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Frequent travelers often say that Tuesday is the best time to buy plane tickets. While good deals can be found during certain days of the week, it turns out that Tuesday is not one of them. New data from airfare forecasting company Hopper indicates that in reality, the Tuesday effect is only active at exactly midnight — and only applies to just 1.6% of domestic U.S. flights, according to a report from Bloomberg. Even if you manage to purchase your ticket at exactly midnight on Tuesday, you'll only reap about 6% — or roughly \$18 on average — in savings. Hopper's mobile app uses an archive of trillions of flight prices to analyze and predict when plane tickets will be at their cheapest over the course of a set time frame. In its research, the company found that computer technology has changed the standard rules of bargain hunting. "In the past, there used to be more human intervention where managers could create flash sales, often on Tuesdays and Wednesdays," Patrick Surry, chief data scientist at Hopper, told Bloomberg. "These decisions are largely automated now." So is there any particular time that has replaced Tuesdays as the go-to when it comes to looking for airfare deals? According to the thousands of routes, both domestic and international, that Hopper analyzed, Thursday is the best bet for lowering costs. Domestic flights dropped about \$12 to \$15 on average, and international flights saw savings of about \$20 per ticket. Monday also proved to be cheaper than usual for intermatnal flights with an average saving of \$30 a ticket. Surry told Bloomberg that domestic carriers don't tend to go out of their way to lower prices, but Wednesday provides an alternative for slight discounts if Thursday isn't an option. In general, Hopper found, there is one ticket insight you can count on: Avoid booking on Sundays if you can help it. Valentine's day can be a great chance to reconnect with a loved one. But you don't need to break the bank to do it, but you could open a savings account and start saving money now. Despite what the diamond, chocolate, and rose industries might advertise, it is possible to have a romantic Valentine's Day without spending a ton of money on your sweetheart. Knowing your sweetheart is the key to providing a romantic, memorable, and inexpensive Valentine's gift for him or her. Cheap Valentine's Day Ideas for Him or Her1. Acts of Service Does your loved one hate emptying the dishwasher, taking the car for an oil change or putting away laundry? For Valentine's Day this year, why not surprise them by taking over a chore for them! It's a little act of romance that will be greatly appreciated.2. "What I love About You" Book This is a sweet idea. Just like a little box of pieces of paper that list all the reasons you love someone, there is a book that actually prompts you to fill in the answers. It's a very small book and there are about 50 prompts (i.e., "I love how you BLANK every day," "I love to watch you BLANK," etc.). You can make this book funny, serious and romantic, or whatever reflects your relationship: What I love About You [\$9.90]3. *No Phones" for 24 Hours Are you the type who is always looking at your phone, even when your significant other is speaking to you? Maybe they've even asked you to stop? If that's the case, which it is for many of us these days, I highly encourage giving your loved one a FULL day, completely detached from your device. The gift of your undivided attention for Valentine's Day is something they are sure to love.4. The Ultimate Love Book No matter what stage in the relationship you are, it is always a good time to be a better partner. There is a famous book that teaches you how to communicate love. Some of us need love in the form of gifts while others need love in the form of affection. You may think by telling your partner you love them is enough, but if they receive love by acts of service then they won't hear you. I highly recommend reading together The Five Love Languages [\$9.95]5. Whiskey Stones Does your partner like a stiff drink? Well don't let ice cubes water down their drink! Get them whiskey stones for Valentine's Day, perhaps along with their favorite bottle. Whiskey stones are stored in the freezer so they are nice and cold by the time you're ready for a drink. These sets are relatively cheap, maybe try this one: Whiskey Stone Gift Set [\$7.95]6. Plants for the Kitchen or Office Look, flowers are great...but succulents are so much better! Consider getting your partner a beautiful succulent that is super easy to maintain and can be enjoyed at the office, kitchen table or wherever is in need of some greenery. This set of 5 on Amazon has high reviews and come fully planted with soil: Fully Rooted Succulents (5 pack) [\$15.95]7. Hand-Written Letter There is nothing more romantic or touching than when someone writes down on paper how they feel about you. Do this for your sweetheart this Valentine's Day. Tell them exactly what you love and appreciate about them. Nothing says I love you like your own words. *Bonus Idea" Send the letter to Loveland, Colorado where it will be stamped with a special message and mailed directly to your mate. Getting a love letter in the mail would make anyone swoon. Look up "Loveland Remailing Program" or just send your letter to: Postmaster, Valentine Re-Mailing, 446 E. 29th St., Loveland, CO 80538.8. Secret Notes or Candy Hide notes or candy hearts where you know your beloved will find them. For instance, you could tape a love note to her steering wheel, slip another one in her wallet, and another onto her toothbrush. Waking up in the morning to find a post-it note on the coffee maker from your loved one saying he loves you is the best 9. A Comb for his Beard or Mustache Does your man have a beard? Instead of letting him use a cheap comb from the drugstore for his locks, why not buy him a high-quality comb designed for a man's facial hair? The reviews on this one look impressive Beard Comb Kit with Leather Pouch [\$12.95]10. Pre-Order Flowers That said, flowers are always a treat. If you prefer cut flowers, they are much less expensive if you purchase from a supermarket florist, rather than a stand-alone or online store. You can save even more if you order your supermarket flower arrangement at least two weeks in advance, and pay upfront. Then shop thrift stores, Salvation Army, or Good Will for a special container to use as a vase for the flowers.11. Eat Edible Flowers Make "roses" from strawberries with nothing more than a pound of strawberries and some bamboo skewers. If you get some dipping chocolate or whipped cream, you've also made yourself a bouquet of dessert.12. DIY Gift Basket If you'd like to recreate one of the cute gifts florists also sell, look for Valentine's Day themed coffee mugs, or red and white (or pink) dishes, and other decorations. Then you can fill the themed dishware with candy or other treats, and wrap with colored cellophane from the dollar store. It's a lovely Valentine's gift for less than half the cost from a florist or gift store.13. Fun Technology Gadget Valentine's Day is always a good time for a fun technology gift, too. If your sweetheart loves the latest gadgets shop for an Echo Dot. It is reasonably priced and great to hook up to all your smart devices.Valentines Day Date IdeasExperience trumps stuff every time. Get out there and live the adventure with your sweetheart with these cheap Valentine's Day ideas.14. Scavenger Hunt Create a Valentine's scavenger hunt, with riddles your sweetheart must answer to reach the next clue.15. Take a Dance Class! How often do you take your lady out dancing? Or maybe it's your husband who's more likely to hit the dance floor? Either way, surprising your partner with a Tango, Salsa, Hip Hop, Bachata, etc. class will be a blast! Check Groupon or local dance studios, most offer low-cost (or even free) single two-hour classes. This is a great opportunity to learn something new together.16. Make a Homemade Meal Together Sometimes when you're cooking with your loved one, maybe while listening to music and drinking a glass of wine, it can be quite pleasant. You could gather the ingredients, find a recipe and ask him or her to join you at X time in the kitchen. Maybe go for a homemade pizza, or take a stab at lasagna. Don't forget the candlelight! 17. Go on a Picnic Plan a picnic if the weather is nice. You supply the food and drink and a nice blanket. Find your favorite place and just hang out. (This is obviously only feasible for Texans and other Southerners, or those who have an indoor favorite picnic spot.)18. Walk or Bike Together Looking for cheap Valentine's Day ideas that will help you fit in exercise? Go for a walk or a bike ride. How long has it been since you and your loved one did something active together? If being more active is a goal for your sweetheart, you can give them a fitness tracker on your walk together.19. Redbox Movie Night Plan a movie night at home. Get free movies with Redbox using their codes, or just pay \$1.50. Add some popcorn and some candy for a traditional movie date.20. Library Movie Night Instead of Redbox, check out the romantic movies available at your local library. You can find some of the great old romances from the golden age of film at the library—which you certainly cannot find at Redbox. For instance, look for:CasablancaAn Affair to Remember! Happened One NightSingin' in the RainThe Philadelphia StoryBringing Up BabyThe Lady Eve!f your Valentine loves to take a weekly trip to the library an e-reader is also a great gift! Many libraries are moving toward more electronic resources, making an e-reader a book lover's necessity.21. Dine Out On the Cheap Go out to eat. No, I don't mean having a ridiculously expensive Valentine's dinner—but if you are sold on the romantic Valentine's meal out, there are ways to be a frugal diner:Use the tricks you've learned to save money when dining out.White Castle has the classic dinner for two—great for a date night. An added bonus is that it will make you feel like a love-struck (and cash-strapped) teenager again.Try having Valentine's lunch or breakfast out, rather than dinner.Skip dinner and go out for coffee and dessert at a very upscale restaurant.22. Become a "Local Tourist" Discover your city. Spend the day visiting local landmarks and museums. As far as cheap Valentine's Day ideas go, this one can be very inexpensive if you avoid tourist traps and focus on learning about your city.23. Bring Hot Chocolate Depending on where you live and the weather in your area, plan a day outside. Go ice-skating and carry a thermos of hot chocolate.Valentine's Day Gifts and Activities for KidsIf you're like me, you've got kids to think about on this holiday too. Here are a few fun and cheap Valentine's Day ideas and activities for kids.24. Card Packs for the Classroom The yearly Valentine exchange in the primary school classroom is an important part of American childhood. Luckily, classroom packs of Valentine's cards are inexpensive, and they often include a card for the teacher. What gets expensive are all the other expectations for Valentine's Day in kid world. Here are some ways to lower those costs.25. Homemade Treats Make cookies or cupcakes at home instead of getting the Valentine treats from the bakery. You can easily make heart-shaped cupcakes in a regular muffin tin even if you do not have any themed cookie cutters or baking pans.Fill your cupcake liners in the muffin tin with batter as usual, but then place a marble between the liner and the tin for each cupcake. The marble makes the cupcake bake into a heart shape.26. Printable Cards If your kids want to make their own cards, but you don't already have a stash of craft supplies and construction paper, you can print out Valentines. See this list from PopSugar. These can be printed in black-and-white for your kids to color in, or in color if they'd like to just cut them out.27. Dollar Store Bag O' Balloons Showering your kids with balloons doesn't mean you have to buy mylar balloons with licensed characters. Instead, get a dollar bag of latex balloons and blow them all up for a fun-filled party. You can fill each balloon with confetti (which you can make with old magazines and a hole punch) so your kids can have the fun of popping them. Consider placing a love note in each balloon. If you must have balloons that float on their own, some party stores and dollar stores will blow up latex balloons for a small fee.28. Dollar Store Stuffed Animal As far as cheap Valentine's Day ideas go, this one is a no-brainer. A small stuffed animal from the dollar store works just as well as the high-priced toy from gift shops or toy stores. Your child will never know the difference.29. Valentine's Day Games The gift of time means more than material goods ever could. Create a long-lasting Valentine memory by playing a love-themed game with your child. Some games your children will love include:30. At-Home Restaurant Create a restaurant at home. Get the whole family involved in making a romantic meal. The children can create menus, decorate the "bistro," and help with the cooking. They can also pretend to be the server.31. Love Centerpiece Make a love centerpiece. Fill a vase with pebbles, sand, or beans, and place several small branches in it. Cut hearts out of paper, and write things you love about each other on each one, then tape them to the branches.32. Valentine's Day Library Visit Head to the library before the big day and check out books about Valentine's Day to read together. Your local library is also a great source for cheap Valentine's Day ideas and activities so talk to a librarian to see what else may be going on.33. Poster Board Valentine Create a huge poster board Valentine, using candy bars as your adjectives.Check out more cheap Valentine's Day ideas in this funny video by What the Fain. It really is what is in your heart that counts. Count your dollars saved as part of helping keep your budget in line while making Valentine's Day special. The values you teach your children about sharing without overspending is an act of love, as is keeping your budget healthy for both you and your sweetie.What awesome cheap Valentine's Day idea have you done?Need more ideas? See more Valentine's Day savings and sales. Subscribe for free. Get my guide *31 Days to Improve Your Financial Life, welcome series, and regular Five Things digest. Join 30,000+ other followers.Success! Now check your email to confirm your subscription. Buying plane tickets can be hectic, particularly if you're on a tight budget. Booking a flight eight months in advance might not be possible. So you might have to go the distance to find a cheap ticket, and that might involve setting up multiple alerts or downloading apps that'll notify you when there's a can't-miss flight deal.Check out the best airline credit cards.Whether you're planning a lengthy sabbatical or a summer rendezvous, you might be wondering which day is the best day to buy plane tickets. We'll fill you in on how to figure out when to book a trip and how to save on flights for holiday travel.When You Should Buy Plane TicketsIf you're planning to fly somewhere in the U.S., it might be a good idea to book your flight 54 days in advance. According to 2015 data from cheapair.com, plane tickets were least expensive at that point, on average, based on an analysis of about a billion airfares. But the truth is, there's a lot of variation, depending in part on where you're going, how full the flight is when you book and how popular your destination will be when you take your trip. Other experts say that the sweet spot is now about 57 days out.So it isn't possible to say with 100% certainty that the best day to book is x numbers of days before your departure date. In fact, data shows that the optimal time to purchase a domestic flight could be anywhere between 112 and 21 days in advance. But occasionally (though very rarely), procrastinating pays off big time.You might be sad to learn that there isn't a hard and fast rule saying you should book on one particular day every time you want to travel. Still, it helps to know that there's a method to the madness of charging consumers for flights. When flights initially go on sale (usually 335 days ahead of time), they tend to be quite expensive. Over time, however, prices fall gradually and then typically shoot up pretty rapidly two weeks prior to your departure. The Worst Times to Buy Plane TicketsWhile trying to pinpoint the best time to book a flight can be tricky, there's plenty of proof that suggests that the worst time to buy tickets is 13 or fewer days before your plane is scheduled to take off. You run the risk of having to pay a lot more than you gambled for: \$75 more for a flight booked between 7 and 13 days of departure and almost \$200 more for a flight booked a week in advance (in comparison to a flight booked 112 to 21 days out). Yikes!The numbers also say that Fridays are the worst days to lock down flights. On Fridays, ticket prices, on average, tend to be 13% higher than they are on Sundays. Generally, if you want cheap flights, you're better off searching for flights over the weekend.During the week, Tuesday is considered the best weekday to buy plane tickets because you're more likely to find discounts. But again, that's not always true. Holiday TravelBooking a flight for holiday travel is a totally different beast. Many people travel over the holidays, so it's usually best to buy plane tickets early. When we say early, we mean at least a few months ahead of time (although sometimes you can get lucky if you wait until two to four weeks before the holiday to book).If you can play around with your trip dates, it'll be easier to find cheaper tickets. Also, flying out on an actual holiday - like the Fourth of July or New Year's Day - is typically less expensive. If you can't dip out early after Thanksgiving or Christmas dinner, however, you might want to avoid returning the day that everyone else is likely to be returning (like the Sunday after Thanksgiving).For anyone who still needs to purchase plane tickets for a 2016 summer trip, it might be a good idea to avoid flying on a Friday or a Sunday. Flights that depart on those days over the summer are expected to cost more. Those that take off on Tuesdays and Wednesdays are expected to be the cheapest flights.If you're desperate to find a good deal, you can use an app like Hopper that'll tell you when it's best to book.Final WordEven the savviest travel expert can't guarantee that you'll find the cheapest plane tickets on a particular day. But understanding that ticket prices tend to follow a pattern and using tools and apps can make it easier to figure out the best day to buy plane tickets for your trip. And regardless of what day it is, it's a good idea to keep an eye on prices and to snatch up a ticket if it seems reasonably priced.If you're going abroad, the early bird usually gets the worm. One report suggests that to get the cheapest fares, Americans might want to book their flights to Europe 176 days before their departure dates. If you're leaving the U.S. to go to South America or Asia, prices are least expensive, on average, 90 days and 160 days (respectively) in advance.Photo credit: ©iStock.com/franckreporter, ©iStock.com/fizkes, ©iStock.com/LeonardoPatriziPage 2Do you know enough about financial management to take care of all of your investing on your own? Or do you need help from a seasoned expert?That question comes up for millions of Americans each year.If any of these describe you, you could benefit from professional financial advice:1. You're retiring soon - Maximizing retirement income requires smart decisions around complex topics such as Social Security, 401(k) and IRA withdrawals.2. You manage your own investments - Individual investors should check their strategies with unbiased third parties. You may be overlooking opportunities in your portfolio.3. You have children - Whether you're saving for college or planning their inheritance, there are several ways to ensure your children are taken care of.4. You inherited money - Have you noticed lottery winners often declare bankruptcy? It can be difficult to manage sudden increases in wealth.5. You have a financial advisor - Depending on how you chose your advisor, there may be a better one for you. Family referrals are convenient but don't always produce results.6. You're divorcing - Untangling finances in a divorce can be messy. Impartial advice is key.7. You want to build wealth - If you're still decades from retirement, good decisions today can add thousands to your retirement accounts. See Your 3 Financial Advisor MatchesFinding the right financial advisor that fits your needs doesn't have to be hard. SmartAsset's free tool matches you with top fiduciary financial advisors in your area in 5 minutes. Each advisor has been vetted by SmartAsset and is legally bound to act in your best interests. If you're ready to be matched with local advisors that will help you achieve your financial goals, get started now.

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