

Whether you've planned a romantic night in for two or a big night out with the girls, Valentine's Day is a time to focus on your relationships. As well as making a special effort with your loved ones, why not take some quality time to focus on your relationship with your money as well.



This is the only heart I'll get this Valentine's Day...

# ROMANCE YOUR FINANCE

**W**e spoke to the Financial Ombudsman Service – the free service that sorts out problems between consumers and financial businesses – 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 early to start saving. Putting away a small amount each month can provide a nice lump sum should you need it in the future.

**ONLINE ROMANCE:** 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 genuine before you click to confirm – running a quick 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 seems suspicious.

**WHAT'S MINE ISN'T YOURS:** 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 and 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.

**FOLLOW YOUR HEAD:** Spending on credit cards can be a good way to spread the cost of a purchase – and it could even give you extra protection if something goes wrong with your purchase under a little known piece of consumer law, "Section 75". 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 – 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, so keep a diary for "hot dates" when your repayments are due and make sure you can afford them.

**HOLIDAY ROMANCE:** 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 always 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 0800 023 4 567 or email your questions to [yourstories@financial-ombudsman.org.uk](mailto:yourstories@financial-ombudsman.org.uk)