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Yes, you *can* stay on budget. Here, from those in the know, simple (but clever) ways to cut corners. by Kristen Finello

Juttit

o the surprise of many—if not most—couples, wedding expenses can add up quickly. Fortunately, there are lots of ways to trim your costs and still have the big day that you've dreamed about. Here, money-saving strategies from experts and recent brides and grooms. (Now you just have to figure out what to do with all that leftover cash!)

Budget Smarts from the Start

Resist the temptation to stock up on "bargains," such as cheap candles or ribbon, before you've actually decided upon the look of your wedding. "Fifty dollars here and a hundred dollars there add up, and you may end up not using the stuff," says New Jersey-based wedding planner Samantha Goldberg of Gold Events.

2 If you get a chunk of cash early on—say, a contribution from your parents invest in a three-month CD, so you can earn some money until it's time to pay your vendors, suggests Goldberg. 3 If possible, keep your guest list small, advises recent groom Jeff Miller of Watertown, Massachusetts. "We invited fifty people to our wedding and forty attended." That turned out to be the perfect number.
4 Consider nonpeak dates and times. "We were married on a Friday evening in January—a time when not many weddings are held," says Aimee Bennett of Castle Rock, Colorado. "Vendors were willing to lower their prices by about forty percent."
5 Jessica Prunell of New York City set up a website containing ceremony and

bridalguide.com

Sometimes you gotta splurge Be sure to check out bridalguide.com/splurge to figure out where to indulge and where to cut back.

reception details. Instead of

racking up hours on long-distance phone calls with friends and relatives, she directed them by e-mail to the site for information. **6** Do a little detective work to find the best rate on hotel rooms for your guests. Many people reserve a block of rooms thinking they're getting a special rate, but they're just ensuring that rooms will be available, says Goldberg. Check out several discount travel websites to score a deal.

7 Take advantage of seasonal sales to snag gifts. Bennett planned ahead and shopped post-Christmas sales for deals on crystal picture frames for attendants.
8 Stay on schedule on the big day.
8 Running late can mean overtime fees for limousines, musicians and other vendors.
9 Consider a wedding away. Many popular destinations offer reasonable packages, plus you'll probably have a smaller guest list—a definite dollar-saver.

Inviting Ways to Save

10 Lower stationery costs by sending out an engagement announcement that doubles as a save-the-date card, suggests Goldberg. Consider saying something like, "We're engaged! Please mark your calendar for June 14, 2008," and save on additional paper, printing and postage fees.

11 Send your guests a save-the-date CD or DVD in place of a printed card. "Printed save-the-date cards can cost \$2 to \$3 each, but you can make a CD or DVD for around one dollar," says Goldberg.

12 Some stationers give discounts for bulk orders, so save yourself some money by ordering thank-you notes when you purchase your wedding invitations.

13 Feeling crafty? For a small wedding, you can make your own invitations by hand or on a high-quality computer printer. If you need help with wording, check out verseit.com, suggests Jason Melendez, coauthor of *e-Plan Your Wedding: How to Save Time and Money With Today's Best Online Resources* (Mediasoft Press).

14 Conserve cash by shopping around for a printer. Bridget O'Toole of New York City designed her own invitations. Then, she says, "I found a printing company in California that could print our invitations for one-tenth the cost of other vendors."

15 Choose basic black ink for your invitations and other stationery. Prices go up when you select colored inks or a deluxe foil-stamp process.

16 If your crowd is tech savvy, lighten your invitation load by including a website address where guests can RSVP and print maps and directions to the wedding. By eliminating the need for additional printed items in your invitation envelope, you'll save on postage, explains Melendez.

17 A friend who was a fine calligrapher addressed O'Toole's invitations. Cost? Just \$1.50 per envelope set—far less than the \$5 fee quoted by several businesses.

18 Print your envelopes on your computer, using a calligraphic font. "With some of the fonts it's really hard to tell that they're not handwritten," says Melendez. Free font sources: searchfreefonts.com, highfonts.com, dafont.com. **10** Choose a lighter-weight invitation that

L9 requires less postage than one that's printed on heavier paper.

Venue Values

20^{Be} creative! "We had our reception at Zoo Atlanta," says Laura Johnson of Atlanta, Georgia. "We found that the more offbeat the place, the less it cost in comparison to the typical ballroom or restaurant."

21 Say sayonara to big-city prices. Portsmouth, New Hampshire, instead of Boston, saved us more than \$50 per person at our reception," says Boston newlywed Shannon Altimari.

22"If a friend or family member you can have your wedding there," suggests O'Toole. "I grew up on a ranch in Wyoming, so we had a beautiful setting that didn't cost us anything."

23 No fabulous spots in the family? Rent a private home. "We chose the garden of a privately owned mansion," says Beatrice Al-khal of Miami. "There was no time limit or music restrictions, and the fee was far less than that of a hall rental."

24 Work your alumni connections to find your venue. Jeff Miller and Aurora Sherman scored gorgeous spots for their wedding and rehearsal dinner at Aurora's California alma mater, Pomona College, for less than \$500

25 Have your ceremony and reception in the same location or within close proximity, so that you can walk from one to the other without having to hire a limo.

26Opt for a slightly shorter reception—say, three hours instead of four or five—and save significantly. "There's no rule that a reception has to last any particular amount of time," notes Goldberg.

27Look for reception packages, "Having our reception at a place that provided all food-service items was far less expensive than renting a space and bringing in dishes, silverware and other necessities."

28 Accept a post-wedding brunch as a present. You may find that in lieu of a gift, a friend or family member will be honored to host your event at their place.

29 Keep your rehearsal dinner casual—and save big. A backyard barbecue or picnic in the park will be less pricey (and maybe even more fun!) than a restaurant meal.

'Another wallet-friendly trend: a wine-tasting reception."

Food and Beverage Bargains

30 Plan a cocktail party instead of a sit-down dinner, but keep an eye on costs. Don't get carried away by serving too many expensive passed hors d oeuvres. Compromise by providing no more than five or six choices.

31 It isn't necessary to serve four or five courses at a sit-down dinner. Three salad or appetizer, entree and wedding cake as dessert—will do just fine! Set up stations that serve ever-popular comfort foods, such as a mashed potato

5∠ bar, where guests can top a martini glass of spuds with bacon, sour cream, flavored butters, or a panini bar that serves grilled sandwiches.

33 Another wallet-friendly trend: a wine-tasting reception. Throughout the evening, guests enjoy an array of small dishes at food stations, each matched with a special wine. Printed cards explain each pairing.

34 Have a reception lunch instead of dinner, says Florida-based wedding planner Susan Southerland, president of Just Marry! Guests tend to drink less during the day, saving on liquor costs.

35 Prefer an evening reception? Invite guests to a desserts-only fete that begins at dramatic flaming dessert, such as Bananas Foster. For drinks, offer champagne and specialty coffees and teas.

36 Be your own caterer. "Aurora and I wanted to serve Mexican food, so my aunt baked pans of enchiladas, and we ordered other dishes from Mexican specialty shops," says Miller.

37 Skip the buffet. Contrary to what many people assume, buffets may not be cost-effective because you'll need to supply more food than you would for a plated meal, explains Southerland. Be sure to check with your caterer, and compare costs with a sit-down meal.

38 Rethink the traditional tiered cake. "We ordered three large decorated cheesecakes and placed them on cake stands of different heights for a tiered illusion," says Altimari. "We saved nearly \$500, and everyone loved it."

39 Another cake cost-cutter: your local grocery store. Bennett's supermarket bakery made her a simple, elegant cake, based on a magazine photo, for just \$170.

40 Consider a cupcake tower, but make the top tier a six-inch cake for cutting. "The small top cake should cost only about \$15," says Goldberg.

41 For pretty decoration, choose fresh flowers instead of sugarpaste; the amount of labor that goes into creating the

Keep your church flowers simple."

paste flowers goes on your bill.

42 Indulge in a decorative tiered cake for display, but keep it small to shave costs. Cut and serve from a large, less expensive sheet cake kept in the kitchen. It will taste just as good!

43 Instead of splurging on champagne, let guests toast with whatever they're already drinking, or serve a lessexpensive sparkling wine.

44 Have festive (inexpensive) nonalcoholic drinks on hand. Southerland suggests orange juice mixed with Sprite and lemonade in sugar-rimmed glasses for an outdoor wedding.

45 Limit alcohol to just a few special drinks. At Kim Miller's Columbus, Ohio, wedding, she supplemented beer and wine with a "Kimtini" cranberry martini and a "Miller and Seven" bourbon cocktail.
46 Prep the wait staff. Make sure they don't clear glasses from tables that

aren't empty or pre-open bottles.

Décor Deals

47 Ask if your reception venue keeps arrangements of artificial greens and flowers on hand that you can use gratis. Most are happy to lend them out, and many have different seasonal choices.
48 Instead of flowers, place a rented candelabra (rentalhq.com) with candles on each table; arrange votives around the base for a romantic look.
49 For a super-reasonable deal on votives, check out local crafts stores and research websites, such as ohioweddingoutlet.com, which sells a set of 144 for just \$40.

50 Steal this stylish (and cheap!) centerpiece idea from Goldberg: Insert long faux ostrich plumes (bought in bulk online) into Styrofoam balls. Place the finished feathered balls in vases. Cost: \$45 per centerpiece.

Floral Trimmings

55 Forget placing flowers on tables, and perhaps the entrance or the two front corners of the room—and place one really dynamite arrangement there, says Southerland.

56 Save even more by using an arrangement of branches instead of flowers. An urn of dogwood branches is chic and dramatic. For extra flair, use pretty ribbons to hang votives from the branches.

57 Inexpensive potted flowers are another great alternative to pricey arrangements. Ostrofsky bought mums in pretty pots for \$10 each at a local nursery.

58 Incorporate local flowers and grasses dinto your arrangements, as O'Toole did. She also used small rocks from the river near her ranch to decorate the tables.

59^{Pare} down your florist bill by hiring a pro to create the centerpieces and enlisting a talented friend to do accessory arrangements like bouquets.

60. If you're relying on a friend or relative to tackle the arrangements, have a florist make one she or he can use as a model. You're saving by not paying the florist for her time. But creating arrangements can be difficult: Be sure to do a practice run at least a month before the big day.

61 Want to create your own floral arrangements? Visit bigrose.com for video clips and step-by-step instructions, says Melendez.

51 Ask your florist to pass on real silver vases—which can cost \$20 to \$60 each—for your tables in favor of silver- or gold-hued plastic ones, which may sell for under \$5. "No one will know the difference," promises Goldberg.

52^{Depending on your venue, you may not need much décor. Marrying outdoors at a winery meant that Lauree Ostrofsky, of Hastings-on-Hudson, New York, needed to add very little to the gorgeous setting.}

53Shop local flea markets for different but complementary designs you'll achieve a unique look for surprisingly little.

54 Rework vases and candleholders from friends' weddings. "By mixing borrowed pieces, we were able to create unique centerpieces and cake-table decorations," says Kim Miller.

62 Where to get good deals on blooms? Check out online flower wholesalers like freshroses.com.

63 You can ask your florist to work with flowers you purchase wholesale; he will then just charge you for labor.

64 Use inexpensive silk flowers to pump up your arrangements. "Real orchids are expensive, but you can supplement them with a few artificial blooms," says Melendez. "Some of them even feel real."

65 Keep church flowers simple. It isn't arrangement placed on every pew or aisle chair. Keep arrangements near where you'll be exchanging vows.

66 You can also decorate your ceremony improvement store. Bennett adorned her church with large pots of poinsettias that she found on sale.

67 If you're thinking of rose petals for tossing or lining the aisle, you'll save money by ordering them wholesale instead of from your florist. Go online, and you can find 1,000 for \$60 versus the \$200 to \$300 most florists will charge, notes Goldberg. (Try pickapetal.com.)

68 Put petals in a basket, and have someone pass them to guests just before tossing time; this will save you the expense of buying paper cones or other petal holders. Continued on page 220

101 Cost-Cutting Tips

Continued from page 218

69 If another couple is marrying immediately before or after you, see if you can split the costs of the arrangements.

Limo Lowdown

70 "My husband and I figured we'd be the last people to leave the church, so we didn't bother renting a limo," says Bennett. "By the time we arrived at the reception in our car, most of the guests were already inside."

71 If you do need to rent a ride, there are less costly options than limos. "We chose a party van from a local car-rental company, and it was significantly cheaper than a limo. Plus, it was much easier to get into and out of!" says Kim Miller.

72 Find out about any special weddingday packages; a typical one might offer three hours of service, a bottle of champagne and a tuxedo-bedecked driver. Approximate cost: \$300.

73 Remember that white limos will cost you more than black or silver ones! 74 Don't have the car that took you to the ceremony wait for you all day—hourly rates will pile up. Hire a different car to pick you up later at the reception.

75 Book early—doing so six months in advance of the wedding is likely to get you the best deal.

Attire Advice

76 Have a local seamstress make you a custom veil from material of your choice. It may just be a small savings, but everything adds up.

77 Check out trunk shows or sample sales that come to your city. You'll find good prices on dresses and accessories, says Goldberg.

78 Another option: If you love the style, consider wearing your mother's or grandmother's dress.

79 Accept a loan of accessories, such as gloves, shawl or purse. Now you've got your "something borrowed."

80 For your groom, look for a formalwear store that offers a free tux to the groom when his groomsmen rent their attire there.

81 If a nearby state has a lower sales-tax rate, shop there, suggests Goldberg. Some states have no clothing tax so you can automatically save on your gown. 82 Borrow some bling. A jeweler you've worked with before may be willing to rent you a few pretty pieces to wear on your wedding day. Or take a friend or relative up on her offer to lend you a special sparkler.

Music Notes

83 Looking for ceremony or first-dance music? Listen to clips of potential selections online instead of shelling out for CDs at the music store. Melendez recommends edalert.com.

84 Hire talented students from a local music school to perform at your ceremony. They may not have professional status, but ask to hear them play—then you be the judge!

85 If you're deciding between a fivepiece band and a DJ, opt for a DJ, and you'll save at least 50%.

86 Even less costly, be your own DJ. You can download music online or from your CD collection and create play lists for the ceremony and reception on a laptop or iPod. Hook it up to rented speakers and you're good to go.

87 If you choose a band, don't hesitate to negotiate. "This works especially well if you're planning your wedding in six months or less," says Goldberg. "Bands that aren't booked by then will be more willing to make a deal."

88 When discussing price, see if your band is willing to have one or two of its members perform for the ceremony or cocktail hour as well.

Pennywise Pictures

89 Find a photographer who will provide an hourly rate instead of a package rate, suggests Bennett. She hired a pro to shoot just prewedding portraits and ceremony shots instead of paying for a full day of photography.

90 Another big saver: Bennett's photographer provided her with the negatives and permission to have her own prints made.

91 Photography is no place to skimp, but if you do know of someone who is just getting started in the business, you'll probably get a better deal from her than you would from a pro who's well established and in demand. Just make sure to check out the novice pro's work thoroughly!

92Skip the paper proofs and you can save \$1,000, says Elizabeth Beskin, a photographer with Sarah Merians Photography & Company. "View your photos from a disc instead."

93 Most photographers shoot digitally these days. With digital pictures, you can order your own prints through a discount photo lab for much less than your photographer would charge you for printing from film.

94 With your discount prints, you can put together your own wedding album without spending a lot. "Just buy an album you like and arrange the pictures yourself," says Melendez.

95 Not craftsy? Then order an album online by sending the company your digital photos.

96 For your guests' convenience, post your digital proofs on shutterfly.com or a similar service, so they can view them and purchase prints of their favorites, suggests Melendez.

97 Purchase just raw footage, not an edited video, from your videographer. "Be sure to find out if your videographer keeps raw footage on file," advises Goldberg. "If he does, you can always go back to him later and order an edited copy when you have more funds available."

98 Enlist a talented friend or relative to take a digital video of your reception and later edit it on your computer, says Melendez. The quality won't be as good as a professional videographer, but it will still capture the day.

Frugal Favors

99 Find an inexpensive gift that fits the theme of your wedding. "Since our wedding was held at a ranch, we gave guests miniature cow bells tied with ribbon, which I purchased for just seventy-five cents each," says O'Toole. Don't forget to check out your local dollar store for bargains.

100 Have a chocolate cart or candy bar instead of individual guest favors, says Goldberg. Buy candy in bulk and arrange it in glass jars (rent them for about \$5 each). Set out plastic bags for guests to fill with sweets.

101 Be savvy about "seconds." For her autumn wedding, Kim Miller bought caramel apples with slight imperfections—crooked sticks, an uneven sprinkling of peanuts—from the manufacturer for a fraction of the price of perfect apples. She packaged each apple in a cellophane bag and tied it with a ribbon for a tasteful and tasty treat.