

Romance your FINANCE

Whether you've planned a romantic night in for two or a big night out with the girls, it pays to take some quality time this Valentine's Day to focus on your relationship with your money. We spoke to the Financial Ombudsman Service – the free service with the power to sort out problems between consumers and their bank or insurance company – for some top tips to help you fall in love with your finances all over again.



TO HAVE AND TO HOLD: If you've only ever had short-term relationships with your cash, now could be the time

to settle down and make a longer commitment to staying together. Whether you're saving for a holiday or just preparing for a rainy day it's never too late to start saving. Putting away a small amount each month can provide a nice lump sum should you need it in the future.



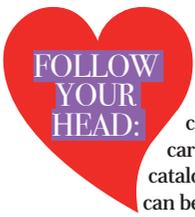
search for reviews or recommendations from others who have also used that retailer can be a good way to start. And never give out your banking, credit card or security information – or personal details like your address or date of birth if the request doesn't seem genuine.

If you're inseparable from your handbag it may be worth taking the time to consider what you carry in it. It's not unusual

to find a designer purse, mobile phone or an MP3 player. You've worked hard for these items so could you afford to replace them if a passing thief decides what's yours is theirs? Take some time to check whether the items you carry in your handbag are covered under your contents insurance or if you need to take separate insurance for them. And it's always worth considering if you really need to take it out with you in the first place.



If you like nothing more than flirting with online shopping websites, always remember to be careful when handing over your card details online. Make sure the retailer is legitimate before you click to confirm – running a quick



Spending on store cards, credit cards or catalogues can be a good way to spread the cost of a purchase. But don't let your heart be captured by introductory offers available when you open an account. Follow your head and check the interest rates you are signing up to – as they can sometimes be very high and you could end up paying back more than you originally thought. And remember, it's not free money, whatever you spend on the card you'll



have to pay back, so make sure you can afford the repayments.

If you're heading off for a romantic getaway the excitement can make it easy to forget to sort out your travel insurance. Take some time to shop around for a policy that suits your needs – remember that cheaper isn't necessarily better. If you have any specific sports or activities planned for your holiday check that your insurance policy covers you for this.

We hope this helps you to have a happier relationship with your money. But if you do hit a rocky patch – the ombudsman may be able to help on 0300 123 9 123 or financial-ombudsman.org.uk.