



budget watchdog

Eleven trusty tips to keep you from falling off the financial cliff.

BY LISA MILBRAND

It's a classic tale: The wedding couple goes overboard on their budget and spends the next five years paying it off. But spending smarter on your wedding doesn't have to mean sacrificing a pedigreed affair. Use these time-tested tricks to create a realistic financial plan, and you'll pull off a fabulous event that won't leave you in the doghouse.

1 COME UP WITH A SPENDING PLAN.

Figure out how much money you have to work with, and then determine how much you'll put toward the various elements of the wedding. Just avoid calling your financial arrangements a "budget." "That 'b' word is nasty," says financial planner Jill Gianola, author of *The Young Couple's Guide to Growing Rich Together*. "I prefer 'spending plan,' which puts more emphasis on how you're going to spend the dollars. Don't think about it as cutting back, but rather as using limited

resources in the best way possible."

Handle things as a team; for instance, if the cake you want costs more than you'd budgeted, you and your groom both need to agree that the overage is worth it.

2 SEARCH FOR BARGAIN SPOTS.

Hiked-up airfares and a weakening dollar have made some international locales extremely pricey, but there are still deals to be had. "People are staying within the U.S. or Latin America," says Lisa Light of Lisa Light, Ltd. in New

York. "Asia's a great deal — it can be expensive to get there, but once you're there, you can custom-make everything for pennies. Cruises also offer a big bang for your buck." Head slightly off the beaten path — say, a smaller city outside a larger metro area — and you'll likely see considerable savings as well.

3 PARE DOWN YOUR GUEST LIST.

Every extra person costs you money for invitations, food, cake and more, so check your list twice, and make sure



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everyone on it is an absolute must-have. "It may sound crass to put a dollar amount on someone's head, but once you have estimates for the cost of the food, flowers and other details, you'll be able to figure out how much you'll pay per person and who is essential to the event," Gianola says.

4 SKIP THE WEEKEND. "Everyone is already on vacation, so why not have a Monday or Tuesday wedding?" suggests Kelly Werder of No Worries Weddings & Events in Florida. "You can usually get a much better deal with the venue, with vendors and even on travel costs. That dream location that has an outrageous site fee on a Saturday may waive it on a Tuesday just to get your business."

5 STAY OPEN-MINDED. The stricter the parameters you put on your wedding (it has to be a certain date, the flowers must be roses), the less chance you have to find a deal. "Flexibility is really important," says Jennifer Brisman of Jennifer Brisman Weddings in New York City. "Reverse the question: Instead of saying to your venue, 'I want to get married on this date,' say, 'I'd like

to get married in the summer; what date can you give me where I can save money?'" Consider giving your florist leeway by asking for a "market buy," where they choose the best deals from the floral market for your wedding while keeping your color scheme in mind.

6 RESEARCH THE TAXES. "In the world of taxes, not all is equal," says Jennifer Analovitch, catering concierge manager at The Inverness Hotel in Englewood, Colorado. "Larger cities can have independent state and city taxes that could cost brides an additional \$1,000 to \$5,000. Look for venues in areas with low taxes."

7 UTILIZE LOCAL RESOURCES. "The farther something travels to get to your wedding site, the more expensive it'll be," says Brisman. "Look for locations that use local produce, flowers from local gardens or wine from local vineyards." Werder recommends maximizing the setting to minimize your decorating budget. "You probably don't need much decoration if you're having a beach wedding, so you'll save on ceremony

tricks of the trade



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flowers. Take a look at incorporating shells, palm fronds or even pineapples and coconuts into your centerpieces to save on decor at the reception." In the mountains, see which wildflowers are in bloom and can be sourced locally. And consider whether you need to have an outside vendor imported to your site or if a local can do the job — flying someone in will add considerably to your bottom line.

8 TEAM UP WITH ANOTHER BRIDE. Find out what other events your vendors have in the days before and after your wedding, and see if you can economize with another couple. "Ask your florist if you could collaborate on an order and get a discount — they may be able to tack on the flowers you need at a nominal cost," Brisman says. For an outdoor wedding, see if you can share a tent with a bride getting married the same weekend. "If it's a wedding of comparable size, contact those people and share the costs. You can approach the tent company as a group and save big on setup fees."

9 KEEP CUTS SMALL — AND ACROSS THE BOARD. Instead of making an obvious budget cut in just one area,

make tiny cuts that add up to significant savings. "You can cut one course from the meal or serve just the wedding cake as dessert," suggests Chicago-based planner Frank Andonoplas.

10 NIX THE FAREWELL BRUNCH. The day-after breakfast has become de rigueur for destination weddings, but lately some consultants have started steering their clients away from it. "Brunch is generally a waste of money. Half the people who say they're coming don't because they're hungover or worried about heading home," Light says.

11 PRIORITIZE YOUR SPENDING. Figure out what's most important to you — a killer band, amazing centerpieces, a lavish five-course dinner — and put your money toward making the key details spectacular. "Spend your money on one or two things that are really wonderful as opposed to spreading yourself thin," says Brisman. "Focus your funds on your guests' experiences that materialize on the wedding day, and it will come off really well." ■

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