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Controlling the Costs of Getting Married

Your wedding day is coming. Congratulations! God bless you. In the meantime, you have many things to plan, and many details to take care of.

Okay, planning a nice celebration often comes down to money. There are ways to save, and places to be extravagant. But since people don't get married *every day* we don't have a lot of experience in budgeting and shopping for the many components of a successful wedding day.

It is often said that the average wedding today (2007) costs around \$20,000. The services and vendors who cater to weddings have a vested interest in selling you on the idea of extravagance and elegance. Before you sign contracts, be thoughtful about the total costs, especially if you are tempted to use credit cards to cover them.

Remember that *getting married is relatively inexpensive*. The minimum amount is the cost of a marriage license and getting someone to officiate when you solemnize your vows. The top five costs of getting married are:

1. Having a wedding ceremony which is wonderful and memorable.
2. Entertaining all your friends after the ceremony.
3. Dressing up in new, beautiful clothing.
4. Enjoying an extravagant honeymoon or vacation afterward.
5. Spending money impulsively on things which are flashy or tempting!

The biggest danger of wedding cost overruns is the single underlying temptation: you want your friends and families to think that you are *more successful*, more generous, more socially sophisticated, or just crazier, than you really are.

Plan your wedding, outfits, reception and honeymoon carefully. Write a budget. Do the math. Then stick to it. Let your friends and families know, in the months leading up to the wedding day, that you are actually more *financially sophisticated and responsible* than they might have thought!

A splendid wedding may be the most elaborate party you will throw in your lifetimes (especially if you're marrying *for life*). But it will *not* be the *only* party, nor is it your only financial priority.

How to Keep Your Wedding Costs Down

One, the highest priority is the wedding itself. Try not to go overboard, however, because Number 2 is usually harder on your budget. Most of the flowers, candles, clothing, photographs, video, guest books and displays are for the wedding ceremony itself.

Remember that the average wedding ceremony is over in 20 to 45 minutes! You can be reasonable in expending for flowers and decorations because (1) the Chapel is already attractive; (2) flowers only have to last a short time; (3) your guests are coming to see *you* more than the decorations. Allow enough to make the whole affair gracious and beautiful, but don't be tempted to go *over the top*.

Marriage License. The cost is \$70.00 to obtain a Marriage License from the Registrar/Recorder/County Clerk's Office. In Los Angeles County, details and application are available at www.lavote.net/RECORDER/PDFS/confMarriageApp.pdf.

If you cannot or choose not to obtain a Marriage License, consider filing a Domestic Partnership. The cost is \$33.00. Information can be found at www.sos.ca.gov/dpregistry.

Two, we mean "The Reception." Parties are wonderful, exciting and memorable. But they can range from modest to totally outrageous. Here are some helpful pointers:

- Consider the size of your guest list against a cost-per-person budget for the reception. If your budget doesn't allow it, perhaps you shouldn't invite all 500 of your closest friends!
- The kind and amount of beverages served, and who will pay for them, will seriously impact your budget. Alcohol is expensive; hard liquor is more expensive than wine or champagne; hiring a bartender is another expense. A commercial facility makes its biggest profit on liquor, so be cautious!
- Holding your wedding reception in a church hall is far less expensive than other public halls for rent. Hollywood's Wedding Chapel, and our downstairs hall (Durkee Community Hall, capacity 200 seated guests) are attractive spaces with lots of amenities you and your guests will enjoy.

Three, budget an amount for your clothing. Again, the sky really is the limit. It is possible to spend over *six figures* on a wedding gown! But what will you do with it the following Monday? Some brides have been more than happy to find a beautiful *used* wedding dress that was memorable, affordable, and gorgeous in the photographs without being a permanent mark on their credit card bills. There are numerous web sites for finding "pre-owned" wedding dresses (Google search: used + "wedding dress").

By the way, you're not obligated to pay for the clothing *for your friends* who will be your ceremonial attendants. Customarily, gentlemen are expected to own their own formal attire; if they don't, they are expected to rent the clothing they need for important occasions.

There are hundreds of books and magazines available on wedding etiquette and style, but you should make your own decisions which are appropriate to your means, your lifestyle, your stage of life, your social aspirations, and your tastes. If you and/or your friends don't have a lot of money, try to be creative and cautious about overdoing the fancy clothing.

- What are you trying to say about yourselves with the clothes you wear for your wedding?
- Are you planning to buy or rent outfits? Can you use clothing accessories to add panache and style to simpler gowns or outfits?
- If you buy clothing for the wedding day (including items such as shoes), will they be things you can wear again for other fancy or formal occasions?

Four, a honeymoon can cost more than the entire wedding. Are you planning to go to Europe, to Maui, or on an African safari? . . . for a *month*? Good for *you*! Can you *afford* it? Lucky you! So if an extravagant post-wedding travel package is in your future, it is recommended that you *plan the wedding and the honeymoon simultaneously* to avoid “sticker shock” on the total cost:

- Be prepared to compromise between the two.
- Have a first, second and third choice in mind for the honeymoon.
- If at all possible, don't over-extend yourselves or rely on credit cards to go "over the top." Otherwise you may remember your wedding mostly because of the mountain of bills afterward—hardly a wonderful memory for the rest of your lives!

Five, there are things which seem to be “required” these days. Your friends may tell you that *everybody* pays for a limousine, for example. *Everybody* puts on a sit-down dinner. *Everybody* offers an “open bar” (you pick up the tab). *Everybody* has a live band or a DJ. In fact, *everybody* we know seems to be paying for all kinds of stuff that were unusual a few years ago, and unheard of a generation ago.

If you need to contain costs, be creative in how to avoid what *everybody* feels they must provide. Beware of friends, acquaintances and wedding books “raising the bar” on these things to a height you can't afford or will regret later. Or will go into debt for.

Plan for some nice flourishes, but be thoughtful about the total cost. Make a simple budget page to keep track of what businesses and vendors tell you it will cost. Wherever possible, get estimates in writing, so that you can total them up before you commit to anything.

For flowers:

- Ask your talented friends to arrange flowers or make decorations as needed.
- Send a friend to the Los Angeles flower markets to get ideas and scout for inexpensive supplies.

For the Reception:

- A nice quality champagne is less expensive than hard liquor – and less likely to be wasted. For the cost of operating a full bar, you can provide for one or two waiters (or get one or two volunteers) who will circulate among your guests to make sure everyone is well treated.
- It's okay *not* to drink. Offer non-alcoholic beverages even if you offer champagne or liquor.
- Instead of a full dinner, consider a buffet line, or even just a light snack. To save money, plan your wedding time so that the ceremony does not end right at meal-time. For example, a 2:00 p.m. wedding allows for guests to enjoy a pleasant 3:00 reception with light appetizers, etc., without anyone starving!
- If you are offering alcohol, be sure there is enough food to balance alcohol consumption.

For photography:

- Hire a professional only for the ceremony itself and the formal, posed photos of the wedding party and family afterward. Order prints only for the best 5-6 shots.
- Provide inexpensive disposable cameras on every table at the reception. Your guests (not the pricey photographer) will take hundreds of snapshots; the Best Man collects the cameras and you pay for the developing. Get double prints and give away the second set to the friends who appear in the photos.
- Ask a friend who owns a video camera to capture the fun at the reception. If you hire a professional videographer, be very clear what your limits are. Be prepared to ask for a simpler, lower-cost “package.”

Finally:

Most of all, *discuss these issues and costs and dreams and ideas together as a couple.* In making these financial decisions together, you will also come to understand one another's values and priorities—and that understanding will serve you well in your future together. Impulsive decisions, or individual decisions, about spending can create as much distrust as it does debt, so try to find the time in the weeks ahead to talk over everything you can until you are both happy with your decisions!

