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Lynn's Top Five

Taking Financial Stress out of your Wedding

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being that you don't need an expensive formal dinner to have an amazing event! Think cocktail party with hors d'oeuvres! Or a brunch buffet. These are easy to do in many venues and can really help keep costs down.

5) Practical gifts for the couple that has it all: In this day and age many are marrying with two full home sets of everything. Don't be afraid to tell your guests what you really need. One creative idea a friend recently used: have your guests treat you to gift certificates to your favorite restaurants, theaters, and clubs. Now there's a year of great date nights! That will keep the romance alive!

So, stay focused on the goal: Have a happy and lovely day launching yourselves into your next best life and not a basket of worrisome bills. Pick your "must haves" and your "would likes" and your "don't care that much" categories. Mix and match ideas and then check it against your budget, making necessary adjustments to stay on track. Make a game out of it! The winners? You!

With the upcoming fall and holiday wedding season almost upon us, I thought it would be fun to chat about a few tips for keeping your financial sanity while planning your happy day. What you need to keep in mind at all times is that really, it's all about the balance between a delightfully memorable day and not mortgaging your future for that special day! Here are a few things to think about as you embark on this wonderful journey:

1) Set a budget - and stick to it! As you can imagine, the whole wedding industry is a bit of a machine, focused on having you spend as much as possible on your special day. It's very hard to say no to all the fun being offered. The industry is practiced and studied in the fine art of pulling at your emotional strings. And all of that is well and good, but you have your whole life in front of you and the horror of coming back from a honeymoon to too many bills is a lousy way to start a new life. Be real, be honest and be firm about what you can afford and what would really drown you in depressing debt.

2) Finding that special dress. Check out the fashion district and wholesale options. Look for seasonal blow out sales. Go to stores that specialize in vintage gowns and those worn by other brides. A gorgeous gown doesn't need to cost as much as a new car!

3) The venue. Speaking of costing as much as a new car, here's a great place to really save money. By being thoughtful and careful on pricing you can get creative and leave space in your budget for other things. One of our clients recently married his sweetie in their back yard. He worked hard at really making the landscaping sparkle and making the day special. Plus they now have a gorgeous garden to enjoy and have added value to their home. Do you have a friend with a great back yard and home? Don't be afraid to ask their gift to you to be the use of their home. Be ready to step up to cover costs to protect their property (and work with the neighbors on parking).

4) Let's eat! So you are talking to a girl who got married in a park with three-foot sub sandwiches (the budget) and a gorgeous multi layer cake (the splurge). Many great ideas here for you to ponder, the bottom line

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