

DOLLARS & SENSE

EDITION 12, VOLUME 6



Wedding on a budget: the elegant side of frugal

It is no secret your wedding is one of the most important days of your life, and it should be no surprise that it is likely to be one of the most expensive.

With the average wedding cost in the United States reaching \$26,720, it is only natural that couples are looking for ways to save money while making beautiful memories. Here at FFEF, we have compiled a list of simple ideas to help save you money while planning your wedding.

Carefully Consider The Date And Time:

One of the most romantic aspects of your wedding is setting the perfect day and time to exchange vows, however, did you know that there is even more to consider than the sentimental value of your wedding date? That's right! The particular day and time you choose to say "I do" could cost you considerably more than other days! Generally speaking, late spring to early fall is prime wedding season, and that means from May through October, you

will pay higher prices. Winter weddings are always considerably less expensive with the exception of December and February thanks to Christmas and Valentine's Day. Planning a winter wedding can save you money and should pose no problem if your wedding venue is indoors. Of the days of the week, Saturday is the most popular day, which means you will pay more, while weekdays and Sundays are the least expensive days to hold a wedding.

Solicit Help From Your Friends And Community:

You may have heard the term "Many hands make light work" and it's true. The more people that volunteer to help, the easier (and cheaper) your wedding plans will come together. Asking your friends and any community organizations that you may belong to for help, including church, military or work

related communities can get you many free or cheap things, including but not limited to a venue, decorations, a wedding officiant and last but not least, many additional helping hands

Stay Stationary:

Holding a wedding and reception in the same place just makes financial sense when you consider the extra costs of throwing a wedding and reception in two separate venues. The simple fact is, the additional expenses of various rental fees, transportation and the exorbitant cost of decorating two places are utterly unnecessary. Use the money you save to go on a luxurious honeymoon or start a savings nest egg. No matter what you choose to do with all of the money you save, it just makes financial sense to hold your wedding and reception at the same site.

Location, Location, Location:

When you consider where to hold your wedding and reception, think outside the box. Find a place that already has a beautiful decor and ambiance so that decoration needs are minimal. For example, holding a wedding and reception at a restaurant or bed and breakfast with a beautiful indoor and outdoor setting will likely cost you less in the long run than a hotel, church or banquet hall that must be completely customized.

Choose Elegant Simplicity Over Opulent Beauty:

Simplify your decorations and think minimal in all you do. A simple bud vase centerpiece with an exotic bloom will look every bit as beautiful as a full bouquet. Using Paper lanterns and fairy

(Continued on page 2)

Wedding on a budget: the elegant side of frugal

(continued from p.1)

lights can lend itself to being more elegant and whimsical than an expensive crystal chandelier. Instead of providing full bouquets to your bridesmaids; pin one or two graceful blossoms to their bosom. Remember, less can be more (and will cost less too!).

Dump Tradition And Be Creative:

Many people are dropping expensive flowers in crystal vases for more rustic and natural decorations. Everything from fruits and vegetables; candles and mason jars; potted plants, flowers, and herbs to tree branches and pine cones are used for beautiful wedding decor. Stunning centerpieces have been made by artfully collecting greenery and tree branches in large glass vases. And the best thing about this is that many of these are available for free in pantries and backyards! If your heart is set on flowers, buying flowers that are in season will be noticeably cheaper. Another idea is to use paper flowers. Not only are they often cheaper but also they never die so you can keep them forever.

Celebrate Natural Beauty:

If you are holding your wedding in a season with pleasant weather, or if you are lucky enough to be getting married where it is beautiful outside all year round, you can save money by getting married outdoors. Rather than choosing an expensive venue, the beauty of nature can be found all around you, from neighborhood parks to national parks; from local canyons to a neighbor's back yard. The fact is, a beautiful location in nature needs very little in the way of decoration. A beautiful archway, a few tables for food, and guest seating are all you need for a beautiful wedding out in the natural world!

Trim the List:

The single biggest thing you can do to save money on your wedding is to be selective about who you invite. A smaller celebration with fewer

attendees not only saves you money, but it also means less extensive planning and fewer personality conflicts, which equals less stress for you. Whittling down the list will cause less hurt feelings if you do it by category rather than by individuals, for example; don't include casual acquaintances, co-workers, or distant relatives. You also have the option to throw a child free wedding, making a list that includes only adult individuals and couples rather than entire families.

Less Time More Quality:

It stands to reason that a shorter party is a less expensive party. That means you can save money by throwing a 3-hour event rather than a 5-hour event. A few perks to this plan are that there is less likelihood of party lag-time (the party will stay fully attended and hopping!) and you will gain some extra alone time with your new Mr. or Mrs. after the wedding celebration.

Let Someone Else Absorb the Depreciation:

Second-Hand decorations are usually a great deal cheaper than renting decorations, and often they are in better condition because they have been used only once. These perks extend to gently used wedding dresses as well, and with simple resources like tradesy.com, bridalgaragesales.com, and wedding-recycle.com, it's easy to buy and sell used wedding decor. Also, you get brownie points because you helped another bride and groom offset the cost of their dream wedding. It's a win-win!

Forget Dinner, Do Brunch:

Most traditional weddings take place during early evening hours with dinner provided for each guest. Unfortunately, the most usual practice is also the most expensive. Another option that is gaining in popularity is the Sunday Brunch Wedding. Not only does this provide for lighter, more inexpensive menu planning, but it also takes place on a less popular day of the week,

making your catering and venue less pricey as well. If your heart is set on a traditional wedding, consider serving your wedding dinner in buffet or family style rather than plated. Doing this can save you money because fewer materials and resources are used, and inexpensive dishes lend themselves well to these styles including rich pasta dishes, colorful salads, and fresh fruit. Another, unique catering idea that is gaining in popularity is food trucks! This trendy choice can offer your guests a variety of unique food options while saving you the expense of employing servers and buying fancy spreads and cutlery!

DIY Wedding Cake:

Do It Yourself projects are an excellent way to save money in many aspects of life, and it's no different for wedding cakes! The process is easy, simply order a plain, base cake with simple trim, in your preferred shape and size from a bakery and then embellish it yourself. Your decoration selections are virtually endless, from glazed fruit to fresh flowers; edible beads or any other myriad of crafting or baking supplies. Not only will this allow you to make your cake a one of a kind masterpiece, but if you keep it simple, it will also save you money. Additionally, you may consider serving cupcakes because they are less labor intense and require less decoration for an equally stunning appearance.

Be A Teetotaler:

Let's face it, despite its good-time reputation, alcohol is expensive! By replacing alcohol with less expensive yet more exotic and tasteful drinks (for example lavender lemonade or alcohol-free "mocktails"), you will save money and reduce the potential for unnecessary drama.

Skip The Unessential:

Many traditional practices exist that aren't compulsory for a successful wedding. Two good examples of these

(Continued on page 4)

Throwing a high-class party on a cheap budget

With summer just around the corner, barbecues and social gatherings are not far behind. Usually, this is cause for celebration but for those on a limited budget, the thought of throwing a party is a daunting task, and often a lack of funds prevents people from planning social events altogether. The fact is, limited means shouldn't stop you from socializing and having fun. Here are some easy ways to throw a great party on a cheap budget.

Share the responsibility:

The easiest way to spend less is to have everybody pitch in. Potluck parties, where every guest brings a dish to share, are not only delicious but ideal for those on a limited income! Potlucks are fun and completely customizable. The host may specify a theme (such as Mexican food) or request only hors d'oeuvres (light appetizer), or simply ask each guest to bring their favorite signature dish and enjoy the variety that filters in. No matter how you do it, you can be sure that everyone will enjoy sharing and partaking of each delicious dish!

Music makes the party:

High-quality speakers are relatively inexpensive, and when paired with a smart device (phones or tablets) and free music channels like Spotify and Pandora, great music is as easy as plug and play. Don't have money for speakers? Use your computer! All you need is an internet connection to stream the music. With good company, the right tunes and delicious food, your party is sure to be a hit!

Decorate Simply but Boldly:

Choose one decoration idea and incorporate it boldly. For example, if you want balloons, make three large, dramatically colored balloon bouquets and place them in the room where they will make the most impact. If flowers are your thing, create two large flow-

er bouquets with big bright blooms and use them as centerpieces where people are likely to congregate. A few simple, bold decorations placed strategically will make a big impact on your party without heavily impacting your wallet.

In the end, it's not how fancy or well catered your party was that matters but how it made your guests feel. A party that provides its guests with the ability to relax and enjoy the company of others, in a fun and inviting atmosphere far outweighs a hoity-toity event. So sit back, relax and enjoy the party. ■

Here are some delicious and inexpensive party food ideas to keep the budget down.

You don't have to go all out on party food to make a memorable event, remember most people go to parties for the friendship not the food!

- Popcorn — it's not just for the movies! Popcorn is not only inexpensive, but it's easy to make, cheap, tastes great and as an added bonus has almost no calories (when eaten plain). Why not offer a variety of flavored popcorns at your next event? Popcorn can come in savory flavors like cheese, ranch, or lightly salted, you can go for the sweet and salty kettle corn variety, or go sweet with caramel corn or chocolate drizzled popcorn. There are so many options! Makes a good party favor too.
- Nachos — go south of the border for a tasty and cheap party food. Put out a bowl of corn chips along with some warm nacho cheese sauce and some salsa. It doesn't have to be fancy and like popcorn, nachos can be quite filling!
- Fruit and veggies — for a lighter fare, put out carrot sticks, celery, sliced apples, cucumber spears, baby tomatoes, mandarin orange bits, and other favorites. You can add in some dill veggie dip or caramel sauce for the fruits and have a healthy and crisp snack that will appeal to just about everybody.
- Go small — usually smaller is better when you are on a budget. Instead of burgers offer sliders, or instead of chicken breast offer skewers with roasted chicken and peppers. Go with cupcakes instead of a large fancy cake or mini cheesecakes instead of full slices. If you stick with barbecue meatballs instead of steak, stuffed mushrooms instead of a fancy side dish, and a few other small choices like cheese and crackers or deviled eggs you'll find that the party is just as fun without going big (and expensive).
- One drink to rule them all — For many people, a party isn't a party until you let your hair down and enjoy an adult beverage. While alcohol may add a bit of fun to your party, it is also expensive. If you go that route, stick to a single inexpensive beverage or try some fun fancy non-alcoholic options like blueberry lemonade, or grape citrus sparkling punch. Another possibility is a BYOB (bring your own bottle) party. Simply ask guests to bring along a bottle (or can) of their favorite drink to enjoy at the festivities.

Saving on Groceries—A How To Guide

(continued from p.2)

are wedding favors and printed programs. Sure sending gifts home with the guests is a nice gesture, but in the end, guests don't come for trinkets, and they are unlikely to begrudge the extra clutter. Additionally, printed programs are helpful, but more often than not they are discarded directly into the trash after the event. If you have a hard time sending guests home empty handed, invite them to take home some of the beautiful decorations and centerpieces they are sure to enjoy.

Drop the DJ:

While hiring a live band or DJ for your wedding is often par for the course, the production of inexpensive, high-quality speakers and digital music today quite frankly make it unnecessary. Creating an extensive and desirable playlist is literally at your fingertips, and you can even solicit song requests from your guests when they RSVP.

Be sure to ask a friend or confidant to be in charge of the music in case of technical difficulties or if the volume needs to be adjusted. If live entertainment is important to you, consider hiring a band for only the essential dances and utilizing the digital music during the less formal dancing and socializing.

Memories that last a lifetime:

It's no secret that photographs are the most important keepsakes of your special day. After all, they are the memories that you can keep forever and pass down for generations. It is for precisely this reason that nobody wants to skimp on the photography budget, and while we don't recommend you sacrifice quality to save a few bucks, there are some valuable tips you should know.

First, be sure to group the important moments together so your photogra-

pher can get the photos without having to stay for the whole reception. Secondly, ask the photographer if you can order digital copies of the photos as this will cost less, and you are likely able to get them printed cheaper than the photographer's personalized packages.

Hire a wedding planner:

At first glance, it may seem counterproductive to hire an extra person when you are trying to save money but keep in mind that wedding planners bring many years of experience and vendor relations to the table. They are well versed in the art of price negotiation, know exactly where to find what you need and can offer helpful advice on how best to save money. Also, being able to rely on somebody else can help take some stress out of planning your big day.

Go Digital:

Have you ever considered a wedding website? If not you should! With wedding website services such as ewedding.com and theknot.com, you can create a beautifully designed wedding website that acts as a hub to share pictures, pertinent information, critical updates, event dates, times and directions as well as providing your guests with links to your online registrations!

Guests can even RSVP through the site, and you can receive them in real time! Some digital planning services also offer seating chart creation and guest meal selections.

A wedding website is a great way to keep all of your important wedding information in one convenient place right at yours and your guest's fingertips. The savings and convenience don't stop there. You can save even more by choosing digital invitations over printed ones! You may think it sounds tacky, but make no mistake; these invitations

are not the cold, boring digital invites of yesteryear.

Online invitation sites like paperless-post.com and greenvelope.com offer beautifully designed fully functional and interactive invitations. Digital Invitations are not only beautiful and inexpensive; they create less waste, save time, prevent postal delivery mistakes, allow for quicker response time and afford easy organization.

Send A Post Card:

If you are a traditionalist at heart or a stationary aficionado, digital invitations may not sit well with you. That's okay after all this is your special day! You can still save money on your printed wedding invitations by leaving behind the envelope and tissue paper and going postcard style. A beautiful card stock and elegant font will ensure that your invitations are not only beautiful but simple and affordable as well.

We hope that some of these tips and tricks will help save you money while planning your special day. Remember, it's okay to splurge on the things you find important while cutting back on those things that are not a high priority for you. In the end, we hope you enjoy searching for the elegant side of frugal.



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