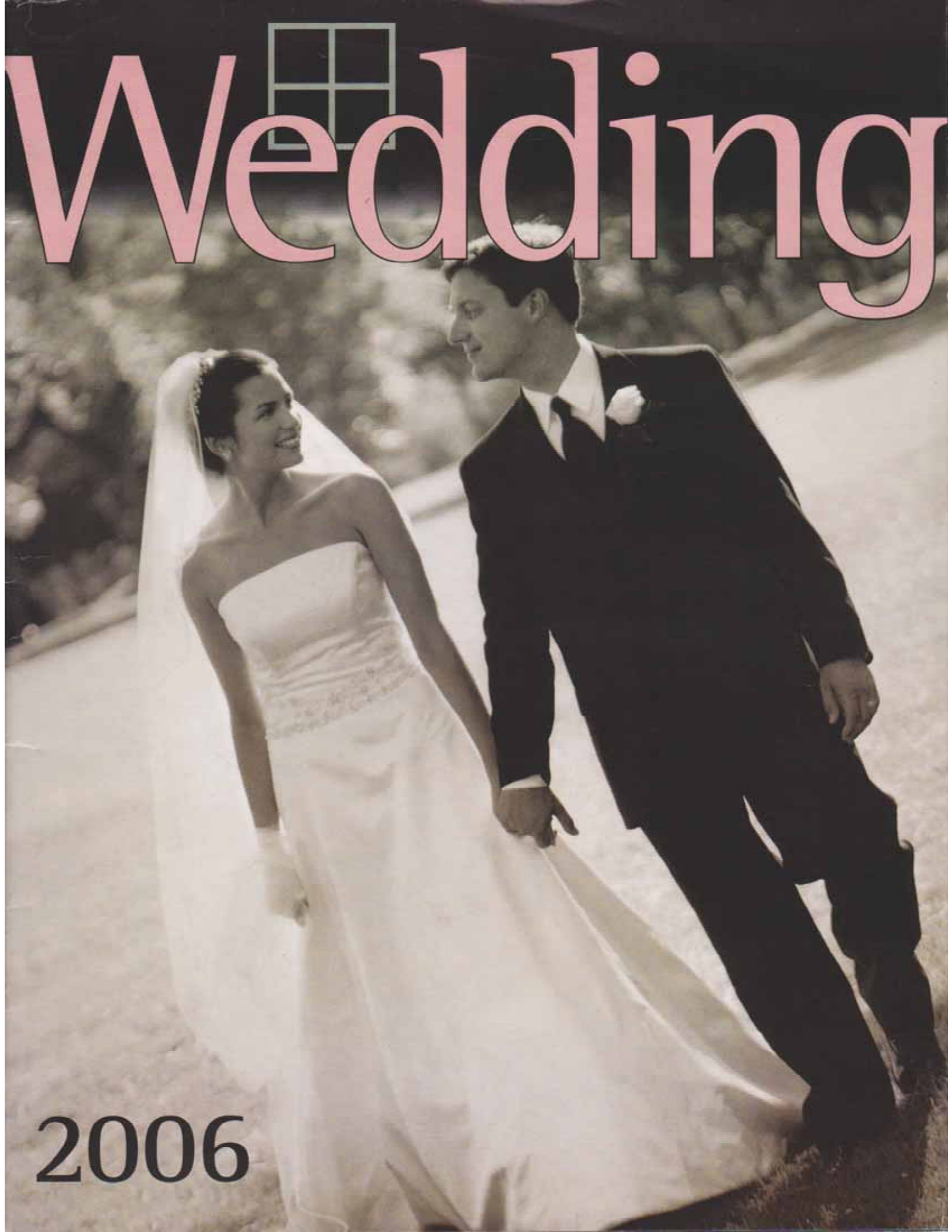


Wedding

A photograph of a bride and groom walking together outdoors. The bride is on the left, wearing a white strapless wedding dress with a lace waistband and a long veil. She is smiling and looking towards the groom. The groom is on the right, wearing a dark suit, white shirt, and dark tie. He is also smiling and looking towards the bride. They are walking on a light-colored path or road. The background is slightly blurred, showing some greenery and a building with a window.

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A Fairy Tale Budget

By Sara McHatton

MANY BRIDES AND GROOMS start planning their weddings with all the grand ideas they've had in their minds since that first showing of *Cinderella* when they were three years old. These dreams and visions are all wonderful and grand and should not be lost; however, we can get caught in the trance of the expensive fairy tale and forget to look at the reality of a budget. Yes, that's right, a budget. It's the grueling word that most brides are not so fond of. However, planning a budget is very necessary to planning a successful wedding. And, by incorporating the following simple rules into your budget plans, the remainder of your wedding planning might be a little more "happily-ever-after."

1. Set your budget before anything else. It can save you lots of heartache and even large amounts of debt if you plan a budget before you book your caterer or buy that designer gown. Planning your budget involves sitting down as a couple and discussing (this is when the real marriage practice begins) how much money you want to spend on your wedding. Maybe it's \$15,000, or maybe it's \$35,000, but whatever the figure, write down where the money is going to come from (i.e. grandma, mom, daddy, bride or groom) and the grand total planned to be spent. In addition, write down which aspects of the wedding will be covered in this budget—does it include the rings, honeymoon and bride's gown as well as catering, photography and music? Once you have set a firm dollar total you may move on to the next step.

2. Seek local professional budget advice. Don't rely on the "percentage-based" budgets you find in the bridal magazines. Those budgeting tools are very general and do not apply to any one local market. Rather, they are a combination and average of hundreds of regions nationwide—a very muddy bunch of numbers that might hurt rather than help your planning. Instead, seek advice from vendors in your local area.

You might call a wedding planner to help you get started. A professional, experienced wedding planner who knows the local market and its vendors will be able to give you almost precise dollar amounts for costs on every facet of your wedding. Or, if you're a researcher and want to track down the information yourself, call a few DJs, photographers or caterers and chat with them about their rates for an average local wedding. From speaking with a professional local wedding planner and/or with other professional local vendors, you can confirm the rate windows for each piece of your wedding and decide how much you will spend in each area.

Stick to your plan. This can no doubt be one of the toughest aspects of your wedding planning. "But, I really want the roses AND the filet mignon AND the 13-piece band AND the Vera Wang gown AND the castle"—well, you get the picture. Keep your detailed budget in writing and take it to every vendor appointment and consultation. Stay on track. Don't let your maid of honor or sister or mom talk you into spending more money than you've planned (unless they are forking over the extra funds). Sticking to your wedding budget will also be good practice for sticking to your budgets after the wedding.

If you incorporate these simple aspects into planning a wedding budget right from the start, I guarantee that your overall wedding planning will run smoothly and probably even happily. And, who knows, maybe you'll even be able to afford that white horse.

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