

## CONGRATULATIONS ON YOUR UPCOMING WEDDING!

We hope that the following guidelines will help to make planning your wedding just a little easier. If there is anything else we can do to help, please don't hesitate to call.

### GUIDELINES:

- ✓ Steps for Planning a Wedding
- ✓ How to Set Your Wedding Budget
- ✓ Who Pays for What?
- ✓ Choosing Your Caterer



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## STEPS FOR PLANNING A WEDDING

### *9 to 12 Months Before*

- Set an initial budget. See below for a guideline on **How to Set Your Wedding Budget**
- Select a wedding date and time
- Determine the type of wedding you want (day/night, indoor/outdoor, formal/casual)
- **Find your reception location – and book it!** This is very important to do as far in advance as possible as obviously venues can only hold one wedding reception per day and most of them book up to a year in advance. If you are not flexible with your date, this is all the more important to do as quickly as possible.
- **Select a caterer** if not already provided by the reception facility. Most caterers do not want to take on more than one wedding a day, making this the next most important decision to book as soon as possible. While most towns offer more than one caterer to choose from, you certainly still want to be able to choose the caterer that you feel best fits your needs, wishes and budget, and you wouldn't want your delay in booking them force you to go to your second choice. Please see our suggestions below on **Choosing Your Caterer**.
- Research availability of ceremony locations, if not included with your reception site, and **book it!** Again, don't let a delay in the decision making keep you from getting the site you want.
- Determine who will officiate at the ceremony, if not provided with the ceremony location
- Determine how many guests you wish to invite
- Set aside blocks of hotel/motel rooms for out-of-town guests
- If you are having music, book early because they can get booked quickly
- Decide if you want a bridal party, and if so, then how large
- Start to research your bridal gown and bridesmaids' dresses
- Start to research the groom's and groomsmen's formal wear/tuxedo, will you rent or buy
- Compare and find a photographer and videographer
- Find local florists and set appointments to look at their work
- Be sure that you get contracts from all the professionals you choose
- Create a bridal registry and/or an engagement registry

### *6 to 9 Months Before*

- Start compiling the guest list (inform your families to do the same)
- Select the attendants for your wedding party
- Purchase the bride's gown
- If you are purchasing the groom's tuxedo rather than renting it, purchase it during this time
- Purchase bridesmaids' dresses
- Arrange for your groomsmen to be measured and reserve the tuxedos
- Shop for the bride's headpiece, veil, and other accessories
- Start planning for the honeymoon
- Choose and reserve your florist
- Select your baker and order the wedding cake, if not provided by the caterer or reception hall
- The parents of the groom should begin to arrange for the Rehearsal Dinner, reserving the location as soon as possible.
- Arrange for any transportation for the wedding: Limousines, Horse & Carriage, vans, etc.

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### *4 to 6 Months Before*

- Make appointments for a physical exam with your doctor/dentist
- Check requirements for blood test and marriage license in your state
- Shop for wedding rings
- Select and order the invitations and stationery
- Make sure all the men's attire has been ordered
- Complete the guest lists
- Begin shopping for trousseau
- Inform mothers to select their dresses
- Finalize honeymoon details and make the necessary reservations

### *2 to 4 Months Before*

- Decide what your menu is going to be for the reception.
- Prepare all maps and directions for the ceremony and reception
- Select your wedding rings
- Buy a wedding guest book
- Set the dates and times with the officiant for the rehearsal
- Plan the bridesmaids' luncheon and any other parties
- Finalize the florist details, photographer, videographer, musicians, etc
- Arrange the necessary accommodations for out-of-town guests
- Finalize rehearsal dinner plans
- Confirm the wedding cake details with the baker

### *6 to 8 Weeks Before*

- Mail invitations and announcements
- Select gifts for all your attendants
- Set appointments with any hairdressers and/or makeup artists
- Hire the limousine or other forms of transportation for the wedding

### *4 to 6 Weeks Before*

- Design and print the program for the ceremony
- Confirm the menu and catering details with the caterer
- Buy a gift for the groom / bride
- Schedule a final fitting for your gown
- Purchase a going away outfit
- Pick up your wedding rings
- Purchase or borrow wedding accessories such as the ring pillow, goblets, garter belt, candles, etc.
- Confirm florist details and delivery times
- If your meal style includes traditional seating, plan the seating arrangement for the reception and start writing placement cards
- Make sure all bridesmaids' attire has been fitted
- Choose the music for your ceremony, first dance, parent dances, and give information to band, DJ or other musicians

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## *2 Weeks Before*

- Make arrangements to have your wedding gifts moved to your new home
- Handle business and legal details such as name changes, address changes, etc.
- Make sure all clothing and accessories for you and the bridal party are ready
- Get your marriage license and any blood tests which are needed

## *1 Week Before*

- Review any seating details with the ushers
- Make sure all wedding attire fits
- Finalize the seating arrangements and finish all place cards for the reception
- Reconfirm your honeymoon reservations
- Start packing for your honeymoon
- Call any guests who have not responded yet
- Review all the final details with your photographer, videographer, etc.
- Give a final head count to the caterer
- Confirm the availability of the musicians and vocalists
- Delegate responsibilities to reliable individuals on your wedding day
- Wrap and present the wedding party gifts
- Finalize your rehearsal dinner arrangements or other plans

## *1 Day Before*

- Get a massage or read a book to relax yourself
- Stay with your family the night before and get to sleep early
- Review and rehearse all the details of your participants

## *The Big Day*

- Make sure the best man and maid of honor sign the wedding certificate
- Allow yourself plenty of time to get dressed
- Be sure to eat properly
- Rest and relax with a good bath
- Prepare for your hairdresser and makeup appointments
- Enjoy your wonderful wedding and cherish each and every moment!

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# HOW TO SET YOUR WEDDING BUDGET

The numbers are in, and they aren't pretty. The average wedding cost almost \$28,000 in 2007, and in the Monterey County area, the average was \$35,420. Check out the following website [www.costofwedding.com](http://www.costofwedding.com) to find out the average wedding cost for your area.

Given such a staggering bill, it's no wonder tackling the budget can be one of the most overwhelming tasks on your to-do list. The following will help you build your plan of attack.

## **Step 1: Talk to all contributing parties**

As the cost of weddings increase, so does the number of people paying for them (good news for the bride's parents, who no longer need to take out a second mortgage to fund their daughter's nuptials). You'll need to sit down with everyone who is going to contribute to the wedding-day piggy bank and discuss how to logically divide the tab and arrive at a total number. The old-school rules dictating who pays for what are meant to be broken, but you can definitely use these guidelines, which we have listed for you below, as a starting point for your budget discussion.

## **Step 2: Allocate totals for each service accordingly**

Now that you've arrived at a reasonable total budget, you'll need to determine the distribution. The following sites offer wedding budget calculators to help you see where, on the average, a wedding budget is divided: [www.outoftheordinary.com/weddingbudgetcalc.php](http://www.outoftheordinary.com/weddingbudgetcalc.php) and [www.eventageous.com/planning\\_guides/wedbudgetcalc.htm](http://www.eventageous.com/planning_guides/wedbudgetcalc.htm)

After you have reviewed the calculator and have a better understanding of what percentage of your budget will go where, it's time to come up with a list of items/vendors/details that you will need and allocate a dollar amount to each. You will want to customize each item based on your style and priorities. For instance, if a fabulous wedding gown is particularly important to you, you may splurge in that area, and make up for it by cutting back on your floral arrangements.

## **Step 3: Get a system and start saving**

You'll need to establish a reliable method to keep track of all savings and expenditures. There are endless ways to save and track your finances, from sophisticated software to old-fashioned spreadsheets.

### **Bank it**

If you've already got a hefty seed to put down for your affair, talk with your financial institution about the best way to accrue interest leading up to your big day. A seemingly nominal interest rate can mean the difference between Vera Wang and hand-me-downs. Just be sure to open an account separate from your personal savings so that you won't be tempted to dip into the funds and ultimately find yourself in the hole.

### **Save smart**

If you are starting from zero with your wedding-day savings, consider paying for as many of your expenses as possible on a credit card that amasses benefits like frequent flier miles, rewards, or cash back that can go toward your honeymoon.

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## WHO PAYS FOR WHAT?

Tradition states that the bride's parents are responsible for fronting the bill for the wedding reception. While still a popular option, as the cost of weddings increase, so does the number of people paying for them. Nowadays, the bride's parents, groom's parents, and the couple themselves all often contribute to the wedding pool.

That said, it helps to come to the budgeting table prepped with the traditional list of which side pays for what. These conventional "rules" can then be adjusted according to your financial situations:

### **Bride and/or bride's parents:**

- Ceremony rental fee
- Bride's dress and accessories
- Ceremony flowers and décor
- Bouquets for bridesmaids and flower girl
- Photography and videography
- Engagement party
- Bridesmaids' luncheon
- All vendor services for reception, including food, beverages, décor, and entertainment
- Groom's ring
- Invitations and stationery
- Transportation for bridal party to and from ceremony and reception

### **Groom and/or groom's parents:**

- Marriage license and officiant's fee
- Groom's attire
- Bride's bouquet, boutonnieres for ushers, and corsages for mothers and grandmothers
- Honeymoon
- Rehearsal dinner
- Bachelors' dinner
- Both of the bride's rings

### **Attendants:**

- Their own attire, including shoes and accessories
- Bridal party hosts shower/bachelorette party
- Groom's party hosts bachelor party

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## **A FEW IDEAS TO HELP CHOOSE YOUR CATERER**

1. Interview three caterers to assess their helpfulness. A wedding day can be a stressful time, so you want to work with someone with whom you trust can adapt to change at the reception.
2. If your wedding is in the prime wedding months of spring, summer and fall, book early, 12 months in advance.
3. A large or very “well-known” catering company is not necessarily the best choice. They are usually so busy or so over booked that they may not be able to give you the quality that you are expecting. If you can, try to choose a caterer that an owner will be able to attend your wedding so that you know you are getting the best possible attention.
4. Choose a caterer that you have a good feeling for, usually after your first meeting. Ask for references, and ask your friends their experiences with their wedding caterers.
5. While price is important, pick someone with whom you trust will do exactly what you want for your wedding reception. What you are looking for is value (not the cheapest.) This is your special day and this is not one of the areas of your reception that you should be okay with compromising or “settling on.”
6. Pick a caterer that includes everything in their pricing (no extra charges). What seemed like a good deal ended up costing you more than you realized. Honest pricing is the best.
7. Pick a caterer that will be available to discuss with you questions that you have or changes that you wish to make, menu or program changes. You want someone who is timely with returning your calls or e-mails.
8. I cannot emphasize enough the importance of good references. If someone else had a good experience, you will as well.
9. Communication is an important factor to success. Each party knows what to expect from each other – Choose a caterer that you feel communicates openly and honestly.
10. Choose a caterer that you feel comfortable with and takes a professional approach to working with you, not someone that tells you what you need.

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