

Budgeting tips for brides and grooms

When it comes to planning a wedding, finances are first and foremost on the minds of many couples. As the costs associated with weddings continue to rise, the need for a budget only grows more apparent.

But how can a couple establish and stick to a budget? Doing so depends on each individual couple, how much they can spend and what they're willing to sacrifice for their big day.

Establishing a budget

Wedding budgets can vary greatly depending on the couple and the type of wedding they desire. A wedding budget should be established as far in advance as possible.

When setting the budget, it's best to determine exactly how much you can spend, and then set the budget lower than that.

For example, if the most you can afford is \$25,000, set your budget at \$22,000. This will allow you some wiggle room when the inevitable happens and you're forced to go over budget.

Monitor your spending

Once a budget has been determined, a good way for couples to adhere to that budget is to establish a separate wedding spending account. This account should be separate from per-

sonal accounts, and all wedding expenses should be drawn solely from this wedding account.

This is a good way to monitor how much you're spending, and your monthly statement will provide an itemized list of how much is being deposited and spent.

Be ready to spend more

Regardless of how well you've planned the wedding, you're going to end up spending more than your initial budget allowed. This happens for a number of reasons, ranging from overtime fees at the reception to tipping the vendors to larger guest lists than you might have originally intended.

Prepare for the inevitable overspending by cutting back on other expenses leading up to the big day. Rather than going out to dinner on weekends, make a home-cooked meal to save some money. Instead of costly trips to a nightclub, invite friends over for the night.

You'll be surprised how much these subtle lifestyle changes can save you.

Stick to your guns

While you should be prepared to spend more, that extra spending should be saved for things such as tipping the staff



When establishing a wedding budget, couples should be mindful of what they hope to offer their guests at the reception.

and possibly paying more for an additional guest or two. Where couples should be budget-cautious is when vendors try to up-sell services.

For example, while a top-shelf bar might be a nice gesture, it can be considerably more expensive than just offering beer at your reception, and letting your guests pay for liquor.

If a vendor tries to up-sell, couples should not hold that against the vendor. After all, that is the vendor's job. Instead, prioritize what you want before you go visit any vendors. You're much more likely to be happy with your selections.

Source: Metro.

Wedding industry grosses more than \$1 billion annually

According to the Centers for Disease Control and Prevention (CDC), more than two million couples get married across the United States each year.

Counting honeymoon and other wedding-related expenses, the wedding industry grosses more than \$1 billion annually.

If two million weddings per year seems like a high number, consider the statistics in China, where the China News Agency reported more than nine million weddings in 2006 alone.

And though Americans, particularly those who have already walked down the aisle, are often quick to bemoan the high cost of weddings, those costs are not exclusive to the Western hemisphere.

In Japan, for instance, the Census of Japan 2005 reported that Japanese brides spent an average of \$70,000 per wedding. With such high costs, it's no wonder a 2008 article in the "Pacific Daily News" claimed that 25 percent of

all Japanese brides marry in Guam, where they can expect to save up to 60 percent of the costs associated with being married in Japan.

Of course, for those looking for an especially affordable and quick wedding, Las Vegas still reigns supreme, playing host to more than 100,000 weddings per year.

Source: Metro.

Rustic Impressions



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