you may still have time to [save](#) up what you'll need at a financial institution like Minnesota Valley Federal Credit Union. That way, you'll be ready to create a fun, affordable and heartfelt celebration.

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