

# MANAGING IN TOUGH TIMES

# FAMILY FINANCIAL MANAGEMENT

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## THIS MONTH'S TOPIC: Date Night on a Budget

When finances are tight, date nights may seem like more of a luxury than a necessity. Couples may find themselves eliminating their weekly date nights from the family budget in order to focus on children or household expenses. However, as any relationship expert will tell you, taking care of your relationship by spending time with your spouse should be a top priority.

The good news is that it is possible to be mindful of your family budget while planning weekly date nights with your spouse. You may need to cut back on going out but there are many activities that you can plan at home, or that cost little to no money.

Here are a few fun date night on a budget ideas:



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- **Plan a culinary adventure at home.** Is there a new dish that you or your spouse want to try? If so, why not plan on cooking this meal together at home? You can light a few candles, turn off your phones and the television, and have fun together in the kitchen.
- **Game night.** Consider hosting a couple's only game night at your home. There are a number of games that are perfect for couples to play together. You can either arrange teams or pit the sexes against each other. Prepping a few small snacks or asking your friends to bring a dish from home is a great way to connect with your spouse and friends while saving money.
- **Be a tourist.** Pick an afternoon or evening to check out the local landmarks, parks, museums, exhibitions, or other attractions in your neighborhood. You may be surprised by what you have been missing in your own town. As a bonus, many of these attractions are often free or require a minimal admission cost.
- **Coffee shop hop.** Coffee lovers, unite! If you and your spouse have a love of coffee, why not make it a date? You can pick a few of your favorite coffee shops and plan a visit to each one. Start off with a cup of coffee at one shop and then make your way to another for a sweet dessert.



- **Picnic.** Taking advantage of the parks around your home is a great way to spend quality time with your spouse in the great outdoors. Cook a meal at home, bring an outdoor game, and pack your picnic basket!
- **Take a new class together.** Many community centers offer free classes to residents in the neighborhood. If you and your spouse are interested in taking up a new hobby, check out what classes are offered around you. Getting out of the house and pursuing a new hobby is a great way to feel close to your spouse.
- **Trivia night.** Split an appetizer and play a lively game of trivia together. Many local restaurants offer weekly trivia nights that are a lot of fun and don't require spending a lot of money.

If you are thinking that these ideas sound like fun but are unsure of how you will swing child care, consider reaching out to family, friends, and neighbors. Other families in your area may be willing to watch your children in return for watching their children when they want a date night of their own!

Don't let excuses, including financial ones, get in the way of spending quality time with your spouse. Date nights are one activity that should not be abandoned. Putting the time into your relationship will help you enjoy all the other aspects of your life that much more.

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### MANAGING IN TOUGH TIMES **FAMILY FINANCIAL MANAGEMENT**

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