

Chapter 1

Bringing Your Wedding Dream to Life

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As soon as you announce your engagement, you're inundated with advice and exhortations to make your wedding all that it can be: romantic, elaborate, *perfect*. This generally well-meaning advice can, and usually does, come from every quarter — parents, friends, the media, and (not least of all) vendors. As a result, planning your wedding can easily become an all-consuming venture that exhausts all your resources — mental, emotional, physical, and financial.

In this chapter, you can discover how to separate your own dreams and desires from the pressures you get from outsiders. You also can get tips for setting goals and priorities with your fiancé(e), for deciding how much you want to spend on your wedding, and for staying focused on what really matters to you as a couple.

Embracing the Real Magic of Weddings

People in the wedding industry call it “white blindness” — the tendency of so many brides and grooms to succumb to the glitz and fantasy of “the perfect wedding” regardless of the price tag. Of course, many wedding vendors encourage this response; after all,

they can't count on your repeat business (despite the ever-higher divorce rate), so they try to make as much money as they can from each customer. And they do it by selling emotion as well as their product or service.

Unfortunately, many couples readily buy into the idea that their love for each other is rightfully measured by the expense and extravagance of their wedding day. This belief doesn't hold sway because the couples aren't smart or otherwise savvy consumers. It occurs because of a marketing ploy in which the wedding industry keeps hounding you with emotionally charged messages like "You'll look like a princess!" or "You only get married once!"



If you want an excuse to throw a fancy party and wear a princess-bride get-up, wait until October and host a Halloween party. For your wedding, remember that you won't find magic in orchids or tiered cakes. The real magic lies in the fact that you and your betrothed want to build a life together as partners, and you want to publicly proclaim your love for and commitment to each other.



Make a pact with your spouse-to-be: Whenever one of you seems to be suffering from white blindness, the other is authorized to say, "What matters is that we're getting married," until the symptoms abate.

Establishing Goals and Identifying Your Priorities

Planning a wedding is a big project, but few couples have anything but the vaguest idea of what they want to accomplish with their ceremony and reception. Even fewer can identify what they want to accomplish in their first year of marriage. As a result, many couples spend money on things that aren't really important to them and, therefore, end up exceeding their budget to get the things that are on their priority lists.

Like any major undertaking, a well-planned wedding requires a mission — a reason for being (beyond the obvious one of entering into a legal and spiritual union, of course). Read on to find out how setting goals and determining your priorities for your big day can help you stick to your budget.

Setting goals together

You may find the idea of setting goals for your wedding rather strange. After all, isn't the goal of any wedding to get married?

Well, yes and no. Certainly, the primary purpose of any wedding is to join two loving hearts in wedlock. But most couples also want to have a celebration that their guests enjoy and that allows them to express their own tastes and personalities. These desires may be goals for your wedding as well. To minimize stress and misunderstandings during your wedding planning, and to make sure you set a budget you can stick to, you and your spouse-to-be need to discuss the goals you have for your big day.

Your wedding goals won't necessarily be practical or realistic. Your fiancé's main goal, for example, may be for everything to be perfect for you. So, when the inevitable snags and snafus arise during the planning, he may worry about *your* reaction. However, if you talk about your goals beforehand, you can reassure him that you don't expect a perfect day, and he'll feel less stress. At that same time, you can set a new goal together — say, to enjoy yourselves even if not every detail is perfect.



Here are some ideas for starting your own goals discussion:

- ✔ **List what you've liked and disliked about weddings you've attended.** Making this type of list helps you visualize your wedding from your guests' points of view. Plus, it's an easy way to identify any pet peeves you and your betrothed have about weddings ("The Chicken Dance" and smashing cake in each other's faces, for example).
- ✔ **Talk about wedding traditions and whether you want to follow them.** You may choose to ignore the traditions of throwing the bouquet and the garter, for example — and, of course, doing so saves money on those items. Or you may forgo the traditional wedding garb or agree not to have any attendants. See the nearby sidebar, "Putting wedding traditions in perspective," to understand the real reasons behind some popular wedding customs. You may decide you don't really want to devote money to some of these things.
- ✔ **Think about how you want to remember your wedding.** Focus on how you want to feel when you look back on your big day. Do you want an intimate gathering so you can remember every guest and nearly every moment? Do you want to feel that you included everyone you possibly could? Do you want to recall how your creativity kept your celebration under budget? Do you want to feel that you had fun doing the planning and that you were relaxed enough to enjoy your wedding?
- ✔ **Consider how you want your guests to remember your wedding.** Naturally, you want them to have a good time; otherwise, why would you be throwing a party? So go a little deeper into what you want your guests to experience. Maybe you

want to make sure everyone is well fed, personally welcomed, or pampered a little. Maybe you want to ensure that they don't feel obligated to take home a favor, to stay to the very end of the reception, or to participate in a "dollar dance."

✓ **Discuss what you want to accomplish in the year after the wedding.** This discussion is a good way to break out of the fairy tale mind-set that so often surrounds wedding planning; it forces you to recognize that, after the wedding is over, you still have to build a life together. So talk about what each of you wants to do during your first year of marriage. Do you want to buy a house? Replace one of your aging cars? Start a business? Start a savings account for any of these things? Listing your financial goals for your first married year helps you keep the reins on your wedding spending.



Begin this discussion when the two of you are alone and can focus your attention on your wedding goals — perhaps during a walk or over a quiet dinner. Encourage each other to be honest and to listen to what the other one says.

Figuring out your priorities

Talking about your goals makes it easier to decide what really matters to each of you, and identifying your priorities makes it easier to create your wedding budget and stick to it.

To figure out your priorities and whether you need to compromise (see the next section for tips on compromising), each of you should sit down and list five specific things (like fresh flowers, your favorite DJ, or professional video — not vague items like "everyone having a good time") that you really want for your wedding and five things you don't care much about. Compare your lists; cross off anything that's on both your "don't care" lists and highlight any matching priorities on your "really want" list. Finally, discuss the remaining items, noting how important they are to each of you and ways you can make sure each of you gets your top priorities.

Another option is to go through the wedding checklist in Appendix C and assign a number to each item — using a scale from 1 to 5, with 1 being least important and 5 being most important. You and your betrothed can do this together or separately. Either way, when you identify different degrees of importance, that's your cue to start talking about compromises.

Putting wedding traditions in perspective

Most people take wedding traditions for granted. Some are sweet and romantic, some have odd or spooky origins, and still others are just traditional because it was the fashion hundreds of years ago. The ones I list here have costs associated with them, so if you're trying to decide which traditions you want to follow and which you can do without, this primer may help.

- ✔ **The best man:** In the days when men raided neighboring villages for their brides, a prospective groom often took with him a buddy who was skilled in hunting and warfare to help him fight off any angry kin of the bride's. (By the way, the bride originally stood to the left of the groom so he could use his right hand to defend himself — and her — if her family showed up and demanded her return. In many early churches, weapons even were hidden beneath the altar in preparation for such a scenario.) See Chapter 5 for details on minimizing the costs associated with the wedding party.
- ✔ **The diamond engagement ring:** Engagement rings may be vestiges of times when women were considered property; even today, a ring on the third finger of a woman's left hand indicates she's "spoken for." Until the 1940s, diamonds were seldom, if ever, used in engagement rings.
- ✔ **The ring pillow:** Since ancient times, crowns were carried on lush pillows at the coronations of new kings and queens. Eventually, this custom was adapted to weddings to present the most precious element of the ceremony: the rings that symbolize a new unity and unending love.
- ✔ **The veil:** In ancient Rome, brides wore full-length veils that later served as their burial shrouds. Veils also were common in societies that arranged marriages; the bride's identity was hidden until the end of the marriage ceremony so the groom couldn't back out if he didn't find her attractive.
- ✔ **The wedding cake:** Wedding cake started out as rice or wheat cakes that guests broke over the bride's head (or tossed at the couple) to ensure fertility. By the Middle Ages, guests simply tossed rice at the couple and brought their own scones or biscuits to the wedding; leftovers were distributed to the poor after the ceremony. In the British Isles, the guests piled their biscuits together and the couple exchanged a kiss over the top; the bigger the pile, the more good fortune the couple was supposed to have. The elaborate tiered wedding cakes we know today didn't come into being until the mid-1600s.
- ✔ **The white wedding dress:** Before Queen Victoria's time, people simply wore their best clothes when they were married; color didn't matter. Queen Victoria popularized the white wedding gown in the mid-1800s, and Empress Eugenie (wife of Napoleon III) set the standard for the elaborate styling and details of wedding dresses.

Ban the phrase, “Whatever you want,” from your priorities talk, because that just puts pressure on the other one (usually the bride-to-be) to take responsibility for every aspect of planning, without really knowing what her partner prefers. Instead, discuss what really does — and doesn’t — matter to each of you. The areas you should discuss include

- ✔ **The ceremony location:** Do you want to get married in a church, or do you have another location in mind? Do you want an indoor or outdoor ceremony? Religious or civil? Formal or informal? See Chapter 4 for information on choosing a ceremony site you can afford.
- ✔ **The wedding party:** How many attendants do you want (if any at all)? Will you pay for their clothing and accessories, hotel rooms, and other expenses? See Chapter 5 for ways to keep your wedding-party costs under control.
- ✔ **Your attire:** Do you want a fancy, traditional wedding gown and black tuxedo? Do you want to buy, rent, or make your own gown, or do you want to borrow your mother’s? Chapter 6 covers clothing options for the bride and groom as well as ways to minimize these expenses.
- ✔ **The ceremony itself:** Do you have a minister, priest, or other clergy member in mind, or do you want a friend or relative to officiate? Do you want live or recorded music? Do you want a soloist? How will you decorate the ceremony site? See Chapter 7 for more on working out the details of your ceremony.
- ✔ **Flowers:** Do you want fresh or artificial flowers? Do you want fancy bouquets and floral centerpieces for the reception? Chapter 8 provides information on how the kind of flowers you select and the quantity you buy can affect your budget. It also offers some less expensive alternatives to flowers.
- ✔ **Photography and video:** What kind of photos and video do you want? Do you want to hire a professional, and, if so, how long do you want her to shoot? Or are you okay allowing your cousin to handle the photography or videotaping? Check out Chapter 9 for ways to keep these expenses under control.
- ✔ **Invitations and other printed materials:** Formal weddings dictate formal invitations, which typically are more expensive than less formal options. Discuss whether you want other materials like save-the-date cards, response cards, announcements, ceremony programs, printed napkins for the reception, place cards, and thank-you notes. For money-saving tips on your printed materials, refer to Chapter 10.
- ✔ **The reception:** What kind of party do you want to throw? Do you want a sit-down meal or a buffet, a cocktail reception, a picnic, or a brunch? How many guests can you afford to fete?



Will you serve alcohol, and, if so, will you offer a full bar or wine and beer only? Will it be a cash bar or an open bar? Do you want to provide traditional wedding cake or a different dessert? Will you party to a DJ or a band?

The reception often is the main expense of a wedding, so flip to Chapters 11, 12, and 13 to find ways to cut costs and make smart decisions.

- ✓ **Related events:** Do you want to throw an engagement party or a luncheon for your bridesmaids? How about a hometown reception for people who can't make it to the wedding? Will you invite guests to a gift-opening party the day after the wedding? Chapter 14 discusses a variety of pre- and post-wedding events and how they can affect your budget.
- ✓ **The honeymoon:** Do you want to take your honeymoon immediately after your wedding, or do you want to wait a while? What kind of trip do you envision? See Chapter 15 for information on planning and paying for your honeymoon.

Talk about the vision you have for your wedding day and related events. You and your affianced may have different mental pictures of what your wedding and reception will look and feel like. Maybe you've always imagined an elegant evening wedding with a string quartet and butler service, and your fiancé(e) pictures a backyard ceremony followed by a pool party. Bounce ideas off each other, and don't be afraid to combine elements from different kinds of weddings to create a celebration that expresses both your personalities.



If you have a difficult time choosing among competing priorities, try running them through the Prioritizer tool at the CNN/Money Web site (cgi.money.cnn.com/tools/prioritize/prioritize_101.jsp). You enter the financial items that you're trying to decide among, and the tool asks you to select the most important ones among various pairings. When you finish your selections, the tool ranks your priorities for you. (This tool is great if you're having trouble balancing your wedding wishes with your other financial goals, too.)

When you get your priorities in order, write them down and post them in a place where you'll see them often. You may even want to make a copy to carry with you in your wallet so you can refer to it when you're doing your wedding shopping.

Working out compromises

Unless you and your fiancé(e) have nearly identical tastes and priorities, you'll probably identify one or more areas of your wedding where you need to compromise. You also may need to

compromise if one (or more) of your priorities turns out to be a budget buster.



The key to an effective compromise is fairness. Each of you should be willing to give up something that's only of moderate importance to get something that you really want. Say you really want your favorite local band for the reception, and your future spouse really wants the matching platinum wedding rings with the diamond chips. You may be willing to use artificial flowers instead of fresh so you have more money for the wedding rings, and your partner may be willing to limit the dinner menu so you can afford the band.

Estimating Your Budget

Much of the stress that accompanies wedding planning can be traced straight to money issues — how much to spend, what to spend it on, and where it's coming from. (Family feuds over guest lists come in a close second.) Chapter 2 covers wedding budgeting in detail. But before you and your intended get too far along in your planning, agree on a ballpark figure by asking each other how much your wedding day is worth to you in dollars.

You may be surprised at your answers. Here's why: When one of you says or even thinks, "I want to spend \$20,000 on our wedding," you're almost bound to start thinking about what \$20,000 represents in your life. If you make \$30,000 a year at your job, for example, \$20,000 represents eight months of your salary. Do you really want to work eight months to pay for a single day? Or, similarly, you may realize that you can buy a really nice car for that much money — or put a down payment on a house.



Putting a dollar estimate on your plans prevents you from succumbing to tunnel vision, because you'll see your wedding budget in relation to your other financial goals and obligations. Your financial big picture acts as a natural brake on your wedding spending.

So how do you come up with a dollar estimate? Try one or more of these methods:

- ✓ Limit your budget to between 10 percent and 20 percent of your annual combined income.
- ✓ Find out what wedding goods and services cost in your area and use those numbers to build your estimated budget. This is useful if you really have no idea what's realistic. Keep in mind that you still have to focus on your priorities, not just expand your budget to accommodate prices in your area.

- ✓ My preferred method is less scientific than the preceding options but more personal. I recommend that you say dollar figures for the overall budget out loud in descending order until you get to one that doesn't make you feel like you've been kicked in the stomach.

I'm serious. Your emotions are more tied up in money issues than you realize, and it's difficult to sort through your feelings, especially when they're mixed together with your emotions about getting married. This technique is a quick way to determine your breaking point for your wedding budget. The highest dollar figure you can say out loud without flinching is the upper limit of your wedding budget comfort zone.



As you get deeper into your planning, you'll fill in the details of your budget, such as who's paying for what and so on. At the beginning, though, you and your future spouse should agree on a maximum so both of you know what your limits are.

Staying Focused and in Control

When it comes to your wedding budget, impulse is your enemy, and pressure is its co-conspirator. Wedding vendors — and sometimes family and friends — may do their best to get you to spend more, and it's easy to get swept away by the glitz and emotion.

So how do you arm yourself against impulse and pressure? Think WEDDING:

- ✓ **Wait:** Give yourself at least 24 hours to consider a purchase before you sign a contract or fork over the cash.
- ✓ **Evaluate:** Get quotes from at least three vendors, and be sure the quotes have as much detail as possible so you can compare prices, services, and value.
- ✓ **Define:** Identify how each purchase or expense helps you create the wedding of your dreams. If a purchase doesn't quite fit your vision, it's expendable.
- ✓ **Discuss:** Talk with your spouse-to-be, a friend, or a relative about the pros and cons of various options. A third party's viewpoint can help you clarify your own thoughts and feelings.
- ✓ **Insure:** Have a backup plan in case of glitches or unexpected expenses. For example, have a good suit for the groom in case the rented tux doesn't fit, or start a slush fund to cover items that go over budget.

- ✓ **Negotiate:** Ask for what you want, and know what you're willing to give on and what you want to stand firm for.
- ✓ **Get away:** Take a break from wedding planning and do something else you enjoy, even if it's just an hour in the garden or watching a favorite TV show. Take a break at least once a week — and more often if you can — just to remind yourself that a whole world exists that has nothing to do with weddings.



Here are some other ways to help yourself stay focused on your priorities and within your budget:

- ✓ **Keep your budget, list of priorities, and financial goals in easy view.** The more you see what you and your future spouse have agreed upon, the less likely you are to forget those things in the excitement of a bridal show or vendor meeting. Use the forms in the appendixes at the end of this book, and post them prominently on the fridge, your computer monitor, the bathroom mirror, or any other place where you'll see them regularly.
- ✓ **Take your wedding budget with you when you shop.** Refer to it as often as necessary to remind yourself of what you agreed to spend. It's even useful to get vendors to ease up on their hard-sell approach; just show them your budget for their service or product and say, "I'm sorry, but this is really our absolute limit." If your wedding is at a low-demand time, the vendor may shade his prices to fit your budget.
- ✓ **Pass the buck.** Tell vendors, family members, and friends that you have to discuss things with your future spouse before making decisions. This tactic buys you time, which is the best antidote for impulses and pressure. (Besides, it should be true; after all, it's your future spouse's wedding, too.)
- ✓ **Leave your checkbook and credit cards at home or in the car when you meet with vendors.** Doing so forces you to take a break from the excitement, even if only for a few minutes, so you're less likely to make a decision you'll regret later.



Your wedding day is a big day, but it *is* only one day. More important is the foundation you and your fiancé(e) build for your life together. Discussing goals and priorities, working out compromises, and sticking to the plan you've created are skills that will serve you well throughout your married life, helping to ensure that your own "happily ever after" really does come to pass.