



THE WEDDING PLANNER



Consolidated Credit
5701 West Sunrise Boulevard
Fort Lauderdale, FL 33313
1-800-210-3481
www.ConsolidatedCredit.org

Congratulations on taking this important step to a brighter financial future. Consolidated Credit has been helping Americans across the country solve their credit and debt problems for more than a decade.

Our Education Team has created over forty publications to help you improve your personal finances; and many available in Spanish. By logging on to www.ConsolidatedCredit.org you can access all of our publications free of charge. We have the tools to help you become debt free, use your money wisely, plan for the future, to build wealth. The topics Consolidated Credit addresses range from identity theft to building a better credit rating; from how to buy a home to paying for college. On our web site you will also find interactive credit courses, a “Best of the Web” debt calculator, a personalized budgeting tool, and much more.

*We are dedicated to personal financial literacy and providing a debt-free life for Americans. If you are overburdened by high interest rate credit card debt then I invite you to speak with one of our certified counselors free of charge by calling **1-800-210-3481**. We also have partnership programs available for groups, businesses and communities to hold financial workshops and receive free money management guides and workbooks like the one you are reading now. Please call **1-800-210-3481** if you would like to discuss pursuing a personal financial literacy program. Text JOIN to 71610 and receive financial tips, free money advice, and much more!*

Sincerely,



Gary S. Herman
President
Consolidated Credit

Saying, “I do” Anytime Soon?

Getting engaged and having a wedding are very expensive events. Once you have made the commitment, it is time to think MONEY.

Over 2.3 million happy couples tied the knot last year. The average bill was in the ballpark of \$19,000. That is a great deal of money to be dishing out when you are just starting your life together, but we hope to make the ride less scary and more fun - without tossing out all your green. Follow our straightforward financial plan and we pledge that your wedding will not only be beautiful, but it won't max out every credit card you own, either.

Discuss your financial situation and figure out who is going to pay for what. Sit down and figure out how much everyone can afford to donate to your wedding. It is usually a good idea to speak with each family separately, or it might be a good idea for the bride and groom to speak with their own families first. It's not going to be the easiest conversation in the world, but it's crucial to know what kind of budget you're working with from the start.

It is becoming very common for couples to pick up at least a portion of the tab, so you should come to the table with an estimate of what you can contribute, based on what you have saved and how much more you can put aside between now and the wedding day. Strive for saving about 20% of your combined monthly take home pay, if you can afford it. If you can't afford it, consider having a smaller wedding or seeing if other close relatives would be able to pitch in. No matter who is footing the bill - your parents or yourself - you have to set up a wedding budget to keep costs within reason.

Cash Is King When You're Ready With The Ring

Putting 20% of your income away each month may sound like a lot, but if you cut out extra costs you'll be surprised how

easy saving can be. For example, over the next year, if you brown-bagged it three days a week, saving about \$15, you'd be \$860 richer. Another way to save is to set a stringent entertainment budget for your engagement year. Limit yourself to one movie a month – renting movies is a lot cheaper – and have your friends over instead of going out.

If you already have a couple thousand or more put away to pay for your wedding, don't just leave it in a standard savings account, earning you 3% interest or less. Instead, try to put your money in Certificates of Deposit that are available at all banks. CDs are short-term investments, normally one-month to one-year, which means you put down a certain sum, usually a minimum of \$1,000 and the bank will tell you just how much you'll earn after the CD matures. Shop around because CD interest rates vary widely.

CD rates vary with how long you're investing the money. The longer you leave your funds in, the higher the interest rate. There are two disadvantages with CDs, you can't add funds to them as you save more and you're penalized if you dip into the money before the maturation date. For someone starting off with \$3,000 or more though, this may be a good option, since you can lock \$2,000 away for the bill-paying month before the wedding and keep \$1,000 in your bank account as an emergency fund.

Another option is a money market account. Rates are better than savings accounts and you get to write checks! Shop around as rates vary widely, as do restrictions. For example, the number of checks you are allowed to write each month and minimum balance requirements.

Estimated Wedding Item Costs for 125 Guests Taken From a Cross Section of the United States

CEREMONY

CEREMONY LOCATION FEE	\$200.00
OFFICIANT FEE/DONATION	\$200.00
CEREMONY ACCESSORIES	

(CHUPPAH, CANDLES, ETC.)	\$115.00
Subtotal	\$515.00

RECEPTION VENUE/RENTALS (TENT, TABLES, TOILETS, ETC.)	\$1,500.00
FOOD & SERVICE FOR 125 PEOPLE	\$5,750.00
BEVERAGES & BARTENDER FOR 125 PEOPLE	\$1,500.00
CAKE & CUTTING FEE	\$550.00
Subtotal	\$9,300.00

WEDDING RINGS	\$400.00
THE DRESS & ALTERATIONS	\$1,400.00
HEADPIECE OR VEIL	\$100.00
BRIDE'S ACCESSORIES (LINGERIE, SHOES, GLOVES, BAG, JEWELRY, ETC.)	\$160.00
HAIR & MAKEUP	\$110.00
PRE-WEDDING PAMPERING	\$195.00
GROOM'S ATTIRE	\$115.00
GROOM'S ACCESSORIES (SHOES, TIE, CUFFLINKS, ETC.)	\$50.00
Subtotal	\$2,530.00

BRIDE'S BOUQUET	\$200.00
BRIDESMAID BOUQUETS FOR THREE	\$180.00
GROOM AND GROOMSMEN	
BOUTONNIERES FOR THREE	\$30.00
FLOWER GIRL'S FLOWERS	\$25.00
RECEPTION DÉCOR & CENTERPIECES FOR 10 TABLES SEATING 12 GUESTS	\$525.00
CEREMONY SITE DECORATIONS	\$115.00
Subtotal	\$1,075.00

CEREMONY MUSICIANS	\$200.00
COCKTAIL HOUR MUSICIANS	\$200.00
RECEPTION BAND/DISC JOCKEY	\$1,200.00

PHOTOGRAPHER'S FEE	\$1,000.00
VIDEOGRAPHER'S FEE & ADDITIONAL PRINTS/VIDEOS COMMUNICATION MATERIALS FOR 75 ADDRESSES (ANNOUNCEMENTS, INVITATIONS, REPLY CARDS, MAPS, OTHER INSERTS, CALLIGRAPHY COSTS, THANK YOU NOTES)	\$600.00 \$400.00
Subtotal	\$3,600.00
LIMOS, CAR RENTALS, GUEST SHUTTLE, VALET PARKING	\$190.00
HOTEL ROOMS AND LODGING PRICE INCLUDES THE BRIDE AND GROOMS SUITE WITH TAX AND GRATUITY	\$200.00
ATTENDANT GIFTS FOR SIX & RECEPTION FAVORS FOR 125 PEOPLE	\$150.00
Subtotal	\$540.00

One Woman Charges Items Rather Than Seek Alternatives

When planning your wedding try not to get too carried away. Don't do what Kristeen did and whip out the credit cards to make up for the difference of what she wanted and what she could afford. "My husband and I decided we wanted a small wedding; a traditional church service followed by a small reception in my parents' backyard. A small wedding was not cheap. I decided, without my husband knowing, to use my credit cards to help with the costs." Kristeen explained.

Like anything else, you should only plan to buy what you can afford when it comes to your wedding. If you're working with a \$10,000 budget, don't plan a \$100,000 affair. "My poor husband had no idea what anything really cost because I didn't want him to say, 'Oh we

can't do that.'"

"I wish I just listened to him," she sighed. "Then I thought to myself – we will make it all back at the wedding. Well we didn't, and in the end, my wedding cost around \$13,000 dollars. We received about \$4,000 in gifts." said Kristeen.

The average wedding cost \$19,000 and is based on 125 guests. If you can pare your guest list down to 65, you'll already have shaved a hefty 50% off your reception/catering bill.

As for Kristeen, once she started to think about their future she realized what a mess she had made by charging up her credit cards for a fleeting moment. "All in all, I am almost 30 yrs old and \$27,000 in debt, I had no plan and no way to pay off the debt until I joined Consolidated Credit." Currently Kristeen and her husband are members of Consolidated Credit and are on their way to a debt-free life.

Money Saving Wedding Ways.

Give Yourself Enough Time. Set a wedding date that will allow you and your family time to save up funds for wedding-related expenses.

Work more. If money isn't readily available, consider getting a second job to supplement the wedding budget. Or, simply cut the budget.

Set Limits. Invite 100 guests instead of 150. Set a limit first and then create a list that falls within those guidelines. For example, first cousins may be invited, but second cousins are not. Have two bridesmaids instead of ten. Serve three courses instead of five.

Do It Yourself. Enlist the creative talents of relatives and friends who can help you make your wedding gown, create floral arrange-

ments or even bake your wedding cake for you. Coordinate the alcohol, make the favors, and address your own envelopes.

Loosen Up. The less formal the affair, the more affordable. Instead of a sit-down dinner, go for a casual brunch or barbecue. Get rental cars in lieu of limos. Choose a morning or afternoon wedding, they're less expensive than evening affairs.

Pick And Choose. Indulge in a designer dress, but go barefoot. Ditch the hors d'oeuvres and spend your money on exquisite entrees. Serve a great cake and skip the dessert table.

Put It Off. Get silver wedding bands now and upgrade to platinum on your first anniversary.

Coordinate With Others. If another wedding is being held within a few hours of yours in the same location, perhaps you may be able to share some of the costs of flowers and decorations.

No Holidays. Holiday weddings are more expensive because you are competing for catering services, wedding and reception sites, D.J.'s, limousines, photographers and more. During holidays, these types of services tend to be more expensive.

Wedding Guide Budget Planner

Invitations and Stationary

	Envisioned Cost	Actual Cost
Engagement Announcement	\$	\$
Invitations	\$	\$
Reply Cards	\$	\$
Map to Wedding & Reception Sites	\$	\$
Other Inserts	\$	\$
Calligraphy Costs	\$	\$
Thank You Notes	\$	\$

Ceremony Costs

	Envisioned Cost	Actual Cost
Location Fee Place of Worship, Historic or Public Property, Garden, Hotel	\$	\$
Officiant Fee or Donation to the Minister, Spiritual Leader, Captain, Justice of the Peace	\$	\$
Flowers & Décor	\$	\$
Ceremony Accessories Candles, Chuppah, etc.	\$	\$

Wedding Attire

	Envisioned Cost	Actual Cost
Bride's Wedding Band	\$	\$
Groom's Wedding Band	\$	\$
Wedding Gown	\$	\$
Alterations	\$	\$
Veil	\$	\$
Headpiece or Hat	\$	\$
Shoes	\$	\$
Gloves	\$	\$
Hand Bag	\$	\$
Lingerie	\$	\$
Jewelry	\$	\$
Other Bridal Attire	\$	\$
Groom's Tuxedo or Suit	\$	\$
Shoes	\$	\$
Cufflinks	\$	\$
Other Accessories for the Groom Tie, Clip, Socks, Undergarments	\$	\$

Memories

	Envisioned Cost	Actual Cost
Photographer's Fee	\$	\$
Photo Duplication	\$	\$
Videographer's Fee	\$	\$
Video Duplication	\$	\$

Music

	Envisioned Cost	Actual Cost
Marriage Site Musicians	\$	\$
Cocktail Hour Music	\$	\$
Band or Disc Jockey for the Reception	\$	\$

The Reception

	Envisioned Cost	Actual Cost
The Venue	\$	\$
Food	\$	\$
Bar	\$	\$
Cake & Cutting Fee	\$	\$
Centerpieces	\$	\$
Additional Flowers for Site	\$	\$
Additional Décor: Table Linens, Chair Covers, Columns, Art Work, etc.	\$	\$
Additional Rental Costs Cocktail tables & seating, etc.	\$	\$

Flowers

	Envisioned Cost	Actual Cost
Bride's Bouquet	\$	\$
Groom's Boutonnière	\$	\$
Bride's Maids Bouquets	\$	\$
Best Man and Ushers Boutonnieres	\$	\$
Mother of the Bride & Groom Corsages	\$	\$
Father of the Bride & Groom Boutonnieres	\$	\$
The Flower Girl	\$	\$
Bridal Bouquet for the Traditional Tossing	\$	\$

Transportation

	Envisioned Cost	Actual Cost
Bride's Limousine	\$	\$
Groom's Limousine	\$	\$
The Parent's Limousine	\$	\$
Valet Parking at the Ceremony and/or Reception Site	\$	\$
Car Rentals, Guest Shuttle to and from Hotel, Ceremony, and Reception	\$	\$
Bridal or Honeymoon Suite Number of Days Staying _____	\$	\$
Hotel or Accommodations for Parents	\$	\$
Hotel or Accommodations for Bridal Party	\$	\$

Gifts and Favors

	Envisioned Cost	Actual Cost
Wedding Party Gifts	\$	\$
Parent Gifts	\$	\$
Table Favors	\$	\$
Other Favors	\$	\$
Grand Total	\$	\$

Another Client Confesses Her Wedding Tale of Charge and Regret.

I must say that getting into trouble with credit cards can happen to anybody.

I was working toward a degree in elementary education. I had one or two credit cards that I would use when I really needed something. I didn't go overboard with them.

During my last semester in college "huge" changes were occurring in my life. The first change was that I was getting married and wanted a memorable wedding. My parents had offered to pay for some of the wedding costs and therefore we went "all out" on everything.

Unfortunately, my parents and I had a disagreement, and my fiancé and I decided to pay for everything ourselves. Because we had already planned everything (the church, the pictures, and the reception), there was no turning back and we were left with a pretty hefty bill. We paid for some of the bill with cash, but when it came time to pay for the reception hall and meals, I took out my credit card and the downslide began.

So here I was, student-teaching with no time for a job, and a huge wedding bill to go along with a growing student loan. The money I made was never enough to bring down my ever-increasing credit card bills. This went on for four or five months – I was completely lost and needed to do something about my situation. I began to search on the internet for a way to decrease my monthly payments and that's when I discovered Consolidated Credit.

I will have my whopping bill of about \$14,000 paid off in about three and a half years. I truly am grateful to Consolidated – this service has helped me financially as well as mentally. I no longer stress figuring out how to pay bills, which sure makes my life a whole lot easier.



Wedding Expense Tally Register

Each wedding is unique, couples have different priorities, and costs vary from state to state. As you make decisions about how to spend your money based on what's significant to you, enter your costs and tally up how much money is allocated and what you have left to spend. We recommend that you make several copies of this Budgeting Guide so you can use one for estimates as you shop and a final version. Happy planning!

Item	Price Variables	Your Cost
Ceremony Location Fee Are you a member of the congregation or do you have another connection to a certain site such as an alumnus, a club member, or relative?	Where the wedding is held. The prices will probably be higher if you are getting married near, or in, a larger city. Is it a publicly owned or private property?	\$
Officiant Fee/Donation Are you members of the congregation or have you known the person giving the ceremony a long time?	Is the demand and popularity of the officiant high? Remember, the cost is at the discretion of the house of worship or the officiant.	\$
Ceremony Accessories There are items such as a Chuppah, Candles, Ring Pillow, Flower Basket, etc.	Whether you get accessories from your ceremony site or purchase them yourselves. How important are the props to you? You might be able to borrow these items from a relative or from the facility where you wed.	\$
Reception Venue/Rentals Items such as a tent, tables, special chairs, linens, may be extra costs. Find out how much they are charging for each item. These are usually highly negotiable. If they don't offer any price breaks, shop party rental companies	Demand/popularity of site; time of year and time of day; where the wedding is; whether you need to rent tables, chairs, tent, etc.; whether the place does weddings all the time or hardly ever; publicly vs. privately owned; on-site catering; the size of your guest list, more people, more space.	\$

Item	Price Variables	Your Cost
Cocktail Hour Musicians	The same rules apply for the cocktail hour as the ceremony, except they may work for the venue and not the ceremony site.	\$
Reception Music A band or disc jockey?	A band is always more expensive than a DJ. The demand and popularity of the band or DJ. The location of your wedding reception - is it hard to get to and far away? Will the band or DJ have to spend the night? Also if the wedding is near or in a large city the prices may be higher. The number of musicians, the instruments band members play; the sophistication of the DJ's equipment; professionals vs. amateurs and how long you want them to play will all determine the price.	\$
Photographer	The demand and popularity of the photographer as well as if he or she needs an assistant are the primary factors. Also, the hours you hire him/her to work; where the wedding is and the type of film and number of sizes of prints you buy or; the package you choose will help determine the price. Photo treatments may mean extra darkroom work, at an extra fee.	\$
Video & Additional Prints	Price variables for a videographer are similar to the photographer, except you need to consider the number and types of cameras and other equipment; length and type of video and the number of tapes you buy; special effects that may mean extra editing room work.	\$

Item	Price Variables	Your Cost
Communication Materials Announcements, invitations, reply cards, maps, other inserts, calligraphy costs, thank you notes, etc.	The paper stock, i.e. the weight and type of paper used, as well as the printing technique; number of invites and envelopes you need, extra enclosure cards; postage; special designs, professional calligraphy vs. addressing by hand; rush ordering and one very big cost factor can be where you buy your supplies. A stationery, department store, online, or mail-order catalog will vary greatly in price.	\$
Transportation Limousine, car rentals, guest shuttle, valet parking.	Limousine size, type, color; how many hours you rent it for; and the amenities will be factors in the price. Some limo companies include champagne and others do not. How many cars you need for your wedding party? Do you need a shuttle or valet service? You have to consider how large your party is, how many hours you need the attendants to shuttle guests or be available for valet service.	\$
Groom's Attire	Cost can vary greatly from venue to venue for food and service. The style of either the suit or tux the groom wears as well as the exclusivity of designer. Cost factors are also renting vs. buying and whether accessories like shirt, shoes, etc. are bought or rented.	\$
Groom's Accessories	Shoes, tie, cufflinks, etc. If you already have some of these items such as shoes, cufflinks, etc. you can save some money. Also, consider borrowing some items.	\$

Item	Price Variables	Your Cost
Bridesmaid Bouquets & Flower Girl	Style- nosegay, cascade, etc.; size; how many flowers; complexity of the arrangements; hand tied vs bouquet holder; whether a florist arranges them or you create your own.	\$
Groom & Groomsmen Boutonnieres	Type of flowers; how many; whether the flower shop/florist creates them, complete with pins; additional greenery/baby's breath.	\$
Attendant Gifts & Reception Favours	How much time and effort have your attendants contributed to your wedding? Your attendant gifts are always at your discretion. Some couples decide to give larger gifts to the maid of honour and the best man. The costs of your favours depend on whether or not you are going to get them personalized, if they are from a speciality shop, or if you can buy them in bulk.	\$
Reception Décor & Centerpieces	The size and complexity of arrangements as well as the reputation of the designer are usually the major cost factors. The actual material used to make the arrangement; flowers, greenery, vases, candelabras, etc.	\$
Ceremony Site Decorations	If the venue is beautiful as is- use the money towards something more meaningful, like your new joint bank account. The larger the sanctuary, the more decorations you may need, like floral arches or wreaths, vines and flowers on window sills, etc.	\$

Item	Price Variables	Your Cost
Ceremony Musicians	The number of musicians; the instruments they play; how long they play; professionals vs. amateurs or students and whether they work for the ceremony site will all be price factors.	\$



Top Financial Considerations for Newlyweds

1. From the beginning, save 15-20% of your income. By combining households, you should reduce your expenses a lot which should allow you to save. You should save to build your cash reserves, in your 401k plans and in a mutual fund.
2. Rather than simply keeping two checkbooks like before you were married, pool your money into one checkbook and one savings account or money market.
3. Change all of the beneficiaries on life insurance plans, retirement and other plans at work, and IRAs to your new spouse.
4. Decide how debts accumulated by each individual prior to the marriage (i.e. student loans) will be handled.
5. Work together on budgeting and tracking expenditures.
6. Discuss your approaches to handling money -- is one person a spender and one a saver? Create some ground rules on handling any differences.
7. If both incomes are needed to pay expenses, be sure to have adequate life insurance.

8. Be sure to let each other know where important documents are kept.

9. Consolidate your credit cards to avoid having double the number of credit cards needed.

10. Make a list of upcoming purchases together and prioritize them. You should decide jointly how to spend your money now.



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About Consolidated Credit

Consolidated Credit is a consumer oriented, public education organization. We are an industry leader in providing credit counseling and debt management services throughout the United States.

Our mission is to assist individuals and families end financial crises and help them solve money management problems through education, motivation, and professional counseling.

We are dedicated to empowering consumers through educational programs that will influence them to refrain from overspending and abusing credit cards, as well as to encourage them to save and invest. We sponsor local free seminars that are also available to any group or organization that requests our educational services.

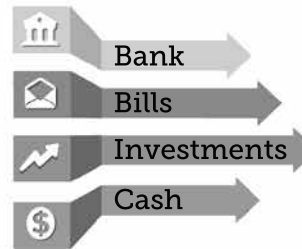
Our professionally trained counselors have assisted thousands of families across the United States. Regardless of whether your financial problems are due to the purchase of a new home, birth of a child, major illness, or any other circumstance, we can help.

Our organization is funded primarily through voluntary contributions from participating creditors. Our programs are designed to save our clients money and liquidate debts at an excellent rate.

Consolidated Credit is a member of the Better Business Bureau, the Greater Fort Lauderdale Chamber of Commerce, and the Association of Credit Counseling Professionals.



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You can be **debt free**



There is help waiting for you now.

- Reduce or eliminate interest charges.
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- Pay off your debt in half the time.
- Save thousands of dollars.



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