

Recession-Proof Dating: 6 Ways To Avoid Letting The Recession Ruin Your Dating Life

By David Wygant

During these tough economic times, one of the things you need to know how to do is something I call "recession-proof dating." I really get sick and tired of people using the recession and the bad economy as an excuse why everything in their life not only isn't working but CAN'T work. That's completely untrue!

Life goes on regardless of the state of the economy, and you can have an amazing dating life no matter what the state of the world's (or your own personal) economy is like. In fact, there are many things you can do during these tough economic times to enjoy an amazing life while still making sure that your dating life doesn't lead you to become a victim of the current economic downturn.

There are things you can do right now to make sure you keep your finances in your pockets as you're out there dating. Here are 6 ways to engage in "recession-proof dating:"

1. **Never "Over Date"**: I know this is something that a lot of you do (even though you know you shouldn't do it). So many people will go out on dates that they can't afford. A date for me is an opportunity for two people to share stories, share things about themselves and get to know each other to see whether or not they want to hang out again. So why are you going out and spending money on expensive dinners for a first date? It makes no sense to me. Go out on recession-proof dates.

Coffee is what I call a recession-proof date. Take a walk outside. Even if it's cold, it's fun to walk and get to know each other. There are so many great things to do that don't cost a lot of money. To be a recession-proof dater, think about setting a \$10.00 limit for a first date. If you are that person who finds it offensive that you are not being taken on an expensive first date, then you really need to re-look at why you are dating. Dating is not about getting a free meal (and an expensive free meal at that). Dating is about connecting with somebody so that together you can figure out what to do next.

2. **Don't Offer To Co-Sign**: If you are involved in a relationship with somebody and it is a new relationship, don't co-sign anything for someone. They may have bad credit. I heard so many horror stories from people who have co-signed loans for people. Yes, you might think that you love that person, but do you know right now that you will love them for the next three years and love them enough to be willing to take over the lease payments on their 2008 Honda Civic?

You need to think about your own financial situation, because it is important to protect your own credit. I'm not telling you not to be generous, but think about the person for whom you are considering co-signing a loan. Most relationships blow up over finances. So give your new relationship an opportunity to decide where it's going before you commit the fate of your credit rating to someone.

3. **Steer Clear Of Loans**: You will often have someone you're dating ask if you can lend them money . . . but just for 24 hours or a few days or "just until they get back up on their feet" or something similar. How many times have I heard stories about men who have gone out on only a few dates with a woman, and then the woman will say she's having a "tough time right now" and asks him if he can help her out with a temporary loan to cover her rent. Now I am all for helping someone with whom you already are in a relationship and someone you already love.

Do not, however, help out someone you don't know well. You are not a charity. This is just a first (or second or third) date. A lot of men get sucked in by the allure of a beautiful woman, especially in towns like Los Angeles and New York. Never give financial help to someone with whom you are not in a relationship. Don't bail someone out of a financial problem until you are fully in a relationship with them.

4. **Exercise Cell Phone Restraint**: Make sure you are always cognizant of the terms of your text plan and your cell phone minute plan. A lot of you don't realize that all of the cell phone companies have unlimited minute calling. Some of you who don't have unlimited texting will get involved in a new relationship and start texting with that person nonstop, only to get hit with a \$300.00 bill at the end of the month. So be aware of what your cell phone minute and text limitations are on your plan before you start using them with reckless abandon with someone new you're dating. If you are dating someone new and you know you'll likely be texting and/or calling that person a lot, then build up your plan so you don't waste a lot of money on extra charges.
5. **Go With Quality Over Quantity**: When online dating, you don't need to be on seventeen dating sites (spending \$39.00 each a month) to find good people to meet. That's a waste of money. Just pick one good one like *Yahoo! Personals* and stay on it. Think of online dating as a giant bar in cyberspace. One day you might approach somebody and they might not be into you. Two weeks later, though, you send another email and they might respond favorably. So stick to one online dating site and conserve your funds. When you pick quality over quantity, there are always tons of great people to meet.
6. **Don't Use The Recession As An Excuse**: Don't use the economy as an excuse not to have an amazing dating life and as an excuse not to get out there and meet people. You can be smart with your money, live within your means, and still experience fantastic connections with people of the opposite sex as well as bettering your own skills with the opposite sex. Investing a little money into getting to know yourself better is always important and a high priority. Sometimes you may have to get a little creative with how you do it, but investing in yourself and in your own life is always a wise use of your finances.

When it comes down to recession-proof dating, realize that when you keep your money in your pocket and make smarter dating-related spending decisions, you will have a lot more time and energy to date. You will also take a lot of the very unnecessary financial stress so many people feel out of the dating equation. So go out and keep meeting people knowing you can enjoy an amazing dating life right now.