

How to keep wedding costs under control

By Elizabeth Scheibner
Copley News Service

You've made the decision to get married. Now you're faced with the arduous challenge of planning a wedding that meets all your expectations but doesn't send you or your parents to the poorhouse.

Unless you've already done your homework, you'll probably be shocked at how expensive it is to get married. According to *Bride's and Your New Home* magazine, the average cost of a wedding today is about \$16,000. While this figure may astound you, there are ways to cut expenses by as much as one-third without taking away any of the fanfare.

The first thing you should do is establish a realistic budget and determine who will be responsible for which expenses. This will avoid misunderstandings and hurt feelings down the road.

Fortunately, there are no longer rules about who pays for what. Although the bride's parents typically pay for the wedding, more and more couples are footing the bill themselves. It's also becoming common for the bride's and groom's parents to split the wedding expenses.

Once you agree on a budget, the next step is to determine what is most important to you and your fiancé. You may decide, for instance, that having a sit-down dinner is more important to you than going on an expensive honeymoon. Make a list of your priorities and rank them in order of importance.

As a rule, the reception will be about half your total budget; flowers, photography, music and the bride's attire will each represent about 10 percent; invitations are approximately 4 percent, and miscellaneous items account for about 6 percent of the total cost.

Keep track of all your expenses. Even minor purchases such as the guest book or toasting glasses should be accounted for so that you'll know if you're staying within your budget. If you have trouble keeping things organized, you may want to invest in a software program called *The Wedding Planner*. It keeps track of everything from invitations to budgets and is avail-

able for IBM-PCs and compatibles.

A lot of people assume that wedding consultants are for those with an unlimited budget, but this isn't necessarily true. Consultants will work within your budget and, because of their vast knowledge and experience, can actually help you achieve a more lavish wedding than you could afford on your own. Most consultants include their fee in the total budget rather than adding it on.

The reception, of course, is your biggest expense. If you want to keep costs down, you may want to consider having your wedding early in the day rather than in the evening. Hosting a breakfast or luncheon is considerably less expensive than a dinner. An even more economical way to go is to offer light hors d'oeuvres.

Another way you can save is by offering a no-host bar and letting your guests pay for their own drinks. If that doesn't appeal to you, you might want to consider serving a champagne punch, which is considerably less expensive than mixed drinks.

If you have the flexibility to get married any time, plan an off-season wedding. You'll often re-



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ceive reduced rates during the fall or winter months. You can also save money by having a weekday wedding.

Reception sites vary considerably in price. Do as much research as possible before selecting a location. Hotels are generally the most expensive, while reception halls are typically the most affordable.

If your family belongs to a social club or community organization, you might ask if you can rent the facility at a reduced rate. If you're having a small wedding, you might consider having your reception at home.

If you've already started perusing the bridal shops, you know that wedding dresses typically cost anywhere from \$1,000 to \$3,000, while more elaborate dresses can run as high as \$8,000. There is no reason you have to spend a small fortune on a dress you'll only wear once. For about \$300 to \$500, you can rent a gown from a bridal salon. Or you may want to consider wearing your mother's wedding dress and having it customized to fit your particular taste.

Another option is to shop at bridal closeout sales or purchase discounted samples from boutiques or

The Dallas Post

Fall Bridal Showcase

department stores. You might even look into having your dress custom-made. It's often less expensive than you think, and you'll end up with a truly original gown.

When it comes to decorations, a great way to cut expenses is by enlisting the help of family and friends. Rather than buying already-made table decorations or centerpieces, ask your friends to help make them. You can also save money by asking a friend or relative to film your wedding as opposed to hiring a professional videographer (who may charge up to \$1,000).

For some couples, the honeymoon is the most important aspect

of the wedding. For others, it's simply an opportunity to get away for a few days and unwind. When planning your honeymoon, be creative. The most expensive honeymoons are not necessarily the best. Often couples have more fun when they choose a nontraditional honeymoon, such as a white-water rafting trip down the Colorado River.

If you're not sure where you want to go, you may want to contact a travel agent and ask about special packages for honeymooners. Often you may be eligible for additional perks such as room upgrades, complimentary champagne, free rental car, etc.

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