

BEFORE BUYING A GIFT FOR YOUR SPECIAL PERSON,

READ THIS

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Valentines Day has morphed into a day of high expectations, which can also mean a day of disappointments.

Often that is when people make the mistake of "doing unto others as you would have them do unto you". When it comes to gifts, really put yourself in the other person's shoes or that expensive gift that took a lot of effort will not be appreciated and that homemade card expressing your love in the most poetic way will be shunned if a gift is not given as well. Here's how you can use your honey's Money Habitudes for successful giving.

Giving: Does your special person take great joy in giving to others? If so, consider making a contribution in his name to the Humane Society for a dog lover or a local program that serves foster children if that is a meaningful cause for her. Bring extra joy to your honey by planning an activity that would also benefit others who are important to your Valentine. For example, give a gift certificate for two for a mani-pedi with her best friend, invite his family to dinner or take the dog to be groomed. (BTW: if you are a giver, remember to also receive gifts graciously!)

Status: Does your honey like to make a good impression by standing out in a way that will be noticed by others? Get the car detailed. Give a piece of clothing or household item that is trendy, high quality and easy to notice. Send flowers to the work place. Is there an organization or business that has a Happy Valentines Day sign or a local radio station where you can convey your good wishes and love publicly? (Many people do that through social media.) Or if your honey wishes to fit in better, think about what clothes or items might make your special someone feel more comfortable in difficult situations.

Planning: Instead of springing a great dinner and tickets to a show that day, share the plan on Valentines Day and actually have reservations and tickets for some point in the future in order to give him/her time to mentally prepare and look forward to it. (And remember, if you are planning a getaway for a few hours or a weekend and have children or pets, plan for their care as well!)

Spontaneous: Surprises, doing things in the moment, doing something different and maybe even doing something a little bit risky may work well for your spontaneous partner. You can plan to meet for dinner, but then whisk your honey to a different, unexpected destination. This is the time for you to lighten up, be a bit silly and a bit unpredictable.

Carefree: Buy or do something that your special person probably wouldn't personally spend the time or money on, but has indicated an interest in it. If it's something that makes his/her life easier, even better! Whatever you do, take care of all the details so the gift requires no thought, action or responsibility.

Security: You may want someone who is very frugal to lighten up, but the chances are that your special person will likely appreciate something very practical that is a good value for the cost. Some very frugal people aren't comfortable with a beautiful cashmere sweater even if it is practical since it may feel "too good" to wear except on a special occasion that never comes. Ditto for feeling like it is a waste of money to go to an expensive restaurant or an upscale hotel. If your money accounts are merged, especially if money is tight, it may be even harder for someone who values security to appreciate the gesture if it requires spending money in a way that could be considered frivolous. Stick to practical gifts!

In the end, it's not about how much money you spend, but how you spend that money and what it means to the other person. Have a Happy Valentine's Day!