

How I Blew \$290 on Valentine's Day With My Wife

First let me start by saying that my wife and I probably had one of the best Valentine's Days we have ever had. I would even say that it is up there with the time I created our own drive in movie, which is still my most memorable Valentine's Day. It is so easy to get caught up in the consumerism of Valentine's Day, which leads you to believe that it's all about the "stuff" you give and the money you spend going out to some fancy restaurant. Over the past 10 Valentine's Days that my wife and I have celebrated together, I have been guilty of falling into this trap myself. We have done the \$300 dinners and the expensive gifts (usually jewelry).

Now before I continue, please don't get mad that what I am about to share actually has nothing to do with blowing \$290. Well we did spend \$290, but probably not the way the title of this post leads you to believe. But stay tuned for the details, we will get there.

How we decided to celebrate Valentine's Day

We decided a few weeks ago that instead of going out and fighting the crowds at some fancy restaurant that we would stay in, open a nice bottle of wine, and cook a nice dinner at home. I am a pretty good cook after all (at least my wife seems to think so). So a few weeks ago we decided we would do a Surf & Turf meal. Our plan was to head to Costco on Saturday afternoon to get the supplies we needed for the nice dinner we had planned. They tend to have the best quality meat and seafood in town. And since we were already headed to Costco, we decided we would make the trip worth it and pick up a bunch of other things we needed. You know, things that we could buy in bulk and that wouldn't go bad (since there is only two of us).



Rib Eye Steak, Jumbo Shrimp, Parmesan Crusted Potatoes, and a nice bottle of wine.

Hopefully things are starting to click. Our Costco trip did cost us \$290 (details at the end), but our valentines dinner only cost us about \$28. Let's break down the cost of this dinner.

1. **Rib Eye Steaks:** They were \$8.99/lb and came in a 4-pack, in total we spent \$33.97 but only cooked 1 Rib Eye and split it = approx. \$8.50
2. **Jumbo Shrimp:** They were \$16.99/lb and we got a little over 1 lb = \$17.84
3. **Red Potatoes:** These were \$2.99 for a 5 lb bag. We only used 1.5lbs for this dinner = approx. \$0.90

Total Cost = \$27.24

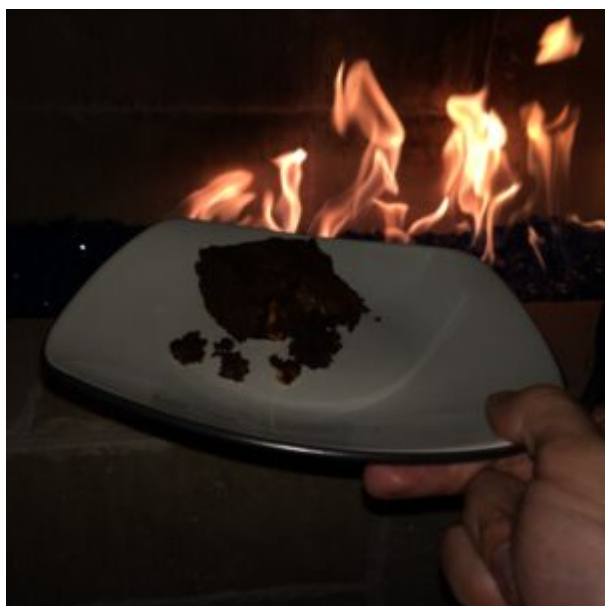
I didn't include the wine because we had actually already had this on hand, so in

finance terms that was a sunk cost. In the picture above you may have also noticed that we made a flavored butter to serve on top of the steaks. Again these were ingredients that we already had on hand. We have a deep freeze, so the extra steaks got frozen for future meals. Each steak is almost 16 oz each, so one steak is always enough for us to split.

Wait...What about dessert???

You're right, I almost forgot to mention dessert. And let me tell you, Valentine's Day would not be complete in my wife's mind without dessert. Again we had a brownie mix on hand from William Sonoma (so no need to include them in the cost). Oh, and they were the best fricken brownies we have ever had. They were a chocolate, peanut, caramel crunch brownie. We enjoyed these while finishing the bottle of wine we opened by our outdoor fire pit (see picture below).





This same dinner out in the past would have easily cost us \$300+ out, going to a nice steak house. Trust me, I have done this more times that I would like to admit.

The Elements that made it great:

1. We got to prepare the meal together.
2. We spent way less money than we had in the past.
3. We got to enjoy our backyard eating under the stars.
4. We got to relax next to our fire listening to Frank Sinatra and the rest of the Rat Pack.
5. We got to spend exclusive quality time together.
6. We even set up a bed to sleep under the stars (until it got too cold and we went back inside).

The point of this post is that it doesn't take a lot of money to make great and lasting memories. In fact, it's typically the more creative cheaper celebrations that tend to stand out in your memory. Which you will get a chance to witness first hand as I share my most memorable Valentine's Day ever next.

What is your most memorable Valentine's Day ever and what did it cost?

First let me credit [Get Rich Slowly](#) for putting their post out the day before Valentine's that prompted me to reflect on my most memorable Valentine's Day.

The premise of the post was trying to figure out if the amount of money you spent had any effect on how memorable the day was. In other words, would the day be more memorable the more money you spent and less if you spent less???

My most Memorable, Creative, and Cheapest Valentine's Day

The most memorable and probably the most creative Valentine's Day that I did for my girlfriend at the time (now wife of 3 years, been together 10 years), was to surprise her with a home-made drive in movie. I borrowed her sister's truck that had an electrical outlet for the projector and DVD player.

Then I borrowed a projector from a friend and a ladder from her dad. Her dad always had extra wood lying around, so he cut a piece of plywood. He also let me borrow some saw stands that you could make a work table out of (with two stands and a piece of plywood).

I found the perfect spot that had a Tree that we could lean the plywood up against when on the stands. Plugged in the projector and used the ladder to get the right height to project the movie on my make shift screen.

My memory fades me a bit about the movie. But it was a romantic chick flick...I think **The Love Letter**???. Ladies help me confirm

I also brought chocolate covered strawberries and a bottle of champagne in a cooler. I think after everything was said and done I only spent about \$25 and we still talk about that Valentines to this day. And that was almost 6 years ago.

So I don't think the amount of money you spend has anything to do with how memorable the experience is. Actually, I think spending a lot is really just a lack of creativity and/or time to plan something that is non-main stream.

Everyone gets roses and goes out to dinner. And it's easy to plop down the dollars for a nice piece of jewelry.

This is not to say that you won't remember those fancy dinners and expensive gifts. But make sure you mix it up a bit with some creativity and you will be surprised at how much you can impact your memory of a day without breaking the bank.

- Gen Y Finance Guy

p.s. keep reading if you are still wondering what we bought at Costco that put us back \$290.

I will point out that we typically only do a big Costco trip about once a month. By the way, you will learn that I am a huge Costco fan, there is something about that place that just excites me. Especially since posting my [first detailed financial report in January](#). Because if you read that you know that we spent almost \$14,000 on eating out last year, and my goal is to keep that to about \$6,000 this year. And I plan to use Costco to help me accomplish this. We are going to be more diligent about staying in and having people over for dinner parties.

We will never stop going out altogether, because we enjoy trying new restaurants. But I will be the first to admit that our spending got a little out of control last year, and I didn't realize it until I put that first report together and looked back at our spending for 2014.

Here was what we got for \$290:

1. 3-pack plastic storage bins for our new garage cabinets
2. Paper Towels & Toilet Paper(enough to last us the next 3-months)
3. Hamburger buns (for our BBQ the day after Valentines day, we had 8 friends over)
4. Romaine lettuce
5. Tomatoes
6. Cucumbers
7. Hummus
8. Avocados
9. Household cleaning supplies (probably 3-6 months worth)
10. Re-fried beans
11. Tortillas
12. Strawberries
13. Raspberries
14. Almond Butter
15. Naked Juice
16. Pellegrino water
17. Eggs
18. Honey Crisp Apples
19. Bell Peppers
20. Snap Peas

21. Wheat Bread (2 pack)
 22. Corned Beef for Saint Patty's day
 23. Peaches
 24. Rib Eye Steaks
 25. Jumbo Shrimp
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Gen Y Finance Guy

Hey, I'm Dom - the man behind the cartoon. You'll notice that I sign off as "Gen Y Finance Guy" on all my posts, due to the fact that I write this blog anonymously (at least for now). I like to think of myself as the *Chief Freedom Officer* here of my little corner of the internet. In the real world, I'm a 30-something former C-Suite executive turned entrepreneur turned capital allocator. I am trying to humanize finance by sharing my own journey to Financial Freedom. I believe in total *honesty* and *transparency*. That is why before I ever started blogging, I decided that I would share all of my own [financial stats](#). I do this not to brag, but instead to inspire motivate, and also to hold myself accountable. My goal is to be a beacon of hope, motivation, and inspiration for *you*, the reader, by living life by example and sharing it **all** here on the blog. My sincere hope is that you will be able to learn from me - both from my successes and my failures! [Read More](#)