FocusFinance

Published by DFS Publications

All you need is love and... money!

- What you need to know first: Flowers
- What you need to know first: Dinner
- Making Valentine's Day special on a budget

FocusFinance
Published by DFS Publications

Contents

Infographic Page 4

What you need to know first: Flowers Page 6

Tips to save a bundle on flowers Page 8

What you need to know first: Dinner Page 10

Charm him on the Cheap: Romantic Menu Page 12

What you need to know first: Jewellery Page 18

Cheap Valentine's Day Gifts Page 20

Making Valentine's Day special on a budget Page 22

Making Shrove Tuesday special on a budget Page 28

IMPORTANT NOTICE

The information provided by FocusFinance does not address your individual requirements. In particular, the information does not constitute any form of advice, recommendation, representation, endorsement or arrangement by FocusFinance and is not intended to be relied upon by you in making or refraining from making any specific investment or other decision. If FocusFinance mentions companies on the e-magazine, they usually do so because of their attractive rates.

As a general policy they don't vet them on customer service or investigate their solvency. Given that the impact of any information expressed on the e-catalogue can vary widely based on your particular circumstances, you should always carry out your research into the product that is of interest to you. Furthermore no financial decisions should be made without first consulting professional advice.

About Us

DFS Publications - A non advisory service, providing resources, links & information to help you reach financial solutions.

Focus on the Customer...

Our goal is to meet and exceed customer expectations, to give lasting value to the customer. Our first step will be to provide everyone in the business with a clear understanding of what our customers want.

Editors view

It wasn't that long ago that Valentine's Day meant buying a card for your loved one and perhaps a bunch of flowers or a box of chocolates. Not anymore.

Exactly how much we British spend on Valentine's Day varies depending on the survey you look at, but whichever one you choose, the days of a simple card and a box of chocolates being sufficient on the 14th of February seem to be long gone. On average, men spent £40 on their partner on Valentine's Day, whereas women spent an average of £24 in 2015.

Coming not long after Christmas and the New Year, Valentine's Day can be an additional, expensive event. If you find it difficult to afford the cost of Valentine's Day celebrations, this edition of the Focus finance e-magazine We will also look at get the most out of Pancake Day and provide you with clever and inexpensive tips to celebrate Valentine's Day without breaking the bank or going into further debt.

Write or contact us on
info@focusfinance.co.uk
www.focusfinance.co.uk

FOR FURTHER INFO VISIT US ONLINE HERE

Valentines Day OF LOVE AND IN THE MONEY

HOW MUCH WILL BE SPENT ON VAL

MEN WILL SPEND ON THERE PARTN WILL PART WITH £75 TO SEE A AN

1 IN WOMEN WILL SPE LESS THAN £10, WITH AVERAGE OF £20

PEOPLE AGED 25-34 WILL BE THE MOST GENEROUS AGE GROUP, SPENDING AN AVERAGE OF £33

OVERALL 1 IN 3 ADULTS ARE PLANNING TO CELEBRATE THIS YEAR

THE SCOTS SPEND THE LEAST ON GIFTS WITH AN AVERAGE OF £

HOW MUCH IS GOING TO BE SPENT O

£595 MILLION WAS SPENT IN VALENTINE'S D SET TO INCREA

PEOPLE IN WALES AND SOUTH WEST ARE THE LEAST LIKELY TO CELEBRATE

£522 MILLION BETWEEN MEN

£354 MILLION COMPARED TO

CARDS, FLOWERS AND CHOCOLATES

FOR 14% OF PEOPLE VALENTINE'S DAY SYMBOLISES CHOCOLATE

65% OF PEOPLE EXCHANGE CARDS ON VALENTINE'S DAY

AVERAGE GROWTH OF THE MARKET SPENT YET

WORTH 2.5 MILLION IN 201

VALENTINE'S DAY SURVIVAL KIT

21% OF PEOPLE CELEBRATING V GIVE FLOWERS TO TH PARTN RED ROSES BEING THE MOST P

TOTAL SPEND ON FLOWERS

£264 MILLIO

TOP GIFTS WANTED BY WOMEN

JEWELLERY

SPA TREATMENT

CAR

HOLIDAY

ACCORDING TO RECENT SURVEY OF 7,000 PEOPLE

HOW LIKELY IS SHE TO SAY YES?

SURVEY THAT VALENTINE'S DAY IS THE PERFECT TIME FOR THEIR PARTNER TO MAKE A PROPOSAL

THAT BEING SAID, ONLY 14% OF MEN AGREED AND THE MAJORITY PREFERRING CHRISTMAS EVE AS THEIR PREFERRED DATE OF PROPOSAL

1. CHRISTMAS EVE
   M 15% F 24%
2. VALENTINE'S D
   M 14% F 2
3. ANNIVERSARY OF DAY YOU M
   M 14% F 21%

HOW WILL SINGLE PEOPLE S

TWO THIRDS OF WOMEN WIL ARING THE FACT THAT VALE SAT R DAY IN 201

WITH FRIENDS 68%

ALONE 32%

WHEN IT COMES TO MEN 69% THE DAY ALONE AND ONLY 3 WITH FRIENDS

WITH FRIEN

ALONE 69%

sources www.cailisauce.co.uk and www.marketresearchworld.net

What you need to know first when buying Flowers

What you need to know first: The best red roses are ice cold. “If the product is outside of a cold chamber, which is 32 to 36 degrees, they lose life for every minute they’re outside that cold,”

NEVER BUY FROM THE SIDE OF THE ROAD.
They'll only last a day or two, because roadside vendors don't get the best product.

DON'T BUY ONLINE.
You can save money and score good deals online for almost anything except flowers. Why you may ask? Have you ever seen a refrigerated Royal Mail or TNT truck? No."

DO BUY FROM GROCERY AND EVEN WAREHOUSE STORES.
Ask if those stores keep their flowers refrigerated. If so, then they can be just as long-lasting as those at a florist.

NEVER BUY FROM THE SIDE OF THE ROAD.
They'll only last a day or two, because roadside vendors don't get the best product.

LOOK FOR TIGHT BUDS.
In other words, look for flowers that don't look good at that moment because they'll blossom in a few hours and will stay that way for many days. If those buds are already open, they'll only last another day or two.

USE THE FOOD.
If your flowers don't come with a tiny packet of flower food, ask for it. And use it. That packet isn't a gimmick it really does help.

DON'T BE AFRAID TO ASK FOR REPLACEMENTS.
If you buy a jar of spoiled peanut butter, you take it back to the grocery store. Florists (and other experienced retailers who sell flowers) know that they sometimes stock buds that are duds.
If you've taken all this advice and they die early, ask for new ones.

Tips to Save a Bundle on Flowers

Now that Valentine's Day is almost here, it's got everyone thinking about flowers. Getting flowers for your loved one is a hallmark of this holiday of love, but it can be pretty pricey.

Whether you're buying them for yourself or someone you care about, here are some tips to save on flowers.

1. Make your own

You can always go the DIY route and make your flowers out of creative everyday items like tape and old book pages for an eco- and budget conscious move. These handmade flowers will not only save your wallet, but they are also a unique and creative touch.

2. Time it

Having the flowers delivered the day before and not on Valentine's Day can be a lot cheaper, so check to see if there is a difference in cost. Buying flowers the day after can be a lot more affordable as well, so you might want to wait a little.

3. Artificial flowers

If you're not the DIY sort, then you can always purchase artificial flowers, whether made of plastic or some other material. They tend to be a lot cheaper and last longer as well.

4. In-season flowers

Flowers that are in season tend to be cheaper than those that aren't, so consider visiting your local florist to get the details. Some in-season flowers include orchids, jasmine, hyacinth, anemones, and wax flowers.

5. Mix up the colours, flowers, and sizes:

Don't go the traditional red, long-stemmed rose's route, because they will be overpriced. Instead, mix up the colours and opt for other types of flowers. And if you're insistent on getting a red rose, who says a dozen roses is more romantic than a single elegant rose?

6. Go grocery shopping

Check out your local grocery stores, discount chain shops, and superstores like Costco for flowers. If the packaging or arrangement of the flowers looks cheap, then deconstruct the bouquet and arrange them so that they'll look more chic.

7. Potted plants

Get your loved one a potted plant, like an orchid, so she can watch it grow, while you save money. It's a great alternative because you're giving a one-of-a-kind gift that can keep on growing — a living testament of your love.

8. Use greenery

Instead of flowers, consider using greenery to amp up your bouquets. It's a refreshing take on the traditional Valentine's bouquet.

9. Skip the vase

The cost of a vase can tack on more than £15 to the total price of your bouquet. Skip the store-bought vase, and use your own. If you don't have a vase, then be creative and use something lying around the house, be it an old wine bottle, Mason jar, or tin can.

What you need to know first: Dinner

WHAT YOU NEED TO KNOW FIRST
Our number 1 money-saving tip is: Stay out of the restaurant and bring your celebration home, but doing that right means:

EAT ELSEWHERE.
Romance means special, and eating in the kitchen doesn't cut it. "Make a move from the table to a cosy spot in your home. If you have a fireplace, we recommend spreading a blanket in front of it and dining "picnic style."

BURN FOR YOUR LOVE.
Let's face it, flames are sexy. "Get a fire lit, whether it's a fireplace or candles.

PUT THE PETAL TO THE METAL.
"Make one red rose work for you. Take the petals off the rose and sprinkle them all throughout the area. It really adds a luxurious look and feel to your celebration.

DON'T PAY DOUBLE FOR YOUR BUBBLES.
Most people can't tell good Champagne from bad. So why bother. Keep the cork on the Champagne and pop the Prosecco. A really good bottle will run you £10-£15 a fraction of the cost of Champagne. A sparkling white wine from Italy, Prosecco is not too sweet and cloying.

FLIRT WITH DESSERT.
The last thing you want on a romantic evening is a heavy dessert to weigh down the romance. The best solution is also a cheap one: sorbet. It's inexpensive and refreshing. But it can look pricey and exotic if you buy several flavours. We think Tangerine and pomegranate with a sprig of mint id the sexiest combination.

helpyourmoney.net

Confidence Code ofgem Certification mark

SAVE UP TO £616*

on your gas & electricity for your home

- We compare the whole market
- It's completely free
- We are completely impartial
- Saving is easy

Speak to us today and let's see what we can save you...

FIND ME THE CHEAPEST ENERGY
CLICK HERE

* 10% of customers switching their gas and electricity bills with helpyourmoney (and their partners) between 18th Feb 2016 and 23rd Jun 2016 saved £616 or more. Survey of ov

Charm him on the cheap: Romantic Menu

Don't cut back on the displays of affection just because your budget is tight. This romantic menu for two is only about £5 per serving, not including wine.

Cherry Tomato Toasts

There's no need to spend all your time or money on an appetizer. Keep it simple with this easy and delicious first course that's basically bread, olive oil and tomatoes with a sprinkling of fresh herbs. This recipe makes 4 servings, but it's an easy recipe to halve.
Per serving: £1.80

This simple bruschetta tastes best on sourdough bread, but feel free to use whatever bread you have on hand to cut down on cost. Also, choose dried oregano over fresh for an inexpensive option.

INGREDIENTS

1 pound large cherry tomatoes (about 24)
1/4 cup olive oil
2 tablespoons fresh oregano leaves or 2 teaspoons dried oregano
Freshly ground black pepper
1 teaspoon kosher salt
8 slices sourdough bread
2 garlic cloves, halved lengthwise

PREPARATION

Heat oven to 275F. Arrange the tomatoes in a shallow baking dish or on a cookie sheet. Drizzle half the oil over the tomatoes and sprinkle with the oregano, a few grinds of pepper, and half the salt. Bake about 40 minutes or until the tomato skins pucker and split slightly.

Remove from oven. Set oven to broil and toast the bread on both sides until golden (or use a toaster). Remove to a serving dish and immediately rub the cut sides of the garlic into one side of each slice. Sprinkle with the remaining 1/2 teaspoon of salt and drizzle with the remaining oil. Serve the tomatoes on top of the toast. Roasting caramelises the natural sugars in tomatoes, giving them more sweetness, more intense flavour, and richer colour.

Skirt Steak with Lemon & Chilli Roasted Potatoes

What man won't fall for a meat and potatoes menu? But you can stay within your budget by using skirt steak, one of the more inexpensive cuts of beef. With only 6 ingredients, not counting the salt and pepper, this recipe is actually two-in-one because the potatoes are the side dish. Other than the fresh thyme, the seasoning ingredients are all pantry staples.
Per serving: £2.97

INGREDIENTS

1 1/2 pounds Yukon gold or new potatoes cut into 1-inch pieces
3 tablespoons olive oil
1 teaspoon chilli powder
Kosher salt and pepper
8 sprigs thyme
1 1/2 pounds skirt steak
1 lemon, quartered

PREPARATION

Heat oven to 425° F.
Mix the potatoes, oil, chilli powder, 1 teaspoon salt, 1/4 teaspoon pepper, and thyme in a medium bowl. Transfer to a roasting pan and cook, stirring once, until crisp and golden brown, about 40 minutes. Remove the potatoes from oven, transfer to individual plates, and wipe the pan clean.

Season the steak with 1 teaspoon salt and 1/2 teaspoon pepper. Place on the clean roasting pan. Broil the steak to the desired doneness, 3 to 4 minutes per side for medium-rare. Transfer to a cutting board and let rest 5 minutes before slicing.

Serve with the potatoes and lemon quarters.

Upgrade: Skirt steak is a quick-cooking, reasonably priced cut of beef. If you prefer a thicker, leaner piece, try boneless rib eye or strip steak and add 2 to 3 minutes of cooking time per side.

Broccoli with Lemon Crumbs

Fresh broccoli is in season, so it's a smart buy. Not counting the salt and pepper, it's only 4 ingredients, and you'll already be buying lemon for the entree. This recipe makes more than 2 servings, so we suggest cutting the recipe in half.

INGREDIENTS

2 slices whole-wheat bread
2 tablespoons butter
1 lemon
1/2 teaspoon kosher salt
Freshly ground black pepper
2 12-ounce bags broccoli florets, or
1 large bunch broccoli, cut into florets

PREPARATION

Whirl the bread in a food processor or blender to make bread crumbs. Melt the butter in a small skillet. Add the bread crumbs and sauté over medium heat until toasted. Grate the zest from the lemon. Cut the lemon in half and squeeze the juice from one half into the pan. Add the salt and several grinds of black pepper and cook, stirring constantly, until dry.
(The Lemon Crumbs can be made to this point up to 2 days ahead. Spoon into a plastic bag and set aside at room temperature.)

Microwave the broccoli according to the package directions. (If using fresh broccoli, pile the florets on a microwave-safe plate and sprinkle with a few tablespoons of water. Cover with plastic wrap and microwave 3 to 5 minutes or until crisp-tender.) Remove and sprinkle with the Lemon Crumbs.

Time-saver: Cook the broccoli florets right in their microwavable bag. No waiting for water to boil. And, again, no extra pot to clean.

Bittersweet Chocolate Sorbet

Simple and elegant, this 4-ingredient chocolate dessert is a great way to end your meal. Because it's a make-ahead dessert, you won't have to worry about interrupting your romantic dinner with any dessert prep. It makes 6 servings, so you'll have some left for a repeat performance the next evening.
Per serving: £0.55

This indulgent bittersweet chocolate sorbet has such deep chocolate flavour and rich consistency; no one will believe its low-fat! Freeze the sorbet up to two days in advance; let stand at room temperature 15 minutes to soften a bit before scooping.
Yield: 6 servings
(serving size: about 2/3 cup)

INGREDIENTS

2 1/2 cups water
1 1/4 cups sugar
1/2 cup unsweetened cocoa
3 ounces bittersweet chocolate, finely chopped
2 teaspoons vanilla extract

PREPARATION

Bring water to a boil in a medium saucepan. Stir in sugar and cocoa; reduce heat, and simmer 5 minutes, stirring frequently. Remove from heat; add chocolate and vanilla, stirring until choco-late melts. Cover and chill completely.

Pour chocolate mixture into the freezer can of an ice-cream freezer; freeze according to manufacturer's instructions. Spoon sorbet into a freezer-safe container; cover and freeze 1 hour or until firm.

Top Wines Less than £20

You don't have to spend a fortune for a nice bottle of wine. There are great choices that won't break the bank and will pair nicely with this menu. The best options for this menu featuring skirt steak will be one of the reds.

Of course, since you've saved so much money on the menu, you might want to splurge on the wine.

We Compare Boiler Cover from British Gas, Scottish Power & other leading companies.

24|7 HOME RESCUE™
We help, we repair, we care

SCOTTISHPOWER
The Energy People

British Gas
Looking after your world

SSE

THE NEXT BIG MIS-SELLING SCANDAL, FOLLOWING HOT ON THE HEELS OF PPI!

If you pay anything from £5 up to £30 per month for any ‘bene ts’ with your bank account then you could have a claim.

Packaged Bank Account Claims

What you need to know first: Jewellery

What you need to know first:

Set a budget and go with your gut. "Don't take the allure and the romance out of the purchase and turn it into buying stocks and bonds.. "Just buy beautiful." That means:

But don't go certificate-crazy.

The young lady is not going to wear the certificate. So get the most beautiful stone you can for your budget. And if you get the hard-sell from anyone

Cheap Valentine's Day Gifts

It's not how much money you spend on Valentine's Day; it's the thought that counts. With these cute gift ideas, no one will accuse you of being cheap—or not caring.

1. CHEAP VALENTINE'S DAY KEY RINGS

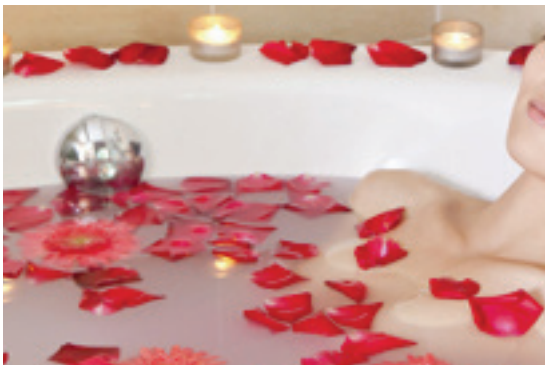
A cute and inexpensive way to give the key to your heart—or, house—is with this personalized key-chain, which can be customized with your own message or photo (£2/£4)

2. CHEAP VALENTINE'S DAY T

Personalize a T for the love of your life so everyone knows his status (£10/£15)

3. CHEAP VALENTINE'S DAY SCENTS

Nothing says "I love you" more than a DIY gift, especially if you aren't crafty. On the cheap, you can concoct an addictive scent for a bubbly, fun Valentine's Day bath. (£4/£6)



4. CHEAP VALENTINE'S DAY TREATS

Kitchen DIY: Get inspired and find step-by-step instructions on http://www.bakerella.com/valentines-day-cake-pops/ for these adorable teddy bear cake pops. (£4/£6)

5. CHEAP VALENTINE'S DAY MESSAGE

Time in a bottle: Give your hard-working spouse a full day to do whatever he or she wants - or just to relax - no interruptions allowed. For him, that means he gets to engage in his hobby, watch the game, play 18 holes or do absolutely nothing.

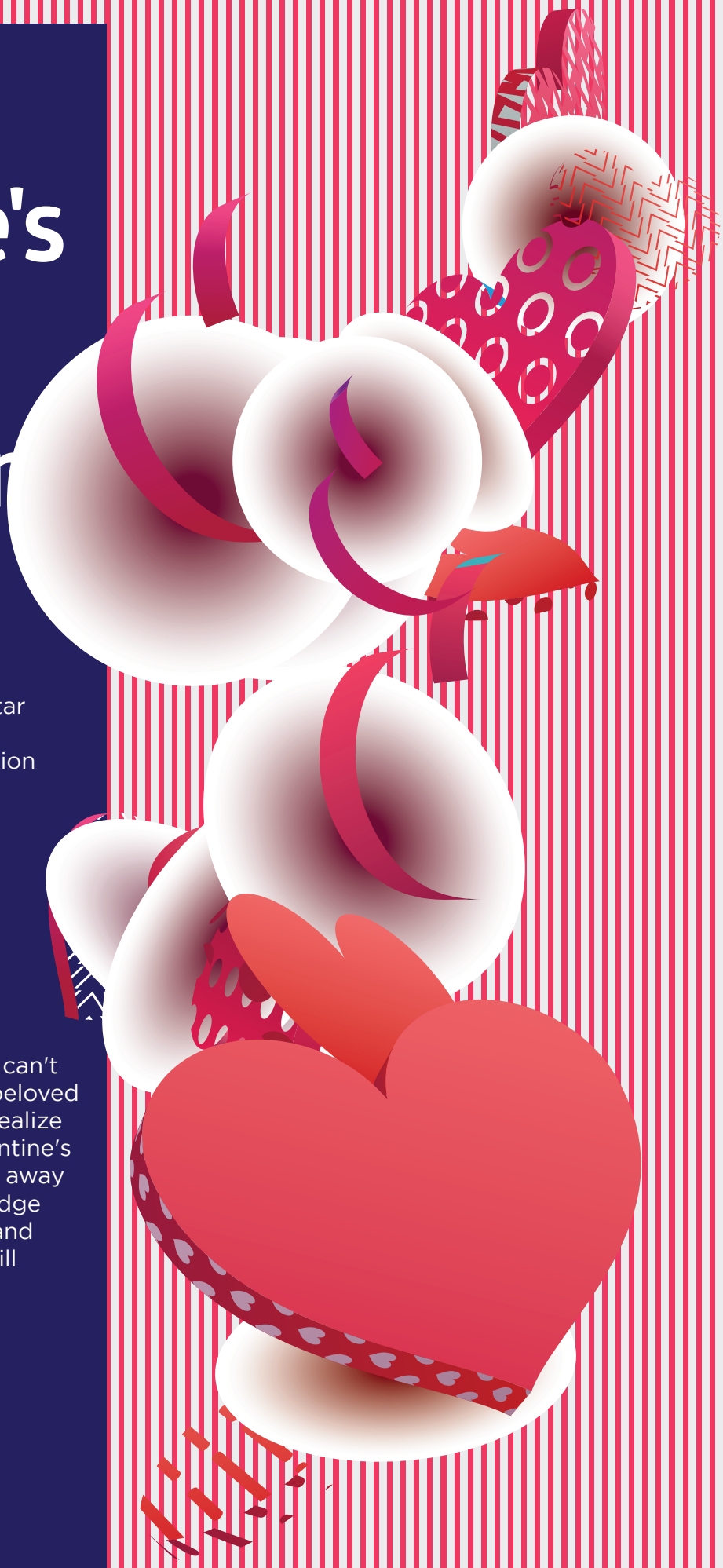
For her, that might mean you feed and entertain the kids while she indulges in a good book, a bubble bath or a manicure. Announce your gift -- along with your most heartfelt message of love and appreciation -- in your best handwriting or play with various fonts on your home computer. Clean up an old wine bottle and insert the rolled-up message tied with a red bow. (£1)

Making Valentine's Day Special on a Budget

Love with diamonds and a five star meal is neither a necessity nor necessarily a meaningful expression of love for Valentine's Day.

Having the means to pay for expensive gifts and experiences does not relieve the giver from expressing love personally, nor does it relieve the recipient from returning such love personally.

If you're worried that your funds can't stretch far enough to give your beloved a Valentine's Day to remember, realize that the best experience on Valentine's Day is having your partner come away from it with the absolute knowledge that they're loved, cared about, and wanted. Save your money and still have a great Valentine's Day.



Here are a few things to consider helping you have the perfect day on a budget without losing any of its magic or romance.

1. Avoid equating love with consumption.

It's easy to get bogged down in the buying frenzy surrounding Valentine's Day, as retailers vie to rake in some decent profits from romance inspired lovers. Love isn't about what you give in goods though; it's about what you give by way of time, attention and acknowledgment to the other person. And none of those can be purchased. Once you view Valentine's Day from the perspective of it being about acknowledging and celebrating your love by spending time together, it's easier to realize that a budget Valentine's still a perfect date opportunity.

2. Minimize rather than do without.

One of the tricks to saving money on Valentine's Day is to still indulge in some of the traditional Valentine's accessories but to reduce them. For example, instead giving her a dozen red roses, give her one red in your teeth and accompanied by your best impression of a Spanish dancer. Or give him a special brand of chocolate bar instead of a whole box of expensive chocolates. In this way, you can still participate in the essence of Valentine's Day but spend very little.

3. Make your own.

A homemade card is always more meaningful than a purchased one. It says not only what you write in it but also "I took the time to make this because I care enough about you to give that time." As far as mementos go, it's likely the card will be kept for many years to come! Other things can be made too, for gifts. Draw on your own skills when making gifts for example. If you're a keen gardener, give something from the garden; if you're a keen cook, make something delectable. If you're a keen outdoor enthusiast, give a fully guided nature walk or a lesson in your favourite sport.

4. Think of something you can do for your love.

An excellent way to show your love can be through making love coupons or vouchers. These can contain promises that range from the mundane to the downright sexy, all depending on your willingness to do things for your love. Make a large heart from construction paper; attach as many coupons as you're willing to give.
Some examples include:

- This voucher is good for one week of dishwashing by me, no questions asked.
- This voucher is good for guaranteeing one season of your favourite TV show to be shared with me. And a promise that there will be no channel surfing during said show.
- This voucher is good for one loving foot massage. Voucher redeemed any time.
- This voucher is good for one massage in a puddle bath. Any time of day or night.
- This voucher is good for a long snog in front of a movie of your choice.
- This voucher is good for the night of your wildest dreams. To be redeemed when you're in the mood.

5. Exchange cheesy but sweet gifts that remind you of one another, for whatever reason.

You can either initiate this yourself or suggest it as a Valentine's tradition for the two of you. The item should be very affordable and recall some experience that the two of you have had together. Make a nice card that explains the gift but don't be too cheesy in what you write. For example:

- A cheap plastic snow globe with two hearts inside. Write that it reminds you of the night when she fell in the snow, and that when you came to pick her up, you couldn't help noticing how adorable she looked surrounded by snow.
- A plastic surfboard keyring. Write that it reminds you of the month the two of you spent surfing in Bali and how it was there that you realized you wanted to surf the rest of your life with him.
- A groom featuring a computer and mouse. Write that it is a reminder of how the two of you met online and how you'll never forget the beauty of her first smile by video chat.

Find the **broadband, phone** or **TV** deal that's **best for you...**

Compare today and find your perfect deal!

We Compare exclusive broadband deals from leading providers including

Virgin media · TalkTalk · BT · sky

and many more

We are free, impartial and always up to date.

FOR THE BEST DEALS OR TO FIND OUT MORE
CLICK HERE

6. Give time.

Giving time is the ultimate romantic gesture. It will mean a great deal if you're usually stretched for time and you choose to give up the whole day to spend with your beloved doing things together that have nothing to do with work, raising a family, paying bills, etc. Banish the mundane and just allow the day to be about the two of you together. As part of this, be thoroughly attentive, listen, and take the chance to share dreams and hopes for the future, including reviving dreams that might have been taken for granted over time.

• If you can, find babysitters for the kids so that you're truly alone. If not, let the kids know that this is a day for 'mom and dad' and get them helping

7. Create a special evening at home together.

Make a meal in which you go to extra trouble. It doesn't have to be expensive food; just spend time making it more complicated and interesting than the usual daily meals. Look online for recipe ideas to help you turn ordinary ingredients into something fabulous. If you're going to watch a special DVD together, be sure to make some tasty popcorn to share.

• Spell 'I love you' on the plate using food! Use your beloved's favourite food if you can.

• Make a love heart pizza or bake a heart shaped loaf or your partner's favourite cake.

• Playing board games is another entertaining option for passing the evening in fun rivalry. Or set up a video or online game that the two of you can get deeply involved in, provided both of you really enjoy such games.

8. Stargaze.

Put on warm clothes and step out to check out the night sky. If you have to travel, add blankets, a thermos of warm drink, some snack bars, and a full tank of fuel. Find somewhere on the city outskirts where the sky is clear. Take along a star chart and look for stars that you know. Choose a star just for the two of you and make a promise to look for it every Valentine's Day.

9. Be spontaneous.

Do the unexpected and thrill your beloved. Secretly learn a few dance moves and surprise her by taking out to dance. Memorize his favourite poem and recite it after dinner, then present him with a rose you've grown yourself.

Make it appear as if the two of you are set to have a movie night in, then suddenly gasp, "Oh my! We mustn't miss ..." And drag him out the door to see the sunset, watch a movie, listen to a visiting band, or whatever else you think is most appropriate.

10. Take a walk down memory lane together.

Take your beloved to somewhere they told you was special to them as a child. Spend time walking around, and asking questions about their feelings. Explain that it might not be the same as when your beloved was young, but that now your beloved has two memories of the special place – one without you and one with you. Be sure to take a photo of the two of you there!

> Another way of remembering the past is to dig out old photos and go through them together. Look at photos from both your childhood times and your times together. It's great to have an excuse to enjoy all those photos that get stowed away and forgotten about.

Making Shrove Tuesday special on a budget

What is Shrove Tuesday?

Pancake Day, or Shrove Tuesday, is the traditional feast day before the start of Lent on Ash Wednesday. Lent - the 40 days leading up to Easter- was traditionally a time of fasting and on Shrove Tuesday Anglo-Saxon Christians went to confession and were "shriven" (absolved from their sins). A bell would be rung to call people to confession. This came to be called the “Pancake Bell” and is still rung today.

Don't cut back on the displays of affection just because your budget is tight. This romantic menu for two is only about £5 per serving, not including wine.

When Is Shrove Tuesday?

Shrove Tuesday always falls 47 days before Easter Sunday, so the date varies from year to year and falls between February 3 and March 9. In 2017 Shrove Tuesday will fall on the 28th February.

Why is it called Pancake Day?

Shrove Tuesday was the last opportunity to use up eggs and fats before embarking on the Lenten fast and pancakes are the perfect way of using up these ingredients.

How best to enjoy Shrove Tuesday

Pancake Day is almost here. And it's not just about using up rich ingredients before fasting for Lent, it's about the time for kitchens to become battlefields with the debris of ingredients needed to make the traditional pancakes. People armed with frying pans slip on their favorite costumes run up and down the streets, flipping and tossing pancakes into the air, Pancake Day is about a lot of things.

Although the day is meant to use up left over rich ingredients before fasting for lent by enjoying one last feast, people flock to the stores to stock up eggs, milk, butter and flour. Last year, almost 52 million eggs were stocked up for making pancakes on Pancake Day alone.

Animal printed costumes, Lego inspired outfits, beautifully carved and spooky masks, colorful wigs, mouthwatering toppings, ready-made pancakes, people nip out to the shops to make sure they don't miss out on fun the big day has to offer.

Many of us want to make the most of our time whilst spending as little as possible and enjoying the most of it. From buying fancy dresses to forking out a fair bit of dosh on a ticket to pancake race, we bring you easy ways to save you from going overboard and saving yourself the worry on this big day.

Nip out to nearby Supermarkets for best deals:

If you're missing a few ingredients in your cupboard to make the signature sweet treat, the smartest idea is to keep a close eye out of the best deals your nearby supermarket has to offer. If you're missing on butter, use its counterpart, margarine. Clover offers a 50% off on margarine for Pancake Day.

"The Pantry" plain flour can be bought for only 45p, available in Aldi. Available in Asda, a pack of 15 eggs could be bought for £2.50. In most major Supermarkets, Cravendale offer various milks at £2 or £3.

Silver Spoon's sweetness and light, a low calorie substitute for sugar can be bought for just £1 at Sainsbury's. For ready-made pancakes, Dutch pancakes from Abra-ca-debora 6 pack is available for just £1 in all Tesco and

Morrison's stores.
With these deals you could easily save yourself more and worry less.

Set aside a budget for your favorite costume:

Pancake races aren't just about flipping and tossing pancakes into the air, they are a lot more than that. People slip on their fancy costumes to participate in the pancake race. Every year the most Pancake Race is held in the Buckinghamshire.

Prices of most popular Pancake Day costumes go sky high when the carnival is around the corner. The most famous Pancake Day costumes are either highly expensive or are not original. However by factoring a budget you could easily make one of your own.

To make an easy homemade pirate costume, you'll be needing an old white t shirt, red ribbon, and scissors.

• Cut a jig-zag pattern out of the shirt's sleeves and shirt's bottom.

• Cut a small V-shape out of the neck of the t-shirt.

• Cut two small slits on either side of V, thread red ribbon through.

• Use cheap accessories like parrot, a sword or a hook to customize your pirate look.

www.escapade.co.uk offers a huge selection of pirate costumes to fit every budget.

Making Shrove Tuesday special on a budget

Plan a little Pancake party at your home:

Plan a hassle-free pancake party at home. This would help you have more fun by spending less. Get a pre-made pancake mix or you could simply mix the main ingredients and make plenty of pancakes in advance. Use fresh lemon juice and castor sugar to serve them.

The restaurants offers all over the UK offer overly priced breakfast deals on Pancake Day. Look out for breakfast freebies around your area, or prepare a feast using up available-at-home ingredients for breakfast, lunch or dinner.

Arrange a small Pancake race activity by dividing the guests into two teams. Planning a little fun at home is much cheaper than spending a tenner on going out to eat. A bit of pre planning and wise budgeting can save you a ton of dosh.

URGENT!

For everyone who's had a loan, credit or store card, catalogue account or car nance between 1985-2010.

The regulators announced plans for a time-bar on claims, so check NOW if you were ogged worthless PPI - and if you were rejected before and didn't go to the Ombudsman, try again.

Get £1,000s back on mis-sold PPI

Unsure whether you have been mis-sold your PPI?

Because life ma ters

SAVE UP TO 30%
ON YOUR COVER

TOP QUALITY LIFE INSURANCE
FROM AS LITTLE AS £5

COMPARE LIFE INSURANCE

6D N¤DQ @ RSQD@LKHMDC RSQ@HFGSENQV@Q
6D OQNUHCD PTNS@SHNMR EQNL SGD 4*WR KD@
6D B@M FHUD XNT GDKO @MC RTOONQS @S DUDQX F

Policies and deals from industry leading life insurance companies:

AVIVA
LIVERPOOL VICTORIA
Legal & General
AIG
Beagle Street.com
PRUDENTIAL
AGES
AXA

You can speak to a fee-free, impar ial adviser by clicking below and arranging a call back.

FOR MORE HELP AND INFO
CLICK HERE

Issues with your package holiday?

- Suffered from food poisoning or illness?
- Was it within the last 2½ years?
- Claim up to £40,000* now

Our solicitors can help you recover compensation from all major tour operators. These include:

COSMOS®
Turning travel dreams into reality™

FOR MORE INFORMATION CLICK HERE