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## Perspectives

### Wedding on a Budget

By [Bonnie Sewell](#) | Posted: 06-05-12 | 07:55 AM | [Email Article](#)

A wedding is expensive. Regardless of who pays for it, the couple or the parents, whether the ceremony is in a house of worship or the great outdoors, it is among the largest one-time expenses in your adult life.

Proper budgeting can ensure that you won't be paying for the most important day of your life for the rest of your life.

The average cost of a U.S. wedding in 2012 is \$26,951. That varies by region, of course, with the highest in New York City (\$70,730) and the lowest in Utah (\$13,214). The wedding dress costs on average \$1,099. This month, June, is the most popular, so it's an apt time to talk about countering the high price of nuptials.

The wedding is one of my favorite financial planning topics because there is a chance to be creative and glorious at the same time. Making good financial decisions during this major life change lays a foundation for good marital financial planning down the road. Following these basic tips can help you save money and still have a wonderful celebration for you and your loved ones.

#### **Don't invite everybody**

Save money and have a great time by inviting only those you really want to celebrate with you. Is there someone you *should* invite, but dislike? Maybe skip that person. This day is for the two of you, not that jerk.

#### **Make a joint plan with your betrothed**

Before you open a bridal magazine or go to see a venue, sit down and independently write what the morning, afternoon and night for your wedding look like to each of you. Compare your notes, then create an integrated plan.

#### **Consider your options**

If you've started writing out your plan, you probably realize you have many options to consider when selecting a time and place. Might a weekday be better than a weekend? Would it be best to hold the ceremony at a place of worship, a loved one's home, a local park, a university or some other locale that has real significance for the two of you? (My oldest son was married at the beautiful College of Charleston's president's home.) The answers to these questions can have real financial repercussions.

#### **Food can get expensive**

Breakfast, brunch and lunch are all less expensive than dinner. In addition, food stations are a wonderful way to spread out the room and have a wide variety of very good food in smaller portions.

#### **Pick a theme and stick with it**

Using a theme can be a great way to add style and flair without necessarily breaking the bank. An example is a garden party. By serving simple refreshments, like crudité's with dip

and freshly brewed iced tea, and decorating with wildflowers, you can save a lot of money without sacrificing style.

### **Skip the over-the-top invitations**

Websites like [www.invitationbox.com](http://www.invitationbox.com) allow users to sort by price and offer many attractive invites for less than \$1 each.

### **Avoid over-paying for a dress**

Buy a used dress, or buy a high quality designer knockoff. Spend some money on alterations. Alterations are what make any dress beautiful on the bride.

### **Save big on music**

DJs and bands are expensive, and everyone knows someone with a great iPod system. Borrow it and create a playlist filled with songs that are special to you.

### **Bring the rehearsal dinner home**

Take a cue from Southerners. Friends and family of the couple host a nice traditional meal in their homes, often an elegant barbeque. It's a very fresh, fun party at a reasonable cost, and the evening is full of shared love.

### **Avoid trips marketed as a "honeymoon"**

According to [Forbes](#), honeymooners spend up to three times more than their standard travel counterparts. Marketers are aware of that and try to exploit it. Save money by just planning a fabulous trip smartly.

One strategy: Choose a last-minute destination that is inexpensive and suddenly crops up. Quick get-aways always are advertised. Life in a marriage is full of adventurous twists and turns, so why not jump on such an opportunity? Seeing how each of you manages in the unknown and unexpected could be the best mutual gift you give each other.

Above all else, enjoy your day your way and remember that marital financial planning starts with your wedding and honeymoon. Don't miss the chance to build a great foundation for a fun, meaningful life together.

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