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## Say 'I Do' Without the Debt

by Carrie Anton

When Brahman in San Diego, a respondent to the *Home & Family Finance*® Resource Center's "What's Your Story" feature, and his wife became engaged, they got right to work planning a traditional wedding ceremony with all the bells and whistles. But they soon realized that their big day carried an even bigger price tag. According to a study conducted by [TheWeddingReport.com](#), U.S. couples spent an average of \$26,800 to tie the knot in 2006--as much as a brand new midsize car.

"We didn't want to pay \$300 per month for the next five years for a one-day event," says Brahman, who instead chose to have a small service at the courthouse, only to have friends and family whisk the couple away at the last second to a surprise service in Las Vegas. "Everyone pitched in, which made the event feel very close and personal. In the end I only spent about \$1,000!"

While Las Vegas certainly offers a range of wedding options--everything from the traditional ceremony Brahman and his wife had, to getting married in the Chapel of Love by an Elvis impersonator--there are more options to saving money and still having a great celebration than buying two tickets to Sin City.

### For richer or poorer

"After the thrill of the engagement, most couples are left scrambling to come up with the money for the big day," says Diane Forden, *Bridal Guide* magazine editor-in-chief. To help couples achieve the wedding of their dreams without waking up to financial nightmares, Forden offers five ways to do so:

- *Set a goal:* Get the budget wheels rolling from the moment you get engaged. Estimate a ballpark budget number and then add on a 5% cushion for unforeseen taxes, gratuities, and last-minute splurges. And don't forget that communication is the key to any successful marriage--and money is one of the biggest sources of conflict for newlyweds. Learn to talk openly and honestly about money, including ways to establish good saving and spending habits.
- *Grow your money:* Take the "out of sight, out of mind" approach by direct depositing a portion of each paycheck to a special wedding savings or money market account with higher dividend/interest rates. Another option is to invest in a share certificate or CD (certificate of deposit), which allows you to set aside a chunk of money until right before the wedding.
- *Keep the change:* You've probably been told that loose change is a great way to save up money for a rainy day--but squirreling away coins and singles in the months leading up to your wedding could add up enough to pay for a honeymoon.
- *Eat, drink, and be thrifty:* Cook more meals at home rather than eating out and pack a lunch instead of buying an \$8 meal every workday for a year. You'll save \$2,080--enough to have covered the 2006 average

*U.S. couples spent an average of \$26,800 to tie the knot in 2006.*

Introduction

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cost of wedding attire of \$1,841, according to the [TheWeddingReport.com](http://TheWeddingReport.com).

- *Shop smarter:* It can be hard, even painful, to think about curtailng shopping, especially when you're engaged--one of the most purchase-prone times of your life. Focus your discretionary spending on your end goal of a fabulous wedding and resist impulses.

### **Make the wedding unique**

Celebrity couples such as Nick and Jessica and Brad and Jen spent hundreds of thousands of dollars on elaborate weddings only to have their marriages end messily in divorce. So it goes without saying that the wedding ceremony doesn't make or break a marriage. However, the union of two people is certainly reason for celebration--but can you do it without breaking the bank?

"You don't have to mortgage the back 40 to have the wedding of your dreams, but you do have to plan very, very wisely," says Teddy Lenderman, author of ["The Complete Idiot's Guide to the Perfect Wedding."](#) "The wedding should be about the couple. After all, this is your day and you need to make it unique to the two of you."

With a budget of only \$15,000, Kyle and Leah Buchmann of Pittsburgh, were able to do just that. And more important, they orchestrated a wedding that lived up to the two people's expectations that mattered the most--their own. "Leah and I had attended more than 15 weddings already that had pretty much all been the same," says Kyle. "We decided to do things differently by using some of the ideas that we had liked and [skipping] others that left guests of those weddings feeling bored or annoyed. We really had an incredible day, and the period of planning beforehand really paid off when guests told us that it was the best wedding that they could remember attending."

Kyle and Leah came in under budget at \$12,000, but both still agree that they had the wedding of their dreams. The couple found special--yet inexpensive ways--to create the event they had wanted. During the ceremony, the couple showed a slide-show of pictures and found ways to include their entire family in different roles such as being in the wedding party, singing at the service, playing the piano, doing the readings, and lighting the unity candle. They also worked diligently to arrange the entire evening so that there was no awkward downtime for the guests. From the first kiss to the last dance, everyone knew exactly where they were supposed to be and what they were supposed to be doing, which made for a less stressful and more relaxing and enjoyable evening for everyone--especially the bride and groom.

When looking for ideas to add personal touches, Lenderman says the ceremony is one area where many couples overlook simple things they can do to customize their wedding. Some examples from Landeman and others:

- Find a location that is meaningful to you--a ski hill in the spring, a local garden in the fall, a family member's home around the holidays, or your house of worship.
- Include favorite readings or songs in the ceremony.
- Hand out inexpensive programs filled with personal stories and pictures--just make them on your home computer.
- Use photographs as pew decorations instead of flowers. You'll save a bundle.
- Skip the aisle runner--no one sees it anyway and it just gets thrown away.
- Borrow items such as the cake knife, toast goblets, or ring pillow from friends or family.

*"Most couples are left scrambling to come up with the money for the big day."*

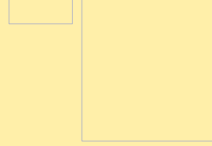
*The ceremony is one area where many couples overlook simple things they can do to customize their wedding.*

In the end, a wedding is what you make of it. By cutting corners and customizing your wedding you *can* live happily ever after without starting out in the red.

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