



## 3 Date Night Ideas That Could Actually Help You Invest

### Description

I know, this isn't your typical investment article and may seem kind of silly at first. But lately, there have been some pretty shocking numbers coming out in terms of the amount Canadians are spending on dates. Even during a [downturn](#).

In fact, millennials seem to be one of the worst. This age group is far more likely to put themselves into debt, all for going out on dates. Buy that bottle of wine, impress at the best restaurants, and just throw it on the card and worry about that expense later.

*This is so bad!*

Not only is this bad for your credit and the cash in your pocket, it's keeping you from making some stellar investments right now! So today, I'm narrowing my focus to this one area of your life in which you could make incredible savings – enough to get you investing right away during this market downturn.

### Idea #1: Use your benefits!

I cannot stress this enough. When my husband and I didn't have as much cash flow coming in after first having kids, and even less time set aside, all I wanted to do was have quality time and relax. So no, that didn't mean going out to dinner. That's key bedtime and my kids are clingers. No, it meant doing a day trip to a masseuse.

Massage therapy is covered by most, if not all, benefits providers through your work. And if you're self-employed and purchasing health insurance, this should still be the case. Whether it's 100% or 80%, you can get an hour-long massage with your partner paid for by your employer. That's a \$140 price tag brought down to just \$20 to make up the difference in some cases.

Go through your benefits and I'll bet massage therapy isn't the only place you can find ideas. Other options are shopping together to find new glasses or shoes covered because of orthopaedic insoles. There are plenty of ways to use your health benefits for a date.

## Idea #2: Find something free

I'll grant you that the first idea is definitely more for couples who have been together for a while. But what about those seeking an idea for a first date? Honestly, find something free. Yes *free*. Because you know what's way more impressive than a fancy restaurant? Showing you put in the work to find something fun to do instead.

One of my favourite dates was stumbling across a winter market in Toronto after going skating. The skating wasn't free, but the market had free samples, live music, and just a fun atmosphere to get to know my now husband. I couldn't tell you the restaurants we went to, but I have lasting, invaluable memories of the *cheap* date.

Markets and other free events are always going on no matter where you live, so simply visit your local events calendar and I'm sure you'll stumble upon something to do.

## Idea #3: Find something live

As I mentioned, the live music at the market we went to was super fun. And this is something you can find at bars in every single city pretty much across the continent. A lot of bars will offer performers as entertainment without a cover fee. So find something local that looks fun, and save your cash that way. Though perhaps have enough on hand for a few drinks.

## Use those savings

Once you've saved up enough, something that impresses pretty much any potential partner is having your finances in order. So start investing when the price is right. Oh, and look at that, prices are attractive now!

Especially for value stocks like **goeasy** ([TSX:GSY](#)). Goeasy has a longstanding history of growth and continues to see growth in its loan sector, which is why analysts believe it could even double in the next year. It trades at just 12.4 times earnings, offers a 3.04% dividend yield to reinvest, and provides a steady path to profits based on years of operating in the loan sector.

Goeasy shares are [still down](#) by 32% year to date, providing investors with a stellar time to jump in. Especially as they've climbed by 13% in the last month alone. So don't let date night keep you from investing. Choose a solid company like goeasy stock, and make a portfolio that will impress as much as your dating skills.

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alegatewolf

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