You may think you’re the total package, but you could be left stranded on Valentine’s Day unless you’ve mastered the art of personal finance.

Both men and women say spending beyond one’s means and accumulating high debt are the least attractive financial traits of a potential love partner.

30% of women and 20% of men say they won’t marry a person with a low credit score.

75% of women said they consider the numerical rating when dating.

While 57% of men say that credit scores play into their dating decisions, a staggering 75% of women said they consider the numerical rating when dating.

How women assess a romantic partner

- Financial Responsibility: 96%
- Career Ambition: 87%
- Physical Attraction: 87%

If your partner has a credit score of 800, but you have a credit score of 500, your low score will more heavily weight a credit based decision.

500

800

5 Steps to becoming a better Valentine’s Day catch:

1) Light a candle on your student loans:
   1) Log-in to studentaid.ed.gov to see what you owe.
   2) Establish an on-line account with your loan servicer.

2) Run a sweet little debt to income analysis:
   3) Use the Federal Student Aid Repayment Estimator - http://1.usa.gov/19S8Yr1 to see your potential student loan monthly payment.

3) Plan for a rosy future:
   5) Familiarize yourself with Federal Student Loan Repayment options studentaid.ed.gov/repay-loans

4) Get an estimate of your monthly income (after taxes) after graduation - indeed.com/salary.

Sources: 1) FreeCreditScore.com survey