



MyBankTracker Spreads the Love with Valentine's Day "Gift Guide"

January 28, 2021

Ideas could help provide future financial stability

Foster City, CA – January 28, 2021 – This Valentine's Day many will hug their loved ones a little bit tighter. While so many are experiencing financial hardship, others may still want to celebrate the holiday. This year, [MyBankTracker.com](https://www.mybanktracker.com) creates a more meaningful "gift guide" for consumers to lend a helping hand. The personal finance site's [8 Financial Gift Ideas for Valentine's Day](#) can help readers take care of their loved ones and pave the path for a better financial future.

Out-of-the-Box Valentine's Day Gifts

1. Give the Keys to Your Apartment or House

It may be the perfect time to let your partner know you're ready to take the relationship to the next level. This doesn't have to mean moving in together, but it can convey your feelings. If it does mean moving in, you can split the bills - resulting in long-term savings for you both.

2. Invest in His or Her Future

Pay for that class that he or she wants to take - it could open doors to more career opportunities. If your partner wants to open a business, give a small cash investment to help start it or cover the cost of business cards, applying for a business license or creating a website.

3. Redeem Your Credit Card Rewards for a Gift

If you want to give a special gift but don't have enough cash, redeem your [credit card reward points](#) for a gift card or merchandise.

4. Help Pay Off a Loan

If your partner is struggling with a mortgage or rent payment, student loans, car payment or credit card debt - help pay some of the balance to reduce the principal.

5. Offer to Add Them as an Authorized User

If your significant other doesn't have a credit history, add him or her as an authorized user on your credit card to help establish his or her credit. It's important to set limits and monitor the balance, but your good credit habits can benefit your partner's credit score.

6. Offer a Savings Match

Even though some people are diligent about contributing to an employer-sponsored 401(k), they struggle to build an adequate [emergency fund](#). Give a one-time or continuous savings match to help jumpstart your partner's savings goals.

7. Give the Gift of Stock

To foster an interest in investing, give the gift of stock by transferring shares or purchasing individual shares from companies like SparkGift, StockPile and GiveAShare. Even the simple act of guiding someone to his or her first brokerage account can be impactful in the long run.

8. Buy a Life Insurance Policy

Consider taking out a [life insurance](#) policy in your name with your partner as the beneficiary. Make sure you understand the different policies: (1) term life insurance is attractive because it's less expensive, but you could outlive the short-term policy (2) whole life insurance provides coverage for your entire life, but is more costly.

About MyBankTracker

MyBankTracker is owned and operated by QuinStreet, Inc. (Nasdaq: [QNST](#)), a leader in providing performance marketplace technologies and services to the financial services and home services industries. QuinStreet is a pioneer in delivering online marketplace solutions to match searchers with brands in digital media. The company is committed to providing consumers with the information and tools they need to research, find and select the products and brands that meet their needs. MyBankTracker is a member of QuinStreet's expert research and publishing division.

MyBankTracker is an independent comparison website helping consumers make smart banking and financial decisions. The mission is to match consumers to their perfect bank by providing and tracking in-depth information on more than 5,000 banks, credit unions and financial products. Using a combination of technology and money management expertise, MyBankTracker provides personal finance comparison tools and educates consumers

to optimize their relationships with banks and lenders.

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