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What Does Date Night Cost These Days?

Get creative to go out without going broke.

Whether you're planning the perfect first date for someone special or looking to spice up your marriage with date-night plans, you can make a great impression without burning through your budget.

First, cast aside the typical dinner-and-a-movie scenario. That traditional date could cost you upwards of \$150. These suggestions may provide inspiration for new and original date ideas.

Dinner

- Cook for your girl (or guy). Prepare pasta with marinara, garlic bread and a small green salad. Pair it with a tasty, inexpensive wine or chilled water with lemon slices, and you'll create a romantic night that rivals any meal on the town.
- Skip dinner and indulge in a decadent dessert to share at an upscale restaurant.
- If you're set on having an upscale meal out, make reservations in advance using websites such as DinnerBroker or OpenTable, which offer discounts if you dine within certain hours.

Movies

- Find second-run theaters, matinees, drive-ins and small indie or art theaters that screen different movies from the usual blockbusters. You'll share a new experience and gain plenty of fodder for conversation afterward.
- Find out if your city or town offers free or low-cost outdoor screenings of popular movies in the summer months.
- Turn your living room into a movie screening room, complete with popcorn, drinks and theater candy.

Concerts and Culture

- Check your favorite radio stations to see if they sponsor inexpensive concerts featuring local or up-and-coming talent.
- Want to catch a big headliner in concert? Splurge for lawn seats. You can usually bring a blanket and picnic basket to make the experience more intimate.
- If you live in a town with interesting history or folklore, sign up for an inexpensive walking or bus tour with your date.
- Check local events calendars for free gallery openings and events.

Outdoor Fun

- Hit the links together, but play nine holes instead of 18.
- Head to your local park to toss around a baseball or Frisbee. Bring along your dog or invite a couple of friends to join you.
- Explore a neighborhood in or near your town that you've heard about, but have never visited.
- Bargain-hunt at a flea market or thrift shop. The experience is fun and free, and you may even find a deal or two.
- Don't discount the fun to be had at minor league or specialty sports events. Tickets and refreshments are significantly cheaper, whether you're into hockey, baseball or football. Attend a ski jumping event or go to a motocross race or a rodeo for a new experience.

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The Quick Guide to Holiday Tipping

Are you up to speed on tipping etiquette this season?

While you tip the service people in your life all year, you may be among the many Americans who like to put forth a little extra around the holidays. But how can you prioritize "thanks for a great year" acknowledgements for your hairdresser, nanny or mail carrier?

If you're set on giving cash, you may start by budgeting a total amount for holiday tips and then allotting the most money to the people who provide the most frequent services. However, in some situations, giving gifts may be more appropriate than giving cash. And in all situations, you should write a personal note of thanks to accompany any gift you decide to give.

Who to Tip

The most important choice you have to make is who you'll tip. According to the etiquette experts at [Emily Post](#), these are some of the people to consider:

- Babysitter and nanny or daycare provider
- Private nurse or home health employee
- Housekeeper and landscaper or yard worker
- Hair dresser
- Dog walker and pet groomer
- Garage attendants, elevator operators and doormen
- Mail carrier, newspaper carrier and trash or recycling collectors

How Much to Tip

Emily Post's tipping guidelines are primarily based on unit of pay. For example, if you pay your babysitter \$35 an evening, you might give her \$35 around the holidays with a personalized gift from your child. Service people with whom you have occasional contact, like trash collectors and newspaper delivery people, would receive smaller monetary tokens of appreciation ranging from \$10 to \$40.

Other experts suggest dividing holiday tips into cash and gifts. They recommend giving personalized gifts to people who provide personal service. Give your landscaper and newspaper carrier \$20 or \$30, but give your administrative assistant or babysitter a personal gift.

After taking these suggestions into account, it's up to you to decide what feels right and what you can afford. It's important to remember that the U.S. Postal Service, among other agencies, prohibits mail carriers from accepting gifts of more than \$20 in value. Check with your school district or daycare facility and home health agencies to find out about any restrictions that may apply when you choose gifts for their employees.

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Do You Have the Right Insurance?

Your insurance needs will change over your lifetime. Some things, though, stay the same.

Average: ★★★★★

It may seem like nearly everything can be insured, so knowing whether you have too much insurance—or not enough—can be difficult. Jeff Wuorio, of MSN Money, suggests simplifying this process by thinking about insuring just two things: your life and your stuff.

Life Insurance

Life insurance is important for your family if something happens to you. Funeral and burial expenses are just the beginning. Think about how much your family has to have to maintain their current standard of living. Then compare term insurance and whole life insurance policies. Your employer may offer basic insurance that you can add to over time. You should also speak to your Nationwide agent to figure out what coverage fits your situation.

Homeowners, Renters and Auto Insurance

The rationale behind carrying insurance on expensive assets is the ability to replace them if they are destroyed.

If you own a home and have a mortgage, homeowners insurance is mandatory and is often built into your monthly payments. Ask your Nationwide agent about adding guaranteed replacement coverage. Also ask about flood or earthquake coverage if your home is in an area that may be affected by these events.

If you rent, ask your Nationwide agent to go over the assumptions in your policy with you. As you "trade up" for nice things through the years, you may need to increase your coverage.

You are required to carry automobile insurance in most states. Liability protection is a must. If you have a motorcycle, boat, ATV or other motorized equipment, talk to your Nationwide agent about putting all of your policies together.

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8 Simple Steps to a Household Budget

Set and maintain money management guidelines to achieve your goals.

Average: ★★★★★

Have you resisted establishing a household budget because it seems too rigid? While you don't have to track every dime, it's important to know where your money is going so you can make concrete plans to reach your short- or long-term financial goals.

Start With the Basics

The premise for budgeting is simple. You should be earning more than you spend. To start, write down your take-home pay and expenses for one month in a small notebook that you carry with you. No expense is too small or insignificant; include your morning coffee, parking fees and lunch. Then, start looking at costs that you can avoid or replace with less expensive options.

If you have a partner or multiple bank accounts, tracking income and expenses can be challenging. You'll need to talk about how you plan to tackle individual debt and pay household expenses before trying to create your budget. An online service like **Mint.com** can help you pull all of your financial information into one place so you can view the entire situation at a glance.

Build Your Budget

After taking the steps above, the American Institute of Certified Public Accountants recommends using this plan to create a household budget.

- Add up all of your income from salaries, wages, interest and dividends.
- Divide expenses into two categories:
 - Fixed expenses include housing, food and transportation.
 - Discretionary expenses include hobbies, entertainment and vacations.
- Identify any "out of pattern" expenses such as car maintenance, home repair, holiday gifts, etc.
- To make sure you're not forgetting anything, look through cancelled checks, credit card statements and receipts from the past year.
- Find budgeting software that fits your needs.
- Distinguish between expenses that are "wants" and expenses that are "needs" when thinking about future spending.
- Build rewards into your budget, like buying a pair of designer shoes once a month or eating out once a week.
- Avoid using credit cards to pay for everyday expenses. It may seem like you're spending less, but your credit card debt will continue to increase.

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What Expenses to Expect When You're Expecting

Having a baby costs more than you might think. These tips can help you save.

Average: ★★★★★

Your baby is ready to arrive any day. You think you're prepared, but you may be surprised by the expenses that accompany the birth or adoption of your first child. While you can't put a price on this new happiness, you can plan for the immediate costs.

Delivery Costs

You probably already know whether your doctor is in your insurance company's network of providers. But have you checked the hospital's status? Most health plans require smaller copayments if you have your baby at an approved facility. Also, call the hospital you expect to use and ask for an estimate of average out-of-pocket expenses.

You may be interested in a home birth. Although the American Pregnancy Association says that uncomplicated vaginal births cost about 60 percent less in a home than in a hospital, there are other expenses to consider. You might want to hire a doula (labor coach) to work with you before the birth and postpartum. And in many states, the law requires you to line up an Ob/Gyn well as a midwife. All of these health professionals require either direct payments or copayments along with health insurance.

One-Time Purchases

Most items you'll only need to buy once, but cribs, strollers and car seats can still get expensive if you aren't careful. Ask your friends and family what they couldn't do without and check websites like BabyCenter and Amazon to see lists of "must-haves" compiled by other parents.

- Check used-furniture stores or consignment shops for furniture that can do double-duty, like a dresser that can also serve as a changing table.
- If you have two cars, consider buying two car seat bases, instead of two entire seats.
- Ask for used items that your baby may grow out of quickly, like a swing or bouncer, from friends. Then pass them on to minimize clutter and make way for your baby's next stages. Whether you're buying or selling used gear, though, always check the list of recalled products from the **Consumer Product Safety Commission** to be sure the goods are safe.

Ongoing Costs

Childcare, diapers and formula are the top three new-baby expenses according to Parenting.com research. There are ways to contain these costs.

- Share a nanny with another family or pay for childcare using pre-tax dollars from a flexible spending account.
- Buy disposable diapers in bulk through programs like Amazon Mom.
- Buy breast-feeding supplies like storage bags or breast pads as needed, instead of in bulk.
- Ask for formula samples each time you see your child's pediatrician.

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Build a Gift Budget You Can Afford

Plan ahead to get something for everyone on your list.

Average: ★★★★★

"I won't spend more than I can afford." Chances are, you tell yourself that every holiday season. But can penny-pinching and gift-giving peacefully co-exist?

Of course. You can indulge your loved ones and still afford your personal expenses. Drafting a budget is the first step.

- First, account for all of the normal bills and personal expenses that will be due around the holidays.
- Then, make a list of everyone you buy for and set a dollar amount for each person.
- Add in the cost of cards, wrapping paper and bows, which can really add up.
- Also, add in your holiday travel expenses, including extra tanks of gas.
- Finally, stay flexible. Stick to the total amount you set aside, but shift funds as needed. If you spent more on one gift, spend less on another.

More Ways to Save

Put plans in place to keep you from overspending even when you're tempted. Save all of your receipts in an envelope and carry them with you throughout the holiday season. They'll serve as a reminder of what you've already bought and discourage additional purchases. Also, try to shop at stores that don't carry your own favorite items to prevent impulse buys for yourself.

You may frown on homemade gifts, but they can be priceless to your friends and family. Knit booties for your best friend's new baby or present your cookie-loving neighbor with your family's snickerdoodle recipe. If you have kids, turn pictures of them into 12-month calendars through a website like Shutterfly or Vistaprint.

Consider the gift of an experience, too. Treat younger family members or friends to a special "date" at a museum or zoo, or a special show playing in your town.

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Preparing for Your Family's Future

Making plans now may help you enjoy life to the fullest.

Average: ★★★★★

It's hard to think about the future, especially when it comes to health and inheritance planning—but addressing end-of-life issues now may help provide your spouse and family with a safety net. Buying **life insurance** and creating advance directives may ease the burden on your loved ones and help ensure your wishes are carried out.

Life Insurance

Buying the right life insurance policy doesn't just address legacy concerns and cover your final expenses. Buying the right amount of life insurance can free up disposable income right now.

Kiplinger.com suggests considering the following as you comparison shop:

- **When are you buying?** If you're young and single or retired with considerable assets, you probably don't need as much life insurance as a married, working couple with children.
- **How much do you need?** Think of both immediate and future needs that would face your family if something happened to you. How much would it cost to pay off the mortgage? What would your family need to maintain their standard of living over the long-term? Your Nationwide agent can help you calculate these figures.
- **What kind should you buy?** Although there are many different policies available, there are really only two types of life insurance coverage: term or whole life. Term life insurance is the simplest and cheapest. You insure your life for a certain dollar amount for a fixed period of time. Whole life insurance premiums are higher, but a portion is put into tax-free reserves that you can borrow against. Speak with your agent to determine which type of life insurance best suits your needs.

As your personal situations change (i.e., marriage, birth of a child or job promotion), so will your life insurance needs. Care should be taken to ensure this product is suitable for your long-term life insurance needs. You should weigh any associated costs before making a purchase. Life insurance has fees and charges associated with it that include costs of insurance that vary with such characteristics of the insured as gender, health and age, and has additional charges for riders that customize a policy to fit your individual needs.

Advance Directives

A 2010 study reported in the *New England Journal of Medicine* determined that one in four seniors will eventually need someone to make medical decisions on his or her behalf. To be sure your medical preferences will be honored if you can't make decisions yourself, put advance directives in place now—and review them every few years with your family.

The Mayo Clinic breaks advance directives down into three categories:

- **Living wills** usually include your preferences for the use or conditional use of life-sustaining measures such as feeding tubes, dialysis and artificial respiration.
- **Healthcare power of attorney** allows you to designate a person (healthcare proxy) to make medical decisions for you if you are not capable of making your own decisions.
- A **do not resuscitate order** on file at the hospital prevents a doctor from performing CPR if you stop breathing or your heart stops beating. In some states, you may also keep a copy of the order in a visible place at home to guide emergency medical technicians in an emergency at your home.

You can find advance directive forms at **Caringinfo.org**. Speak with your doctor and an attorney if you're not sure what options you should select on them. Please note that neither Nationwide nor its representatives provide legal, financial or tax advice, and this information is for educational purposes only.

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