



HELP ME HAVE MY DREAM WEDDING!

Kym Shaw and Warren Doyle have had a busy few months buying a house and getting engaged. With mortgage commitments, they ask Adrian for advice on how to save for their dream wedding planned for October 2010.

With the average Australian wedding now costing over \$28,000, it is no wonder that couples are waiting til later years to get married.

One of the most important things that I told Kym and Warren to do is to set two budgets. The first budget is for their typical day to day household costs which they should maintain for the rest of their lives. The budget should set out how much that they can save for future goals, in this case for their wedding.

Their parents can contribute \$5,000 towards the big day so if they want to have the typical average wedding I calculated that they need to save \$221 every week for the next 2 years. Unfortunately by doing the household budget, we found that Kym & Warren can only put aside \$150 per week. This equates to a \$20,000 wedding. There is a shortfall so they will need to either save harder or reduce the costs of their wedding to fit their budget.

The second budget that I helped set for Kym and Warren was one specifically for their wedding.

Weddings are expensive but the costs can blow out when control isn't established from the start. All those "little" items as they really do add up. I helped Kym write down all the costs that they could expect with the cost of the day and allocate a cost to each.

It is important that they then monitor their actual spending and vary future spending accordingly. Otherwise they will fall further into debt which they really don't want to do with a new mortgage.

So how can they keep their wedding costs down to \$8,000 lower than the average?

I suggested to Kym and Warren many ways that they could keep the costs down. As the reception is one of the biggest costs, it is very important to keep a tight reign on the guest list management. An reduction of 20 guests can result in at least a \$3,000 saving, maybe more depending on where they hold the reception.

Also given that they have a few years to plan, they should keep an eye out for bargains. Shopping online is the ideal way to save a fair bit of money.

But probably the big saving is to have a wedding on a non-traditional day. Kym & Warren joked about getting married on 20/10/2010 (partly to make it easy for Warren to remember the anniversary!) but simply didn't consider it because it fell on a Wednesday. You are supposed to get married on a Saturday. What a load of trot!

When I told them that they could expect savings in the order of 10-20% they were surprised. Wedding suppliers are in business to make money and if they can get an extra wedding a week then they will happily offer a discounted price. True friends will show up no matter what day of the week they decide to hold the wedding.

The most important thing I told them was that it will be THEIR day ... they don't need to please anyone else other than themselves.

	Budget %	Actual	Variance (+/-)
Fashion & beauty	11%		
- dress, veil, shoes, lingerie, hair, make-up, groom's wear			
Reception	45%		
- venue, food, beverages, entertainment, MC, music, cake			
Ceremony	7%		
- location, celebrant, candles, entertainment, music, carpet			
Wedding rings	4%		
Photo & video	8.5%		
Decorations	7%		
- decorations & hire; flowers			
Stationery	2.5%		
- invitations; thank you cards			
- other stationery			
Gifts	3.5%		
- bomboniere, bridal party, parents			
Travel & accommodation	3.5%		
- car, wedding night accom			
Honeymoon	8%		
- airfares, accommodation, spending money			
Total budget	100%		

WAYS TO STOP A WEDDING BLOWOUT

- **Budget, budget, budget** – work out how much you can afford to spend and then make sure that you don't spend more than that amount
- **Look online for bargains** – why not get your dress online? Pre-loved dresses will be cheap and used only once before.
- **Guest list management** – be very strict with the numbers that you invite because the reception will be the biggest expense for the day.
- **Remember that it's YOUR day** – don't worry what others may think or what convention states. If you want to be something (or perhaps not do something), then simply do just that.
- **Make invitations yourself** – a simple DIY project and helps you add your personal touch to the big day
- **Mid-week wedding** – save up to 20% on the Saturday prices simply by having a wedding on a non-traditional day. It's worthwhile considering.
- **Bake the cake** – don't worry if you can't make the best cake, the guests will only get a little piece of it anyway and it will save you hundreds of dollars. Maybe it can be grandma's present to make it for you.
- **Get friends to take the pics** – in this day and age of digital cameras, you will get some brilliant pictures from your friends. You only need one great one for the mantelpiece.
- **Borrow your mate's white car** – limos can cost alot when you really only use them for such a short time on the day.
- **Local honeymoon** – why not drive the car up the coast and camp for a few weeks. It might be a better experience than going overseas and stay in 5 star hotels. Plus you save on valuable time wasted on flying.
- **Elope** – if all else fails you can still do this option. Nobody will care in 50 years time.

Wedding survival tips: How to keep Bridezilla off your guest list!

By Leanne Hudson

Picture: Getty Images. Posed by model.

It's one of the biggest days of your life, but what if your Big Day turns you into a big monster?

She doesn't have scaly skin, razor-sharp teeth or fire-breathing abilities, but for those poor souls involved with her wedding, a bride-to-be can be just as scary as the mutant reptile that stomped all over town in *Godzilla*.

If you're getting married and you've suddenly turned from a meek, mild-mannered soul into a screeching, 'I-want-it-done-and-I-want-it-done-now' diva, welcome to your new role as Bridezilla.

Often dormant until the final weeks leading up to the Big Day, Bridezilla often takes people by surprise. No matter how many times you say, "I won't be like *that*", chances are you will be! But why?

Made, not born

"Generally, Bridezillas are a product of stress," says Kathy Apostolidis of Nightingales Wedding Designers in Sydney. "It comes from having to address so many details at the same time. And from family pressures — what parents want doesn't always fit in with what the couple wants, which can cause enormous friction.

"If someone is naturally bossy they may be even more Bridezilla-like, but after the wedding most brides are usually the first to admit they were being unreasonable."

From family woes to financial worries and the pressure to slim into your dress (don't miss the Food Coach's [complete diet guide for brides!](#)), getting married is one of the most nerve-racking things you'll ever do, and it's easy to lose all sense of perspective.

Recent trends show just how far some women go — extreme workouts, faddy diets, boob jobs, liposuction and Botox now go hand in hand with fake tan, teeth whitening, eyelash implants, acrylic nails and hair extensions in the quest to be the most beautiful bride.

But the more perfect you expect yourself and the day to be, the greater your chances of turning into Bridezilla, says Les Parrott, co-author of *Saving Your Marriage Before It Starts*.

"For most brides-to-be, the stress factor increases in direct relation to the

expectations they have for their wedding," says Les. But why do we go to such extremes?

It's linked to what we see around us. "If you have a stack of bridal magazines, it's easy to get the impression that a wedding is a shopping spree followed by the most expensive party you've ever thrown," says Michael Perry, author of *The Couple's Wedding Survival Guide*.

And with extensive coverage of Hollywood celebs spending millions on their nuptials, it's easy to get caught up in the extravagance. But the amount you spend is not a reflection of how much you love each other.

"A willing spouse, a witness and a license properly filed are the only things you need to legally get married: everything else is optional," says Michael.

Understandably, most people want something a bit more memorable...

Making it memorable without the drama

You can use bridal magazines to your advantage, says Mallorie Bayne, from Darwin, NT, who married husband Al earlier this year.

"I took their ideas and adapted them to my budget," she says. "They had some useful money-saving tips."

Cost is a huge source of stress for most couples — recently added to by some wedding dress designers introducing fees to try on their gowns — so make a budget, add 10 per cent, and stick to it.

"We didn't go overboard," says Mallorie. "After all, it's just one day in your life. If we wanted something and there was a less expensive option, we were happy with that."

So did Mallorie turn into Bridezilla?

"I was quite relaxed until the final few days," she says. "I found out I was pregnant while I was planning the wedding, so I tried to stay calm. But the last week was pretty stressful as we realised all the things we'd forgotten. We argued a fair bit!"

Mallorie was lucky to have a strong support network. "Our families were a great help," she says. "It worked out well leaving some things to other people — my mum took charge of the transport and surprised me with a limousine."

When you take into account that most brides-to-be are stressed, starving and broke, it's small wonder Bridezilla is on the guest list. But you can keep her at bay. Les says a sense of humour is the key.

"As you plan your wedding, there will be times when you want to laugh or cry. Choose to laugh," he says. "Ten years from now you won't remember the little

hitches, but you will remember the emotional tone of the day. Make sure it's positive."

Top 10 survival tips

1. If you're on a budget, you can cut corners. Mallorie's aunt made her cake — and slashed the cost from \$1500 to \$100. If your grandma's a whizz with flowers or your sister's a hairdresser, get them on board. But...
2. Don't scrimp on essentials. "The regret caused by cutting too many corners can include friends and family whom you wished you'd invited but didn't," says Michael.
3. Don't try to please everyone. This event is about you and your partner. Decide what is important to you two, but at the same time...
4. Respect the reasonable wishes of others. "If you compromise with family on the less important aspects, rather than dig your heels in, it makes for a far happier experience," says Kathy.
5. "Plan well in advance so you don't feel time has run out on you," says Kathy. Mallorie agrees. "I hadn't thought about what music to walk down the aisle to," she says. "So I quickly chose a CD on the day... and it skipped all the way."
6. Take a break from planning and do something fun with your partner every week. Ban all wedding talk and remind yourselves why you fell in love.
7. Imagine it's a friend's wedding. If they had inexpensive, elegant, single-flower place settings instead of expensive, elaborate arrangements, you wouldn't think badly of them would you?
8. Instead of expecting a 'perfect' day, aim for an 'amazing' one. If there are any hitches, you'll probably laugh about them in years to come.
9. Hire a wedding planner. "This person is the objective voice of reason," says Kathy. It might be worth stretching the budget for the reduction in stress.
10. If it all gets too much, elope!

Are you planning to get married, but have a very limited budget?

Perhaps you would prefer to save money for a new home to start your married lives in, or a special honeymoon. Maybe you just feel exorbitant spending for one day is a waste of money. Or perhaps you just don't have much money available to spend!

A wedding need not be expensive to create wonderful romantic memories. There are many ways that you can **save money** on your wedding. Below are some points to start you off.

WEDDING DRESSES

Maybe your mother or another relative or friend has a wedding dress that you could borrow. Some may prefer you wear it "as is", but others may allow you to alter and redesign it to make it your own creation.

Salvation Army, Goodwill and other secondhand shops often have pre loved wedding dresses for sale, at varying prices, but usually much cheaper than elsewhere. Finding a dress you like and which fits you may take some time, so begin the hunt early! Remember, you can always use the dress just as the basis for your own additions, to create your ideal gown.

Hiring a wedding dress is a cheaper option than buying, but you won't have the dress afterwards as a memento.

Bridal hire shops sometimes sell off surplus gowns, so this may be a good way to get a bargain.

Check newspapers, noticeboards etc for wedding dresses being sold off after they have been used for a wedding.

BRIDESMAIDS DRESSES

Bridesmaids may be willing to pay for their own dresses, especially if you choose a design that they will be able to wear again as evening wear in normal life.

You can sometimes obtain bridesmaids dresses secondhand (as for wedding dresses above), however, it may be hard to get matching dresses to fit each of your bridesmaids. Don't forget however, that dresses can be altered, within reason.

VENUE

What about holding your wedding in the garden or home of a family member or friend, if someone has somewhere suitable?

A park or other outdoor area may be either free, or cheaper to use than an indoor venue.

Some council halls can be quite cheap, especially for residents of the council area.

Church (especially if you are a member of the church), Scout and Guide halls may be cheaper than some other club or private halls. However, they may not be of quite the same quality either, or supply the same basics.

WEDDING FLOWERS

If your wedding is at a time of year in which flowers bloom readily, consider using flowers from your garden, or from assorted friends and relatives. This could be a little risky, so you may need a Plan B, in case nature interferes with a sudden harsh hot or cold spell, or locusts attack, or the dog digs up all the flowering plants etc! With a bit of research and planning (and a Plan B) you might even try planting seedlings, far enough in advance, to bloom for your wedding. These can even be used in their pots for stunning displays, and picked for bouquets.

Using beautifully toned foliage for a lot of your displays, maybe with just a few accent flowers, can be magnificent. These can often easily be obtained from trees and bushes of friends and family for no cost.

For table decorations, consider using beautiful objects from nature amongst a few flowers or foliage. Things such as pine cones, native cones, bark, fascinating small pieces of wood, shells and the like can be incorporated into your displays. Also consider costume jewellery, if you have it, such as strands of faux pearls or attractive beads, twisted amongst flowers.

If your wedding is at the appropriate time, look for roadside/garden flower sellers. For instance, around Mothers Day many people sell beautiful bunches of chrysanthemums for a good price. These come in quite a variation of colour, so if you like this flower you might consider arranging to buy bulk bunches from one of these people. You may even personally know someone who does this, and could arrange well in advance for them to supply them.

FOOD

If you aren't planning to have a large number of guests, or are only serving simple food- finger food, nibbles, afternoon tea or whatever, consider asking reliable enthusiastic friends or relatives to cater for you. Don't try to do it yourself however (ok, you can bake your favourite cookies- if you get time!) or ask your immediate family, as you will have far too much else to deal with!

Check with your local groups such as Country Women's Association, church groups, and other service organisations. They may do catering, and charge a smaller price than businesses. You also provide the benefit of your money going to help others, in any profit they make.

WEDDING CAKE

Do you know anyone who does *cake decorating* and might be willing to make your

wedding cake for a small fee, or maybe even just for the cost of ingredients?

If you are creative, you might even like to try decorating your own cake. There are lots of instructive books or videos available with ideas and directions for cake decorating. also, check out cake decorating websites. If you'd like to get some practical instruction, you may be able to find a low fee cake decorating course, through a community organisation.

Some lovely wedding cake decorations are available for sale, which can make it a lot easier when doing your own cake.

Or perhaps you could just use a mass of fresh flowers to make a beautiful fresh decorative cake.

WEDDING TRANSPORT

Cars (or other vehicles such as motorbikes) borrowed from friends or family make the cheapest wedding transport. Maybe you can arrange for cars of the same colour- luckily, white is a pretty popular colour of vehicle for people to own and also the traditional wedding car colour. Not that you should let this stop you using any other colour, or a mixture, if you wish! A wide ribbon "V" on the bonnet of each car can add a traditional touch.

You could always decide to just hire one fancy car or limo, for the bride and then the married couple, and allow everyone else to arrive in their own vehicles.

If you have access to anything unusual... like a horse and cart, or riding horses, or tractors... don't be afraid to use transport with a difference!

If you have a large wedding party, hiring a mini bus may work out a better option.

WEDDING PHOTOGRAPHY

Friends or family members who are good with a camera/video camera is your obvious option. With digital cameras, lots of shots can be taken, so hopefully there will end up some good ones. Then you can print the ones you want.

You could try approaching a photography student at your local higher education facility. You may be able to find someone who will do it for only a small fee, or just as an opportunity for experience.

HONEYMOON

Pre arrange a house swap with a friend or relative who lives somewhere nice... and almost anywhere will seem special with your new love.

Hire a romantic little houseboat and meander happily along the river, or spend lazy days tied up in a secluded spot.

Some organisations, such as churches and Country Women's Association, own units and houses which can be rented for holidays by anyone, often at cheaper prices than more commercial accommodation.

If you want to go interstate, or even overseas, keep a lookout for really cheap flights. Special promotions and standby deals can make your honeymoon transport costs much easier on the wallet. Check out online offers.

If you are buying or building your own home, and you will have it at the time of your wedding, why not make your honeymoon your first nights in your own home. It will be new and unique to you, as it will be the first time you've stayed there. And being your very own place, at the beginning of your life journey together will give it a special feeling unequalled by any other place.

Online adverts and offers are always worth looking for, for any wedding needs, as you can sometimes find some real bargains that aren't available in stores!