



CONSOLIDATED

CREDIT COUNSELING SERVICES, INC.™

When debt is the problem, we are the solution.

THE WEDDING PLANNER



Consolidated Credit Counseling Services, Inc.

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 Counseling Services, Inc. has been helping Americans across the country solve their credit and debt problems for more than a decade.

Our Educational Team has created over twenty publications to help you improve your personal finances. 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, and build wealth. The topics Consolidated Credit addresses range from identity theft and building a better credit rating to how to buy a home and pay 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 overburden 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 for free professional advice. We also have partnership programs available where groups, businesses, and communities can 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.

Sincerely,



Gary Herman
President
Consolidated Credit Counseling Services, Inc.

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 the 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 the 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	\$600.00
COMMUNICATION MATERIALS FOR 75 ADDRESSES (ANNOUNCEMENTS, INVITATIONS, REPLY CARDS, MAPS, OTHER INSERTS, CALLIGRAPHY COSTS, THANK YOU NOTES)	\$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 dollars in debt, I had no plan and no way to pay off the debt until I joined Consolidated Credit Counseling." Currently Kristeen and

her husband are members of Consolidated Credit Counseling Services, Inc. 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 arrangements 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, DJ'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	\$	\$
Grooms Boutonnière	\$	\$
Bride's Maids Bouquets	\$	\$
Best Man and Ushers Boutonnieres	\$	\$
Mother of the Bride and Groom Corsages	\$	\$
Father of the Bride and Groom Boutonnieres	\$	\$
The Flower Girl	\$	\$
Additional Bridal Bouquet for the Traditional Tossing Bouquet Ceremony	\$	\$

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 downside 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 Counseling.

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	What are the 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 the space a publicly owned property or is it a private facility?	\$
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, tents, 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	What are the price variables?	Your Cost
CATERING Cost can vary greatly from venue to venue for food and service. The average price comes to \$46.00 per person when you take the cross section of America.	Demand/popularity of the caterer; where the wedding is; a seated dinner vs. buffet; cold vs. hot food; time of day — breakfast, lunch, tea, cocktails, dinner; a 4 course meal vs. passed hors d'ouevres; guest list size; service type; food — what's in season, local, etc.	\$
BEVERAGES & BARTENDER	Big names vs. bar brands; beer and wine vs. mixed drinks; unlimited open bar vs. bar hours; alcohol vs. nonalcoholic drinks only; number of bartenders.	\$
CAKE & CUTTING FEE	The popularity of the baker, cake details, the size of your guest list and the number of tiers you want.	\$
WEDDING RINGS If you want your rings custom designed vs. "ready-to-wear" that will increase the price. Type of metal used — silver, white gold, gold or platinum will be the major factor in the price.	The detailing on band, whether or not to have gemstones, and engraving will cost more than having a simple ring. Also the weight of the ring can jack the price up. A man's ring often costs a bit more because it is heavier. If your ring has to be sized that will cost a bit more.	\$
WEDDING DRESS & ALTERATIONS	The exclusivity of the designer; adding or subtracting details such as the train, beading, and handmade lace as well as imported materials, the amount of material, alterations and rush orders.	\$
VEIL, HAT, TIARA OR HEADPIECE Details are the most important price factor.	Think about whether it is handmade and amount of veiling that is used. The longer it is the pricier it generally is. Also the type of material used such as lace or tulle is used as well as if fine stones and precious metals are used.	\$
BRIDE'S ACCESSORIES Lingerie, shoes, gloves, purse, jewelry, etc.	The exclusivity of the designer and the brands you choose as well as the materials used, such as leather, satin, silk, etc. If you are using items that you already own or can borrow some items that would be a money saver.	\$
HAIR & MAKEUP Lingerie, shoes, gloves, purse, jewelry, etc.	Consider having a style-savvy friend tackle your makeup and hair. If you have a hair stylist, the complexity of the hairstyle you want will be the major cost factor.	\$
PRE-WEDDING PAMPERING Can you say Spa Day! If you don't want to go for the "whole day treatment", a manicure and pedicure are a must.	The level and amount of pampering you want to indulge in. Spa services, such as massage, facials, manicures and pedicures before the big day. Home products vs. professional treatments; brands you choose i.e. drugstore vs. salon.	\$

Item	What are the price variables?	Your Cost
GROOM'S ATTIRE	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.	\$
BRIDE'S BOUQUET	The style, type of flowers, and if they are in season will be the major cost factors as well as the abundance of flowers for the bouquet. The other factors are the complexity of the arrangement; hand-tied vs. bouquet holder and whether a florist arranges it or you create your own.	\$
BRIDESMAID BOUQUETS & FLOWER GIRL	Style - nosegay, cascade, etc.; size; how many flowers; types of 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 FAVORS 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 honor and the best man. The costs of your favors depend on whether or not you are going to get them personalized, if they are from a specialty shop, or if you can buy them in bulk. Remember a gross is 144 items.	\$
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.	\$
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.	\$

Item	What are the 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 and 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 the video and the number of tapes you buy; special effects that may mean extra editing-room work.	\$
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 stationer, department store, on the word wide web, 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.	\$

Item	What are the price variables?	Your Cost
LODGING Hotel rooms, bride and groom's suite, tax and gratuity.	If the bride and groom stay one night in a honeymoon suite near their ceremony site vs. staying multiple nights, that will impact the price. You may want to opt for a basic double room vs. suite if you are at a very pricey 5 star hotel. The amenities will be just as nice. Another factor in the cost of the hotel will be the amenities offered such as room service, champagne upon arrival, newlywed upgrades, etc. If wedding guests are staying in the same hotel you might be able to get a group rate.	\$

Top Ten 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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